

**CODE LISTS FOR REPORTING  
OF EXTERNAL SECTOR TRANSACTIONS  
BY THE AUTHORISED DEALERS**



**BANGLADESH BANK**

**2018**

**CODE LISTS FOR REPORTING  
OF EXTERNAL SECTOR TRANSACTIONS  
BY THE AUTHORISED DEALERS**



**ISSUED BY  
STATISTICS DEPARTMENT  
BANGLADESH BANK**

**2018**

**Code Lists for Reporting of External Sector Transactions by the Authorised Dealers as per BPM6**

1<sup>st</sup> Published 2011

1<sup>st</sup> edition 2012

2<sup>nd</sup> edition 2018

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Please purchase from Statistics Department, Bangladesh Bank, Head office, Motijheel, Dhaka-1000, with demand letter of Authorized Dealers Bank Branch.

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## PREFACE

### Introduction

1. The booklet “Code Lists for Reporting of External Sector Transactions by the Authorized Dealers” prepared by the Statistics Department, Bangladesh Bank, is a vital one for reporting the external sector transactional data to the various statements and schedules of foreign exchange transactions. Presently it is observed that some new external sector transactions/dealings are occurred in the abroad business arena. On the basis of new transactional approaches it has been essential to revise the 1st edition published in 2012 as thus the reporting AD branches could accommodate/report the external sector data to BB's reporting schedule. With a view to incorporate and customize the new transaction in the reporting template Statistics Department of Bangladesh Bank has reviewed and updated the 1st edition of the booklet in line with the BPM6.

2. It includes the revised and updated list of codes, specially invisible receipts and payments on the basis of IMF's Balance of Payments Manual (BPM6) which would be used by the Authorized Dealers (ADs) in reporting foreign exchange related transactions such as transaction periods, Authorized Dealers identity, Money Changers identity, currency, region/country/territory, quantity, unit, invisible receipts and payments related transactions. Commodity description codes for visible receipts (Export) and payments (Import) transactions are not included in this guideline. Authorized Dealers are required to use the book ‘The Customs Act, 1969 (Act IV of 1969), এর First Schedule এর প্রতিস্থাপন’ [General Rules for the Interpretation of the Harmonized System] published by NBR for coding the commodities, unit and volume concerned.

3. A committee was formed consisting of five officials of Balance of Payments (BOP) Division and Foreign Investment & External Debt (FIED) Division of the Statistics Department. The committee reviewed/considered proposals, suggestion and options received from stakeholder for the improvement of the style and content of the revised guideline. It incorporated new transactions and description/explanation of Central Product Classifications (CPC), version 2.1 of services in Code-5, and Code -7.

4. Draft version of the code list was published in Bangladesh Bank website in February, 2018 and comments/suggestions were invited from the Authorized Dealers and other stakeholders within a deadline of one month. About 20 set of comments/suggestions were received from the stakeholders.

5. Furthermore, an extensive review of the draft version was undertaken by the head of the committee with a view to identify and rectify any inconsistencies, errors and deviations contrary to the BPM6.

6. Authorized Dealers must exercise with utmost care in inserting the correct codes for reporting their foreign exchange transactions to Bangladesh Bank as per requirements laid down in the Guidelines for Foreign Exchange Transactions, volume -1 & Guidelines for Foreign Exchange Transactions, volume 2. Authorized Dealers may contact with the Statistics Department or the Foreign Exchange Policy Department of Bangladesh Bank for any kind of clarification.

For more details/clarifications of reporting terms Authorized Dealers may contact with the Statistics Department or the Foreign Exchange Policy Department of Bangladesh Bank.

## **Acknowledgment:**

1. The “Code Lists for Reporting of External Sector Transactions by the Authorized Dealers” was prepared under the supervision of A.K.M. Fazlul Haque Mia, Executive Director(Specialized). In preparing the code list we acknowledge the contribution of Md.Mizanur Rahman, Ex-General Manager; Nabadwip Chandra Biswas, Deputy General Manager; Dr. Muhammad Amir Hossain, Deputy General Manager; Md. Masud Aktar Talukder, Deputy General Manager and other relevant officials of the Statistics Department. Their suggestions enriched the guideline enormously. Furthermore, we recall foreign exchange Authorized Dealers and other stakeholders for their valuable suggestions which helped much in preparing the code list.

2. The “Code Lists for Reporting of External Sector Transactions by the Authorized Dealers” was prepared under the five member Committee headed by Md. Mohib Ullah Mia. The “Code Lists for Reporting of External Sector Transactions by the Authorized Dealers” benefited immensely from the expert advice of Committee members throughout the process; their contribution was crucial to the success of the guideline. The Statistics Department acknowledges the members' contributions with thanks.

### **A-five member Committee:**

- a) Md. Mohib Ullah Mia, Deputy General Manager, Head of the Committee.
- b) Muhammad Monsur Ahmed, Joint Director, Member.
- c) Shehan Uddin Khan, Joint Director, Member.
- d) Naznin Sultana, Deputy Director, Member.
- e) Md. Mahbubur Rahman Prodhan, Deputy Director, Member.

Roksana Begum,  
General Manager.  
Statistics Department  
Bangladesh Bank  
Head Office, Dhaka  
April, 2018

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## LIST OF ABBREVIATION

|         |  |
|---------|--|
| ADB     | Asian Development Bank   |
| BPM     | Balance of Payments Manual   |
| CFF     | Compensatory Financing Facilities                                      |
| CIF     | Cost, Insurance and Freight  |
| CMT     | Cutting, making & trimming   |
| CR      | Credit   |
| DI      | Direct Investment  |
| DR      | Debit  |
| EFF     | Extended Fund Facilities   |
| FCA     | Free Carrier   |
| FD      | Financial Derivatives (Other than reserves) and employee stock options |
| FISIM   | Financial intermediation services indirectly measured                  |
| FOB     | Free on Board  |
| GAB     | General Arrangements to Borrow   |
| GATS    | General Arrangements on Trade in Services                              |
| GDP     | Gross Domestic Product   |
| GNI     | Gross National Income  |
| HS Code | Harmonized Commodity Description and Coding System Code                |
| IC      | Insurance Corporations   |
| ICPE    | Insurance Corporations and Pension Funds                               |
| IDB     | Islamic Development Bank   |
| IIP     | International Investment Position                                      |
| IMF     | International Monetary Fund  |
| IMTS    | International Merchandise Trade Statistics                             |
| ITFC    | International Islamic Trade Finance Corporation                        |
| JDR     | Japan Debt Relief  |
| JICA    | Japan International Cooperation Agency                                 |
| LIBOR   | London Inter-Bank Offered Rate   |
| MMF     | Monetary Market Fund   |
| n.i.e   | not included elsewhere   |
| NFCD    | Non-Resident Foreign Currency Deposit                                  |
| NGO     | Non Government Organization  |
| NPISH   | Non profit institution serving households                              |
| PF      | Pension Funds  |
| PI      | Portfolio Investment   |
| RA      | Reserve Assets   |
| SAF     | Structural Adjustment Facilities                                       |
| SDR     | Special Drawing Right  |
| SFF     | Supplemental Financial Facilities                                      |
| SNA     | System of National Accounts  |
| SWF     | Sovereign wealth fund  |
| SWIFT   | Society for Worldwide Interbank Financial Telecommunication            |
| WEF     | Wage Earners Fund  |

**PERIOD CODE**

| CODE | MONTH     |
|------|-----------|
| Y    | January   |
| X    | February  |
| 0    | March     |
| 1    | April     |
| 2    | May       |
| 3    | June      |
| 4    | July      |
| 5    | August    |
| 6    | September |
| 7    | October   |
| 8    | November  |
| 9    | December  |

**CODE NUMBER FOR AUTHORISED DEALERS**



**CODE NUMBER FOR AUTHORISED DEALERS****1. AGRANI BANK LIMITED (FI ID - 11)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name and Address of Authorised Dealers</b>   |
|--------------|-----------------|-----------------------|---|
| 1            | 0000            | 0447                  | IT & FCMD, Head office, 9/D Dilkusha C/A, Dhaka.  |
| 2            | 0001            | 0410                  | Principal Branch, 9/D Dilkusha C/A, Dhaka.  |
| 3            | 0002            | 0366                  | Bangabandhu Avenue Corporate Branch, 32 Bangabandhu Avenue, Dhaka.                                |
| 4            | 0003            | 0400                  | Moulavi Bazar Corporate Branch, 144 Mitford Road, Dhaka.  |
| 5            | 0004            | 0363                  | Amin Court Corporate Branch, 62/63 Motijheel C/A, Dhaka.  |
| 6            | 0005            | 0414                  | Ramna Corporate Branch, 18 Bangabandhu Avenue, Dhaka.   |
| 7            | 0006            | 0382                  | Foreign Exchange Corporate Branch, 1/D, Dit Avenue, Motijheel, Dhaka.                             |
| 8            | 0007            | 1143                  | Sadarghat Corporate Branch, Greatwall Shopping Center, 2/1 Chittaranjan Avenue, Sadarghat, Dhaka. |
| 9            | 0008            | 0438                  | Banani Corp. Branch, 26 Kamal Ataturk Avenue, Banani, Dhaka-1213.                                 |
| 10           | 0009            | 0611                  | Banga Bandhu Road Corp. Branch, Bangabandhu Road, Narayangonj.                                    |
| 11           | 0010            | 0614                  | Court Road Branch, Court Road, Narayangonj.   |
| 12           | 0011            | 0467                  | Faridpur Branch, Thana Road, Faridpur.  |
| 13           | 0012            | 0427                  | WASA Corp. Branch, 98 Kazi Nazrul Islam Avenue, Kawran Bazar, Dhaka.                              |
| 14           | 0013            | 0424                  | Tejgaon Industrial Area Corp. Branch, 315/A Tejgaon I/A, Dhaka.                                   |
| 15           | 0014            | 0404                  | Nawabpur Road Corp. Branch, 50, Tipu Sultan Road, Dhaka.  |
| 16           | 0015            | 0083                  | Commercial Area Corp. Branch, 28, Sayada Court, Agrabad, Chattogram.                              |
| 17           | 0016            | 0044                  | Asadgonj Corp. Branch, 3/A Asadgonj, Gulshan Park, Chattogram.                                    |
| 18           | 0017            | 0068                  | Laldighi East Corp. Branch, 1012/1013 Laldighi East, Chattogram.                                  |
| 19           | 0018            | 0063                  | Agrabad (J.B.) Corporate Branch, Jahan Building, 24 Agrabad C/A, Chattogram.                      |
| 20           | 0019            | 0161                  | Cox's Bazar Branch, Cox's Bazar.  |
| 21           | 0020            | 0143                  | Rajganj Branch, Rajganj, Cumilla.   |
| 22           | 0021            | 0335                  | Laldighirpar Corp. Branch, Laldighirpar, Sylhet.  |
| 23           | 0022            | 0246                  | Choumohoni Branch, Choumuhoni, Begumgonj, Noakhali.   |
| 24           | 0023            | 0847                  | Sir Iqbal Road Corp. Branch, 25 Sir Iqbal Road, Khulna.   |
| 25           | 0024            | 0790                  | Jashore Branch, Jashore.  |
| 26           | 0025            | 0737                  | Chawk Bazar Branch, 21, Chawk Bazar, Barishal.  |

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name and Address of Authorised Dealers</b>                        |
|--------------|-----------------|-----------------------|--|
| 27           | 0026            | 0864                  | Bara Bazar (Kustia) Branch, 14 N.S. Road, Kushtia.                   |
| 28           | 0027            | 1214                  | Shaheb Bazar Corp. Branch, Shaheb Bazar, Boalia, Rajshahi.           |
| 29           | 0028            | 1232                  | Rangpur Branch, Central Road, Rangpur.                               |
| 30           | 0029            | 0990                  | Thana Road Branch, Thana Road, Bogura.                               |
| 31           | 0030            | 1028                  | Maldahpatty Branch, Maldahpatty, Dinajpur.                           |
| 32           | 0031            | 1023                  | Hakimpur Branch, Bangla Hili, Dinajpur.                              |
| 33           | 0032            | 0832                  | Clay Road Corp. Branch, Clay Road, Khulna.                           |
| 34           | 0033            | 0426                  | B-WAPDA Corp. Branch, Ellal Chamber, Motijheel C/A, Dhaka.           |
| 35           | 0034            | 0411                  | Purana Paltan Corp Branch, 56 Purana Paltan, Dhaka.                  |
| 36           | 0035            | 0093                  | EPZ Corporate Branch, Bay Shopping Centre, EPZ Area, Chattogram.     |
| 37           | 0036            | 0383                  | Green Road Corp. Branch, Dhaka.                                      |
| 38           | 0038            | 0485                  | Gazipur Branch, Gazipur.   |
| 39           | 0039            | 0071                  | New Market Corp. Branch, 886/904, H. S. Sohrawardy Road, Chattogram. |
| 40           | 0040            | 0377                  | Hotel Sheraton Corporate Branch, Dhaka. 1 Minto Road Dhaka-1000.     |
| 41           | 0041            | 0080                  | Strand Road Corporate Branch, Chattogram.                            |

**2. JANATA BANK LIMITED (FI ID - 12)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name and Address of Authorised Dealers</b>                                   |
|--------------|-----------------|-----------------------|---|
| 1            | 0092            | 0391                  | Head Office. Janata Bhaban. 110 Motijheel.C/A, Dhaka-1000.                      |
| 2            | 0093            | 0383                  | Principal Branch. (Local office), 1.Dilkusha C/A, Dhaka-1000.                   |
| 3            | 0094            | 0364                  | Foreign Exchange Corp. Br, 57. Purana pultan, Dhaka-1000.                       |
| 4            | 0095            | 0347                  | Dilkusha Corp Branch, 29. Dilkusha C/A, Dhaka-1000.                             |
| 5            | 0096            | 0971                  | Ramna Corp Br, 15. B.B Avenue, Dhaka-1000.                                      |
| 6            | 0097            | 0373                  | Imamgonj Corp. Br, 20. Imamgonj, Dhaka-1100.                                    |
| 7            | 0098            | 0396                  | Nawabpur Road Corp Br, 90. Nawabpur Road, Dhaka-1100.                           |
| 8            | 0099            | 0409                  | Sadarghat Branch, Sadarghat, Dhaka.   |
| 9            | 0100            | 0362                  | Farmgate Corp Br, 14.Tejkunipara, Tejgaon, Farmgate, Dhaka-1215.                |
| 10           | 0101            | 0421                  | Topkhana Road corp Ltd, 33.Topkhana Road.Meherba Plaza. Dhaka-1000.             |
| 11           | 0102            | 0400                  | New Market Br, New Market, Dhaka.   |
| 12           | 0103            | 0361                  | Farashgonj Branch, Farashgonj, Dhaka.   |
| 13           | 0104            | 0358                  | Elephant Road Corp Branch, 272. Elephant Road, Dhaka-1205.                      |
| 14           | 0105            | 0427                  | Motijheel Corp. Branch, 48. Motijheel C/A, Dhaka-1000.                          |
| 15           | 0106            | 0401                  | Postha Branch, 93.Water Works Road.Lalbagh, Dhaka-1211.                         |
| 16           | 0107            | 0389                  | Mohammadpur Corp.Branch, 77/C.Asad Avenue, Dhaka-1207.                          |
| 17           | 0108            | 0556                  | Banga bandhu Road Corp Branch, 29.S.K Road, Narayangonj.                        |
| 18           | 0109            | 0570                  | Netaigonj Corp Branch, 23.R.K Das Road, Narayangonj-1412.                       |
| 19           | 0110            | 0544                  | Mymensingh Corp Branch, Durgabari Road, Mymensingh-2200.                        |
| 20           | 0111            | 0083                  | Laldighi East Corp Branch, Bank Square Laldighi East, Chattogram-4000.          |
| 21           | 0112            | 0101                  | Sheikh Mujib Road Corp Branch, 27. Sheikh Mujib Road, Agrabad, Chattogram-4000. |
| 22           | 0113            | 0079                  | Khatungonj Corp. Branch, 265. Khatungonj Road, Chattogram-4000.                 |
| 23           | 0114            | 0944                  | Hili Sthala Bandar Branch, Hakimpur, Dinajpur.                                  |
| 24           | 0115            | 0052                  | Asadgong Corp.Branch, NGS Chamber.1674- Asadgong, Chattogram-4000.              |
| 25           | 0116            | 0051                  | Amir Market Branch, 105. Khatungonj, Chattogram-4000.                           |
| 26           | 0117            | 0068                  | Foreign Exchange Corp. Br, CDA Annex Building, Chattogram-4000.                 |
| 27           | 0118            | 0172                  | Cox's Bazar Main Br, Cox's Bazar.   |

| SL No | ADs Code | FI Branch Code | Name and Address of Authorised Dealers   |
|-------|----------|----------------|--|
| 28    | 0119     | 0307           | Sylhet Corp Branch, Laldighirpar, New Market, Sylhet-3100.                                 |
| 29    | 0120     | 0299           | Foreign Exchange Corp. Br, Ambarkhana, Sylhet-3102.  |
| 30    | 0121     | 0139           | Cumilla Corp Branch, Rajgonj Road, Cumilla-3500.   |
| 31    | 0122     | 0794           | Khulna Corp. Branch, Friends Arcade, 76.Khan-A-Sabur Road, Khulna-8700.                    |
| 32    | 0123     | 0749           | M.K Road Corp Branch, 39.M.K Road Jess Tower, Jashore.                                     |
| 33    | 0124     | 0714           | Barishal Corp Branch, City Corporation Super Market, Sadar Road, Barishal-8200.            |
| 34    | 0126     | 0816           | Kushtia Corp Branch, 146. N. S. Road, Kushtia-7000.  |
| 35    | 0127     | 1129           | Rajshahi Corp Branch, Ghoramara, Rajshahi-6100.  |
| 36    | 0128     | 1149           | Rangpur Corp Branch, Collectorate Biponi Bitan, Rangpur-5400.                              |
| 37    | 0129     | 0911           | Bogura Corp Branch, Jhautola Road, Barogola, Bogura-5800.                                  |
| 38    | 0130     | 1086           | Pabna Corp Branch, Abdul Hamid Road, Pabna-6600.   |
| 39    | 0131     | 0933           | Dinajpur Corp Branch, Goneshtola, Dinajpur-5200.   |
| 40    | 0132     | 0437           | Central Branch (Janata Bhaban Corp Br), 110.Motijheel C/A, Dhaka-1000.                     |
| 41    | 0133     | 0339           | Kawran Bazar Corp Branch, 98.Kazi Nazrul Islam Avenue, Wasa Bhaban, Kawran Bazar, Dhaka.   |
| 42    | 0134     | 0384           | Mogh Bazar Branch, 63.Boro Mogh Bazar, Dhaka.  |
| 43    | 0135     | 0796           | Khan-A-Sabur Road Branch, 8. KDA C/A, Janata Bank Building, Khulna-9100.                   |
| 44    | 0136     | 0095           | Sadharan Bima Bhaban Corp. Branch, Sk. Mujib Road, Pathantooly, Chattogram-4000.           |
| 45    | 0137     | 0109           | EPZ Branch, 6606, Islam Mansion, South Haliashahar Bandar, Chattogram.                     |
| 46    | 0138     | 0442           | Kamal Atatürk Avenue Corp. Br, 20. Kemal Atatürk Avenue, Safura Tower, Banani, Dhaka-1213. |
| 47    | 0139     | 0414           | Shanti Nagar Corp Branch, 14/1 Kakrail.Shanti Nagar, Dhaka-1217.                           |
| 48    | 0140     | 0368           | Gandaria Branch, 110.Distillery Road, Gandaria, Dhaka-1204.                                |
| 49    | 0141     | 0450           | Faridpur Corp Branch, Janata Bank More, Mujib Sarak, Faridpur-7800.                        |
| 50    | 0142     | 0103           | Wasa Corp. Branch, 159-160.Motijheel C/A, Dhaka-1000                                       |
| 51    | 0143     | 0167           | Cumilla EPZ Branch, Zone Services Complex, Cumilla EPZ, Cumilla.                           |
| 52    | 0144     | 0356           | Rajuk Bhaban Corp. Branch, Rajuk Bhaban. Dilkhusha, Dhaka-1000.                            |
| 53    | 0145     | 0754           | Noapara Corp. Branch, Noapara, Jashore.  |
| 54    | 0146     | 0444           | NRB Branch, 48.Motijheel C/A, Dhaka-1000.  |
| 55    | 0147     | 0691           | Mongla Port Compound Branch, Mongla, Khulna.   |
| 56    | 0148     | 0399           | Uttara Model Town Corp.Branch, House No-2,.Road No-7, Sector-4, Uttara, Dhaka-1230.        |

**3. PUBALI BANK LIMITED (FI ID - 47)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name and Address of Authorised Dealers</b>   |
|--------------|-----------------|-----------------------|---|
| 1            | 0194            | 0269                  | Head office, ID, 26 Dilkusha C/A Dhaka-1000.  |
| 2            | 0195            | 0303                  | Motijheel Branch, Sena Kallyan Bhavan, 195, Motijheel C/A, Dhaka.                                   |
| 3            | 0196            | 0272                  | Bangabandhu Avenue Corp Br. Dhaka, 65, B.B. Avenue, Dhaka.  |
| 4            | 0197            | 0314                  | Sadarghat Branch, 7, Chittaranjan Avenue, Sadarghat, Dhaka.   |
| 5            | 0198            | 0281                  | Chawk Bazar Branch, 186, Chawk Bazar, Lalbagh, Dhaka.   |
| 6            | 0199            | 0321                  | Dhaka Stadium Corporate Branch, 18 Rajuk Avenue, Dhaka-1000.  |
| 7            | 0200            | 0284                  | Foreign Exchange Corporate Branch, 24, Motijheel C/A, Dhaka.  |
| 8            | 0201            | 0296                  | Principal Branch, 26, Dilkusha Commercial Area, Dhaka.  |
| 9            | 0202            | 0427                  | Narayangonj Br, 81, BB Road, Narayangonj.   |
| 10           | 0203            | 0418                  | Mymensingh Main Branch, Durgabari Road, Sadar, Mymensingh.  |
| 11           | 0204            | 0026                  | Agrabad Corporate Br. 99, Agrabad C/A, Chattogram.  |
| 12           | 0205            | 0043                  | Khatungonj Branch, Ramjoy Moharaj Lane, Khatungonj, Chattogram.                                     |
| 13           | 0206            | 0033                  | C.D.A Corporate Branch, C.D.A. Building, Chattogram.  |
| 14           | 0207            | 0046                  | Laldighi East Branch, Laldighi East, G.P.O. Box-117, Chattogram Sadar, Chattogram.                  |
| 15           | 0208            | 0236                  | Sylhet Branch, Laldighirpar, Sylhet Sadar, Sylhet.  |
| 16           | 0209            | 0091                  | Cumilla Main Branch, Kandarpar Chawmuhan, Cumilla Sadar, Cumilla.                                   |
| 17           | 0210            | 0331                  | Panthapath Br, 89/2 West Panthapath, Haque Chamber, Panthapath, Dhaka.                              |
| 18           | 0211            | 0562                  | Khulna Branch, 92, Sir Iqbal Road, Khulna Sadar, Khulna.  |
| 19           | 0212            | 0513                  | Barishal Branch, 18, K.B. Hemayetuddin Road, Barishal Sadar, Barishal.                              |
| 20           | 0213            | 0718                  | Rajshahi Main Branch, Natore Road, Shaheb Bazar, Rajshahi.  |
| 21           | 0214            | 0209                  | Sunamgonj Branch, Station Road, Sunamgonj Sadar, Sunamgonj.   |
| 22           | 0215            | 0293                  | Kawran Bazar Branch, 22, Karwanbazar, Dhaka.  |
| 23           | 0216            | 0310                  | Mohakhali Corporate Branch, 99, Mohakhali C/A, Dhaka.   |
| 24           | 0217            | 0299                  | Moghbazar Branch, 13 New Eskaton Road, Ramna, Dhaka.  |
| 25           | 0218            | 0224                  | Dargagate Branch, Ambarkhana, Sylhet Sadar, Sylhet.   |
| 26           | 0219            | 0325                  | Farmgate Branch, 85, Kazi Nazrul Islam Avenue, Dhaka.   |
| 27           | 0220            | 0305                  | Nayapaltan Branch, 28/A, Nayapaltan, V.I.P. Road, Dhaka.  |
| 28           | 0221            | 0535                  | Jashore Branch 41, Mistrikhana Road, Eden Market (2nd Floor), Jashore.                              |
| 29           | 0222            | 0274                  | Bangshal Br. 260 Bangshal Road, Dhaka-1100.   |
| 30           | 0223            | 0286                  | Gulshan Model Town Corp Branch, 17, New Gulshan North Commercial Area, Pbl Tower, Gulshan-2, Dhaka. |

**4. RUPALI BANK LIMITED (FI ID - 14)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name and Address of Authorised Dealers</b>                            |
|--------------|-----------------|-----------------------|--|
| 1            | 0262            | 0320                  | Head Office  |
| 2            | 0263            | 0269                  | Local Office, Dhaka.   |
| 3            | 0264            | 0272                  | Foreign Exchange Corp.   |
| 4            | 0265            | 0294                  | Motijheel Corp. Branch.  |
| 5            | 0266            | 0304                  | Ramna Corporate Branch.  |
| 6            | 0267            | 0288                  | Mitford Road Corporate Branch, 94, Chowk Moghultully, Chowkbazar, Dhaka. |
| 7            | 0268            | 0282                  | Johnson Road Corporate Branch.   |
| 8            | 0269            | 0278                  | Purana Paltan Corporate Branch.  |
| 9            | 0270            | 0307                  | Rupali Sadan Corporate Branch, Dhaka.                                    |
| 10           | 0271            | 0444                  | S.K Road Corporate Branch.   |
| 11           | 0272            | 0419                  | Choto Bazar Corporate Branch.  |
| 12           | 0273            | 0061                  | Rupali Sadan Corporate Branch Ctg.                                       |
| 13           | 0274            | 0042                  | New Market Corporate Branch., CTG.                                       |
| 14           | 0275            | 0031                  | Amir Market Corporate Branch,Ctg.  |
| 15           | 0276            | 0032                  | O. R. Nizam Road Corporate Branch Beside CSCR, Chattogram.               |
| 16           | 0277            | 0038                  | Agrabad Corporate Branch.  |
| 17           | 0278            | 0064                  | Station Road Corporate Branch.Ctg.                                       |
| 18           | 0279            | 0066                  | Terribazar Corporate Branch, Chattogram.                                 |
| 19           | 0280            | 0247                  | Mira Bazar Corporate Branch, Sylhet.                                     |
| 20           | 0281            | 0099                  | Monohorpur Corporate Branch, Cumilla.                                    |
| 21           | 0282            | 0619                  | Shams Building Corporate Branch, 14, Sir Iqbal Road, Khulna.             |
| 22           | 0283            | 0610                  | Daulatpur Corporate Branch, Khulna.                                      |
| 23           | 0284            | 0575                  | M.K.Road Corporate Branch, Jashore.                                      |
| 24           | 0285            | 0546                  | Sadar Rd. Corporate Branch. Barishal.                                    |
| 25           | 0286            | 0871                  | Shaheb Bazar Corporate Branch, Rajshahi.                                 |
| 26           | 0287            | 0723                  | Thana Road Corporate Branch, Bogura.                                     |
| 27           | 0288            | 0883                  | G L Roy Road Corporate Branch, Rangpur.                                  |
| 28           | 0289            | 0317                  | TCB Bhaban Corporate Branch.   |
| 29           | 0290            | 0275                  | Gulshan Corporate Branch -Gulshan-2, Dhaka.                              |
| 30           | 0291            | 0108                  | Nikunja Branch, Nikunja-2, Khilket, Dhaka.                               |

**5. SONALI BANK LIMITED (FI ID - 15)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name and Address of Authorised Dealers</b>   |
|--------------|-----------------|-----------------------|---|
| 1            | 0329            | 0518                  | Head Office, 35-44 Motijheel C/A, Dhaka.  |
| 2            | 0330            | 0538                  | Local Office, 35-44 Motijheel C/A, Dhaka.   |
| 3            | 0331            | 0573                  | Shilpa Bhaban Corp. Branch, 91motijheel C/A, Dhaka.   |
| 4            | 0332            | 0504                  | Dilkusha Corp. Branch, 5, Dilkusha C/A, Dhaka.  |
| 5            | 0333            | 0562                  | Ramna Corp. Branch, GPO Box No-92, 1 Topkhana Road, Dhaka.                                      |
| 6            | 0334            | 0566                  | Sonali Bank Sadarghat Corp. Branch, 1 Jonson Road, Dhaka.                                       |
| 7            | 0335            | 0498                  | Chowkbazar Branch, 41, Imamganj (1st Floor), Dhaka.   |
| 8            | 0336            | 0512                  | Foreign Ex. Corp. Branch, 11/2 Toyenbi Cercular Road, Motijheel, Dhaka.                         |
| 9            | 0337            | 0580                  | Wage Earners' Corporate Branch, 62, Dilkusha C/A, Dhaka-1000.                                   |
| 10           | 0338            | 0482                  | B. B. Avenue Corp. Branch, 28 Bango Bondhu Avenue, Dhaka.                                       |
| 11           | 0339            | 0843                  | Narayangonj Corp. Branch, Narayangonj -1400.  |
| 12           | 0341            | 0803                  | Sonali Bank Mymensingh Corp. Branch, Mymensingh.  |
| 13           | 0342            | 0064                  | Sonali Bank Agrabad Corp. Branch, Chattogram.   |
| 14           | 0343            | 0079                  | Sonali Bank Laldhigi Corporate Branch, Chattogram.  |
| 15           | 0344            | 0084                  | Sonali Bank Khatungonj Branch, 59/73 Katowali, Chattogram..                                     |
| 16           | 0345            | 0099                  | Sonali Bank Railway Building Br, Chattogram.  |
| 17           | 0346            | 0109                  | Wage Earner's Corporate Br, 1154, D.T. Road, H.M. Rahman Plaza, Dhania Para, Chattogram.        |
| 18           | 0347            | 0446                  | Sonali Bank Sylhet Corp. Branch, Sylhet.  |
| 19           | 0348            | 0429                  | Sonali Bank Dargagate Corp. Br., 1355 Ambar Khana, Sylhet.                                      |
| 20           | 0349            | 0316                  | Sonali Bank Foreign Ex. Br., Moulvibazar  |
| 21           | 0350            | 0162                  | Sonali Bank Cumilla Corp., Branch   |
| 22           | 0351            | 0037                  | Sonali Bank Chandpur Branch, Mojammel Plaza, Hazi Mohshin Road, Chitrarekha Building, Chandpur. |
| 23           | 0352            | 1205                  | Sonali Bank Khulna Corp. Br., Khulna.   |
| 24           | 0353            | 1197                  | Sonali Bank DaulatpurBranch, Khulna.  |
| 25           | 0354            | 1134                  | Sonali Bank Jashore Corp. Branch, Jashore.  |
| 26           | 0355            | 1252                  | Sonali Bank Kushtia, Branch, Kushtia.   |
| 27           | 0356            | 1678                  | Sonali Bank Rajshahi, Corp. Branch, Rajshahi.   |

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name and Address of Authorised Dealers</b>                              |
|--------------|-----------------|-----------------------|--|
| 28           | 0357            | 1373                  | Sonali Bank Bogura, Corp. Branch, Bogura.                                  |
| 29           | 0358            | 1696                  | Sonali Bank Limited, Rangpur Corporate Br. Rangpur.                        |
| 30           | 0359            | 1422                  | Sonali Bank Dinajpur Corp. Branch, Dinajpur.                               |
| 31           | 0360            | 0488                  | B. Wapda Corp. Br., Motijheel C/A, Dhaka.                                  |
| 32           | 0361            | 0497                  | Dhaka Cantonment Corp. Br., Dhaka Cantonment, Dhaka-1206.                  |
| 33           | 0362            | 0202                  | Sonali Bank Teknaf Br., Cox's Bazar.                                       |
| 34           | 0363            | 1562                  | Sonali Bank Chapai Nawabgonj Branch, Chapai Nawabgonj.                     |
| 35           | 0364            | 0517                  | Gulshan Branch, 39 Islam Mansion, Gulshan South Avenue, Gulshan-01, Dhaka. |
| 36           | 0365            | 0408                  | Sonali Bank Sunamgonj Branch, Puraton Bus Stand, Sunamgonj.                |
| 37           | 0366            | 1350                  | Sonali Bank Satkhira Branch, Satkhira.                                     |
| 38           | 0367            | 0067                  | Sonali Bank Bahaddarhat Br., Chattogram.                                   |
| 39           | 0368            | 1504                  | Sonali Bank Lalmonirhat Branch, Lalmonirhat                                |
| 40           | 0369            | 0516                  | Sonali Bank Green Road. Branch, Dhaka.                                     |
| 41           | 0370            | 0588                  | Sonahotel Sheraton Br., 1 Mintu Road, Dhaka.                               |
| 42           | 0371            | 0243                  | Habigonj Branch, Habigonj.   |
| 43           | 0372            | 1744                  | Serajgonj Branch, Serajgonj.   |
| 44           | 0373            | 0839                  | Foreign Ex. Br.6, Sanatan Pal Lane, Narayangonj.                           |
| 45           | 0374            | 0400                  | Chatak Br, 2 Moja Mondolivog, Tahir Plaga, Chatak, Sylhet.                 |
| 46           | 0375            | 0013                  | Brahmanbaria Br., Kumarshil Moor (Amin Complex), Brahmanbaria-3400.        |

**6. UTTARA BANK LIMITED (FI ID - 48)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name and Address of Authorised Dealers</b>   |
|--------------|-----------------|-----------------------|---|
| 1            | 0431            | 0118                  | Head office, 90 Motijheel, Dhaka.   |
| 2            | 0432            | 0127                  | Local Office, 50, Bir Uttam Shaheed Ashfaqussamad Sarak, Motijheel, Dhaka-1000.                             |
| 3            | 0433            | 0110                  | Dilkusha Br., 42, Dilkusha C/A, Ward#09(New), 32(Old), Dhaka South City Corporation, P.S.-Motijheel, Dhaka. |
| 4            | 0434            | 0106                  | Chawk Bazar (Dhaka) Branch, 5, Begum Bazar, Dhaka.  |
| 5            | 0435            | 0151                  | Foreign Exchange Br., 69, Dilkusha C/A, Dhaka-1000.   |
| 6            | 0436            | 0120                  | Islampur Branch, 95, Islampur Road, Dhaka.  |
| 7            | 0437            | 0215                  | Narayangonj Branch, Jibon Bima Building 150, B. B. Road Narayanganj.  |
| 8            | 0438            | 0141                  | Ramna Branch, 68/1, Purana Paltan, Dhaka.   |
| 9            | 0439            | 0011                  | Agrabad Branch, 74, Agrabad C/A, Chattogram.  |
| 10           | 0440            | 0085                  | Sylhet Branch, Shahir Plaza (1st Floor) Zindabazar, Sylhet.   |
| 11           | 0441            | 0031                  | Cumilla Branch, Dipika Cinema Building, Kandirpar, Cumilla.   |
| 12           | 0442            | 0015                  | Khatungonj Branch, 385-386, Ekhlash Market, Khatunganj, Chattogram.   |
| 13           | 0443            | 0298                  | Sir Iqbal Road Branch, 2/A, Sir Iqbal Road Khulna.  |
| 14           | 0444            | 0260                  | Barishal Branch, Aryya Laxmi Bhaban Sadar Road, Barishal.   |
| 15           | 0445            | 0401                  | Shaheb Bazar Branch, Karim Super Market, Shaheb Bazar, Ghoramara Rajshahi                                   |
| 16           | 0446            | 0408                  | Rangpur Branch, Dewanbari Road Betpatty, Rangpur.   |
| 17           | 0447            | 0336                  | Bogura Branch, Habib Mansion (1st Floor), Kabi Nazrul Islam Road, Bogura.                                   |
| 18           | 0448            | 0133                  | Moulvibazar (Dhaka) Branch, 66, Moulvi Bazar (Tajmahol Complex), Dhaka.                                     |
| 19           | 0449            | 0104                  | BB Avenue Br., 12, Bangabandhu Avenue, Dhaka-1000.  |
| 20           | 0450            | 0016                  | Laldighi Branch, 120, Laldighi (West), Chattogram.  |
| 21           | 0451            | 0142                  | Shantinagar Branch, 40 -41, Siddeswari Circular Road, Kulsum (1st Floor) Dhaka.                             |
| 22           | 0452            | 0154                  | Corporate Branch, Uttara Bank Bhaban 90, Motijheel C/A, Dhaka.  |
| 23           | 0453            | 0156                  | Banijya Shakha Branch, Goreb-E- Newaz Avenue, House No.34, Sector-13, Uttara, Dhaka-1230.                   |
| 24           | 0454            | 0136                  | Nawabpur Branch, 150, Nawabpur Road, Dhaka.   |
| 25           | 0455            | 0153                  | Kawran Bazar Br., 25-26, Kawran Bazar C/A, Dhaka-1215.  |
| 26           | 0456            | 0280                  | Jashore Branch, Municipal Road, Near Chowrasta Jashore.   |
| 27           | 0457            | 0138                  | Pallabi Branch, Plot No.10, Pallabi Bus Stand Mirpur, Dhaka   |

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name and Address of Authorised Dealers</b>   |
|--------------|-----------------|-----------------------|---|
| 28           | 0458            | 0159                  | Gulshan Br., Metroliton Shopping Plaza (1st Floor) Gulshan Circle-2, Gulshan Model, Dhaka-1212.       |
| 29           | 0459            | 0206                  | Mymensingh Branch, 34, Bipin Sen Road Chotta Bazar P.S.-Kotwali, Mymensingh                           |
| 30           | 0460            | 0144                  | EPZ Branch Ganakbari, Dhamsona, Savar Dhaka.  |
| 31           | 0461            | 0124                  | Kalabagan Branch, 157, Lake Circus, Mirpur Road Kalabagan, Dhaka.                                     |
| 32           | 0462            | 0152                  | Dar-Us-Salam Road Branch, 5-D, Dar-Us-Salam Road Mirpur-1, Dhaka                                      |
| 33           | 0463            | 0143                  | Satmasjid Road Branch, Eastern Elite Center 741, Satmasjid Road (1st Floor), 3, Dhanmondi R/A, Dhaka. |
| 34           | 0464            | 0112                  | English Road Branch, 9/A, Malitola Lane (North South Road), Dhaka                                     |
| 35           | 0465            | 0160                  | Uttara Br., Singapore Plaza (1st Floor), 17, Mymensingh Road, Sector # 03, Uttara Model Town, Dhaka.  |
| 36           | 0466            | 0391                  | Pabna Branch, Sonapatty, P.O.-Pabna Pabna.  |
| 37           | 0467            | 0372                  | Natore Branch, Holding No.-98 ( 1st Floor ), P.O.-Natore, Natore                                      |
| 38           | 0468            | 0074                  | Sunamganj Branch, Sufia Mansion (1st Floor), Sunamganj Sadar, Sunamganj                               |
| 39           | 0469            | 0377                  | Naogaon Branch, Main Road Mofizuddin Market (1st Floor), Naogaon.                                     |
| 40           | 0470            | 0207                  | Haluaghat Branch, Uttar Bazar, Haluaghat, Mymensingh.   |

**7. BANGLADESH KRISHI BANK (FI ID - 31)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name and Address of Authorised Dealers</b>                                |
|--------------|-----------------|-----------------------|--|
| 1            | 0498            | 0158                  | Head office, 5th floor, 83-85, Motijheel C/A, Dhaka.                         |
| 2            | 0499            | 0357                  | Local Principal Office, 1st floor, 83-85, Motijheel C/A, Dhaka.              |
| 3            | 0500            | 0574                  | Narayanganj Corporate Branch, 231/5, B.B Road, Narayanganj 1400.             |
| 4            | 0501            | 0063                  | Agrabad Corporate Branch, Noor Mansion,15 Agrabad C/A.                       |
| 5            | 0502            | 0853                  | Khulna Corporate Branch, 7, Sir Iqbal Road, Khulna 9000.                     |
| 6            | 0503            | 0880                  | Kushtia Branch, 65, Bangabandhu Super Market N.S, Road, Kustia 7000.         |
| 7            | 0504            | 0338                  | Sylhet Branch, Zindabazar, Sylhet 3100.                                      |
| 8            | 0505            | 0066                  | Chattogram Corporate Branch, 61, Jubilee Road, Chattogram.                   |
| 9            | 0506            | 0065                  | Chalpatty Branch, New Chaktai, Chattogram.                                   |
| 10           | 0507            | 0348                  | Kawran Bazar Corporate Branch, Latif Tower, 47, Kawran Bazar, Dhaka.         |
| 11           | 0508            | 0369                  | Chawk Bazar Branch, 178, Water Work Road, Dhaka.                             |
| 12           | 0509            | 0544                  | Haluaghat Branch, Haluaghat, Mymenshingh 2260.                               |
| 13           | 0510            | 0807                  | Sharsha Branch, Post & Ps. Sharsha, Jashore.                                 |
| 14           | 0511            | 0088                  | Teaboard Branch, Teaboard Bhaban, 171-172, Beyejid Bostami Road, Chattogram. |
| 15           | 0512            | 0368                  | Banani Corporate Branch, H # 153,R # 11,Blok # E, Banani ,Dhaka- 1212.       |
| 16           | 0513            | 1502                  | Sholo Shahar Branch, CDA Avenue, Sholo Shahar, Panchlaish, Chattogram.       |
| 17           | 0514            | 0654                  | Nalitabari Branch, PO & Ps: Nalitabari, Sherpur.                             |

**8. BANGLADESH DEVELOPMENT BANK LIMITED (FI ID - 135)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name and Address of Authorised Dealers</b>                      |
|--------------|-----------------|-----------------------|--|
| 1            | 0564            | 0104                  | Head Office, BDBL Bhaban, 8, Rajuk Avenue, Dhaka-1000.             |
| 2            | 0565            | 0013                  | Principal Branch, 8, Rajuk Avenue, Motijheel, Dhaka.               |
| 3            | 0566            | 0001                  | Agrabad Branch, 106, Agrabad C/A, Chattogram.                      |
| 4            | 0567            | 0017                  | Narayanganj Branch, Narayanganj.                                   |
| 5            | 0597            | 0203                  | Karwan Bazar Branch, 12, Karwan Bazar, BDBL Bhaban, Dhaka.         |
| 6            | 0598            | 0201                  | Motijheel Branch, 49, AK Khan Building, Motijheel C/A, Dhaka-1000. |

**9. RAJSHAHI KRISHI UNNAYAN BANK (RAKUB) (FI ID - 33)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>   |
|--------------|-----------------|-----------------------|---|
| 1            | 0630            | 1263                  | Local Principal Office, Rajshahi Krishi Unnayan Bank, Head Office, 272, Bonolata C/A, Airport Road, Rajshahi. |
| 2            | 0631            | 0309                  | Rajshahi Krishi Unnayan Bank, Head Office, 272, Bonolata C/A, Airport Road, Rajshahi.                         |

**10. ARAB BANGLADESH (AB) BANK LIMITED (FI ID – 41)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>  |
|--------------|-----------------|-----------------------|--|
| 1            | 0663            | 0101                  | Head Office, BCIC Bhaban, 30-31 Dilkusha C/A, Dhaka.   |
| 2            | 0664            | 0015                  | Kawran Bazar Branch, 102 Kazi Nazrul Islam Avenue, BSEC Bhaban, Ground Floor, Kawran Bazar, Dhaka.             |
| 3            | 0665            | 0016                  | Motijheel Branch, BDBL Bhaban, 8, Rajuk Avenue, Motijheel C/A, Dhaka.  |
| 4            | 0666            | 0014                  | Imamgonj Branch, 40 Imamganj, Dhaka.   |
| 5            | 0667            | 0001                  | Agrabad Branch 26, Agrabad C/A, BCIC Sahadan, Agrabad, Chattogram.   |
| 6            | 0668            | 0002                  | Katungonj Branch, 395, Khatungonj, Chattogram.   |
| 7            | 0669            | 0008                  | Darga Gate Branch, Raj Manjil, Dargahgate Branch, Sylhet.  |
| 8            | 0670            | 0003                  | Station Road Branch, 32, Hss Road, Kotwali, Chattogram.  |
| 9            | 0671            | 0022                  | Khulna Branch, 99 Jashore Road, Khulna.  |
| 10           | 0672            | 0031                  | Bogura Branch, 324, Kabi Kazi Nazrul Islam Sarak, Jhawtola, Bogura.  |
| 11           | 0673            | 0018                  | Principal Branch, BCIC Bhaban, 30-31 Dilkusha Bhaban, Dhaka.   |
| 12           | 0674            | 0004                  | Nazu Meah Hat Branch, Burischar, Kaptai Road, Chattogram.  |
| 13           | 0675            | 0020                  | Narayanganj Branch, 109, B.B. Road, Narayanganj.   |
| 14           | 0676            | 0005                  | EPZ Branch, Bay Shopping Complex, South Hali Shahor, Chattogram.   |
| 15           | 0677            | 0009                  | VIP Road Branch, Surma Tower, V.I.P. Road, Taltala, P.S. Kotwali, Sylhet.                                      |
| 16           | 0678            | 0229                  | North South Road Branch, 9/1, North South Road, Bangshal, Dhaka.   |
| 17           | 0679            | 0455                  | Jessor Branch, 38, M.K. Road, Jashore.   |
| 18           | 0680            | 0060                  | Rajshahi Branch, 102-103 Shaheb Bazar, Rajshahi.   |
| 19           | 0681            | 0230                  | Mohakhali Branch, Pacific Center, 14, Mohakhali C/A, Dhaka.  |
| 20           | 0682            | 0641                  | Chapai Nawabgong Branch, 16 Godagari Road, Chapai Nawabganj.   |
| 21           | 0683            | 0086                  | Teknaf Branch, Abu Hanif Market, Teknaf Main Road, Teknaf.   |
| 22           | 0684            | 0202                  | Nawabpur Road Branch, 198-202, Nawabpur Road, Dhaka.   |
| 23           | 0685            | 0007                  | CDA Avenue Branch, BMA Bhaban, East Nasirabad, Chattogram.   |
| 24           | 0686            | 0234                  | Uttara Branch, House 11, Road 14D, Sector 4, Uttara, Dhaka.  |
| 25           | 0687            | 0692                  | Rangpur Branch, 91-92, Central Road, Rangpur.  |
| 26           | 0688            | 0037                  | Jubilee Road Branch, 175, Jubilee Road, Enayet Bazar, Chattogram.  |
| 27           | 0689            | 0233                  | Gulshan Branch, Ventura Avenue (1st & 2nd floor), Plot No. CWN(C)-8/B, Road No. 34, Gulshan Model Town, Dhaka. |
| 28           | 0690            | 0017                  | New Elephant Road Branch, Novera Square. Ground Floor. House-5, Road-2, Dhanmondi, Dhaka.                      |
| 29           | 0691            | 0225                  | Kakrail Branch, 81, VIP Road, Kakrail, Dhaka   |
| 30           | 0692            | 0235                  | Dhanmondi Branch, House No.286 B (Old), 45 (New), Road No. 27 (Old), 16 (New), Dhanmondi, Dhaka.               |
| 31           | 0693            | 0701                  | Kakrail Islami Banking Branch, 82 Kakrail- VIP Road, Romna, Dhaka.   |

**11. THE CITY BANK LIMITED (FI ID - 44)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>  |
|--------------|-----------------|-----------------------|--|
| 1            | 0728            | 0019                  | Principal Office, 10, Dilkusha, Dhaka-1000.  |
| 2            | 0729            | 0020                  | Imamgonj Branch, 44-45/2 (1st floor) RICS Bahadur road, Imamgonj, Chawkbazar, Dhaka-1100.  |
| 3            | 0730            | 0033                  | Narayangonj Branch, 72 Islam Market (1st Floor), BB Road, Narayangonj - 1400.  |
| 4            | 0731            | 0001                  | Agrabad Branch, Banani Complex 942/A (gr. Floor), Sheikh Mujib Road, PO: Bandar, PS: Double Morning, Agrabad C/A, Chattogram - 4000.                   |
| 5            | 0732            | 0002                  | Khatungonj Branch, 1628/1671, Ramjoy Mohajone Lane, Asadgonj, PO: Lamarbazar, PS: Kotwali, Dist: Chattogram-4000.                                      |
| 6            | 0733            | 0021                  | Islampur Road Branch, House: 18 Sonar Bangla Market (1st Floor), Islampur road, PO: Dhaka Sadar, PS: Kotwali, Dist: Dhaka-1100.                        |
| 7            | 0734            | 0008                  | Bandarbazar Branch, Metro Centre (1st Floor), South Dhopadighir Paar, Bandarbazar East, PO: Sadar, PS: Kotwali, Dist: Sylhet-3100.                     |
| 8            | 0735            | 0053                  | Pabna Branch, House: 472(1st Floor), Aurangzeb Road, PO: Pabna, PS: Pabna Sadar, Dist: Pabna-6600.   |
| 9            | 0736            | 0043                  | Khulna Branch, House: 7 (GR.FI), Sir Iqbal Road, Khulna Sadar, PO: GPO, PS: Kotwali, Dist: Khulna-9100.  |
| 10           | 0737            | 0004                  | Jubilee Road Branch, House: 181, Gulshan Plaza (1st Fl), Road: Golap Shing Lane, Chattogram, PO: GPO, PS: Kotwali, Chattogram-4000.                    |
| 11           | 0738            | 0101                  | Head office, 10 Dilkusha Dhaka-1000.   |
| 12           | 0739            | 0073                  | Bogura Branch, House: 200(1st Fl), Raza Bazar Road, PO: Bogura, PS: Bogura Sadar, Dist: Bogura-5800.   |
| 13           | 0740            | 0018                  | B.B.Avenue Branch, House: 12 Hasan Building (gr fl & 1st Fl), 12, B. B. Avenue, PO: GPO, PS: Paltan, Dist: Dhaka-1000.                                 |
| 14           | 0741            | 0022                  | Johnson Road Branch, House: 31, Aziz Centre (1st Fl), Raishaheb Bazar, PO: Dhaka Sadar, PS: Kotwali, Dist: Dhaka-1100.                                 |
| 15           | 0742            | 0026                  | Gulshan Branch, House: 10 United House (1st Fl), Gulshan Avenue, Area: Gulshan 1, PO: Gulshan, PS: Gulshan, Dist: Dhaka-1212.                          |
| 16           | 0743            | 0025                  | New Market Branch, House: 5 Novera Square, Road: 2, Dhanmondi R/A, PO: Dhanmondi PS: Dhanmondi, Dist: Dhaka-1205.                                      |
| 17           | 0744            | 0174                  | Foreign Exchange Branch, House: 27 Baitul Hossain Building (Gr Fl), Dilkusha C/A, PO: Dilkusha, PS: Motijheel, Dist: Dhaka-1000.                       |
| 18           | 0745            | 0173                  | Mouchak Branch, House: 80/A, Shahjalal Tower (1st FL), Siddeshawri Circular Road, Area: Malibagh, PO: Shantinagar, PS: Ramna, Dist: Dhaka-1217.        |
| 19           | 0746            | 0229                  | Karwan Bazar Branch, House: 8, UTC Building (1st FL), Road: 8, Panthapath, Area: Karwan Bazar, PO: Tejgaon, PS: Tejgaon, Dist: Dhaka-1215.             |
| 20           | 0747            | 0063                  | Rangpur Branch, House: 97/1, Central Point(1st Fl), Central Road, Area: Rangpur Town, PO: Rangpur Sadar, PS: Kotwali, Dust: Rangpur-5400.              |
| 21           | 0748            | 0017                  | Motijheel Branch, House: 9/H, Ismail Mansion (GR Fl), Area: Motijheel C/A, PO: Motijheel, PS: Motijheel, Dhaka-1000                                    |
| 22           | 0749            | 0239                  | Islami Banking Branch, House: 207 Al Habib Tower (1st & 2nd), Road: SS Nazrul Islam Sarani, Area: Bijoy Nagar, PO: GPO, PS: Shahbag, Dist: Dhaka-1000. |
| 23           | 0750            | 0054                  | Rajshahi Branch, House: 125 Start Mansion (1st Fl), Natore Road, Area: Shaheb Bazar Zero point, PO: Ghorama, PS: Boalia, Dist: Rajshahi-6100.          |
| 24           | 0751            | 0183                  | Gulshan Avenue Branch, City Bank Center, 136 Gulshan Avenue, Gulshan-2, Dhaka-1212.  |

**12. IFIC BANK LIMITED (FI ID - 45)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>  |
|--------------|-----------------|-----------------------|--|
| 1            | 0796            | 0010                  | Motijheel Branch, (Local office), Islam Chamber, 125/A, Motijheel, Dhaka.  |
| 2            | 0797            | 0011                  | Moulvi Bazar Branch, 6/1, Mokim Katra, Dhaka 1211.   |
| 3            | 0798            | 0021                  | Narayanganj Branch, 66/1 Bangabandhu Road, Narayanganj.  |
| 4            | 0799            | 0012                  | Islampur Br, 104 Islampur road, Dhaka.   |
| 5            | 0800            | 0001                  | Khatungonj Branch, 249-250 Khatungonj Road, Khatungonj, Chattogram.  |
| 6            | 0801            | 0002                  | Agrabad Branch, 30, Agrabad C/A, Chattogram.   |
| 7            | 0802            | 0013                  | Gulshan Branch. Holding No.109, Gulshan Avenue, Ward No.19, Gulshan, Dhaka-1212                                  |
| 8            | 0803            | 0080                  | Sylhet Branch, Laldighirpar, Sylhet.   |
| 9            | 0804            | 0105                  | Khulna Branch, Fatema Building, 81, Lower Jashore Road, Khulna.  |
| 10           | 0805            | 0075                  | Rajshahi Branch, 03, Shaheb Bazar, Ghoramara, Boalia, Rajshahi.  |
| 11           | 0806            | 0300                  | Head Office, 8 Rajuk Avenue, Dhaka.  |
| 12           | 0807            | 0016                  | Federation Branch, FBCCI Building 60, Motijheel C/A. Dhaka-1000.   |
| 13           | 0808            | 0245                  | Bangshal Branch, 29/1, Nazira Bazar Lane, Dhaka-1000.  |
| 14           | 0809            | 0072                  | Laldighi Branch, Jamal Complex (1st Floor) 8 Laldighi East, Chattogram.  |
| 15           | 0810            | 0246                  | Elephant Road Branch, 73/1, Elephant Road(1 St Floor), Dhaka.  |
| 16           | 0811            | 0110                  | Jashore Branch, 59, N.S.C. Road, (Garikhana Road), Jashore.  |
| 17           | 0812            | 0080                  | Bogura Branch, Modhu metro Tower(1st floor), Kobi Nazrul Islam Road, Satmatha Holding No.5664, Satmatha, Bogura. |
| 18           | 0813            | 0551                  | Satkhira Branch, Mozahar Ali Complex, Sahid Kajal Sarani, Kaligonj Sarak, Satkhira.                              |
| 19           | 0814            | 0015                  | Dhanmondi Branch, House-8A, Road-04 Dhanmondi R/A, Dhaka.  |
| 20           | 0815            | 0452                  | Noapara Branch, 97, Noapara, Jashore.  |
| 21           | 0816            | 0181                  | Kawranbazar Br, Petro Centre Building, 3, Kawran Bazar, Dhaka 1215.  |
| 22           | 0817            | 0251                  | Nawabpur Road Branch, Barek Plaza, 63, Nawabpur Road, Dhaka-1000.  |
| 23           | 0818            | 0250                  | Uttara Branch, ABC Heritage (1st Floor), 02 & 04, Jashimuddin Avenue, Sector No-03, Uttara, Dhaka-1230.          |

**13. ISLAMI BANK BANGLADESH LIMITED (FI ID - 42)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>                         |
|--------------|-----------------|-----------------------|---|
| 1            | 0862            | 0011                  | Local Office, 75, Motijheel, Dhaka-1000.                              |
| 2            | 0863            | 0010                  | Chawk Mughaltuli Br. 66, Moualvi Bazar, Tajmahal Tower, Dhaka.        |
| 3            | 0864            | 0013                  | Foreign Exchange Br., 41 Dilkusha, Dhaka.                             |
| 4            | 0865            | 0015                  | Narayangonj Br., 79, B.B. Road, Narayangonj.                          |
| 5            | 0866            | 0001                  | Agrabad Br., 3, CDA, Agrabad C/A, Chattogram.                         |
| 6            | 0867            | 0004                  | Sylhet Br., 288 Taltala, Sylhet-1100.                                 |
| 7            | 0868            | 0021                  | Khulna Branch, 4, Old Jashore Road, Khulna.                           |
| 8            | 0869            | 0002                  | Khatungonj Br., Azim Market, 82, Khatungonj, Chattogram.              |
| 9            | 0871            | 0014                  | Nawabpur Road Br. 210-211, Nawabpur Road, Dhaka-1100.                 |
| 10           | 0872            | 0012                  | Islampur Br., 41-42, Islampur Road, Abed Complex, Dhaka.              |
| 11           | 0873            | 0075                  | Bogura Br., Kazi Nazrul Islam Road, Bogura.                           |
| 12           | 0874            | 0003                  | Anderkilla Br., 36-37, GA Bhaban, N.A Chowdhury Road, Chattogram.     |
| 13           | 0875            | 0035                  | Jubilee Road Br., 525, IPL Ekhlash Complex, Jubilee Road, Chattogram. |
| 14           | 0876            | 0221                  | Ramna Br., 9 B.B Avenue, Dawn Plaza, Dhaka.                           |
| 15           | 0877            | 0046                  | Station Road Br., 526, Nisha Plaza, Station Road, Chattogram.         |
| 16           | 0878            | 0217                  | Mirpur Br., Flat-35, Road-1, Sec-6, (10 circle), Mirpur, Dhaka.       |
| 17           | 0879            | 0085                  | Rajshahai Br., Dainik Barta Bhaban, Alupatty, Rajshahi.               |
| 18           | 0880            | 0216                  | Farmgate Br., Malek Tower, 31, Tejkuni para, Tejgaon, Dhaka.          |
| 19           | 0881            | 0631                  | Saidpur Br., North T.R Road, Saidpur, Nilphamari.                     |
| 20           | 0882            | 0223                  | Bangshal Br., 222 Bangshal Road, Bangshal, Dhaka.                     |
| 21           | 0883            | 0482                  | Kushtia Br., 55/1, Lovely Tower, N.S. Road, Kushtia.                  |
| 22           | 0884            | 0080                  | Pabna Br., A.R Corner, Abdul Hamid Road, Pabna.                       |
| 23           | 0885            | 0229                  | Paltan Br., 14, Purana Paltan, Dhaka-1000.                            |
| 24           | 0886            | 0442                  | Jashore Br., 7-8, Railway Road, Jashore.                              |
| 25           | 0887            | 0211                  | Head Office Complex Br., 40, Dilkusha, C/A, Dhaka.                    |
| 26           | 0888            | 0222                  | Gulshan Br., PBL Tower, Gulshan-2, Dhaka-1230.                        |
| 27           | 0889            | 0214                  | New Market Br., Doza Mansion, 23, Mirpur Road, Dhaka.                 |
| 28           | 0890            | 0219                  | Mouchak Br., Hosaf Shopping Complex, 257-259, Malibagh, Dhaka.        |

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers  |
|-------|----------|----------------|---|
| 29    | 0891     | 0210           | Elephant Road Br., 124/A, Chowrangi Bhaban, Dhaka.                                  |
| 30    | 0892     | 0102           | VIP Road Br., 30, VIP Road, Kakrail, Dhaka.   |
| 31    | 0893     | 0101           | Kawran Bazar Br., T.K. Bhaban, 13 Kazi Nazrul Islam Avenue, Dhaka.                  |
| 32    | 0894     | 0235           | Rampura Br., 394 DIT Road, West Rampura, Dhaka.                                     |
| 33    | 0895     | 0162           | Chowmuhan Br., 856 Feni Road, Chowmuhan, Noakhali.                                  |
| 34    | 0896     | 0016           | Narsingdi Br., 139 Sutapatti Mor, Narsingdi Bazar, Narsingdi.                       |
| 35    | 0897     | 0562           | Dinajpur Br., Jved Super Market, Lilir Mor, Dinajpur.                               |
| 36    | 0898     | 0230           | Uttara Br., 29, Kushal Centre, Sector-03, Uttara, Dhaka.                            |
| 37    | 0899     | 0212           | Shyamoli Br., 15/4, Mirpur Road, Shyamoli, Dhaka.                                   |
| 38    | 0900     | 0622           | Chapai Nawabgonj Br., Mohiuddin Mension, Baten Square, Chapai Nawabgonj.            |
| 39    | 0901     | 0238           | Gulshan Cr-1 Br., Bashati Aristocrate, Plot-6, Block-SW (H), Gulshan Avenue, Dhaka. |
| 40    | 0902     | 0213           | Mirpur-1, Madina Tower, Plot-2, Principal Abul Kashem Road, Mrpur, 1, Dhaka.        |
| 41    | 0903     | 0225           | Sadarghat Br., Chittaranjan Avenue, Mollik Tower, Sadarghat, Dhaka.                 |
| 42    | 0904     | 0700           | Madhabdi Br., Falpatti, Madhabdi Bazar, Madhabdi, Narsingdi.                        |
| 43    | 0905     | 0443           | Noapara Br., Haque Plaza, 308, Noorbagh Mor, Noapara, Jashore.                      |
| 44    | 0906     | 0546           | Motijheel Br., Motijheel, Dhaka.  |
| 45    | 0907     | 0228           | Dhanmondi Br., Rangs Nilu Square, 5/A, Satmosjid Road, Dhanmondi, Dhaka.            |
| 46    | 0908     | 0037           | Pahartali Br., Alanker Mor, Bander Bitan Market, Pahartali, Chattogram.             |
| 47    | 0909     | 0224           | Mohakhali Br., 89, Mohakhali C/A, Dhaka.  |
| 48    | 0910     | 0050           | Barishal Br., 132/122, Hajiri, Super Market, East Bogura Road, Barishal.            |
| 49    | 0911     | 0312           | Mymensingh Br., 76, Chotto Bazar, Mymensingh.                                       |
| 50    | 0912     | 0005           | Cumilla Br., 78/72 & 77/71, BM Thikana Tower, Kandirpar, Cumilla.                   |
| 51    | 0913     | 0431           | Sunamgonj Br., London Plaza, Mukterpara, Sunamgonj.                                 |
| 52    | 0914     | 0444           | Benapole Br., SS Super Market, Benapole Bazar, Sharsha, Jashore.                    |
| 53    | 0915     | 0232           | Gazipur Chowrasta, Rabeya Complex, Tangail Road, Gazipur.                           |
| 54    | 0916     | 0106           | Baridhara Br., Abed Ali Tower, Ka-59, Progoti Sarani, Gulshan, Dhaka.               |
| 55    | 0917     | 0090           | Ranpgur Branch, Jahaj company more, Rangpur.  |
| 56    | 0918     | 0532           | Satkhir Br., Tufan Complex, Tufan Company Mor, Satkhira-9400.                       |
| 57    | 0919     | 0104           | Mogbazar Br., 4, New Eskaton, Moghbazar, Dhaka.                                     |
| 58    | 0920     | 0218           | Savar Br., Savar City Centre, B-37/1, Jaleshwar, Ward No-3, Savar, Dhaka.           |
| 59    | 0921     | 0525           | O R Nizam Road Br., MM Tower, H-1105, Asian Highway, W-15, Chattogram.              |

**14. NATIONAL BANK LIMITED (FI ID - 43)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>                        |
|--------------|-----------------|-----------------------|--|
| 1            | 0930            | 0025                  | Dilkusha Branch, 48, Dilkusha C/A, Dhaka.                            |
| 2            | 0931            | 0027                  | Imamgonj Branch, 1, Moulvi Bazar, Dhaka.                             |
| 3            | 0932            | 0033                  | Narayangonj Branch, Rahat Bhoban, Narayangonj.                       |
| 4            | 0933            | 0028                  | Bangshal Branch, 22, Bangshal Road, Dhaka.                           |
| 5            | 0934            | 0002                  | Khatungonj Branch, 34, Chand Mia Lane, Khatungonj, Chattogram.       |
| 6            | 0935            | 0001                  | Agrabad Branch, 67, Agrabad C/A, Chattogram.                         |
| 7            | 0936            | 0020                  | Sylhet Branch, Laldigir Par, Sylhet.                                 |
| 8            | 0937            | 0043                  | Khulna Branch, 2, Sir Iqbal Road, Khulna.                            |
| 9            | 0938            | 0040                  | Barishal Branch, 100 Sadar Road, Barishal.                           |
| 10           | 0939            | 0053                  | Rajshahi Branch, 106/109 Shaheb Bazar, Rajshahi.                     |
| 11           | 0940            | 0073                  | Bogura Branch, Borogola, Bogura.                                     |
| 12           | 0941            | 0029                  | Elephant Road Branch, 3, Elephant Road, Dhaka.                       |
| 13           | 0942            | 0003                  | Jubilee Road Branch, 922, Niaz Manzil, Jubilee Road, Chattogram.     |
| 14           | 0943            | 0030                  | Foreign Exchange Branch, 19, Rajuk Avenue, Dhaka.                    |
| 15           | 0944            | 0026                  | International Division, 18, Dilkusha C/A, Motijheel, Dhaka.          |
| 16           | 0945            | 0032                  | Malibagh Branch, 474, Malibagh Dit Road, Dhaka.                      |
| 17           | 0946            | 0031                  | Babubazar Branch, 4, Aziz Ullah Road, Babu Bazar, Dhaka-1100.        |
| 18           | 0947            | 0215                  | Mohakhali Branch, 9, Mohakhali C/A, Dhaka.                           |
| 19           | 0948            | 0059                  | Rangpur Branch, Chamber Bhaban, G.L. Roy Road, Rangpur.              |
| 20           | 0949            | 0216                  | Motijheel Branch, 3, Rajuk Avenue, Motijheel C/A, Dhaka.             |
| 21           | 0950            | 0218                  | Kawran Bazar Branch, Btmc Bhaban, 7-9, Kawran Bazar, Dhaka.          |
| 22           | 0951            | 0213                  | Gulshan Branch, 97/1, Gulshan Avenue, Dhaka.                         |
| 23           | 0952            | 0054                  | Pabna Branch, Haque Super Market, Abdul Hamid Road, Pabna.           |
| 24           | 0953            | 0075                  | Naogaon Branch, 405, Sardar Road, Municipal Area, Naogaon.           |
| 25           | 0954            | 0044                  | Satkhira Branch, 32-33, Old College Road, Sultanpur Bazar, Satkhira. |
| 26           | 0955            | 0631                  | Chapainawabgonj, Kabir Bhoban, Thana Road, Chapainawabganj.          |
| 27           | 0956            | 0214                  | Islampur Branch, 15/16, Islampur Road, Dhaka.                        |

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>                                   |
|--------------|-----------------|-----------------------|---|
| 28           | 0957            | 0100                  | Sk. Mujib Road Branch, 546, Sk. Mujib Road, Chattogram.                         |
| 29           | 0958            | 0041                  | Jashore Branch, 11-12, Garikhana Main Road, Jashore.                            |
| 30           | 0959            | 0081                  | Joypurhat Branch, Golam Aftab Super Market, Sadar Road, Joypurhat.              |
| 31           | 0960            | 0219                  | Northbrook Hall Road Branch, 20/1, Northbrook Hall Road, Dhaka.                 |
| 32           | 0961            | 0224                  | Banani Branch, H # Sw 71, R # 11, Banani, Dhaka.                                |
| 33           | 0962            | 0211                  | Dhanmondi Branch, Safura Green, 1st Floor, 761 Satmosjid Road, R/A, Dhaka-1205. |
| 34           | 0963            | 0046                  | Sherpur Branch, 87, College Road, Tinani Bazar, Sherpur.                        |
| 35           | 0964            | 0109                  | New Eskaton Branch, 208, New Eskaton Road, Dhaka.                               |
| 36           | 0965            | 0042                  | Jamalpur Branch, Jamalpur.  |
| 37           | 0966            | 0212                  | Z.H. Sikder Medical College, Rayer Bazar, Dhaka.                                |
| 38           | 0967            | 0009                  | Brahmanbaria Br., Brahmanbaria.   |
| 39           | 0968            | 0313                  | Progoti Sarani Branch, Hakim Plaza, Kuril, Badda, Dhaka.                        |
| 40           | 0969            | 0221                  | Uttara Branch, Plot # 103, Sector # 7, Uttara, Dhaka.                           |
| 41           | 0970            | 0023                  | Moulvi Bazar Branch, Moulvi Bazar.  |
| 42           | 0971            | 0037                  | Mymensingh Branch, 29/1, Nishikanta Gosh Road (Durgabari), Mymensingh.          |
| 43           | 0972            | 0222                  | Mirpur Branch, Plot # 4, Block # KA, Section # 6, Mirpur Main Road No. 1 Dhaka. |

**15. UNITED COMMERCIAL BANK LIMITED (FI ID - 46)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers   |
|-------|----------|----------------|--|
| 1     | 0998     | 1107           | Head office, Bulus Center, Plot: CWS(A)1, Road No: 34, Gulshan Ave, Dhaka.   |
| 2     | 0999     | 0020           | Moulvibazar Dhaka Br., 4/1, and 5, Moulvibazar Road. Gulbadan House, Dhaka.  |
| 3     | 1000     | 0002           | Khatungonj Branch, 601, Ramjoy Mohajan lane Khantungonj, Chattogram.   |
| 4     | 1001     | 0001           | Agrabad Branch, Kashfia Plaza (1st Floor) 923/A, Sheikh Mujib Road Agrabad C/A. Chattogram.                          |
| 5     | 1002     | 0008           | Sylhet Branch, Laldighirpar, Sylhet-3100.  |
| 6     | 1003     | 0019           | Principal Branch, 58, Motijheel C/A, Dhaka-1000.   |
| 7     | 1004     | 0060           | Khulna Branch, 47 K.D Ghosh Road, Khulna 9100.   |
| 8     | 1005     | 0023           | Elephant Road Branch, 25, Elephant Rd., Dhaka-1207.  |
| 9     | 1006     | 0004           | Jubilee Road Br., Rifle Club Shooting Complex Nandankanan, Jubilee Rd. Chattogram.                                   |
| 10    | 1007     | 0025           | Bangshal Branch, 32/3 North South Road, Malitola, Dhaka.   |
| 11    | 1008     | 0192           | Foreign Exchange Branch, 20, Dilkusha C/A Dhaka-1000.  |
| 12    | 1009     | 0029           | Narayanganj Branch, Padma City Plaza-1, 55/B, S.M. Maleh Road, Tanbazar, Narayanganj.                                |
| 13    | 1010     | 0195           | Gulshan Branch, Concord I.K. Tower (1st Floor), Plot No. CEN (A)-2, North Avenue, Gulshan-2, Dhaka-1212.             |
| 14    | 1011     | 0226           | Nayabazar Branch, 9, Basabari Lane, Nayabazar, Dhaka-1100, Bangladesh.   |
| 15    | 1012     | 0026           | Nawabpur Branch, Hazi Electric Market (2nd & 3rd floor), 132, Nawabpur Road, Ward No.- 38, Thana- Warry, Dhaka.      |
| 16    | 1013     | 0197           | Mohakhali Branch, Medona Tower 28, Mohakhali C/A, Dhaka.   |
| 17    | 1014     | 0013           | Kadamtali Branch, Baitush Sharaf Market (1st Floor) Kadamtali, Chattogram.   |
| 18    | 1015     | 0059           | Rangpur Branch, Asha Center, G.L Roy Road, Rangpur.  |
| 19    | 1016     | 0031           | Bogura Branch, 221, Jhawtola, Pashari Mansion Bogura-5800.   |
| 20    | 1017     | 0079           | Kawran Bazar Branch, 11, Kawran Bazar, Titas Gas Bhaban, Dhaka.  |
| 21    | 1018     | 0204           | Corporate Branch, Plot- CWS-(A)-1, Road No- 34 Gulshan Avenue, Dhaka.  |
| 22    | 1019     | 0201           | Banani Branch, Sharif Plaza, 39, Kamal Ataturk Avenue, Dhaka   |
| 23    | 1020     | 0201           | Rajshahi Br, 70/71, Miah Para, Shaheb Bazar, Natore Mahasarak, Rajshahi  |
| 24    | 1021     | 0198           | Uttara Branch, Paradise Tower (1st & 2nd Floor), Plot No-11, Sector-3, Dhaka Mymensing Road , Uttara, Dhaka-1230.    |
| 25    | 1022     | 0209           | Bijoyagar Branch, Al Razi Complex (1st Floor) 166/167, Shahid Sayed Nazrul Islam Sharani Ward No- 36, Thana- Paltan. |
| 26    | 1023     | 0027           | North Brook Hall Road Br., 54, North Brook Hall Road, Bangla Bazar, Dhaka.   |
| 27    | 1024     | 0261           | Tongi Branch, 18 SK Mannan Tower, Cherag Ali,Tongi, Gazipur.   |
| 28    | 1025     | 0196           | Mirpur Br., House # 01, Road # 04, Block # A, Section # 6, Mirpur, Dhaka.  |
| 29    | 1026     | 1106           | Mirpur Road Branch, House# 12, Road# 5, Ward No# 49 Mirpur Road, Dhanmondi R/A, Dhaka.                               |

**16. AL-ARAFAH ISLAMIC BANK LIMITED (FI ID - 57)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>   |
|--------------|-----------------|-----------------------|---|
| 1            | 1065            | 0202                  | Head office, 36 Dilkusha C/A, Dhaka-1000.   |
| 2            | 1066            | 0201                  | Motijheel Branch, Rahman Mansion, 161, Motijheel C/A, Dhaka-1000.                                 |
| 3            | 1067            | 0211                  | Moulvi Bazar Branch, Al-Shahani Complex 130 Chowk Mogoltuly, Moulvi Bazar, Dhaka.                 |
| 4            | 1068            | 0601                  | Khulna Branch, A Hossain Plaza 4, Sir Iqbal Road, Khulna.   |
| 5            | 1069            | 0026                  | Agrabad Branch, 96, Agrabad C/A, Chattogram.  |
| 6            | 1070            | 0181                  | Laldighirpar Branch, Reasort Tower, 1795, Laldighirpar, Sylhet.                                   |
| 7            | 1071            | 0661                  | Bogura Branch, Talukder Mansion, Borogola, Bogura.  |
| 8            | 1072            | 0027                  | Khatungonj Branch, 146, Chand Meah Lane Khatungonj, Chattogram.                                   |
| 9            | 1073            | 0671                  | Rajshahi Branch, 239,248 Shaheb Bazar, Boalia, Rajshahi.  |
| 10           | 1074            | 0204                  | Nawabpur Road Branch, 85/87, Nawabpur Road, Dhaka-1100.   |
| 11           | 1075            | 0203                  | Motijheel Corporate Branch, 125, Motijheel C/A, Dhaka-1000.                                       |
| 12           | 1076            | 0028                  | Jubilee Road Branch, Kader Plaza 221, Jubilee Road, Chattogram.                                   |
| 13           | 1077            | 0205                  | VIP Road Branch, Ridge Ahmed Square, 50/1 Inner Cercular (VIP) Road, Naya Paltan, Dhaka-1000.     |
| 14           | 1078            | 0701                  | Saidpur Branch, Shahed Dr. Zikrul Hoque Road, Saidpur-5310, Nilphamari.                           |
| 15           | 1079            | 0208                  | Banani Branch, Tower Hamlet (1st Floor & 2nd Floor), 16, Kamal Ataturk Avenue, Banani, Dhaka.     |
| 16           | 1080            | 0216                  | Dilkusha Branch, Miah Amanullah Bhaban 63, Dilkusha C/A (Ground Floor), Dhaka-1000.               |
| 17           | 1081            | 0206                  | New Elephant Road Branch, 91, New Elephant Road, Dhaka 1205.                                      |
| 18           | 1082            | 0210                  | Uttara Model Town Branch, H#13 R # 14/A Sector-4, Uttara Model Town, Dhaka 1230.                  |
| 19           | 1083            | 0219                  | Jatrabari Branch, 6, Shahid Faruq Road, West Jatrabari, Dhaka-1204.                               |
| 20           | 1084            | 0213                  | Dhanmondi Branch, Ahmed Tower House#54/1 Road #4 / A (Satmasjid Road) Dhanmoindi R/A, Dhaka-1209. |
| 21           | 1085            | 0207                  | North South Road Branch, 96, Shahid Sayed Nazrul Islam Sharani Bangshal, Dhaka-1100.              |
| 22           | 1086            | 0222                  | Gulshan Branch, Hosna Center 106, Gulshan Avenue, Dhaka.  |
| 23           | 1087            | 0029                  | OR Nizam Road Branch, 943, O.R. Nizam Road (GEC Circle) Nasirabad, Chattogram.                    |
| 24           | 1088            | 0467                  | Narayangonj Branch, 71, B.B. Road Delwar Hossain Market DIT, Narayangonj-1400.                    |
| 25           | 1089            | 0217                  | Progoti Sharani Branch, Ga-133/3, Progoti Sarani, Middle Badda, Dhaka-1212.                       |
| 26           | 1090            | 0114                  | Karwan Bazaar Branch, Dhaka Trade Centre, H-99, Plot-25-26, Karwan Bazar, Dhaka.                  |

**17. ICB ISLAMIC BANK (FI ID - 107)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>  |
|--------------|-----------------|-----------------------|--|
| 1            | 1133            | 0106                  | Head office, T.K. Bhaban, 13 Kazi Nazrul Islam Avenue, Kawran Bazar, Dhaka-1215.   |
| 2            | 1134            | 0100                  | Principal Office Branch, 17, Motijheel C.A., Dhaka.  |
| 3            | 1135            | 0101                  | Imamganj Branch, 4,4/5,5, Gulbadan Super Market, Moulavi Bazar, Dhaka.   |
| 4            | 1136            | 0001                  | Agrabad Branch (Regional Office), 108, Agrabad C/A, Basher Square, Chattogram.   |
| 5            | 1137            | 0102                  | VIP Road Branch, 35/C, Naya Paltan, VIP Road, Dhaka.   |
| 6            | 1138            | 0002                  | Khatungonj Branch, 276, Khatungonj, Chowdhury Market, Chattogram.  |
| 7            | 1139            | 0227                  | Kawran Bazar Branch, 10, Kazi Nazrul Islam Avenue, Kawranbazar, Dhaka.   |
| 8            | 1140            | 0192                  | Gulshan Branch, 48, South Avenue, Gulshan, Dhaka.  |
| 9            | 1141            | 0515                  | Khulna Branch, “Tayamun Centre”, 181, Khan-A-Sabur Road, Khulna.   |
| 10           | 1143            | 0035                  | Jubilee Road Branch, 829, Jubilee Road, Chattogram.  |
| 11           | 1144            | 0103                  | Nawabpur Branch, 223, Nawabpur Road, Dhaka.  |
| 12           | 1145            | 0115                  | Narayangonj Branch, 15, S.M. Maleh Road, Narayangonj.  |
| 13           | 1146            | 0126                  | Babu Bazar Branch, 21, Armanian Street, Babubazar, Dhaka.  |
| 14           | 1148            | 0015                  | Sylhet Branch (Regional Office), Sylhet Collectorate Mosjid Building (1 <sup>st</sup> Floor), Plot No. - 7769 and 5741, Zindabazar, Sylhet - 3100. |

**18. SOCIAL ISLAMI BANK LIMITED (FI ID - 58)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers  |
|-------|----------|----------------|---|
| 1     | 1201     | 0104           | Head office & CTPU, City Centre" 90/1, Motijheel C/A, Dhaka 1000.   |
| 2     | 1202     | 0205           | Principal Branch, 15, Dilkusha C/A, Dhaka 1000.   |
| 3     | 1203     | 0210           | Agrabad Branch, World Trade Centre (2nd Floor), 102-103, Agrabad C/A, Chattogram.   |
| 4     | 1204     | 0220           | Khulna Branch, 22, Sir Iqbal Road, G.M. Baksh Tower (Ground, 1st & 2nd floor), Khulna City Corporation (Beside of Hotel Appayan) Khulna 9100. |
| 5     | 1205     | 0230           | Sylhet Branch, 781, Karima Mansion, Dargah Gate, Sylhet-3100.   |
| 6     | 1206     | 0240           | Rajshahi Branch, A H Tower, Holding No-328-331 & 333-336, Alokarmoor, New Market Road, PS- Boalia, Rajshahi.                                  |
| 7     | 1207     | 0204           | Babu Bazar Branch, 31, Nawab Yousuf Road, Naya Bazar, Dhaka.  |
| 8     | 1208     | 0203           | Gulshan Branch, 80, Gulshan Avenue, Main Road, Gulshan-1, Dhaka-1212.   |
| 9     | 1209     | 0250           | Bogura Branch, Bhandary Monjil" 776, Rangpur Raod, Borogola, Bogura.  |
| 10    | 1210     | 0202           | Moulvibazar Branch, Wahid Center, 77/7 (1st Floor), Moulvi Bazar, Dhaka 1100.   |
| 11    | 1211     | 0207           | Foreign Exchange Branch, 141-143, Motijheel C/A, BIWTA Bhaban, Dhaka-1000.  |
| 12    | 1212     | 0026           | Khatunganj Branch, Holding - 276-277, Ward - 35, Main Road, Khatunganj, Chattogram.   |
| 13    | 1213     | 0214           | Banani Branch, 48, Kamal Attaturk Avenue (Ground & 1st Floor), Banani, Dhaka-1213.  |
| 14    | 1214     | 0101           | Jubilee Road Branch, Haque Tower (1st Floor), 610/11, Jubilee Road, Chattogram.   |
| 15    | 1215     | 0421           | Narayanganj Branch, 3 No. S. M. Maleh Road (Rupsi Height), Tanbazar, P.O. & P.S.- Narayanganj, Dist.- Narayanganj.                            |
| 16    | 1216     | 0212           | Uttara Branch, Latif Emporium (1st Floor), Plot-27, Road - 7, Sector-3, Uttara C/A, Dhaka-1230.   |
| 17    | 1217     | 0211           | Nawabpur Road Branch, 82, Nawabpur Road (1st Floor), Nawabpur Road, Dhaka.  |
| 18    | 1218     | 0206           | Panthapath Branch, Bashundhara City Shopping Center", Level-2, Block-A, 13/Ka/1, Panthapath, Dhaka 1215.                                      |
| 19    | 1219     | 0209           | Dhanmondi Branch, House - 84, (Old-176), Road - 7/A (Old-14), Satmasjid Road, Dhanmondi R/A, Dhaka 1209.                                      |
| 20    | 1220     | 0229           | New Eskaton Branch, 27, New Eskaton Road (1st Floor), P.S & P.O- Ramna, Dhaka-1000.   |
| 21    | 1221     | 0402           | Mohakhali Branch, Amboon Complex, 99, Mohakhali C/A, Banani, Dhaka.   |
| 22    | 1222     | 0123           | City Centre, Holding-90/1, Ward-09, Motijheel, Dhaka  |
| 23    | 1223     | 0405           | House-16, Block-A,Joar Sahara, Jogonnathpur, Badda, Dhaka   |

**19. BASIC BANK LIMITED (FI ID - 35)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>  |
|--------------|-----------------|-----------------------|--|
| 1            | 1269            | 0100                  | Main Branch, 73, Motijheel C/A, Dhaka.   |
| 2            | 1270            | 0315                  | Khulna Branch, 107, Sir Iqbal Road, Khulna.  |
| 3            | 1271            | 0001                  | Khatungonj Branch, 193 Khatungonj, Chattogram.   |
| 4            | 1272            | 0152                  | Bangshal Branch, 230 North South Road, Bangshal, Dhaka.  |
| 5            | 1273            | 0032                  | Agrabad Branch, Pine View (Ground Floor), 100 Agrabad C/A, Chattogram.                             |
| 6            | 1274            | 0155                  | Dilkusha Branch, 13, Dilkusha C/A, Dhaka.  |
| 7            | 1275            | 0141                  | Zindabazar Branch, Wahid View (1st Floor), 5477, East Zindabazar, Sylhet.                          |
| 8            | 1276            | 0034                  | Asadgonj Branch, 40/41, Ramjoy Mohajan Lane, Chattogram.   |
| 9            | 1277            | 0291                  | Tanbazar Branch, 55/21, S.M Maleh Road, Tanbazar, Narayangonj.                                     |
| 10           | 1278            | 0154                  | Moulvibazar Branch, Gulbadan Market, 4, Moulvibazar, Dhaka.  |
| 11           | 1279            | 0033                  | Jubilee Road Branch, G.R.Plaza, 5, Jubilee Road, Chattogram.                                       |
| 12           | 1280            | 0153                  | Shantinagar Branch, 14, Kakrail (1st Floor), Dhaka.  |
| 13           | 1281            | 0159                  | Gulshan Branch, 112, Gulshan Avenue, Gulshan, Dhaka.   |
| 14           | 1282            | 0156                  | Mirpur Branch, Bscic Electronics Complex, I/Plot-1/1, Section-7, Avenue-4, Road-3, Pallabi, Dhaka. |
| 15           | 1283            | 0157                  | Babubazar Branch, Hajee Yusuf Mansion (1st Floor), 56, Mitford Road, Babubazar, Dhaka.             |
| 16           | 1284            | 0522                  | Bogura Branch, Bhabani Shachin Bhaban, Hari Dashi Market, 120 Baragola, Bogura.                    |

**20. SOUTHEAST BANK LIMITED (FI ID - 55)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>   |
|--------------|-----------------|-----------------------|---|
| 1            | 1335            | 0201                  | Principal Branch, 1, Dilkusha Dhaka-1000.   |
| 2            | 1336            | 0026                  | Agrabad Branch, 93 Agrabad C/A, Chattogram.   |
| 3            | 1337            | 0027                  | Khatungonj Branch, 410/411 Khatungonj, Chattogram.  |
| 4            | 1338            | 0210                  | Imamgong Branch, 163/2, Mitford Road, Dhaka.  |
| 5            | 1339            | 0180                  | Laldighirpar Branch 1794/1788, New Market, Sylhet.  |
| 6            | 1340            | 0205                  | Bangshal Branch, 14/3 North south Road, Dhaka.  |
| 7            | 1341            | 0028                  | Jublee Road Branch, 96 Jublee Road, Chattogram.   |
| 8            | 1342            | 0301                  | Khulna Branch, 12 &13, Khan Jahan Ali Road Khulna.  |
| 9            | 1343            | 0215                  | Gulshan Branch, House # 82 CES (F) 1, Gulshan Avenue, Dhaka.  |
| 10           | 1344            | 0216                  | Dhanmondi Branch, House # 23(New), Road#16(New)/27(Old) Dhanmondi R/A, Dhaka.   |
| 11           | 1345            | 0217                  | Uttara Branch, House # 1, Road # 11, sector # 1, Uttara, Dhaka-1230.  |
| 12           | 1346            | 0218                  | Karwan Bazar Branch, Jamuna Bhaban (1st floor), 2 Kawran Bazar Dhaka-1215.  |
| 13           | 1347            | 0202                  | New Eskaton Branch, 23/ka New Eskaton Road (1st floor) P.S: Ramna Dhaka-1000.   |
| 14           | 1348            | 0206                  | Banani Branch, Plot -71, block: B, Kamal Ataturk Avenue Banani Dhaka.   |
| 15           | 1349            | 0219                  | Motijheel Branch 125, Motijheel Branch, Motijheel, Dhaka-1000.  |
| 16           | 1350            | 0203                  | New Elephant Road Branch, 39, New Elephant Road (1st and 2nd Floor), Dhanmondi, Dhaka-1205.   |
| 17           | 1351            | 0208                  | Corporate Branch, 52-53, Eunoos Centre, Dilkush C/A, Dhaka-1000.  |
| 18           | 1352            | 0030                  | CDA Avenue Branch, Ali Villa.1640/1861, CDA Avenue Asin Highway, East Nasirabad, Panchiash, Chattogram.                                       |
| 19           | 1353            | 0204                  | Agargaon Branch Plot # E-4/B (1st Floor), Agargaon Administrative Area, Sher-e-Bangla Nagar, P.S: Mohammadpur, Dhaka-1207.                    |
| 20           | 1354            | 0211                  | Shyamoli Branch, ASA Tower (2nd Floor) , 23/3 & 23/14, Khilji Road, Block #B, Mohammadpur, Shyamoli, Thana : mohammadpur District : Dhaka.    |
| 21           | 1355            | 0261                  | Narayangonj Branch,Holding # 26-29 (1st , 2nd ,& 3rd floor ),SM Maleh Road, Taanbazar , Thana & Pourashova - Narayangonj, Dist : Narayangonj. |
| 22           | 1358            | 0209                  | International Division, Head office, Younus Centre, 52-53, Dilkusha, Dhaka.   |

**21. DHAKA BANK LIMITED (FI ID - 56)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>   |
|--------------|-----------------|-----------------------|---|
| 1            | 1403            | 0201                  | Local Office, Dhaka Bank Ltd, Adamjee Court (GF), 115-120 Motijheel C/A, Dhaka-1000.  |
| 2            | 1404            | 0016                  | Agrabad Branch; 102-103 world trade Center, Chattogram.   |
| 3            | 1405            | 0210                  | Bangshal Branch, 88, Shaheed Syed Nazrul Islam Sharani, Bangshal, Dhaka – 1000.   |
| 4            | 1406            | 0017                  | Khatungonj Branch, 292-293 Khatunganj Road, Khatunganj, Chattogram.   |
| 5            | 1407            | 0206                  | Banani Branch, 73/B Kemal Ataturk Avenue, Banani, Dhaka-1213.   |
| 6            | 1408            | 0209                  | Imamgonj Branch, 1, Imamganj Lane, Imamganj Bazar, Dhaka.   |
| 7            | 1409            | 0231                  | Narayangonj branch, 26-29 S. M. Maleh Road, Tanbazar, Narayanganj.  |
| 8            | 1410            | 0018                  | Dhaka Bank Ltd. Jubilee Road Br., Liberty Tower, 183, Jubilee Road, Chattogram.   |
| 9            | 1411            | 0203                  | Dhaka Bank Ltd. Foreign Exchange Branch, 100, Biman Bhaban, Motijheel C/A, Dhaka -1000.   |
| 10           | 1412            | 0151                  | Laldighirpar Branch, 960 Laldighirpar, PS. Kotwali, Sylhet.   |
| 11           | 1413            | 0205                  | Dhanmondi Branch, House # 500, Road # 7, Dhanmondi R/A, Dhaka.  |
| 12           | 1414            | 0207                  | Karwan Bazar Branch; Summit Centre (1st floor), 18 Karwan Bazar, Dhaka-1215.  |
| 13           | 1415            | 0214                  | Islamic Banking Branch Motijheel, Sara Tower (1st floor), 11/A Toyenbee Circular Rd., Motijheel, Dhaka 1000.                    |
| 14           | 1416            | 0215                  | Gulshan Branch, Plot#07 SE(D), Holding#24, Gulshan Avenue, Gulshan-1, Dhaka.  |
| 15           | 1417            | 0204                  | Uttara Branch, House # 01, Road # 13, Sector # 1, Uttara, Dhaka-1230  |
| 16           | 1418            | 0225                  | Mohakhali Branch, 100, Bir Uttam A K Khandakar Road, Mohakhali, Dhaka – 1212.   |
| 17           | 1419            | 0102                  | Gulshan Circle 2 Branch<br>Bilqquis Tower (1st Floor) ,Plot No -6 ,Road No -46 ,Gulshan Avenue ,Gulshan Circel -1 ,Dhaka -1212. |
| 18           | 1420            | 0212                  | DEPZ Branch; Zone Service Building, Room # 51, DEPZ Ganakbari, Savar, Dhaka.  |
| 19           | 1421            | 0202                  | Head Office, Biman Bhaban, 100 Motijheel, Dhaka.  |

**22. EASTERN BANK LIMITED (FI ID - 52)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>   |
|--------------|-----------------|-----------------------|---|
| 1            | 1471            | 0101                  | Principal Branch, 10, Dilkusha C/A, GF, 1st Fl, Jiban Bima Bhaban, Dhaka.   |
| 2            | 1472            | 0001                  | Agrabad Branch, 33 Agrabad C/A, Chattogram.   |
| 3            | 1473            | 0200                  | Khulna Branch, Tayamun Centre & Properties, 181, Jashore Road, Khulna.  |
| 4            | 1474            | 0002                  | Khatungonj Branch, 173 Khatunganj, Badsha Market, Chattogram.   |
| 5            | 1475            | 0104                  | Gulshan Branch, Concord Richmond, 68 Gulshan Avenue, Plot 8A, Block CES (F) Gulshan1, Dhaka.  |
| 6            | 1476            | 0103                  | English Road Branch, 68, Shahid Sayed Nazrul Islam Sarani, (1st & 2nd floor), North South Road, Dhaka - 1100                                  |
| 7            | 1477            | 0195                  | Jashore Branch, 25/A R.N. Road (1st Floor), Jashore.  |
| 8            | 1478            | 0120                  | Head Office, Jiban Bima Bhaban, 10 Dilkusha C/A, Dhaka.   |
| 9            | 1479            | 0102                  | Motijheel Branch, 88 Motijheel C/A, Dhaka.  |
| 10           | 1480            | 0003                  | Jubilee Road Branch, Mannan Bhaban (Ground Floor), 156, Nur Ahmed Sarak, Jubilee Road, Chattogram.  |
| 11           | 1482            | 0110                  | Chawk Mughultuly Branch, 150 Chawk Mughultuly, (1st Floor), Dhaka.  |
| 12           | 1483            | 0091                  | Upshahar Branch, 504 Gas Bhaban [GF], Mehdi Bagh, Sylhet.   |
| 13           | 1484            | 0331                  | Bogura Branch, 1020/1092, Satani Mega Centre, Sherpur Road, Bogura-5800.  |
| 14           | 1485            | 0128                  | Sonargaon Road Branch, A H N Tower ( 1st Floor), 13 & 15 Bir Uttam C R Datta Road ( Sonargaon Road), Baponon C/A, Bangla Motor, Ramna, Dhaka. |
| 15           | 1486            | 0301                  | Rajshahi Branch, Doinik Barta Complex (Ground Floor), Alupotti, Natore Road, Rajshahi-6000.   |
| 16           | 1487            | 0106                  | Dhanmondi Branch, House-21, Road-08, Dhanmondi R/A, Dhaka-1205.   |
| 17           | 1488            | 0116                  | Banani Branch, “Skylark Mark 84” House # 84, Road # 11, Block-D, Banani, Dhaka.   |

**23. PRIME BANK LIMITED (FI ID - 54)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers   |
|-------|----------|----------------|--|
| 1     | 1539     | 0201           | Motijheel Branch, 119-120, Motijheel.  |
| 2     | 1540     | 0202           | Head office, 119-120, Motijheel, Dhaka – 1000.   |
| 3     | 1541     | 0016           | Khatungonj Branch, 142, Chand Mia Lane, Khatungonj, Chattogram-4000.                                     |
| 4     | 1542     | 0211           | Moulvi Bazar Br,77/4, Moulvi Bazar, Dhaka-1100   |
| 5     | 1543     | 0441           | Khulna Branch, 07 Old Jessoer Road, Khulna.  |
| 6     | 1544     | 0219           | IBB, 19 Dilkusha C/A, Dhaka-1000.  |
| 7     | 1545     | 0117           | Sylhet Branch, Laldighirpar, Sylhet-3100.  |
| 8     | 1546     | 0206           | Mohakhali Branch, 69, Mohakhali C/A, Dhaka-1212.   |
| 9     | 1547     | 0571           | Barishal Branch, 37, KB Hemayet Uddin Road Barishal.   |
| 10    | 1548     | 0601           | Rajshahi Branch, Huda Plaza, 138-140, Shaheb Bazar, Rajshahi.  |
| 11    | 1549     | 0207           | Kawran Bazar Br, 54, Kawran Bazar C/A, Dhaka-1215.   |
| 12    | 1550     | 0208           | Elephant Rd. Br, Ananta Plaza, 136, Elephant Road, Dhaka-1205.   |
| 13    | 1551     | 0391           | Narayanganj Branch, Modern Model Complex, 56, S.M. Maleh Road, Narayanganj-1400.                         |
| 14    | 1552     | 0216           | Mouchak Br, Manhattan Tower, 83, Siddheswari Circular Road, Malibagh, Dhaka.                             |
| 15    | 1553     | 0217           | Ganakbari Branch, DEPZ, Ganakbari, Savar, Dhaka.   |
| 16    | 1554     | 0017           | Agrabad Branch, B.M Height (1st Floor) 318, Sheikh Mujib Road Agrabad, Badamtoli Chattogram.             |
| 17    | 1555     | 0215           | Gulshan Br, Plot # 01, Block # CEN(H), Road # 109, Gulshan Avenue, Dhaka                                 |
| 18    | 1556     | 0018           | Jubilee Rd Branch, Pedrollo Plaza, 5, Jubilee Road, Chattogram -4000.                                    |
| 19    | 1557     | 0501           | Jashore Branch, 47, Netaji Subhas Chandra Road, Jashore town, Jashore-7400.                              |
| 20    | 1558     | 0204           | Foreign Exchange Branch, Al-Haj Mansion, 82, Motijheel C/A, Dhaka -1000.                                 |
| 21    | 1559     | 0218           | Banani Br., House # 62, Block # E, Kemal Ataturk Avenue, Banani, Dhaka.                                  |
| 22    | 1560     | 0203           | Uttara Branch, Siaam Tower, House No-15, Dhaka Mymensigh Road, Sector-03, Uttara Model Town, Dhaka-1230. |
| 23    | 1561     | 0621           | Bogura Branch, 331/364, Rangpur Road, Borogola, Bogura-5800.   |
| 24    | 1562     | 0209           | Satmosjid Rd Br, House # 99, Road # 11/A, Dhanmondi R/A, Dhaka-1209.                                     |
| 25    | 1563     | 0224           | SBC Tower Br, Sadharan Bima Tower, 37/A, Dilkusha C/A, Dhaka.  |
| 26    | 1564     | 0022           | Ladighi East Branch, 8, Laldighi East, Chattogram.   |
| 27    | 1565     | 0210           | Bangshal Branch, Dhaka, 23, Nazira Bazar, Majed Sardar Lane, Dhaka.                                      |
| 28    | 1566     | 0019           | IBB O.R. Nizam Road Branch, 739/804, CDA Avenue, O.R. Nizam Road, Chattogram.                            |
| 29    | 1567     | 0101           | Court Road Branch, Court Road, Moulvi Bazar -3200.   |

**24. NATIONAL CREDIT AND COMMERCE BANK LIMITED (FI ID - 53)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>  |
|--------------|-----------------|-----------------------|--|
| 1            | 1606            | 0421                  | Motijheel Branch, 6 Motijheel C/A, Dhaka.  |
| 2            | 1607            | 0061                  | Agrabad Branch, Noor Chamber, 34 Agrabad Commercial Area.  |
| 3            | 1608            | 0971                  | Khulna Branch, 3 K D Ghosh Road (1st Floor).   |
| 4            | 1609            | 0422                  | Moghbazar Branch, 382 Tongi Diversion Road Moghbazar Dhaka.  |
| 5            | 1610            | 0062                  | Khatungonj Branch, 601 Ramjoy Mohajan Lane Khatungonj Chattogram.                                  |
| 6            | 1611            | 0063                  | Jubilee Road Branch, Dominion Plaza (1st Floor), 5 Jubilee Road, Chattogram.                       |
| 7            | 1612            | 0104                  | Head Office, NCC Bank Bhaban, 13/1 & 13/2 Toyenbee Circular Road.                                  |
| 8            | 1613            | 0429                  | Mitford Branch, Paradise Bhaban (1st Floor) 34 Mitford road Dhaka.                                 |
| 9            | 1614            | 0430                  | Bangshal Branch, 216 Bangshal Road (1st Floor).  |
| 10           | 1515            | 0427                  | Babubazar Branch, Reaz Medicine Market (1st Floor) 57 Mitford Road Babubazar Dhaka.                |
| 11           | 1616            | 0432                  | Dilkusha Branch, 43, Dilkusha C/A, Dhaka-1000.   |
| 12           | 1617            | 0431                  | Kawranbazar Branch, Hasney Tower (1st Floor) 3/A Kawran Bazar C/A.                                 |
| 13           | 1618            | 0426                  | Gulshan Branch, 51, Gulshan South Avenue (Circle-1), Gulshan, Dhaka.                               |
| 14           | 1619            | 0423                  | Malibagh Branch, B-61A Malibagh Chowdhurypara D I T road Malibag.                                  |
| 15           | 1620            | 1441                  | Rangpur Branch, Motahar Commercial Complex (1st Floor) G. L Roy Road.                              |
| 16           | 1621            | 0064                  | O. R. Nizam Road Branch, Central Plaza (1st Floor) 659 O.R. Nizam Road.                            |
| 17           | 1622            | 0424                  | Dhanmondi Branch, Quality Centre (1st Floor) 744 Satmasjid Road Dhanmondi.                         |
| 18           | 1623            | 0434                  | Foreign Exchange Branch, 29/A Toyenbee Circular Road Motijheel C/A.                                |
| 19           | 1624            | 0435                  | Uttara Branch, House-1, Road 12, Sector-6, Mitul Tower, Uttara Model Town, Dhaka.                  |
| 20           | 1625            | 0921                  | Jashore Branch, 43, MK Road, Jashore.  |
| 21           | 1626            | 0391                  | Laldighirpar Branch, Idris Bhaban (1st Floor) Mahajan Patty Laldigirpar.                           |
| 22           | 1627            | 0480                  | Narayangonj Branch, Tara Miah Mansion, 187, Bangabandhu Road, Narayangonj.                         |
| 23           | 1628            | 0107                  | NCC Bank Bhaban Branch, NCC Bank Bhaban, 13/1 & 13/2 Toyenbee Circular Road, Motijheel C/A, Dhaka. |

**25. DUTCH-BANGLA BANK LIMITED (FI ID - 59)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>  |
|--------------|-----------------|-----------------------|--|
| 1            | 1673            | 0101                  | Local Office, 1, Dilkusha Commercial Area, Dhaka-1000.   |
| 2            | 1674            | 0001                  | Agrabad Branch, 75, Agrabad Commercial Area, Chattogram-4100.  |
| 3            | 1675            | 0103                  | Banani Branch, Plot No-75, Block-B, Kemal Ataturk Avenue, Banani, Dhaka 1213.                            |
| 4            | 1676            | 0104                  | Motijheel Foreign Exchange Branch, Zerin Mansion, 55, Motijheel Commercial Area, Dhaka-1000.             |
| 5            | 1677            | 0105                  | Narayangonj Branch, 45, S.M. Maleh Road, Tanbazar, Narayangonj-1400.                                     |
| 6            | 1678            | 0102                  | Nababpur Branch, 65, Nababpur Road, Dhaka-1000.  |
| 7            | 1679            | 0106                  | Kawran Bazar Branch, BSRS Bhaban (2nd Floor), 12, Kawran Bazar, Dhaka-1215.                              |
| 8            | 1680            | 0109                  | B.B. Road Branch, 60, B.B. Road, Narayanganj.  |
| 9            | 1681            | 0100                  | Gulshan Branch, The Grand Delvistaa, CES (A) 1/A, Road # 113, Gulshan Avenue, Dhaka-1212.                |
| 10           | 1682            | 0108                  | Dhanmondi Branch, House No. 500-A/1 (1st floor), Road No.8, Dhanmondi R. A. Dhaka-1205.                  |
| 11           | 1683            | 0110                  | Mohakhali Branch, Hotel Zakaria (1st Floor), 35 Gulshan Road, Mohakhali C/A, Dhaka – 1212.               |
| 12           | 1684            | 0121                  | Baburhat Branch, Madhabdi Bazar, Narsingdi.  |
| 13           | 1685            | 0113                  | Islampur Branch, Jahangir Tower, 2nd Floor, 114, 115, 116, Islampur Road, Dhaka-1100.                    |
| 14           | 1686            | 0115                  | Dhaka EPZ Branch, Baipail, Savar, Dhaka.   |
| 15           | 1687            | 0112                  | Uttara Branch, Plot No.7, Road No.7, Sector No.4, Uttara Residential Area, Uttara, Dhaka-1230.           |
| 16           | 1688            | 0009                  | Khatungonj Branch, 254, 1st and 2nd Floor, Khatungonj, Chattogram.                                       |
| 17           | 1689            | 0129                  | Centralized Trade Service (CTS), 315/B, Shahid Tajuddin, Ahmed Saroni, Level-5, Tejgaon I/A, Dhaka-1208. |

**26. MERCANTILE BANK LIMITED (FI ID - 60)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers  |
|-------|----------|----------------|---|
| 1     | 1741     | 0100           | Main Branch, 61, Dilkusha C/A, Dhaka-1000.  |
| 2     | 1742     | 0102           | Kawran Bazar Branch, Dhaka Trade Centre, 99, Kazi Nazrul Islam Avenue, Kawran Bazar, Dhaka-1215.  |
| 3     | 1743     | 0001           | Agrabad Branch, Mishkat Arcade, 21/1, Agrabad C/A, Chattogram.  |
| 4     | 1744     | 0100           | International Division, Head Office, Dhaka, 52-53, Dilkusha CA, Dhaka-1000.   |
| 5     | 1745     | 0201           | Rajshahi Branch, ZODIAC Plaza, Shaheb Bazar, (Zero Point), Rajshahi.  |
| 6     | 1746     | 0101           | Dhanmondi Branch, Sima Blossom (1st Floor), House no. 390 (Old), 3 (New), Road no. 27 (Old), 16 (New), Dhanmondi R/A, Dhaka-1209.                 |
| 7     | 1747     | 0104           | Banani Branch, Ahsanullah Tower. Holding # 56, Kamal Ataturk Avenue Word # 19, City Corporation Dhaka North, Thana: Banani; District: Dhaka-1213. |
| 8     | 1748     | 0066           | Sylhet Branch, Raisot Tower (1st & 2nd floor), Laldighirpar, Sylhet.  |
| 9     | 1749     | 0221           | Naogaon Branch, J.R. Super Market, Old Bus Stand, Chakdev Main Road, Naogaon-6500.  |
| 10    | 1750     | 0002           | Khatungonj Branch, 599, Ramjoy Mahajon Lane, Khatunganj, Chattogram.  |
| 11    | 1751     | 0105           | Nayabazar Branch, 25/1, Zinda Bahar (1st Lane), Nayabazar, Dhaka-1100.  |
| 12    | 1752     | 0106           | Mohakhali Branch, Green Delta Aims Tower (1st, 2nd & 3rd Floor), 51-52, Mohakhali C/A, Dhaka-1212.  |
| 13    | 1753     | 0111           | Motijheel Branch, Malek Mansion, 128, Motijheel C/A, Dhaka-1000.  |
| 14    | 1754     | 0110           | Elephant Road branch, Osman Plaza, 75, Elephant Road, Dhaka-1205.   |
| 15    | 1755     | 0107           | Mirpur Branch, House # 84, Razia Mension, Senpara Parbata, Begum Rokeya Sarani, Mirpur-10, Dhaka -1216.   |
| 16    | 1756     | 0003           | Jubilee Road Branch, Kamal Chamber (2nd Floor), 61, Jubilee Road, Kotwali, Chattogram.  |
| 17    | 1757     | 0109           | Uttara Branch, House-10 (A), Road-7/D, Sector-9, Uttara Model Town, Uttara, Dhaka -1230.  |
| 18    | 1758     | 0226           | Bogura Branch, Barogola, Bogura Sadar, Bogura.  |
| 19    | 1759     | 0113           | Gulshan Branch, Hosna Center, (1st floor), Suite no. 103-109, 106, Gulshan Avenue, Dhaka-1212.  |
| 20    | 1760     | 0115           | Bijoy Nagar Branch, Akram Centre 3/3-C & 3/3-D, Purana Paltan (Old), 212 S. S. Nazrul Islam Sarani (New), Dhaka-1000.                             |
| 21    | 1761     | 0112           | Satmosjid Road Branch, Holding No-225 (old) 39/A (new), Road no-25 (old) 14/A (new) Ward no-15 Satmoshjid Reoad, Dhaka-1205.                      |
| 22    | 1762     | 0151           | Narayanganj Branch, H R Plaza, 64 (Old), 90 (new) Bangabandhu Road, Narayanganj.  |

**27. STANDARD BANK LIMITED (FI ID - 61)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>  |
|--------------|-----------------|-----------------------|--|
| 1            | 1809            | 0100                  | Principal Branch, Metropolitan Chamber & Commerce, Building (Ground floor) 122-124, Motijheel C/A, Dhaka-1000.           |
| 2            | 1810            | 0001                  | Khatungong Branch, Khatungonj Trade Centre (1st Floor), Ramjoy Mohajan Lane (Post Office Goli), Khatungonj, Chattogram.  |
| 3            | 1811            | 0115                  | Head Office, 125/A, Islam Chamber, Motijheel C/A, Dhaka-1000.  |
| 4            | 1812            | 0101                  | Imamgonj Branch, Bellal Market, 79, Moulvibazar, Dhaka-1100.   |
| 5            | 1813            | 0102                  | Topkhana Road Branch, 36, Crescent Center (1st Floor), Topkhana Road, Dhaka-1000.  |
| 6            | 1814            | 0003                  | Agrabad Branch, World Trade Centre (2nd Floor), 102-103 Agrabad C/A, Chattogram.   |
| 7            | 1815            | 0201                  | Khulna Branch, Chamber Building, 5, K.D.A. C/A (Ground Floor), Khulna-9100.  |
| 8            | 1816            | 0103                  | Gulshan Branch, Shezad Palace (1st & 2nd Floor), 32, Gulshan Avenue, North Commercial Area, Dhaka-1212.                  |
| 9            | 1817            | 0004                  | Jubilee Road Branch, Aziz Chamber (1st Floor), 6 Noor Ahmed Road, Jubilee Road, Chattogram.                              |
| 10           | 1818            | 0106                  | Foreign Exchange Branch, NIK Tower, 55, Dilkusha C/A (2nd & 3rd Floor) Dhaka-1000.                                       |
| 11           | 1819            | 0107                  | Uttara Model Town Branch, Plot #113/C, Road-7, Sector-4, Uttara Model Town Dhaka 1230.                                   |
| 12           | 1820            | 0105                  | Dhanmondi Branch, Seema Blossom (Ground Floor), House # 3, Road # 27(Old), 16 (New), Dhanmondi R/A, Dhaka-1209.          |
| 13           | 1821            | 0066                  | Sylhet Branch, Thikana Tower (1st Floor), Nayasarak, Sylhet.   |
| 14           | 1822            | 0121                  | Narayangonj Branch, Khan Super Market, 47/9 BB Road, DIT, Narayangonj.   |
| 15           | 1823            | 0109                  | Gulshan-1 Branch, Uday Tower, 57/A Gulshan Avenue (South), Circle-1, Dhaka-1212.   |
| 16           | 1824            | 0108                  | Panthapath Branch, 77, Bir Uttam C.R. Dutta Road, Free School Street, Hatirpool, Dhaka.                                  |
| 17           | 1825            | 0111                  | Banani Branch, Plot-106, Road-11, Block-C, Banani, Dhaka.  |
| 18           | 1826            | 0113                  | Mirpur Branch, Northern Lion's R.P. Tower (1st Floor), Plot-4, Block-D, Section-2, Chiriakhana Road, Mirpur, Dhaka-1216. |
| 19           | 1827            | 0130                  | Mohakhali Branch, Dhaka Green Delta Aims Tower (GF), 51-52, Mohakhali C/A., Mohakhali, Dhaka.                            |
| 20           | 1828            | 0122                  | Green Road Branch, Castle Green (1st floor), 142 Green Road, Dhaka.  |

**28. ONE BANK LIMITED (FI ID – 62)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>   |
|--------------|-----------------|-----------------------|---|
| 1            | 1877            | 0100                  | Principal Branch, 45 Dilkusha C/A, Dhaka.   |
| 2            | 1878            | 0001                  | Agrabad Branch, 64-66 HRC Bhaban (Ground Floor), Agrabad C/A, Chattogram.                 |
| 3            | 1879            | 0002                  | Khatungonj Branch, 110/111 Khatungonj Branch, Chattogram.                                 |
| 4            | 1880            | 0101                  | Gulshan Branch, 97, Gulshan Avenue, Dhaka.  |
| 5            | 1881            | 0104                  | Imamgonj Branch, 18 Roy Iswar Chandra Shill, Bahadur Street (1st Floor), Imamgonj, Dhaka. |
| 6            | 1882            | 0106                  | Kawran Bazar Branch, HRC Bhaban, 46 Kawran Bazar C/A Dhaka -1205.                         |
| 7            | 1883            | 0103                  | Uttara Branch, H # 14, R # 14 B, Sec # 4, Uttara Model Town, Dhaka.                       |
| 8            | 1884            | 0102                  | Ganakbari (EPZ) Branch, Somser Plaza (2nd Floor), Ganakbari, Savar, Dhaka.                |
| 9            | 1885            | 0261                  | Jashore Branch, M.S. Orchid Centre, 44 M.K Road, Jashore.                                 |
| 10           | 1886            | 0109                  | Banani Branch, Abedin Tower, 35 Kemal Ataturk Avenue, Banani, Dhaka.                      |
| 11           | 1887            | 0121                  | Narayangonj Branch, 05 BB Road, Chashara, Narayangonj.                                    |
| 12           | 1888            | 0108                  | Dhanmondi Branch, H # 21, R # 08, Dhanmondi, Dhaka.                                       |
| 13           | 1889            | 0105                  | Mirpur Branch, Plot No. 2, Road No. 11, Section No. 6, Block No. C, Mirpur, Dhaka-1216.   |
| 14           | 1890            | 0110                  | Motijheel Branch, Sharif Mansion (Ground Floor), 56-57 Motijheel C/A, Dhaka.              |
| 15           | 1891            | 0112                  | Bijoyagar Branch, Sattar Bhaban, 179, Shahid Nazrul Islam Avenue, Bijoyagar, Dhaka.       |
| 16           | 1892            | 0003                  | Jubilee Road Branch, Kader Tower, 128, Jubilee Road, Chattogram.                          |
| 17           | 1893            | 0053                  | Laldighirpar Branch, 1827 & 2324, Laldighirpar, Sylhet.                                   |

**29. EXPORT IMPORT BANK OF BANGLADESH LIMITED (FI ID - 63)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers  |
|-------|----------|----------------|---|
| 1     | 1945     | 0100           | Motijheel Branch, Sharif Mansion, 56-57 Motijheel C/A, Dhaka-1000.                                  |
| 2     | 1946     | 0001           | Agrabad Branch, World Trade Center (1st Floor), 102-103 Agrabad C/A, Chattogram.                    |
| 3     | 1947     | 0101           | Panthapath Branch, Union Heights, 55-2 West Panthapath, Dhanmondi, Dhaka-1205.                      |
| 4     | 1948     | 0002           | Khatungonj Branch, 1078 Ramjoy Mohajan Lane, Khatungonj, Chattogram.                                |
| 5     | 1949     | 0103           | Gulshan Branch, Plot # 37, Road # 45 & 90, Delta Life Tower, Gulshan Circle-2, Dhaka-1212.          |
| 6     | 1950     | 0102           | Imamgonj Branch, Noorani Centre, Level-2&3, 16-17 Imamgonj, Dhaka-1211.                             |
| 7     | 1951     | 0104           | Nawabpur Branch, 198/1, Nawabpur Road, Dhaka-1100.  |
| 8     | 1952     | 0126           | Narayangonj Branch, Holding No. 50, S. M. Maleh Road, Sattar Tower, Tanbazar, Narayangonj-1400.     |
| 9     | 1953     | 0105           | Rajuk Avenue Branch, 9 DIT Avenue, Ali Bhaban, Motijheel C/A, Dhaka-1000.                           |
| 10    | 1954     | 0003           | Jubilee Road Branch, 63-64 Jubilee Road, Enayet Bazar, Chattogram-4000.                             |
| 11    | 1955     | 0107           | Uttara Branch, House-61/A, Road-7, Sector-4, Uttara Model Tower, Dhaka-1230.                        |
| 12    | 1956     | 0108           | Mirpur Branch, Srayoshe Tower, Plot-7, Main Road-3, Rokeya Sarani, 10 No. Crossing, Mirpur, Dhaka.  |
| 13    | 1957     | 0113           | Karwan Bazar Branch, BGMEA Complex, 23/1 Panthapath Link Road, Karwan Bazar, Dhaka-1215.            |
| 14    | 1958     | 0301           | Bogura Branch, Holding-405-01, Rangpur Road, Sheikh Mansion, Borogola, Bogura-5800.                 |
| 15    | 1959     | 0004           | CDA Avenue Branch, Commerce View Complex, 191 CDA Avenue, East Nasirabad, Chattogram.               |
| 16    | 1960     | 0109           | Elephant Road Branch, Holding- 218, Dr. Kudrat-E-Khuda Road, Elephant Road, Dhaka-1205.             |
| 17    | 1961     | 0114           | Head Office Corporate Branch, Plot-SE(F)-9, Road-142, Gulshan Avenue, Dhaka-1212.                   |
| 18    | 1962     | 0106           | New Eskaton Branch, 27/1, New Eskaton Road, Standard Center, Dhaka-1000.                            |
| 19    | 1963     | 0110           | Malibagh Branch, Holding-484, DIT Road, Malibagh, Dhaka-1217.                                       |
| 20    | 1964     | 0119           | CTPD, Head Office, JL Bhaban, House-1, Road-1, Gulshan-1, Dhaka-1212.                               |
| 21    | 1965     | 0112           | Bashundhara Road Branch, Holding- Ka-24, Pragati Sharani, A Mazid Tower, Kuril, Vatara, Dhaka-1229. |
| 22    | 1966     | 0024           | Sk. Mujib Road Branch, Mawla Chamber (1st & 2nd Floor), 6 Agrabad C/A, Chattogram.                  |
| 23    | 1967     | 0051           | Sylhet Branch, Mujtoba Tower, Holding-0003-00, Zinda Bazar, Sylhet.                                 |
| 24    | 1968     | 0115           | Paltan Branch, BM Tower, H-209-A, Ward-20, Shahid Nazrul Islam Sarani, Dhaka.                       |

**30. BANGLADESH COMMERCE BANK LIMITED (FI ID - 64)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>   |
|--------------|-----------------|-----------------------|---|
| 1            | 2013            | 0151                  | Principal Branch Address: 19, Rajuk Avenue, Motijheel C/A, Dhaka-1000.                          |
| 2            | 2014            | 0004                  | Agrabad (AD) Branch, 56 Jiban Bima Bhaban, Agrabad C/A, Chattogram.                             |
| 3            | 2015            | 0153                  | Bangshal Branch 141, Lutfur Rahman Lane (North South Road), Dhaka.                              |
| 4            | 2016            | 0201                  | Narayanganj Branch, 69 BB Road Tokoyo Plaza-1 ,2nd floor, Narayanganj                           |
| 5            | 2017            | 0157                  | Moulvibazar Branch, 40 Imamgonj, Dhaka.   |
| 6            | 2018            | 0162                  | Gulshan Br, Land View Commercial centre, 28, Gulshan North C/A, Gulshan, Circle-02, Dhaka-1212. |
| 7            | 2019            | 0152                  | Dilkusha Br, Boliadi Mansion, 16, Dilkusha, Dhaka.  |
| 8            | 2020            | 0001                  | Jubilee Road Branch, Imam Gazzali Market (1st Floor), 30 Jubilee Road, Chattogram – 4000.       |
| 9            | 2021            | 0150                  | CTPU/HO, Eunoos Trade Center, Level-22, 52-53 Dilkusha C/A, Dhaka-1000.                         |

**31. BANK ASIA LIMITED (FI ID - 68)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>  |
|--------------|-----------------|-----------------------|--|
| 1            | 2081            | 0100                  | Head office, 68 Purana Paltan, Dhaka.  |
| 2            | 2081            | 0100                  | Corporate Branch, Noor Tower (1st floor) 73, Sonargaon Road (1/F Free School Street) Dhaka-1205. |
| 3            | 2082            | 0101                  | Principal Branch, 111-113, Motijheel C/A. Dhaka - 1000.  |
| 4            | 2083            | 0001                  | Agrabad Branch, 69, Agrabad C/ A, Chattogram.  |
| 5            | 2084            | 0103                  | Scotia Branch, 117/A, Rangs Bhaban (Level-I), Old Airport Road, Tejgaon, Dhaka.                  |
| 6            | 2085            | 0104                  | MCB Dilkusha Branch, 4 Dilkusha C/A, Dhaka.  |
| 7            | 2086            | 0002                  | MCB SK. Mujib Road Branch, 1269/b Sk. Mujib Road Agrabad C/A, Chattogram.                        |
| 8            | 2087            | 0102                  | Gulshan Branch, Bay's Gallaria 57, Gulshan Avenue (Ground Floor) Dhaka - 1212.                   |
| 9            | 2088            | 0003                  | Khatungonj Branch, 273/268, Khatunganj, Chattogram.  |
| 10           | 2089            | 0106                  | Mitford Branch, Bismillah Tower 147/148, Mitford Road, Dhaka – 1100.                             |
| 11           | 2090            | 0105                  | Banani Branch, A. R. Tower 24 Kamal Ataturk Road, Banani, Dhaka – 1213.                          |
| 12           | 2091            | 0004                  | CDA Avenue Branch, 665 CDA Avenue, East Nasirabad, Chattogram.                                   |
| 13           | 2092            | 0108                  | Northsouth Road Branch, 89 Shaheed Syed Nazrul Islam Shoroni North South Road, Dhaka.            |
| 14           | 2093            | 0107                  | Uttara Branch, House # 79A, Road #07, Sector # 4 Uttara Model Town, Dhaka.                       |
| 15           | 2094            | 0007                  | CEPZ Branch, Zone Service Complex (Ground Floor) CEPZ, Chattogram.                               |
| 16           | 2095            | 0111                  | Mohakhali Branch, 82, Mohakhali C/A, Dhaka-1212.   |
| 17           | 2096            | 0008                  | Anderkilla Branch, 184, J.M Sen Avenue Anderkilla, Chattogram.                                   |
| 18           | 2097            | 0112                  | International Division (Head Office) CTSU  |
| 19           | 2098            | 0006                  | Station Road Branch, Station Road Branch Mohiuddin Market, 170, Station Road, Chattogram.        |
| 20           | 2094            | 0007                  | OBU Chattogram, EPZ, Zone Service Complex (Ground Floor) CEPZ, Chattogram.                       |
| 21           | 2099            | 0056                  | Tejgaon Link Road Branch, Shanta Western Tower, 186 Tejgaon I/A, Dhaka                           |
| 22           | 2100            | 0147                  | Gulshan-2 Branch, Gulshan Paladium, Holding-1, Road-15, Block-CEN (C), Gulshan, Dhaka.           |

**32. THE PREMIER BANK LIMITED (FI ID - 66)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>  |
|--------------|-----------------|-----------------------|--|
| 1            | 2149            | 0100                  | Gulshan Branch, 78, Gulshan Avenue, Dhaka 1212.  |
| 2            | 2150            | 0101                  | Dilkusha, 44 Dilkusha C/A, Dhaka-1000.   |
| 3            | 2151            | 0001                  | Agrabad Branch, Al-Islam Chamber, (Ground Floor), 91, Agrabad C/A, Chattogram.   |
| 4            | 2152            | 0103                  | Imamgonj Branch, 75, Mitford Road (1st floor), Imamgonj, Dhaka.  |
| 5            | 2153            | 0104                  | Kawran Bazar Branch BTMC Bhaban, (North East Side) 07-09, Kawran Bazar, Dhaka - 1215, Bangladesh.                                |
| 6            | 2154            | 0105                  | Motijheel Branch, 81, Motijheel C/A, Dhaka   |
| 7            | 2155            | 0102                  | Banani Branch, Iqbal Center (2nd Floor), 42, Kamal Ataturk Avenue, Banani, Dhaka-1213.   |
| 8            | 2156            | 0002                  | Kahtungonj Branch, Nobi Super Market (1st floor) 232 Khatungonj, Chattogram.   |
| 9            | 2157            | 0251                  | Khulna Branch, 141 Sir Iqbal Road, Khulna.   |
| 10           | 2158            | 0106                  | Dhanmondi Branch, House # 84, Road # 7/A, Dhanmondi, Dhaka 1209.   |
| 11           | 2159            | 0107                  | Uttara Branch, House # 41, Road # 7, Sector # 4, Uttara, Dhaka.  |
| 12           | 2160            | 0108                  | Elephant Road Branch, 248 New Elephant Road (1st Floor), Katabon Mor, Dhaka-1205.  |
| 13           | 2161            | 0109                  | Mohakhali (Islami Banking Branch), 99 Mohakhali C/A (Ground Floor).  |
| 14           | 2162            | 0152                  | Narayangonj Branch 56, S.M Maleh Road, Tanbazar, Narayangonj.  |
| 15           | 2163            | 0110                  | Bangshal Branch, 70 Shahid Syed Nazrul Islam Sarani, (North South Road), 1st Floor, Bangshal, Dhaka.                             |
| 16           | 2164            | 0003                  | O.R.Nizam Road, 721 CDA Avenue, Nasirabad, Chattogram.   |
| 17           | 2165            | 0125                  | Gulshan Circle-2 Branch, Doreen Tower, Level-3, 6/A, North Avenue, Gulshan-2, Dhaka-1212.  |
| 18           | 2166            | 0127                  | Dilkusha Corporate Branch, 12 Dilkusha C/A, Dhaka-1000.  |
| 19           | 2167            | 0200                  | Central Trade Operations Department (CTOD), Head Office, Iqbal Center (6th Floor), 42, Kamal Ataturk Avenue, Banani, Dhaka-1213. |

**33. MUTUAL TRUST BANK LIMITED (FI ID - 65)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers   |
|-------|----------|----------------|--|
| 1     | 2217     | 0100           | Principal Branch, WW Tower, (1st Floor), 68, Motijheel C/A, Dhaka-1000.                  |
| 2     | 2218     | 0101           | Panthapath Branch, Chandrasila Suvastu Tower, 69/1, Green Road, Dhaka-1205.              |
| 3     | 2219     | 0102           | Babubazar Branch, Aman Court, 15, Armanian Street, Armanitola, Dhaka.                    |
| 4     | 2220     | 0001           | Agrabad Branch, Aktaruzzaman Center, 21-22, Agrabad C/A, Chattogram.                     |
| 5     | 2221     | 0104           | Pragati Sarani Branch, 15/5, Pragati Sharani Dhaka.                                      |
| 6     | 2222     | 0106           | Dilkusha Branch, Mnsn Tower, 60, Dilkusha C/A, Dhaka-1000.                               |
| 7     | 2223     | 0003           | Khatungonj Branch, 325, Crown Crownchamber, Asadgonj Road, Chattogram.                   |
| 8     | 2224     | 0103           | Uttara Model Town Branch, House No-41, Road No-07, Sector-4, Uttara, Dhaka.              |
| 9     | 2225     | 0107           | Dhanmondi Branch, Green Taj Center, Plot-81new, Road-8/A New1st Floor, Dhanmondi, Dhaka. |
| 10    | 2226     | 0005           | Jubilee Road Branch, 214, Jubilee Road, Chattogram.                                      |
| 11    | 2227     | 0109           | Gulshan Branch, House-50, Road-03, Plot-Swh-7, South Avenue Gulshan, Dhaka.              |
| 12    | 2228     | 0200           | MTS Dhaka Centre, MTB Tower, 2nd Floor, 111 Kazi Nazrul Islam Avenue.                    |

**34. FIRST SECURITY ISLAMI BANK LIMITED (FI ID - 67)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers  |
|-------|----------|----------------|---|
| 1     | 2285     | 0100           | Dilkusha Branch, 23, Dilkusha C/A, Dhaka-1000.  |
| 2     | 2286     | 0001           | Khatungonj Branch, M.S. Trade Center (1st Floor), 263/284, Khatungonj Road, Chattogram. |
| 3     | 2287     | 0101           | Mohakhali Br, Khajwa Tower, 95 C/A, Mohakhali Dhaka-1215.                               |
| 4     | 2288     | 0002           | Agrabad Branch, 75, Hossain Court (1st Floor) Agrabad C/A, Chattogram.                  |
| 5     | 2289     | 0102           | Bangshal Branch, 121/2, Lutfar Rahman Lane, North South Road, Dhaka.                    |
| 6     | 2290     | 0004           | Jubilee Road Branch, S.A Tower, 398, Enayet Bazar, Jubilee Road, Chattogram.            |
| 7     | 2291     | 0103           | Dhanmondi Branch, House # 38/1, Road # 02, Dhanmondi R/A, Dhaka.                        |
| 8     | 2292     | 0104           | Gulshan Branch, 122 Gulshan Avenue, Gulshan-02, Dhaka-1212.                             |
| 9     | 2293     | 0052           | Sylhet Branch, Salim Manson (1st Floor) Mendibag C/A, Biswa Road, Sylhet.               |
| 10    | 2294     | 0106           | Banani Branch, House-80, Bl-B, Kamal Ataturk Avenue, Banani, Dhaka-1213.                |
| 11    | 2295     | 0111           | Motijheel Branch, Swantex Court, 9/I, Motijheel C/A, Dhaka-1000.                        |
| 12    | 2296     | 0128           | CTPC, Head Office, House SW(I) 1/A, Road-08, Gulshan-1, Dhaka-1212.                     |

**35. TRUST BANK LIMITED (FI ID - 69)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>   |
|--------------|-----------------|-----------------------|---|
| 1            | 2353            | 0100                  | Principal Branch, 98 Shaheed Sarani, Dhaka Cantonment, Dhaka-1206.  |
| 2            | 2354            | 0101                  | SKB Branch, 195, Motijheel C/A, Dhaka-1000.   |
| 3            | 2355            | 0003                  | Agrabad Branch, 92, Rafiq Tower (GF), Agrabad, Chattogram.  |
| 4            | 2356            | 0004                  | Khatunganj Branch, 205, Main Road, Plot no-218, Khatunganj, Chattogram.   |
| 5            | 2357            | 0104                  | Gulshan Corporate Branch, 110 Gulshan Avenue, Dhaka.  |
| 6            | 2358            | 0103                  | Dhanmondi Corporate Branch, House No 35, Road no 02, Dhanmondi R/A.   |
| 7            | 2359            | 0105                  | Dilkusha Corporate Branch, Peoples Insurance Bhaban, 36, Dilkusha C/A (1st Floor), Dhaka-1000.                            |
| 8            | 2360            | 0005                  | CDA Avenue Branch, 1837 (New), Elite House, CDA Avenue, GEC Circle, Nasirabad, Chattogram.                                |
| 9            | 2361            | 0107                  | Millennium Corporate Branch, Shadhinata Tower (Level 2), Bir Srestha Shaheed Jahangir Gate, Dhaka Cantonment, Dhaka-1206. |
| 10           | 2362            | 0006                  | Halishahar Branch, Monirat Plaza, 230/A, Block-G, Road-4, Port Connecting Road, Barapool, Halishahar, Chattogram.         |
| 11           | 2363            | 0108                  | Uttara Corporate Branch, Holding-111/A (Ground & 1st floor), Road-7, Sector-4, Uttara, Dhaka-1230.                        |
| 12           | 2364            | 0110                  | Karwan Bazar Branch, EDB Trade Centre, 93 Kazi Nazrul Islam Avenue, Dhaka.  |
| 13           | 2365            | 0052                  | Sylhet Corporate Branch, BMA Bhaban, Chowatta, Kotoewali, Sylhet.   |
| 14           | 2366            | 0134                  | Narayangonj Branch, 1 No. Alam Khan Lane (1st & 2nd Floor), B. B. Road, Narayangonj-140.                                  |
| 15           | 2367            | 0008                  | Jubilee Road Branch, 64 Jublee Road, Chattogram.  |
| 16           | 2368            | 0114                  | Elephant Road Branch, M.R. Mansion (1st floor), 19, Elephant Road, Dhaka-1205.  |
| 17           | 2369            | 0123                  | Trade Services Division, Head office, Shadhinata Tower (L-8), Jahangir Gate, Dhaka cantonment, Dhaka.                     |

**36. STANDARD CHARTERED BANK (FI ID - 23)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>  |
|--------------|-----------------|-----------------------|--|
| 1            | 2486            | 0005                  | Motijheel Branch, 18-20 Motijheel C/A, (ALICO Building), Dhaka 1000                            |
| 2            | 2488            | 0006                  | Satmasjid Road Branch, Level 2, Taj Lily Garden, Plot 51, Satmasjid Road, Dhanmondi, Dhaka.    |
| 3            | 2489            | 0007                  | Sylhet Branch, 7 Naya Sarak, Jail Road, Sylhet.  |
| 4            | 2490            | 0031                  | Gulshan Branch, 67 Gulshan Avenue, Gulshan, Dhaka 1212.  |
| 5            | 2491            | 0011                  | Kawran Bazar Branch, 53 Kawran Bazar, Dhaka 1215.  |
| 6            | 2492            | 0003                  | Station Road Branch, Jiban Bima Corporation, 22-23 Station Road, Chattogram.                   |
| 7            | 2493            | 0030                  | Nasirabad Branch, Bulbul Center, 486/B, OR Nizam Road, CDA Avenue, East Nasirabad, Chattogram. |
| 8            | 2494            | 0004                  | Chattogram Main Branch, 122, SK. Mujib Road, Agrabad, Chattogram.                              |
| 9            | 2495            | 0020                  | Khulna Branch, Jiban Bima Bhaban, KDA Avenue, Khulna 9000.                                     |
| 10           | 2496            | 0015                  | Narayanganj Branch, 26 Shaista Khan Road, Narayanganj 1400.                                    |
| 11           | 2497            | 0012                  | Dhanmondi Road 5 Branch, House 6, Road 5, Dhanmondi R/A, Dhaka 1205.                           |
| 12           | 2498            | 0022                  | Bogura Branch, Satani House, Sherpur Road, Mouza: Sherpur Sarak, Bogura 5800.                  |

**37. HABIB BANK LIMITED (FI ID - 25)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>                                  |
|--------------|-----------------|-----------------------|--|
| 1            | 2622            | 0001                  | Motijheel Branch, 65 Dilkusha C/A, Dhaka – 1000.                               |
| 2            | 2623            | 0010                  | Chattogram Branch, Makkah Madina Trade Center, 78 Agrabad C/A, Chattogram.     |
| 3            | 2624            | 0003                  | Gulshan Branch, South Avenue Tower, 7 Gulshan Avenue, Gulshan 1, Dhaka-1212.   |
| 4            | 2625            | 0004                  | Sylhet Branch, Golden City Complex (Ground Floor), East Zindabazar, Sylhet.    |
| 5            | 2626            | 0002                  | Uttara Branch, 8 Sonargaon Janapath, Sector 11, Uttara Model Town, Dhaka 1230. |

**38. COMMERCIAL BANK OF CEYLON (FI ID - 27)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers  |
|-------|----------|----------------|---|
| 1     | 2655     | 0005           | Motijheel Branch, Hadi Mansion, 2 Dilkusha C/A, Dhaka-1000.                                   |
| 2     | 2656     | 0001           | Agrabad Branch, 1102/A, Agrabad C/A, Chattogram.  |
| 3     | 2657     | 0006           | Dhanmondi Branch, BEPZA Complex, House# 19/D, Road# 6,Dhanmondi, Dhaka- 1205.                 |
| 4     | 2658     | 0007           | Uttara Branch, Plot#12, Road#14C, Sector - 4, Uttara Model Town.                              |
| 5     | 2659     | 0008           | Sylhet Branch, Sylhet Branch 982 Dargah Gate, Sylhet.   |
| 6     | 2660     | 0101           | Gulshan Branch, 49, Gulshan Avenue, Dhaka-1212.   |
| 7     | 2661     | 0104           | Central AD, Hadi Tower, NW (K)-1, Road# 50, Kemal Ataturk Avenue, Gulshan-2, Dhaka-1212.      |
| 8     | 2662     | 0105           | Corporate Branch, Hadi Tower, NW(K)-1,Road-50, Kamal Ataturk Avenue, Ward-19, Gulshan, Dhaka. |

**39. STATE BANK OF INDIA (FI ID - 24)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers   |
|-------|----------|----------------|--|
| 1     | 2688     | 0001           | Dhaka Branch, 24-25 Dilkusha C/A, Dhaka-1000.  |
| 2     | 2689     | 0002           | Chattogram Branch, Hoo Plaza, 263/1, Jubilee Road, Chattogram-4000.                              |
| 3     | 2690     | 0004           | Gulshan Branch, Uday Tower, 57 & 57/A, 1st Floor, Gulshan Avenue, Circle-1, Gulshan, Dhaka-1212. |
| 4     | 2691     | 0003           | Sylhet Branch, 3048 Rahim Tower, Subhanighat, Sylhet-3100.                                       |
| 5     | 2692     | 0006           | Khulna Branch, Dr. Motiar Rahman Tower, 64, KDA Avenue, Khulna-9100.                             |

**40. WOORI BANK LIMITED (FI ID - 73)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers                              |
|-------|----------|----------------|---|
| 1     | 2721     | 0001           | Dhaka Branch, 65 Gulshan Avenue, Dhaka-1212                         |
| 2     | 2722     | 0002           | Chattogram Branch, World Trade Center, 102-103, Agrabad, Chattogram |
| 3     | 2723     | 0102           | Uttara Branch, Plot-11, Sector-3, Uttara, Dhaka                     |
| 4     | 2725     | 0103           | Mirpur Branch, Padma Bhaban, Plot-1/9, Pallabi, Mirpur-12, Dhaka    |
| 5     | 2724     | 0104           | Narayanganj Brnach, Aepz. Shiddhirganj, Narayanganj                 |

**41. BANK AL-FALAH LIMITED (FI ID - 75)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers   |
|-------|----------|----------------|--|
| 1     | 2754     | 0001           | Motijheel Islamic banking branch, 05, Rajuk Avenue, Motijheel C/A, Dhaka-1000. |
| 2     | 2755     | 0006           | Agrabad branch, 57, Agrabad C/A, Chattogram.                                   |
| 3     | 2756     | 0002           | Gulshan branch, 168 Gulshan Avenue, Dhaka-1212.                                |

**42. CITIBANK, N.A. (FI ID - 26)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers                        |
|-------|----------|----------------|---|
| 1     | 2787     | 0201           | Head office, Motijheel Main Branch, 23, Motijheel C/A, Dhaka. |
| 2     | 2788     | 0001           | Agrabad Branch, NIB House, 32, Agrabad C/A, Chattogram-4100.  |
| 3     | 2789     | 0202           | Gulshan Branch, 8 Gulshan Avenue, Gulshan-1, Dhaka-1212.      |

**43. HSBC BANK LIMITED (FI ID - 74)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers  |
|-------|----------|----------------|---|
| 1     | 2853     | 0001           | HSBC Head Office, Anchor Tower, 108 Bir Uttam C R Dutta Road, Dhaka-1205.                         |
| 2     | 2854     | 0002           | HSBC Osman Court Branch, 70, Agrabad, Commercial Area, Chattogram.                                |
| 3     | 2856     | 0051           | HSBC Sylhet Branch, Plot No.1, Chouhatta, Zindabazar Main Road, Sylhet.                           |
| 4     | 2857     | 0005           | HSBC Uttara Branch, N R Complex Plot No. 4/A, Road No.5, Sector.4, Uttara Model Town, Dhaka-1230. |
| 5     | 2859     | 0001           | HSBC Head Office, Anchor Tower, 108 Bir Uttam C R Dutta Road, Dhaka-1205.                         |

**Note:** AD code 2853 of HSBC Head Office, Anchor Tower, 108 Bir Uttam C R Dutta Road, Dhaka-1205 cancelled from December'2017 with replace 2859.

**44. NATIONAL BANK OF PAKISTAN(FI ID - 28)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers             |
|-------|----------|----------------|--|
| 1     | 2884     | 0201           | Dhaka Main Branch, 79, Motijheel C/A, Dhaka.       |
| 2     | 2886     | 0202           | Gulshan Branch, 80 Gulshan Avenue, Gulshan, Dhaka. |
| 3     | 2885     | 0001           | Chattogram Branch, 69, Agrabad C/A, Chattogram.    |

**45. SHAHJALAL ISLAMI BANK LIMITED (FI ID - 70)**

| <b>SL No</b> | <b>ADs Code</b> | <b>FI Branch Code</b> | <b>Name And Address of Authorised Dealers</b>  |
|--------------|-----------------|-----------------------|--|
| 1            | 2960            | 0100                  | Dhaka Main Branch, 58 Dilkusha C/A, Dhaka-1000.  |
| 2            | 2961            | 0101                  | Mitford Branch, 173-174, Mitford Road, Dhaka-1100.   |
| 3            | 2962            | 0001                  | Agrabad Branch, 104, Agrabad C/A, Chattogram.  |
| 4            | 2963            | 0002                  | Khatunganj Branch, 398/A (1st and 2nd Floor), Khatunganj, Chattogram.  |
| 5            | 2964            | 0110                  | Motijheel Branch, Karim Chamber, 99, Motijheel C/A, Dhaka – 1000.  |
| 6            | 2965            | 0103                  | Gulshan Branch, 40/5, North Avenue, Gulshan-2, Dhaka-1212.   |
| 7            | 2966            | 0102                  | Dhanmondi Branch, Momtaz Plaza (1st Floor), House – 07, Road – 04, Dhanmondi R/A, Dhaka – 1205.                        |
| 8            | 2967            | 0104                  | Foreign Exchange Branch, Modern Mansion (1st floor), 53 Motijheel C/A, Dhaka-1000.                                     |
| 9            | 2968            | 0107                  | Bangshal Branch, 215/1, Bangshal, Dhaka-1100.  |
| 10           | 2969            | 0106                  | Uttara Branch, Anwer Complex, House # 12, Road # 14/C, Sector # 4, Uttara Model Town, Dhaka-1230.                      |
| 11           | 2970            | 0105                  | Kawran Bazar Branch, T K Bhaban, 13 Kazi Nazrul Islam Avenue, Kawran Bazar, Dhaka.                                     |
| 12           | 2971            | 0132                  | Narayanganj Branch, Osman Tower, 56/1, S.M. Maleh Road, Narayanganj.   |
| 13           | 2972            | 0003                  | Jubilee Road Branch, Haque Tower (1st floor), 610/11 Jubilee Road, Chattogram.   |
| 14           | 2973            | 0108                  | Satmasjid Road Branch, Khuda Buksh Foundation (1st Flr.), Road No. 11/A, House No. 99, Dhanmondi, Dhaka – 1209.        |
| 15           | 2974            | 0109                  | Banani Branch, Ataturk Tower (1st floor) 22 Kamal Ataturk Avenue, Banani Dhaka-1213.                                   |
| 16           | 2975            | 0201                  | Khulna Branch, nited Tower (1st and 2nd Floor), 4 KDA Avenue, Khulna.  |
| 17           | 2976            | 0129                  | Head office, Uday Sanz, 2/B Gulshan South Avenue, Gulshan-1, Dhaka-1212.   |
| 18           | 2977            | 0118                  | Eskaton Branch, Eskaton Fantasia (2nd Floor), Holding No. 122 & 123, New Eskaton, Dhaka.                               |
| 19           | 2978            | 0211                  | Jashore Branch, Sadhinata Bhaban (1st Floor) Holding no: 91, M.K. Road. Kotawaly, Jashore.                             |
| 20           | 2979            | 0120                  | Mohakhali Branch, Venture Tower” (1st & 2nd Floor), Plot-03, Bir Uttam A.K. Khandaker Road; Mohakhali C/A, Dhaka-1213. |

**46. JAMUNA BANK LIMITED (FI ID - 71)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers   |
|-------|----------|----------------|--|
| 1     | 3035     | 0100           | Mohakhali Branch, Altaf Tower, Plot-34, Mohakhali C/A, Bir Uttam A K Khandaker Road, Dhaka.                              |
| 2     | 3036     | 0102           | Moulvibazar Branch, Mostakim Mansion, 77/3, Moulvi Bazar, Dhaka.   |
| 3     | 3037     | 0103           | Dilkusha Branch, 33, Dilkusha C/A, Dhaka.  |
| 4     | 3038     | 0001           | Agrabad Branch, 76-77, Agrabad C/A, Chattogram.  |
| 5     | 3039     | 0101           | Sonargaon Road Br., National Plaza, 109, Bir Uttam CR Datta Road, Dhaka.   |
| 6     | 3040     | 0107           | Naya Bazar Islami Banking, 10/3, Malitola, North South Road, Dhaka.  |
| 7     | 3041     | 0104           | Shantianagr Branch, Green Peace Tower (1st Floor) 41/B, Chamelibagh, Shantinagar, Dhaka-1217.                            |
| 8     | 3042     | 0002           | Khatungonj Branch, Mukta Market, 268 Khatungonj, Chattogram.   |
| 9     | 3043     | 0105           | Gulshan Branch, 116, Gulshan Avenue, Gulshan-2, Dhaka.   |
| 10    | 3044     | 0301           | Naogaon Br., Geetanjoly Shopping Complex, 321, Main Road, Naogaon.   |
| 11    | 3045     | 0105           | Foreign Ex.Branch, 64 Motijheel C/A, Dhaka-1000.   |
| 12    | 3046     | 0114           | Trade Finance processing Centre-Dhaka, Head Office (International Division), Chini Shilpa Bhaban 3, Dilkusha C/A, Dhaka. |
| 13    | 3047     | 0152           | Narayanganj Branch, 207, B.B. Road, Narayanganj.   |
| 14    | 3048     | 0106           | Dhanmondi Branch, House No. 17/1, Road No. 6, Dhanmondi R/A, Dhaka.  |
| 15    | 3049     | 0004           | Jubilee road islami Banking Branch, Modina Tower, 57 Jubilee Road, Kotwali, Chattogram.                                  |
| 16    | 3050     | 0402           | Rajshahi Branch, Shakherchak, Alupotti more, Rajshahi.   |
| 17    | 3051     | 0110           | Motijheel Branch, Surma Tower (1st floor), 59/2, Purana Paltan, Dhaka.   |
| 18    | 3052     | 0111           | Dholaikhal Branch, 119/B/1 New, Distillery Road, Sutrapur, Dhaka.  |
| 19    | 3053     | 0112           | Banani Branch, Green Grandeur (Ground & 1st Fl) 58/E, Kemal Ataturk Ave., Banani C/A, Dhaka.                             |
| 20    | 3054     | 0113           | Uttara Branch, 3 and 3A, Giant Business Tower, Jasimuddin, Uttara, Dhaka.  |
| 21    | 3055     | 0003           | Bhatiary Branch, Newaz Market, Uttar Bazar, Bhatiary, Sitakunda, Chattogram.   |
| 22    | 3056     | 0115           | Mirpur Branch, Holding No. 203/A, 203/1, Senpara Parbata (1st, 2nd floor), Mirpur-10, Dhaka.                             |

**47. BRAC BANK LIMITED (FI ID - 72)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers   |
|-------|----------|----------------|--|
| 1     | 3085     | 0100           | Gulshan Branch, House # 50, (Gf), Road # 03, Plot # 02, Block # Sw (H) -7, Gulshan-1, Dhaka. |
| 2     | 3086     | 0001           | Agrabad Branch, C&F Tower, 1222 Sheikh Mujib Road (1st Floor), Agrabad, Chattogram.          |
| 3     | 3087     | 0104           | Motijheel Branch, 107, Motijheel C/A, Dhaka.   |

**48. NRB COMMERCIAL BANK LIMITED (FI ID - 76)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers  |
|-------|----------|----------------|---|
| 1     | 3136     | 0101           | Head Office, 114, Motijheel C/A, Dhaka-1000.  |
| 2     | 3137     | 0102           | Principal Branch, 114, Motijheel C/A, Dhaka-1000.   |
| 3     | 3138     | 0103           | Gulshan Branch, Silver Tower, 52, Gulshan Avenue, Gulshan -1, Dhaka.                                  |
| 4     | 3139     | 0001           | Agrabad Branch, 37, Qudaeri Chamber, Agrabad C/A, Chattogram.   |
| 5     | 3140     | 0109           | Uttara Br., Masum Plaza, Road#15, Rabindra Swarani, Uttara (Sec-3), Dhaka.                            |
| 6     | 3141     | 0111           | Dhanmondi Branch, Mir Nur Square, House # 43, Road # 2/A (New) Satmosjid Road, Dhanmondi, Dhaka-1209. |
| 7     | 3142     | 0002           | O.R. Nizam Road Br., Atlanta Tread Center, GEC Mor, Chattogram.                                       |
| 8     | 3143     | 0127           | Hatirpool Br., Ocean Beauty Tower, 15/1, Shah Shaheb Road, Ramna, Dhaka.                              |
| 9     | 3144     | 0117           | Banani Branch, Rosebard, H-155, R-11, 13/B, Block-E, Banani, Dhaka                                    |

**49. SOUTH BANGLA AGRICULTURE & COMMERCE BANK LTD (FI ID - 77)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers  |
|-------|----------|----------------|---|
| 1     | 3201     | 0101           | Head Office, Trade Processing Unit, Sun Moon Star Tower, 37 Dilkusha C/A, Dhaka – 1000. |
| 2     | 3202     | 0102           | Principal Branch, Zaman Chamber, 47 Dilkusha C/A, Dhaka-1000.                           |
| 3     | 3203     | 0001           | Agrabad Branch, 96, Agrabad C/A, Chattogram.  |
| 4     | 3204     | 0201           | Khulna Branch, Chamber Building Complex, 05, KDA Avenue , Khulna.                       |
| 5     | 3205     | 0104           | Gulshan Branch, Casablanca 114, Gulshan Avenue, Dhaka-1212.                             |
| 6     | 3206     | 0106           | Uttara Br., Plot-71, Sector-07, Cosmo Shopping Centre, Azampur, Uttara, Dhaka.          |

**50. MEGHNA BANK LIMITED (FI ID - 78)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers  |
|-------|----------|----------------|---|
| 1     | 3251     | 0101           | Head Office, Suvastu Imama Square (Level-6), 65 Gulshan Avenue, Gulshan-01, Dhaka-1212.           |
| 2     | 3252     | 0102           | Principal Branch, Suvastu Imama Square (Ground Floor), 65 Gulshan Avenue, Gulshan-01, Dhaka-1212. |
| 3     | 3253     | 0001           | Agrabad Branch, Delwar Tower, 104, Agrabad C/A, Chattogram.                                       |
| 4     | 3254     | 0104           | Motijheel Branch, Central Insurance Bhaban, 7-8 Motijheel C/A, Dhaka.                             |
| 5     | 3255     | 0108           | Narayangonj Branch, Hazi Hashem Trade Center, 55/A, S.M. Maleh Road, Tanbazar, Narayangonj.       |

**51. THE FARMERS BANK LIMITED (FI ID - 80)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers   |
|-------|----------|----------------|--|
| 1     | 3301     | 0102           | Gulshan Corporate Branch, Lotus Kamal Tower-2 (Level-2), 59-61 Gulshan South Avenue, Gulshan-1, Dhaka-1212 |
| 2     | 3302     | 0101           | Head Office, Lotus Kamal Tower-2 (Level-5), 59-61 Gulshan South Avenue, Gulshan-1, Dhaka-1212              |
| 3     | 3303     | 0104           | Motijheel Branch, Elite House, 54, Motijheel C/A, Dhaka-1000.  |
| 4     | 3304     | 0114           | Imamgonj Branch, 157 Biren Bose Street, Mit Ford Road, Dhaka.  |

**52. MIDLAND BANK LIMITED (FI ID - 79)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers  |
|-------|----------|----------------|---|
| 1     | 3351     | 0101           | Head office, N.B. Tower (Level 6-9), 40/7 North Avenue, Gulshan 2, Dhaka 1212.                                    |
| 2     | 3352     | 0103           | Dilkusha Corporate Branch, Chini Shilpa Bhaban, 3, Dilkusha C/A, Dhaka-1000.                                      |
| 3     | 3353     | 0001           | Agrabad Branch, As- Salam Tower (1st Floor), 57, Agrabad C/A, Chattogram.   |
| 4     | 3354     | 0102           | Principal Branch, Hong Kong Shanghai Tower (Ground & 1st Floor), Plot #106, Road#11, Block#C, Banani, Dhaka-1213. |
| 5     | 3355     | 0111           | Gulshan Branch, NB Tower, Level-5, 40/7 North Avenue, Gulshan-2, Dhaka-1212.                                      |

**53. UNION BANK LIMITED (FI ID - 82)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers   |
|-------|----------|----------------|--|
| 1     | 3401     | 0102           | Gulshan Br., 72, Bahela Tower, Gulshan Avenue, Gulshan-1, Dhaka.                         |
| 2     | 3402     | 0104           | Dilkusha Branch, Chand Mansion, 66, Dilkusha, Dhaka-1000.                                |
| 3     | 3403     | 0101           | International Division, Head Office, 72, Bahela Tower, Gulshan Avenue, Gulshan-1, Dhaka. |
| 4     | 3404     | 0003           | Khatungonj Branch, 177, Siddique Tower, 1st, 2nd & 3rd Floor, Khatungonj, Chattogram.    |
| 5     | 3405     | 0008           | Agrabad Branch, 59, Agrabad C/A, Chattogram.   |
| 6     | 3406     | 0108           | Panthapath Branch, Address: 44/7 City tower, West Panthapath, Dhaka.                     |
| 7     | 3407     | 0103           | Hatkola Branch, Ittefaq Bhaban, 1, Ramkrishna Mission Road, Dhaka.                       |
| 8     | 3408     | 0110           | Banani Branch, Assurance Nazir Tower, Holding-65, Kamal Ataturk Avenue, Banani, Dhaka.   |

**54. NRB BANK LIMITED (FI ID - 83)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers                                      |
|-------|----------|----------------|---|
| 1     | 3451     | 0102           | Gulshan Principal Branch, Simple Tree - Anarkali, 89 Gulshan Avenue, Dhaka. |
| 2     | 3452     | 0101           | Corporate Head Office, Simple Tree - Anarkali , 89 Gulshan Avenue, Dhaka.   |
| 3     | 3453     | 0001           | Chattogram Main Br., World Trade Center, 102-103 Agrabad C/A, Chattogram.   |
| 4     | 3454     | 0109           | Dilkusha Branch, PFI Tower (1st Floor), 56-57 Dilkusha C/A, Dhaka-1000.     |

**55. MODHUMOTI BANK LIMITED (FI ID - 85)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers  |
|-------|----------|----------------|---|
| 1     | 3501     | 0101           | Head Office, DCCI Building (3 <sup>rd</sup> , 4th floor), 65 & 66, Motijheel Road, Dhaka. |
| 2     | 3502     | 0102           | Motijheel Br.,DCCI Building (Ground floor), 65 & 66, Motijheel Road, Dhaka.               |
| 3     | 3503     | 0103           | Gulshan Branch, Bengal House, 75, Gulshan Avenue, Dhaka.                                  |
| 4     | 3504     | 0001           | Agrabad Branch, Dar-E-Shahidi, 69, Ward # 27, Agrabad C/A, Chattogram.                    |
| 5     | 3505     | 0108           | Uttara Branch, Singapore Plaza, Plot-17, Road-02, Sector-03, Uttara, Dhaka.               |
| 6     | 3506     | 0106           | Mitford Branch, 57 & 58, Road No-22 & 23, Mitford Road, Lalbagh, Dhaka.                   |

**56. NRB GLOBAL BANK LIMITED (FI ID - 84)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers                                      |
|-------|----------|----------------|---|
| 1     | 3551     | 0101           | Head Office, Khandker Tower, 94, Gulshan Avenue, Gulshan 1, Dhaka.          |
| 2     | 3552     | 0102           | Gulshan Cor. Br., Khandker Tower, 94, Gulshan Avenue, Gulshan 1, Dhaka.     |
| 3     | 3553     | 0001           | Agrabad Br, Palm View (Ground Floor) 101, Agrabad C/A, Chattogram.          |
| 4     | 3554     | 0103           | Motijheel Br, Modern Mansion 53, Motijheel C/A, Dhaka-1000.                 |
| 5     | 3555     | 0012           | Khatunganj Br, Sobhan Bhaban, 601 Ramjoy Mohazon Lane, Kotwali, Chattogram. |

**57. SHIMANTO BANK LIMITED (FI ID - 50)**

| SL No | ADs Code | FI Branch Code | Name And Address of Authorised Dealers  |
|-------|----------|----------------|---|
| 1     | 3601     | 0102           | Head Office, Road-2, Bir Uttam M.A. Sharak, Ward-15, Shimanto Square, Dhanmondi, Dhaka.           |
| 2     | 3602     | 0101           | Principal Branch, Road-2, Bir Uttam M.A. Sharak, Ward-15, Shimanto Square, Dhanmondi, Dhaka       |
| 3     | 3603     | 0002           | Agrabad Branch, Commercial Court Building, Holding-95, Commerce College Road, Ward-28, Chattogram |



**CODE NUMBER FOR OFFSHORE BANKING UNIT**



**CODE NUMBER FOR OFFSHORE BANKING UNITS****1. AGRANI BANK LIMITED (FI ID - 11)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit            | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|--|-------------------|--------------------------|
| 1     | -----                      | Off shore Banking Unit, Chattogram EPZ, Chattogram | 0035              | 0093                     |

**2. STANDARD CHARTERED BANK (FI ID - 23)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit                    | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|--|-------------------|--------------------------|
| 01    | 23000501                   | Zone Complex, Ground Floor, DEPZ, Savar, Dhaka, Bangladesh | 2490              | 0031                     |

**3. STATE BANK OF INDIA (FI ID - 24)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit                                    | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|--|-------------------|--------------------------|
| 1     | 24000131                   | Offshore Banking Unit, 24-25, Dilkusha C/A,Dhaka,Bangladesh                | 2688              | 0001                     |
| 3     | 24000232                   | Offshore Banking Unit,Hoo Plaza, 263/1, Jubilee Road,Chattogram,Bangladesh | 2689              | 0002                     |

**4. CITIBANK, N.A. (FI ID-26 )**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit                               | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|---|-------------------|--------------------------|
| 1     | 26020110                   | Room # 78-79, Zone Service Complex, DEPZ, Ganakbari, Savar, Dhaka     | 2787              | 0201                     |
| 2     | 26000116                   | 8 Zone Service Complex, Chattogram EPZ, South Haliashahar, Chattogram | 2788              | 0001                     |

**5. COMMERCIAL BANK OF CEYLON PLC (FI ID-27 )**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit                | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|--|-------------------|--------------------------|
| 1     | 27000507                   | OBU Dhaka, 49 Gulshan Avenue, Dhaka-1212               | 2655              | 0005                     |
| 2     | 27000108                   | OBU Chattogram, Zone Service Complex, CEPZ, Chattogram | 2656              | 0001                     |

**6. AB BANK LIMITED (FI ID-41 )**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit   | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|---|-------------------|--------------------------|
| 1     | 41000519                   | EPZ Branch, Bay Shopping Centre, P.O. EPZ, South Halishahar, P.S. Bandar, Chattogram. | 0676              | 0005                     |

**7. ISLAMI BANK BANGLADESH LIMITED (FI ID-42 )**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit           | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|---|-------------------|--------------------------|
| 1     | 42021142                   | HOCC Branch, 40 Dilkusha C/A, Dhaka-1000          | 0887              | 0211                     |
| 2     | 42000144                   | 3 CDA, Sk. Mujib Road, Agrabad C/A, Chattogram    | 0866              | 0001                     |
| 3     | 42023043                   | 29, Kushal Centre, Sector# 03, Uttara, Dhaka-1230 | 0898              | 0230                     |

**8. NATIONAL BANK LIMITED (FI ID- 43)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit               | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|---|-------------------|--------------------------|
| 1     | 43021513                   | 9 Bir Uttam A.K. Khandaker Road, Mohakhali C/A, Dhaka | 0947              | 0215                     |
| 2     | 43002501                   | 48, Dilkusha C/A, Dhaka                               | 0930              | 0025                     |

**9. THE CITY BANK LIMITED (FI ID-44 )**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit   | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|---|-------------------|--------------------------|
| 1     | 44001918                   | Rashid tower, Level-8, House-11, Road-21, Gulshan-1, Dhaka-1212, Bangladesh.  | 0728              | 0019                     |
| 2     | 44000126                   | Agrabad Br., House#Banani Complex, 942/A, Area: Agrabad C/A, RD# Sheikh Mujib road, PO: Bandar, PS: Double Mooring, Dist: Chattogram. | 0731              | 0001                     |

**10. IFIC BANK LIMITED (FI ID-45 )**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit                                   | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|---|-------------------|--------------------------|
| 1     | -----                      | Federation Branch, Off-Shore Banking Unit, 60, Motijheel C/A, Dhaka-1000. | 0807              | 0016                     |

**11. UNITED COMMERCIAL BANK LIMITED (FI ID-46 )**

| <b>SL No</b> | <b>Offshore Banking Unit Code</b> | <b>Name &amp; Address of Offshore Banking Unit</b>                        | <b>Concerned AD Code</b> | <b>Reporting FI Branch Code</b> |
|--------------|-----------------------------------|---|--------------------------|---------------------------------|
| 1            | 46019529                          | Corporate Branch, Plot- CWS-(A)-1, Road No- 34 Gulshan Avenue, Dhaka-1212 | 1018                     | 0204                            |

**12. PUBALI BANK LIMITED (FI ID- 47)**

| <b>SL No</b> | <b>Offshore Banking Unit Code</b> | <b>Name &amp; Address of Offshore Banking Unit</b>   | <b>Concerned AD Code</b> | <b>Reporting FI Branch Code</b> |
|--------------|-----------------------------------|--|--------------------------|---------------------------------|
| 1            | 0479001                           | Offshore Banking Unit, Principal Branch, AA Bhaban-Level-4,23 Motijheel C/A,Dhaka-1000       | 0201                     | 0296                            |
| 2            | 0479002                           | Offshore Banking Unit-Agrabad Branch, Sattar Chamber(Ground Floor),99 Agrabad C/A,Chattogram | 0204                     | 0026                            |

**13. UTTARA BANK LIMITED (FI ID- 48)**

| <b>SL No</b> | <b>Offshore Banking Unit Code</b> | <b>Name &amp; Address of Offshore Banking Unit</b>  | <b>Concerned AD Code</b> | <b>Reporting FI Branch Code</b> |
|--------------|-----------------------------------|---|--------------------------|---------------------------------|
| 1            | 48011801                          | International Division, Head Office, 47 Bir Uttam Shahid Asfaqus Samad Sarak (Formerly 90, Motijheel Commercial Area) Motijheel, Dhaka. | 0431                     | 0118                            |

**14. EASTERN BANK LIMITED (FI ID- 52)**

| <b>SL No</b> | <b>Offshore Banking Unit Code</b> | <b>Name &amp; Address of Offshore Banking Unit</b>                      | <b>Concerned AD Code</b> | <b>Reporting FI Branch Code</b> |
|--------------|-----------------------------------|---|--------------------------|---------------------------------|
| 1            | 52010105                          | Off-Shore Banking Unit, Jiban Bima Bhaban, 10, Dilkusha C/A, Dhaka-1000 | 1471                     | 0101                            |

**15. NCC BANK LIMITED (FI ID- 53)**

| <b>SL No</b> | <b>Offshore Banking Unit Code</b> | <b>Name &amp; Address of Offshore Banking Unit</b>  | <b>Concerned AD Code</b> | <b>Reporting FI Branch Code</b> |
|--------------|-----------------------------------|---|--------------------------|---------------------------------|
| 1            | 530109                            | NCC Bank Bhaban Branch(Offshore Banking Unit) Dhaka | 1628                     | 0107                            |

**16. PRIME BANK LIMITED (FI ID- 54)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit   | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|---|-------------------|--------------------------|
| 1     | 54021709                   | Offshore Banking Units,<br>Dhaka Export Processing Zone<br>Room No: 75-76, 3rd Floor, Zone Service Building, Dhaka Export Processing Zone, Savar, Dhaka | 1540              | 0202                     |
| 2     | 54039314                   | Offshore Banking Units,<br>Adamjee Export Processing Zone,<br>Adamjee EPZ Holding # 4 Siddirganj, Narayangan  | 1540              | 0202                     |
| 3     | 54001711                   | Off-shore Banking Unit,<br>Chattogram Export Processing Zone,<br>Zone Services Building, Ground Floor, West Wing South Block, CEPZ, Chattogram          | 1540              | 0202                     |

**17. SOUTHEAST BANK LIMITED (FI ID- 55)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit  | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|--|-------------------|--------------------------|
| 1     | 55021727                   | Offshore Banking Unit (DEPZ), Room no-77, Dhaka Export Processing Zone, Savar, Dhaka   | 1345              | 0217                     |
| 2     | 55003028                   | Offshore Banking Unit (CEPZ), 1st Floor (East side, North Block) Zone Service Complex, Chattogram Export Processing Zone, Chattogram | 1352              | 0030                     |

**18. DHAKA BANK LIMITED (FI ID- 56)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit  | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|--|-------------------|--------------------------|
| 1     | 56021206                   | Offshore Banking Unit, DEPZ, Room No# 51, Zone Services Building, Dhaka Export Processing Authority (GANAK Bari), Dhamsona Union, Thana# Savar, Dhaka. | 1403              | 0201                     |
| 2     | 56140401                   | Chattogram Export Processing Zone, (Off-shore Banking Unit), Chattogram, Zone Services Complex CEPZ (Ground Floor), Chattogram.                        | 1404              | 0016                     |

**19. AL-ARAFAH ISLAMI BANK LIMITED (FI ID- 57)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit  | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|--|-------------------|--------------------------|
| 1     | 579001                     | Offshore Banking Unit, Motijheel Branch, Rahman Mansion, 161 Motijheel C/A, Dhaka-1000 | 1066              | 0201                     |

**20. SOCIAL ISLAMI BANK LIMITED (FI ID-58 )**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit                                    | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|--|-------------------|--------------------------|
| 1     | 58021441                   | International Division, City Center, Level-19, 90/1, Motijheel C/A, Dhaka. | 1213              | 0214                     |

**21. DUTCH-BANGLA BANK LIMITED (FI ID-59)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|---|-------------------|--------------------------|
| 1     | 59011540                   | Off-Shore Banking DEPZ Unit             | 1686              | 0115                     |
| 2     | 59000139                   | Off-Shore Banking CEPZ Unit             | 1674              | 0001                     |

**22. MERCANTILE BANK LIMITED (FI ID-60)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit  | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|--|-------------------|--------------------------|
| 1.    | 60011333                   | Gulshan OBU, Hosna Center (1st Floor), Suite No. 103-109, 106 Gulshan Avenue, Gulshan, Dhaka | 1759              | 0113                     |
| 2.    | 60000834                   | Chattogram EPZ OBU, S A Tower, Airport Road, South Halisahar, Bandar, Chattogram             | 1743              | 0001                     |

**23. STANDARD BANK LIMITED (FI ID-61)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit         | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|---|-------------------|--------------------------|
| 1     | 61010045                   | Offshore Banking Unit Principal Branch-Dhaka    | 1809              | 0100                     |
| 2     | 61010346                   | Offshore Banking Unit Gulshan Branch-Dhaka      | 1816              | 0103                     |
| 3     | 61000947                   | Offshore Banking Unit Agrabad Branch-Chattogram | 1814              | 0003                     |

**24. ONE BANK LIMITED (FI ID-62)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit                                   | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|---|-------------------|--------------------------|
| 1     | 62000138                   | Offshore Banking Unit- Agabad, HRC Bhaban, 64-66, Agrabad C/A, Chattogram | 1878              | 0001                     |
| 2     | 62010137                   | Offshore Banking Unit, Gulshan, 97, Gulshan Avenue, Dhaka                 | 1880              | 0101                     |

**25. EXPORT IMPORT BANK OF BANGLADESH LIMITED (FI ID-63)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit  | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|--|-------------------|--------------------------|
| 1     | 63010035                   | Offshore Banking Unit, Motijheel Branch, Sharif Mansion, 56-57 Motijheel C/A, Dhaka-1000                                     | 1945              | 0100                     |
| 2     | 63000136                   | Offshore Banking Unit, Agrabad Branch, World Trade Center (1st floor), 102-103 Agrabad C/A, Chattogram-4100                  | 1946              | 0001                     |
| 3     | 63010301                   | Offshore Banking Unit, Gulshan Branch, Delta Life Tower, Plot # 37, Road # 45 & 90, Gulshan North C/A, Gulshan-2, Dhaka-1212 | 1949              | 0103                     |

**26. MUTUAL TRUST BANK LTD (FI ID-65)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit       | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|---|-------------------|--------------------------|
| 1     | 65010023                   | Offshore Banking Unit, Principal Office Dhaka | 2217              | 0100                     |

**27. THE PREMIER BANK LIMITED (FI ID-66)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|---|-------------------|--------------------------|
| 1     | 66015121                   | OBU, Banani, Dhaka                      | 2149              | 0100                     |
| 2     | 66000122                   | OBU, Agrabad, Chattogram                | 2151              | 0001                     |

**28. BANK ASIA LIMITED (FI ID-68)**

| SL No | Offshore Banking Unit Code | Name & Address of Offshore Banking Unit                                  | Concerned AD Code | Reporting FI Branch Code |
|-------|----------------------------|--|-------------------|--------------------------|
| 1     | 68000712                   | Offshore Banking Unit, Zone Service Complex, 1st Floor, CEPZ, Chattogram | 2094              | 0007                     |

**29. TRUST BANK LIMITED (FI ID-69)**

| <b>SL No</b> | <b>Offshore Banking Unit Code</b> | <b>Name &amp; Address of Offshore Banking Unit</b>   | <b>Concerned AD Code</b> | <b>Reporting FI Branch Code</b> |
|--------------|-----------------------------------|--|--------------------------|---------------------------------|
| 1            | 69010548                          | Offshore Banking Unit,<br>Dilkusha Corporate Branch, Peoples Insurance Bhaban (1st Floor), 36 Dilkusha C/A, Dhaka-1000 | 2359                     | 0105                            |

**30. SHAHJALAL ISLAMI BANK LIMITED (FI ID-70)**

| <b>SL No</b> | <b>Offshore Banking Unit Code</b> | <b>Name &amp; Address of Offshore Banking Unit</b>   | <b>Concerned AD Code</b> | <b>Reporting FI Branch Code</b> |
|--------------|-----------------------------------|--|--------------------------|---------------------------------|
| 1            | 70010317                          | Offshore Banking Unit, Gulshan Shahjalal Islami Bank Tower (6th Floor) Plot # 04, Block # CWN(C), Gulshan Avenue Gulshan, Dhaka-1212 | 2965                     | 0103                            |

**31. JAMUNA BANK LIMITED (FI ID-71)**

| <b>SL No</b> | <b>Offshore Banking Unit Code</b> | <b>Name &amp; Address of Offshore Banking Unit</b>                                | <b>Concerned AD Code</b> | <b>Reporting FI Branch Code</b> |
|--------------|-----------------------------------|---|--------------------------|---------------------------------|
| 1            | 71010520                          | Jamuna Bank Limited, Offshore Banking Unit, 116 Gulshan Avenue, Gulshan-2, Dhaka. | 3043                     | 0105                            |

**32. BRAC BANK LIMITED (FI ID-72)**

| <b>SL No</b> | <b>Offshore Banking Unit Code</b> | <b>Name &amp; Address of Offshore Banking Unit</b> | <b>Concerned AD Code</b> | <b>Reporting FI Branch Code</b> |
|--------------|-----------------------------------|--|--------------------------|---------------------------------|
| 1            | -----                             | Brac Bank Limited. Gulshan Branch                  | 3085                     | 0100                            |

**33. WOORI BANK LIMITED (FI ID-73)**

| <b>SL No</b> | <b>Offshore Banking Unit Code</b> | <b>Name &amp; Address of Offshore Banking Unit</b>                 | <b>Concerned AD Code</b> | <b>Reporting FI Branch Code</b> |
|--------------|-----------------------------------|--|--------------------------|---------------------------------|
| 01           | 02000102                          | Woori Bank, Off-Shore Banking Unit. 65, Gulshan Avenue, Dhaka-1212 | 2721                     | 0001                            |

**34. THE HONGKONG AND SHANGHAI BANKING COR. LIMITED (FI ID-74)**

| <b>SL No</b> | <b>Offshore Banking Unit Code</b> | <b>Name &amp; Address of Offshore Banking Unit</b>  | <b>Concerned AD Code</b> | <b>Reporting FI Branch Code</b> |
|--------------|-----------------------------------|---|--------------------------|---------------------------------|
| 1            | 749001                            | Off-shore Banking Unit, Dhaka Branch, Global Trade and Receivables Finance, Level-12, Shanta Western Tower, 186, Bir Uttam Mir Shawkat Ali Road, Tejgaon Industrial Area, Dhaka-1208. | 2853                     | 0001                            |

**35. MODHUMOTI BANK LIMITED (FI ID- 85)**

| <b>SL No</b> | <b>Offshore Banking Unit Code</b> | <b>Name &amp; Address of Offshore Banking Unit</b>   | <b>Concerned AD Code</b> | <b>Reporting FI Branch Code</b> |
|--------------|-----------------------------------|--|--------------------------|---------------------------------|
| 1            | 859001                            | Offshore Banking Unit, Add: 1st Floor of Zone Services Complex (Room Nos. 29-30) CEPZ, Chattogram. | 3502                     | 0102                            |

## CURRENCY CODES



## CURRENCY CODES

| Code No.<br>(Use for ADs) | EDW Currency-ID | Currency                        | Short Name |
|---------------------------|-----------------|---------------------------------|------------|
| 00                        | 959             | Gold (Resident Bangladesh Taka) | XAU        |
| 01                        | 840             | U.S. Dollar                     | USD        |
| 02                        | 124             | Canadian Dollar                 | CAD        |
| 03                        | 608             | Philippines Peso                | PHP        |
| 04                        |                 |                                 |            |
| 05                        |                 |                                 |            |
| 06                        |                 |                                 |            |
| 07                        |                 | Irish Pound                     |            |
| 08                        |                 |                                 |            |
| 09                        | 400             | Jordan Dinar                    | JOD        |
| 10                        | 826             | U.K. Pound Sterling             | GBP        |
| 11                        | 36              | Australian Dollar               | AUD        |
| 12                        | 554             | New Zealand Dollar              | NZD        |
| 13                        | 586             | Pakistani Rupee                 | PKR        |
| 14                        | 104             | Myanmar Kyat                    | MMK        |
| 15                        | 144             | Sri-Lankan Rupee                | LKR        |
| 16                        | 356             | Indian Rupee                    | INR        |
| 17                        | 458             | Malaysian Ringgit               | MYR        |
| 18                        | 344             | Hong Kong Dollar                | HKD        |
| 19                        | 50              | Bangladesh Taka                 | BDT        |
| 20                        | 702             | Singapore Dollar                | SGD        |
| 21                        | 404             | Kenyan Shilling                 | KES        |
| 22                        | 780             | Trinidad and Tobago Dollar      | TTD        |
| 23                        |                 |                                 |            |
| 24                        |                 |                                 |            |
| 25                        |                 |                                 |            |
| 26                        |                 |                                 |            |
| 27                        |                 |                                 |            |
| 28                        |                 |                                 |            |
| 29                        | 894             | Zambian Kwacha                  | ZMK        |
| 30                        | 208             | Danish Krone                    | DKK        |
| 31                        |                 | French Franc                    |            |
| 32                        | 578             | Norwegian Krone                 | NOK        |
| 33                        |                 | Netherlands Guilder             |            |
| 34                        |                 | Portuguese Escudo               |            |
| 35                        | 752             | Swedish Krona                   | SEK        |
| 36                        |                 | Italian Lira                    |            |
| 37                        |                 | Belgium Franc                   |            |
| 38                        | 756             | Swiss Franc (Switzerland)       | CHF        |
| 39                        |                 | Deutsche Mark                   |            |
| 40                        | 818             | Egyptian Pound                  | EGP        |
| 41                        | 512             | Omani Riyal                     | OMR        |
| 42                        | 682             | Saudi Arabian Riyal             | SAR        |
| 43                        | 364             | Iranian Riyal                   | IRR        |
| 44                        | 203             | Czech (Czech Republic) Koruna   | CZK        |
| 45                        |                 |                                 |            |
| 46                        |                 |                                 |            |
| 47                        | 989             | ACU (Asian Clearing Union) EURO | ACU-E      |
| 48                        |                 |                                 |            |
| 49                        |                 |                                 |            |

| <b>Code No.</b><br>(Use for ADs) | <b>EDW Currency-ID</b> | <b>Currency</b>                   | <b>Short Name</b> |
|----------------------------------|------------------------|-----------------------------------|-------------------|
| 50                               | 410                    | Korean (South) Won                | KRW               |
| 51                               |                        | Korean (North) Won                |                   |
| 52                               | 96                     | Bruneial Dollar                   | BND               |
| 53                               | 886                    | Yemeni Riyal                      | YER               |
| 54                               |                        |                                   |                   |
| 55                               |                        |                                   |                   |
| 56                               |                        |                                   |                   |
| 57                               |                        |                                   |                   |
| 58                               |                        |                                   |                   |
| 59                               |                        |                                   |                   |
| 60                               |                        | Sudanese Pound                    |                   |
| 61                               |                        | Afghani (Afghanistan)             |                   |
| 62                               |                        | Malawi Kwacha                     |                   |
| 63                               |                        | Austrian Shilling                 |                   |
| 64                               |                        | Tanzanian Shilling                |                   |
| 65                               |                        | Brazillian Cruzeiro               |                   |
| 66                               |                        |                                   |                   |
| 67                               | 156                    | Chinese Renminbi Yuan             | CNY               |
| 68                               |                        | Ethiopian Birr                    |                   |
| 69                               |                        | Ghanian Cedi                      |                   |
| 70                               |                        |                                   |                   |
| 71                               | 360                    | Indonesian Rupiah                 | IDR               |
| 72                               |                        | Finsh Markka                      |                   |
| 73                               |                        | Iraqi Dinar                       |                   |
| 74                               |                        | Libyan Dinar                      |                   |
| 75                               | 392                    | Japanese Yen                      | JPY               |
| 76                               | 991                    | ACU (Asian Clearing Union)Yen     | ACU-Y             |
| 77                               |                        | Lebanese Pound                    |                   |
| 78                               |                        | Moroccan Dirham                   |                   |
| 79                               |                        | Spanish Peseta                    |                   |
| 80                               |                        |                                   |                   |
| 81                               | 760                    | Syrian Pound                      | SYP               |
| 82                               |                        |                                   |                   |
| 83                               |                        | Turkish Lira                      |                   |
| 84                               |                        | Romanian Leu                      |                   |
| 85                               | 764                    | Thai Baht                         | THB               |
| 86                               | 978                    | EURO                              | EUR               |
| 87                               | 643                    | Russian Rouble                    | RUB               |
| 88                               |                        | Nigerian Noira                    |                   |
| 89                               |                        |                                   |                   |
| 90                               | 414                    | Kuwaiti Dinar                     | KWD               |
| 91                               | 524                    | Nepalese Rupee                    | NPR               |
| 92                               |                        | Algerian Dinar                    |                   |
| 93                               | 634                    | Qatar Riyal                       | QAR               |
| 94                               | 48                     | Bahrain Dinar                     | BHD               |
| 95                               |                        | Uganda Shilling                   |                   |
| 96                               | 784                    | U.A.E Dirham                      | AED               |
| 97                               | 999                    | SDR(Special Drawing Right)        | SDR               |
| 98                               | 987                    | ACU (Asian Clearing Union) Dollar | ACU-D             |
| 99                               |                        | ID (Islamic Dinar)                |                   |

## REGION AND COUNTRY/TERRITORY/INTERNATIONAL BODIES



**REGION AND COUNTRY/TERRITORY**  
(Alphabetically Arranged)

| <b>COUNTRY NAME</b>             | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|---------------------------------|---------------------------|---------------------------------------|
| AFGHANISTAN                     | 4                         | 1220                                  |
| ALAND ISLANDS                   | 248                       | 2601                                  |
| ALBANIA                         | 8                         | 2100                                  |
| ALGERIA                         | 12                        | 2501                                  |
| AMERICAN SAMOA                  | 16                        | 1221                                  |
| ANDORRA                         | 20                        | 2024                                  |
| ANGOLA                          | 24                        | 2554                                  |
| ANGUILLA                        | 660                       | 0148                                  |
| ANTARCTICA                      | 10                        | 2602                                  |
| ANTIGUA AND BARBUDA             | 28                        | 0122                                  |
| ARGENTINA                       | 32                        | 0116                                  |
| ARMENIA                         | 51                        | 1314                                  |
| ARUBA                           | 533                       | 0149                                  |
| AUSTRALIA                       | 36                        | 1222                                  |
| AUSTRIA                         | 40                        | 2001                                  |
| AZERBAIJAN                      | 31                        | 1312                                  |
| BAHAMAS                         | 44                        | 0124                                  |
| BAHRAIN                         | 48                        | 1214                                  |
| BANGLADESH                      | 50                        | 9999                                  |
| BARBADOS                        | 52                        | 0125                                  |
| BELARUS                         | 112                       | 2114                                  |
| BELGIUM                         | 56                        | 2002                                  |
| BELIZE                          | 84                        | 0126                                  |
| BENIN                           | 204                       | 2512                                  |
| BERMUDA                         | 60                        | 0127                                  |
| BHUTAN                          | 64                        | 1260                                  |
| BOLIVIA, PLURINATIONAL STATE OF | 68                        | 0101                                  |
| BOSNIA AND HERZEGOVINA          | 70                        | 2123                                  |
| BOTSWANA                        | 72                        | 2502                                  |
| BOUVET ISLAND                   | 74                        | 2603                                  |
| BRAZIL                          | 76                        | 0117                                  |
| BRITISH INDIAN OCEAN TERRITORY  | 86                        | 2604                                  |
| BRITISH VIRGIN ISLANDS          | 92                        | 2025                                  |
| BRUNEI DARUSSALAM               | 96                        | 1203                                  |
| BULGARIA                        | 100                       | 2101                                  |
| BURKINA FASO (UPPER VOLTA)      | 854                       | 2104                                  |
| BURUNDI                         | 108                       | 2506                                  |
| CAMBODIA                        | 116                       | 1302                                  |
| CAMEROON                        | 120                       | 2507                                  |
| CANADA                          | 124                       | 0200                                  |

**REGION AND COUNTRY/TERRITORY**  
(Alphabetically Arranged)

| <b>COUNTRY NAME</b>           | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|-------------------------------|---------------------------|---------------------------------------|
| CAPE VERDE                    | 132                       | 2503                                  |
| CAYMAN ISLANDS                | 136                       | 1224                                  |
| CENTRAL AFRICAN REPUBLIC      | 140                       | 2535                                  |
| CHAD                          | 148                       | 2508                                  |
| CHILE                         | 152                       | 0118                                  |
| CHINA PEOPLE'S REPUBLIC (P.R) | 156                       | 1301                                  |
| CHRISTMAS ISLAND              | 162                       | 1270                                  |
| COCOS (KEELING) ISLANDS       | 166                       | 1271                                  |
| COLOMBIA                      | 170                       | 0102                                  |
| COMOROS                       | 174                       | 2509                                  |
| CONGO                         | 178                       | 2529                                  |
| COOK ISLANDS                  | 184                       | 1268                                  |
| COSTA RICA                    | 188                       | 0103                                  |
| COTE D'IVOIRE (IVORY COAST)   | 384                       | 2518                                  |
| CROATIA                       | 191                       | 2121                                  |
| CUBA                          | 192                       | 0300                                  |
| CYPRUS                        | 196                       | 2017                                  |
| CZECH REPUBLIC                | 203                       | 2102                                  |
| DENMARK                       | 208                       | 2003                                  |
| DJIBOUTI                      | 262                       | 2504                                  |
| DOMINICA                      | 212                       | 0129                                  |
| DOMINICAN REPUBLIC            | 214                       | 0105                                  |
| EAST TIMOR                    | 626                       | 2126                                  |
| ECUADOR                       | 218                       | 0106                                  |
| EGYPT                         | 818                       | 2505                                  |
| EL SALVADOR                   | 222                       | 0114                                  |
| EPZ                           | 9900                      | 2998                                  |
| EQUATORIAL GUINEA             | 226                       | 2520                                  |
| ERITREA                       | 232                       | 3001                                  |
| ESTONIA                       | 233                       | 2120                                  |
| ETHIOPIA                      | 231                       | 2521                                  |
| FALKLAND ISLANDS (MALVINAS)   | 238                       | 0138                                  |
| FAROE ISLANDS                 | 234                       | 2023                                  |
| FIJI                          | 242                       | 1263                                  |
| FINLAND                       | 246                       | 2105                                  |
| FRANCE                        | 250                       | 2005                                  |
| FRENCH POLYNESIA              | 258                       | 1253                                  |
| FRENCH SOUTHERN TERRITORIES   | 260                       | 2605                                  |
| GABON                         | 266                       | 2514                                  |
| GAMBIA                        | 270                       | 2522                                  |

**REGION AND COUNTRY/TERRITORY**  
(Alphabetically Arranged)

| <b>COUNTRY NAME</b>                    | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|--|---------------------------|---------------------------------------|
| GEORGIA                                | 268                       | 2115                                  |
| GERMANY                                | 276                       | 2004                                  |
| GHANA                                  | 288                       | 2523                                  |
| GIBRALTAR                              | 292                       | 2018                                  |
| GILBERT                                | 9952                      | 1254                                  |
| GREECE                                 | 300                       | 2007                                  |
| GREENLAND                              | 304                       | 0130                                  |
| GRENADA                                | 308                       | 0131                                  |
| GUADELOUPE                             | 312                       | 0132                                  |
| GUAM                                   | 316                       | 1255                                  |
| GUATEMALA                              | 320                       | 0107                                  |
| GUERNSEY                               | 831                       | 2031                                  |
| GUIANA FRENCH                          | 254                       | 0133                                  |
| GUINEA                                 | 324                       | 2517                                  |
| GUINEA-BISSAU                          | 624                       | 2536                                  |
| GUYANA                                 | 328                       | 0134                                  |
| HAITI                                  | 332                       | 0108                                  |
| HEARD ISLAND AND MCDONALD ISLANDS      | 334                       | 1272                                  |
| HONDURAS                               | 340                       | 0109                                  |
| HONG KONG, SAR OF CHINA                | 344                       | 1204                                  |
| HUNGARY                                | 348                       | 2106                                  |
| ICELAND                                | 352                       | 2019                                  |
| INDIA                                  | 356                       | 1100                                  |
| INDONESIA                              | 360                       | 1226                                  |
| IRAN, ISLAMIC REPUBLIC OF              | 364                       | 1227                                  |
| IRAQ                                   | 368                       | 1228                                  |
| IRELAND                                | 372                       | 2020                                  |
| ISLE OF MAN                            | 833                       | 2032                                  |
| ITALY                                  | 380                       | 2008                                  |
| JAMAICA                                | 388                       | 0135                                  |
| JAPAN                                  | 392                       | 1229                                  |
| JERSEY                                 | 832                       | 2033                                  |
| JORDAN                                 | 400                       | 1211                                  |
| KAZAKHSTAN                             | 398                       | 1309                                  |
| KENYA                                  | 404                       | 2537                                  |
| KIRIBATI                               | 296                       | 1230                                  |
| KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF | 408                       | 1303                                  |
| KOREA, REPUBLIC OF                     | 410                       | 1232                                  |
| KOSOVO                                 | 896                       | 2125                                  |
| KUWAIT                                 | 414                       | 1215                                  |

**REGION AND COUNTRY/TERRITORY**  
(Alphabetically Arranged)

| <b>COUNTRY NAME</b>               | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|-----------------------------------|---------------------------|---------------------------------------|
| KYRGYZSTAN                        | 417                       | 1313                                  |
| LAOS PEOPLE'S DEMOCRATIC REPUBLIC | 418                       | 1304                                  |
| LATVIA                            | 428                       | 2119                                  |
| LEBANON                           | 422                       | 1234                                  |
| LESOTHO                           | 426                       | 2538                                  |
| LIBERIA                           | 430                       | 2531                                  |
| LIBYAN ARAB JAMAHIRIYA            | 434                       | 2539                                  |
| LIECHTENSTEIN                     | 438                       | 2029                                  |
| LITHUANIA                         | 440                       | 2117                                  |
| LUXEMBOURG                        | 442                       | 2009                                  |
| MACAO , SAR OF CHINA              | 446                       | 1235                                  |
| MACEDONIA                         | 807                       | 2026                                  |
| MADAGASCAR                        | 450                       | 2540                                  |
| MALAWI                            | 454                       | 2541                                  |
| MALAYSIA                          | 458                       | 1205                                  |
| MALDIVES                          | 462                       | 1265                                  |
| MALI                              | 466                       | 2519                                  |
| MALTA                             | 470                       | 2021                                  |
| MARSHALL ISLANDS                  | 584                       | 1225                                  |
| MARTINIQUE                        | 474                       | 0150                                  |
| MAURITANIA                        | 478                       | 2524                                  |
| MAURITIUS                         | 480                       | 2542                                  |
| MAYOTTE                           | 175                       | 2606                                  |
| MEXICO                            | 484                       | 0110                                  |
| MICRONESIA, FEDERATED STATES OF   | 583                       | 1266                                  |
| MOLDOVA, REPUBLIC OF              | 498                       | 2116                                  |
| MONACO                            | 492                       | 2030                                  |
| MONGOLIA                          | 496                       | 1305                                  |
| MONTENEGRO                        | 499                       | 2027                                  |
| MONTSERRAT                        | 500                       | 0137                                  |
| MOROCCO                           | 504                       | 2543                                  |
| MOZAMBIQUE                        | 508                       | 2555                                  |
| MYANMAR                           | 104                       | 1261                                  |
| NAMIBIA                           | 516                       | 2560                                  |
| NAURU                             | 520                       | 1237                                  |
| NEPAL                             | 524                       | 1238                                  |
| NETHERLANDS                       | 528                       | 2010                                  |
| NETHERLANDS ANTILLES              | 530                       | 0123                                  |
| NEW CALEDONIA                     | 540                       | 1239                                  |
| NEW ZEALAND                       | 554                       | 1223                                  |

**REGION AND COUNTRY/TERRITORY**  
(Alphabetically Arranged)

| <b>COUNTRY NAME</b>              | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|----------------------------------|---------------------------|---------------------------------------|
| NICARAGUA                        | 558                       | 0111                                  |
| NIGER                            | 562                       | 2525                                  |
| NIGERIA                          | 566                       | 2544                                  |
| NIUE                             | 570                       | 1273                                  |
| NORFOLK ISLAND                   | 574                       | 1244                                  |
| NORTHERN MARIANA ISLANDS         | 580                       | 1267                                  |
| NORWAY                           | 578                       | 2011                                  |
| OMAN                             | 512                       | 1218                                  |
| OTHERS                           | 9997                      | 2999                                  |
| PAKISTAN                         | 586                       | 1201                                  |
| PALAU                            | 585                       | 1269                                  |
| PALESTINIAN TERRITORY, OCCUPIED  | 275                       | 1212                                  |
| PANAMA                           | 591                       | 0112                                  |
| PAPUA NEW GUINEA                 | 598                       | 1245                                  |
| PARAGUAY                         | 600                       | 0119                                  |
| PERU                             | 604                       | 0120                                  |
| PHILIPPINES                      | 608                       | 1240                                  |
| PITCAIRN                         | 612                       | 2607                                  |
| POLAND                           | 616                       | 2109                                  |
| PORTUGAL                         | 620                       | 2012                                  |
| PUERTO RICO                      | 630                       | 0151                                  |
| QATAR                            | 634                       | 1216                                  |
| REUNION                          | 638                       | 2526                                  |
| ROMANIA                          | 642                       | 2110                                  |
| RUSSIAN FEDERATION               | 643                       | 2112                                  |
| RWANDA                           | 646                       | 2561                                  |
| SAINT BARTH'LEMY                 | 652                       | 2608                                  |
| SAINT HELENA                     | 654                       | 2545                                  |
| SAINT KITTS AND NEVIS            | 659                       | 0139                                  |
| SAINT LUCIA                      | 662                       | 0140                                  |
| SAINT MARTIN (FRENCH PART)       | 663                       | 0152                                  |
| SAINT PIERRE AND MIQUELON        | 666                       | 0141                                  |
| SAINT VINCENT AND THE GRENADINES | 670                       | 0142                                  |
| SAN MARINO                       | 674                       | 2028                                  |
| SAO TOME AND PRINCIPE            | 678                       | 2559                                  |
| SAUDI ARABIA                     | 682                       | 1241                                  |
| SCOTLAND                         | 374                       | 2034                                  |
| SENEGAL                          | 686                       | 2527                                  |
| SERBIA                           | 688                       | 2111                                  |
| SEYCHELLES                       | 690                       | 2546                                  |

**REGION AND COUNTRY/TERRITORY**  
(Alphabetically Arranged)

| <b>COUNTRY NAME</b>                  | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|--------------------------------------|---------------------------|---------------------------------------|
| SIERRA LEONE                         | 694                       | 2547                                  |
| SINGAPORE                            | 702                       | 1206                                  |
| SLOVAKIA                             | 703                       | 2124                                  |
| SLOVENIA                             | 705                       | 2122                                  |
| SOLOMON ISLANDS                      | 90                        | 1256                                  |
| SOMALIA                              | 706                       | 2548                                  |
| SOUTH AFRICA                         | 710                       | 2570                                  |
| SOUTH GEORGIA                        | 239                       | 2610                                  |
| SOUTH SUDAN                          | 737                       | 2572                                  |
| SPAIN                                | 724                       | 2016                                  |
| SRI LANKA                            | 144                       | 1202                                  |
| SUDAN                                | 736                       | 2549                                  |
| SURINAME                             | 740                       | 0143                                  |
| SVALBARD AND JAN MAYEN               | 744                       | 2611                                  |
| SWAZILAND                            | 748                       | 2550                                  |
| SWEDEN                               | 752                       | 2013                                  |
| SWITZERLAND                          | 756                       | 2014                                  |
| SYRIAN ARAB REPUBLIC                 | 760                       | 1242                                  |
| TAIWAN : PROVINCE OF CHINA           | 158                       | 2565                                  |
| TAJIKISTAN                           | 762                       | 1310                                  |
| TANZANIA, UNITED REPUBLIC OF         | 834                       | 2551                                  |
| THAILAND                             | 764                       | 1247                                  |
| TOGO                                 | 768                       | 2528                                  |
| TOKELAU                              | 772                       | 2612                                  |
| TONGA                                | 776                       | 1250                                  |
| TRINIDAD AND TOBAGO                  | 780                       | 0144                                  |
| TUNISIA                              | 788                       | 2552                                  |
| TURKEY                               | 792                       | 2015                                  |
| TURKMENISTAN                         | 795                       | 1311                                  |
| TURKS AND CAICOS ISLANDS             | 796                       | 0153                                  |
| TUVALU                               | 798                       | 1251                                  |
| US VIRGIN ISLANDS                    | 850                       | 0145                                  |
| UGANDA                               | 800                       | 2553                                  |
| UKRAINE                              | 804                       | 2113                                  |
| UNITED ARAB EMIRATES (UAE)           | 784                       | 1219                                  |
| UNITED KINGDOM (UK)                  | 826                       | 2000                                  |
| UNITED STATES OF AMERICA (USA)       | 840                       | 0000                                  |
| UNITED STATES MINOR OUTLYING ISLANDS | 581                       | 2613                                  |
| URUGUAY                              | 858                       | 0121                                  |
| UZBEKISTAN                           | 860                       | 1308                                  |

**REGION AND COUNTRY/TERRITORY**  
(Alphabetically Arranged)

| <b>COUNTRY NAME</b>               | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|-----------------------------------|---------------------------|---------------------------------------|
| VANUATU                           | 548                       | 1252                                  |
| VATICAN CITY                      | 9953                      | 2006                                  |
| VENEZUELA, BOLIVARIAN REPUBLIC OF | 862                       | 0115                                  |
| VIET NAM                          | 704                       | 1306                                  |
| WALLIS AND FUTUNA                 | 876                       | 2614                                  |
| WEST INDIES N.I.E.                | 9950                      | 0146                                  |
| WESTERN HAMP SHIRE                | 898                       | 2127                                  |
| WESTERN SAHARA                    | 732                       | 2571                                  |
| WESTERN SAMOA                     | 882                       | 2609                                  |
| WINDWARD ISLANDS                  | 9951                      | 0147                                  |
| YEMEN, ARAB REPUBLIC OF           | 887                       | 1213                                  |
| ZAMBIA                            | 894                       | 2557                                  |
| ZIMBABWE                          | 716                       | 2558                                  |

**REGION AND COUNTRY/TERRITORY**  
(Ascending Arrangement of Codes)

| <b>COUNTRY NAME</b>               | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|-----------------------------------|---------------------------|---------------------------------------|
| UNITED STATES (USA)               | 840                       | 0000                                  |
| BOLIVIA, PLURINATIONAL STATE OF   | 68                        | 0101                                  |
| COLOMBIA                          | 170                       | 0102                                  |
| COSTA RICA                        | 188                       | 0103                                  |
| DOMINICAN REPUBLIC                | 214                       | 0105                                  |
| ECUADOR                           | 218                       | 0106                                  |
| GUATEMALA                         | 320                       | 0107                                  |
| HAITI                             | 332                       | 0108                                  |
| HONDURAS                          | 340                       | 0109                                  |
| MEXICO                            | 484                       | 0110                                  |
| NICARAGUA                         | 558                       | 0111                                  |
| PANAMA                            | 591                       | 0112                                  |
| EL SALVADOR                       | 222                       | 0114                                  |
| VENEZUELA, BOLIVARIAN REPUBLIC OF | 862                       | 0115                                  |
| ARGENTINA                         | 32                        | 0116                                  |
| BRAZIL                            | 76                        | 0117                                  |
| CHILE                             | 152                       | 0118                                  |
| PARAGUAY                          | 600                       | 0119                                  |
| PERU                              | 604                       | 0120                                  |
| URUGUAY                           | 858                       | 0121                                  |
| ANTIGUA AND BARBUDA               | 28                        | 0122                                  |
| NETHERLANDS ANTILLES              | 530                       | 0123                                  |
| BAHAMAS                           | 44                        | 0124                                  |
| BARBADOS                          | 52                        | 0125                                  |
| BELIZE                            | 84                        | 0126                                  |
| BERMUDA                           | 60                        | 0127                                  |
| DOMINICA                          | 212                       | 0129                                  |
| GREENLAND                         | 304                       | 0130                                  |
| GRENADA                           | 308                       | 0131                                  |
| GUADELOUPE                        | 312                       | 0132                                  |
| GUIANA FRENCH                     | 254                       | 0133                                  |
| GUYANA                            | 328                       | 0134                                  |
| JAMAICA                           | 388                       | 0135                                  |
| MONTSERRAT                        | 500                       | 0137                                  |
| FALKLAND ISLANDS (MALVINAS)       | 238                       | 0138                                  |
| SAINT KITTS AND NEVIS             | 659                       | 0139                                  |
| SAINT LUCIA                       | 662                       | 0140                                  |
| SAINT PIERRE AND MIQUELON         | 666                       | 0141                                  |
| SAINT VINCENT AND THE GRENADINES  | 670                       | 0142                                  |
| SURINAME                          | 740                       | 0143                                  |

**REGION AND COUNTRY/TERRITORY**  
(Ascending Arrangement of Codes)

| <b>COUNTRY NAME</b>             | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|---------------------------------|---------------------------|---------------------------------------|
| TRINIDAD AND TOBAGO             | 780                       | 0144                                  |
| U.S. VIRGIN ISLANDS             | 850                       | 0145                                  |
| WEST INDIES N.I.E.              | 9950                      | 0146                                  |
| WINDWARD ISLANDS                | 9951                      | 0147                                  |
| ANGUILLA                        | 660                       | 0148                                  |
| ARUBA                           | 533                       | 0149                                  |
| MARTINIQUE                      | 474                       | 0150                                  |
| PUERTO RICO                     | 630                       | 0151                                  |
| SAINT MARTIN (FRENCH PART)      | 663                       | 0152                                  |
| TURKS AND CAICOS ISLANDS        | 796                       | 0153                                  |
| CANADA                          | 124                       | 0200                                  |
| CUBA                            | 192                       | 0300                                  |
| INDIA                           | 356                       | 1100                                  |
| PAKISTAN                        | 586                       | 1201                                  |
| SRI LANKA                       | 144                       | 1202                                  |
| BRUNEI DARUSSALAM               | 96                        | 1203                                  |
| HONG KONG, SAR OF CHINA         | 344                       | 1204                                  |
| MALAYSIA                        | 458                       | 1205                                  |
| SINGAPORE                       | 702                       | 1206                                  |
| JORDAN                          | 400                       | 1211                                  |
| PALESTINIAN TERRITORY, OCCUPIED | 275                       | 1212                                  |
| YEMEN, ARAB REPUBLIC OF         | 887                       | 1213                                  |
| BAHRAIN                         | 48                        | 1214                                  |
| KUWAIT                          | 414                       | 1215                                  |
| QATAR                           | 634                       | 1216                                  |
| OMAN                            | 512                       | 1218                                  |
| UNITED ARAB EMIRATES (UAE)      | 784                       | 1219                                  |
| AFGHANISTAN                     | 4                         | 1220                                  |
| AMERICAN SAMOA                  | 16                        | 1221                                  |
| AUSTRALIA                       | 36                        | 1222                                  |
| NEW ZEALAND                     | 554                       | 1223                                  |
| CAYMAN ISLANDS                  | 136                       | 1224                                  |
| MARSHALL ISLANDS                | 584                       | 1225                                  |
| INDONESIA                       | 360                       | 1226                                  |
| IRAN, ISLAMIC REPUBLIC OF       | 364                       | 1227                                  |
| IRAQ                            | 368                       | 1228                                  |
| JAPAN                           | 392                       | 1229                                  |
| KIRIBATI                        | 296                       | 1230                                  |
| KOREA, REPUBLIC OF              | 410                       | 1232                                  |
| LEBANON                         | 422                       | 1234                                  |

**REGION AND COUNTRY/TERRITORY**  
(Ascending Arrangement of Codes)

| <b>COUNTRY NAME</b>                    | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|--|---------------------------|---------------------------------------|
| MACAO, SAR OF CHINA                    | 446                       | 1235                                  |
| NAURU                                  | 520                       | 1237                                  |
| NEPAL                                  | 524                       | 1238                                  |
| NEW CALEDONIA                          | 540                       | 1239                                  |
| PHILIPPINES                            | 608                       | 1240                                  |
| SAUDI ARABIA                           | 682                       | 1241                                  |
| SYRIAN ARAB REPUBLIC                   | 760                       | 1242                                  |
| NORFOLK ISLAND                         | 574                       | 1244                                  |
| PAPUA NEW GUINEA                       | 598                       | 1245                                  |
| THAILAND                               | 764                       | 1247                                  |
| TONGA                                  | 776                       | 1250                                  |
| TUVALU                                 | 798                       | 1251                                  |
| VANUATU                                | 548                       | 1252                                  |
| FRENCH POLYNESIA                       | 258                       | 1253                                  |
| GILBERT                                | 9952                      | 1254                                  |
| GUAM                                   | 316                       | 1255                                  |
| SOLOMON ISLANDS                        | 90                        | 1256                                  |
| BHUTAN                                 | 64                        | 1260                                  |
| MYANMAR                                | 104                       | 1261                                  |
| FIJI                                   | 242                       | 1263                                  |
| MALDIVES                               | 462                       | 1265                                  |
| MICRONESIA, FEDERATED STATES OF        | 583                       | 1266                                  |
| NORTHERN MARIANA ISLANDS               | 580                       | 1267                                  |
| COOK ISLANDS                           | 184                       | 1268                                  |
| PALAU                                  | 585                       | 1269                                  |
| CHRISTMAS ISLAND                       | 162                       | 1270                                  |
| COCOS (KEELING) ISLANDS                | 166                       | 1271                                  |
| HEARD ISLAND AND MCDONALD ISLANDS      | 334                       | 1272                                  |
| NIUE                                   | 570                       | 1273                                  |
| TIMOR-LESTE                            | 626                       | 1274                                  |
| CHINA PEOPLE'S REPUBLIC (P.R)          | 156                       | 1301                                  |
| CAMBODIA                               | 116                       | 1302                                  |
| KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF | 408                       | 1303                                  |
| LAOS PEOPLE'S DEMOCRATIC REPUBLIC      | 418                       | 1304                                  |
| MONGOLIA                               | 496                       | 1305                                  |
| VIET NAM                               | 704                       | 1306                                  |
| UZBEKISTAN                             | 860                       | 1308                                  |
| KAZAKHSTAN                             | 398                       | 1309                                  |
| TAJIKISTAN                             | 762                       | 1310                                  |
| TURKMENISTAN                           | 795                       | 1311                                  |

**REGION AND COUNTRY/TERRITORY**  
(Ascending Arrangement of Codes)

| <b>COUNTRY NAME</b>     | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|-------------------------|---------------------------|---------------------------------------|
| AZERBAIJAN              | 31                        | 1312                                  |
| KYRGYZSTAN              | 417                       | 1313                                  |
| ARMENIA                 | 51                        | 1314                                  |
| UNITED KINGDOM (UK)     | 826                       | 2000                                  |
| AUSTRIA                 | 40                        | 2001                                  |
| BELGIUM                 | 56                        | 2002                                  |
| DENMARK                 | 208                       | 2003                                  |
| GERMANY                 | 276                       | 2004                                  |
| FRANCE                  | 250                       | 2005                                  |
| VATICAN CITY            | 9953                      | 2006                                  |
| GREECE                  | 300                       | 2007                                  |
| ITALY                   | 380                       | 2008                                  |
| LUXEMBOURG              | 442                       | 2009                                  |
| NETHERLANDS             | 528                       | 2010                                  |
| NORWAY                  | 578                       | 2011                                  |
| PORTUGAL                | 620                       | 2012                                  |
| SWEDEN                  | 752                       | 2013                                  |
| SWITZERLAND             | 756                       | 2014                                  |
| TURKEY                  | 792                       | 2015                                  |
| SPAIN                   | 724                       | 2016                                  |
| CYPRUS                  | 196                       | 2017                                  |
| GIBRALTAR               | 292                       | 2018                                  |
| ICELAND                 | 352                       | 2019                                  |
| IRELAND                 | 372                       | 2020                                  |
| MALTA                   | 470                       | 2021                                  |
| FAROE ISLANDS           | 234                       | 2023                                  |
| ANDORRA                 | 20                        | 2024                                  |
| BRITISH, VIRGIN ISLANDS | 92                        | 2025                                  |
| MACEDONIA               | 807                       | 2026                                  |
| MONTENEGRO              | 499                       | 2027                                  |
| SAN MARINO              | 674                       | 2028                                  |
| LIECHTENSTEIN           | 438                       | 2029                                  |
| MONACO                  | 492                       | 2030                                  |
| GUERNSEY                | 831                       | 2031                                  |
| ISLE OF MAN             | 833                       | 2032                                  |
| JERSEY                  | 832                       | 2033                                  |
| SCOTLAND                | 374                       | 2034                                  |
| ALBANIA                 | 8                         | 2100                                  |
| BULGARIA                | 100                       | 2101                                  |
| CZECH REPUBLIC          | 203                       | 2102                                  |

**REGION AND COUNTRY/TERRITORY**  
(Ascending Arrangement of Codes)

| <b>COUNTRY NAME</b>         | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|-----------------------------|---------------------------|---------------------------------------|
| BURKINA FASO                | 854                       | 2104                                  |
| FINLAND                     | 246                       | 2105                                  |
| HUNGARY                     | 348                       | 2106                                  |
| POLAND                      | 616                       | 2109                                  |
| ROMANIA                     | 642                       | 2110                                  |
| SERBIA                      | 688                       | 2111                                  |
| RUSSIAN FEDERATION          | 643                       | 2112                                  |
| UKRAINE                     | 804                       | 2113                                  |
| BELARUSSIA                  | 112                       | 2114                                  |
| GEORGIA                     | 268                       | 2115                                  |
| MOLDOVA, REPUBLIC OF        | 498                       | 2116                                  |
| LITHUANIA                   | 440                       | 2117                                  |
| LATVIA                      | 428                       | 2119                                  |
| ESTONIA                     | 233                       | 2120                                  |
| CROATIA                     | 191                       | 2121                                  |
| SLOVENIA                    | 705                       | 2122                                  |
| BOSNIA AND HERZEGOVINA      | 70                        | 2123                                  |
| SLOVAKIA                    | 703                       | 2124                                  |
| KOSOVO                      | 896                       | 2125                                  |
| EAST TIMOR                  | 626                       | 2126                                  |
| WESTERN HAMPSHIRE           | 898                       | 2127                                  |
| ALGERIA                     | 12                        | 2501                                  |
| BOTSWANA                    | 72                        | 2502                                  |
| CAPE VERDE                  | 132                       | 2503                                  |
| DJIBOUTI                    | 262                       | 2504                                  |
| EGYPT                       | 818                       | 2505                                  |
| BURUNDI                     | 108                       | 2506                                  |
| CAMEROON                    | 120                       | 2507                                  |
| CHAD                        | 148                       | 2508                                  |
| COMOROS                     | 174                       | 2509                                  |
| BENIN                       | 204                       | 2512                                  |
| GABON                       | 266                       | 2514                                  |
| GUINEA                      | 324                       | 2517                                  |
| COTE D'IVOIRE (IVORY COAST) | 384                       | 2518                                  |
| MALI                        | 466                       | 2519                                  |
| EQUATORIAL GUINEA           | 226                       | 2520                                  |
| ETHIOPIA                    | 231                       | 2521                                  |
| GAMBIA                      | 270                       | 2522                                  |
| GHANA                       | 288                       | 2523                                  |
| MAURITANIA                  | 478                       | 2524                                  |

**REGION AND COUNTRY/TERRITORY**  
(Ascending Arrangement of Codes)

| <b>COUNTRY NAME</b>            | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|--------------------------------|---------------------------|---------------------------------------|
| NIGER                          | 562                       | 2525                                  |
| REUNION                        | 638                       | 2526                                  |
| SENEGAL                        | 686                       | 2527                                  |
| TOGO                           | 768                       | 2528                                  |
| CONGO                          | 178                       | 2529                                  |
| LIBERIA                        | 430                       | 2531                                  |
| CENTRAL AFRICAN REPUBLIC       | 140                       | 2535                                  |
| GUINEA-BISSAU                  | 624                       | 2536                                  |
| KENYA                          | 404                       | 2537                                  |
| LESOTHO                        | 426                       | 2538                                  |
| LIBYAN ARAB JAMAHIRIYA         | 434                       | 2539                                  |
| MADAGASCAR                     | 450                       | 2540                                  |
| MALAWI                         | 454                       | 2541                                  |
| MAURITIUS                      | 480                       | 2542                                  |
| MOROCCO                        | 504                       | 2543                                  |
| NIGERIA                        | 566                       | 2544                                  |
| SAINT HELENA                   | 654                       | 2545                                  |
| SEYCHELLES                     | 690                       | 2546                                  |
| SIERRA LEONE                   | 694                       | 2547                                  |
| SOMALIA                        | 706                       | 2548                                  |
| SUDAN                          | 736                       | 2549                                  |
| SWAZILAND                      | 748                       | 2550                                  |
| TANZANIA, UNITED REPUBLIC OF   | 834                       | 2551                                  |
| TUNISIA                        | 788                       | 2552                                  |
| UGANDA                         | 800                       | 2553                                  |
| ANGOLA                         | 24                        | 2554                                  |
| MOZAMBIQUE                     | 508                       | 2555                                  |
| ZAMBIA                         | 894                       | 2557                                  |
| ZIMBABWE                       | 716                       | 2558                                  |
| SAO TOME AND PRINCIPE          | 678                       | 2559                                  |
| NAMIBIA                        | 516                       | 2560                                  |
| RWANDA                         | 646                       | 2561                                  |
| TAIWAN, PROVINCE OF CHINA      | 158                       | 2565                                  |
| SOUTH AFRICA                   | 710                       | 2570                                  |
| WESTERN SAHARA                 | 732                       | 2571                                  |
| SOUTH SUDAN                    | 737                       | 2572                                  |
| ALAND ISLANDS                  | 248                       | 2601                                  |
| ANTARCTICA                     | 10                        | 2602                                  |
| BOUVET ISLAND                  | 74                        | 2603                                  |
| BRITISH INDIAN OCEAN TERRITORY | 86                        | 2604                                  |

**REGION AND COUNTRY/TERRITORY**  
(Ascending Arrangement of Codes)

| <b>COUNTRY NAME</b>                  | <b>EDW<br/>COUNTRY-ID</b> | <b>COUNTRY CODE<br/>(Use for ADs)</b> |
|--------------------------------------|---------------------------|---------------------------------------|
| FRENCH SOUTHERN TERRITORIES          | 260                       | 2605                                  |
| MAYOTTE                              | 175                       | 2606                                  |
| PITCAIRN                             | 612                       | 2607                                  |
| SAINT BARTH,LEMY                     | 652                       | 2608                                  |
| WESTERN SAMOA                        | 882                       | 2609                                  |
| SOUTH GEORGIA                        | 239                       | 2610                                  |
| SVALBARD AND JAN MAYEN               | 744                       | 2611                                  |
| TOKELAU                              | 772                       | 2612                                  |
| UNITED STATES MINOR OUTLYING ISLANDS | 581                       | 2613                                  |
| WALLIS AND FUTUNA                    | 876                       | 2614                                  |
| EPZ                                  | 9900                      | 2998                                  |
| OTHERS                               | 9997                      | 2999                                  |
| ERITREA                              | 232                       | 3001                                  |
| BANGLADESH                           | 50                        | 9999                                  |

## INTERNATIONAL BODIES

| <b>Code No.</b><br>(Use for Ads) | <b>EDW<br/>IB-ID</b> | <b>SHORT<br/>NAME</b> | <b>INTERNATIONAL BODIES</b>  |
|----------------------------------|----------------------|-----------------------|--|
| 2701                             | 9991                 | ADB                   | ASIAN DEVELOPMENT BANK   |
| 2702                             | 9932                 | ACU                   | ASIAN CLEARING UNION   |
| 2703                             | 9935                 | AF                    | ASIA FOUNDATION  |
| 2704                             | 9901                 | BIS                   | BANK FOR INTERNATIONAL SETTLEMENTS                                     |
| 2705                             | 9936                 | BC                    | BRITISH COUNCIL  |
| 2706                             | 9937                 | CARE                  | COOPERATIVE FOR ASSISTANCE AND RELIEF<br>EVERYWHERE                    |
| 2707                             | 9938                 | CIRDAP                | CENTRE ON INTEGRATED RURAL DEVELOPMENT<br>FOR ASIA AND THE PACIFIC     |
| 2708                             | 9902                 | EU                    | EUROPIAN UNION   |
| 2712                             | 9903                 | FAO                   | FOOD AND AGRICULTURAL ORGANIZATION                                     |
| 2714                             | 9904                 | FF                    | FORD FOUNDATION  |
| 2722                             | 9905                 | HABITAT               | UNITED NATIONS CENTRE FOR HUMAN<br>SETTLEMENT                          |
| 2732                             | 9906                 | IAEA                  | INTERNATIONAL ATOMIC ENERGY AGENCY                                     |
| 2734                             | 9907                 | IBRD                  | INTERNATIONAL BANK FOR RECONSTRUCTION<br>AND DEVELOPMENT (WORLD BANK)  |
| 2735                             | 9939                 | ICLARM                | INTERNATIONAL CENTRE FOR LIVING AQUATIC<br>RESOURCES MANAGEMENT        |
| 2736                             | 9908                 | ICAO                  | INTERNATIONAL CIVIL AVIATION ORGANISATION                              |
| 2737                             | 9940                 | ICDDR,B               | INTERNATIONAL CENTRE FOR DIARRHOEAL<br>DISEASE RESEARCH, BANGLADESH    |
| 2740                             | 9909                 | IDA                   | INTERNATIONAL DEVELOPMENT ASSOCIATION                                  |
| 2742                             | 9992                 | IDB                   | ISLAMIC DEVELOPMENT BANK   |
| 2744                             | 9910                 | IFAD                  | INTERNATIONAL FUND FOR AGRICULTURAL<br>DEVELOPMENT                     |
| 2746                             | 9993                 | IFC                   | INTERNATIONAL FINANCE CORPORATION                                      |
| 2747                             | 9941                 | IFRC                  | INTERNATIONAL FEDERATION OF RED CROSS AND<br>RED CRESCENT SOCIETIES    |
| 2748                             | 9911                 | ILO                   | INTERNATIONAL LABOUR ORGANIZATION                                      |
| 2749                             | 9942                 | IUCN                  | INTERNATIONAL UNION FOR CONSERVATION OF<br>NATURE AND NATURE RESOURCES |
| 2750                             | 9912                 | IMCO                  | INTER-GOVERNMENTAL MARITIME<br>CONSULTATIVE ORGANIZATION               |
| 2752                             | 9913                 | IMF                   | INTERNATIONAL MONETARY FUND  |
| 2753                             | 9943                 | IRRI                  | INTERNATIONAL RICE RESEARCH INSTITUTE                                  |
| 2754                             | 9914                 | ITU                   | INTERNATIONAL TELECOMMUNICATION UNION                                  |
| 2755                             | 9944                 | JICA                  | JAPAN INTERNATIONAL COOPERATION AGENCY                                 |
| 2756                             | 9945                 | OXFAM                 | OXFORD COMMITTEE FOR FEMINE RELIEF,<br>OXFAM INTERNATIONAL             |
| 2757                             | 9933                 | OIC                   | ORGANIZATION OF THE ISLAMIC COOPERATION                                |
| 2758                             | 9915                 | OPEC                  | ORGANIZATION OF PETROLEUM EXPORTING<br>COUNTRIES                       |
| 2759                             | 9934                 | SAARC                 | SOUTH ASIAN ASSOCIATION FOR REGIONAL<br>COOPERATION                    |
| 2760                             | 9916                 | UNCTAD                | UNITED NATIONS CONFERENCE ON TRADE AND<br>DEVELOPMENT                  |

| <b>Code No.</b><br>(Use for Ads) | <b>EDW<br/>IB-ID</b> | <b>SHORT<br/>NAME</b> | <b>INTERNATIONAL BODIES</b>  |
|----------------------------------|----------------------|-----------------------|--|
| 2761                             | 9994                 | UNDP                  | UNITED NATIONS DEVELOPMENT PROGRAMME   |
| 2762                             | 9917                 | UNEP                  | UNITED NATIONS ENVIRONMENT PROGRAMME   |
| 2763                             | 9918                 | UNESCO                | UNITED NATIONS EDUCATIONAL, SCIENTIFIC AND CULTURAL ORGANIZATION               |
| 2764                             | 9916                 | UNFPA                 | UNITED NATIONS FUND FOR POPULATION ACTIVITIES                                  |
| 2765                             | 9920                 | UNHCR                 | UNITED NATIONS HIGH COMMISSIONER FOR REFUGEES                                  |
| 2766                             | 9921                 | UNICEF                | UNITED NATIONS INTERNATIONAL CHILDRENS' EMERGENCY FUND                         |
| 2767                             | 9922                 | UNIDO                 | UNITED NATIONS INDUSTRIAL DEVELOPMENT ORGANIZATION                             |
| 2768                             | 9923                 | UNITAR                | UNITED NATIONS INSTITUTE FOR TRAINING AND RESEARCH                             |
| 2769                             | 9926                 | UNSF                  | UNITED NATIONS SPECIAL FUND  |
| 2770                             | 9924                 | UNRRA                 | UNITED NATIONS RELIEF AND REHABILITATION ADMINISTRATION                        |
| 2771                             | 9925                 | UNRWA                 | UNITED NATIONS RELIEF AND WORKS AGENCY FOR PALESTINE REFUGEES IN THE NEAR EAST |
| 2772                             | 9927                 | UNU                   | UNITED NATIONS UNIVERSITY  |
| 2773                             | 9946                 | USAID                 | UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT                             |
| 2776                             | 9928                 | WEP                   | WORLD FOOD PROGRAMME   |
| 2777                             | 9995                 | WHO                   | WORLD HEALTH ORGANIZATION  |
| 2778                             | 9929                 | WIPO                  | WORLD INTELLECTUAL PROPERTY ORGANISATION                                       |
| 2779                             | 9930                 | WMO                   | WORLD METEOROLOGICAL ORGANISATION  |
| 2780                             | 9931                 | WTO                   | WORLD TRADE ORGANIZATION   |
| 2799                             | 9996                 | ---                   | INTERNATIONAL BODIES N.I.E.  |

## MONEY CHANGER CODE



## CODE NUMBER FOR MONEY CHANGER

### 1. AGRANI BANK LIMITED (FI ID- 11)

| SL No | Money Changer's Name           | Address  | Money Changer Code | Area       | Related Authorised Dealer               |
|-------|--------------------------------|--|--------------------|------------|---|
| 01    | Alam Money Exchange            | Benapole Check Post, Benapole, Jashore                                 | 0017               | Khulna     | Jashore Branch, Jashore                 |
| 02    | Jashore Money Changer          | Benapole Check Post, Sharsha, Jashore                                  | 0229               |            |   |
| 03    | Loknath Money Exchange         | Bhomra Land Port, Satkhira   | 0263               |            |   |
| 04    | City Monetary Exchange Pvt Ltd | Baytul Khaier, 48/A-B, Purana Paltan , Dhaka-1000                      | 0086               | Dhaka      | Principal Branch, Dhaka                 |
| 05    | Faridpur Money Exchange        | Chawk Bazar, Kapor Patty (Prothom Tola), Faridpur                      | 0141               | Dhaka      | Faridpur Branch, Faridpur               |
| 06    | Legal Money Changer            | 56, Purana Paltan, Dhaka   | 0261               | Dhaka      | Purana Paltan Corporate Branch, Dhaka   |
| 07    | Shikder Money Exchange         | Hospital Road, Munshipara, Dinajpur                                    | 0463               | Rangpur    | Maldahpatty Branch, Dinajpur            |
| 08    | Borsha Money Changing          | Dhaka Sheraton Hotel Office Complex, 1, Minto Road, Ramna, Dhaka-1000. | 0044               | Dhaka      | Dhaka Sheraton Hotel Cor. Branch Dhaka. |
| 09    | Amisha Para Money Exchange     | 350/361, Bank Road, Choumuhoni, Noakhali.                              | 0021               | Chattogram | Choumuhoni Branch, Noakhali             |
| 10    | Montu Shaha Money Exchange     | Room 13, Hossain Market, Choumuhoni, Noakhali                          | 0301               |            |   |
| 11    | M. S. Money Changer            | Gonokpara Road, Shaheb Bazar, Rajshahi                                 | 0282               | Rajshahi   | Shaheb Bazar Corporate Branch, Rajshahi |
| 12    | Reliance Money Changer         | 19, Karim Super Market, Rajshahi                                       | 0420               |            |   |

**2. JANATA BANK LIMITED (FI ID- 12)**

| <b>SL No</b> | <b>Money Changer's Name</b>     | <b>Address</b>   | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b>                |
|--------------|---------------------------------|--|---------------------------|-------------|---|
| 01           | A. H. Money Changer             | 3/17, City heart, 67, Noyapaltan, Dhaka                    | 0001                      | Dhaka       | Principal Branch. (Local office), Dhaka         |
| 02           | Binimoy Money Exchange Ltd      | 115-120, Motijheel C/A, Admjee Court, Dhaka.               | 0050                      |             |   |
| 03           | Bismillah Money Changer Co. Ltd | 16, Baliadi Mention, Dilkusha C/A, Dhaka.                  | 0051                      |             |   |
| 04           | Jeny Money Exchange Co.         | Hazrat Shahjalal Airport                                   | 0228                      |             |   |
| 05           | Mega Money Exchange Ltd.        | Baliadi mention, 16, Dilkusha, Dhaka.                      | 0292                      |             |   |
| 06           | New Prime Money Changer         | Baliadi mention, 16, Dilkusha, Dhaka.                      | 0332                      |             |   |
| 07           | Shah Ali Money Exchange Ltd.    | Admjee Court, 115-120, Motijheel, Dhaka                    | 0458                      |             |   |
| 08           | Superlink Money Changers Ltd.   | Admjee Court, 115-120, Motijheel, Dhaka                    | 0476                      |             |   |
| 09           | Zaman Money Changing House      | 67, Dilkusha, Dhaka  | 0602                      |             |   |
| 10           | Ankon Money Exchange            | Dar-Us-salam Arcade, 14, Purana paltan, Dhaka.             | 0022                      | Dhaka       | Foreign Exchange Corp. Br, Purana Paltan, Dhaka |
| 11           | Bokul Money Exchange            | Shokh Shopping Centre (S-12), 56, Purana Paltan, Dhaka     | 0042                      |             |   |
| 12           | Capital Money Changer           | 58, Purana Paltan, Dhaka                                   | 0081                      |             |   |
| 13           | Chakbazar Money Exchange        | R-118, 56, purana paltan, Dhaka                            | 0084                      |             |   |
| 14           | Cumilla Money Exchange and Co.  | Taranga Complex, 19, Rajuk Avenue, Motijheel, Dhaka.       | 0087                      |             |   |
| 15           | Dependent Money Changer         | S-208, 30, Gulshan Avenue (N), Gulshan-2, Dhaka            | 0103                      |             |   |
| 16           | Dhaka Janata Money Exchange     | 56, Purana Paltan, Dhaka.                                  | 0106                      |             |   |
| 17           | Eastern Union Money Changing    | 56, Purana Paltan, Dhaka.                                  | 0123                      |             |   |
| 18           | Hoque Money Exchange Ent.       | 113, Sokh Shopping Complex, 56, Purana Paltan, Dhaka       | 0188                      |             |   |
| 19           | Zami Money Changing House       | S-7, Landmark Shopping Centre, Gulshan-2, Dhaka            | 0224                      |             |   |
| 20           | The Liajo Money Exchange Ltd.   | 124, DIT Extention Road, Hotel Probash, Fakirapool, Dhaka. | 0262                      |             |   |
| 21           | Maximco Money Exchange          | R-116, 56, Purana Paltan, Dhaka.                           | 0296                      |             |   |
| 22           | Noor Brothers Money Exchanger   | S-Ga:13, Jamuna Future Park, Dhaka.                        | 0335                      |             |   |
| 23           | Puff Money Exchange House       | 56, Purana Paltan, Dhaka.                                  | 0390                      |             |   |
| 24           | Rajdhani Money Exchange         | Admjee Court, Motijheel, Dhaka.                            | 0415                      |             |   |
| 25           | Rumana Foreign Exchange         | 203, Mizan Tower, 1/5, Kallayanpur, Mirpur, Dhaka.         | 0425                      |             |   |

|    |                              |  |      |            |                                   |
|----|------------------------------|--|------|------------|-----------------------------------|
| 26 | Bashunia Money Exchange      | Jahaj Co. road, DL Roy road, Rangpur             | 0046 | Rangpur    | Rangpur corporate Branch, Rangpur |
| 27 | Rangpur Money Exchange       | Sawdagor Potti, Nababganj Bazar, rangpur         | 0417 |            |                                   |
| 28 | B.N.K. Money Exchange        | Metropolitan shopping plaza, Gulshan-2, Dhaka.   | 0053 | Dhaka      | Dilkusha Corp.Br.                 |
| 29 | Bogura Money changer         | Station Road, Sathmatha, Bogura                  | 0054 | Bogura     | Bogura Corporate Branch, Bogura   |
| 30 | Goodwill Money Exchange.     | 28, Land View shopping Center, Gulshan-2, Dhaka. | 0165 | Dhaka      | Kamal Ataturk Avenue Corp br.     |
| 31 | Multi money changer & Co.    | 28, Land View shopping Center, Gulshan-2, Dhaka. | 0304 |            |                                   |
| 32 | Green Line Money Changer     | 130, DIT Ext. Road, Dhaka.                       | 0166 | Dhaka      | Moghbazar Corp.Br.                |
| 33 | Mercy Money Exchange.        | New Colony Road Mosjide Market, Asadgate, Dhaka. | 0294 | Dhaka      | Kawran Bazar Corp.                |
| 34 | Nasir Foreign Money Changer. | 491, Nazrul Avenue Kandirpur, Cumilla.           | 0326 | Chattogram | Cumilla Corp Br.                  |
| 35 | Tahin Habib Money Exchange.  | 435/490, Nazrul Avenue 2nd Kandirpar, Cumilla.   | 0491 |            |                                   |
| 36 | South Bengal Money Changer   | S-1, South Sadar Road, Barishal                  | 0466 | Barishal   | Barishal Corporate Br. Barishal   |
| 37 | Z.M. Money Exchange.         | Shop#205, Orchid Plaza, Dhanmondi, Dhaka.        | 0601 | Dhaka      | Mohammadpur Corp. Br.             |

### 3. RUPALI BANK LIMITED (FI ID- 14)

| SL No | Money Changer's Name                   | Address  | Money Changer Code | Area       | Related Authorised Dealer         |
|-------|--|--|--------------------|------------|-----------------------------------|
| 01    | Buriganga Money Exchange Co. (pvt) ltd | 47, Zaman Mansion, 2nd floor,Dilkusha C/A. Dhaka.                          | 0057               | Dhaka      | Motijheel Corp. Br. Dhaka         |
| 02    | Mars Money Exchange                    | 15 Barun Bhaban, Gulshan-2.  | 0290               | Dhaka      | Purana Paltan Corp.Br Dhaka.      |
| 03    | Mondial Money Exchange                 | 53 DIT Ext. Naya Paltan, Dhaka.  | 0300               |            |                                   |
| 04    | Nabils Money Changer                   | 57 Purana Paltan, Dhaka-1000.  | 0324               |            |                                   |
| 05    | Saikat Money Exchange                  | Concord Arcadia Shopping Mall (1 <sup>st</sup> floor), Dhanmondi-4, Dhaka. | 0452               |            |                                   |
| 06    | National Money Exchange                | 1194 Rowshan Manjil, Asadgonj, Amir Market, Chattogram.                    | 0329               | Chattogram | Rupali Sadan Corp. Br. Chattogram |

**4. SONALI BANK LIMITED (FI ID- 15)**

| SL No | Money Changer's Name            | Address   | Money Changer Code | Area       | Related Authorised Dealer              |
|-------|---------------------------------|---|--------------------|------------|--|
| 01    | Alfa Money Exchange             | 67, Dilkusha C/A  | 0018               | Dhaka      | Wage Earners' Corporate Branch Dhaka   |
| 02    | Bhai Bhai Money Changer         | Farm View Super Market (Shop-406), Farmgate, Dhaka.             | 0048               |            |  |
| 03    | Bushra Money Exchange Ltd.      | ShopNo.4, Rob Super Market, Gulshan Circle-2                    | 0058               |            |  |
| 04    | E. Kabir Money Changer          | 125/A, Motijheel C/A, Dhaka.                                    | 0121               |            |  |
| 05    | Foiz Money Exchange             | 67 Naya Paltan, 3/14 City Heart                                 | 0144               |            |  |
| 06    | Friends Money Exchange Ltd.     | 71 Motijheel C/A, Mahbub Manson (2nd Floor)                     | 0145               |            |  |
| 07    | Humayan Money Exchange Ltd      | Orchid Plaza(1st Floor), Shop 110, Road No.15(new), Dhanmondi   | 0186               |            |  |
| 08    | Jamuna Money Ex. Ltd.           | 16, Dilkusha, Dhaka   | 0225               |            |  |
| 09    | Nova Money Exchange             | 801/2/2 , West Kazipara, Begum Rokeya Sarani, Mirpur, Dhaka     | 0337               |            |  |
| 10    | Samir Int. Money Ch.            | Narsingdi Bazar   | 0453               |            |  |
| 11    | York Money Exchange Ltd.        | Admje Court (3 <sup>rd</sup> floor), 115-120, Motijheel, Dhaka. | 0581               |            |  |
| 12    | Aftab Chowdhury Money Changer   | 39, Surma Super Market, Ambarkhana, Sylhet                      | 0008               | Sylhet     | Dargagate Corp. Br. Amabarkhana Sylhet |
| 13    | Ahmed Money Exchange House      | 38, Surma Super Market, Ambarkhana, Sylhet                      | 0010               |            |  |
| 14    | Alif Money Exchange             | 25, Surma Super Market, Sylhet                                  | 0015               |            |  |
| 15    | Dollarco Exchange               | 31, Surma Super Market, Sylhet                                  | 0109               |            |  |
| 16    | Islam Money Changing Enterprise | 30/A, Surma Super Market, Ambarkhana, Sylhet                    | 0205               |            |  |
| 17    | Jahans Money Exchange Co.       | 8, Surma Super Market, Ambarkhana, Sylhet                       | 0222               |            |  |
| 18    | Jannath Foreign Money Exchange  | 28, New Market, Laldighirpar, Sylhet                            | 0226               |            |  |
| 19    | National Money Exchange         | 272, Modhuban Super Market, Bandar Bazar, Sylhet.               | 0327               |            |  |
| 20    | Wadud Money Changing Agency     | Surma Super Market, Darga Gate, AmbarKhana, Sylhet.             | 0551               |            |  |
| 21    | Gomoti Money Exchange           | SA Bari Market, Police Line, Cumilla                            | 0164               | Chattogram | Cumilla Cor. Br.                       |
| 22    | Syed Money Exchanger            | Sreemangal Road, Dorjir Mahal, Moulvibazar.                     | 0477               | Sylhet     | Foreign Ex. Br., Moulvibazar           |
| 23    | Lords Money Changer             | Gulshan Shopping Centre, Gulshan-1, Dhaka                       | 0264               | Dhaka      | Foreign Ex. Corp. Branch, Dhaka        |
| 24    | M R Money exchange              | Tropical Tower, 45, Topkhana Road, Dhaka.                       | 0281               | Dhaka      | Ramna Corp. Branch, Dhaka              |
| 25    | Matrik Money Exchange           | L Mallik Complex, Paltan, Dhaka                                 | 0291               |            |  |
| 26    | Mymensingh Moneychanger         | 1, C K Ghosh Road, Mymensingh.                                  | 0305               | Dhaka      | Mymensingh Br.                         |

|    |                       |                                   |      |        |                                |
|----|-----------------------|-----------------------------------|------|--------|--------------------------------|
| 27 | Orient Money Exchange | 17, Shakhari bazaar, Dhaka.       | 0364 | Dhaka  | BB Avenue Corp. Branch, Dhaka  |
| 28 | Pioneer Moneychanger  | 56-57, Motijheel C/A, Dhaka.      | 0386 | Dhaka  | Local Office, Dhaka.           |
| 29 | Rahman Money Changer  | Benapole Checkpost, Jashore       | 0427 | Khulna | Jashore Corp. Branch, Jashore. |
| 30 | Titash Money Exchange | Sheraton Hotel,Mintu Road, Dhaka. | 0497 | Dhaka  | Hotel Sheraton Br. Dhaka       |

## 5. NATIONAL BANK OF PAKISTAN (FI ID- 28)

| SL No | Money Changer's Name          | Address  | Money Changer Code | Area   | Related Authorised Dealer       |
|-------|-------------------------------|--|--------------------|--------|---------------------------------|
| 01    | KLBV Money Changing (Pvt.)Ltd | 13,Banani Super Market (GF)East, Plot No.44, kamal Ataturk Avenue Banani, Dhaka-1213 | 0245               | Dhaka. | Gulshan Branch, Gulshan, Dhaka. |

## 6. BANGLADESH KRISHI BANK (FI ID- 31)

| SL No | Money Changer's Name              | Address   | Money Changer Code | Area       | Related Authorised Dealer                 |
|-------|-----------------------------------|---|--------------------|------------|---|
| 01    | B.M. Money Exchange               | 61, Jublee Road, Chattogram   | 0041               | Chattogram | Chattogram Corporate Branch               |
| 02    | Himalaya Dollar & Money Exchanger | 14, Purana Polton,Dar-us-Salam Arked, Room No. 22, Dhaka-1000                       | 0183               | Dhaka      | Local Principal Office                    |
| 03    | Bahubrihi Money Exchanger         | 66/67, B.B. Road, Narayanganj   | 0055               | Dhaka      | Narayanganj Corporate Branch, Narayanganj |
| 04    | Korotoya Money Exchanger          | Monsur Plaza, 4th sonaton palalen, Narayanganj-1400                                 | 0248               |            |   |
| 05    | Shitalakhya Money exchanger       | Jarina Manson, New-154, Old-118, Bangobandhu Road, Galachipa Mour, Narayanganj-1400 | 0460               |            |   |

**7. AB BANK LIMITED. (FI ID- 41)**

| SL No | Money Changer's Name                           | Address  | Money Changer Code | Area       | Related Authorised Dealer                |
|-------|--|--|--------------------|------------|--|
| 01    | Al-Amin Money Changer                          | Shop-11, Kushol Center, Plot no-29, Sector-3, Uttara Model Town          | 0011               | Dhaka      | Uttara Branch Dhaka                      |
| 02    | Central Mousumi Money Exchange Company Limited | 69, Rajuk Commercial Complex Shop-62, Sector-7, Uttara                   | 0083               |            |  |
| 03    | EPSA Money Changer Pvt. Ltd.                   | Uttara Tower, Plot-1, Shop-24, Jasim Uddin Road, Sector-3, Uttara, Dhaka | 0125               |            |  |
| 04    | H.S. Money Changer                             | Hazrat Shahjalal Airport, Dhaka.   | 0185               |            |  |
| 05    | Khan Money Changer (Pvt) Ltd.                  | 35 London Plaza, Shop no. 9/7, Sector-3, Uttara, Dhaka                   | 0244               |            |  |
| 06    | Mark National Money Exchange                   | Shop-2, Kushol Center, Plot-29, Sector-3, Uttara Model Town              | 0289               |            |  |
| 07    | Paradise Money Exchange                        | Shop-8, Plot-33, Sector-3, Baly Complex, Uttara, Dhaka                   | 0384               |            |  |
| 08    | R. R. International Money Exchange             | 43, Amir Complex, Shop-1/2, Sector-3, Uttara, Dhaka                      | 0423               |            |  |
| 09    | Tamim Foreign Exchange & Money changer         | 28, Landview Shopping centre, Gulshan-2, dhaka                           | 0494               |            |  |
| 10    | Israt Money Changer Ltd.                       | 12-14, Landmark Shopping Center, Shop#1, Gulshan-2, Dhaka-1212           | 0206               | Dhaka.     | Gulshan Branch Dhaka.                    |
| 11    | Ma-Moni Money Exchange House                   | Laldighir Par, Kalighat, Sylhet-3100                                     | 0287               | Sylhet     | VIP Road Branch Kotwali, Sylhet.         |
| 12    | Rahman Foreign Money Changer                   | Terminal Road, Varthokhola, Sylhet.                                      | 0412               |            |  |
| 13    | Sylhet Foreign Money Exchange                  | Station Road, Sylhet   | 0478               |            |  |
| 14    | Nobarun Money Exchange                         | 60, Shahid Rafiq Sarak, Mankiganj  | 0322               | Dhaka      | Karwan Bazar Branch, Dhaka.              |
| 15    | Sreya money Changer                            | 89/3, VIP road, kakrail, Dhaka   | 0461               |            |  |
| 16    | Nabiganj Money Exchange                        | 126 B.B. Road, Majid Super Market, Narayanganj                           | 0323               | Dhaka      | Narayanganj Branch, Narayanganj.         |
| 17    | Raja-Badsha Money Changer                      | Benapole Road (Cheque Post), Sharsha, Jashore.                           | 0414               | Khulna     | Jashore Branch Jashore.                  |
| 18    | A Kalam & Sons Money Changer                   | 3/A, 34/2, Jakir hossain Road, Dampara, Chattogram                       | 0003               | Chattogram | Station Road Branch, Kotwali, Chattogram |
| 19    | Raj Money Exchange                             | 228, Hazari Lane, azam Plaza, Chattogram                                 | 0411               |            |  |
| 20    | Southeast Money Exchange                       | Shop-8, Chakbazar, Kotoali, Chattogram                                   | 0467               |            |  |
| 21    | Tropical Money Exchange                        | 108/15, Al nor Market, Station Road, Chattogram                          | 0501               |            |  |

**8. ISLAMI BANK BANGLADESH LTD. (FI ID-42)**

| <b>SL No</b> | <b>Money Changer's Name</b>       | <b>Address</b>  | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b>  |
|--------------|-----------------------------------|---|---------------------------|-------------|-----------------------------------|
| 01           | Alif Money Changer                | 5/H,Darus Salam Road,Sangita Market, Mirpur-1, Dhaka              | 0016                      | Dhaka       | Mirpur Branch, Mirpur, Dhaka      |
| 02           | M/S.Bonoful Money Exchange Co.Ltd | Taher Tower Shopping Center,Shop No-111,Gulshan-2, Dhaka          | 0043                      |             |                                   |
| 03           | Jeson Money Changer               | 5/H,Darus Salam Road,Mirpur-1, Dhaka                              | 0230                      |             |                                   |
| 04           | Kornika Money Changer             | Geneva Tower, H-1, R-4, Block-A, Mirpur-11, Dhaka                 | 0247                      |             |                                   |
| 05           | Pran Money Exchange Ltd           | 35/Kha,Bikrampur Plaza,Section-6,Mirpur-6, Dhaka                  | 0387                      |             |                                   |
| 06           | Shanjid Money Exchange            | 6/Kha,1/25,Chan Mansion,Senpara,Mirpur-10, Dhaka                  | 0455                      |             |                                   |
| 07           | Taimur Money Changer              | 6/Kha/1/33,Rokeya Complex,Mirpur-10, Dhaka                        | 0492                      |             |                                   |
| 08           | Golam Faruk Arif Moneychanger     | Railbazar, Darshana, Chuadanga.                                   | 0163                      | Rajshahi    | Kushtia Br.                       |
| 09           | Miah Money Exchange Co            | Level-2, Block-A, Shop No-16, Bashundhara City, Panthapath, Dhaka | 0297                      | Dhaka       | Ramna Branch, Dhaka               |
| 10           | Moonlight Money changing          | Holding-231/247, Rajshahi City Corporation, Kumarpara, Rajshahi.  | 0302                      | Rajshahi    | Rajshahai Br., Alupatty, Rajshahi |
| 11           | Shuvro Money Changer              | 6/29 Eastern Plaza(6th Floor), Elephant Road, Dhaka- 1205         | 0462                      | Dhaka       | Kawran Bazar Branch, Dhaka        |

**9. NATIONAL BANK LIMITED (FI ID-43)**

| <b>SL No</b> | <b>Money Changer's Name</b>              | <b>Address</b>  | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b>                        |
|--------------|--|---|---------------------------|-------------|---|
| 01           | Aman Money Changer                       | Mojibur Rahman Mention, Kabi Nazrul Islam Road, Bogura. | 0019                      | Bogura      | Bogura Branch, Borogola, Bogura                         |
| 02           | Chistia Money Changer                    | Main road, Side of Bridge, Naogaon                      | 0085                      | Bogura      | Naogaon Branch, Naogaon.                                |
| 03           | Crown Money Changer Company Ltd          | Shop no:16,Ground Floor,Banani Super Market,Dhaka       | 0088                      | Dhaka       | Motijheel Branch, 3, Rajuk Avenue, Motijheel C/A, Dhaka |
| 04           | National Moneychanger Ltd.               | Taranga Complex, 19, Rajuk Avenue, Dhaka                | 0328                      |             |   |
| 05           | Pride Money Exchange                     | 115-120, Admjee Court, Dhaka.                           | 0388                      |             |   |
| 06           | Reliable Money Exchanger Pvt. Ltd.       | Hazrat Shahjalal Airport                                | 0419                      |             |   |
| 07           | Taslima Money Exchange Ltd               | 89/A(New),11/3(Old) Nayapaltan, Dhaka                   | 0495                      |             |   |
| 08           | Today's International Money Exchange Ltd | 120/A.R.S Bhaban (1stFloor), Motijheel C/A Dhaka.       | 0498                      |             |   |
| 09           | Mohananda Money Changing House           | 75, Daudpur Road, Chapainawabgonj                       | 0285                      | Rajshahi    | Chapainawa bgonj Branch, Chapainawa bganj               |
| 10           | Nahar Money Changer                      | 25/1 D.I.T Road, Malibagh Chowdhurypara, Dhaka          | 0325                      | Dhaka       | Malibagh Branch, Dhaka                                  |
| 11           | Sunflower Corporation Money Changer      | 51, Katpotti Road, Barishal                             | 0475                      | Barishal    | Barishal Branch Sadar Road, Barishal                    |

**10. THE CITY BANK LIMITED (FI ID-44)**

| <b>SL No</b> | <b>Money Changer's Name</b>         | <b>Address</b>  | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b> |
|--------------|-------------------------------------|---|---------------------------|-------------|----------------------------------|
| 01           | A S N Money Changer Ltd.            | Shop-22/A, Landview Shopping Centre, Gulshan-2, Dhaka-1212.                               | 0005                      | Dhaka       | Foreign Exchange Branch, Dhaka   |
| 02           | Ideal Money Exchange Company        | Zarin Mansion (2nd Floor), Room no-302/B, 55, Motijheel C/A, Dhaka-1000.                  | 0201                      |             |                                  |
| 03           | Pacific International Money Changer | Jesika Tower, Room no.09, 12, DIT Avenue, Motijheel C/A, Dhaka.                           | 0381                      |             |                                  |
| 04           | Standard Money Exchange Ltd.        | 65, Dilkusha C/A (ground Floor), Dhaka.   | 0470                      |             |                                  |
| 05           | Talukdar Money Exchange House       | Level-1, Block C, Shop no.1/A, Bashundhara city Shopping Mall, 13/ka/1, Panthapath, Dhaka | 0493                      |             |                                  |
| 06           | Al- Farah Money Exchange            | 80/A, Siddeshawri Circular Road (1st Floor), Dhaka.                                       | 0012                      | Dhaka       | Mouchak Branch, Dhaka            |
| 07           | Trusty Money Changer                | Shop no-110, Taher Shopping Center, Plot-10, Gulshan-2, Dhaka.                            | 0502                      |             |                                  |
| 08           | Bengal Money Exchange               | Room no.325, Alpona Plaza (2nd Fl), 51, New Elephant Road, Dhaka-1205                     | 0047                      | Dhaka       | B.B Avenue Branch, Dhaka.        |
| 09           | Globenet Money Exchange             | Malek Chamber, 5/5, Agrabad C/A, Badamtoli, Doublemooring, Chattogram.                    | 0161                      | Chattogram  | Agrabad Branch Chattogram        |
| 10           | Unique Money Exchange House         | 22, Momin Road (1st floor), J, M, Paradise Bhaban, Anderkilla, Chattogram.                | 0511                      |             |                                  |
| 11           | Speed Money Exchanger               | 15, Tanti Bazar, Dhaka-1100.  | 0468                      | Dhaka       | Islampur Branch Dhaka            |

**11. IFIC BANK LIMITED (FI ID-45):**

| SL No | Money Changer's Name                   | Address  | Money Changer Code | Area       | Related Authorised Dealer           |
|-------|--|--|--------------------|------------|-------------------------------------|
| 01    | Agrabad Money Exchange Co.             | Commercial Court (Gr. Fl.), 95, Agrabad C/A, Chattogram-4100, Chattogram                       | 0009               | Chattogram | Agrabad Branch, Chattogram          |
| 02    | Hoq Money Exchange Co.                 | 56, Sufiyan Mension, Taltola, Sadar, Sylhet.   | 0189               | Sylhet     | Sylhet Branch, Laldighirpar, Sylhet |
| 03    | Imperial Money Exchange Co.            | Hazrat Shahjalal International Airport, Terminal-2 Bhaban(Agomoni Hall), Kurmitola, Dhaka-1219 | 0203               | Dhaka      | Elephant Road Branch, Dhaka         |
| 04    | Macfee Money Changer                   | 29, Mirpur Road, Jahan Mension,(1 St Floor), Dhaka-1205  | 0284               |            |                                     |
| 05    | Voyager Money Exchange                 | Mukto Bangla Shopping Complex (shop-170), Mirpur-1, Dhaka.                                     | 0531               |            |                                     |
| 06    | Paharika Money Exchange                | 170, Hazari Lane, Harding Market(1st Floor), Anderkilla, Chattogram                            | 0383               | Chattogram | Laldighi Branch, Chattogram         |
| 07    | Silver MoneyExchange                   | 5, Laldighi East (1st Floor), Chattogram   | 0464               |            |                                     |
| 08    | Runa Money Changer                     | 122, Soptopodi Market, Sathmatha, Bogura   | 0426               | Bogura     | Bogura Branch, Bogura               |
| 09    | Trade King International Money Changer | Karim Super Market, Abul Kashem Sarak, Satkhira  | 0499               | Khulna     | Satkhira Branch, Satkhira .         |
| 10    | Trisha Money Changer                   | Benapole Checkpost, Benapole, Sharsha, Jashore   | 0500               | Khulna     | Jashore Branch, Jashore             |

**12. UNITED COMMERCIAL BANK LIMITED (FI ID-46)**

| SL No | Money Changer's Name              | Address                                      | Money Changer Code | Area  | Related Authorised Dealer      |
|-------|-----------------------------------|--|--------------------|-------|--------------------------------|
| 01    | A.R. Money Exchange Centre.       | Gulshan-2, Dhaka                             | 0004               | Dhaka | Gulshan Branch, Dhaka          |
| 02    | Dhaka Money Changer Ltd           | Fakirapool, Dhaka                            | 0104               |       |                                |
| 03    | Avia Money Changer                | 145, Motijheel, Dhaka                        | 0024               | Dhaka | Principal Branch, Dhaka        |
| 04    | B.K.B. Money Exchange (PVT) Ltd   | 28 land view shopping Center, Gulshan, Dhaka | 0052               |       |                                |
| 05    | Dawn Money Exchange Ltd           | 67, Nayapaltan, Dhaka                        | 0101               |       |                                |
| 06    | Interim Money Exchange            | Pink City, Gulshan, Dhaka                    | 0204               |       |                                |
| 07    | Paramount Money Exchange          | Jamuna Future Park, Dhaka                    | 0385               | Dhaka | Elephant Road Branch, Dhaka    |
| 08    | M/S Royal Money Exchange Co. Ltd. | Dhanmondi, Dhaka                             | 0422               | Dhaka | Foreign Exchange Branch, Dhaka |

**13. PUBALI BANK LTD (FI ID-47)**

| SL No | Money Changer's Name             | Address   | Money Changer Code | Area       | Related Authorised Dealer                |
|-------|----------------------------------|---|--------------------|------------|--|
| 01    | Associated Money Changing co Ltd | 64 Dilkusha C/A Dhaka   | 0023               | Dhaka      | Principal Branch, Dhaka                  |
| 02    | M.S. Alam Money Changer          | 26, Sir Iqbal Road, Khulna  | 0283               | Khulna     | Khulna Branch, Khulna                    |
| 03    | N. Hossain Money Changer         | 107, Sir Iqbal Road, Khulna   | 0321               |            |  |
| 04    | Mahmud Money Exchange            | 1/A College Street (1st Floor) , Mirpur Road, Dhanmondi, Dhaka-1205 | 0286               | Dhaka      | Nayapaltan Branch, Dhaka                 |
| 05    | Nibedita Money Exchange Ltd.     | 133, Awal Bibi Bhaban, D.I.T Ext:Road, Fakirapool, Dhaka-1000       | 0333               | Dhaka      | Foreign Exchange Corporate Branch, Dhaka |
| 06    | JB Money Exchanger               | Nurjahan Plaza, Bahaddarhat, Chattogram                             | 0221               | Chattogram | C.D.A Corporate Branch, Chattogram       |
| 07    | Qader Money Exchange             | 7, Laldighi (East side), Chattogram                                 | 0242               | Chattogram | Laldighi East Branch, Chattogram         |

**14. UTTARA BANK LIMITED (FI ID-48):**

| SL No | Money Changer's Name                    | Address   | Money Changer Code | Area   | Related Authorised Dealer       |
|-------|---|---|--------------------|--------|---------------------------------|
| 01    | Aabco Money Changer                     | 130,D.I.T. Extansion Rd.Rahmoth Bhaban(Ground Floor),Fakirapool,Dhaka-1000.           | 0006               | Dhaka  | Dilkusha Br. Dhaka.             |
| 02    | Forseas Money Changer                   | Jiban Bima Bhaban(Feont Block) 10,Dilkusha C/A,Dhaka.                                 | 0143               |        |                                 |
| 03    | Uttara Money Changer                    | Admjee Court, 115-120, motijheel C/A, Dhaka-1000.                                     | 0512               | Dhaka  |                                 |
| 04    | Abdullah Money Changer                  | 475/E,D.I.T.Road,(1st Floor),Malibagh Bazar Road,Dhaka.                               | 0007               | Dhaka  | Gulshan Br. Dhaka               |
| 05    | Estan Money Exchange(License cancelled) | Metropliton Shopping Plaza, Plot#10,Shop#33(Ground Floor),Gulshan-2,Dhaka-1212.       | 0124               |        |                                 |
| 06    | Emon Money Exchange                     | 22, Rob Super Market, Room#3 (Ground Floor),Gulshan-2,Dhaka-1212.                     | 0202               |        |                                 |
| 07    | Rubi Money Changing                     | Latif Amporium Market, Plot-27, Road 07, Uttara-03, Dhaka                             | 0424               | Dhaka  | Uttara Br., Dhaka.              |
| 08    | Star Money Exchange                     | Hazrat Shahjalal Airport  | 0471               |        |                                 |
| 09    | JBECO Money Changer (Pvt) Ltd           | Latif Emporium Market(Ground Floor), Shop No.24, Plot#27, Rd#7, Sector#3,Uttara,Dhaka | 0227               |        |                                 |
| 10    | Mamun Money Exchange                    | 27,Rambabu Road, Mymensingh   | 0288               | Dhaka  | Mymensingh Br., Mymensingh.     |
| 11    | Midland Money Changer                   | Joynal Complex (shop-2), Bahundhara Road, Jagannathpur, Vatar, Dhaka                  | 0298               | Dhaka  | Kawran Bazar Br., Dhaka         |
| 12    | Seba Money Exchange                     | 126/A/B,Monipuri Para, 1014 Lion Shopping Complex, Old Airport Rd.Tejpgaon,Dhaka.     | 0459               |        |                                 |
| 13    | Misa Money Exchange                     | 47, Dilkusha C/A (Jaman Chamber) 2nd Floor,Dhaka                                      | 0299               | Dhaka  | BB Avenue Br Dhaka              |
| 14    | Nihon Money Exchange                    | 120/A,Motijheel C/A, R.S.Bhaban,(1st Floor),Dhaka                                     | 0334               |        |                                 |
| 15    | Audity Money Exchange                   | 25/A Dilkusha C/A,Alamin Center, Dhaka.   | 0361               | Dhaka  | Foreign Exchange Br. Dhaka.     |
| 16    | Kapotakkhi Money Exchange               | 23, Rail Road, Jashore  | 0246               | Khulna | Jashore Branch, Jashore         |
| 17    | Stock Home Money Changer                | 306,Baro Moghbazar,Dhaka-1217.  | 0472               | Dhaka  | Local Office, Motijheel, Dhaka. |

**15. EASTERN BANK LIMITED (FI ID-52)**

| <b>SL No</b> | <b>Money Changer's Name</b> | <b>Address</b>   | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b> |
|--------------|-----------------------------|--|---------------------------|-------------|----------------------------------|
| 01           | Zahed Money Changer         | 7, Old Jashore Road , Khulna                           | 0223                      | Khulna      | Khulna Branch, Khulna            |
| 02           | Mega City Money Changers    | 76, Agrabad C/A Jahanbuilding 04 Chattogram Bangladesh | 0293                      | Chattogram  | Agrabad Branch, Chattogram       |
| 03           | Nutrol Money Exchange       | 56, Purana Paltan, Dhaka                               | 0331                      | Dhaka       | Gulshan Branch, Dhaka.           |

**16. NATIONAL CREDIT AND COMMERCE BANK LTD (FI ID-53)**

| <b>SL No</b> | <b>Money Changer's Name</b>   | <b>Address</b>  | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b> |
|--------------|-------------------------------|---|---------------------------|-------------|----------------------------------|
| 01           | Bartha Money Changer Inc.     | 10, Metropoliton Shoping Plaza, Gulshan North, Circle-2, Dhaka-1212 | 0045                      | Dhaka       | Gulshan Branch, Dhaka            |
| 02           | East West Money Exchange Ltd. | 58, Purana Paltan,Dhaka-1000  | 0122                      | Dhaka       | Motijheel Branch, Dhaka          |
| 03           | Sab Money Exchange Limited.   | 7, Extension New Super Market, Baitul Mokarram,Dhaka-1000           | 0473                      |             |                                  |
| 04           | Nehal Money Changer           | 22, Clay Road, Khulna   | 0330                      | Khulna      | Khulna Branch Khulna             |

**17. PRIME BANK LIMITED (FI ID-54)**

| <b>SL No</b> | <b>Money Changer's Name</b> | <b>Address</b>   | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b> |
|--------------|-----------------------------|--|---------------------------|-------------|----------------------------------|
| 01           | Castle Money Exchange       | Shop- 46, U.A. E. Moitry Complex, Rd No - 04, Kamal Ataturk Avenue, Banani, Dhaka - 1213 | 0082                      | Dhaka       | Gulshan Branch, Dhaka            |
| 02           | Margina Money Changer       | 55/B, Purana Paltan, Noakhali Tower, (3rd Floor), Suite-4b, Dhaka-1000.                  | 0303                      | Dhaka       | Motijheel Branch, Dhaka          |

**18. SOUTHEAST BANK LIMITED (FI ID-55)**

| SL No | Money Changer's Name        | Address  | Money Changer Code | Area  | Related Authorised Dealer         |
|-------|-----------------------------|--|--------------------|-------|-----------------------------------|
| 01    | Ratul Money Changer         | Rahamania International Complex, 28/1/C Toyenbee Circular Road, Motijheel, Dhaka | 0418               | Dhaka | Principal Branch, Dilkusha, Dhaka |
| 02    | Mridula Money Exchange Ltd. | Shop-6, 57, Alam Market, Banani, Dhaka.  | 0141               | Dhaka | Banani Branch, Dhaka              |

**19. DHAKA BANK LIMITED (FI ID-56)**

| SL No | Money Changer's Name                      | Address   | Money Changer Code | Area  | Related Authorised Dealer          |
|-------|---|---|--------------------|-------|------------------------------------|
| 01    | The Dhaka Money Exchange                  | Shop#20(Ground Floor),Bely Complex,Sector#03,Uttara Model Town,Dhaka                      | 0105               | Dhaka | Local Office, Motijheel C/A, Dhaka |
| 02    | Diamond Money Exchange                    | Dhaka Sheraton Hotel,1,Minto Road,Dhaka   | 0107               |       |                                    |
| 03    | Glory Money Exchange                      | 64,Dilhkusha C/A,Dhaka-1000   | 0162               |       |                                    |
| 04    | Hazrat Khajababa Mudra Binimoy Kendra Ltd | 47,Dhanmondi Hakers Market(2 <sup>nd</sup> Floor), Mirpur, Dhaka                          | 0182               |       |                                    |
| 05    | Metro Money Exchange                      | Shop#23(Ist Floor) Holding #12-14, Land Mark Shopping Centre, Northc/A,Gls Avenue-2,Dhaka | 0295               |       |                                    |
| 06    | Padma Money Exchange                      | Level#1,Block#A,Shop#80/B,Bash undhara City Shopping Mall,13/Ka/1,Panthapath,Dhaka5       | 0382               |       |                                    |
| 07    | Himu Money Exchange Pvt. Ltd.             | 16/A, Kemal Ataturk Avenue, Tower Hamlet (Ground Floor), Banani, Dhaka-1213.              | 0184               | Dhaka | Banani Branch, Banani, Dhaka       |
| 08    | Keya Money Changer                        | Momtaaz Plaza (Ground Floor), House No. 07, Road No. 04, Dhanmondi R/A, Dhaka-1205.       | 0243               | Dhaka | Dhanmondi Branch, Dhaka.           |

**20. AL-ARAFAH ISLAMI BANK LIMITED (FI ID-57)**

| SL No | Money Changer's Name        | Address  | Money Changer Code | Area  | Related Authorised Dealer          |
|-------|-----------------------------|--|--------------------|-------|------------------------------------|
| 01    | Delta Bureau De Change Ltd. | 83, Kears Plaza, Road No # 8/A, Level # 2, Shop # 216, Dhanmondi, Dhaka-1209 | 0102               | Dhaka | Motijheel Corporate Branch, Dhaka. |
| 02    | Federal Money Changer Ltd.  | Shop # 03 (Ground Floor), Banani Super Market, Banani, Dhaka-1213            | 0142               |       |                                    |
| 03    | Shamrat Money Exchange Ltd. | 126 Motijheel C/A (Ground Floor), Dhaka-1000                                 | 0454               |       |                                    |

**21. SOCIAL ISLAMI BANK LIMITED (FI ID-58)**

| SL No | Money Changer's Name              | Address  | Money Changer Code | Area     | Related Authorised Dealer  |
|-------|-----------------------------------|--|--------------------|----------|----------------------------|
| 01    | Currency & Currency Exchange Ltd  | Taher Shopping Center, Shop No. 216 (1st Floor), Gulshan-2, Dhaka-1212                       | 0090               | Dhaka    | Principal Branch, Dhaka.   |
| 02    | North East Money Changing Co. Ltd | Baliadi Mansion (3rd Floor), 16 Dilkusha C/A, Dhaka-1000                                     | 0336               |          |                            |
| 03    | Hasan Money Changer               | Registered: Plot#11, Sector#2, Uposhahar, Rajshahi. Business: F 300, Shaheb Bager, Rajshahi. | 0181               | Rajshahi | Rajshahi Branch, Rajshahi. |

**22. DUTCH-BANGLA BANK LIMITED (FI ID-59)**

| SL No | Money Changer's Name  | Address  | Money Changer Code | Area  | Related Authorised Dealer     |
|-------|-----------------------|--|--------------------|-------|-------------------------------|
| 01    | Bijoy Money Exchange  | Hazrat Shahjalal Airport                                       | 0049               | Dhaka | Local Office, Dilkusha, Dhaka |
| 02    | Skaf Money Changer    | 64/7-1st Floor, West Panthapath, Lake Circus, Kalabagan, Dhaka | 0457               | Dhaka | Dhanmondi Branch, Dhaka       |
| 03    | Ramada Money Exchange | Hazrat Shahjalal Airport                                       | 0416               | Dhaka | Banani Branch, Dhaka          |
| 04    | Sathi Money Exchange  | UAE Moitri Complex, Banani, Dhaka                              | 0456               |       |                               |

**23. MERCANTILE BANK LIMITED (FI ID-60)**

| <b>Sl No</b> | <b>Money Changer's Name</b>                | <b>Address</b>                             | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b> |
|--------------|--|--|---------------------------|-------------|----------------------------------|
| 01           | Rainbow International Currency Linkage Ltd | 32 Alta Plaza, H# 01 R# 10 Dhanmondi Dhaka | 0413                      | Dhaka       | Dhanmondi Branch, Dhaka          |

**24. STANDARD BANK LIMITED (FI ID- 61)**

| <b>Sl No</b> | <b>Money Changer's Name</b> | <b>Address</b>  | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b> |
|--------------|-----------------------------|---|---------------------------|-------------|----------------------------------|
| 01           | Standard Foreign Exchange   | Shop No-120 (Ground Floor), 10 Taher Shopping Center, Gulshan Circle-2,Dhaka-1212 | 0469                      | Dhaka       | Gulshan Branch Dhaka             |

**25. MUTUAL TRUST BANK LIMITED (FI ID-65)**

| <b>Sl No</b> | <b>Money Changer's Name</b>       | <b>Address</b>  | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b> |
|--------------|-----------------------------------|---|---------------------------|-------------|----------------------------------|
| 01           | Haque International Money Changer | Plot-37,39,41,43 Gulshan Shopping Centre, Room-B102, Gulshan -1, Dhaka-1212 | 0187                      | Dhaka       | Pragati Sarani Branch, Dhaka     |

**26. THE PREMIER BANK LIMITED (FI ID-66)**

| <b>Sl No</b> | <b>Money Changer's Name</b>  | <b>Address</b>   | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b> |
|--------------|------------------------------|--|---------------------------|-------------|----------------------------------|
| 01           | Tisa Money Exchange Services | 42, Kemal Ataturk Avenue, Iqbal Center, Banani, Dhaka-1213 | 0496                      | Dhaka       | Gulshan Branch, Dhaka            |

**27. FIRST SECURITY ISLAMI BANK LIMITED: (FI ID-67)**

| <b>Sl No</b> | <b>Money Changer's Name</b> | <b>Address</b>  | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b> |
|--------------|-----------------------------|---|---------------------------|-------------|----------------------------------|
| 01           | Rib Money Exchange Company  | 8, Simanto Square, R-02, Dhanmondi, Dhaka                       | 0421                      | Dhaka       | Dhanmondi Branch, Dhaka          |
| 02           | S.H. Money Exchange         | 63, Gulshan Shopping Centre, (1st Floor), Gulshan-1, Dhaka-1212 | 0451                      | Dhaka       | Mohakhali Br. Dhaka              |

**28. ICB ISLAMIC BANK LIMITED (FI ID-107)**

| <b>SL No</b> | <b>Money Changer's Name</b> | <b>Address</b>   | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b> |
|--------------|-----------------------------|--|---------------------------|-------------|----------------------------------|
| 01           | Amin Money Changer          | 129, D I T Ext. Road Fakirapool Dhaka-100 Phone No.02-9347582 & 01819219646  | 0020                      | Dhaka       | Principal Office, Dhaka          |
| 02           | D.N. Money Changer          | Faruque Rupaiun Tower 32, Kamal Atatur Avenue Ground floor, Banani, Dhaka-1213 Phone No.02-9820635-6 & 01720636093 | 0108                      | Dhaka       | Karwan Bazar Br., Dhaka          |

**29. NRB GLOBAL BANK LIMITED (FI ID-84)**

| <b>SL No</b> | <b>Money Changer's Name</b> | <b>Address</b>                                      | <b>Money Changer Code</b> | <b>Area</b> | <b>Related Authorised Dealer</b> |
|--------------|-----------------------------|---|---------------------------|-------------|----------------------------------|
| 01           | Ornate Money Exchange       | 10/3, Toyenbee Circular Road, Motijheel, Dhaka-1000 | 0365                      | Dhaka       | Motijheel Branch, Dhaka          |

**LIMITED MONEY CHANGER LIST**

| <b>SL No</b> | <b>Money Changer's Name</b>                         | <b>Address</b>   | <b>Code</b> | <b>Area</b> |
|--------------|---|--|-------------|-------------|
| 1            | Agroni Bank Ltd. HSJI Airport Booth                 | Agrony Bank Ltd ,Hazrat Shahjalal International Airport Booth, Kurmitola, Dhaka.     | 1001        | Dhaka       |
| 2            | The City Bank Ltd. HSJI Airport Booth               | The City Bank Ltd. , Hazrat Shahjalal International Airport Booth, Kurmitola, Dhaka. | 1002        | Dhaka       |
| 3            | Hotel Rajmoni Esha Khan International               | 89/3,V.I.P. Road, Kakrail,Dhaka.   | 1003        | Dhaka       |
| 4            | Hotel La-Vinchi Ltd.                                | 54, Kawran Bazar, Dhaka-1215.  | 1004        | Dhaka       |
| 5            | Royel Park Ltd.                                     | House#85, Road#25-A, Block#-A, Banani, Dhaka- 1213.                                  | 1005        | Dhaka       |
| 6            | Radision Blue Dhaka Water Garden                    | Airport Road, Dhaka Cantonment, Dhaka.   | 1006        | Dhaka       |
| 7            | Pan Pacific Sonargaon Hotel                         | 107, Kazi Nazrul Islam Avenue, Dhak-1215.  | 1007        | Dhaka       |
| 8            | White House Hotel                                   | 155, Shantinagar, Dhaka-1217   | 1008        | Dhaka       |
| 9            | Hotel Sarina Ltd. (Former Sarina-In- Ltd.)          | Plot#27, Road #17, Banani C/A, Dhaka-1213.   | 1009        | Dhaka       |
| 10           | Biman Bangladesh Airlines Ltd.                      | Biman Bangladesh Air Lines Ltd.Head Office, Balaka, Kurmitola, Dhaka-1229.           | 1010        | Dhaka       |
| 11           | Civil Aviation Authority of Bangladesh              | Directorate Office, Hazrat Shahjalal International Airport. Dhaka-1229.              | 1011        | Dhaka       |
| 12           | Dhaka Regency Hotel & Resort Ltd.                   | Airport Road,Nikunja-2,Dhaka-1206  | 1012        | Dhaka       |
| 13           | Six season Hotel Ltd.                               | House 19, road 9b, Gulshan-2, Dhaka-1212   | 1013        | Dhaka       |
| 14           | Sonali Bank Ltd. HSJI Airport Branch                | Sonali Bank Ltd. Hazrat Shahjalal International Airport Booth, Kurmitola Dhaka.      | 1014        | Dhaka       |
| 15           | Sonali Bank Ltd.Hotel Sonargon Branch               | Sonali Bank Ltd. Hotel Sonargon Branch Booth.  | 1015        | Dhaka       |
| 16           | Uttara Bank Ltd. Hotel Ruposhi Bangla Branch        | Uttara Bank Ltd. Dhaka Ruposhi Bangla hotel Building,I Minto Road, Dhaka.            | 1016        | Dhaka       |
| 17           | Janata Bank Ltd. HSJI Airport Booth                 | Janata Bank Ltd, Overseas Banking Dept.110 Motijheel C/A, Dhaka-1000.                | 1017        | Dhaka       |
| 18           | Pubali Bank Ltd. HSJI Airport Booth                 | Pubali Bank Ltd. HSJI Airport Booth, Kormitola, Dhaka.                               | 1018        | Dhaka       |
| 19           | Inter Continental Dhaka                             | 1, Minto Road, Dhaka-1000.   | 1019        | Dhaka       |
| 20           | Bangladesh Hotels Ltd.(Hotel Purbani)               | 1, Dilkusha C/A, Dhaka-1000.   | 1020        | Dhaka       |
| 21           | Hotel Golden Dragon Ltd. (Chinese Restaurant & Bar) | Mrs Golden Dragon Resturent & Bar, 52/7, New Eskaton, Dhaka.                         | 1021        | Dhaka       |
| 22           | Jamuna Resort Ltd.                                  | Progoti Insurance Bhaban (7th floor), 20-21, Kawran Bazar, Dhaka-1215.               | 1022        | Dhaka       |
| 23           | The Westin, Dhaka.                                  | Plot no-01,CWN(B), Road no-45, Gulshan-2, Dhaka.                                     | 1023        | Dhaka       |
| 24           | Sakura (Restaurent & Bar).                          | Sakura, 17-20, Paribag Super Market Shahbag, Dhaka-1000.                             | 1024        | Dhaka       |
| 25           | Dhaka Club Ltd.                                     | Ramona, Dhaka-1000.  | 1025        | Dhaka       |
| 26           | Sheltech Holdings Ltd. (Former Exicutive Suit Ltd.) | House # 58, Road # 11, Block # F, Banani, Dhaka-1213.                                | 1026        | Dhaka       |

| SL No | Money Changer's Name  | Address  | Code | Area  |
|-------|---|--|------|-------|
| 27    | Belagio Rstaurent   | BTI Landmsrk (12 <sup>th</sup> floor),16 Gulshan Avenew, Dhaka-1212.                               | 1027 | Dhaka |
| 28    | Standerd Bank Ltd. Hazrat Shahjalal International Airport Booth, Kurmitola Dhaka. | Standerd Bank Ltd. Head office, Metropoliton chember Building, 122-124, Motijheel C/A, Dhaka-1000. | 1028 | Dhaka |
| 29    | Mutual Trust Bank Ltd. Elephant Road Br.  | Mutual Trust Bank Elephant Road Br. Dhaka.   | 1029 | Dhaka |
| 30    | State Bank Of India IVAC Booth.   | State Bank Of India IVAC Booth. Gulsan,Lake vew, House-12, Road-137, Gulsan-1, Dhaka.              | 1030 | Dhaka |
| 31    | Probashi Kallayan Bank  | Hazrat Shahjalal International Airport Booth, Kurmitola, Dhaka.                                    | 1031 | Dhaka |
| 32    | Sonali Bank Ltd. Suprim Court Br.   | Sonali Bank Ltd. Suprim court Br. Dhaka.   | 1032 | Dhaka |
| 33    | Probashi kalyan Bank, Principal Branch.   | Probashi kalyan Bank, Head Office, Probashi Kalyan Bhabon,71-72, Old Elep Road Dhaka.              | 1033 | Dhaka |
| 34    | Sonali Bank Ltd. Dhaka University Br.   | Dhaka University   | 1034 | Dhaka |
| 35    | Uttara Bank Ltd. Vagolpur Branch. Kishorgong                                      | Vagolpur Kishorgong  | 1035 | Dhaka |
| 36    | Mutual Trust Bank Ltd. HSJI Airport Booth(Arrival lounge)                         | Hazrat Shahjalal International Airport booth Kurmitola Dhaka.                                      | 1036 | Dhaka |
| 37    | Mutual Trust Bank Ltd. HSJI Airport Booth (Departure lounge)                      | Hazrat Shahjalal International Airport booth Kurmitola Dhaka.                                      | 1037 | Dhaka |
| 38    | Suel Restaurent Ltd.  | House-153(5th floor), Road-11, Block-E, Banani, Dhaka-1213.  | 1038 | Dhaka |
| 39    | Hotel Al Faruk Intarnational  | 64/1/A, North Kamlapur, Dhaka-1217.  | 1039 | Dhaka |
| 40    | Chalet Resturent & Bar Ltd.   | 25,26,27 Kazi Nazrul Islam Avenue, Happy Rahman Plaza (2nd floor) Bangla Motor, Dhaka-1000.        | 1040 | Dhaka |
| 41    | Hotel Ambala-Inn  | Plot-39, Road-2,Dhanmondi, Dhaka-1215.   | 1041 | Dhaka |
| 42    | BRAC Centre-Inn   | 75, Mohakhali, Dhaka-1212.   | 1042 | Dhaka |
| 43    | Lakeshore Service Apartment(PVT.) Ltd.  | Road # 41, House # 46, Gujshan-2, Dhaka-1212.  | 1043 | Dhaka |
| 44    | BRAC Arong Gulshan Branch   | Arong Centre, 346, Tejgaon Industrial Area-Dhaka-1208.   | 1044 | Dhaka |
| 45    | BRAC Arong Lalmatia Branch  | Arong Centre, 346, Tejgaon IndustrialArea-Dhaka-1208.  | 1045 | Dhaka |
| 46    | BRAC Arong Mogbazar Branch  | Arong Centre, 346, Tejgaon Industrial Area-Dhaka-1208.   | 1046 | Dhaka |
| 47    | BRAC Arong Uttara Branch  | Arong Centre, 346, Tejgaon Industrial Area-Dhaka-1208.   | 1047 | Dhaka |
| 48    | BRAC Arong Wari Branch  | Arong Centre, 346, Tejgaon Industrial Area-Dhaka-1208.   | 1048 | Dhaka |
| 49    | Concord Resort Atlantis   | Concord Entertainment, Co., Ltd. Concord centre,43 north commercial Area,Gulshan-2, Dhaka-1212.    | 1049 | Dhaka |
| 50    | Premium sweets bi-Central   | Hazrat Shahjalal International Airport Booth, Kurmitola Dhaka.                                     | 1050 | Dhaka |
| 51    | Piashi Restaurent & Bar Ltd.  | 144, Taj Uddin ahmed Shwaroni, Mog Bazar Dhaka.  | 1051 | Dhaka |

| SL No | Money Changer's Name                            | Address  | Code | Area       |
|-------|---|--|------|------------|
| 52    | BRAC Arong Jamuna Future Park Branch.           | Jamuna Future Park, Ka-244, Kuril, Dhaka.  | 1052 | Dhaka      |
| 53    | Blue Moon Recreation Club                       | Green Delux (4th floor), House-67/D Road-11, Block-E, Banani, Dhaka-1213.                        | 1053 | Dhaka      |
| 54    | Fars Hotel & Resorts Ltd.                       | 212, Shahid Sayad Nazrul Islam Sarwani, Purana Palton, Dhaka-1000.                               | 1054 | Dhaka      |
| 55    | City Orcard Recreation Club Ltd.                | House-7 (5 <sup>th</sup> & 6 <sup>th</sup> floor), road-7/D, Sector-09, Uttara, Dhaka-1230.      | 1055 | Dhaka      |
| 56    | Amari Dhaka owned by cureshma Services Ltd.     | House # 47, Road 41, Gulsan-2, Dhaka-1215, Dhaka-1215.   | 1056 | Dhaka      |
| 57    | Maple leaf hotel & resorts Ltd.                 | Plot 1B, Road-1, Sector-1, Uttara, Dhaka.  | 1057 | Dhaka      |
| 58    | Le Meridean Dhaka.                              | 79/A, Airport Road, Nikunju-2, KhilKhat, Dhaka.  | 1058 | Dhaka      |
| 59    | BRAC Arong Dhanmondi Branch.                    | BRAC Arong Dhanmondi Br., Plot-28/A, House-1, Road-2, Dhanmondi R/A, Dhaka.                      | 1059 | Dhaka      |
| 60    | BRAC Arong Banani Branch.                       | BRAC Arong Banani Br., Plot-11, Road-11, Block -G, Banani, Dhaka.                                | 1060 | Dhaka      |
| 61    | Hotel 71 Ltd.                                   | 176, Shahid Nazrul Islam Sarwani (Old 47 Bjoy Nogor), Bjoy Nogor, Dhaka-1000.                    | 1061 | Dhaka      |
| 62    | Red Button Catering Services Ltd.               | 47, Tejkunipara, Airport Road, Tejgoan, Dhaka-1215.  | 1062 | Dhaka      |
| 63    | The Artisan                                     | Arong Building, House-7, Road-2, Sector-3, Uttara, Dhaka-1213.                                   | 1063 | Dhaka      |
| 64    | Gulshan Club Ltd.                               | House # NWJ 2/A, Bir Uttam sultan Mahmud Road (old-50), Gulshan-2, Dhaka-1212.                   | 1064 | Dhaka      |
| 65    | Lakeview Recreation Club Ltd.                   | House-60/C, Road-131, South Avenew, Gulshan-1, Dhaka-1212.                                       | 1065 | Dhaka      |
| 66    | BRAC Arong BashundharaCity Shopping Mall        | BashundharaCity Shopping Mall, Tower Part, Level-1-4, 03 Tejturi Bazar, Pantha path, Dhaka-1215. | 1066 | Dhaka      |
| 67    | Dimple Restaurant & Bar Ltd.                    | Ka-70/1, Kuril Bishaw Road, Progoti Sharwani, Badda, Dhaka.                                      | 1067 | Dhaka      |
| 68    | Airport Manager, Chattogram Airport, Chattogram | Shah Amanat (R.) International Airport, Chattogram.  | 1068 | Chattogram |
| 69    | Ms. Hotel Agrabad Ltd.                          | Ms. Hotel Agrabad Ltd. Agrabad, Chattogram.  | 1069 | Chattogram |
| 70    | Ms. Hotel Saint Martin Ltd.                     | 25, Shake Mujib Road, Agrabad C/A, Chattogram.   | 1070 | Chattogram |
| 71    | Ms. Biman Bangladesh Air Lines Ltd. hittagong.  | 1-2, CDA Avenew, Sholoshahor, East Nasirabad, Chattogram.  | 1071 | Chattogram |
| 72    | Sea-Gal Hotels Ltd.                             | Hotel Motel Jone, Cox's Bazar.   | 1072 | Chattogram |
| 73    | Ms. Meridian Hotel & Restaurent.                | 1367, CDA Avenew Chattogram.   | 1073 | Chattogram |
| 74    | Ms. Arong Sholoshahor, Chattogram.              | Biman Office(1 <sup>st</sup> floor), ½, CDA Avenew, Sholoshahor, Nashirabad, Chattogram.         | 1074 | Chattogram |
| 75    | Ms. Arong Halishahor, Chattogram.               | House No.-1, Road No.-1, Blook-L Halishahor, Chattogram.   | 1075 | Chattogram |

| SL No | Money Changer's Name                                   | Address  | Code | Area       |
|-------|--|--|------|------------|
| 76    | Uttra Bank Ltd. Cox's Bazar Branch.                    | Zia Complex, South Laldighirpar, Cox's Bazar.  | 1076 | Chattogram |
| 77    | Ms. The Paninsula Chattogram.                          | Bul Bul Center, 486/B,O, R Nizam Road, CDA Avenew, Chattogram.   | 1077 | Chattogram |
| 78    | Ms. Wale Park Residence.                               | Plot # 02, Road # 01, O R Nizam Road, Chattogram-4000.   | 1078 | Chattogram |
| 79    | MS. Ocean paradise Ltd. Cox's Bazar                    | 28-29, Hotel motel Zone, Kalatoli Road, Cox's Bazar.   | 1079 | Chattogram |
| 80    | Sonali Bank Ltd.                                       | New Cort Building Br. Rangamati.   | 1080 | Chattogram |
| 81    | MS. Radison Blue Chattogram Bay Vew Hotel. Chattogram. | S,S, Khaled Road, Lal Khan Bazar, Chattogram.  | 1081 | Chattogram |
| 82    | Simon Beach Resort Ltd.                                | Marine drive Road, Kalatoli, Cox's Bazar. 222/228, Momin Road, Chattogram.   | 1082 | Chattogram |
| 83    | Sea Perl Beach Resort & Spa Ltd.                       | Enani Beach, Jalia Palong, Ukhia, Cox's Bazar. Corporate office-F.R Tower (19 <sup>th</sup> floor), 32 Kamal Ataturk Avenew, Banani, Dhaka-1213. | 1083 | Chattogram |
| 84    | Indian VISA Application Centre, Chattogram.            | Plot-211(old), 2464/B(new) Habib Lane, Zakir Hossain Road, Khulsi, Chattogram  | 1084 | Chattogram |
| 85    | Ms. Hotel See Crown, Cox's Bazar                       | Marine Drive road, Kolatoli New see Beach, Cox's Bazar.  | 1085 | Chattogram |
| 86    | Sonali Bank Ltd. Benapol Check Post Branch. Jashore.   | Benapol Check Post Branch. Jashore.  | 1086 | Khulna     |
| 87    | Janata Bank Ltd. Benapol Branch. Jashore.              | Benapol Branch. Jashore.   | 1087 | Khulna     |
| 88    | Agroni Bank Ltd. Benapol Branch. Jashore.              | Benapol Branch. Jashore.   | 1088 | Khulna     |
| 89    | Agroni Bank Ltd. Biman Ghati Branch. Jashore.          | Agroni Bank Ltd. Biman Ghati Branch Jashore.   | 1089 | Khulna     |
| 90    | Agroni Bank Ltd. Mongla Port Branch. Bagerhat.         | Mongla Port Branch. Bagerhat.  | 1090 | Khulna     |
| 91    | Hotel Royal (International) Khulna.                    | Hotel Royal International Khulna.  | 1091 | Khulna     |
| 92    | Hotel Western Inn (Int.) Khulna.                       | 51, Khan-E- Sabur Road, Khulna.  | 1092 | Khulna     |
| 93    | Hotel Kastel Salam Ltd. Khulna.                        | 8, KDA Avenue, Khulna.   | 1093 | Khulna     |
| 94    | Arunima Galf Resort Club, Norail                       | Panipara Noragati, Norail.   | 1094 | Khulna     |
| 95    | Hotel Poshur   | Bangladesh Porjoton corporation, Mongla,Bagerhat   | 1095 | Khulna     |
| 96    | Hotel Naz Garden                                       | Silimpur, Bogura.  | 1096 | Bogura     |
| 97    | Hotel Momo Inn Limited                                 | Nawdapara, Bogura.   | 1097 | Bogura     |
| 98    | Biman Bangladesh Airlines Ltd.                         | Mazumdari, Sylhet.   | 1098 | Sylhet     |
| 99    | Bangladesh Parjatan Corporation                        | Osmani Biman Bandar, Sylhet. Mob-01714-013256  | 1099 | Sylhet     |
| 100   | Sonali Bank Ltd. Osmani Biman Bandar Branch            | Osmani Biman Bandar, Sylhet.   | 1100 | Sylhet     |
| 101   | Porjoton Motel, Rajshahi                               | Abdul Majid Road, Rajshahi   | 1101 | Rajshahi   |

## INVISBLE RECEIPTS



## INVISIBLE RECEIVED FROM ABROAD

## A. SERVICES

Services cover transportation, travel, telecommunications, construction, insurance and pension services, financial services, computer and information services, charges for the use of intellectual properties n.i.e., personal, cultural and recreational services, other business services, government services transactions between resident and non-residents and manufacturing services on physical inputs owned by others.

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note  |
|---|---|---|
| <b>0</b>  | <b>TRANSPORTATION</b>   | Transport is the process of carriage of people and objects from one location to another as well as related supporting and auxiliary services. Transportation covers those services performed by residents of one economy for those of another. It includes all modes of transportation such as sea, air and other including land, internal waterway, pipeline and space transport as well as electricity transmission etc. which are involved with carriage of passenger, movement of goods (freight), charter of carriers with crew and other related supporting and auxiliary services. |
| <b>00</b>   | <b>Sea transport services</b>   | <b>Sea Transport Services:</b><br><i>-Transportation services performed by sea transports for movement of passengers, goods and other related services.</i>   |
| <b>001</b>  | <b>Passenger services under sea transport</b>   | <b>Passenger services under sea transport</b>   |
| 0010  | Surplus passage earnings received by Bangladesh Shipping Corporation/ Companies or agents.  | <i>Surplus passage earnings received from abroad</i><br>- by Bangladesh Shipping Corporation;<br>- by shipping companies;<br>- by shipping agents ;<br><i>for international transport of passengers services, such as;</i><br>-- passenger fares, charges for excess baggage and vehicles or other personal accompanying effects;<br>-- expenditure for food, drink etc. for which passengers make expenditure while on board.  |
| 0011  | Charters, rentals, or operating leases of passenger vessels/ships (with crew/operator) received by Bangladesh Shipping Corporation/companies or agents. | <i>Remittances received from abroad on account of charters, rentals, or operating leases of passenger vessels/ships (with crew/operator) ;</i><br>- by Bangladesh Shipping Corporation;<br>- by Bangladeshi shipping companies;<br>- by Bangladeshi shipping agents; for<br>-- International water transport with operator for carriage of passengers;<br>-- Inland water transport with operator for carriage of Passengers.   |
| <b>002</b>  | <b>Freight services under sea transport.</b>  | <b>Freight services under sea transport.</b>  |
| 0020  | Surplus freight remittances received by Bangladesh Shipping Corporation:  | <i>Surplus freight remittances received from abroad</i><br>-by Bangladesh Shipping Corporation; for<br>-- International transportation of goods including demurrage Charges.  |
| 0021  | Charters, rentals, or operating leases of freight vessels/ships   | <i>Remittance received from abroad on account of charters, rentals, or operating leases of freight vessels/ships (with</i>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note   |
|---|--|--|
|   | (with crew/operator) received by Bangladesh Shipping Corporation:  | <i>crew/operator</i><br>- by <i>Bangladesh Shipping Corporation</i> ; for<br>-- International water transport with operator for carriage of goods;<br>-- Inland water transport with operator for carriage of goods.   |
| 0022  | Surplus freight remittances received by Bangladeshi shipping companies or agents:  | <i>Surplus freight remittances received from abroad</i><br>- by <i>Bangladeshi shipping companies</i> ;<br>- by <i>Bangladeshi shipping agents</i> ; for<br>-- International transportation of goods including demurrage Charges.  |
| 0023  | Charters, rentals, or operating leases of freight vessels/ships (with crew/operator) received by Bangladeshi shipping companies or agents: | <i>Remittances received from abroad on account of charters, rentals, or operating leases of freight vessels/ships (with crew/operator)</i><br>- by <i>Bangladeshi shipping companies</i> ;<br>- by <i>Bangladeshi shipping agents</i> ; for<br>-- International water transport with operator for carriage of goods;<br>-- Inland water transport with operator for carriage of goods.   |
| 0024  | Sea freight remittances under all contractual arrangements between the parties:  | <i>Sea freight remittances under all contractual arrangements between the parties (exporter and importer or agents) i.e. transport cost for international carriage of goods</i> ;<br>- Freight of goods as being provided by the actual provider and payable by the actual invoice party (seller/buyer) on FOB/CFR/CIF basis export /import;<br>-- sea transport cost for international carriage of goods;<br>- Inland/local/domestic freight cost for carriage of goods;<br>-- Inland water transport services of freight by refrigerator vessels;<br>-- Inland water transport services of freight by tankers;<br>-- Inland water transport services of freight by others.   |
| <b>003</b>  | <b>Other sea transport services</b>  | <b>Other sea transport services</b>  |
| 0031  | Seaport services or expenses during the course of shipment;  | - <i>Operating expenses of shipping corporations/ companies to meet bona fide disbursements in ports or stations</i> ;<br>- <i>Cargo handling services i.e. cargo handling charges billed separately from freight</i> ;<br>-- container handling services;<br>-- cargo loading and unloading/discharging;<br>-- other cargo and baggage handling services;<br>-- combining and separating cargoes;<br>- <i>Storage and warehousing</i> ;<br>-- refrigerated storage services;<br>-- bulk liquid or gas storage services;<br>-- bulk liquid or gas storage services;<br>-- bulk storage services;<br>-- tank storage services;<br>-- other storage;<br>-- general/conditioned warehousing services;<br>- <i>Supporting services for water transport during the course of shipment</i> ;<br>-- port and waterway operation services (excl. cargo handling)<br>-- port and waterway operation services (excl. cargo handling) on coastal and transoceanic waters;<br>- <i>Pilotage, berthing and shedding, etc. services</i> ;<br>-- pilotage and berthing services on coastal and transoceanic |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note   |
|---|--|--|
|   |  | <p>waters;</p> <ul style="list-style-type: none"> <li>-- pilotage and berthing services in inland waters;</li> <li>-- shedding, tugging, mooring actives and navigational aid for carriers;</li> <li>-- traffic control;</li> <li>- <i>Vessel salvage and refloating services;</i></li> <li>-- vessel salvage and refloating on coastal and transoceanic waters ;</li> <li>-- vessel salvage and refloating in inland waters;</li> <li>- <i>Other supporting services for water transport during the course of shipment;</i></li> <li>-- packing and repackaging; weighing; labeling; shrink-wrapping;</li> <li>-- transferring; distribution of cargo;</li> <li>-- towing not included in freight services;</li> <li>-- quality control; customizing; assembly; testing;</li> <li>-- cleaning , tanking, communication, information, safety and security;</li> <li>-- others supporting services in sea ports n. i.e.;</li> <li>- <i>Other dues and fees charged by the sea port authority;</i></li> <li>- <i>Others charges, expenses during the course of shipment etc.;</i></li> <li>- <i>Reimbursement of any all other expenses during the course of shipment which are not included elsewhere.</i></li> </ul> |
| 0032  |  |  |
| 0033  | Auxiliary other supporting sea transport services :                  | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Sea freight related forwarding ; freight transport agency services;</li> <li>- Sea freight related brokerage services;</li> <li>- Sea freight related agents' fees or commission associated with passenger and freight transport etc.;</li> <li>- Sea freight related agency commission charges etc;</li> <li>- Auxiliary to transport and not directly provided for the movement of goods and person;</li> <li>-- Agency commission for handling vessels;</li> <li>- Others n.i.e.</li> </ul>   |
| 004   | <b>Special sea transport:</b>  | <p><b>Special sea transport:</b></p> <p><b>(a) Supply of bunker oil/coal; provisions; stores etc.</b></p> <p><b>(b) Maintenance and repairs on ships is included in this item which worked by residents on goods that are owned by the nonresident.</b></p> <p><b><i>The repairs may be performed at the site of the repairer or elsewhere.</i></b></p>  |
| 0040  | Supply of bunker oil/coal, provisions, stores etc. to foreign ships: | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Supply of bunker oil, coal, provisions, stores etc. to foreign ships in Bangladesh during international voyages.</li> <li>- Gross value of any parts and materials supplied by repairer or any other supplier for maintenance and repairs to foreign ship ( if identified);</li> </ul>   |
| 0041  | Maintenance and repairs services of foreign ships:                   | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Maintenance and repairs (includes any parts or materials supplied by the repairer and included in the charge ( if not identified) of foreign ships in Bangladesh.</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
|   |  | <i>(Construction maintenance and repairs of ports are excluded, they are included under construction services and maintenance and repairs of computers are included under computer services.)</i>   |
| <b>01</b>   | <b>Air transport services:</b>   | <b>Air transport services:</b><br>- Transportation services performed by air transports for movement of passengers, goods and other related services.   |
| <b>011</b>  | <b>Passenger services under air transport:</b>   | <b>Passenger services under air transport</b>   |
| 0110  | Surplus passage earnings received by Bangladesh Biman:   | - <i>Surplus passage earnings received from abroad by Bangladesh Biman for international transport of passengers; such as:</i><br><br>-- for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects;<br>-- for expenditure for food, drink etc. for which passengers make expenditure while on board.  |
| 0111  | Charters, rentals, or operating leases of passenger aircraft (with crew/operator) received by Bangladesh Biman:                            | <i>Remittances received from abroad on account of charters, rentals, or operating leases of passenger aircraft (with crew/operator);</i><br>- <i>by Bangladesh Biman ;</i><br>-- International air transport with operator for carriage of passengers;<br>-- Inland air transport with operator for carriage of passengers;   |
| 0112  | Surplus passage earnings received by Bangladeshi private air transport:  | <i>Surplus passage earnings received from abroad</i><br>- <i>by Bangladeshi private aircraft companies;</i><br>- <i>by air agents ; for international transport of passengers; such as:</i><br>-- for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects;<br>-- for expenditure for food, drink etc. for which passengers make expenditure while on board. |
| 0113  | Charters, rentals, or operating leases of passenger aircraft (with crew/operator) received by Bangladeshi private air transport or agents: | <i>Remittances received from abroad on account of charters, rentals, or operating leases of passenger aircraft (with crew/operator);</i><br>- <i>by private aircraft companies;</i><br>- <i>by air agents; for</i><br>-- International air transport with operator for carriage of passengers;<br>-- Inland air transport with operator for carriage of passengers.                                     |
| <b>012</b>  | <b>Freight services under air transport.</b>   | <b>Freight services under air transport.</b>  |
| 0120  | Surplus freight remittances received by Bangladesh Biman or agents:  | <i>Surplus freight remittances received from abroad by Bangladesh Biman or related agents ;</i><br>- International transportation of goods including demurrage charges;   |
| 0121  | Charters, rentals, or operating leases of freight/cargo aircraft (with crew/operator) received by Bangladesh Biman:                        | <i>Remittances received from abroad on account of charters, rentals, or operating leases services of freight/cargo aircraft (with crew/operator);</i><br>- <i>by Bangladesh Biman ;</i><br>-- International freight/cargo air transport with operator for carriage of goods;<br>-- Inland freight/cargo air transport with operator for carriage of goods;  |
| 0122  | Surplus freight remittances received by Bangladeshi private  | <i>Surplus freight remittances received from abroad by Bangladeshi private aircraft companies or related agent ;</i>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note  |
|---|---|---|
|   | aircraft companies or agent :   | <ul style="list-style-type: none"> <li>- International transportation of goods including demurrage charges;</li> <li>- Air freight transport services of letters and parcels, other freight etc.;</li> <li>- Air space freight transport services of freight;</li> <li>- Other air freight n.i.e.;</li> </ul>   |
| 0123  | Charters, rentals, or operating leases of freight/cargo aircraft (with crew/operator) received by Bangladeshi private aircraft companies or agents: | <i>Remittances received from abroad on account of charters, rentals, or operating leases services of freight/cargo aircraft (with crew/operator);</i> <ul style="list-style-type: none"> <li>- by private aircraft companies;</li> <li>- by air agents; for               <ul style="list-style-type: none"> <li>-- International freight/cargo air transport with operator for carriage of goods;</li> <li>-- Inland freight/cargo air transport with operator for carriage of goods;</li> </ul> </li> </ul>   |
| 0124  | Air freight remittances under all contractual arrangements between the parties :  | <i>Air freight remittances under all contractual arrangements between the parties (exporter and importer) i.e. transport cost for international carriage of goods;</i> <ul style="list-style-type: none"> <li>- Freight of goods as being provided by the actual provider and payable by the actual invoice party (seller/buyer) on FOB/CFR/CIF basis export /import ;               <ul style="list-style-type: none"> <li>-- air transport cost for international carriage of goods;</li> </ul> </li> <li>- Reimbursement of air freight by principle</li> <li>- Inland/local/domestic freight cost for carriage of goods;               <ul style="list-style-type: none"> <li>-- Inland air freight transport services of freight by freight aircraft/cargo;                   <ul style="list-style-type: none"> <li>--- air freight transport services of letters and parcels, other freight etc.;</li> <li>--- air space freight transport services of freight;</li> <li>--- others air freight transport n.i.e..</li> </ul> </li> </ul> </li> </ul>   |
| <b>013</b>  | <b>Other air transport services</b>   | <b>Other air transport services</b>   |
| 0130  | Airport services or expenses during the course of air shipment:   | <ul style="list-style-type: none"> <li>- <i>Operating expenses of air transport companies to meet bona fide disbursements in ports or stations;</i></li> <li>- <i>Air cargo handling services i.e. cargo handling charges billed separately from freight;</i> <ul style="list-style-type: none"> <li>-- cargo loading and unloading/discharging;</li> <li>-- other cargo and baggage handling services;</li> <li>-- combining and separating cargoes;</li> </ul> </li> <li>- <i>Storage and warehousing;</i> <ul style="list-style-type: none"> <li>-- refrigerated storage services;</li> <li>-- bulk and other storage;</li> <li>-- general/conditioned warehousing services;</li> </ul> </li> <li>- <i>Air traffic control;</i></li> <li>- <i>Other supporting services for air transport during the course of shipment;</i> <ul style="list-style-type: none"> <li>-- packing and repackaging; weighing; labeling; shrink-wrapping;</li> <li>-- transferring; distribution of cargo;</li> <li>-- quality control; customizing; assembly; testing;</li> <li>-- cleaning , tanking, communication, information, safety and security;</li> <li>-- others supporting services in airports n.i.e.;</li> </ul> </li> <li>- <i>Other dues and fees charged by the airport authority</i></li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note  |
|---|---|---|
|   |   | <ul style="list-style-type: none"> <li>- Others charges, expenses during the course of air shipment etc.</li> <li>- Reimbursement of any all other expenses during the course of shipment which are not included elsewhere;</li> </ul>  |
| 0131  |   |   |
| 0132  | Auxiliary other supporting air transport services:                          | <i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> <li>- Air freight related forwarding ;freight transport agency services ;</li> <li>- Air freight related brokerage services;</li> <li>- Air freight related agents' fees or commission associated with passenger and freight transport etc.;</li> <li>- Air freight commission charges etc;</li> <li>- Auxiliary to transport and not directly provided for the movement of goods and person;</li> <li>- Other air freight n.i.e.;</li> <li>- Agency commission for handling aircraft;</li> <li>- Others n.i.e. <ul style="list-style-type: none"> <li>-- air freight transport services of letters and parcels, other freight etc.;</li> <li>-- air space freight transport services of freight;</li> <li>-- other air freight n.i.e.;</li> </ul> </li> </ul> |
| <b>014</b>  | <b>Special air transport:</b>   | <b>Special air transport:</b> <p>(a) Supply of aviation oil/fuel; provisions; stores etc.</p> <p>(b) Maintenance and repairs on air transport is included in this item which work by residents on goods that are owned by the nonresident.</p> <p><i>The repairs may be performed at the site of the repairer or elsewhere.</i></p>   |
| 0140  | Supply of aviation fuel, provisions, stores etc. to foreign aircrafts:      | <i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> <li>- Supply of aviation oil/fuel, provisions, stores etc. to foreign aircrafts in Bangladesh during international transportation;</li> <li>- Gross value of any parts and materials supplied by repairer or any other supplier for maintenance and repairs (if identified);</li> </ul>  |
| 0141  | Maintenance and repairs services of foreign aircrafts:                      | <i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> <li>- Maintenance and repairs (includes any parts or materials supplied by the repairer and included in the charge (if not identified) of foreign aircrafts in Bangladesh.</li> </ul> <p><i>(Construction maintenance and repairs of ports are excluded, they are included under construction services and maintenance and repairs of computers are included under computer services .)</i></p>  |
| <b>02</b>   | <b>Railway transport services:</b>  | <b>Railway transport services:</b> <ul style="list-style-type: none"> <li>-Transportation services performed by rail transports for movement of passengers, goods and other related services.</li> </ul>  |
| <b>021</b>  | <b>Passenger services under railway transport:</b>                          | <b>Passenger services under railway transport.</b>  |
| 0210  | Surplus passage earnings received by Bangladesh Railway transport or agent: | <ul style="list-style-type: none"> <li>- Surplus passage earnings/ passenger services received from abroad by Bangladesh Railway or related agents for international rail transport of passengers; such as</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
|   |  | <ul style="list-style-type: none"> <li>- for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects;</li> <li>- for expenditure for food, drink etc. for which passengers make expenditure while on board;</li> <li>- Inland/local/domestic freight cost for carriage passengers;</li> <li>- Others rail passenger freight services n.i.e.;</li> </ul>   |
| <b>022</b>  | <b>Freight services under rail transport:</b>                                    | <b>Freight services under rail transport.</b>   |
| 0220  | Surplus freight remittances received by Bangladesh Railway or agents :           | <i>Surplus freight remittances received from abroad by Bangladesh Railway or related agents ;</i> <ul style="list-style-type: none"> <li>- International transportation of goods including demurrage charges;</li> </ul>  |
| 0221  | Rail freight remittances under all contractual arrangements between the parties: | <i>Rail freight remittances under all contractual arrangements between the parties (exporter and importer i.e. transport cost for international carriage of goods;</i> <ul style="list-style-type: none"> <li>- Freight of goods as being provided by the actual provider and payable by the actual invoice party (seller/buyer )on FOB/CFR/CIF basis export /import               <ul style="list-style-type: none"> <li>-- rail transport cost for international carriage of goods;</li> </ul> </li> <li>- <i>Inland/local/domestic freight cost for carriage of goods ;</i> <ul style="list-style-type: none"> <li>-- Inland/international railway transport services of freight cost or carriage of goods;                   <ul style="list-style-type: none"> <li>--- railway transport services of freight by refrigerator cars, tanker cars;</li> <li>--- railway transport services of international containers;</li> <li>--- railway transport services of letters and parcels;</li> <li>--- railway transport services of dry bulk goods, live animals;</li> <li>--- other railway transport services of freight n.i.e.;</li> </ul> </li> </ul> </li> </ul>  |
| <b>023</b>  | <b>Other railway transport services:</b>   | <b>Other railway transport services.</b>  |
| 0231  | Rail port or rail station services or expenses during the course of shipment:    | <ul style="list-style-type: none"> <li>- <i>Operating expenses of rail transport authority to meet bona fide disbursements in ports or stations;</i></li> <li>- <i>Cargo handling services i.e. cargo handling charges billed separately from freight;</i> <ul style="list-style-type: none"> <li>-- cargo loading and unloading/discharging;</li> <li>-- other cargo and baggage handling services;</li> <li>-- combining and separating cargoes;</li> </ul> </li> <li>- <i>Storage and warehousing;</i> <ul style="list-style-type: none"> <li>-- refrigerated storage services;</li> <li>-- bulk and other storage;</li> <li>-- general/conditioned warehousing services;</li> </ul> </li> <li>- <i>Railway traffic control;</i></li> <li>- <i>Other supporting services for railway transport during the course of shipment;</i></li> <li>- <i>Others supporting services in rail station during the course of shipment;</i> <ul style="list-style-type: none"> <li>-- packing and repackaging; weighing; labeling; shrink-wrapping;</li> <li>-- transferring; distribution of cargo;</li> <li>-- quality control; customizing; assembly; testing;</li> <li>-- cleaning , tanking, communication, information, safety and security;</li> <li>-- railway pushing or towing services ;</li> </ul> </li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note   |
|---|---|--|
|   |   | -- rail station services;<br>-- other supporting services in rail station n.i.e.;<br><i>-Other dues and fees charged by the railway authority</i><br>- Others charges, expenses during the course of rail shipment etc.<br>- Reimbursement of any all other expenses during the course of shipment which are not included elsewhere;   |
| 0232  | Auxiliary other supporting railway transport services :                       | <i>Remittances received from abroad on account of</i><br>- Railway freight related forwarding ;freight transport agency services ;<br>- Railway freight related brokerage services;<br>- Railway freight related agents' fees or commission associated with passenger and freight transport etc.;<br>- Railway freight commission charges etc;<br>- Auxiliary to transport and not directly provided for the movement of goods and person;<br>- Agency commission for handling rail transport;<br>- Other supporting services of rail transport n.i.e; |
| 024   | <b>Special railway transport:</b>   | <b>Special railway transport:</b><br>-Supply of bunker oil/fuel; provisions; stores etc.<br>-Maintenance and repairs on rail transport is included in this item which worked by residents on goods that are owned by the nonresident.<br>The repairs may be performed at the site of the repairer or elsewhere.  |
| 0240  | Supply of bunker oil/fuel, provisions, stores etc. to foreign rail transport: | <i>Remittances received from abroad on account of</i><br>- Supply of bunker oil/fuel, provisions, stores etc. to foreign rail transport in Bangladesh during international transportation;<br>- Gross value of any parts and materials supplied by repairer or any other supplier for maintenance and repairs (if identified);   |
| 0241  | Repair and maintenance services of foreign rail transport equipments:         | <i>Remittances received from abroad on account of</i><br>- Maintenance and repairs (includes any parts or materials supplied by the repairer and included in the charge (if not identified) of foreign rail transport in Bangladesh.<br><br>(Construction maintenance and repairs of ports are excluded, they are included under construction services and maintenance and repairs of computers are included under computer services.)   |
| 03  | <b>Road transport services:</b>   | <b>Road transport services .</b><br>-Transportation services performed by road transports for movement of passengers, goods and other related services.  |
| 031   | <b>Passenger services under road transport:</b>                               | <b>Passenger services under road transport</b>   |
| 0310  | Passenger services under road transport                                       | Surplus passage earnings received by Bangladesh road transport authority or companies.<br><br><i>- Surplus passage earnings/passenger road transport services received from abroad by Bangladesh road transport authority or companies or related agents for international transport of passengers;</i><br>-- for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects;   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note   |
|---|---|--|
|   |   | <p>--for expenditure for food, drink etc. for which passengers make expenditure while on board;</p> <p>- <b>Local transport and sightseeing transportation services of passengers</b></p> <p>-- taxi services/ rental services of passenger cars with operator(rent a car);</p> <p>-- taking lease of car with operator for long from rent-a car</p> <p>-- charter of international/local bus and coaches or other commercial vehicles with operator for carriage of passengers services;</p> <p>-- other land transportation services of passengers;</p>  |
| <b>032</b>  | <b>Freight services under road transport:</b>   | <b>Freight services under road transport</b>   |
| 0320  | Surplus freight remittances received by Bangladesh road transport authority or companies: | <p><i>Surplus freight remittances received from abroad by Bangladesh road transport authority or companies or related agents ;</i></p> <p>- International transportation of goods including demurrage charges;</p>   |
| 0321  | Road freight remittances under all contractual arrangements between the parties:          | <p><i>Road freight remittances under all contractual arrangements between the parties (exporter and importer) i.e. transport cost for international carriage of goods;</i></p> <p>-Freight of goods as being provided by the actual provider and payable by the actual invoice party (seller/buyer )on FOB/CFR/CIF basis export /import;</p> <p>- <i>Inland/local/domestic freight cost for carriage of goods;</i></p> <p>-- <i>Inland/international road transport services of freight;</i></p> <p>such as:</p> <p>--- charter of international/local commercial vehicles with operator for carriage of passengers services;</p> <p>--- road transport services of freight by refrigerator vehicles, tank trucks or semi-trailers;</p> <p>--- road transport services of international containers;</p> <p>--- road transport services of letters and parcels;</p> <p>--- road transport services of moving household furniture and household goods of freight;</p> <p>--- road transport services of dry bulk goods, live animals;</p> <p>--- other road transport services of freight;</p> |
| <b>033</b>  | <b>Other road transport services:</b>   | <b>Other road transport services</b>   |
| 0331  | Land port road transport services or expenses during the course of shipment:              | <p><i>Remittances received from abroad on account of</i></p> <p>- <i>Operating expenses of road transport corporations/ companies to meet bona fide disbursements in ports or stations;</i></p> <p>- <i>Cargo handling services i.e. cargo handling charges billed separately from freight;</i></p> <p>-- cargo loading and unloading/discharging;</p> <p>-- other cargo and baggage handling services;</p> <p>-- combining and separating cargoes;</p> <p>- <i>Storage and warehousing;</i></p> <p>-- refrigerated storage services;</p> <p>-- bulk and other storage;</p> <p>-- general/conditioned warehousing services;</p> <p>- <i>Road traffic control;</i></p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note   |
|---|---|--|
|   |   | <ul style="list-style-type: none"> <li>- <i>Other supporting services for road transport during the course of shipment;</i></li> <li>- <i>Other supporting services for road transport during the course of shipment;</i></li> <li>-- packing and repackaging; weighing; labeling; shrink-wrapping;</li> <li>-- transferring; distribution of cargo;</li> <li>-- quality control; customizing; assembly; testing;</li> <li>-- cleaning , tanking, communication, information, safety and security;</li> <li>-- bus/truck station services;</li> <li>-- highway, bridge and tunnel operation services;</li> <li>-- parking lot services;</li> <li>-- towing services for commercial and private vehicles;</li> <li>-- other supporting services in land port bus/truck station n.i.e.;</li> <li>- <i>Other dues and fees charged by the road authority ;</i></li> <li>- <i>Others charges, expenses during the course of road shipment etc.;</i></li> <li>- <i>Reimbursement of any all other expenses during the course of shipment which are not included elsewhere;</i></li> </ul> |
| 0332  | Auxiliary other supporting road transport services:                             | <i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> <li>- Road freight related forwarding ;freight transport agency services ;</li> <li>- Road freight related brokerage services;</li> <li>- Road freight related agents' fees or commission associated with passenger and freight transport etc.;</li> <li>- Road freight commission charges etc;</li> <li>- Auxiliary to transport and not directly provided for the movement of goods and person;</li> <li>- Agency commission for handling road transport;</li> <li>- Other supporting services of road transport n.i.e;</li> </ul>  |
| <b>034</b>  | <b>Special road transport:</b>  | <b>Special road transport;</b> <ul style="list-style-type: none"> <li>-Supply of oil/fuel; provisions; stores etc.</li> <li>-Maintenance and repairs on road transport is included in this item which is worked by residents on goods that are owned by the nonresident.</li> <li>The repairs may be performed at the site of the repairer or elsewhere.</li> </ul>  |
| 0340  | Supply of oil/fuel, provisions, stores etc. to foreign road transport vehicles: | <i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> <li>- Supply of oil/fuel, provisions, stores etc. to foreign road transport in Bangladesh during international transportation;</li> <li>- Gross value of any parts and materials supplied by repairer or any other supplier for maintenance and repairs if identified;</li> </ul>   |
| 0341  | Repair and maintenance services of foreign road transport vehicle equipments:   | <i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> <li>- Maintenance and repairs (includes any parts or materials supplied by the repairer and included in the charge if not identified) of foreign road transport in Bangladesh.</li> </ul> <p>(Construction maintenance and repairs of ports are excluded, they are included under construction services and maintenance and repairs of computers are included under computer services.)</p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note  |
|---|---|---|
| <b>04</b>   | <b>Pipeline transport services:</b>   | <b>Pipeline transport services</b>  |
| <b>041</b>  | <b>Gas and water distribution services:</b>   | <b>Gas and water distribution services</b>  |
| 0410  | Gas distribution services:  | Gas distribution services (on own account) rendered internationally.<br><i>Remittances received from abroad on account of</i><br>- Gas distribution through mains (on own account);   |
| 0411  | Water distribution services (on own account) rendered internationally:              | <i>Remittances received from abroad on account of</i><br>- Water distribution through mains, except steam and hot water (on own account);<br>- distribution of steam, hot water and air-conditioning supply through mains (on own account)<br>- Water distribution except through mains (on own account);   |
| <b>05</b>   | <b>Electricity transmission services:</b>   | <b>Electricity transmission services</b>  |
| <b>051</b>  | <b>Electricity transmission services (on own account) rendered internationally:</b> | <b>Electricity transmission services (on own account) rendered internationally.</b>   |
| 0510  | Electricity transmission services (on own account) rendered internationally:        | <i>Remittances received from abroad on account of</i><br>- Electricity transmission and distribution (on own account);<br>-- transmission of electricity (on own account)<br>-- distribution of electricity (on own account);   |
| <b>06</b>   | <b>Postal and courier services</b>  | <b>Postal and courier services</b>  |
| <b>061</b>  | <b>Postal and courier services</b>  | Postal and courier services are subject to international agreements, and the service entries between operators of different economies should be recorded on a gross basis.  |
| 0610  | Postal services:  | <i>Remittances received from abroad on account of ;</i><br>- Surplus earnings for international postal services;<br>- Pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matters and of parcels, packages;<br>- Post office counter, such as sales of stamps money orders, posted restate services; telegram services, and so forth;<br>- Mailbox rental services by national postal administrations;<br>- Other postal services; |
| 0611  | Courier services:   | <i>Remittances received from abroad on account of ;</i><br>- Pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matters and of parcels, packages;<br>- Domestic or local courier services;<br>- International courier services;<br>- Other courier services;  |
| 0612  | Surplus earnings of courier services:   | <i>Remittances received from abroad on account of surplus earnings of courier services ;</i><br>- by Bangladeshi courier companies;<br>- by courier agents  |
| <b>1</b>  | <b>TRAVEL</b>   | <b>Travel covers all goods and services which are acquired from resident economy by the non-resident travelers during their stay in the resident economy.</b><br><b>A traveler is an individual staying less than one year in an economy of which he is not a resident for any purpose other than</b>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note   |
|---|---|--|
|   |   | <p>(a) being stationed on a military base or with another government agency of his own government, including diplomats and other embassy personnel and</p> <p>(b) accompanying a person mentioned under (i) as a dependent, or (ii) undertaking a productive activity directly for an entity which is a resident of an economy other than his own.</p> <p>The one year rule does not apply to students and medical patients who remain residents of their own economy even if their length of stay in another economy is one year or more.</p> <p>All types of travel have been categorized under two major heads (a) business travel and (b) personal travel.</p>   |
| 10  | Business Travel   | <p>Business travel covers goods and services acquired for personal use by persons whose primary purpose of travel is for business. This category covers travelers going abroad for all types of</p> <ul style="list-style-type: none"> <li>-business activities,</li> <li>- carrier crews stopping off or laying over,</li> <li>- government employees on official travel,</li> <li>- employees of international organization on official business;</li> <li>- employees traveling on behalf of their employer ( except for diplomatic staff etc. employed in government enclaves, whose expenditure in their territory of physical location is included in government goods and services n.i.e.);</li> <li>- Self- employed nonresidents traveling for business purposes; and seasonal, border, and other short-term workers/ employees doing work for enterprises which are not resident in the economy where the work occurs.</li> </ul> <p>The business activities may include production or installation work, market exploration, commercial negotiations, missions, conference, conventions, other meetings, or other business purposes on behalf of an enterprise resident in another economy.</p> |
| 101   | Official Travel   | <p><b>Official Travel</b></p> <ul style="list-style-type: none"> <li>- Missions, conference, conventions, other meetings workshops, training, etc.;</li> </ul> <p><i>( except registration fee for conference/seminar which are included in subscriptions, membership fees and registration fees/charges; for diplomatic staff, etc., employed in government enclaves, whose expenditure in their territory of physical location is included government goods and services n.i.e.)</i></p>   |
| 1010  | Official travel by foreign government, mission, semi-government and private sector employees: | <p>a) <i>Remittances received on traveling of</i></p> <ul style="list-style-type: none"> <li>- employees of foreign government, foreign mission and their attached offices, semi- government including all business delegation of foreign government or semi-government organizations who visit in Bangladesh for official reasons; such as</li> <li>-- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc.</li> </ul> <p>b) <i>Remittances received on traveling of</i></p> <ul style="list-style-type: none"> <li>- employees of foreign private sector employees including all</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note  |
|---|---|---|
|   |   | <p>business delegation (as well as personal consultant) of foreign private sector organizations who visit in Bangladesh for official reasons; such as</p> <p>-- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc.</p> <p><i>Travel may be provided according to:</i></p> <p>--- goods such as food and beverage services;</p> <p>--- local transport services;</p> <p>--- accommodation services;</p> <p>--- other services;</p>  |
| 1011  | Other official travel of international organizations/bodies and foreign NGOs: | <p>a) <i>Remittances received on traveling of</i></p> <p>- officials of international organizations /bodies and their attached officers including all business delegation who visit in Bangladesh for other official reasons; such as</p> <p>-- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc.</p> <p>b) <i>Remittances received on traveling of</i></p> <p>- officials of foreign NGOs including all business delegation who visit in Bangladesh for other official reasons ; such as</p> <p>-- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc.</p> <p>- Travel by diplomats and privileged persons;</p> <p><i>Travel may be provided according to:</i></p> <p>--- goods such as food and beverage services;</p> <p>--- local transport services;</p> <p>--- accommodation services;</p> <p>--- other services;</p> |
| <b>102</b>  | <b>Commercial Travel:</b>   | <b>Commercial Travel</b>  |
| 1020  | Commercial travel by foreign nationals:                                       | <p><i>Remittances received on traveling for commercial reasons:</i></p> <p>- Visit for production or installation work;</p> <p>- Visits for market exploration; commercial negotiations, missions, conference, conventions, other meetings, or other business purposes on behalf of an enterprise resident in another economy;</p> <p>-- daily allowances, entertainment, contingencies, etc. ;</p> <p><i>Travel may be provided according to:</i></p> <p>--- goods such as food and beverage services;</p> <p>--- local transport services;</p> <p>--- accommodation services;</p> <p>--- other services;</p>  |
| <b>103</b>  |   |   |
| 1030  |   |   |
| <b>104</b>  | <b>Others business travel</b>   | <b>Others business travel</b>   |
| 1040  | Others business travel by foreign nationals:                                  | <p><i>Remittances received on traveling of</i></p> <p>- Non-official private delegation and non-officials in official delegation other than commercial.</p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
|   |  | <ul style="list-style-type: none"> <li>- Carrier <i>crews stopping</i> off or laying over; including advance received or reimbursement of air ticket of crews' by the agent;</li> <li>- Travel by carrier crew of foreign nationality;</li> <li>- By border, seasonal, and other short-term foreign workers/ employees doing work for enterprises in the reporting economy where the work occurs;               <ul style="list-style-type: none"> <li>-- daily allowances, entertainment, contingencies, etc. ;</li> </ul> </li> <li>- Other business travel n.i.e. ;</li> </ul> <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> <li>--- goods such as food and beverage services;</li> <li>--- local transport services;</li> <li>--- accommodation services;</li> <li>--- other services;</li> </ul>   |
| <b>105</b>  | <b>International cards of business travel</b>                  | <b>International cards of business travel</b>   |
| 1050  | International cards received from acquirer on business travel: | <p><i>International cards received from acquirer against business travel;</i></p> <ul style="list-style-type: none"> <li>- International cards services received from acquirer against travel of official visitors; (under transactions code 1010)</li> <li>- International cards services received from acquirer against travel of other official visitors; (under transactions code 1011)</li> <li>- International cards services received from acquirer against travel of commercial visitors; (under transactions code 1020)</li> <li>- International cards services received from acquirer against travel of other business travelers; (under transactions code 1040)</li> </ul> <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> <li>--- goods such as food and beverage services;</li> <li>--- local transport services;</li> <li>--- accommodation services;</li> <li>--- other services;</li> </ul> |
| <b>11</b>   | <b>Personal travel</b>   | <p><b><i>Personal travel covers goods and services acquired by persons going abroad for purposes other than business such as vacations, participation in recreational and cultural activities, visits with friends and relatives, pilgrimage, and education and health related purposes.</i></b></p> <p><b>Where important, there may be supplementary items to break down personal travel into subcomponents:</b></p> <ul style="list-style-type: none"> <li>a) <b>Health-related</b></li> <li>b) <b>Education-related</b></li> <li>c) <b>All other personal travel ;</b></li> </ul>   |
| <b>111</b>  | <b>Health related travel</b>                                   | <b>Health related travel</b>  |
| 1110  | Medical travel by non-resident patients:                       | <p><i>Remittances received on traveling for medical reasons;</i></p> <ul style="list-style-type: none"> <li>- Medical services acquired by non-resident patients;</li> <li>- Other health care services acquired by non-resident patients;</li> <li>- Other services i.e. food, accommodation, local transport, acquired by non-resident patients;</li> <li>- Health costs of nonresident patients advance received or reimbursed by foreign government or insurers;</li> </ul> <p><i>Traveling for medical purposes/ reasons may be provided</i></p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note   |
|---|---|--|
|   |   | <i>according to:</i><br>--- goods such as food and beverage services;<br>--- local transport services;<br>--- accommodation services;  |
| <b>112</b>  | <b>Education related travel</b>   | <b>Education related travel</b>  |
| 1120  | Foreign students  | <i>Remittances Received on traveling for study purpose;</i><br>- Regular courses such as undergraduate, post graduate, language, course pre-requisite to bachelor degree, medical, engineering, professional and other technical or non-technical and other professional diploma/certificate courses in recognized institutions of foreign students studying in Bangladesh;<br>-- Tuition fee, admission fee, sessions fee, etc. of nonresident students;<br>-- Visa/ admission processing fees or evaluation fees, right of landing fees against study purpose;<br>-- Health services acquired by nonresident students;<br>-- Goods such as food and beverage services acquired by nonresident students;<br>-- Local transport services acquired by nonresident students;<br>-- Accommodation services acquired by nonresident students;<br>-- Other services acquired by nonresident students; |
| 1121  | Foreign trainees (foreign nationals) other than official and other official organizations | <i>Remittances Received on traveling for training purpose;</i><br>- Training for short-term programmed/courses on professional and non-professional of foreign trainees in Bangladesh other than official, other official organizations;<br>-- Course fees of non-resident trainee;<br>-- Health services acquired by non-resident trainee;<br>-- Goods such as food and beverage services acquired by non-resident trainee;<br>-- Local transport services acquired by non-resident trainee;<br>-- Accommodation services acquired by non-resident trainee;<br>-- Other services acquired by non-resident trainee;  |
| <b>113</b>  | <b>All other personal travel:</b>   | <b>All other personal travel</b>   |
| 1130  | Foreign tourist :   | <i>Remittances received from</i><br>- Foreign national who visit in Bangladesh for<br>-- Recreation or vacation other than business travel;<br>-- Excursionists such as group study tour, etc.;<br>- Foreign national who visit Bangladesh for<br>-- To meet with relatives and friends;<br><br><i>Travel may be provided according to:</i><br>--- goods such as food and beverage services;<br>--- local transport services;<br>--- accommodation services;<br>--- other services;  |
| 1131  |   |  |
| 1132  | Religious travel (foreign nationals) :  | <i>Remittances received from</i><br>- Foreign national who visit in Bangladesh for a religious reason;<br>-- Pilgrimage; (Pilgrims are people who make a journey to holy place for a religious reason;<br>-- To attend tablig, jamaat/ istema and other religious  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note   |
|---|--|--|
|   |  | <p>functions etc.;</p> <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> <li>--- goods such as food and beverage services;</li> <li>--- local transport services;</li> <li>--- accommodation services;</li> <li>--- other services;</li> </ul>   |
| 1133  | Travel for sports, recreational and cultural activities (foreign nationals): | <p><i>Remittances received from</i></p> <ul style="list-style-type: none"> <li>- Foreign national who visit in Bangladesh for               <ul style="list-style-type: none"> <li>-- Participation in recreational and cultural activities;</li> <li>-- Participation in sports activities;</li> </ul> </li> </ul> <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> <li>--- goods such as food and beverage services;</li> <li>--- local transport services;</li> <li>--- accommodation services;</li> <li>--- other services</li> </ul>   |
| 1134  |  |  |
| 1135  |  |  |
| 1136  |  |  |
| 1137  | Other travel n.i.e. :  | <p><i>Remittances received on traveling of other n.i.e.</i></p> <ul style="list-style-type: none"> <li>- Cost of ticket encashment or passages under Wage Earners’;</li> <li>- Passage money repatriated by construction/engineering companies /firms/ travel agents etc. in Bangladesh having their offices abroad;</li> <li>- Cost of ticket encashment or passage paid against encashment certificates drawn on private foreign currency accounts maintained outside wage earners account;</li> <li>- Travel by foreign national on employment;</li> <li>- Travel related foreign exchange /margin or commission received by tour operators, travel agents and providers;</li> <li>- Online visa processing fees services for visitors;</li> <li>- Online hotel booking/accommodation services for visitors;</li> <li>- Online other accommodation services for visitors;</li> <li>- Online transport reservation services for visitors provided by tour operator or related agent;</li> <li>- Online accommodation, cruises and package tour reservation services for visitors provided by tour operator or related agent;</li> <li>- Online event tickets booking services for visitors provided tour operator or related agent;</li> <li>- Online other services for visitors provided tour operator or related agent;               <ul style="list-style-type: none"> <li>-- food services for visitors;</li> <li>-- beverage services for visitors;</li> <li>-- tour operator, travel agent commission; time-share exchange agent, or other provider etc.;</li> </ul> </li> <li>- Cost of tickets received by Bangladeshi on account of official or other official travel from foreign government agencies , UN organizations, international non-profit organizations like international committee of Red Cross , British council, Ford Foundation, Commonwealth secretariat , Colombo Plan secretariat, OIC secretariat, Foreign Universities etc for attending seminars, conferences etc or any other purpose received from abroad by tour operator;</li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
|   |  | <ul style="list-style-type: none"> <li>- Travel costs advance received or reimbursed by employer on official or other official travel; such as daily allowances, training allowances, entertainment, contingencies, etc.;</li> <li>- Travel costs advance received or reimbursed by employer on commercial travel;</li> <li>- Travel costs advance received or reimbursed by employer on other business travel;</li> <li>- Travel costs advance received or reimbursed by employer on seasonal, and other short-term cross-border workers;</li> <li>- Others purpose of travel, such as reimbursement of travel cost / any accommodation services, etc.;               <ul style="list-style-type: none"> <li>-- Tuition and living costs of a student paid or reimbursed by foreign government or employer;</li> </ul> </li> <li>- Training costs paid or reimbursed by foreign government or employer;</li> <li>- Travel by Bangladeshi scholars/students for studies abroad against PTA received from abroad where cost of ticket is paid by foreign governments/ foreign agencies , UN organizations, international non-profit organizations like international committee of Red Cross , British council, Ford Foundation, Commonwealth secretariat , Colombo Plan secretariat, OIC secretariat, Foreign Universities etc.;</li> <li>- Immigration visa processing fees , evaluation fees, right of landing fees;</li> <li>- Any all other travel cost refund;</li> <li>- <i>Refund of tuition fee, admission fee, sessions fee etc of student travel;</i></li> </ul> <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> <li>--- goods such as food and beverage services;</li> <li>--- local transport services;</li> <li>--- accommodation services;</li> <li>--- other services;</li> </ul> <p><i>Note: - Disposal of unspent foreign exchange by Bangladeshi on behalf of travel purposes; It shall be reported related summary statement in other column.</i></p> |
| 1138  | International cards of personal travel other than business travel: | <p><i>International cards received from acquirer against personal travel other than business travel;</i></p> <ul style="list-style-type: none"> <li>- International cards services received from acquirer against travel of foreign personal tourists;</li> <li>- International cards services received from acquirer against religious travel;</li> <li>- International cards services received from acquirer against Sports, recreational and cultural activities travel;</li> <li>- International cards services received from acquirer against other personal travel;</li> </ul>  |
| <b>2</b>  | <b>OTHER SERVICES</b>  | <b>Other services comprise those international services that are not covered under transportation and travel services.</b>  |
| <b>20</b>   | <b>Telecommunication services:</b>                                 | <b>Telecommunication services</b>   |
| <b>201</b>  | <b>Telecommunication services:</b>                                 | <b>Telecommunication Services are defined in terms of the nature of the services, not the method of delivery. Only amounts payable for transmission should be included under telecommunications services;</b>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
|   |  | <i>Excluded are installation services for telephone network equipment (which included in construction services) and data base services (which included in information services).</i>  |
| 2010  | Telecommunication services:  | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>-Broadcasting, programming and programme distribution services; <ul style="list-style-type: none"> <li>-- radio and television broadcast originals ( sound, images, data, or other information) by radio and television satellite ;</li> <li>-- radio and television channel programmes (sound, images, data, or other information) by radio and television satellite;</li> <li>-- broadcasting services and multi-channel; originals by radio and television satellite;</li> <li>-- transmission of sound, images, data, or other information telephone, telex, telegram services;</li> <li>-- radio and television cable transmission services;</li> <li>-- radio and television satellite services;</li> <li>-- electronic mail, facsimile, and so forth, etc. services;</li> <li>-- business network services ( cost/fees for Reuter monitors, SWIFT);</li> <li>-- teleconferencing, and support services;</li> <li>-- satellite cable subscription;</li> </ul> </li> <li>- Leasing of telecommunications lines or capacity;</li> <li>- Mobile telecommunications services; <ul style="list-style-type: none"> <li>-- mobile voice services;</li> <li>-- mobile text services;</li> <li>-- mobile data services, except text services;</li> <li>-- mobile roaming services;</li> </ul> </li> <li>- Internet telecommunications services; <ul style="list-style-type: none"> <li>--internet backbone services;</li> <li>-- internet access services;</li> <li>-- narrowband internet access services;</li> <li>-- broadband internet access services;</li> <li>-- Other internet telecommunications services;</li> <li>-- Online access services; provision of access to the internet.</li> <li>-- Other telecommunications services;</li> </ul> </li> <li>- Data transmission services;</li> <li>- Private network services like IPLC (International private leased circuit);</li> <li>- Other telecommunication services;</li> <li>- Inward remittance by satellite channel distributor from principal;</li> </ul> |
| 2011  | Maintenance services of telecommunication network /machineries equipments: | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Maintenance services of telecommunication network/machineries equipments etc;</li> <li>-- Repair services of telecommunication network tower/machineries equipments etc;</li> </ul> <p><i>( Excluded are installation services for telephone network equipment which are included in construction services</i></p>  |
| 2012  | Export of International Gateway (IGW) services :                           | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>-International Gateway (IGW) for transmitting calls between countries;</li> </ul> <p><i>(A gateway is a network point that acts as an entrance to another network. On the Internet, a node or stopping point can be either a</i></p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description                      | Explanatory note  |
|---|--|---|
|   |  | <p>gateway node or a host (end- point) node. Both the computers of Internet users and the computers that serve pages to users are host nodes. The computers that control traffic within your company's network or at your local Internet service provider (ISP) are gateway nodes.</p> <p>An International Gateway is a telephone number through which calls are routed to get cheaper rates on international long distance charges, or to make calls through voice over IP (VOIP) networks internationally. They also are effective in making an international call into the customer appear as if it is originating from a local number rather than the real location.)</p>   |
| 2013  | Export of Bandwidth services:          | <p>Remittances received from abroad on account of</p> <p>-Bandwidth describes the maximum data transfer rate of a network or Internet connection. It measures how much data can be sent over a specific connection in a given amount of time.</p> <p>For example, a gigabit Ethernet connection has a bandwidth of 1,000 Mbps, (125 megabytes per second). An Internet connection via cable modem may provide 25 Mbps of bandwidth.</p>   |
| 21  | Construction services:                 | <b>Construction cover works on construction project and installation by resident to nonresident enterprises.</b>  |
| 211   | Construction services                  | <b>Construction services covers the creation, renovation , repair, or extension of fixed assets in the form of buildings, land improvements of an engineering nature, and other such engineering constructions as roads, bridge, dams, etc. It also includes related installation (such as installation services for telephone network equipment) and assembly work. It includes site preparation and general construction as well as specialized services such as painting, plumbing, and demolition. It also includes management of construction projects. Repairs of railway facilities, harbors, and airfield facilities included in construction.</b>  |
| 2110  | Construction work abroad :<br>(Credit) | <p>Construction work for nonresidents by resident enterprises in the compiling economy :(Credit)</p> <p>Remittance received from abroad on account of</p> <ul style="list-style-type: none"> <li>- Construction services of building; <ul style="list-style-type: none"> <li>-- residential building;</li> <li>-- non- residential building;</li> <li>--- industrial building;</li> <li>--- commercial building;</li> <li>--- other non-residential building;</li> </ul> </li> <li>- Construction services of civil engineering works; <ul style="list-style-type: none"> <li>-- Highways (except elevated highways), streets, roads, railways and airfield runways construction, repairs of railway facilities and airfield facilities;</li> <li>-- Bridges, flyover, metro rail, elevated highways and tunnels;</li> <li>-- Land improvement of engineering nature;</li> <li>-- Harbors, waterways, dams, water mains and lines, irrigation and other waterworks; <ul style="list-style-type: none"> <li>--- aqueducts and other water supply conduits, except pipelines;</li> <li>--- harbors construction and repairs and similar waterworks;</li> <li>--- dams;</li> <li>--- irrigation and flood control waterworks;</li> </ul> </li> </ul> </li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description | Explanatory note   |
|---|-------------------|--|
|   |                   | <ul style="list-style-type: none"> <li>--- dragging waterworks;</li> <li>-- Long-distance pipelines, communication and power lines(cable);</li> <li>-- Construction services of local pipelines and cables and related works ;</li> <li>-- Construction services of sewage and water treatment plants ;</li> <li>-- Construction services of mines and industrial plants ;               <ul style="list-style-type: none"> <li>--- mining constructions;</li> <li>--- power plants;</li> <li>--- other industrial plants;</li> </ul> </li> <li>-- Outdoor sport and recreation facilities;</li> <li>-- Other civil engineering works;</li> <li>- Site preparation construction services ;               <ul style="list-style-type: none"> <li>-- demolition services; ( the demolition of a building is the act of deliberately destroying it)</li> <li>-- site formation and clearance services;</li> <li>-- excavating and earthmoving services;</li> <li>-- water well drilling and septic system installation services;</li> </ul> </li> <li>- Special trade construction services ;               <ul style="list-style-type: none"> <li>-- Pile driving and foundation services;</li> <li>-- Construction framing services;                   <ul style="list-style-type: none"> <li>--- building framing, roof framing, roofing and waterproofing, concrete, structural steel erection, masonry, scaffolding services;</li> <li>--- other special trade construction services;</li> </ul> </li> </ul> </li> <li>- Building completion and finishing services ;               <ul style="list-style-type: none"> <li>-- glazing, plastering, painting and floor wall tiling services;</li> <li>-- other floor laying, wall covering and wall papering services;</li> <li>-- joinery and carpentry, fencing and railing, other building completion and finishing services;</li> <li>-- plumbing services;(the plumbing in a building consists of the water and drainage pipes, baths, and toilets in it);</li> <li>-- interior designing services;</li> </ul> </li> <li>- Installation and assembly services               <ul style="list-style-type: none"> <li>-- Telephone/mobile network equipment installation services;</li> <li>-- Electrical installation services;                   <ul style="list-style-type: none"> <li>--- electrical wiring and fitting services ;</li> <li>--- fire alarm, burglar alarm system installation services;</li> <li>--- residential antenna installation services;</li> <li>--- other electrical installation services ;</li> </ul> </li> <li>-- Water plumbing and drain laying services;</li> <li>-- Heating, ventilation and air-conditioning equipment installation services;</li> <li>-- Gas fitting installation services;</li> <li>-- Insulation services;</li> <li>-- Other installation services;                   <ul style="list-style-type: none"> <li>--- lift and escalator installation services</li> <li>--- Other installation services n.i.e.</li> </ul> </li> <li>-- Assembly and erection of prefabricated constructions;</li> </ul> </li> <li>- Construction projects services;</li> <li>- Other constructions for manufacturing;</li> </ul> |
| 2111  |                   |  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note   |
|---|--|--|
| 2112  | <p>Construction work in the reporting economy :</p> <p><i>(Credit)</i></p> | <p>Goods and services acquired in the compiling economy from resident enterprise by non-resident construction enterprises: (Credit.)</p> <p><i>Acquisition of goods and services from resident enterprise by non-resident construction enterprises;</i></p> <p>Remittance received from abroad on account of</p> <ul style="list-style-type: none"> <li>- Construction services of building; <ul style="list-style-type: none"> <li>-- residential building;</li> <li>-- non- residential building; <ul style="list-style-type: none"> <li>--- industrial building;</li> <li>--- commercial building;</li> <li>--- other non-residential building;</li> </ul> </li> </ul> </li> <li>- Construction services of civil engineering works; <ul style="list-style-type: none"> <li>-- Highways (except elevated highways), streets, roads, railways and airfield runways construction, repairs of railway facilities and airfield facilities;</li> <li>-- Bridges, flyover, metro rail, elevated highways and tunnels;</li> <li>-- Land improvement of engineering nature;</li> <li>-- Harbors, waterways, dams, water mains and lines, irrigation and other waterworks; <ul style="list-style-type: none"> <li>--- aqueducts and other water supply conduits, except pipelines;</li> <li>--- harbors construction and repairs and similar waterworks;</li> <li>--- dams;</li> <li>--- irrigation and flood control waterworks;</li> <li>--- dragging waterworks;</li> </ul> </li> <li>-- Long-distance pipelines, communication and power lines(cable);</li> <li>-- Construction services of local pipelines and cables and related works ;</li> <li>-- Construction services of sewage and water treatment plants ;</li> <li>-- Construction services of mines and industrial plants ; <ul style="list-style-type: none"> <li>--- mining constructions;</li> <li>--- power plants;</li> <li>--- other industrial plants;</li> </ul> </li> <li>-- Outdoor sport and recreation facilities;</li> <li>-- Other civil engineering works;</li> </ul> <ul style="list-style-type: none"> <li>- Site preparation construction services ; <ul style="list-style-type: none"> <li>-- demolition services; ( the demolition of a building is the act of deliberately destroying it)</li> <li>-- site formation and clearance services;</li> <li>-- excavating and earthmoving services;</li> <li>-- water well drilling and septic system installation services;</li> </ul> </li> <li>- Special trade construction services ; <ul style="list-style-type: none"> <li>-- Pile driving and foundation services;</li> <li>-- Construction framing services; <ul style="list-style-type: none"> <li>--- building framing, roof framing, roofing and waterproofing, concrete, structural steel erection, masonry, scaffolding services;</li> <li>--- other special trade construction services;</li> </ul> </li> </ul> </li> <li>- Building completion and finishing services ; <ul style="list-style-type: none"> <li>-- glazing, plastering, painting and floor wall tiling services;</li> </ul> </li> </ul> </li></ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note   |
|---|--|--|
|   |  | <ul style="list-style-type: none"> <li>-- other floor laying, wall covering and wall papering services;</li> <li>-- joinery and carpentry, fencing and railing, other building completion and finishing services;</li> <li>-- plumbing services;(the plumbing in a building consists of the water and drainage pipes, baths, and toilets in it);</li> <li>-- interior designing services;</li> <li>- Installation and assembly services <ul style="list-style-type: none"> <li>-- Telephone/mobile network equipment installation services;</li> <li>-- Electrical installation services; <ul style="list-style-type: none"> <li>--- electrical wiring and fitting services ;</li> <li>--- fire alarm, burglar alarm system installation services;</li> <li>--- residential antenna installation services;</li> <li>--- other electrical installation services ;</li> </ul> </li> <li>-- Water plumbing and drain laying services;</li> <li>-- Heating, ventilation and air-conditioning equipment installation services;</li> <li>-- Gas fitting installation services;</li> <li>-- Insulation services;</li> <li>-- Other installation services; <ul style="list-style-type: none"> <li>--- lift and escalator installation services</li> <li>--- Other installation services n.i.e.</li> </ul> </li> <li>-- Assembly and erection of prefabricated constructions;</li> </ul> </li> <li>- Construction projects services;</li> <li>- Other constructions for manufacturing;</li> </ul> |
| 2113  |  |  |
| 22  | <b>Insurance services:</b>   | <p><b>Insurance services include services of providing</b></p> <p><b>(a) Direct insurance: Direct insurance is between an insurance company and the public. Direct insurance consist:</b></p> <p><b>i) Marine insurance, ii) Non-marine insurance , iii) life insurance and annuities, and iv) freight insurance</b></p> <p><b>(b) Reinsurance, (c) auxiliary services to insurance, (d) pension schemes, and (e) standardized guarantee schemes.</b></p> <p><b>In overview, the total value of insurance and pension services is derived as the margin between the amounts accruing to the companies (namely, premiums, contributions, and supplements) and the amounts accruing to the policyholders (namely claims and benefits).</b></p> <p><i>N.B. Service portions of non-life insurance shall be reported under following non-life insurance services code but Premium or Claim portions of non-life insurance shall be reported under code 5132 and 5133 respectively.</i></p>   |
| 221   | <b>Marine insurance services:</b><br><b>Non-life:</b><br><br><b>(Direct insurance)</b> | <b>Marine insurance covers the loss or damage of ships, cargo, terminals, and any transport or cargo by which property is transferred, acquired, or held between the points of origin and final destination in sea. When goods are transported by mail or courier, shipping insurance is used instead.</b>   |
| 2210  | Marine insurance premium services: Non-life:<br><br>(Direct insurance)                 | <p><i>Marine insurance premium services receivable by resident insurance company from non-resident policy holder;</i></p> <ul style="list-style-type: none"> <li>- Received from abroad premiums of marine insurance by resident insurance company from nonresident policy holder;</li> <li>-- premiums on behalf of loss or damage of ships, cargo, terminals, and any transport or cargo by which property is</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note  |
|---|---|---|
|   |   | <p>transferred, acquired, or held between the points of origin and final destination in sea as per policy;</p> <p>-- any marine insurance premiums related service charges received from abroad;</p>  |
| 2211  | <p>Marine insurance claim services:<br/>Non-life:</p> <p>(Direct insurance)</p>             | <p><i>Marine insurance claim services receivable by resident policy holder from non-resident insurance company;</i></p> <p>- Received from abroad on account of claims of marine insurance by resident insurance policy holder from nonresident insurance company;</p> <p>-- Claims on behalf of loss or damage of ships, cargo, terminals, and any transport or cargo by which property is transferred, acquired, or held between the points of origin and final destination in sea as per policy;</p> <p>-- any marine insurance claims related service charges received from abroad;</p>   |
| 222   | <p><b>Non-marine insurance services:<br/>Non-life:</b></p> <p><b>(Direct insurance)</b></p> | <p><b>Non-Marine Insurance covers building insurance, insurance for commercial risks, business interruption insurance, electronic insurance, machinery insurance, company and motoring legal protection i.e. corporate and traffic related legal insurance, bad debt, surety and credit insurance. Type of nonlife insurance include accident and health insurance, term life insurance, travel, aviation and other transport insurance; fire and other property damage; pecuniary loss; general liability insurance and other non-life insurance services n.i.e.</b></p> <p><b>Nonlife insurance is distinguished from life insurance in that it pay benefits only if an insured event occurs. In contrast to life insurance, term life insurance benefits are payable only on the death or incapacity of the insured, and so term life insurance is included in nonlife insurance.</b></p> <p><b>Generally nonlife insurance cover against various events or accidents resulting in damage to goods or property or harm to persons as a result of natural or human cause – fire, floods, crashes, collisions, sinking's, theft, violence, accidents, sickness, and so forth- or against financial losses resulting from events such as sickness, unemployment, and accidents. Some units, especially government units, may provide guarantees against creditors defaulting in conditions that have the same characteristics as nonlife insurance.</b></p> |
| 2220  | <p>Non-marine insurance premium services: Non-life:</p> <p>(Direct insurance)</p>           | <p><i>Non-marine insurance premium services receivable by resident insurance company from non-resident policy holder;</i></p> <p>- Received from abroad on account of premiums of non-marine insurance by resident insurance company from nonresident policy holder on behalf of;</p> <p>-- building insurance;</p> <p>-- insurance for commercial risks;</p> <p>-- business interruption insurance;</p> <p>-- electronic insurance;</p> <p>-- machinery insurance;</p> <p>-- company and motoring legal protection i.e. corporate and traffic related legal Insurance;</p> <p>-- bad debt, surety and credit insurance;</p> <p>-- accident and health insurance;</p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note   |
|---|--|--|
|   |  | <ul style="list-style-type: none"> <li>-- term life insurance;</li> <li>-- travel, aviation and other transport insurance;</li> <li>-- fire and other property damage to goods or property or harm to persons as a result of natural or human cause – fire, floods, crashes, collisions, sinking's, theft, violence, accidents, sickness, and so forth- or against financial losses resulting from events such as sickness, unemployment, and accidents ;</li> <li>-- pecuniary loss;</li> <li>-- general liability insurance;</li> <li>-- some units, especially government units, may provide guarantees against creditors defaulting in conditions that have the same characteristics as nonlife insurance</li> <li>-- other non-life- non-marine insurance services n.i.e. received from abroad;</li> <li>- <i>Non-marine insurance premiums related service charges received from abroad;</i></li> </ul>  |
| 2221  | Non-marine insurance claim services: Non-life:<br><br>(Direct insurance) | <i>Non-marine insurance claim service receivable by resident policy holders from non-resident insurance company;</i><br>- Received from abroad on account of claims of non-marine insurance by resident insurance policy holder from nonresident insurance company on behalf of;<br>-- building insurance;<br>-- insurance for commercial risks;<br>-- business interruption insurance;<br>-- electronic insurance;<br>-- machinery insurance;<br>-- company and motoring legal protection i.e. corporate and traffic related legal insurance;<br>-- bad debt, surety and credit insurance;<br>-- accident and health insurance;<br>-- term life insurance;<br>-- travel, aviation and other transport insurance;<br>-- fire and other property damage to goods or property or harm to persons as a result of natural or human cause – fire, floods, crashes, collisions, sinking's, theft, violence, accidents, sickness, and so forth- or against financial losses resulting from events such as sickness, unemployment, and accidents ;<br>-- pecuniary loss;<br>-- general liability insurance;<br>-- some units, especially government units, may provide guarantees against creditors defaulting in conditions that have the same characteristics as nonlife insurance<br>-- other non-life insurance services n.i.e received from abroad;<br>- <i>Non- marine insurance claims related service charges;</i> |
| 223   | <b>Life insurance and annuities services:</b><br><br>(Direct insurance)  | <b>Life insurance involves a stream of payments by the policyholder in return for a lump sum at end of the policy. Annuities are the reverse, where a stream of payments is made by the insurer in return for a lump sum at the beginning of the policy.</b>   |
| 2230  | Life insurance and annuities premium services:<br><br>(Direct insurance) | <i>Life insurance is a form of insurance in which a person makes regular payments as premiums to an insurance company, in return for a sum of money to be paid to them after a period of time or to their family if they die as claims.</i>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
|   |  | <p><i>An annuity is an investment or insurance policy that pays someone a fixed sum of money each year;</i></p> <p><i>Life insurance premium services receivable by resident insurance company from non-resident policy holder;</i></p> <ul style="list-style-type: none"> <li>- Received from abroad on account of regular premiums of life insurance by resident insurance company from nonresident policy holder ;</li> <li>- Received from abroad on account of regular premiums or fixed sum of money of annuities by resident policy company from nonresident policy holder;</li> <li>- Life insurance and annuities premiums related service charges received from abroad;</li> </ul>  |
| 2231  | Life insurance and annuities<br>Claim services:<br><br>(Direct insurance)  | <p><i>Life insurance is a form of insurance in which a person makes regular payments as premiums to an insurance company, in return for a sum of money to be paid to them after a period of time or to their family if they die as claims.</i></p> <p><i>An annuity is an investment or insurance policy that pays someone a fixed sum of money each year;</i></p> <p><i>Life insurance claim services receivable by resident policy holder from non-resident insurance company;</i></p> <ul style="list-style-type: none"> <li>- Received from abroad on account of claims, supplements, benefits, return for a lump sum at the end of the life insurance policy or any time as per policy of the company by policy holder from nonresident insurance company;</li> <li>- Received claims, supplements, benefits, return for a lump sum at the end of the annuities policy or any time as per policy of the company by policy holder from nonresident issuer company;</li> <li>- Life insurance and annuities claims related service charges received from abroad;</li> </ul>                                |
| 224   | <b>Freight insurance services (Merchandise):</b><br><br>(Direct insurance) | <p><b>Definition of Freight insurance: Insurance coverage for goods during shipment. Freight insurance can be purchased directly from a shipper or from a third-party insurer. Freight insurance is a policy that protects the policyholder from the loss of goods during shipment. It is also known as cargo insurance.</b></p> <p><b>Freight insurance covers possible damage and other losses to items that are being shipped, often over long distances. Freight insurance is often known as shipping insurance.</b></p> <p><b>Customers: Both businesses and individuals purchase freight insurance policies to protect against losses. Importing and exporting businesses that ship large loads of goods are frequent customers. Sometimes companies that ship items offer freight insurance to recipients of the items.</b></p> <p><b>Forms of Coverage: Freight insurance can be purchased as a temporary policy that covers shipments of specific items in a short time period, or it can be purchased as full-time insurance, which covers all items shipped over a longer stretch of time.</b></p> |
| 2240  | Freight insurance services:  | Freight insurance premiums/ Claims etc. receivable on   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description                | Explanatory note  |
|---|----------------------------------|---|
|   | (Direct insurance)               | international traded goods.<br>- Received freight insurance charges on behalf of FOB/CFR/CIF basis export/import as per invoice or L/C condition;<br>- Freight insurance services;<br>-- premiums received by insurance company from policy holder;<br>-- freight insurance premiums related service charges;<br>-- Claims received by policy holder from insurance company;<br>-- freight insurance Claims related service charges<br>- Any all other freight insurance service related charges;<br>- <i>Claims of freight insurance received by insurance company from re-insurance company from abroad;</i>  |
| 225   | Re-insurance                     | <b><i>Reinsurance is insurance where both parties to the policy are providers of insurance services.</i></b><br><b>Reinsurance allows insurance risk to be transferred from one insurer to another. The transactions between the direct insurer and the reinsurer are recorded as an entirely separate set of transactions and no consolidation takes place between the transactions of the direct insurer as insurer of policies to its clients on the one hand and the holder of a policy with the reinsurer on the other.</b><br><b>Data on reinsurance imports can be collected from the policyholders, because they are all insurance companies. The value of direct insurance service produced relates to the whole of the risk that is insured, including any reinsured component. Thus, direct premiums and claims are recorded gross of reinsurance.</b> |
| 2250  | Re-insurance premiums : Life     | <i>Re-insurance premium services receivable by resident life insurance company from non-resident life insurance company;</i><br>- Received on account of re-insurance premiums by resident life insurance company or annuities insurer from nonresident life insurance company abroad;<br>- Re-insurance premiums related service charges of life insurance or insurer received from abroad;<br>- any reinsured premiums component of life received from abroad shall report in this code;  |
| 2251  | Re-insurance premiums : Non-life | <i>Re-insurance premium services of marine and non-marine including freight receivable by resident insurance company from nonresident insurance company;</i><br>- Received on account of re-insurance premiums of non-life (marine and non-marine including freight) by resident insurance company from nonresident insurance company abroad;<br>- Re-insurance premiums related service(marine and non-marine including freight) charges of nonlife insurance received from abroad;<br>- any reinsured premium component (marine and non-marine including freight) of non-life received from abroad shall report in this code;   |
| 2252  | Re-insurance claims : Life       | <i>Re-insurance claims services receivable by resident life insurance company from nonresident life insurance company;</i><br>- Received on account of re-insurance claims by resident life insurance company or annuities insurer from nonresident reinsurance company abroad;   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description                    | Explanatory note   |
|---|--------------------------------------|--|
|   |                                      | <ul style="list-style-type: none"> <li>- Re-insurance claims related service charges of life insurance or insurer received from abroad;</li> <li>- any reinsured claims component of life received from abroad shall report in this code;</li> </ul>   |
| 2253  | Re-insurance claims : Non-life       | <p><i>Re-insurance claims services of marine and non-marine including freight receivable by resident insurance company from nonresident insurance company;</i></p> <ul style="list-style-type: none"> <li>- Received on account of re-insurance claims of non-life (marine and non-marine including freight) by resident insurance company from nonresident insurance company abroad;</li> <li>- Re-insurance claims related service (marine and non-marine including freight) charges of nonlife insurance received from abroad;</li> <li>- any reinsured claims component (marine and non-marine including freight) of non-life received from abroad shall report in this code;</li> </ul>   |
| <b>226</b>  | <b>Auxiliary insurance services:</b> | <b>Auxiliary insurance services comprise provision that are closely related to insurance and pension fund operations.</b>  |
| 2260  | Auxiliary insurance services:        | <ul style="list-style-type: none"> <li>- <i>Received on account of Auxiliary insurance services;</i></li> <li>-- insurance and pension related insurance agent commissions;</li> <li>-- insurance brokering and agency services;</li> <li>-- insurance and pension related consultancy;</li> <li>-- insurance and pension related evaluation, claims adjustment and loss adjustment services;</li> <li>-- insurance and pension related actuarial (relating to the work of an actuary) services;</li> <li>-- insurance and pension related salvage administration services;</li> <li>-- insurance and pension related regulatory and monitoring services on indemnities and recovery services;</li> <li>-- pension fund management services;</li> <li>-- other services auxiliary to insurance and pensions;</li> </ul>  |
| <b>227</b>  | <b>Pension schemes</b>               | <b>Pension schemes include those operated with an autonomous fund as well as funds that are not separate units and unfunded pension schemes. Pensions may be provided by the social security schemes, employer-related schemes other than social security, and social assistance schemes.</b>  |
| 2270  | Pension schemes:                     | <p>Received on account of contribution, supplements, benefits etc. - Pension Schemes including social security schemes, employer-related schemes other than social security and social assistance schemes.</p> <ul style="list-style-type: none"> <li>- <i>Individual pension schemes services;</i> <ul style="list-style-type: none"> <li>-- received on account of gross contributions ;</li> <li>-- received on account of regular contributions ;</li> <li>-- received on account of supplements contribution ;</li> <li>-- received on account of benefits ;</li> <li>-- adjustment for change in pension entitlements ;</li> </ul> </li> <li>- <i>Group pension schemes services;</i> <ul style="list-style-type: none"> <li>-- received on account of gross contributions ;</li> <li>-- received on account of regular contributions ;</li> <li>-- received on account of supplements contribution ;</li> <li>-- received on account of benefits ;</li> <li>-- adjustment for change in pension entitlements ;</li> </ul> </li> <li>- <i>Other pension schemes services;</i></li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note  |
|---|---|---|
|   |   | -- received on account of gross contributions ;<br>-- received on account of regular contributions ;<br>-- received on account of supplements contribution ;<br>-- received on account of benefits ;<br>-- adjustment for change in pension entitlements ;  |
| <b>228</b>  | <b>Standardized guarantees:</b>                                 | <b>Standardized Guarantees are issued in large numbers along similar lines. Examples include export credit guarantees and student loan guarantees.</b>  |
| 2280  | Standardized guarantees:  | Received on account of Standardized Guarantees such as export credit guarantees and student loan guarantees charge fees, meet Claims and earn investment income in way parallel to nonlife insurance, and the value of services, income, and provisions, etc where a guarantor operating on a commercial basis.   |
| <b>23</b>   | <b>Financial Services</b>                                       | <b>Financial services cover financial intermediary and auxiliary services (except those of insurance enterprise and pension fund services), conducted between residents and non-residents.</b>  |
| <b>231</b>  | <b>Explicitly charged and other financial services.</b>         | <b>Explicitly charged and other financial services are cover bank commission and charges include deposit taking and lending, letters of credit, credit card services, bankers acceptances, lines of credit, financial leasing and foreign exchange transactions, commissions and charges related to financial leasing, other fees related to transactions in securities factoring, underwriting, and clearing of payments. Also included are financial advisory services, custody of financial assets or bullion, financial asset management, monitoring services, liquidity provision services, risk assumption services other than insurance, merger and acquisition services, credit rating services, stock exchange services, and trust services, brokerage, placement of issues, redemptions, arrangements of swaps, options and other hedging instruments, commission of commodity futures traders; and services related to assets management, financial market operational and regulatory services, security custody services etc.</b> |
| 2310  | Bank commission, guarantee, and other related explicit charges: | <i>Remittances received from abroad on account of</i><br>- Commission and charges related to financial leasing, bankers' acceptances factoring, underwriting, and clearing of receipts;<br>- Difference in exchange rates etc;<br>- Fees related to letter of credit, back to back L/C, bankers acceptances;<br>- Fees related to money transfer, and foreign exchange transactions;<br>- Fees related to lines of credit, charge of credit report fees, credit card related charge;<br>- Financial leasing underwritings, commissions and fees receipts for the arrangement of financial derivative contracts;<br>- Bank guarantee and securities related services;<br>- Other banking services n.i.e.<br>-- bank charges and sundries such as bank charges, cost of cable and other incidental charges ;<br>- Central banking services;<br>- Investment banking services;<br>-- service related to investment banking;  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description                             | Explanatory note   |
|---|---|--|
|   |   | <ul style="list-style-type: none"> <li>--- mergers and acquisition services;</li> <li>--- corporate finance and venture capital services</li> <li>--- other services related to investment banking;</li> <li>- Postal giro, Banking and savings account services;</li> <li>- Related other charges or fees n.i.e</li> <li>- Legal expenses of banks;</li> <li>- Bank guarantees or securities receipts such as ;               <ul style="list-style-type: none"> <li>-- minor guarantees or securities;</li> <li>-- export guarantees or securities;</li> <li>-- local project guarantees or securities, etc.;</li> <li>-- any bank guarantees or securities refund;</li> </ul> </li> <li>- Bank guarantees and pledging of collateral in favour of overseas bank branches and correspondents ;</li> </ul>  |
| 2311  | Deposit and lending related explicit charges: | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Deposit taking and lending services;               <ul style="list-style-type: none"> <li>-- <i>deposits services</i>;</li> <li>--- deposit services to corporate and institutional depositors;</li> <li>--- deposit services to other depositors;</li> <li>-- <i>lending services</i>;</li> <li>--- credit-granting services;</li> <li>--- guarantee towards repayments of foreign suppliers' credit;</li> <li>--- credit card loan services;</li> <li>--- other credit-granting services;</li> <li>--- non-mortgage loan services for business purposes;</li> <li>--- application and commitment fees;</li> <li>--- front end fees, syndication fees, administration fees, appraisal fees;</li> <li>--- fees for one-off guarantees;</li> <li>--- early/late repayment fees (excluding late repayment of loan interest i.e. an increase in interest rates as a result of late payment would not be classified as an explicit fee) or penalties;</li> <li>--- account charges, administration cost, lending cost and Margins; between interest payable and the reference rate on loans deposits ;</li> <li>-- <i>Related other charges or fees n.i.e</i></li> </ul> </li> <li>- Repayment of guarantees by non-resident against suppliers' credit or foreign loan;</li> </ul> |
| 2312  | Auxiliary or other explicit charges n.i.e     | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Financial advisory services;</li> <li>- Trust and Custody of financial assets or bullion;</li> <li>- Financial asset management and monitoring services;</li> <li>- Liquidity provision services;</li> <li>- Risk assumption services other than insurance;</li> <li>- Merger and acquisition services;</li> <li>- Credit rating services;</li> <li>- Stock exchange services;               <ul style="list-style-type: none"> <li>-- commission earnings of brokerage firms;</li> </ul> </li> <li>- Brokerage on financial instruments;</li> <li>- Other charge related to transaction in securities:               <ul style="list-style-type: none"> <li>-- securities brokerage; placement of issues; underwriting; redemptions;</li> <li>-- processing and clearing services of securities transactions;</li> </ul> </li> <li>- Commissions and fees paid for the arrangement of financial</li> </ul>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description                | Explanatory note   |
|---|----------------------------------|--|
|   |                                  | <ul style="list-style-type: none"> <li>derivative contracts;</li> <li>- Arrangements of swaps, options and other hedging instruments;</li> <li>- Services related to assets management, financial market operational and regulatory services, security custody services;</li> <li>- Syndicate, commitment fees, etc other than lending;</li> <li>- Service charges on purchases of IMF resources;</li> <li>- Margins on buying and selling transactions such as foreign exchange, shares, bonds, notes, financial derivatives, and other financial instruments are often bought and sold by dealers, market-maker, foreign exchange bureaus, and other intermediaries producing;</li> <li>- Asset management cost deducted from property income receivable in the case of asset-holding entities;</li> <li>- Margins between interest payable and the reference rate on loans and deposits ;</li> <li>- Leasing fees such as positioning fees etc;</li> <li>- Survey fees;</li> <li>- Portfolio management services;</li> <li>- Services related to the administration of financial markets; <ul style="list-style-type: none"> <li>-- financial market operational, market regulatory, other financial market administration services;</li> </ul> </li> <li>- Other services auxiliary to financial services; <ul style="list-style-type: none"> <li>-- financial consultancy, financial transactions processing and clearinghouse services;</li> <li>-- other services auxiliary to financial services;</li> </ul> </li> <li>- Services of holding financial assets; <ul style="list-style-type: none"> <li>-- services of holding financial assets, holding equity of subsidiary companies, holding securities and other assets of trusts and funds and similar financial entities;</li> </ul> </li> <li>- Any guarantees or securities penalty claims;</li> <li>- Related other charges or fees n.i.e</li> </ul> |
| 2313  |                                  |  |
| 2314  |                                  |  |
| <b>232</b>  | <b>Other financial services:</b> | <b>Other financial services</b>  |
| 2320  | Refunds and rebates:             | <i>Remittances received from abroad on account of</i><br><b>(a) Short weight Claims;</b> <ul style="list-style-type: none"> <li>- Remittances against export or import Claims;</li> <li>- Loss in weights of goods, quality Claims and difference in prices etc.;</li> <li>- Miscellaneous Claims on export or import;</li> </ul> <b>(b) Quality Claims;</b> <ul style="list-style-type: none"> <li>- Default;</li> <li>- Moisture Claims;</li> <li>- Late shipment penalty;</li> <li>- Difference for received at sight instead of after sight (Usance) basis;</li> <li>- Freight rebate (or difference in rebate);</li> <li>- Refund against overpricing;</li> <li>- Discount Claims for shipment of Readymade Garments;</li> </ul> <b>(c) Other refunds and rebate;</b> <ul style="list-style-type: none"> <li>- Refund or returned of export or import value from nonresident;</li> <li>- Other refund of financial services from nonresident;</li> </ul>  |
| 2321  | Earnest and securities money:    | <i>Remittances received from abroad on account of</i>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description                            | Explanatory note  |
|---|--|---|
|   |  | <ul style="list-style-type: none"> <li>- Any type of earnest or security (other than bank guarantee or security) money received from abroad by nonresident enterprises/firms etc.</li> <li>- Refund of securities money from nonresident ;</li> <li>- Refund of earnest money from nonresident ;</li> <li>- Non-refundable tender application money</li> <li>- Others</li> </ul>  |
| <b>24</b>   | <b>Computer and Information Services:</b>    | <b>Computer services consist of hardware and software- related services and data-processing services. Information services include news agency services and other information provision services.</b>   |
| <b>241</b>  | <b>Computer Services:</b>                    | <p><b>Computer services consist of hardware and software- related services, IT enabled services and data-processing services.</b></p> <p><i>(Note: The following services are excluded from computer services:</i></p> <p><i>a) Computer training courses not designed for a specific user which are included in other personal, cultural, and recreational services use are shown under the code 2630)</i></p> <p><i>b) Charges for licenses to reproduce and/or distribute software, which has been included in charges for the use of intellectual properties are shown under the code 2511.</i></p> <p><i>c) Leasing of computers without an operator is included in operational leasing are shown under the code 2721.</i></p>   |
| 2410  | Information Technology (IT) Enabled Services | <p><i>Remittances received from abroad on account of Business Process Outsourcing(BPO) and hosting services:</i></p> <ul style="list-style-type: none"> <li>- <i>Business Process Outsourcing(BPO);</i> <ul style="list-style-type: none"> <li>-- Data entry; tabulation, and processing on a timesharing basis;</li> <li>-- Analysis, design, and programming of systems ready to use;</li> <li>--- web page development and design;</li> </ul> </li> <li>-- IT based call centre;</li> <li>-- Graphic design; computer aided design/ drawing (cad);</li> <li>-- Digital (on line, mobile etc.) content development and management;</li> <li>-- Animation (2d and 3d);</li> <li>-- Geographic information systems (GIS);</li> <li>-- Medical transcription services;</li> <li>-- Finance &amp; accounting outsourcing;</li> <li>-- HR &amp; Payroll outsourcing ;</li> <li>-- Legal process outsourcing;</li> <li>-- Supply chain management outsourcing;</li> <li>-- Robotics process outsourcing;</li> <li>-- IT management and services outsourcing;</li> <li>-- Customer relationship management (CRM) outsourcing;</li> <li>-- Digital content development and management;</li> <li>-- Search engine optimization ;</li> <li>-- Document conversion ;</li> <li>-- Imaging and archiving including digital archiving of physical records;</li> <li>-- Server system management and maintenance;</li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note  |
|---|---|---|
|   |   | <ul style="list-style-type: none"> <li>-- Cyber security services;</li> <li>-- Database management;</li> <li>-- Virtual assistant ;</li> <li>-- IT Helpdesk ;</li> <li>-- Data security &amp; big data management ;</li> <li>-- E-health ;</li> <li>-- Internet of Things (IOT);</li> <li>-- Big data management;</li> <li>-- Banking application services;</li> <li>-- Capital market solution services;</li> <li>-- E-commerce &amp; Portals;</li> <li>-- Education institute management application services;</li> <li>-- Enterprise content management services;</li> <li>-- E-governance services;</li> <li>-- Enterprise Resource Planning (ERP) &amp; integrated business application;</li> <li>-- Hospital management system services;</li> <li>-- Real estate management system services;</li> <li>-- Office management solution services;</li> <li>-- POS &amp; Inventory Management System Services;</li> <li>-- Document management services;</li> <li>-- Human resource processing services;</li> <li>-- Internet Service Provider (ISP's) services;</li> <li>-- Web Listing;</li> <li>-- Analytics ;</li> <li>-- Augmented Reality;</li> <li>-- Other Business Process Outsourcing(BPO) related services;</li> <li>- <i>Hosting and information technology(IT) infrastructure provisioning services:</i> <ul style="list-style-type: none"> <li>-- website hosting services;</li> <li>-- web page hosting services;</li> <li>--- the provision of server space on the internet to host clients 'web page;</li> <li>-- web domain services;</li> <li>-- hosting clients' applications;</li> <li>-- application service provisioning;</li> <li>-- other hosting and IT infrastructure provisioning services;</li> <li>-- sell advertising space in website by placing ads.</li> </ul> </li> </ul> |
| 2411  | Computer and Information Technology (IT) consultancy and management services: | <p><i>Remittances received from abroad on account of</i><br/>Hardware and software consultancy implementation services, and Technical consultancy services related to software:</p> <ul style="list-style-type: none"> <li>- Hardware and software consultancy and implementation services, including management of subcontracted computer services;</li> <li>-- technical consultancy services related to software;</li> <li>-- systems maintenance and other support services;</li> <li>--- IT or computer training provided services;</li> <li>( <i>except IT or computer training courses not designed for a specific users which shall be reported under code 2630</i>)</li> <li>-- IT support services and software maintenance services</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note   |
|---|---|--|
|   |   | <ul style="list-style-type: none"> <li>-- IT Infrastructure planning, development, implementation and maintenance services;</li> <li>-- IT consultancy, and IT project management/ consultancy;</li> <li>-- IT business process management services;</li> <li>- Information technology(IT) design and development services;               <ul style="list-style-type: none"> <li>-- IT design and development services for applications;</li> <li>-- IT design and development services for networks and systems;</li> </ul> </li> <li>- Other computer or IT related consultancy;</li> <li>- IT infrastructure and network management services;               <ul style="list-style-type: none"> <li>-- network management services;</li> <li>-- computer systems management services;</li> <li>-- IT related other management services;</li> </ul> </li> <li>- Data recovery services, provision of advice and assistance on matters related to the management of computer resources;               <ul style="list-style-type: none"> <li>-- provision of advice and assistance on matters related to the management of computer resources;</li> <li>-- database management;</li> </ul> </li> <li>- Systems maintenance and other support services;</li> <li>- IT support and software maintenance services;</li> <li>- Computer aided engineering;</li> <li>- Remote IT maintenance;</li> <li>- IT support and software maintenance;</li> <li>- Computer facilities management provided to non-resident and ITES services;</li> <li>- Vendor fees or any other supervision charges or fees of software;</li> </ul> |
| 2412  | Export of computer software including turn-key basis export of software (customized): | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Customized software (however delivered) and related licenses to use;</li> <li>- The development, production, supply, and documentation of customized software, including operating systems, made to order for specific user;</li> <li>- Customized software other all types;               <ul style="list-style-type: none"> <li>-- operating systems, packaged;</li> <li>-- network software, packaged;</li> <li>-- database management software, packaged;</li> <li>-- development tools and programming languages software, packaged;</li> <li>-- general business productivity and home use applications, packaged;</li> <li>-- other application software, packaged;</li> <li>-- software originals;</li> <li>-- system software downloads;</li> <li>-- application software downloads;</li> <li>-- on-line software;</li> </ul> </li> <li>- Turn-key basis export of software i.e. export of software on <i>contra port</i> merchanting trade service</li> <li>- Customization of third party developed/open sourced software by local companies to fit the need of individual users;</li> <li>- Application customization by local companies (registered in Bangladesh);</li> </ul>  |
| 2413  | Export of computer software   | Remittances received from abroad on account of   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
|   | including turn-key basis export of software (non-customized):  | <ul style="list-style-type: none"> <li>- Non-customized (mass-produced) software               <ul style="list-style-type: none"> <li>-- downloaded or otherwise electronically delivered, whether with a periodic license fee or a single payment;</li> <li>-- provided on physical media/on a storage device with periodic license fee</li> <li>-- provided on physical media with right to perpetual use;</li> <li>-- sales and purchases of originals and ownership rights for software systems and applications;</li> </ul> </li> <li>- Non-customized software other all types;               <ul style="list-style-type: none"> <li>-- operating systems, packaged;</li> <li>-- network software, packaged;</li> <li>-- database management software, packaged;</li> <li>-- development tools and programming languages software, packaged;</li> <li>-- general business productivity and home use applications, packaged;</li> <li>-- other application software, packaged;</li> <li>-- software originals;</li> <li>-- system software downloads;</li> <li>-- application software downloads;</li> <li>-- on-line software;</li> </ul> </li> </ul> |
| 2414  | Installation concerning hardware and software, maintenance and repairs of computers and peripheral equipment services: | <i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> <li>- Hardware and software installation, including installation of mainframes and central computing units;</li> <li>- Maintenance and repairs of computers and peripheral equipment;</li> <li>- Installation of personal computers and peripheral equipment;</li> <li>- Hardware maintenance;</li> <li>- Installation, maintenance and repairs of computers all types;</li> <li>- Technical assistance on computing services;</li> </ul> (not as grant but as provided by the entity that employs the personnel delivering the services)  |
| 242   | <b>Information services:</b>   | <b>Information services:</b><br><br><b>Information Services include news agency services, such as the provision of news, photographs and feature articles to media, direct non-bulk subscriptions to newspapers and periodical, and other information provision services etc.</b><br><br><i>(Excluded bulk newspapers and periodicals which are included under general merchandise.)</i>  |
| 2420  | Remuneration of journalists/authors:   | <i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> <li>- Earnings of journalists and writers;</li> <li>-- contribution in foreign magazines, news papers, journal etc.</li> <li>-- book translation services;</li> <li>-- advance received or reimbursement of such related services;</li> </ul>  |
| 2421  | News agency, library and archive services;   | <i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> <li>-News agents and correspondents agency services:</li> <li>-- provision of news, photographs, and feature articles to the Media;</li> <li>--- news agency services to newspapers and periodicals;</li> <li>--- news agency services to audiovisual media or videography</li> </ul>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description                            | Explanatory note  |
|---|--|---|
|   |  | media ;<br>--- news agent commission;<br>-- advance received or reimbursement of such related services;<br><br>- Library and archive services to domestic news papers and periodicals by non-residents.<br>-- library services;<br>-- archive services;<br>-- advance received or reimbursement of such related services;   |
| 2422  | Subscription to news papers and periodicals: | <i>Remittances received from abroad on account of</i><br>- Direct non-bulk subscriptions to newspapers and periodicals, whether by mail, electronic transmission, or other means;<br>- Sell non-bulk books, newspapers and periodicals through online business services;<br>- Sell non-bulk books, newspapers and periodicals through other than online business services;<br>- Cost of subscription of news items, features, articles of foreign news agencies;<br>- Subscription fee for academic/research journals to be procured from abroad by;<br>-- public universities and medical colleges, recognized national research/training institutions, University Grants Commission (UGC) approved private universities and Govt. approved private medical colleges;<br>- Any fees or charges to published in Bangladeshi journals and newspapers etc.;<br>- Advance received or reimbursement of such related services;  |
| 2423  | Other information provision services:        | <i>Remittances received from abroad on account of</i><br>- Database services:<br>-- database conception, data storage, and the dissemination of data and databases (including directories and mailing list); both online and through magnetic;<br>- Optical or printed media;<br>- Web search portals content (search engine services that find internet addresses for clients who input keyword queries);<br>- On-line content services;<br>-- on-line text based information services;<br>--- on-line books;<br>--- on-line newspapers and periodicals;<br>-- on-line audio content;<br>--- musical audio downloads;<br>--- streamed audio content;<br>-- on-line video content;<br>--- films and other video downloads;<br>--- steamed video downloads;<br>-- on-line software downloads;<br>--- system software downloads;<br>--- application software downloads;<br>-- on-line courses services to use server;<br>-- other on-line content;<br>--- on-line games;<br>--- on-line software;<br>--- on-line adult content;<br>- Other on-line content provision services etc.; |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
| 25  | Charges for the use of Intellectual Properties n.i.e.  | <p>Charges for the use of Intellectual Properties n.i.e.</p> <p>i) Where a specific product is supplied with the right to use the intellectual property embodied in it, but not copy it for further distribution.</p> <p>ii) Where the authority to reproduce and / or distribute the intellectual property is delegated by its owner.</p> <p>iii) Where there is a change of economic ownership of the whole of the intellectual property right in question. The seller no longer has any rights or obligations associated with the intellectual property. This case also includes second or subsequent outright sales of intellectual property rights.</p>  |
| 251   | Charges for the use of intellectual properties n.i.e.  | <p>Charges for the intellectual properties cover transaction between residents and non-residents associated with the authorized use of intangible non-produced non-financial assets and proprietary rights such as patents, copyright, trademarks, industrial processes etc. and with the use through licensing agreement of produced originals or prototypes such as manuscripts and films.</p> <p><i>These right can arise from research and development, as well as from marketing and Charges for licenses to reproduce and / or distribute (or both) intellectual property embodied in produced originals or prototypes.</i></p>   |
| 2510  | Charges for the use of proprietary right<br>(These right can arise from research and development, as well as from marketing) | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Royalties; <ul style="list-style-type: none"> <li>-- <i>Royalties are payments made to authors and musicians when their work is sold or performed. They usually receive a fixed percentage of the profits from these sales or performances.;</i></li> </ul> </li> <li>- Charges for the use of proprietary rights; <ul style="list-style-type: none"> <li>-- <i>Rights can arise from research and development, as well as from marketing;</i></li> </ul> </li> <li>- Patents; <ul style="list-style-type: none"> <li>-- <i>A patent is official right to be the only person or company allowed to make or sell a new product for a certain period of time</i></li> </ul> </li> <li>- Copyrights; <ul style="list-style-type: none"> <li>-- charges of copy right on books and manuscripts;</li> <li>-- charges of copy right on computer software;</li> <li>-- charges of copy right on cinematographic works;</li> <li>-- charges of copy right on sound recordings;</li> <li>-- charges of copy right on live performances and television / cable/ satellite broadcast;</li> </ul> </li> <li>- Trademarks; <ul style="list-style-type: none"> <li>-- <i>A is trademark is a name or symbol that a company uses on its products and that cannot legally be used by another company.</i></li> </ul> </li> <li>- Industrial processes and designs; <ul style="list-style-type: none"> <li>--- charges of trade secrets;</li> <li>--- charges of franchises, trademark revenue, payments for use of brand names, and so forth include aspects of property income and aspects of services;</li> </ul> </li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
|   |  | <p>(such as the active processes, marketing, and quality control).</p> <ul style="list-style-type: none"> <li>- Originals and ownership rights for software systems and applications;</li> <li>- Royalties of other intellectual property;</li> <li>- Fees for fishing rights;</li> </ul>   |
| 2511  | Licensing services for the right to use reproduce and / or distribute(or both) intellectual property and similar products: | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Charges for licenses to reproduce and / or distribute( or both) intellectual property embodied in produced originals or prototypes; <ul style="list-style-type: none"> <li>-- licensing services for the right to use of books and manuscripts;</li> <li>-- licensing services for the right to use of cinematographic works, and sound recording, films related rights and other related rights;</li> <li>-- licensing services for the right to use of live performances and television /cable/ satellite broadcast;</li> <li>-- licensing services for the right to use of credit card/visa card etc;</li> </ul> </li> <li>- Charges for licenses for the right to use computer software and databases; <ul style="list-style-type: none"> <li>-- licensing services for the right to use all types of customized and non-customized computer software;</li> <li>-- licensing services for the right to use databases;</li> </ul> </li> <li>- Charges for licenses for the right to use entertainment, literary or artistic originals; <ul style="list-style-type: none"> <li>-- licensing services for the right to use entertainment, literary or artistic originals;</li> </ul> </li> <li>- Licensing services for the right to use research and development (R&amp;D);</li> <li>- Licensing services for the right to use trademarks and franchises;</li> <li>- Licensing services for the right to use mineral exploration and evaluation;</li> <li>- Licensing services for the right to use other intellectual property products;</li> <li>- Technology transfer : technology transfer is accomplished through licensing intellectual property (IP) to companies that have the resources and desire to develop and produce the technology for specific applications. In the form of cash fees and/or equity and/or royalties on earned revenues for the products or services that were licensed.</li> </ul> |
| 26  | <b>Personal, Cultural and Recreational Services:</b>   | <p><b>Personal, cultural and recreational services consists of (i) audiovisual and related services and (ii) Other Personal, cultural and recreational services. Audiovisual and related services consist of services and fees related to the production of motion pictures. Other cultural and recreational services include health services, education services, and others.</b></p>  |
| 262   | <b>Audiovisual services:</b>   | <b>Audiovisual and related services consist of services and fees related to the production of motion pictures.</b>  |
| 2620  | Audio Visual and related services:   | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Produced of motion pictures services charges and fees;</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
|   |  | <ul style="list-style-type: none"> <li>-- on film or motion picture or videotape, disk, or transmitted electronically, etc.;</li> <li>-- motion picture, videotape, radio and television programme (live or on tape) production services;</li> <li>-- motion picture, videotape, radio and television programme originals;</li> <li>-- musical/sound recordings services(live or on tape) ; sound recording originals;</li> <li>- Motion picture, videotape and television programme distribution services;</li> <li>- Motion picture projection services;</li> <li>- Audiovisual post-production services;               <ul style="list-style-type: none"> <li>-- audiovisual editing services;</li> <li>-- transfers and duplication of masters services;</li> <li>-- colour correction and digital restoration services;</li> <li>-- animation services;</li> <li>-- captioning titling and subtitling services;</li> <li>-- sound editing and design services;</li> <li>-- other post-production services;</li> </ul> </li> <li>- Rental of audiovisual and related products services;</li> <li>- Charges for access to encrypted television channels such as cable and satellite services;</li> <li>- Fees to actors, directors, and producers involved with theatrical and musical productions services;</li> <li>- Charges or fees of mass-produced recording and manuscripts that are purchased or sold outright or for perpetual use if downloaded i.e. Delivered electronically) services ;</li> <li>- Charges or fees of CD-ROM, disk, paper, and so forth products obtained through a license to use( other than when conveying perpetual use), as is the use of other online content related to audio and visual media services;</li> <li>- Purchases and sales of original manuscripts, sound recordings, films and so forth;</li> </ul> |
| 263   | <b>Other personal, cultural and recreational services:</b> | <b>Other personal, cultural and recreational services include health services, education services, and others.</b><br><i>( health services or education services provided to nonresidents who are present in the territory of the service provider are included in travel)</i>  |
| 2630  | Other personal, cultural and recreational services:        | <i>Remittances received from abroad on account of</i><br><b>a) Health services:</b> <ul style="list-style-type: none"> <li>- Charges /fees for health services provided by hospitals, doctors, nurses and paramedical and similar personnel;</li> <li>- Charges /fees for health services provided by laboratory and similar services, whether rendered remotely or on-site;</li> <li>- Inpatient (surgical, gynecological and obstetrical, psychiatric and others) services;</li> <li>- Medical and dental services;</li> <li>- Other human health services;</li> <li>- Residential care services for the elderly and disabled;</li> <li>- Charges /fees for medical check-up/ medical examination for migrant workers by hospitals, diagnostic center;</li> <li>- Reimbursement any all other health related services;</li> </ul> <b>b) Education services:</b>   |

| Section<br>- Division<br>-Groups<br>- Reporting<br>Classes<br>code | Short description | Explanatory note   |
|--|-------------------|--|
|  |                   | <ul style="list-style-type: none"> <li>- charges /fees or commission for education related services including student admission consultancy services;</li> <li>- correspondence courses and education via television or the internet;</li> <li>- correspondence courses and education by teachers and so forth who supply services directly in host economies;</li> <li>- computer training courses not designed for a specific user;</li> <li>- Reimbursement any all other education related services;</li> <li>- <i>Refund of such above services such as refund of application fees advance admission fees etc.</i></li> <li><b>c) Other personal, cultural, and recreational services:</b></li> <li>- charges /fees for those associated with museums and other cultural;</li> <li>- museum and preservation services of historical site and buildings;</li> <li>- botanical, zoological and nature reserve services;</li> <li>- charges /fees for those associated with sporting;</li> <li>- fees and prize of athletes; services of athletes, and support services related to sports and recreation;</li> <li>- charges or fees of sporting events, circuses, other similar events services;</li> <li>- sports and recreational sports event promotion and organization (sports clubs)services;</li> <li>- sports and recreational sports facility operation services;</li> <li>- other sports and recreational sports services;</li> <li>- charges /fees for those with gambling, recreational activities; and other amusement services ;</li> <li>- gambling and betting services;</li> <li>- online gambling services;</li> <li>- other gambling and betting services;</li> <li>- The amount paid for lottery tickets or placed in bets: <ul style="list-style-type: none"> <li>-- a service charge receivable by the unit organizing the lottery or gambling (this charge may also have to cover taxes on gambling);</li> <li>-- transfer to cover the amounts payable to the winners and , in some cases, amounts payable to charities;</li> </ul> </li> <li>- amusement park and similar attraction services;<br/><i>(amusement is the pleasure that you get from being entertained or from doing something interesting.)</i></li> <li>- coin operated amusement machine services;</li> <li>- other recreation and amusement services n.i.e.;</li> <li>- charges /fees for those with performing arts and other live entertainment event presentation promotion activities;</li> <li>- performing arts event promotion and organization services;</li> <li>- performing arts event production and presentation services;</li> <li>- performing arts facility operation services;</li> <li>- other performing arts and live entertainment services;</li> <li>- charges /fees for those with services of performing and other artists;</li> <li>- services of performing artists;</li> <li>- services of authors, composers, sculptors and other artists, except performing artists;</li> <li>- original works of authors, composers and other artists except performing artists, painters and sculptors;</li> <li>- Other social services with accommodation;</li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description             | Explanatory note   |
|---|-------------------------------|--|
|   |                               | <ul style="list-style-type: none"> <li>- Social services without accommodation for the elderly and disabled;</li> <li>- Other social services without accommodation;</li> <li>- Reimbursement any all other personal, cultural, and recreational related services.</li> </ul>  |
| 27  | Other Business Services:      | <p><b>Other business services cover various categories of services transactions between residents and non-residents other than those mentioned above. It comprises:</b></p> <ul style="list-style-type: none"> <li><b>i) Trade-related services;</b></li> <li><b>ii) Operating leasing;</b></li> <li><b>iii) Professional and management consulting services;</b></li> <li><b>iv) Research and development services;</b></li> <li><b>v) Technical, Waste treatment and depollution, agricultural, and mining services, and Other business services;</b></li> </ul>   |
| 271   | Trade-related services:       | <p><b>Trade-related services cover merchandising and other trade-related services.</b></p> <ul style="list-style-type: none"> <li><b>i) Merchandising is defined as the purchase of goods by a resident from a non- resident and subsequent resale of the goods to another non-resident without the goods entering or leaving the compiling economy. The difference between the value of the goods when acquired and the value when sold is to be recorded as the value of the merchandising services provided.</b></li> <li><b>ii) Other trade-related services.</b></li> </ul>   |
| 2710  | Merchandising services:       | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Merchandising covers earnings on goods transactions of resident merchant with a non-resident. The purchase of goods by a resident from a non- resident and subsequent resale of the goods to another non-resident without the goods entering or leaving the compiling economy. Resale gross value reported shall be reported in this code.</li> <li>-- turn-key basis merchandise export (except turn-key basis software export);</li> <li>-- Entrepot export;</li> <li>-- other merchandise export out of general merchandise;</li> </ul>   |
| 2711  | Other trade related services; | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Commissions on goods and service transactions receivable as merchants commodity brokers, dealers, auctioneers (<i>an auction is a public sale where goods are sold to the person who offers the highest price</i>), and commission agents etc in connection with goods transactions between resident and nonresident;</li> <li>-- auctioneer's fee or agent's commission on sales of ship, aircraft, and other goods;</li> <li>-- any trader's margin on CFR/CIF L/C or contract basis shall be reported shall be reported in this code;</li> <li>-- fees and commissions on account of services performed by resident agents;</li> <li>-- fees and commissions on account of services performed by merchants;</li> <li>-- fees and commissions on account of services performed by</li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
|   |  | <ul style="list-style-type: none"> <li>commodity brokers;</li> <li>-- fees and commissions on account of services performed by commodity dealers;</li> <li>-- fees and commissions on account of services performed by auctioneers;</li> <li>-- fees and commissions on account of services performed by commission agents etc.;</li> <li>-- buying house commission;</li> <li>- Wholesale trade services;</li> <li>-- wholesale trade services, except on a fee or contract basis;</li> <li>-- wholesale trade services on a fee or contract basis;</li> <li>- Retail trade services;</li> <li>-- non-specialized store retail trade services;</li> <li>-- special store retail trade services;</li> <li>-- mail order or internet retail trade services;</li> <li>-- other non-store retail trade services;</li> <li>-- retail trade services on a fee or contract basis;</li> <li>- On-line trade services;</li> <li>-- sale of goods through online trade system, remittance received other than international credit cards;</li> <li>-- sale of goods through online trade system, remittance received through international credit cards;</li> <li>- Other trade related services n.i.e. such as;</li> <li>-- any margins, discounts, incentive etc. not included in the FOB price of the goods;</li> <li>- <i>Commission of commodity futures traders</i>;</li> <li>- Advance received or reimbursement of such related services;</li> </ul> |
| 2712  | Pre-shipment inspection and other trade related inspection services: | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>-Remittances received from abroad on account of</li> <li>-- Pre-shipment inspection fees(on a fee or contract basis) in connection with goods transactions between resident and non-resident.</li> <li>-- Any other inspection fees (on a fee or contract basis) advance received or reimbursed in connection with goods transactions between resident and non-resident;</li> <li>-- Export related goods inspection services ( on a charges or fees or commissions or contract basis)</li> </ul>   |
| 272   | <b>Operating leasing services :</b>                                  | <p><b>Operating leasing is the activity of renting out produced assets under arrangements that provide use of tangible assets to the lessee, but not involve the transfer of the bulk of risks and rewards of ownership to the lessee. Operating leasing may also be called leasing or rental services of specified produced assets, such as building or equipment. Rental is also used as a term for the amounts payable under operating leases for produced assets, and is a service.</b></p> <p><b>Operating leasing can be identified by the following characteristics:</b></p> <ul style="list-style-type: none"> <li>(a) The lessor, or owner of the equipment, normally maintains a stock of assets in good working order that can be hired on demand, or at short notice, by users;</li> <li>(b) The assets may be rented out for varying periods of time.</li> </ul> <p><b>The lessee may renew the rental when the period expires; and</b></p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note   |
|---|--|--|
|   |  | <p>(c) The lessor is frequently responsible for the maintenance and repair of the asset as part of the service that is provided to the lessee. The lessor must normally be a specialist in the operation of the asset and may also undertake to replace the equipment in the event of a serious or prolonged breakdown.</p> <p>Thus, in addition to the provision of an asset, the service provided under operating leasing by the lessor includes other elements, such as convenience and security, servicing, and back-up facilities.</p>  |
| 2720  | <p>Operating leasing or rental and charters services without crew:</p> <p>(concerning transport equipment)</p> | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>-Leasing or rental and charters services concerning transport equipment without crew;</li> <li>-- Leasing or rental and charters services concerning ships, vessels;</li> <li>-- Leasing or rental and charters services concerning aircraft;</li> <li>-- Leasing or rental and charters services concerning cars and light vans;</li> <li>-- Leasing or rental services concerning goods transport motor vehicles;</li> <li>-- Leasing or rental and charters services concerning railway cars;</li> <li>-- Leasing or rental and charters services concerning other land transport equipment;</li> <li>-- Leasing or rental and charters services concerning containers without operator;</li> <li>-- Leasing or rental and charters services concerning rigs without operator;</li> <li>-- Other transport equipments n.i.e.</li> </ul>   |
| 2721  | <p>Operating Leasing services concerning other type of equipment and other goods without an operator:</p>      | <p><i>Remittances received from abroad on account of:</i></p> <p><b>(a) Leasing or rental charters services concerning other type of machinery and equipment without an operator:</b></p> <ul style="list-style-type: none"> <li>- Leasing or rental and charters services concerning agricultural machinery and equipment;</li> <li>- Leasing or rental and charters services concerning construction machinery and equipment;</li> <li>- Leasing or rental and charters services concerning office machinery and equipment(except computers);</li> <li>- Leasing or rental and charters services concerning computers without operator;</li> <li>- Leasing or rental and charters services concerning telecommunications equipment without operator;<br/>(<i>telecommunication line or capacity</i>)</li> <li>- Leasing or rental and charters services concerning other machinery and equipment n. i.e.;</li> </ul> <p><b>(b) Operating leasing or rental and charters services concerning other goods without an operator:</b></p> <ul style="list-style-type: none"> <li>- Leasing or rental and charters services concerning televisions, radios, video cassette recorders and related equipment and accessories;</li> <li>- Leasing or rental and charters services concerning videotapes and disks;</li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note   |
|---|---|--|
|   |   | <ul style="list-style-type: none"> <li>- Leasing or rental and charters services concerning furniture and other household appliances;</li> <li>- Leasing or rental and charters services concerning pleasure and leisure equipment;</li> <li>- Leasing or rental and charters services concerning household linen;</li> <li>- Leasing or rental and charters services concerning textiles, clothing and footwear;</li> <li>- Leasing or rental and charters services concerning do-it-yourself machinery and equipment;</li> <li>- Leasing or rental and charters services concerning other goods n. i.e.;</li> </ul>  |
| <b>2723</b>   |   |  |
| <b>273</b>  | <b>Other miscellaneous services:</b>  | <b>Other miscellaneous services:</b><br><b>a) Professional and management consulting services,</b><br><b>b) Research and development services,</b><br><b>c) Technical services,</b><br><b>d) Waste treatment and depollution, agricultural, and mining services, and</b><br><b>e) Other services.</b>  |
| 2730  | Legal services :<br><br>(under professional and management consulting services)   | <i>Remittances received from abroad on account of</i><br><ul style="list-style-type: none"> <li>- Legal advisory and representation services concerning criminal law;</li> <li>- Legal advisory and representation services concerning other fields of law;</li> <li>- Legal documentation and certification services;</li> <li>- Other legal services <ul style="list-style-type: none"> <li>-- legal advisory and representation services concerning other legal services;</li> <li>-- arbitration and conciliation services;</li> <li>-- other legal services n.i.e. such as court fees etc.;</li> </ul> </li> </ul>  |
| 2731  | Accounting, auditing, book keeping, tax consultancy and other related service:<br><br>(under professional and management consulting services)   | <i>Remittances received from abroad on account of</i><br><ul style="list-style-type: none"> <li>- Accounting, auditing, book keeping services; <ul style="list-style-type: none"> <li>-- financial auditing services;</li> <li>-- accounting services;</li> <li>-- bookkeeping services;</li> <li>-- payroll services;</li> </ul> </li> <li>- Tax consultancy and preparation services; <ul style="list-style-type: none"> <li>-- corporate tax consulting and preparation services;</li> <li>-- individual tax preparation and planning services;</li> </ul> </li> <li>- Insolvency and receivership services;</li> </ul>   |
| 2732  | Management consulting, managerial, public relation services:<br>( under professional and management consulting services)<br><br>(Services for the general management of a branch , subsidiary, or associate provided by a parent enterprise or other affiliated enterprise) | <i>Remittances received from abroad on account of</i><br><ul style="list-style-type: none"> <li>- Management consulting management services; <ul style="list-style-type: none"> <li>-- strategic management consulting services;</li> <li>-- financial management consulting services;</li> <li>-- human resources management consulting services; <ul style="list-style-type: none"> <li>---recruitment services including collecting information, matching qualification and cross verification;</li> </ul> </li> <li>-- marketing management consulting services;</li> <li>-- supply chain and other management consulting services;</li> <li>-- business process management consulting services;</li> <li>-- operations management consulting services;</li> <li>-- head office services such as managerial services;</li> </ul> </li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
|   |  | <ul style="list-style-type: none"> <li>-- cost of training and consulting services;</li> <li>-- ancillary services provided by affiliated enterprises;</li> <li>-- costs of training and consultancy services as per relevant contract with the foreign trainer/consultant,</li> <li>- Business consulting services;</li> <li>-- public relations services;</li> <li>-- other business consulting services;</li> <li>- Other management services <i>except construction project management</i>;</li> <li>- Other consulting services <i>other than architectural, engineering, and other technical consulting services</i>;</li> <li>- Photography services and photographic processing services; <ul style="list-style-type: none"> <li>-- photography services and event videography services;</li> <li>--- portrait photography services;</li> <li>--- advertising and related photography services;</li> <li>--- event photography and event videography services;</li> <li>--- specialty photography services;</li> <li>--- restoration and retouching services of photography;</li> <li>--- other photography services;</li> <li>-- photography processing services;</li> </ul> </li> <li>- Other professional services; <ul style="list-style-type: none"> <li>-- original compilation of facts/information;</li> <li>-- translation and interpretation services;</li> <li>-- trademarks and franchises;</li> <li>-- other professional services n.i.e.;</li> </ul> </li> <li>- Veterinary services; <ul style="list-style-type: none"> <li>-- veterinary services for pet animals;</li> <li>-- veterinary services for livestock;</li> <li>-- other veterinary services;</li> </ul> </li> </ul> |
| 2733  | <p>Advertising, market research , and public opinion polling services: through print and electronic media</p> <p>(under professional and management consulting services)</p> | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Advertising services through print media and electronic media; <ul style="list-style-type: none"> <li>-- full services advertising;</li> <li>-- direct marketing and direct mail services;</li> <li>-- exhibition services;</li> <li>-- other advertising services;</li> <li>-- cost of advertisement for products in electronic media;</li> <li>-- participation fees for trade fair, stall booking fees of trade fair;</li> </ul> </li> <li>- Sale of advertising space or time, on commission through print media and electronic media;</li> <li>- Sale of advertising space or time (except on commission) through print media and electronic media; <ul style="list-style-type: none"> <li>-- sale of advertising space in print media (except on commission);</li> <li>-- sale of TV/ radio advertising time (except on commission);</li> <li>-- sale of other advertising space or time through print media and electronic media (except on commission);</li> </ul> </li> <li>- Market research , and public opinion polling services;</li> <li>- Advance received or reimbursement of such related services;</li> </ul>   |
| 2734  | Research and development services:   | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Research and experimental development services in natural</li> </ul>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note  |
|---|---|---|
|   | <p><i>(Covers those services associated with basic research, applied research and experimental development of new products and processes. Services associated with the science, social science and humanities are also covered. Also included is commercial research related to electronics, pharmaceuticals and biotechnological.)</i></p> | <p>sciences and engineering:</p> <ul style="list-style-type: none"> <li>-- <i>Basic research services in natural sciences and engineering;</i> <ul style="list-style-type: none"> <li>--- basic research services in physical sciences, chemistry and biology;</li> <li>--- basic research services in biotechnology;</li> <li>--- basic research services in engineering and technology;</li> <li>--- basic research services in medical sciences and pharmacy;</li> <li>--- basic research services in agricultural sciences;</li> <li>--- basic research services in other natural sciences;</li> </ul> </li> <li>-- <i>Applied research services in natural sciences and engineering;</i> <ul style="list-style-type: none"> <li>--- applied research services in physical sciences, chemistry and biology;</li> <li>--- applied research services in biotechnology;</li> <li>--- applied research services in engineering and technology;</li> <li>--- applied research services in medical sciences and pharmacy;</li> <li>--- applied research services in agricultural sciences;</li> <li>--- applied research services in other natural sciences;</li> </ul> </li> <li>-- <i>Experimental development services in natural sciences and engineering;</i> <ul style="list-style-type: none"> <li>--- experimental development services in physical sciences, chemistry and biology;</li> <li>--- experimental development services in biotechnology;</li> <li>--- experimental development services in engineering and technology;</li> <li>--- experimental development services in medical sciences and pharmacy;</li> <li>--- experimental development services in agricultural sciences;</li> <li>--- experimental development services in other natural sciences;</li> </ul> </li> </ul> <p>- Research and experimental development services in social sciences and humanities:</p> <ul style="list-style-type: none"> <li>-- <i>Basic research services in social sciences and humanities;</i> <ul style="list-style-type: none"> <li>--- basic research services in psychology;</li> <li>--- basic research services in economics;</li> <li>--- basic research services in law;</li> <li>--- basic research services in languages and literature;</li> <li>--- basic research services in other social sciences and humanities;</li> </ul> </li> <li>-- <i>Applied research services in social sciences and humanities;</i> <ul style="list-style-type: none"> <li>--- applied research services in psychology;</li> <li>--- applied research services in economics;</li> <li>--- applied research services in law;</li> <li>--- applied research services in language and literature;</li> <li>--- applied research services in other social sciences and humanities;</li> </ul> </li> <li>-- <i>Experimental development services in social sciences and humanities;</i> <ul style="list-style-type: none"> <li>--- experimental development services in psychology;</li> <li>--- experimental development services in economics;</li> <li>--- experimental development services in law;</li> </ul> </li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note   |
|---|---|--|
|   |   | <ul style="list-style-type: none"> <li>--- experimental development services in languages and literature;</li> <li>--- experimental development services in other social sciences and humanities;</li> <li>- Interdisciplinary research and experimental development services;</li> <li>( <i>Interdisciplinary means involving more than one academic subject</i>)</li> <li>-- <i>Interdisciplinary research and experimental development services;</i></li> <li>--- Interdisciplinary basic research services;</li> <li>--- Interdisciplinary applied research services;</li> <li>--- Interdisciplinary experimental development services;</li> <li>- Research and development originals: <ul style="list-style-type: none"> <li>-- experimental development of new products;</li> </ul> </li> <li>- Development of operating systems that represent technological advances;</li> <li>- Commercial research related to electronics, pharmaceuticals, and Biotechnology;</li> <li>- Other product development that may give rise to patents;</li> <li>- Outright(<i>complete and total</i>) sales of the results of research and development;</li> <li>- Advance received or reimbursement of such related services;</li> </ul>  |
| 2735  | Architectural, engineering, and other technical services:<br><br>(technical services) | <i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> <li>- Architectural services, urban and land planning, and landscape architectural services; <ul style="list-style-type: none"> <li>-- <i>Architectural services and advisory services;</i></li> <li>--- architectural advisory services;</li> <li>--- architectural services for residential building projects;</li> <li>--- architectural services for non-residential building projects;</li> <li>--- historical restoration architectural services;</li> </ul> </li> <li>-- <i>Urban and land planning services;</i> <ul style="list-style-type: none"> <li>--- urban planning services;</li> <li>--- rural land planning services;</li> <li>--- project site master planning services;</li> </ul> </li> <li>-- <i>Landscape architectural services and advisory services;</i> <ul style="list-style-type: none"> <li>--- Landscape architectural advisory services;</li> <li>--- Landscape architectural services;</li> </ul> </li> <li>- Engineering services; <ul style="list-style-type: none"> <li>-- <i>Engineering advisory services;</i></li> <li>-- <i>Engineering services for specific projects;</i> <ul style="list-style-type: none"> <li>--- Engineering services for building projects;</li> <li>--- Engineering services for industrial and manufacturing projects;</li> <li>--- Engineering services for transportation projects;</li> <li>--- Engineering services for power projects;</li> <li>--- Engineering services for telecommunication and broadcasting projects;</li> <li>--- Engineering services for waste management projects (hazardous and non-hazardous);</li> <li>--- Engineering services for water, sewerage and drainage projects;</li> <li>--- Engineering services for dams, bridges, airports, turnkey</li> </ul> </li> </ul> </li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note   |
|---|---|--|
|   |   | <p>project etc;<br/> --- Engineering services for other projects;<br/> - Project management services :<br/> -- Technical and management services for construction projects;<br/> -- Technical and management services for all type installations (except computer installations);<br/> -- Technical and management services for other various projects;<br/> -- Any all other consultancy services for various development project;<br/> - Scientific and other technical services;<br/> -- Geological, geophysical and other prospecting services;<br/> --- geological and geophysical consulting services;<br/> --- geophysical services;<br/> --- mineral exploration and evaluation;<br/> -- Surface surveying and map-making services;<br/> --- surface surveying services ;<br/> --- map-making services;<br/> -- Weather forecasting and meteorological <i>services</i>;<br/> -- Technical testing and analysis services;<br/> --- composition and purity testing and analysis services;<br/> --- testing and analysis services of physical properties;<br/> --- testing and analysis services of integrated mechanical and electrical systems;<br/> --- technical inspection services of road transport vehicles;<br/> --- other technical testing and analysis services;<br/> - Other technical services;<br/> -- Specialty design services;<br/> --- interior design services;<br/> --- industrial design services;<br/> --- other specialty design services;<br/> -- Design originals; all types of construction related design;<br/> -- Scientific and technical consulting services;<br/> --- environmental related technical consulting services;<br/> --- dams, bridges, airports, turnkey project etc related technical consulting, and supervision services;<br/> --- architectural design of urban and rural development projects;<br/> --- planning and project design;<br/> --- agricultural related technical consulting services;<br/> --- mining related technical consulting services;<br/> --- veterinary related technical consulting services;<br/> --- other scientific and technical consulting services n. i.e.;<br/> - Technical assistance on all other business services, category of architectural, engineering, and other technical nature;<br/> (not as grant but as provided by the entity that employs the personnel delivering the services)<br/> - Advance received or reimbursement of such related services;</p> |
| 2736  | Waste treatment and depollution, other environmental protection, agricultural, hunting, forestry, fishing, and mining services: | <p><i>Remittances received from abroad on account of</i><br/> - Waste collection;<br/> -- Collection services of hazardous waste;<br/> --- collection services of hazardous medical and other bio-hazardous waste;<br/> --- collection services of industrial hazardous waste (except medical and other bio-hazardous waste);</p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description | Explanatory note  |
|---|-------------------|---|
|   |                   | <ul style="list-style-type: none"> <li>--- collection services of other hazardous waste;</li> <li>-- Collection services of non-hazardous recyclable materials;</li> <li>--- Collection services of non-hazardous recyclable materials, residential;</li> <li>--- Collection services of non-hazardous recyclable materials, other;</li> <li>-- General waste collection services;</li> <li>--- General waste collection services, residential;</li> <li>--- General waste collection services, other;</li> <li>- Waste treatment and disposal;</li> <li>-- Waste preparation, consolidation and storage services;</li> <li>--- hazardous waste preparation, consolidation and storage services;</li> <li>--- ship-breaking and dismantling of works services;</li> <li>--- non-hazardous recyclable materials preparation, consolidation and storage services;</li> <li>--- other non-hazardous waste preparation, consolidation and storage services;</li> <li>-- Hazardous waste treatment and disposal services;</li> <li>--- hazardous waste treatment services;</li> <li>--- hazardous waste disposal services;</li> <li>-- Non-hazardous waste treatment and disposal services;</li> <li>--- sanitary landfill services, non-hazardous waste;</li> <li>--- other landfill services, non-hazardous waste;</li> <li>--- incineration of non-hazardous waste;</li> <li>--- other non-hazardous waste treatment and disposal services;</li> <li>- Remediation services;</li> <li>-- Site remediation and clean-up services;</li> <li>--- site remediation and clean-up services, air;</li> <li>--- site remediation and clean-up services, surface water;</li> <li>--- site remediation and clean-up services, soil and ground water;</li> <li>-- Containment, control and monitoring services and other site remediation services n. i.e.;</li> <li>-- Building remediation services;</li> <li>-- Other remediation services n. i.e.;</li> <li>- Sanitation and similar services;</li> <li>-- Sweeping and snow removal services;</li> <li>-- Other sanitation services;</li> <li>- Sewerage, sewage treatment and septic tank cleaning services;</li> <li>-- Sewerage and sewage treatment services;</li> <li>-- Septic tank emptying and cleaning services;</li> <li>- Other environmental protection services n. i.e.;</li> <li>-- Production of carbon offsets or carbon sequestration services;</li> <li>-- Agricultural crop e.g. protection against insects and diseases, increasing harvest yields, balanced fertilization, veterinary, forestry services etc ;</li> <li>- Support and operation services to agriculture, hunting, forestry and fishing:</li> <li>-- Support and operation services to crop production;</li> <li>--- post-harvest crop, seed processing services;</li> <li>--- crop production services on inputs owned by others;</li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note  |
|---|---|---|
|   |   | <ul style="list-style-type: none"> <li>--- other support services to crop production;</li> <li>-- Animal husbandry services; <ul style="list-style-type: none"> <li>--- farm animal husbandry services on inputs owned by others;</li> <li>--- support services to farm animal husbandry;</li> <li>--- other animal husbandry services;</li> </ul> </li> <li>-- Support and operation services to hunting; <ul style="list-style-type: none"> <li>--- hunting services on resources owned by others;</li> <li>--- support services to hunting;</li> </ul> </li> <li>-- Support and operation services to forestry and logging; <ul style="list-style-type: none"> <li>--- forestry and logging services on inputs owned by others;</li> <li>--- support services to forestry and logging;</li> </ul> </li> <li>-- Support and operation services to fishing; <ul style="list-style-type: none"> <li>--- fishing services on resources and on inputs owned by others;</li> <li>--- support services to fishing and aquaculture;</li> </ul> </li> <li>- Support and operation services to mining:<br/> <i>(Mining construction services shall be reported under code 2110 or 2112 and mining related technical consulting services shall be reported under code 2735)</i> <ul style="list-style-type: none"> <li>-- Support services to mining; <ul style="list-style-type: none"> <li>--- support services to oil, gas extraction and other mining;</li> <li>--- oil, gas extraction and other mining services on resources owned by others;</li> </ul> </li> </ul> </li> <li>- Advance received or reimbursement of such related services;</li> </ul> |
| 2737  | Agency commission (other than indenting commission):<br><br><i>(except freight agent, travel agent, insurance agent, and securities- brokerage agent etc.)</i>  | <i>Remittances received from abroad on account of</i><br>- Agency commission of commercial trade agent and other business services agents ;<br>(excluding other trade related services, freight agent, travel agent, etc)<br>- Employment of overseas agents etc. commission;<br>- Advance received or reimbursement of such related services;  |
| 2738  | Indenting commission:   | <i>Remittances received from abroad on account of</i><br>- Commission etc. received by agents of importers/ indentors;  |
| 2739  | Maintenance, repair(repairing/re-conditioning/ improvements) and installation (other than construction services) services:<br><br><i>(except construction, transportation, telecommunication and computer maintenance and installation services.)</i> | Received for Maintenance, repair(repairing/re-conditioning/ improvements) and installation (other than construction) services (includes any parts or materials supplied by the repairer or other and included in the charge if not identified)<br><br><b><i>Maintenance and repair services of fabricated metal products, machinery and equipments:</i></b><br>- Maintenance and repair services of fabricated metal products, commercial and industrial machinery and equipments;<br>- Maintenance and repair services of office and accounting machinery, and other machinery and equipments;<br>- Maintenance and repair of computers and peripheral equipment (except transaction of under code: 2414);<br>- Maintenance and repair of transport machinery and equipment (except transaction of under code: 0041,0141, 0241, 0341);<br>- Repair services other goods;<br><b><i>Installation (other than construction service):</i></b><br>- Installation services of fabricated metal products, except  |

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|---|---|--|
|   |   | <p>machinery and equipments;</p> <ul style="list-style-type: none"> <li>- Installation services of industrial, manufacturing and service industry machinery and equipments;</li> <li>- Installation services of personal computers peripheral equipment (except transaction of under code: 2414);</li> <li>- Installation services of radio, television and communications equipment and apparatus (except transaction of under code: 2011);</li> <li>- Installation services of professional medical machinery and equipment, and precision and optical instruments;</li> <li>- Installation services of electrical machinery and apparatus n.i.e.</li> <li>- Installation services of office and accounting machinery ,</li> <li>- Installation services other machinery and equipments;</li> <li>- Fabrication, erection and installation of facilities;</li> <li>- Any all other maintenance and repairing cost of machineries equipments of mills, factories and plants, etc</li> <li>- <i>Other Maintenance, repair(repairing/re-conditioning/improvements) and installation services n.i.e.</i></li> <li>- <i>Vendor or any other supervision charges or fees of machineries equipments;</i></li> </ul> |
| 2740  | Real estate services:   | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Real estate services involving own or leased property; <ul style="list-style-type: none"> <li>-- rental or leasing services involving own or leased residential property, non-residential property;</li> </ul> </li> <li>- Trade services of buildings; <ul style="list-style-type: none"> <li>-- trade services of residential buildings, non-residential buildings, time-share properties, and vacant and subdivided land;</li> </ul> </li> <li>- Real estate services on a fee or contract basis; <ul style="list-style-type: none"> <li>-- residential property, non-residential property, and time-share property management services on a fee or contract basis;</li> <li>-- residential building sales, non-residential building sales, and sale of time-share properties on a fee or contract basis;</li> <li>-- land sales on a fee or contract basis;</li> <li>-- real estate appraisal services on a fee or contract basis;</li> </ul> </li> </ul>  |
| 2741  | Advertising services in online platform:<br><br>(under professional and management consulting services) | <p>Remittances received from abroad through international credit cards/other than international credit cards on account of</p> <ul style="list-style-type: none"> <li>- Advertising published in online platform through any online advertising agencies in Bangladesh.</li> </ul>   |
| 2742  | Export related goods processing, and other support services:  | <p>Remittances received from abroad on account of</p> <ul style="list-style-type: none"> <li>- Export related washing, cleaning and dyeing services; <ul style="list-style-type: none"> <li>-- coin-operated laundry services;</li> <li>-- dry-cleaning services;</li> <li>-- other textile cleaning services;</li> <li>-- dyeing and colouring services;</li> <li>-- washing charge (on a fee or contact basis);</li> <li>-- dying charge (on a fee or contact basis);</li> <li>-- embroidery bill or charge (on a fee or contact basis);</li> </ul> </li> </ul>  |

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|---|---|---|
|   |   | <ul style="list-style-type: none"> <li>-- labeling charge (on a fee or contact basis);</li> <li>-- Lab test/ Oeko-tex, standard certificate services;</li> <li>- Export related packaging services;</li> <li>-- packaging service charges (on a fee or contact basis);</li> <li>- Export related advance received or reimbursement of such related services;</li> </ul>   |
| 2743  | Export of samples :<br><br>(Samples: There are no commercial Value)                                       | <i>Remittances received from abroad on account of</i><br>- sample value receipts on behalf of export;   |
| 2744  | Local sales or supply of commodities:<br><i>( Other than deemed export under project loans or grants)</i> | <b>Local sales or supply of commodities:</b><br><b>Trade in goods between free trade zones and resident of the same economy;</b><br>Remittances received from abroad on account of<br>- Local sales or supply of garments accessories;<br>- Local sales or supply of cable ;<br>- Local sales or other goods supply by resident suppliers;<br>- Advance received or reimbursement of such related services;<br>- Remittance received from abroad on account of local export or local sales of goods other than deemed export under govt. projects' loan or grants.  |
| 2745  | Miscellaneous business services:  | <i>Remittances received from abroad on account of</i><br>- Travel arrangement, tour operator related and any other meeting, conference related services:<br>-- Reservation services for convention centers, congress centers, exhibition halls;<br>-- Tour operator services;<br>-- Tourist guide services;<br>-- Tourism promotion and visitor information services;<br>- Support and operation services to electricity, gas, water and petroleum products distribution services:<br>( except related transportation services, construction services and technical consulting services)<br>-- Electricity transmission and distribution services ( on fee or contract basis) ;<br>-- Gas distribution services through mains (on fee or contract basis)<br>-- Water distribution services through mains (on fee or contract basis)<br>-- Steam, hot water and air conditioning supply (distribution services) through mains ( on fee or contract basis) ;<br>-- Water distribution services, <i>except through mains</i> ( on fee or contract basis) ;<br>-- Petroleum or other petroleum products supply (distribution services), <i>through mains</i> ( on fee or contract basis) ;<br>-- Petroleum or other petroleum products supply (distribution services), <i>except through mains</i> ( on fee or contract basis) ;<br>- Employment services;<br>-- personnel search and referral services;<br>-- placement of personnel services;<br>-- labour/staff supply i.e. manpower supply services on a contract staffing, temporary staffing, long-term staffing etc.;<br>-- Reimbursement of service cost received by recruiting |

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|--|-------------------|---|
|  |                   | <p>agencies against labour to abroad;</p> <ul style="list-style-type: none"> <li>- Investigation and security services;</li> <li>- Inspection fees, Arbitration fees, Survey and Analysis Fees etc. <ul style="list-style-type: none"> <li>-- investigation services;</li> <li>-- security consulting services;</li> <li>-- security system services;</li> <li>-- armoured car services;</li> <li>-- guard services;</li> <li>-- other security services;</li> </ul> </li> <li>- Cleaning services <ul style="list-style-type: none"> <li>-- disinfecting and exterminating services;</li> <li>-- window cleaning, general cleaning services;</li> <li>-- building and specialized cleaning services;</li> </ul> </li> <li>- Other support services; <ul style="list-style-type: none"> <li>-- Reimbursement cost of seminar or conference payment by foreign organizations;</li> <li>-- credit reporting services;</li> <li>-- collection agency services;</li> <li>-- telephone based call center and other support services;</li> <li>-- combined office administrative services;</li> <li>-- duplicating, mailing list compilation, mailing, document preparation and other specialized office support services;</li> <li>-- convention assistance , trade show assistance event management fees and organization services,;</li> <li>-- landscape care and maintenance services;</li> <li>-- other information and support services n. i. e.;</li> <li>-- signboard or bill board installation services;</li> <li>-- Warranty Claims services;</li> </ul> </li> <li>- Manufacturing services; publishing, printing and reproduction services; materials recovery services ( Other than Manufacturing services on physical inputs owned by others) <ul style="list-style-type: none"> <li>-- publishing, printing, translation, interpretation, and reproduction services; <ul style="list-style-type: none"> <li>--- publishing, on a fee or contract basis;</li> <li>--- publishing and reproduction services of recorded media, on a fee or contract basis;</li> </ul> </li> <li>-- Moulding, pressing, stamping, extruding and similar plastic manufacturing services; on a fee or contract basis;</li> <li>-- Casting, forging, stamping and similar metal manufacturing services;</li> <li>-- Materials recovery(recycling) services, on a fee or contract basis; <ul style="list-style-type: none"> <li>--- metal waste and scrap recovery(recycling) services, on a fee or contract basis;</li> <li>--- non-metal waste and scrap recovery(recycling) services, on a fee or contract basis;</li> </ul> </li> </ul> </li> <li>- Beauty and physical well-being services;</li> <li>- Funeral, cremation and undertaking services;</li> <li>- Other miscellaneous services; <ul style="list-style-type: none"> <li>-- priority pass associate membership program-visa platinum card (payment for langue visited by card holder);</li> <li>-- Medical related lab test or sample testing services;</li> </ul> </li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note   |
|---|--|--|
|   |  | -- others n.i.e.<br>- Domestic services;<br>-- Other support services or project related support services provided by resident enterprises; Also included are forfeited down payments not able to be specified to any other services and sponsorship etc.  |
| 2746  | Miscellaneous refund:  | Received from abroad on account of miscellaneous refund:<br>- <i>Refund/Transfer of other business services received (excluding refund of financial services i.e. loss in weights, quality claim and difference in prices);</i>  |
| 2747  |  |  |
| 2748  |  |  |
| 2749  |  |  |
| <b>28</b>   | <b>Government goods and services n.i.e.:</b>                                 | <b>Government goods and services n.i.e. cover:</b><br>(a) goods and services supplied by and to enclaves, such as embassies, military bases, and international organizations;<br>(b) goods and services acquired from the host economy by diplomats, consular staff, and military personnel located abroad and their dependents; and<br>(c) services supplied by and to governments and not included in other categories of services.<br><b>Transactions of public corporations are not included, unless the other party is one of the specified types of institutions.</b><br><b>Goods and services supplied by and to government and international organization enclaves</b><br><b>As government and international organization enclaves are not residents of the territory in which they are physically located, their transactions with residents of the territory of location are international transactions. For the same reason, transactions of embassies, military bases, and so forth with their home economies are resident-to-resident and outside the scope of international accounts.</b><br><br><b>(The expenditure of locally engaged staff of embassies, military bases, and so forth and international organization staff is not included in government goods and services n.i.e. and is usually resident to resident transaction)</b> |
| <b>281</b>  | <b>Bangladesh diplomatic missions and their attached offices :</b>           | <b>Bangladesh diplomatic missions and their attached offices :</b>   |
| 2810  | Bangladesh diplomatic missions and their attached offices located in abroad: | Received from Bangladesh Diplomatic mission located in abroad:<br>- Surplus earnings received on account of visa fees or charges and other services provided by embassies, consulates ;<br>-- as well as their administrative received on account of recovery of loans and advances to their employees;<br>- Surplus earnings received of military units or bases, defense agencies ;<br>- Surplus earnings received of other official entities such as aid missions, government tourism, information, and trade promotion offices;<br>- Other received such as administrative earnings from Bangladesh diplomatic missions located in abroad;   |

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|  |  | <p>Refunds by Bangladesh diplomatic missions:</p> <ul style="list-style-type: none"> <li>- Fund refund from abroad by embassies, consulates, military units or bases, defense agencies, other official entities such as aid missions, government tourism, information, and trade promotion offices on account surplus administrative cost and other costs;</li> </ul> <p>Others:</p> <ul style="list-style-type: none"> <li>- Remittance Received from employee of Bangladesh missions located in abroad on account of maintenance of family members (dependent parents, spouses and children)</li> </ul>   |
| 2811   |  |   |
| 2812   | <p>Mutual agreement between foreign government or international organizations:</p> <p><i>(Technical assistance as grant is classified as current account)</i></p>    | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Provision of joint military arrangements and peace keeping forces; such as those of the U.N. and with foreign military technical assistance.</li> <li>- Received for police-type services such as keeping order;</li> <li>- Technical assistance received on public administration services provided by foreign government or international organizations on mutual agreement ;<br/>(not as grant but as provided by the entity that employs the personnel delivering the services)</li> <li>- Other received as joint military agreements /arrangements ;</li> <li>- Received on account of other services, such as those provided by the United Nations under mutual agreement;</li> </ul>  |
| 282  | <p><b>Establishment expenses of foreign missions/ organizations/ national viz., located in Bangladesh:</b></p>   | <p><b><i>Remittances received from abroad on account of establishment expenses foreign missions/ organizations / nationals vizs., located in Bangladesh</i></b></p> <p><b>(a) Through Convertible Taka A/C:</b><br/> <b>ADs may open convertible Taka accounts in the names of foreign organizations/nationals viz., diplomatic missions, UN organizations, non-profit international bodies, foreign contractors and consultants engaged for specific projects under the Govt./Semi Govt. agencies and the expatriate employees of such missions/organizations who are resident in Bangladesh</b><br/> <b>Credits to convertible taka account and Debits from convertible taka Account as per GFET Vol-1, chapter -14, section-1.</b></p> <p><b>(b) Through other than Convertible Taka account:</b><br/> <b>such as encashed from foreign currency accounts or credited to taka account.</b></p> |
| 2820   | <p>Establishment expenses of foreign missions and their attached offices:</p> <p><i>(Credit to convertible taka account/other than convertible taka account)</i></p> | <p><i>Credit to convertible taka account:</i></p> <ul style="list-style-type: none"> <li>- Funds received for credit to convertible Taka A/C on account of supply of goods and services to foreign embassies, consulates, military units or bases, defense agencies, and other official entities (such as aid missions; government tourism, information, and trade promotion offices) <ul style="list-style-type: none"> <li>-- to meet their establishment expenses;</li> <li>-- to meet expatriate employees salaries;</li> <li>-- to meet related attached office or project expenses;</li> <li>-- acquisition of goods and services for joint military arrangements, peacekeeping forces, and other services</li> </ul> </li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note   |
|---|---|--|
|   |   | <p>-- all types of goods and services, such as office supplies, vehicles, repairs, electricity, and rental of premises, for embassies, military bases , and so forth purchased from the host economy or economies other than the home economy;<br/> <i>Remittances received for credit to other than convertible taka account such as encashed from foreign currency accounts or credited to taka account or credit from non-convertible taka account.</i></p> <p>- Funds received from abroad for credit to other than convertible Taka A/C on account of supply of goods and services to foreign embassies, consulates, military units or bases, defense agencies, and other official entities (such as aid missions; government tourism, information, and trade promotion offices)</p> <p>-- to meet their establishment expenses;<br/> -- to meet expatriate employees salaries;<br/> -- to meet related attached office or project expenses;<br/> -- acquisition of goods and services for joint military arrangements, peacekeeping forces, and other services</p> <p>-- all types of goods and services, such as office supplies, vehicles, repairs, electricity, and rental of premises, for embassies, military bases , and so forth purchased from the host economy or economies other than the home economy;<br/> - encashed from foreign currency accounts or credited to taka account and purchases FTT, FDD, etc.;</p> <p><i>(This transaction should be assigned the code Nos. of the country of the foreign mission concerned regardless of the place from where the funds have actually been remitted.)</i></p> |
| 2821  | <p>Establishment expenses of international bodies or organizations and their attached offices:</p> <p><i>(Credit to convertible taka account/other than convertible taka account)</i></p> | <p><i>Credit to convertible taka account:</i></p> <p>- Funds received from abroad for credit to convertible Taka A/C on account of supply of goods and services to International bodies or organizations such as UNO, UNRRA, WHO, ILO, FAO, ICAO, UNICEF, UNESCO etc</p> <p>-- to meet their establishment expenses;<br/> -- to meet expatriate employees salaries;<br/> -- to meet related attached office or project expenses;<br/> -- acquisition of goods and services for joint military arrangements, peacekeeping forces, and other services</p> <p>-- all types of goods and services, such as office supplies, vehicles, repairs, electricity, and rental of premises, for international bodies, and so forth purchased from the host economy or economies other than the home economy;</p> <p><i>Remittances received for credit to other than convertible taka account such as encashed from foreign currency accounts or credited to taka account or credit from non-convertible taka account.</i></p> <p>- Funds received from abroad for credit to other than convertible Taka A/C on account of supply of goods and services to International Bodies such as UNO, UNRRA, WHO, ILO, FAO, ICAO, UNICEF, UNESCO etc</p> <p>-- to meet their establishment expenses;<br/> -- to meet expatriate employees salaries;<br/> -- to meet related attached office or project expenses;</p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
|   |  | <ul style="list-style-type: none"> <li>-- acquisition of goods and services for joint military arrangements, peacekeeping forces, and other services</li> <li>-- all types of goods and services, such as office supplies, vehicles, repairs, electricity, and rental of premises, for international bodies, and so forth purchased from the host economy or economies other than the home economy;</li> <li>- encashed from foreign currency accounts or credited to taka account and purchases FTT, FDD, etc.;</li> </ul> <p><i>(This transaction should be assigned the code Nos. of the country of the foreign mission concerned regardless of the place from where the funds have actually been remitted.)</i></p> |
| 2822  | Establishment expenses of other organizations /non-resident business enterprises:<br><br><i>(Credit to convertible taka account/other than convertible taka account)</i>   | <i>Credit to convertible taka account:</i><br>- Funds received from abroad for credit to convertible Taka A/C of foreign companies, firms, contractors and consultants engaged for specific projects under the Govt./Semi Govt. agencies located in Bangladesh;<br>-- to meet their establishment expenses;<br>-- to meet other expenses;<br>-- to meet expatriate employees salaries;<br>-- to meet related attached office or project expenses;<br><i>Remittances received for credit to other than convertible taka account such as encashed from foreign currency accounts or credited to taka account or credit from non-convertible taka account.</i>   |
| 2823  | Convertible Taka A/C of individuals  | <i>Credit to convertible taka account:</i><br>- Funds received from abroad for credit to convertible Taka A/C of foreign nationals (individuals) and the expatriate employees of foreign missions/ organizations who are resident in Bangladesh;<br>-- to meet their expenses;<br>-- to received as employees salaries;<br>- Fund received from foreign individuals working in different organizations located in Bangladesh through convertible account;   |
| 283   | <b>Reimbursement of local cost for development project:</b><br>(See Annexure B, 10)  | <b>Reimbursement of loan/ grants against international tender on account of various development projects of general government or other financial corporations, non-financial corporations of public sector such as large construction projects which construction works shall be /have done on the basis of foreign government or international bodies as per loan agreements or grant agreements;</b>   |
| 2830  | Reimbursement of loan or grant on account of local cost for development project of general government:<br><br><i>(General government: Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i><br><br>(See Annexure B, 10) | <i>Remittances received from abroad on account of</i><br>- Reimbursement of loan or grant against local cost for various development projects of general governments' <i>such as large construction projects</i> or construction works;<br>-- received on account of reimbursement of loan for local cost of various development projects of general govt. ( <i>such as large construction projects</i> or construction works, etc.)<br>payment by foreign government or international bodies;<br><br>Note: Reimbursement grants against development works( <i>such as large construction projects</i> or construction works, etc.) of general government shall be reported Investment grants code:                     |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note   |
|---|--|--|
|   |  | 6020   |
|   | Reimbursement of loan or grant on account of local cost for development project ( <i>such as large construction projects</i> or construction works, etc) other financial corporations, non-financial corporations:<br><br>(Please follow the note and see Annexure B, 10)                | Note: Reimbursement grants on account of development project works ( <i>such as large construction projects</i> or construction works, etc) of other financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs) shall be reported Investment grants code: 6121) and Reimbursement loan on account of development project works ( <i>such as large construction projects</i> or construction works, etc. ) of other financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs) shall be reported respective loan related code ( such as 9030 or 9036 or ...)  |
|   | Reimbursement of loan or grants on account of local supply of goods for development project ( <i>such as large construction projects</i> or construction works, etc) of other financial corporations, non-financial corporations:<br><br>(Please follow the note and see Annexure B, 10) | Note: Reimbursement grants on account of local supply of goods for development project works ( <i>such as large construction projects</i> or construction works, etc.) of other financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs) shall be reported Investment grants code: 6121) and Reimbursement loan on account of local supply of goods for development project works ( <i>such as large construction projects</i> or construction works, etc.) of other financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs) shall be reported respective loan related code ( such as 9030 or 9036 or ...)  |
| 2833  | Reimbursement of loan or grants on account of local supply of goods for development project of general government:<br><br>(General government: <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> )<br><br>(See Annexure B, 10)                  | <i>Remittances received from abroad on account of</i><br>- Reimbursement of loan on account of local supply of goods for various development projects of general governments' <i>such as large construction projects</i> or construction works, etc.;<br><br>-- received by general government or financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs) on account of reimbursement of loan for local supply of goods against cost of various development projects of general government payment by foreign government or international bodies;<br><br>Note: Reimbursement grants on account of local supply of goods for development works ( <i>such as large construction projects</i> or construction works, etc.) of general government shall be reported Investment grants code: 6020 |
| 284   | Export Processing Zones (EPZ)  | <i>Encashment from notional account i.e. foreign currency account of EPZs or EZs enterprises made to meet local currency expenses shall be reported to related summary statement without schedule in others column.</i><br><br><i>Encashment by BEPZA or BEZA which received from notional account of EPZs or EZs enterprises as local FDD, etc. drawn on Bangladesh Bank shall be reported to related summary statement without schedule in others column.</i>  |
| 285   | Others   | Others   |
| 2850  | Export of foreign currency notes and coins:  | <i>Remittances received from abroad on account of</i><br>- Export of foreign currency by authorized dealers on their own   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note  |
|---|---|---|
|   |   | account against received in foreign exchange;   |
| 2851  | Internal sales of bonded commodities:   | <i>Remittances received from abroad on account of</i><br>- Sales of various bonded commodities to foreign nationals;<br>- Sales of various bonded commodities to foreign visitors;  |
| 2852  | Encashment by foreign nationals:<br><br>(Through other than convertible taka account code 2823)   | <i>Remittances received from abroad on account of</i><br>- Foreign currency or FTT encashment by foreign nationals'<br>-- foreign nationals residing abroad or in Bangladesh;<br>-- expatriate employees of foreign mission or international organizations;<br>-- expatriate employees of foreign NGOs;<br>-- foreign nationals working in Bangladesh;  |
| 2853  | Office maintenance, establishment expenses and to execute business contract:<br><br>(Other than convertible taka account transactions of code 2822)   | Remittances received from abroad on account of office maintenance, establishment expenses and to execute business contract of foreign companies or contractors or their local agents<br>- Opening of branches or subsidiary companies by a commercial or industrial concern;<br>-- to meet operating expenses or current expenses of such offices opened in Bangladesh by a commercial or industrial concern;<br>- To meet operating expenses or current expenses of local agents in Bangladesh of foreign companies;<br>- To meet operating expenses or current expenses of foreign farms or construction projects or companies;<br>- To meet operating expenses or current expenses of local agents or subsidiary company in Bangladesh of power companies;<br>- Operating expenses or current expenses of Foreign shipping companies/Foreign airlines or their agent offices;<br>- Operating expenses or current expenses of Foreign rail or road companies or their agent offices;<br>- Received or deposits in notional accounts from abroad by EPZ/EZs industries on account of various operating expenses or local expenses;<br>- Other received or deposits in BDT accounts from abroad of EPZ/EZs industries on account of various operating expenses or local expenses;<br><br>(Note: Establishment expenses and operating expenses of oil and gas companies shall be reported as equity capital code no. 7111) |
| 2854  |   |   |
| 2855  |   |   |
| 2856  |   |   |
| 2857  |   |   |
| 2858  |   |   |
| 2859  | Other miscellaneous government goods and services n.i.e :<br><br>( Some services are related to government functions that are not able be classified to anther specific service category ,so are classified as government services n.i.e.<br>For instance, acquisition of new and existing buildings for an | Remittances received from abroad on account of other miscellaneous government goods and services n.i.e by Bangladesh government:<br>-Received on account of government licenses, permits, and so forth;<br>-- to forbid the ownership or use of certain goods or the pursuit of certain activities, unless specific permission is granted by issuing a license or other certificate for a fees or charges;<br>-- government may provide some kind of certificate, or authorization, in return.<br>--- if the government uses the issue of licenses to exercise  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note  |
|---|--|---|
|   | <i>embassy, consulate, and so forth is classified as construction, rather than government goods and services n.i.e.)</i> | <p>some proper regulatory function, such as checking the competence or qualifications of the person concerned, checking the efficient and safe functioning of equipment, or carrying out some other form of control that it would otherwise not be obliged to do, the payments made should be treated as purchases of services from government;</p> <ul style="list-style-type: none"> <li>- Services supplied by and to governments should be classified to specific services (business services, health, etc.), if possible;</li> <li>- Administrative services of the government <ul style="list-style-type: none"> <li>-- Overall government public services</li> <li>-- Public administrative services related to the provision of educational, health care, cultural and other social services, excluding social security services;</li> <li>-- Public administrative services related to the more efficient operation of business;</li> <li>-- Other administrative services of the government;</li> </ul> </li> <li>- Public administrative services provided to the community as a whole <ul style="list-style-type: none"> <li>-- Public administrative services related to external affairs, diplomatic and consular services in the reporting economy;</li> <li>-- Services related to foreign economic aid;</li> <li>-- Services related to foreign military aid;</li> <li>-- Military defence services;</li> <li>-- Civil defence services;</li> <li>-- Police and fire protection services;</li> <li>-- Public administrative services related to law courts ;</li> <li>-- Administrative services related to the detention or rehabilitation of criminals;</li> <li>-- Public administrative services related to other public order and safety affairs;</li> </ul> </li> <li>- Administrative services related to compulsory social security schemes <ul style="list-style-type: none"> <li>-- Administrative services related to sickness, maternity or temporary disablement benefit Schemes;</li> <li>-- Administrative services related to government employee pension schemes; old-age disability or survivors' benefit schemes, other than for government employees;</li> <li>-- Administrative services related to unemployment compensation benefit schemes;</li> <li>-- Administrative services related to family and child allowance programmes;</li> </ul> </li> <li>- Other government services n.i.e.; <ul style="list-style-type: none"> <li>-- received by BEPZA from abroad on account various purposes of EZs or EPZ related Claims or expenses;</li> <li>-- other received of BEPZA from abroad;</li> <li>-- other government services n.i.e.;</li> </ul> </li> <li>- <b>Other support services;</b> <ul style="list-style-type: none"> <li>-- Reimbursement cost of seminar or conference payment by foreign government or international organizations;</li> <li>-- Received on account of miscellaneous refund of government goods and services;</li> </ul> </li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description   | Explanatory note   |
|---|---|--|
| 29  | <b>MANUFACTURING SERVICES ON PHYSICAL INPUTS OWNED BY OTHERS</b><br><br><i>(All CMT basis export and import shall be reported in this code)</i>           | Manufacturing services on physical inputs owned by others cover processing, assembling, labeling, packing, etc., undertaken by enterprises that do not own the goods concerned. The manufacturing is undertaken by an entity that does not own the goods and that is paid a fee by the owner. In the cases, the ownership of the goods does not change, so no general merchandise transaction is recorded between the processor and the owner.   |
| 291   | <b>Goods for Processing (with no change of ownership to the processor)</b><br><br><i>(All CMT basis export and import shall be reported in this code)</i> | Goods for processes that are often undertaken under arrangements for manufacturing services on physical inputs owned by others include oil refining, liquefaction of natural gas, assembly of clothing and electronics, assembly (excluding assembly of prefabricated construction, which are included in construction), labeling and packing (excluding those incidental to transport, which are included in transport services) .  |
| 2910  | Goods for processing abroad- goods sent to abroad (Cr.):<br><br>(See Annexure - B, 2)   | Goods sent to abroad for Processing (Cr.):<br>Gross value of goods supplied for processing (goods sent to abroad before processing) with no change of ownership to the processor.<br>[ Calculation: FOB value of goods i.e. actual goods value before processing]<br><br>- Manufacturing services on physical inputs owned by others:<br>-- Food, beverage and tobacco manufacturing services;<br>-- Textile, wearing apparel and leather manufacturing services;<br>-- Wood and paper manufacturing services;<br>-- Petroleum, vegetable oil, chemical and pharmaceutical product manufacturing/refining services;<br>-- Rubber, plastic and other non-metallic mineral product manufacturing services;<br>-- Basic metal manufacturing services;<br>-- Fabricated metal product, machinery and equipment manufacturing services;<br>-- Transport equipment manufacturing services;<br>-- Other manufacturing services; |
| 2911  | Goods for Processing in reporting economy- goods return to abroad (Cr.)<br><br>(See Annexure - B, 2)  | Goods returned to abroad after processing (Cr.):<br>Gross value of goods dispatched after processing (goods sent to abroad after processing) with no change of ownership to the processor.<br>[ Calculation: FOB value of goods (including CMT) export after processing]<br><br>- Manufacturing services on physical inputs owned by others:<br>-- Food, beverage and tobacco manufacturing services;<br>-- Textile, wearing apparel and leather manufacturing services;<br>-- Wood and paper manufacturing services;<br>-- Petroleum, vegetable oil, chemical and pharmaceutical product manufacturing/refining services;<br>-- Rubber, plastic and other non-metallic mineral product manufacturing services;<br>-- Basic metal manufacturing services;  |

| Section<br>- Division<br>-Groups<br>- Reporting<br>Classes<br>code | Short description | Explanatory note   |
|--|-------------------|--|
|  |                   | -- Fabricated metal product, machinery and equipment manufacturing services;<br>-- Transport equipment manufacturing services;<br>-- Other manufacturing services; |

## B. PRIMARY INCOME

The primary income account shows primary income flows between resident and nonresident institutional units. Primary income represents the return that accrues to institutional units for their contribution to the production process or for the provision of financial assets and renting natural resources to their institutional units. Two types of primary income are distinguished:

a) Income associated with the production process. Compensation of employees, tax and subsidies are income related to production.

b) Income associated with the ownership of financial and other non-produced assets.

Property income is the return for providing financial assets and renting natural resources. Investment income is the return for providing financial assets; it consists of dividends and withdrawals from income of quasi-corporations, reinvested earnings, and interest.

The international accounts distinguish the following types of primary income:

(a) compensation of employees; (b) dividends; (c) reinvested earnings; (d) interests;

| Section<br>- Division<br>-Groups<br>- Reporting<br>Classes code | Short description          | Explanatory note  |
|---|----------------------------|---|
| 3   | COMPENSATION OF EMPLOYEES: | <p>Compensation of employees presents remuneration in return for the labor input to the production process contributed by an individual in an employer-employee relationship with the enterprise.</p> <p>a) Cross-border employees included seasonal or other short-term workers (less than one year) and border workers who are residents of one economy and work in another economy.</p> <p>b) Nonresidents who are employed as domestic helpers or housekeepers (for less than one year) by resident households are also treated as nonresident employees. Because embassies, consulates, military base, and so forth are considered extraterritorial to the economics in which they are located the compensation receivable by local (<i>host country</i>) staff of these institutional entities is classified as payable to resident entities by nonresident entities. Compensation receivable by employees from international organizations, which are extraterritorial entities, represents received from nonresident entities.</p> <p>c) Technical assistance personnel employed by international organizations or governments on long-term assignments (<i>for one year or more</i>) are residents of the economy in which they reside (<i>unless they are government employees with diplomatic status</i>). Similarly, employees of parent enterprises working in an affiliated enterprise in another economy for one year or more are residents of the economy in which they reside. Although such employees continue to be legally employed and paid by the parent enterprise (<i>which may be international organizations,</i></p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description                 | Explanatory note  |
|--|-----------------------------------|---|
|  |                                   | <p><i>foreign governments, or commercial enterprises) their employer-employee relationship may not always be clear.</i></p> <p><b>d) Crew of ships, aircrafts, oil rigs, space stations, or other similar equipment that operates outside a territory or across several territories are treated as being resident in their home base territory. Their wage and salaries in cash or kind are compensation of employees.</b></p>  |
| <b>30</b>  | <b>Compensation of employees:</b> | <p><b>Compensation of employees has three main components:</b></p> <p><b>a) Wages and salaries in cash;</b><br/> Basic wage and salaries; extra pay for overtime, night work, and weekend work; cost of living allowances, local allowances, and expatriation allowances; bonuses; annual supplementary pay, such as ‘thirteenth month’ pay; allowances for transportation to and from work; holiday pay for official holidays or annual holidays; housing allowances;</p> <p><b>b) Wages and salaries in kind;</b><br/> Wage and salaries in kind consist of amounts payable in the form of goods, services, interest foregone, and shares to employees in return for labour input rendered.<br/> - benefits in kind should be valued at the market equivalent price;<br/> - employee stock options (ESO) are a way of paying wage and salaries in kind; and</p> <p><b>c) Employers’ social contributions.</b><br/> Contribution employer pension schemes, social security funds, social contributions; which are shown in the secondary income account;</p>   |
| <b>302</b>   | <b>Compensation of employees</b>  | <b>Compensation of employees</b>  |
| 3020   | Compensation of employees:        | <p><b>i) Cross-border employees, seasonal or other short-term workers (less than one year)</b></p> <p><b>a) Wages and salaries in cash;</b><br/> - basic wage and salaries;<br/> - extra pay for overtime, night work, and weekend work;<br/> - cost of living allowances, local allowances, and expatriation allowances;<br/> - bonuses; stock dividends<br/> - annual supplementary pay, such as ‘thirteenth month’ pay;<br/> - allowances for transportation to and from work;<br/> - holiday pay for official holidays or annual holidays;<br/> - housing allowances;</p> <p><b>b) Wages and salaries in kind;</b><br/> - Wage and salaries in kind consist of amounts payable in the form of goods, services, interest foregone, and shares to employees in return for labour input rendered.<br/> -- benefits in kind should be valued at the market equivalent price;<br/> -- employee stock options (ESO) are a way of paying wage and salaries in kind;</p> <p><b>ii) Local staff of embassies, international organizations, consulates, military bases, other institutional entities or commercial enterprises etc.</b></p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description | Explanatory note   |
|--|-------------------|--|
|  |                   | <p>a) Wages and salaries in cash;</p> <ul style="list-style-type: none"> <li>- basic wage and salaries;</li> <li>- extra pay for overtime, night work, and weekend work;</li> <li>- cost of living allowances, local allowances, and expatriation allowances;</li> <li>- bonuses; stock dividends</li> <li>- annual supplementary pay, such as ‘thirteenth month’ pay, pension;</li> <li>- allowances for transportation to and from work;</li> <li>- holiday pay for official holidays or annual holidays;</li> <li>- housing allowances;</li> </ul> <p>b) Wages and salaries in kind;</p> <ul style="list-style-type: none"> <li>- Wage and salaries in kind consist of amounts payable in the form of goods, services, interest foregone, and shares to employees in return for labour input rendered. <ul style="list-style-type: none"> <li>-- benefits in kind should be valued at the market equivalent price;</li> <li>-- employee stock options (ESO) are a way of paying wage and salaries in kind;</li> </ul> </li> </ul> <p><b>iii) Crew of ships, aircraft, oil rigs, space stations, or other similar equipment that operates outside a territory or across several territories are treated as being resident in their home base territory.</b></p> <p>a) Wages and salaries in cash;</p> <ul style="list-style-type: none"> <li>- basic wage and salaries;</li> <li>- extra pay for overtime, night work, and weekend work;</li> <li>- cost of living allowances, local allowances, and expatriation allowances;</li> <li>- bonuses; stock dividends</li> <li>- annual supplementary pay, such as ‘thirteenth month’ pay, pension;</li> <li>- allowances for transportation to and from work;</li> <li>- holiday pay for official holidays or annual holidays;</li> <li>- housing allowances;</li> </ul> <p>b) Wages and salaries in kind;</p> <ul style="list-style-type: none"> <li>- Wage and salaries in kind consist of amounts payable in the form of goods, services, interest foregone, and shares to employees in return for labour input rendered. <ul style="list-style-type: none"> <li>-- benefits in kind should be valued at the market equivalent price;</li> <li>-- employee stock options (ESO) are a way of paying wage and salaries in kind;</li> </ul> </li> </ul> <p><i>Compensation of employees is recorded gross, before taxes and other expenses incurred in the economy where they performed is.</i></p> |
| 4  | INVESTMENT INCOME | <p>This section deals with investment income that is included under each functional category of financial assets and liabilities. It is also discusses specific issues related to investment income for a functional asset category. A functional asset category includes different types of financial instruments that serve the same function, and hence a functional category can include different types of investment income. <i>Financial derivatives and employee stock options do not give rise to investment income.</i> Investment income comes from interest payments,</p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description         | Explanatory note  |
|--|---------------------------|---|
|  |                           | <p>dividends, capital gains collected upon the sale of a security or other assets.</p> <p>The components of investment are classified as :</p> <p>(a) Direct investment income,<br/>(b) Portfolio investment income and<br/>(c) Other investment income.</p>  |
| 40   | Direct Investment income: | <p><i>Direct investment is a category of cross-border investment associated with a resident in one economy having control or significant degree of influence on the management of an enterprise that is resident in another economy. Control is determined to exist if the direct investor owns more than 50 percent of the voting power in the direct investment enterprise. A significant degree of influence is determined to exist if the direct investor owns from 10 to 50 percent of the voting power in the direct investment enterprise</i></p> <p>Direct investment income includes all investment income arising from direct investment positions between resident and nonresident institutional units.</p> <p>Standard components of direct investment income:</p> <p>i) Dividends;<br/>ii) Reinvestment earning;<br/>iii) Interest;</p> <p><b>Dividend:</b> Dividends are the distributed earnings allocated to the owners of equity for placing funds at the disposal of corporations.</p> <p><b>Withdrawals from income of quasi-corporations:</b> In legal terms, quasi-corporations cannot distribute income in the form of dividends. Nevertheless, the owner, or owners, of a quasi-corporation may choose to withdraw some or all of the income of the enterprise, and some quasi-corporations formally organized as trusts, partnerships, or other institutions may formally distribute some or only a portion of their earnings. From an economic point of view, the withdrawal of such income is equivalent to the distribution of corporate income through dividends and is treated the same way.</p> <p><b>Reinvestment earning:</b> Retained earnings refer to the percentage of net earnings not paid out as dividends, but retained by the company to be reinvested in its core business, or to pay debt. It is recorded under shareholders' equity on the balance sheet.</p> <p><b>Interest:</b> Interest receivables are income on debt which comprising interest accruing to residents (direct investors, direct investment enterprises and fellow enterprises) on their debt receivables, and interest payables comprising interest accruing to non-residents (direct investment enterprises, direct investors and fellow enterprises) on</p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | debt payables.   |
| 401  | Income on equity and investment fund share:   | <p><b>Income on equity:</b></p> <p>Direct investment income on equity or direct investment earnings is the return of the direct investor on the equity component of the direct investment position. Dividends, distributed branch earnings, reinvested earnings and undistributed branch earnings are components of FDI income on equity.</p> <p><b>Income on investment fund share:</b></p> <p>An investment fund is a supply of capital belonging to numerous investors used to collectively purchase securities while each investor retains ownership and control of his own shares. Types of investment funds include mutual funds, exchange-traded funds, money market funds and hedge funds. Income on investment fund shares includes both dividends and reinvested earnings.</p> |
| 4010   | Dividends or distributed branch profits and withdrawals from income of quasi-corporations:<br><br>(Direct investors in direct investment enterprises : all sectors)                   | <p><i>Dividend and distributed branch profits of direct investor in direct investment enterprises</i></p> <p>- <b>Direct investors in direct investment enterprises:</b><br/>[Income of resident direct investor received from abroad]</p> <p>-- <i>Income on equity other than investment fund shares;</i><br/>--- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern;<br/>--- Withdrawals from income of quasi-corporations including distributed branch profits;<br/>--- Distributed branch profits;<br/>-- <i>Income on investment fund shares;</i><br/>--- Dividends;</p>  |
| 4011   | Dividends or distributed branch profits and withdrawals from income of quasi-corporations:<br><br>(Direct investment enterprises in direct investors(reverse investment: all sectors) | <p>- <b>Direct investment enterprises in direct investors(reverse investment):</b></p> <p>[Income of resident direct investment enterprise received from abroad i.e. income from reverse investment]</p> <p>-- <i>Income on equity other than investment fund shares;</i><br/>--- Dividends ;<br/>--- Withdrawals from income of quasi-corporations including distributed branch profits;<br/>-- <i>Income on investment fund shares;</i><br/>--- Dividends;</p>   |
| 4012   | Dividends or distributed branch profits and withdrawals from income of quasi-corporations:<br><br>(Between fellow enterprises : all sectors)  | <p>- <b>Between fellow enterprises:</b></p> <p>[Income of resident direct investment enterprise received from abroad between fellow enterprise]</p> <p>-- <i>Income on equity other than investment fund shares;</i><br/>--- Dividends ;<br/>--- Withdrawals from income of quasi-corporations</p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
|--|---|---|
|  |   | including distributed branch profits;<br>-- <i>Income on investment fund shares</i> ;<br>--- Dividends;   |
| <b>403</b>   |   |   |
| 4030   |   |   |
| 4031   |   |   |
| <b>404</b>   | <b>Income on Debt : Interest;</b>   | <b>Interest is a form of investment income that is receivable by the owners of certain kinds of financial assets, namely deposits, debt securities, loans and other accounts receivable for putting the financial assets at the disposal of another institutional unit. Income on debt is interest receivables comprising interest accruing to residents (direct investors, direct investment enterprises and fellow enterprises) on their debt receivables.</b>                                  |
| 4040   | <b>Interest ( income on debt instruments):</b><br><br><b>(Direct investors in direct investment enterprises : Short-term and Long-term)</b>       | <b>- Direct investors in direct investment enterprises:</b><br>[Interest received by resident direct investor received from abroad]<br>- Interest on short-term intra-company loan;<br>- Interest on short-term debt securities;<br><br>- Interest on long-term intra-company loan;<br>- Interest on long-term debt securities;   |
| 4041   | Interest ( income on debt instruments):<br><br>(Direct investment enterprises in direct investors(reverse investment) : Short-term and Long-term) | <b>- Direct investment enterprises in direct investors(reverse investment):</b><br>[Interest received by resident direct investment enterprise from abroad i.e. income from reverse investment]<br><br>- Interest on short-term intra-company loan;<br>- Interest on short-term debt securities;<br><br>- Interest on long-term intra-company loan;<br>- Interest on long-term debt securities;   |
| 4042   | Interest ( income on debt instruments):<br><br>(Between fellow enterprises: Short-term and Long-term)   | <b>- Between fellow enterprises:</b><br>[Interest received by resident direct investment enterprise from abroad between fellow enterprise]<br><br>- Interest on short-term intra-company loan;<br>- Interest on short-term debt securities;<br><br>- Interest on long-term intra-company loan;<br>- Interest on long-term debt securities;  |
| <b>41</b>  | <b>Portfolio Investment income</b>  | <b>Portfolio Investment income includes income flows between residents and non-residents arising from positions in equity and debt securities other than those classified under direct investment or reserve assets. Two types of portfolio investment income are distinguished at the first level, namely, income on equity securities and investment fund shares, and income on debt securities.</b><br><b>Classification of portfolio investment income:</b><br><b>(a) General Government:</b> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | <ul style="list-style-type: none"> <li>• <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i></li> </ul> <p>(b) <i>Deposit-taking corporations except central bank:</i></p> <ul style="list-style-type: none"> <li>• <i>Banks, NBDCS, building societies; or friendly society, and credit unions.</i></li> </ul> <p>(c) <i>Other financial corporations</i><br/>- <i>non-depository institutions (public and private);</i></p> <p>(d) <i>Non-financial corporations;</i><br/>- <i>Public sector corporations, Private industrial units;</i></p> <p>(e) <i>Households and NPISHs:</i><br/>- <i>individuals non-profit institutions and others ;</i></p> |
| <b>411</b>   | <b>Dividends on equity (except bonus share) excluding investment fund shares;</b>  | <b>Dividends on equity (except bonus share) excluding investment fund shares;</b>  |
| 4110   | General government:<br><br>( <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> )  | Investment income received by all resident government entities on account of equity participation in shares (other than direct investment or reserve assets) and securities (excluding investment fund shares) of foreign agencies, enterprises etc. operating abroad.<br><br>- Dividends on equity excluding investment fund shares; (excluding bonus share);<br>--- Dividends;   |
| 4111   | Deposit taking corporations:<br><br>( <i>Banks, NBDCS, building societies; or friendly society, and credit unions</i> )  | Investment income received by Deposit taking corporations, except central bank on account equity participation in shares (other than direct investment or reserve assets) and securities (excluding investment fund shares) issued by foreign enterprises operating abroad.<br><br>- Dividends on equity excluding investment fund shares; (excluding bonus share);<br>--- Dividends ;   |
| 4112   | Other financial corporations of other sectors:<br><br>( <i>Non-depository institutions (public and private sectors.)</i> )   | Investment income received by Bangladeshi all other financial corporations on account of dividends and equity participation in shares (other than direct investment or reserve assets) and securities (excluding investment fund shares) issued by foreign enterprises operating abroad.<br><br>- Dividends on equity excluding investment fund shares; (excluding bonus share);<br>--- Dividends;   |
| 4113   | Non- financial corporations, households and NPISHs of other sectors:<br><br>(a) <i>Non-financial corporations;</i><br>- <i>Public sector corporations, Private industrial units;</i> | Investment income received by non- financial corporations, households and NPISHs on account of dividends and equity participation in shares (other than direct investment or reserve assets) and securities (excluding investment fund shares) issued by foreign enterprises operating abroad.<br><br>- Dividends on equity excluding investment fund shares; (excluding bonus share);   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note  |
|--|--|---|
|  | <i>(b) Households and NPISHs:<br/>- individuals non-profit<br/>institutions and others ;</i>   | --- Dividends;  |
| <b>412</b>   | <b>Investment income<br/>attributable to investment<br/>fund shareholders (except<br/>bonus share);</b>  | <b>Investment income attributable to investment fund<br/>shareholders (except bonus share);</b>   |
| 4120   | General government:<br><br><i>(Central Government, semi-<br/>government, Autonomous<br/>bodies, State and Local<br/>Authorities)</i>   | Investment income received by all resident government<br>entities on account of investment fund shareholders<br>participation in shares (other than direct investment or reserve<br>assets) and securities of foreign agencies, enterprises etc.<br>operating abroad.<br><br>- Investment income attributable to investment fund<br>shareholders<br>(excluding bonus share);<br>--- Dividends;          |
| 4121   | Deposit taking corporations:<br><br><i>(Banks, NBDCS, building<br/>societies; or friendly society,<br/>and credit unions)</i>  | Investment income received by Deposit taking corporations<br>except central bank on account of investment fund<br>shareholders participation in shares (other than direct<br>investment or reserve assets) and securities issued by foreign<br>enterprises operating abroad.<br><br>- Investment income attributable to investment fund<br>shareholders:<br>( excluding bonus share);<br>--- Dividends; |
| 4122   | Other financial corporations of<br>other sectors:<br><br><i>(Non-depository institutions<br/>(public and private sectors)</i>  | Investment income received by other financial corporations on<br>account of investment fund shareholders participation in<br>shares (other than direct investment or reserve assets) and<br>securities of foreign enterprises operating abroad.<br><br>Income on equity and investment fund share:<br>(excluding bonus share);<br>--- Dividends;  |
| 4123   | Non- financial corporations,<br>households and NPISHs of<br>other sectors:<br><br><i>(a) Non-financial corporations;<br/>- Public sector<br/>corporations, Private industrial<br/>units;<br/>(b) Households and NPISHs:<br/>- individuals non-profit<br/>institutions and others ;</i> | Investment income received by non-financial corporations,<br>households and NPISHs on account of investment fund<br>shareholders participation in shares (other than direct<br>investment or reserve assets) and securities of foreign<br>enterprises operating abroad.<br><br>Income on equity and investment fund share:<br>(excluding bonus share);<br>--- Dividends;                                |
| <b>414</b>   | <b>Income on portfolio debt<br/>securities (interest):<br/>Short-term</b>  | <b>Income on portfolio debt securities for Short-term</b>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
| 4140   | General government:<br><br>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)  | Receipts of interest on short-term foreign bonds, debentures and notes held by resident government and government controlled enterprises from the foreign enterprises and authorities.<br><br>Interest on short-term;<br>(debt securities held by general govt.)<br>-- Interest on bonds and treasury bills;<br>-- Interest on debentures and notes;         |
| 4141   | Deposit taking corporations:<br><br>(Banks, NBDCS, building societies; or friendly society, and credit unions)  | Receipts of interest on short-term foreign bonds, debentures and notes held by deposit taking corporations except central bank from the foreign institutions/enterprises.<br><br>Interest on short-term;<br>(debt securities held by deposit taking corporations sector)<br>-- Interest on bonds and treasury bills;<br>-- Interest on debentures and notes; |
| 4142   | Other financial corporations of other sectors:<br><br>(Non-depository institutions (public and private sectors))  | Receipts of interest on short-term foreign bonds, debentures and notes held by financial corporations and other individuals from the foreign enterprises.<br><br>Interest on short-term;<br>(debt securities held by financial corporations sector)<br>-- Interest on bonds and treasury bills;<br>-- Interest on debentures and notes;                      |
| 4143   | Non-financial corporations, households and NPISHs of other sectors:<br><br>(a) Non-financial corporations;<br>- Public sector corporations, Private industrial units;<br>(b) Households and NPISHs:<br>- individuals non-profit institutions and others ; | Receipts of interest on short-term foreign bonds, debentures and notes held by non-financial corporations, households and NPISHs from the foreign enterprises.<br><br>Interest on short-term;<br>(debt securities held by non-financial corporations and others)<br>-- Interest on bonds and treasury bills;<br>-- Interest on debentures and notes;         |
| <b>415</b>   | <b>Income on portfolio debt securities(interest):<br/>Long-term</b>   | <b>Income on portfolio debt securities for Long-term</b>   |
| 4150   | General government:<br><br>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)  | Receipts of interest on long-term foreign bonds, debentures and notes held by resident government and government controlled enterprises from the foreign enterprises and authorities.<br><br>Interest on long-term;<br>(debt securities held by general govt.)<br>-- Interest on bonds and treasury bills;<br>-- Interest on debentures and notes;           |
| 4151   | Deposit taking corporations:<br><br>(Banks, NBDCS, building   | Receipts of interest on long-term foreign bonds, debentures and notes held by deposit taking corporations except central   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  | <i>societies; or friendly society, and credit unions)</i>   | bank from the foreign institutions/enterprises.<br><br>Interest on long-term;<br>(debt securities held by deposit taking corporations sector)<br>-- Interest on bonds and treasury bills;<br>-- Interest on debentures and notes;  |
| 4152   | Other financial corporations of other sectors:<br><br>(Non-depository institutions (public and private sectors))  | Receipts of interest on long-term foreign bonds, debentures and notes held by financial corporations and other individuals from the foreign enterprises.<br><br>Interest on long-term;<br>(debt securities held by financial corporations sector)<br>-- Interest on bonds and treasury bills;<br>-- Interest on debentures and notes;  |
| 4153   | Non-financial corporations, households and NPISHs of other sectors:<br><br>(a) Non-financial corporations;<br>- Public sector corporations, Private industrial units;<br>(b) Households and NPISHs:<br>- individuals non-profit institutions and others ; | Receipts of interest on long-term foreign bonds, debentures and notes held by other sectors non-financial corporations and other individuals from the foreign enterprises.<br><br>Interest on long-term;<br>(debt securities held by non-financial corporations and others)<br>-- Interest on bonds and treasury bills;<br>-- Interest on debentures and notes;  |
| 42   | <b>Other Investment Income:</b>   | <i>Other investment income covers flows between resident and nonresident institutional units in regard to interest on deposits, loans, trade credit and advances, and other account receivable/payable; etc.</i><br><i>Other investment income on equity excludes income on direct investment equity and portfolio investment in equity securities, Equity participation in some incorporated or unincorporated enterprises (such as partnership or joint ventures) does not qualify either as direct investment (because the equity participation is below the 10 percent threshold or as portfolio investment because they are not equity securities). Such equity participation is classified under other investment and any income distributed to the owners should be classified in other investment income. Similarly, some investment funds may be organized by and limited to a small number of members, but may not meet the definition of direct investment or portfolio investment. Both distributed and reinvested earnings on such investment funds shares are classified under other investment income.</i><br><br><i>Other investment income:</i><br>(a) <i>General Government:</i><br><ul style="list-style-type: none"> <li>• <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i></li> </ul> (b) <i>Deposit-taking corporations except central bank:</i><br><ul style="list-style-type: none"> <li>• <i>Banks, NBDCS, building societies; or friendly society, and credit unions.</i></li> </ul> (c) <i>Other financial corporations</i><br>- <i>non-depository institutions (public and private);</i><br>(d) <i>Non-financial corporations;</i> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | <p>- <i>Public sector corporations, Private industrial units;</i><br/> <i>(e) Households and NPISHs:</i><br/> - <i>individuals non-profit institutions and others ;</i></p>  |
| <b>420</b>   | <b>Other investment income(interest):<br/>Short-term</b>  | <b>Short-term interest of other investment</b>   |
| 4201   | General government:<br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i> | <p>Receipts of interest (including discount) accrued on short-term loans, on deposits and on other commercial and financial Claims by the government and government controlled enterprises from non-residents abroad.</p> <p>Interest on short-term;<br/> -- Interest on deposits or investment in deposits;<br/> -- Interest on loans;<br/> -- Interest on discounting;<br/> -- Interest on trade credit and advances;<br/> -- Interest on other accounts receivable;<br/> - Interest on other short-term accounts;</p>   |
| 4202   | Deposit taking corporations:<br><br><i>(Banks, NBDCS, building societies; or friendly society, and credit unions)</i>   | <p>Receipts of interest (including discount) by deposit taking corporations, except central bank of Bangladesh from non-residents abroad on account of short-term loans, Nostra investment/placement interest, back to back L/C interest, on deposits, and on other commercial and financial Claims etc. Including late repayment of loan interest.</p> <p>Interest on short-term;<br/> -- Interest on deposits or investment in deposits or nostra placement;<br/> -- Interest on loans;<br/> -- Interest on discounting;<br/> -- Interest on trade credit and advances;<br/> -- Interest on other accounts receivable;<br/> -- Interest on nonmonetary gold loans;<br/> - Interest on other short-term accounts;</p> |
| 4203   | Other financial corporations of other sectors:<br><br><i>(Non-depository institutions (public and private sectors.)</i> | <p>Receipts of interest on short-term loans, on deposits, late repayment of loan interest, deferred payment interest, and on other commercial and financial liabilities by other financial corporations from non-residents abroad</p> <p>Interest on short-term;<br/> -- Interest on deposits or investment in deposits;<br/> -- Interest on loans;<br/> -- Interest on discounting;<br/> -- Irregular income such as excess amount of interest and commission/charges etc.<br/> -- Interest on trade credit and advances;<br/> -- Interest on other accounts receivable;<br/> -- Interest on nonmonetary gold loans;<br/> - Interest on other short-term accounts;</p>  |
| 4204   | Non-financial corporations, households and NPISHs of  | Receipts of interest on short-term loans, on deposits, late repayment of loan interest, deferred payment interest, and on  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
|--|---|---|
|  | <p>other sectors:</p> <p>(a) <i>Non-financial corporations;</i><br/>- <i>Public sector corporations, Private industrial units;</i></p> <p>(b) <i>Households and NPISHs;</i><br/>- <i>individuals non-profit institutions and others ;</i></p> | <p>other commercial and financial liabilities by non-financial corporations, households and NPISHs from non-residents abroad;</p> <p>Interest on short-term;</p> <p>-- Interest on deposits or investment in deposits or any all other advance money deposit such as subscriptions money etc.;</p> <p>-- Interest on loans;</p> <p>-- Interest on discounting;</p> <p>-- Irregular income such as excess amount of interest and commission/charges etc.</p> <p>-- Interest on trade credit and advances;</p> <p>-- Interest on other accounts receivable;</p> <p>-- Interest on nonmonetary gold loans;</p> <p>- Interest on other short-term accounts;</p> |
| <b>421</b>   | <b>Other investment income(interest):<br/>Long-term</b>   | <b>Long-term interest of other investment</b>   |
| 4210   | <p>General government :</p> <p>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</p>  | <p>Receipts of interest (including discounts) accrued on long-term loans, on deposits and on other commercial and financial Claims by government and government controlled enterprises from non-residents abroad.</p> <p>Interest on long-term;</p> <p>-- Interest on deposits or investment in deposits;</p> <p>-- Interest on loans;</p> <p>-- Interest on discounting;</p> <p>-- Interest on trade credit and advances;</p> <p>-- Interest on other accounts receivable;</p> <p>-- Interest on other long-term accounts;</p>   |
| 4211   | <p>Deposit taking corporations :</p> <p>(Banks, NBDCS, building societies; or friendly society, and credit unions)</p>  | <p>Receipts of interest (including discounts) accrued on long-term loans, on deposits and on other commercial and financial Claims by deposit taking corporations except central bank of Bangladesh from non-residents abroad.</p> <p>Interest on long-term;</p> <p>-- Interest on deposits or investment in deposits;</p> <p>-- Interest on loans;</p> <p>-- Interest on discounting;</p> <p>-- Interest on trade credit and advances;</p> <p>-- Interest on other accounts receivable;</p> <p>-- Interest on nonmonetary gold loans;</p> <p>- Interest on other long-term accounts;</p>   |
| 4212   | <p>Other financial corporations of other sectors:</p> <p>(Non-depository institutions (public and private sectors))</p>   | <p>Receipts of interest accrued on long-term loans, on deposits, late repayment of loan interest, deferred payment interest, and on other commercial and financial claims by other financial corporations from the non-residents abroad.</p> <p>Interest on long-term;</p> <p>-- Interest on deposits or investment in deposits;</p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
|--|---|---|
|  |   | -- Interest on loans;<br>-- Interest on discounting;<br>-- Interest on trade credit and advances;<br>-- Interest on other accounts receivable;<br>-- Interest on nonmonetary gold loans;<br>- Interest on other long-term accounts;   |
| 4213   | Non-financial corporations, households and NPISHs of other sectors:<br><br><i>(a) Non-financial corporations;<br/>- Public sector corporations, Private industrial units;<br/>(b) Households and NPISHs:<br/>- individuals non-profit institutions and others ;</i> | Receipts of interest accrued on long-term loans, on deposits, late repayment of loan interest, deferred payment interest, and on other commercial and financial claims by Bangladeshi non-financial corporations and individuals from the non-residents abroad.<br><br>Interest on long-term;<br>-- Interest on deposits or investment in deposits;<br>-- Interest on loans;<br>-- Interest on discounting;<br>-- Interest on trade credit and advances;<br>-- Interest on other accounts receivable;<br>-- Interest on nonmonetary gold loans;<br>- Interest on other long-term accounts;  |
| <b>422</b>   | <b>Other investment (others)</b>  | <b>Other Investment (others): Investment income attributable to policy holders, in insurance, pension schemes and standardized guarantee schemes</b>  |
| 4220   | Investment income attributable to policy holders, in insurance, pension schemes and standardized guarantee schemes  | - Investment income attributable to policy holders, in insurance, pension schemes and standardized guarantee schemes;<br>-- Interest or any other income;   |
| <b>423</b>   | <b>Other investment income (Withdrawals )</b>   | <b>Other investment income (Withdrawals ): Withdrawals from income of quasi-corporations</b>  |
| 4230   | Withdrawals from income of quasi-corporations:  | - Income on equity other than investment fund shares; (Equity participation in some <i>incorporated or unincorporated enterprises (such as partnership or joint ventures) does not qualify either as direct investment (because the equity participation is below the 10 percent threshold or as portfolio investment because they are not equity securities)</i><br><br>-- Dividends;<br>-- Withdrawals from income of quasi-corporations;<br>- income on equity investment fund shares; (Similarly, some investment funds may be organized by and limited to a small number of members, but may not meet the definition of direct investment or portfolio investment).<br><br>-- Dividends; |
| <b>43</b>  | <b>Other Primary Income</b>   | <b>Other Primary Income</b>   |
| <b>431</b>   | <b>Other Primary Income</b>   | <b>Other Primary Income</b><br><b>i) Rent; ii) Taxes on production and imports; iii) Subsidies</b>  |
| 4310   | Rent (disposals):   | <i>Rent covers income receivable for putting natural resources at the disposal of another institutional unit. (regular payments</i>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | <p><i>made by the lessees of natural resources and the right to use a natural resource on a temporary basis is classified as rent)</i><br/> <i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Right to use land or another natural resource is provided on a short-term, nontransferable basis classified as rent;               <ul style="list-style-type: none"> <li>-- rent for the use of land extracting mineral deposits;</li> <li>-- rent for the use of other subsoil assets;</li> <li>-- rent for the use of fishing, forestry, grazing rights;</li> <li>-- rent on land without building (<i>e.g. for military base</i>);</li> <li>-- rent for the use of land and structures; (<i>a single payment</i>);</li> <li>-- rent for the over-flight rights,<br/>                   (<i>an over-flight is the passage of an aircraft from one country over another country's territory</i>);</li> <li>-- rent for use of land for long periods by nonresident enterprises;</li> </ul> </li> <li>- Other rent related services:               <ul style="list-style-type: none"> <li>-- rent for the vacation homes i.e. house rent or flats rent etc from nonresidents;</li> <li>-- official space rent for short or long period of time from nonresidents;</li> <li>-- rent for the fully equipped (with office furniture, computers, telephone etc.) official space rent for short or long period of time from nonresidents;</li> </ul> </li> </ul> |
| 4311   | <p>Taxes on production and on exports or imports:</p> <p>( Excluding taxes on income and wealth)</p>   | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Taxes on products and production;<br/>           (<i>which are payable per unit of a good or services</i>)           <ul style="list-style-type: none"> <li>-- value added tax (VAT)</li> <li>-- import duties;</li> <li>-- online trade duties;</li> <li>-- export taxes, and excise;</li> <li>-- cross-border taxes on products and production</li> </ul> </li> <li>- Miscellaneous claims like refund of export or import duties;</li> <li>- Other taxes on production;           <ul style="list-style-type: none"> <li>-- payroll taxes;</li> <li>-- recurrent taxes on buildings and land;</li> <li>-- taxes on business licenses;</li> <li>-- customs duties paid by nonresidents on products;</li> <li>-- duties, excise duties or other tax imposed by the customs authorities without ownership being acquired by a resident of that territory;<br/>           (<i>examples goods to be processed, repaired, or stored, or use by visitors;</i>)</li> <li>-- tourist landing fees or taxes;</li> <li>-- taxes on tickets sold by government sponsored lotteries</li> </ul> </li> </ul>  |
| 4312   | <p>Subsidies:</p> <p>( A subsidy is money that is paid by a government or other authority in order to help an industry or business, or to pay for a public services)</p> | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Subsidies on products and productions;           <ul style="list-style-type: none"> <li>-- subsidies on VAT, import duties, export taxes, excise etc.;</li> <li>-- subsidies of cross-border on products and production;</li> </ul> </li> <li>- Other subsidies ;           <ul style="list-style-type: none"> <li>-- other subsidies n.i.e.</li> <li>-- reimbursed any other subsidies;</li> </ul> </li> </ul>   |

## C. SECONDARY INCOME

The *secondary income account shows current transfers between residents and nonresidents*. In describing the content of the secondary income account, two important distinctions are made: (a) transfers are distinguished from other types of transactions and (b) current transfers are distinguished from capital transfers.

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
|--|--|--|
| 5  | <b>CURRENT TRANSFER</b>  | <p>Current transfers consist of all transfers that are not capital transfers. Current transfers directly affect the level of disposable income and influence the consumption of goods or services. That is, current transfers reduce the income and consumption possibilities of the recipient.</p> <p>The international accounts classify the following types of current transfers.</p> <p>A) Personal transfers;<br/> B) Other current transfers;<br/> i) current taxes on income, wealth, etc.,<br/> ii) social contributions,<br/> iii) social benefits,<br/> iv) net nonlife insurance premiums,<br/> v) nonlife insurance claims,<br/> vi) current international cooperation, and<br/> vii) Miscellaneous current transfers.</p> |
| 50   | <b>GENERAL GOVERNMENT:</b><br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i> | <p>The international accounts classify the following types of current transfers under general government:</p> <p>i) current taxes on income, wealth, etc.,<br/> ii) social contributions,<br/> iii) social benefits,<br/> iv) current international cooperation, and<br/> v) Miscellaneous current transfers.</p>  |
| 501  | <b>Grants or aid in cash or kind :</b><br><br><b>(Current International Cooperation of general government)</b>                 | <p><b>Current International Cooperation of general government:</b></p> <p><b>Current International Cooperation:</b> Current international cooperation consist of current transfers in cash or in kind between the governments of different countries or between governments and international organizations.</p> <p><b>Grants or aid in cash or kind;</b><br/> <b>Transfers between governments that are used by the recipients to finance current expenditures, including emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;</b></p>   |
| 5010   | Foreign grants or aid, and donations:<br><br>(Current International Cooperation of general government excluding                | <i>Transfers (which are dealt by Economic Relations Divisions, Ministry of Finance) that are used by the recipients to finance current expenditures, including emergency aid after natural disasters; including transfers in kind in form of food, clothing, blankets, medicines, and so forth;</i>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  | investment project grants which shall be reported as capital transfers):  | Remittances received by Bangladesh general government on account of;<br>- Emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;<br>-- Food grants, commodity grants etc;<br>-- So forth;<br>- Grant on democracy/governance: citizen confidence in government institutions increased; economic growth: food security improved,; health / education: health status improved; environment/energy: responsiveness to climate change improved; humanitarian assistance: combating food shortages, disasters, and humanitarian crises; etc. which are not grant on <i>gross fixed capital formation</i> ,<br>- Grants and donations of a current nature not included elsewhere are regarded as current transfers  |
| <b>502</b>   | <b>Technical assistance :</b><br><br><b>(Current International Cooperation of general government)</b>   | <b>Current International Cooperation: Current international cooperation consist of current transfers in cash or in kind between the governments of different countries or between governments and international organizations.</b><br><b>(a) payments by governments or international organizations to cover the salaries of those technical assistance staff who are deemed to be resident in the economy in which they are working and who are in an employer-employee relationship with the host government. Also included is technical assistance supplied in kind.</b>  |
| 5020   |   |  |
| 5021   | Technical assistance and scholarship :<br><br>(Current International Cooperation of general government)<br>( Technical assistance that is tied to or part of capital project) | Remittances received from abroad which<br>- Payment by foreign government or international organizations to cover the salaries of those technical assistance staff who are deemed to be resident in the economy in which they are working and who are in an employer-employee relationship with the host government;<br>- Funding of technical assistance ( excluding technical assistance that is tied to or part of capital projects);<br>- Also included is technical assistance supplied in kind;<br>- Financing by foreign governments or international organizations to cover the educational expenditures of resident individuals which receipts by Bangladesh government in the case of <i>scholarship</i> ;<br>- Financing by foreign governments or international organizations to cover the job training of resident individuals which receipts by Bangladesh government in the case of <i>job training</i> ; |
| 5022   |   |  |
| 5023   |   |  |
| <b>503</b>   | <b>Others Transfers:</b><br><br><b>(General government : Central Government, semi-government, Autonomous bodies, State and Local Authorities)</b>                             | <b>Others Transfers:</b><br><b>i) current taxes on income, wealth, etc.,</b><br><b>ii) social contributions,</b><br><b>iii) social benefits, and</b><br><b>iv) Miscellaneous current transfers.</b>  |
| 5030   | Annual or other regular   | Remittances received from abroad annual or regular contributions   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
|--|---|---|
|  | contributions :<br><br>(Current International Cooperation of general government)  | paid by member governments to international organizations ( <i>excluding taxes payable to supranational organizations</i> ) and regular transfers made as matter of policy by the international organizations to governments<br><br>- Subscription of international organizations paid by member government;<br>-- Annual or regular contributions received by member governments from international organizations; ( <i>excluding taxes payable to supranational organizations</i> );<br>-- Regular transfers made as matter of policy by the international organizations to governments ;   |
| 5031   |   |   |
| 5032   |   |   |
| 5033   | Current taxes on income, wealth, etc. which payable by border, seasonal and other short-term workers:<br><br>(current taxes on income, wealth, etc of general government) | Remittances received from abroad on account of<br>- Taxes levied on the income paid by nonresidents border, seasonal and other short-term workers from the provision of their labor or financial assets to the Bangladesh government;<br>- Current taxes on income and duties etc. received from border, seasonal, and other short-term workers'  |
| 5034   | Other current taxes on income, wealth, etc. :<br><br>(current taxes on income, wealth, etc of general government)   | Received from abroad on account of;<br>- Taxes levied on the income earned by nonresidents from the provision of their labor or financial assets;<br>- Taxes on capital gains arising from assets of nonresidents;<br>- Taxes on wages and salaries earned by nonresident employees;<br>- Taxes on income and capital gains from financial assets received from abroad ;<br>-- received by host government from nonresident individuals;<br>-- received by host government from nonresident institutional units or corporations or enterprises;<br>-- received by host government from nonresident nonprofit institutional units;<br>-- received by host government from foreign governments;<br>-- received by host government from international organizations;<br>- Taxes on interest and dividends received by host government from nonresident institutional units or individuals ;<br>- Taxes on financial transactions received by host government from nonresident institutional units or individuals ;<br>( <i>such as taxes on issue, purchase, and sale of securities</i> )<br>- Taxes on income and wealth may be imposed by and received directly from international organizations;<br>( <i>such as the agencies of an economic union</i> )<br>- Tax refunds;<br>( <i>refunds of taxes to taxpayers are treated as negative taxes</i> )<br>- Any other taxes on income and wealth, etc received from abroad.<br>- Any fines or penalties on the late payment of taxes are included in the amount of associated taxes received from abroad;<br>- Taxes on tourist landing, fishing rights, tickets sold by government sponsored lotteries, any all other gain taxes and vats etc. |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
|--|---|---|
|  |   | - Taxes on wages and salaries earned by nonresident employees are recorded as payable by the nonresident employees receipts by host government;   |
| 5035   | Social contributions which payable by border, seasonal and other short-term workers:<br><br>(Central Government, semi-government, Autonomous bodies, State and Local Authorities) | Social contributions which payable by border, seasonal and other short-term workers:<br><i>Social contributions imposed, controlled, and financed by foreign government on behalf of its employees included compensation of employees, and cross-border employees;</i><br><br>- Social contributions which payable by border, seasonal, and other short-term workers'<br>-- receipts on account of actual and imputed contributions made by households on social security, social insurance schemes, pension schemes, funded and unfunded pension schemes, etc.; to make provision for social contributions;  |
| 5036   | Other social contributions:<br><br>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)  | Other social contributions <i>imposed, controlled, and financed by foreign government on behalf of its employees included compensation of employees, and cross-border employees;</i><br><br>- Social contributions which payable by other than border, seasonal, and other short-term workers'<br>-- receipts on account of actual and imputed contributions made by households on social security, social insurance schemes, pension schemes, funded and unfunded pension schemes, etc.; to make provision for social contributions;   |
| 5037   | Social benefits:<br><br>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)   | Social benefits payable to households, employees included compensation of employees, and cross-border employees under social insurance schemes, pension schemes, cross-border social benefits and funded and unfunded pension schemes, etc.<br><br>Received from abroad on account of<br>- Social benefits include benefits payable under social security and pension schemes;<br>- Pension and non-pension benefits regarding events or circumstances such as sickness, unemployment, housing, and education, may be cash or kind;<br>- Social benefits payable to households;   |
| 5038   |   |   |
| 5039   | Current transfers to Nonprofit Institution Serving Households (NPISHs):<br><br>(Miscellaneous current transfers of general government)  | Subscriptions, membership fees, and grants and donations, and so forth received by resident NPISHs from foreign government or international bodies ;<br>- Membership dues ( <i>made on a regular or occasional basis</i> ) received by resident NPISHs from foreign government or international bodies other than annual or regular contributions by member government to international bodies;<br>- Subscriptions ( <i>made on a regular or occasional basis</i> ) received by resident NPISHs from foreign government or international bodies other than annual or regular contributions by member government to international bodies;<br>- So forth whether made on a regular or occasional basis received by resident NPISHs from foreign government or international bodies other than international bodies;<br>- Donations, and so forth received by resident NPISHs from |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | foreign government or international bodies;  |
| 5040   | Other miscellaneous current transfers of general government:<br><br>(Central Government, semi-government, Autonomous bodies, State and Local Authorities) | Received from abroad on account of<br>- Fines and penalties imposed on institutional units by courts of law or other government bodies;<br>- Compensation for injury to persons, employee or damage to property, etc. caused by the former that are not settled as payments of nonlife insurance Claims;<br>(Major compensation payments for extensive damages ( e.g. oil spillages or side effects of pharmaceutical products) are treated as capital transfers.)<br>- ex gratia payments made by government units or NPISHs in compensation for injuries or damages caused by natural disasters; (excluding major compensation payments for extensive damages e.g. oil spillages or side effects of pharmaceutical products are treated capital transfers)<br><br>- Others:<br>-- receipts from international or supranational authorities that are regarded as being compulsory, and for which nothing is provided in return, but which are not taxes;<br>- Received on account of research and development related project grants or donations , subscriptions etc.;<br>- Grant on primary health care such as child or women nutrition etc. which are not grant on <i>gross fixed capital formation</i> , |
| 51   | Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs) :                                   | (a) Financial corporations: Non-depository institutions (public and private)<br>(b) Non-financial corporations;<br>- Public sector corporations, Private industrial units;<br>(c) Households and NPISHs:<br>- individuals non-profit institutions and others ;<br><br>The international accounts classify the following types of current transfers under financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs):<br>A) Personal transfers;<br>B) Other current transfers;<br>i) current taxes on income, wealth, etc.,<br>ii) social contributions,<br>iii) social benefits,<br>iv) net nonlife insurance premiums,<br>v) nonlife insurance Claims,<br>vi) current international cooperation, and<br>vii) Miscellaneous current transfers.  |
| 511  | Personal Transfers:<br><br>(other than workers' remittances)  | Personal transfers consist of all current transfers in cash or kind made or received by resident households to or from nonresident households. Personal transfers thus include all current transfers between resident and nonresident individuals, independent of :<br>(a) the source of income of the sender ( irrespective of whether the sender receives income from labor, entrepreneurial or property income, social benefits, and any other types of transfers;  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
|--|---|---|
|  |   | <p><i>or disposes assets); and</i></p> <p><b>(b) the relationship between the households ( irrespective of whether they are related or unrelated individuals).</b></p> <p><i>(c) Workers' remittances are current transfers made by employees to residents of another economy. They are included as a supplementary item.</i></p> <p><b>(d) When nonresident households take part in gambling there may be net transfers between resident and nonresidents. In some cases the winner of a lottery dose not receive a lump sum immediately but a stream of payments over future periods. This arrangement should be recorded as the receipt of the lump sum as a current transfer equal to the present value of the payment stream and the immediate purchase of an annuity.</b></p>   |
| 5110   | Personal remittances:<br><br><i>(other than workers' remittances)</i>           | <p>(a) Personal remittances received from non-resident Bangladeshi :</p> <ul style="list-style-type: none"> <li>- Remittances received from Bangladesh nationals working or residing abroad which sent by individuals (<i>out of wage and salary</i>) to a relative or another person (without quid pro quo) as a gift, etc. in cash or kind;</li> <li>- Remittances received from abroad which sent by Bangladesh nationals working or residing individuals or employer on account of their genuine savings, the retirement benefits such as pensions fund, provident fund, leave salary, bonus and other gratuitous, etc. paid by employer;</li> <li>-- pension funds at regular intervals after the initial lump sum payment by employer from retirement benefits;</li> <li>- Remittances received from abroad which sent by nonresident Bangladeshi working abroad on account of purchase flats, plots, investment in landed properties, securities, etc in favour of legal authorities' in BDT or FC account;</li> <li>- Remittances received from abroad on account of wage or salary or other benefits by recruiting authority or enterprise in favour of his or her family or local agents;</li> </ul> <p>(b) Others:</p> <ul style="list-style-type: none"> <li>- Sale proceeds of real assets received such as household articles and real estate by individuals or others;</li> <li>- Remittances received from Bangladesh nationals working or residing abroad which sent by individuals on account of their children's or school's or institutions as a tuition fees;</li> <li>- Remittances received from abroad as gift from relative or friends while visiting them abroad;</li> <li>- Salary reimbursement from abroad by foreign company on behalf of their employee to agent or parent office or branch office or personal account of employee in Bangladesh.</li> </ul> |
| 5111   | Remittance received from non-resident Bangladeshi (NRB) through Money Changers' | - Purchase foreign currency from nonresident Bangladeshi through Money Changers'  |
| 5112   | Other personal transfer (remittances) by foreign nationals :                    | <ul style="list-style-type: none"> <li>- Remittances received or deposits from abroad in foreign currency account or in BDT account as salaries by foreign nationals who are resident and working in Bangladesh;</li> <li>- Remittances received by foreign nationals who are resident and working in Bangladesh for maintenance of family members or other expenses (dependent parents, spouses and children <i>including foreign born wives or husbands of Bangladesh nationals</i>) from abroad in foreign currency account or in BDT.</li> </ul>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
|--|---|---|
| 512  | <b>Other current transfers:</b><br><br>( Financial corporations,<br>non-financial corporations,<br>households and Nonprofit<br>Institution Serving<br>Households ( NPISHs))   | <b>Other current transfers consist:</b><br><b>i) current taxes on income, wealth, etc.,</b><br><b>ii) social contributions,</b><br><b>iii) social benefits,</b><br><b>iv) net nonlife insurance premiums,</b><br><b>v) nonlife insurance Claims,</b><br><b>vi) current international cooperation, and</b><br><b>vii) Miscellaneous current transfers.</b>   |
| 5121   | Private grants and donations:<br><br>( <i>Miscellaneous current:<br/>current transfers to NPISHs</i> )  | Private grants or aid and donations , and so forth whether made on a regular or occasional basis;<br>- Foreign grants or donations received by churches, religious bodies and philanthropic organizations or resident NPISHs from nonresident institutional units;<br>- Other grants; donations ( e.g. donation for relief works); received by resident NPISHs from nonresident institutional units;<br>- Emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;<br>-- Grant on primary health care such as child or women nutrition etc. which are not grant on <b><i>gross fixed capital formation</i></b> ,<br>- so forth; received by resident NPISHs from nonresident institutional units;<br>- Remittance received from abroad which sent by foreign individuals to resident individuals as a gift nature in cash;<br>- Gifts and donation of a current nature not included elsewhere are regard as current transfers; |
| 5122   | NGOs' grants or aid or donation in cash or kind :<br><br>(registered from NGO Brue or ministry or institutions) :<br>( <i>Miscellaneous current transfers to NGO or Micro credit organizations</i> )                                | NGOs' grants or aid and donations , and so forth whether made on a regular or occasional basis;<br><br>- Foreign grants or donation( e.g. donation for relief works) received by NGOs from foreign government or international bodies or foreign NGOs or nonresident institutional units;<br>- Emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;<br>-- Grant on primary health care such as child or women nutrition etc. which are not grant on <b><i>gross fixed capital formation</i></b> ,  |
| 5123   |   |   |
| 5124   | Technical assistance and scholarship:<br><br>(Current International Cooperation of financial corporations, non-financial corporations, households and NPISHs)<br>( Technical assistance that is tied to or part of capital project) | Remittances received from abroad which<br>- Payment by foreign government or international organizations or other foreign organizations to cover the salaries of those technical assistance staff who are deemed to be resident in the economy in which they are working and who are in an employer-employee relationship with the host economy to financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs);<br><br>- Funding of technical assistance ( excluding technical assistance that is tied to or part of capital projects) to financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs)<br><br>- Also included is technical assistance supplied in kind to financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs);   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | <ul style="list-style-type: none"> <li>- Rewards of participants in seminars;</li> <li>- Other assistance for development of human resources etc;</li> <br/> <li>- Financing to financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs) by foreign government organizations or international organizations' or other foreign organizations to cover the educational expenditures of resident individuals in the case of <i>scholarship</i>;</li> </ul>  |
| 5125   | <p>Subscriptions and membership fees:</p> <p><i>(Miscellaneous current :current transfers to NPISHs)</i></p>   | <p>Membership dues, subscriptions , and so forth whether made on a regular or occasional basis;</p> <ul style="list-style-type: none"> <li>-- Membership dues <i>(made on a regular or occasional basis)</i> received by resident NPISHS from nonresident institutional units;</li> <li>-- subscriptions <i>(made on a regular or occasional basis)</i> received by resident NPISHS from nonresident institutional units;</li> <li>-- so forth whether made on a regular or occasional basis received by resident NPISHS from nonresident institutional units;</li> <li>-- Subscriptions of media services such as Reuter monitor, and SWIFT etc. received by resident NPISHS from nonresident institutional units;</li> <li>-- Membership dues or subscriptions to market nonprofit organizations serving businesses; <i>such as chambers of commerce or trade associations</i> received by resident NPISHS from nonresident institutional units;</li> <li>-- Membership fees to professional and scientific institutions, both for individual and corporate received by resident NPISHS from nonresident institutional units;</li> <li>- <b>Registration fees for conference/seminar etc</b></li> <li>-- Any other subscriptions as made on regular or occasional basis n.i.e received by resident NPISHS from nonresident institutional units;</li> </ul> |
| 5126   | <p>Other miscellaneous current transfers :</p> <p>(Financial corporations, non-financial corporations, households and nonprofit institution serving households (NPISHs))</p> | <ul style="list-style-type: none"> <li>- <i>Other miscellaneous current transfers:</i></li> <li>-- Fines and penalties imposed on institutional units by courts of law or other non-government bodies;</li> <li>-- Compensation for injury to persons or damage to property caused by the former that are not settled as payments of nonlife insurance claims;</li> <li>-- Death benefit paid by employer which are not settled as payments of life insurance claims;</li> <li>-- State pension claim received at regular intervals paid by foreign government which are not settled as payments of pension schemes;</li> <li>-- ex gratia payments made by non-government units or NPISHs in compensation for injuries or damages caused by natural disasters; (excluding major compensation payments for extensive damages e.g. oil spillages or side effects of pharmaceutical products are treated capital transfers)</li> <li>-- Compensation for any all other purposes such as exporter and importer relationship for development of business, industries etc;</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | <p>- <i>Others:</i></p> <ul style="list-style-type: none"> <li>-- payments by international or supranational authorities that are regarded as being compulsory, and for which nothing is provided in return, but which are not taxes;</li> <li>-- Any other miscellaneous current transfers n.i.e such as compensation of industrial sectors paid foreign buyers' etc.;</li> </ul> <p><i>By convention, current transfers between households with regard to lotteries and other gambling are included other miscellaneous current transfer.</i></p> <ul style="list-style-type: none"> <li>- Lotteries and other gambling: <ul style="list-style-type: none"> <li>-- Receipt of the lump sum as a purchase of an annuity;</li> </ul> </li> <li>- Received on account of research and development related project grants or donations , subscriptions etc.;</li> </ul>   |
| 5127   | Reversal entry:  | <p>Reversal entry:</p> <ul style="list-style-type: none"> <li>- Cancellation of the outward remittance as an inward remittance in Form C</li> </ul>   |
| 5128   | Back to Back currency transactions:  | <p>Back to Back currency transactions:</p> <ul style="list-style-type: none"> <li>- Proceeds of cheque /bank drafts denominated in foreign currency purchased from foreigners for issuing of foreign currency notes and foreign currency travelers cheque.</li> </ul>   |
| 5129   | <p>Current taxes on income, wealth, etc. :</p> <p>(Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs)):</p> | <p>Received from abroad on account of</p> <ul style="list-style-type: none"> <li>- Taxes levied on the income earned by nonresidents from the provision of their labor or financial assets;</li> <li>- Taxes on capital gains arising from assets of nonresidents;</li> <li>- Taxes on wages and salaries earned by nonresident employees are recorded as payable by the nonresident employees receipts by financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs);</li> <li>- Taxes on income and capital gains from financial assets can be payable by; <ul style="list-style-type: none"> <li>-- received by resident NPISHs from nonresident individuals;</li> <li>-- received by resident NPISHs from nonresident institutional units or corporations;</li> <li>-- received by resident NPISHs from nonresident nonprofit institutional units;</li> </ul> </li> <li>- Taxes on interest and dividends received by resident NPISHs from nonresident institutional units or individuals ;</li> <li>- Taxes on financial transactions received by resident NPISHs from nonresident institutional units; <ul style="list-style-type: none"> <li><i>(such as taxes on issue, purchase, and sale of securities)</i></li> </ul> </li> <li>- Tax refunds; <ul style="list-style-type: none"> <li><i>(refunds of taxes to taxpayers are treated as negative taxes)</i></li> </ul> </li> <li>- Any other taxes on income and wealth, etc.</li> <li>- Any fines or penalties on the late payment of taxes;</li> </ul> |
| 5130   | <p>Social contributions:</p> <p>(Financial corporations, non-financial corporations, households and Nonprofit Institution Serving</p>  | <p>Social contributions <i>imposed, controlled, and financed by resident NPISHs on behalf of its employees included compensation of employees, and cross-border employees;</i></p> <ul style="list-style-type: none"> <li>- Received by resident NPISHs from nonresident institutional units for contributions to social security, social insurance schemes, pension schemes, funded and unfunded pension schemes, etc.;</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  | Households (NPISHs):  |  |
| 5131   | Social benefits:<br><br>(Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs)) | Social benefits: <i>Social benefits payable to households, employees included compensation of employees, and cross-border employees under social insurance schemes, pension schemes, cross-border social benefits and funded and unfunded pension schemes, etc.;</i><br><br>- Received by resident NPISHs from nonresident institutional units for social benefits include benefits payable under social security and pension schemes;<br>- Received by resident NPISHs from nonresident institutional units for pension and non-pension benefits regarding events or circumstances such as sickness, unemployment, housing, and education, may be cash or kind;<br>- Received by resident NPISHs from nonresident institutional units for social benefits payable to households;  |
| 5132   | Net nonlife insurance premiums:   | - <i>Net nonlife insurance premiums are derived from total nonlife insurance premiums and premiums supplements after deducting the service charges;</i><br>- <i>Net nonlife reinsurance premiums are derived from total nonlife reinsurance premiums and premiums supplements after deducting the service charges;</i><br>- <i>Net premiums on standardized guarantees are derived from total premiums and premiums supplements after deducting the service charges;</i>   |
| 5133   | Nonlife insurance Claims:   | - <i>Nonlife insurance Claims are derived from total nonlife insurance Claims paid within the accounting period plus changes in the technical reserves against outstanding Claims.</i><br>- <i>Claims payable under standardized guarantees are recorded under this item in the secondary income account.;</i>   |
| 5134   | Annual or other regular contributions :<br><br>(Current International Cooperation)  | Annual or regular contributions paid by member financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households<br>( NPISHs to international organizations ( <i>excluding taxes payable to supranational organizations</i> ) and regular transfers made as mater of policy by the international organizations to governments<br><br>- Subscription to international organizations<br>-- Annual or regular contributions received by financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs from international organizations; ( <i>excluding taxes payable to supranational organizations</i> );<br>-- Regular transfers made as mater of policy by the international organizations to financial corporations, non-financial corporations, households and nonprofit institution serving households (NPISHs); |
| 5135   |   |  |

**D. CAPITAL ACCOUNT:**

The capital account in the international accounts shows (a) capital transfers receivable and payable between residents and nonresidents and (b) the acquisition and disposal of non-produced, non-financial assets between residents and nonresidents.

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note  |
|--|--|---|
| <b>6</b>   | <b>CAPITAL TRANSFERS</b>   | Capital transfer are transfers in which the ownership of an asset ( other than cash or inventories) changes from one party to another ; or which obliges one or both parties to acquire or dispose of an asset (other than cash or inventories) or where a liability is forgiven by the creditor.   |
| <b>60</b>  | <b>Capital transfer of general government:</b>   | <b>General Government:</b><br>- <i>Central Government,</i><br>- <i>semi-government,</i><br>- <i>Autonomous bodies,</i><br>- <i>State and Local Authorities.</i><br>Capital transfer of general government consists of components:<br>i) debt forgiveness and ii) other capital transfers.   |
| <b>601</b>   | <b>Debt forgiveness of general government:</b>   | <i>Debt forgiveness is the voluntary cancellation of all or part of a debt obligation within a contractual agreement between a creditor and a debtor. With debt forgiveness, the contractual arrangement cancels or forgives all or part of the principal amount outstanding, including interest arrears (interest payments that fell due in the past) and any other interest costs that have accrued. Debt forgiveness does not arise from the cancellation of future interest payments that have not yet fallen due and have not yet accrued.</i> |
| 6010   | Debt forgiveness of general government:<br><br>( <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> )              | Debt forgiveness:<br>- Cancels or forgives all or part of the principal amount outstanding, including interest arrears;   |
| <b>602</b>   | <b>Other capital transfer of general government:</b><br><br>( <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> ) | <b>Other capital transfer consist:</b><br>(a) <b>Investment grants :</b><br><i>Investment grants consist of capital transfers in cash or in kind made by governments or international organizations to other institutional units to finance all or part of the costs of their acquiring fixed assets. The recipients may be other governments or other entities. The recipients are obliged to use investment grants received in cash for purposes of gross fixed capital formation, and the grants are often tied to</i>                           |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | <p><i>specific investment projects, such as large construction projects. Grants for investment made by organizations other than general government and international organizations are other capital transfers;</i></p> <p><b>(b) Nonlife Insurance Claims:</b></p> <p><b>(c) One-off guarantees and other debt assumption:</b><br/> <i>One-off guarantees occur in situations in which the conditions of the loan or of the security that is guaranteed are so particular that is not possible for the degree of risk associated with it to be calculated with any degree of precision.</i><br/> <i>Capital transfers occur when a one – off guarantee is activated and the guarantor acquires no Claims on the debtor or a Claims worth less than the value of the guarantee.</i><br/> <i>Debt assumption means that one party takes on the liability of another party.</i><br/> <i>Debt assumption where the assumer is not a guarantor.</i> <ol style="list-style-type: none"> <li><i>i. If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i></li> <li><i>ii. If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i></li> </ol> </p> <p><b>(d) Taxes:</b></p> <ul style="list-style-type: none"> <li>- <b>Capital levies;</b><br/> <i>(Capital levies consist of taxes on the values of the assets or net worth owned by institutional units levied at irregular, and very infrequent, intervals of time);</i></li> <li>- <b>Taxes on capital transfers;</b><br/> <i>(These consist of taxes on the values of assets transferred between institutional units.)</i></li> </ul> <p><b>(e) Other capital transfers:</b></p> |
| 6020   | <p>Investment grants of general government:</p> <p><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i></p>         | <p><i>Investment grants in cash:</i></p> <ul style="list-style-type: none"> <li>-- Investment project grants such as large construction investment projects;</li> <li>-- Investment grants as direct investor;</li> <li>-- Reimbursement of investment project grants;</li> <li>-- Any other project grants n.i.e. ;</li> </ul>  |
| 6021   | <p>Nonlife Insurance Claims:</p> <p><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i></p>                        | <p>Nonlife Insurance Claims:</p> <ul style="list-style-type: none"> <li>- Exceptionally large nonlife insurance claims, such as those following a catastrophe, some part of the claims may be recorded as capital transfers;</li> </ul>  |
| 6022   | <p>Capital Taxes of general government:<br/> (excluding taxes on income and wealth, etc)</p> <p><i>(Central Government, semi-government, Autonomous</i></p> | <p><i>Capital taxes:</i></p> <ul style="list-style-type: none"> <li>- Capital levies;<br/> <i>(Capital levies consist of taxes on the value of the assets or net worth owned by institutional units levied at irregular, and very infrequent, intervals of time;)</i></li> <li>- Taxes on capital transfers;<br/> <i>(These consist of taxes on the values of assets transferred between institutional units. They do not include taxes on</i></li> </ul>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
|--|---|---|
|  | <i>bodies, State and Local Authorities)</i>   | <i>sales of assets )</i><br>-- Inheritance taxes; ( <i>excluding taxes on sales of assets</i> )<br>--- Death taxes (death duties);<br>--- Gift taxes;   |
| 6023   | <i>Other capital transfers n.i.e. of general government</i><br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities):</i>        | <i>Remittances received from abroad on account of</i><br>- Major non-recurrent payments in compensation for extensive damages or serious injuries not covered by insurance policies<br><i>( e.g. oil spillages or side effects of pharmaceutical products, and so forth. The payments may be awarded by courts of law or by arbitration, or settled out of court);</i><br>- Large gifts and inheritances(legacies), including those to nonprofit institutions;<br><i>(these capital transfers could be made under wills or when donor is still living)</i><br>- Exceptionally large donations by households or enterprises to nonprofit institutions to finance gross fixed capital formation;<br>-- gifts to universities to cover the costs of building new residential colleges, libraries, and laboratories;<br>- Cash grants from donor governments or multilateral financial institutions to the debtor economy to be used to repay debt;<br>- A capital contribution to an international organization or nonprofit institution ;<br><i>(if it does not give rise to equity for the provider of the contribution)</i><br>- Reimbursement of project grants; |
| 6024   | One-off guarantees and other debt assumption of general government:<br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i> | One-off guarantees and other debt assumption of general government:<br><i>Capital transfers occur when a one – off guarantee is activated and the guarantor acquires no Claims on the debtor or a claims worth less than the value of the guarantee.</i><br>-- Debt assumption where the assumer is not a guarantor.<br>i. <i>If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i><br>ii. <i>If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i><br>The value of any Claims the debt assumer receives from the debtor (e.g. a promise of reimbursement is regarded as a financial account transaction between the guarantor and the debtor.  |
| 61   | <b>Capital transfer of financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs):</b>                       | <b>(a) Debt forgiveness:</b><br><i>Debt forgiveness is the voluntary cancellation of all or part of a debt obligation within a contractual agreement between a creditor and a debtor. With debt forgiveness, the contractual arrangement cancels or forgives all or part of the principal amount outstanding, including interest arrears (interest payments that fell due in the past) and any other interest costs that have accrued. Debt forgiveness does not arise from the cancellation of future interest payments that have not yet fallen due and have not yet accrued.</i><br><b>(b) Investment grants :</b><br><i>Investment grants consist of capital transfers in cash or in kind made by governments or international organizations to other institutional units to finance all or part of the costs of</i>  |

| Section<br>- Division<br>-Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
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|   |  | <p><i>their acquiring fixed assets. The recipients may be other governments or other entities. The recipients are obliged to use investment grants received in cash for purposes of gross fixed capital formation, and the grants are often tied to specific investment projects;</i></p> <p><b>(c) Nonlife Insurance Claims:</b></p> <p><b>(d) One-off guarantees and other debt assumption:</b><br/> <i>One-off guarantees occur in situations in which the conditions of the loan or of the security that is guaranteed are so particular that is not possible for the degree of risk associated with it to be calculated with any degree of precision.</i><br/> <i>Capital transfers occur when a one – off guarantee is activated and the guarantor acquires no Claims on the debtor or a Claims worth less than the value of the guarantee.</i><br/> <i>Debt assumption means that one party takes on the liability of another party.</i><br/> <i>Debt assumption where the assumer is not a guarantor.</i> <ol style="list-style-type: none"> <li><i>i. If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i></li> <li><i>ii. If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i></li> </ol> </p> <p><b>(e) Taxes:</b></p> <ul style="list-style-type: none"> <li>- Capital levies;<br/> <i>(Capital levies consist of taxes on the values of the assets or net worth owned by institutional units levied at irregular, and very infrequent, intervals of time);</i></li> <li>- Taxes on capital transfers;<br/> <i>(These consist of taxes on the values of assets transferred between institutional units.)</i></li> </ul> <p><b>(f) Other capital transfers:</b></p> |
| 611   | <b>Debt forgiveness of financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs):</b>        | <p><b>Debt forgiveness :</b><br/> <i>Debt forgiveness is the voluntary cancellation of all or part of a debt obligation within a contractual agreement between a creditor and a debtor. With debt forgiveness, the contractual arrangement cancels or forgives all or part of the principal amount outstanding, including interest arrears (interest payments that fell due in the past) and any other interest costs that have accrued. Debt forgiveness does not arise from the cancellation of future interest payments that have not yet fallen due and have not yet accrued.</i></p>  |
| 6110  | Debt forgiveness of financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs):               | <p>Debt forgiveness :</p> <ul style="list-style-type: none"> <li>- Cancels or forgives all or part of the principal amount outstanding, including interest arrears;</li> </ul>   |
| 612   | <b>Other capital transfers of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs):</b> | <b>Other capital transfers :</b>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
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| 6120   | <i>Other capital transfers n.i.e.</i> of financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs):                            | <i>Other capital transfers n.i.e.:</i><br>- Major non-recurrent payments in compensation for extensive damages or serious injuries not covered by insurance policies ( <i>e.g. oil spillages or side effects of pharmaceutical products, and so forth. The payments may be awarded by courts of law or by arbitration, or settled out of court</i> );<br>- Large gifts and inheritances(legacies), including those to nonprofit institutions;<br><i>(these capital transfers could be made under wills or when donor is still living)</i><br>- Exceptionally large donations by households or enterprises to nonprofit institutions to finance gross fixed capital formation;<br>-- gifts to universities to cover the costs of building new residential colleges, libraries, and laboratories;<br>- Cash grants from donor governments or multilateral financial institutions to the debtor economy to be used to repay debt;<br>- A capital contribution to an international organization or nonprofit institution ;<br><i>(if it does not give rise to equity for the provider of the contribution)</i> |
| 6121   | Investment grants of financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs)   | <i>Investment grants in cash:</i><br>-- Project grants such as large construction investment projects;<br>-- Investment grants as direct investor;<br>-- Reimbursement of project grants;<br>-- Any other project grants n.i.e. ;  |
| 6122   | Capital Taxes of financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs):<br><br>(excluding taxes on income and wealth, etc) | Financial corporations, non-financial corporations:<br><i>Capital taxes:</i><br>-- Capital levies;<br>-- Taxes on capital transfers;<br>-- Inheritance taxes; <i>(excluding taxes on sales of assets)</i><br>--- Death taxes;<br>--- Gift taxes;<br><i>Between households:</i><br>-- Capital levies;<br>-- Taxes on capital transfers;<br>-- Inheritance taxes; <i>(excluding taxes on sales of assets)</i><br>--- Death taxes;<br>--- Gift taxes;   |
| 6123   | Nonlife Insurance Claims:<br><br><i>Financial corporations, non-financial corporations, and Nonprofit Institution Serving Households ( NPISHs)</i>   | <i>Remittances received from abroad on account of</i><br><br>- Exceptionally large nonlife insurance claims, such as those following a catastrophe, some part of the claims may be recorded as capital transfers;  |
| 6124   | One-off guarantees and other debt assumption of of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs)                   | One-off guarantees and other debt assumption received from abroad as:<br><i>Capital transfers occur when a one – off guarantee is activated and the guarantor acquires no Claims on the debtor or a Claims worth less than the value of the guarantee.</i><br>-- Debt assumption where the assumer is not a guarantor.<br>i. <i>If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
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|  |  | <p>ii. <i>If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i></p> <p>iii. The value of any Claims the debt assumer receives from the debtor (e.g. a promise of reimbursement is regarded as a financial account transaction between the guarantor and the debtor.</p>  |
| 6125   |  |  |
| <b>62</b>  | <b>Acquisitions and Disposals of Non-produced, Non-financial Assets:</b> | <b>Non-produced, non-financial assets consist of :</b><br><b>(a) Natural resources;</b><br><b>(b) Contracts, leases, and licenses; and</b><br><b>(c) Marketing assets ( and goodwill).</b>   |
| <b>621</b>   | <b>Acquisitions and Disposals of Non-produced, Non-financial Assets:</b> | <b>Non-produced, non-financial assets consist of :</b><br><b>(a) Natural resources;</b><br><b>Natural resources include land, mineral rights, forestry rights, water, fishing rights, air space, and electromagnetic spectrum.</b><br><b>(b) Contracts, leases, and licenses;</b><br><b>Contracts, leases, and licenses covers those contracts, leases, and licenses that are recognized as economic assets. These assets are creations of society and its legal system, and are sometimes called intangible assets.</b><br><b>(c) Marketing assets ( and goodwill).</b><br><b>Marketing assets consist of items such as brand names, mastheads, trademarks, logos, and domain names.</b>  |
| 6210   | Natural resources:   | Natural resources:<br>- Sales of natural resources include land, mineral rights, forestry rights, water, fishing rights, air space, and electromagnetic spectrum to nonresidents.<br><i>(In contrast to a change of ownership of the resource; excluding right to use a natural resource on a temporary basis is classified as rent)</i>   |
| 6211   | Contracts, leases, and licenses:   | Contracts, leases, and licenses:<br>- Contracts, leases, and licenses of recognized as economic assets for long-term;<br>(these assets are creations of society and its legal system, and are sometimes called intangible assets)<br>-- marketable operating leases which can be transferred or subleased;<br>( marketable operating lease asset flows are recorded in the capital account when the lessee sells the right and thus realizes price difference)<br>-- permission to use natural resources that are not recorded as outright ownership of those resources;<br>-- permissions to undertake certain activities<br><i>( including some government permits);</i><br>-- entitlements to purchase a good or service on an exclusive basis; |
| 6212   | Marketing assets ( and goodwill):  | Marketing assets ( and goodwill):<br>- Purchases the brand names to nonresident;<br>- Purchases the mastheads to nonresident;<br>- Purchases the trademarks to nonresident;<br>- Purchases the logos to nonresident;<br>- Purchases the domain <i>(including internet domain)</i> names to nonresident;  |

**E. FINANCIAL ACCOUNT:**

The financial account records transactions that involve financial assets and liabilities and that take place between residents and nonresidents. The financial account indicates the functional categories, sectors, instruments, and maturities used for net international financing transactions. The financial account is classified according to the instrument and functional categories:

- (a) Direct investment,
- (b) Portfolio investment,
- (c) Financial derivatives (other than reserves) and employee stock options,
- (d) Other investment, and
- (e) Reserve assets.

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description                                       | Explanatory note  |
|--|---|---|
| 7  | <b>DIRECT INVESTMENT:</b><br>(in the reporting economy) | <p>Direct investment is a category of cross-border investment associated with a resident in one economy having control or a significant degree of influence on the management of an enterprise that is resident in another economy. Control is determined to exist if the direct investor owns more than 50 percent of the voting power in the direct investment enterprise. A significant degree of influence is determined to exist if the direct investor owns from 10 to 50 percent of the voting power in the direct investment enterprise.</p> <p>The direct investor may be an individual; an incorporated or unincorporated private or public enterprise; an associated group of individuals or enterprises which owns a direct investment enterprise in an economy other than that of residence of direct investor(s).</p> <p>A direct investment enterprise is an incorporated or unincorporated enterprise in which a direct investor resident in another economy owns 10 percent or more of the ordinary shares or voting power. Direct investment enterprises comprise those entities that are identified as subsidiaries, associates and branches which are commonly termed as affiliated enterprises either directly or indirectly owned by the direct investor.</p> <p>In a subsidiary enterprise a direct investor owns more than 50 percent shares; in an associate enterprise a direct investor owns 50 percent or less shares and branches are wholly or jointly owned unincorporated enterprises either directly or indirectly owned by the direct investor.</p> <p>A quasi-corporation is an unincorporated business that operates as if it was an entity separate from its owners.</p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | <p>Examples are <i>branches</i>, <i>land ownership</i>, <i>partnerships (both of limited and unlimited liability)</i>, <i>trusts</i>, and resident portions of <i>multi-territory enterprises</i>. These quasi-corporations are treated as if they were corporations, <i>i.e.</i> as separate institutional units from the units to which they legally belong.</p> <p><b>Reverse investment:</b> Reverse investment arises when a direct investment enterprise lends funds to or acquires equity in its immediate or indirect direct investor, provided it does not own equity comprising 10 percent or more of the voting power in that direct investor.</p> <p><b>Fellow enterprise:</b> Fellow enterprises, that is, those enterprises that are under the control or influence of the same immediate or indirect investor, but neither fellow enterprise controls or influences the other fellow enterprise.</p>  |
| 71   | Equity capital and investment fund shares in the reporting economy:       | <p>(a) <b>Equity:</b> Equity consists of all instruments and records that acknowledge Claims on the residual value of a corporation or quasi-corporation, after the Claims of all creditors have been met. Equity is treated as a liability of the issuing institutional unit (a corporation or other unit). Equity may be split on a supplementary basis into:</p> <ul style="list-style-type: none"> <li>(i) listed shares,</li> <li>(ii) unlisted shares, and</li> <li>(iii) other equity (equity in quasi-corporations)</li> </ul> <p>(b) <b>Investment fund shares or units:</b> Investment funds are collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets or both. These funds issue shares (if a corporate structure is used) or units (if a trust structure is used). Investment funds include money market funds (MMF) and non- MMF investment funds. MMFs are investment funds that invest only or primarily in short-term money market securities such as treasury bills, certificates of deposit, and commercial paper. Investment fund shares or units refer to the shares issued by mutual funds and unit trusts, rather than the shares they may hold.</p> <p>An investment fund is a supply of capital belonging to numerous investors used to collectively purchase securities while each investor retains ownership and control of his own shares.</p> |
| 711  | Equity capital other than reinvestment earnings in the reporting economy: | <p><b>Equity Capital:</b> Shareholders' equity (or stockholders' equity, shareholders' funds, shareholders' capital or similar terms) represents the equity of a company as divided among shareholders of common or preferred stock.</p>   |
| 7110   | Equity capital of Telecommunication sectors:                              | <p><b>Direct investor in direct investment enterprise:</b></p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | <ul style="list-style-type: none"> <li>- Remittances as equity capital received by resident direct investment enterprise from non-resident direct investor;</li> <li>-- Equity capital received by subsidiary or associate company of telecommunication sector;</li> <li>-- Equity capital received by quasi-corporations (e.g. branch) of telecommunication sector;</li> </ul>  |
| 7111   | <p>Equity capital of Power, Gas, Oil and Mineral exploration sectors:</p> <p><i>( Including cost recovery of gas, oil and mineral explorations)</i></p> | <p><b>Direct investor in direct investment enterprise :</b></p> <ul style="list-style-type: none"> <li>- Remittances as equity capital received by resident direct investment enterprise from non-resident direct investor;</li> <li>-- Equity capital received by subsidiary or associate company of Power, Gas, Oil and Mineral exploration sectors.</li> <li>-- Equity capital received by quasi-corporations (e.g. branch) of Power, Gas, Oil and Mineral exploration sectors.</li> </ul>  |
| 7112   | Equity capital of Garments and Textile sectors:   | <p><b>Direct investor in direct investment enterprise:</b></p> <ul style="list-style-type: none"> <li>- Remittances as equity capital received by resident direct investment enterprise from non-resident direct investor;</li> <li>-- Equity capital received by subsidiary or associate company of Garments and Textile sectors.</li> <li>-- Equity capital received by quasi-corporations (e.g. branch) of Garments and Textile sectors.</li> </ul>   |
| 7113   | Equity capital of other sectors:  | <p><b>Direct investor in direct investment enterprise:</b></p> <ul style="list-style-type: none"> <li>- Remittances as equity capital received by resident direct investment enterprise from non-resident direct investor;</li> <li>-- Equity capital received by subsidiary or associate company of manufacturing (Other than Garments &amp; Textile) sectors.</li> <li>-- Equity capital received by quasi-corporations (e.g. branch) of manufacturing (Other than Garments &amp; Textile) sectors.</li> <li>-- Equity capital received by subsidiary or associate company of Trade &amp; Commerce (Trading, Banking, Insurance, NBFI etc.) sectors.</li> <li>-- Equity capital received by quasi-corporations (e.g. branch) of Trade &amp; Commerce (Trading, Banking, Insurance, NBFI etc.) sectors.</li> <li>-- Equity capital received by subsidiary or associate company of Transport, Storage &amp; Communication sectors.</li> <li>-- Equity capital received by quasi-corporations (e.g. branch) of Transport, Storage &amp; Communication sectors.</li> <li>-- Equity capital received by subsidiary or associate company of Service sectors.</li> <li>-- Equity capital received by quasi-corporations (e.g. branch) of Service sectors.</li> <li>-- Equity capital received by subsidiary or associate company of other sectors.</li> <li>-- Equity capital received by quasi-corporations (e.g. branch) of other sectors.</li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
| 7114   | Equity capital ( reverse investment ):  | <p><i>A direct investment may acquire an equity or other Claims on its own immediate or indirect direct investor. These transactions may occur as a way of withdrawing investment or as a way of organizing finance within a transnational group. For example, for an enterprise that borrows on behalf of its parent company and in cases in which treasury functions are concentrated in a subsidiary, the subsidiary may lend money to its direct investor.</i></p> <p><i>Reverse investment arises when direct investment enterprise lends some funds or acquires equity on its immediate or indirect direct investor, provided it does not own equity comprising 10% or more voting power in that direct investor. Any Received of the equity part of this investment should be reported here.</i></p> <p>Direct investment enterprise in direct investor:</p> <ul style="list-style-type: none"> <li>- Remittances as equity capital received by resident direct investor from non-resident direct investment enterprise;</li> <li>-- Equity capital received by subsidiary or associate company.</li> <li>-- Equity capital received by quasi-corporations (e.g. branch).</li> </ul>  |
| 7115   | Capital repatriation from abroad:   | <ul style="list-style-type: none"> <li>- Disinvestment/ withdrawal of equity investment by the resident direct investor (Bangladeshi) from their non – resident direct investment enterprises operating abroad.</li> <li>-- Repatriation of sales proceeds of equity investment;</li> </ul>  |
| 7116   | Equity capital other than reinvestment earnings :<br><br>(All sectors : <b>Between fellow enterprises</b> ) | <p><b>Between fellow enterprises:</b></p> <ul style="list-style-type: none"> <li>- Remittances as equity capital received by resident direct investment enterprise from non-resident fellow enterprise</li> </ul>  |
| 72   | <b>Debt instruments:</b>  | <p><b>Debt instruments :</b> Debt instruments are those that require the payment of principal and/or interest at some point(s) in the future. Debt instruments may comprise deposits, debt securities, loans (including financial leases), trade credit and advances, nonlife insurance technical reserves, life insurance and annuity entitlements, pension entitlements, Claims of pension funds on pension managers, provision for calls under standardized guarantees, and all other accounts receivable/payable. These instruments may earn/pay interest but this is not a necessary criterion for an instrument to be classified as debt</p> <p><b>Debt securities:</b> Debt securities are negotiable instruments serving as evidence of a debt. They include bills, bonds, notes, negotiable certificates of deposit, commercial paper, debentures, asset-backed securities, money market instruments, and similar instruments normally traded in the financial markets. Bills are defined as securities that give the holders the unconditional rights to receive stated fixed sums on a specified date. Bills are generally issued at discounts to face value that depend on the rate of interest and the time to maturity and are usually traded in</p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note  |
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|  |  | organized markets.<br><i>Note: Inter-company loan of banks shall not be reported in this code</i>   |
| 721  | Debt instruments (Other than debt securities):   | Debt instruments (other than debt securities) (a) are created when a creditor lends funds directly to a debtor, and (b) are evidenced by documents that are not negotiable.   |
| 7210   | Other capital of debt instruments other than debt securities:  | <p><b>Short-term debt instruments other than debt securities:</b></p> <p>- <b>Direct investor in direct investment enterprise;</b><br/> --Resident direct investment enterprise borrows fund (including suppliers' credit) from non-resident direct investor as loans (including financial leases), trade credit and advances etc.;</p> <p><b>Long-term debt instruments other than debt securities:</b></p> <p>- Direct investor in direct investment enterprise;<br/> -- Resident direct investment enterprise borrow funds (including suppliers' credit) from non-resident direct investor as loans (including financial leases), trade credit and advances, etc.;</p>   |
| 7211   | Other capital-reverse investment of debt instruments other than debt securities including other capital credit extended: | <p>Reverse investment arises when direct investment enterprise lends some funds or acquires equity on its immediate or indirect direct investor, provided it does not own equity comprising 10% or more voting power in that direct investor. Any receipts of the debt part of this investment should be reported here.</p> <p><b>Short-term other capital (reverse investment):</b></p> <p>- <b>Direct investment enterprises in direct investor:</b></p> <p>-- Resident direct investor borrow funds (including suppliers' credit) from non-resident direct investment enterprise.</p> <p><b>Short-term other capital credit extended:</b></p> <p>- <b>Direct investment enterprises in direct investor (reverse investment):</b><br/> -- Resident direct investor received on account of repayment of short-term borrowing/credit etc. from non-resident direct investment enterprise's abroad.</p> <p><b>Long-term other capital (reverse investment):</b></p> <p>- <b>Direct investment enterprises in Direct investor:</b></p> <p>-- Resident direct investor borrow funds (including suppliers' credit) from non-resident direct investment enterprise.</p> <p><b>Long-term other capital credit extended:</b></p> <p>- <b>Direct investment enterprises in direct investor (reverse investment):</b><br/> -- Resident direct investor's received on account of repayment of long-term borrowing/credit etc. from non-</p> |

| Section<br>- Division<br>-Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
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|   |   | resident direct investment enterprise's abroad.  |
| 7212  | Other capital credit extended of debt instruments other than debt securities:   | <b>Short-term other capital credit extended:</b><br><b>- Direct investor in direct investment enterprise:</b><br>-- Resident direct investment enterprise's received on account of repayment of short-term borrowing/credit etc. extended from non-resident direct investor abroad.<br><b>Long-term other capital credit extended:</b><br><b>- Direct investor in direct investment enterprise:</b><br>-- Resident direct investment enterprise's received on account of repayment of long-term borrowing/credit etc. extended from non-resident direct investor abroad.   |
| 7213  | Other capital of debt instruments other than debt securities including other capital credit extended:<br>(Between fellow enterprises) | <b>Short-term debt instruments other than debt securities:</b><br><b>- Between fellow enterprises:</b><br>Resident direct investment enterprise borrows fund (including suppliers' credit) from non-resident fellow enterprise as loans (including financial leases), trade credit and advances, etc.;<br><b>Short-term other capital credit extended:</b><br><b>- Between fellow enterprises:</b><br>-- Resident direct investment enterprise's received on account of repayment of short-term borrowing/credit etc. from non-resident fellow enterprise abroad.<br><b>Long-term debt instruments other than debt securities:</b><br><b>- Between fellow enterprises:</b><br>-- Resident direct investment enterprise borrows fund (including suppliers' credit) from non-resident fellow enterprise as loans (including financial leases), trade credit and advances, etc.;<br><b>Long-term other capital credit extended:</b><br><b>- Between fellow enterprises:</b><br>-- Resident direct investment enterprise's received on account of repayment of long-term borrowing/credit etc. from non-resident fellow enterprise abroad. |
| 722   | Debt securities of debt instruments :   | <b>Debt securities:</b><br><b>Debt securities are negotiable instruments serving as evidence of a debt. They include bills, bonds, notes, negotiable certificates of deposit, commercial paper, debentures, asset-backed securities, money market instruments, and similar instruments normally traded in the financial markets. Bills are defined as securities that give the holders the unconditional rights to receive stated fixed sums on a specified date. Bills are generally issued at discounts to face value that depend on the rate of interest and the time to maturity and are usually traded in organized markets.</b>  |
| 7220  | Other capital of debt securities:   | <b>Short-term other capital of debt securities:</b><br><b>- Direct investor in direct investment enterprises:</b>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note  |
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|  |  | <p>-- Resident direct investment enterprise sells against any debt securities from non-resident direct investor</p> <p>-- Corporate bills, bonds;</p> <p>-- Bankers' acceptance;</p> <p>-- Commercial paper;</p> <p>-- Certificates of deposit;</p> <p>-- Others n.i.e.;</p> <p><b>Long-term other capital of debt securities:</b></p> <p><b>- Direct investor in direct investment enterprises:</b></p> <p>-- Resident direct investment enterprise sells against any debt securities from non-resident direct investor</p> <p>-- Corporate bills, bonds;</p> <p>-- Bankers' acceptance;</p> <p>-- Commercial paper;</p> <p>-- Certificates of deposit;</p> <p>-- Others n. i.e.;</p>  |
| 7221   | Other capital-reverse investment of debt securities including credit extended: | <p>Reverse investment arises when direct investment enterprise lends some funds or acquires equity on its immediate or indirect direct investor, provided it does not own equity comprising 10% or more voting power in that direct investor. Any Received of the debt part of this investment should be reported here.</p> <p><b>Short-term other capital-reverse investment:</b></p> <p><b>- Direct investment enterprises in Direct investor:</b></p> <p>-- Resident direct investor borrows against any debt securities from non-resident direct investment enterprise;</p> <p>-- Corporate bills, bonds;</p> <p>-- Bankers' acceptance;</p> <p>-- Commercial paper;</p> <p>-- Certificates of deposit;</p> <p>-- Others n.i.e.;</p> <p><b>Short-term debt securities credit extended:</b></p> <p><b>- Direct investment enterprises in direct investor (reverse investment ):</b></p> <p>-- Resident direct investor's receipt of repayment against Short-term debt securities from non-resident direct investment enterprise's</p> <p>-- Corporate bills, bonds;</p> <p>-- Bankers' acceptance</p> <p>-- Commercial paper</p> <p>-- Certificates of deposit</p> <p>-- Others n.i.e.</p> <p><b>Long-term other capital-reverse investment:</b></p> <p><b>- Direct investment enterprises in Direct investor:</b></p> <p>-- Resident direct investor borrows against any debt securities from non-resident direct investment enterprise;</p> <p>-- Corporate bills, bonds;;</p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | -- Bankers' acceptance;<br>-- Commercial paper;<br>-- Certificates of deposit;<br>-- Others n. i.e.;<br><b>Long-term debt securities credit extended:</b><br><b>- Direct investment enterprise in direct investor (reverse investment):</b><br>-- Resident direct investor's receipt of repayment against long-term debt securities from non-resident direct investment enterprise's<br>-- Corporate bills, bonds;<br>-- Bankers' acceptance;<br>-- Commercial paper;<br>-- Certificates of deposit;<br>-- Others n. i.e.;<br>- Other capital of debt securities:  |
| 7222   | Debt securities credit extended:  | <b>Short-term debt securities credit extended:</b><br><b>- Direct investor in direct investment enterprises:</b><br>-- Resident direct investment enterprise's receipt of repayment against Short-term debt securities from non-resident direct investor<br>-- Corporate bills, bonds;<br>-- Bankers' acceptance<br>-- Commercial paper<br>-- Certificates of deposit<br>-- Others n.i.e.<br><br><b>Long-term debt securities credit extended:</b><br><b>- Direct investor in direct investment enterprise:</b><br>-- Resident direct investment enterprise's receipt of repayment against long-term debt securities from non-resident direct investor<br>-- Corporate bills, bonds;<br>-- Bankers' acceptance;<br>-- Commercial paper;<br>-- Certificates of deposit;<br>-- Others n. i.e.; |
| 7223   | Other capital of debt securities including credit extended:<br><br>(Between fellow enterprises) | <b>Short-term other capital of debt securities:</b><br><b>- Between fellow enterprises:</b><br>-- Resident direct investment enterprise sells against any debt securities from non-resident fellow enterprise.<br>-- Corporate bills, bonds;<br>-- Bankers' acceptance;<br>-- Commercial paper;<br>-- Certificates of deposit;<br>-- Others n.i.e.;<br><b>Short-term debt securities credit extended:</b>  |

| Section<br>- Division<br>-Groups<br>- Reporting<br>Classes code | Short description           | Explanatory note  |
|---|-----------------------------|---|
|   |                             | <p><b>- Between fellow enterprises:</b></p> <ul style="list-style-type: none"> <li>-- Resident direct investment enterprise's receipt of repayment against Short-term debt securities from non-resident fellow enterprise</li> <li>-- Corporate bills, bonds;</li> <li>-- Bankers' acceptance</li> <li>-- Commercial paper</li> <li>-- Certificates of deposit</li> <li>-- Others n.i.e.</li> </ul> <p><b>Long-term other capital of debt securities:</b></p> <p><b>- Between fellow enterprises:</b></p> <ul style="list-style-type: none"> <li>-- Resident direct investment enterprise sells against any debt securities from non-resident fellow enterprise.</li> <li>-- Corporate bills, bonds;</li> <li>-- Bankers' acceptance;</li> <li>-- Commercial paper;</li> <li>-- Certificates of deposit;</li> <li>-- Others n. i.e.;</li> </ul> <p><b>Long-term debt securities credit extended:</b></p> <p><b>- Between fellow enterprises:</b></p> <ul style="list-style-type: none"> <li>-- Resident direct investment enterprise's receipt of repayment against long-term debt securities from non-resident fellow enterprise</li> <li>-- Corporate bills, bonds;</li> <li>-- Bankers' acceptance;</li> <li>-- Commercial paper;</li> <li>-- Certificates of deposit;</li> <li>-- Others n.i.e.;</li> </ul> |
| 8   | <b>PORTFOLIO INVESTMENT</b> | <p><b>Portfolio investment is defined as cross-border transactions and positions involving equity or debt securities, other than those included in direct investment or reserve assets .The characteristic feature of securities is their negotiability i.e. their legal ownership is readily transferable from one unit to another unit by delivery or endorsement. Negotiable instruments are designed to be traded on organized markets .</b></p> <p><b>The major components of portfolio investment classified under liabilities are equity securities (ordinary shares, preference shares and bonus shares etc.) and debt securities (debentures, bonds &amp; notes, money market instruments and financial derivatives) both traded and tradable in organized and other financial markets.</b></p> <p><b>Conventionally when a non-resident holds less than 10% of the shares of a resident enterprise this investment is termed as portfolio investment. In portfolio investment the investor has no voice in the management of the enterprise and he/she has no share in the portion of reinvested earnings unlike the case of a direct investor.</b></p> <p><i>Portfolio investments are investments in the form of a group</i></p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | <p>(portfolio) of assets, including transactions in equity securities, such as common stock, and debt securities, such as banknotes, bonds, and debentures.</p> <p>Sectors of Portfolio investments:</p> <p>(a) General Government:</p> <p>Central Government, semi-government, Autonomous bodies, State and Local Authorities</p> <p>(b) Deposit-taking corporations except central bank:</p> <p>Banks, NBDCS, building societies; or friendly society, and credit unions.</p> <p>(c) Other financial institutions</p> <p>-non-depository institutions (public and private);</p> <p>(d) Non-financial corporations;</p> <p>- Public sector corporations, Private industrial units;</p> <p>(e) Households and NPISHs:</p> <p>- individuals non-profit institutions and others ;</p>  |
| 80   | <p><b>General Government:</b></p> <p>(Equity and investment fund shares)</p> | <p>General government consist:</p> <p>a) Central Government,</p> <p>b) semi-government,</p> <p>c) Autonomous bodies, and</p> <p>d) State and Local Authorities,</p>  |
| 801  | <p><b>Equity Securities:</b></p> <p>(General government)</p>                 | <p><b>Equity Securities of General Government:</b></p> <p>Equity comprises all instruments and records acknowledging Claims on the residual value of a corporation or quasi-corporation, after the Claims of all creditors have been met.</p> <p>Equity securities have the characteristic feature of negotiability. That is, their legal ownership is readily capable of being transferred from one unit to another unit by delivery or endorsement. While any financial instrument can be potentially be traded, securities (debt and equity securities) are designed to be traded, usually on organized stock exchanges or “over the counter”.</p> <p>Negotiability is a matter of the legal form of the instrument. Some securities may be legally negotiable, but there is not, in fact, a liquid market where they can be readily bought or sold.</p> <p><i>Plain and simple, stock is a share in the ownership of a company. Stock represents a Claims on the company's assets and earnings. As you acquire more stock, your ownership stake in the company becomes greater. Whether you say shares, equity, or stock, it all means the same thing.</i></p> |
| 8010   | <p>Sales of shares, equity, or stocks:</p> <p>(General government)</p>       | <p>Remittances received on account of sale of shares or equity securities, or stocks issued by resident general government official sectors purchased by nonresident investor:</p> <p>- Shares or equity securities or stocks of general government;</p>   |
| 802  | <p><b>Debt Securities:</b></p> <p>(General government)</p>                   | <p><b>Debt securities are negotiable instruments serving as evidence of a debt serving as evidence of a debt. Debt securities include bonds, debenture, commercial paper promissory notes and other tradable non-equity securities. Debt instruments are those instruments that require the</b></p>  |

| Section<br>- Division<br>-Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
|---|---|---|
|   |   | <p>payment of principal and/or interest require the payment of principal and/or Interest at some point(s) in the future.</p> <p><i>Debt Securities: Examples:</i><br/> <b>Long-term debt securities include:</b><br/>           i) Convertible bonds into equity (BPM6, para 5.46)<br/>           ii) Nonparticipating preferred stocks (BPM6, para 5.46).<br/>           iii) Zero-coupon and other deep-discounted bonds (BPM6, para 7.31)<br/>           iv) Indexed bonds (BPM6 , para 5.49)<br/>           v) Asset-backed securities ( BPM6 , para 5.47)<br/> <b>Short-term debt securities include:</b><br/>           i) Treasury bills (BPM6,para 5.44)<br/>           ii) Bankers' acceptances (BPM6, para 5.48)<br/>           iii) Certificates of deposit (BPM6, para 5.44)<br/>           iv) Commercial papers ( BPM6,para 5 44)</p> |
| 8020  | Sales of short-term debt securities:<br><br>(General government)  | Sale of short-term debt securities issued by general government purchase by nonresident investor; such as<br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;   |
| 8021  | Sales of long-term debt securities:<br><br>(General government)   | Sale of long-term debt securities issued by general government purchase by nonresident investor ; such as<br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;   |
| 8022  | Sales of long-term debt securities purchase by nonresident Bangladeshi working in abroad:<br><br>(General government) | Sales of long-term debt securities issued by general government purchase by nonresident Bangladeshi working or residing in abroad (NRB) investor:<br>- Wage Earners Development bonds;<br>-US \$ Investment Bond;<br>- Bangladesh Government Treasury Bond (BGTB);<br>-Mudaraba NRB Savings Bond;<br>-Others;   |
| 803   | <b>Withdrawal or retirement of foreign equity securities:</b><br><br>(General government)                             | <b>Withdrawal or retirement of foreign equity securities held by resident general government investor issued by foreign authority;</b>  |
| 8030  | Withdrawal or retirement of foreign equity securities:<br><br>(General government)                                    | - Remittances received on account for withdrawal or retirement of foreign shares, equity, or stocks held by resident general government investor issued by foreign authority;   |
| 804   | <b>Withdrawal or retirement of foreign debt securities:</b><br><br>(General government)                               | <b>Withdrawal or retirement of foreign debt securities held by resident general government investor issued by foreign authority:</b>  |
| 8040  | Withdrawal or retirement of   | Remittances received on account of withdrawal or retirement   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
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|  | short-term foreign debt securities:<br><br>(General government)                                    | foreign short-term debt securities held by resident general government investor issued by foreign authority; such as<br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;   |
| 8041   | Withdrawal or retirement of long-term foreign debt securities:<br><br>(General government)         | Remittances received on account of withdrawal or retirement foreign long-term debt securities held by resident general government investor issued by foreign authority; such as<br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;  |
| 81   | <b>Equity and investment fund shares:</b><br><br>(Deposit-taking corporations except central bank) | <b>An institutions or corporations which is licensed to receive money on deposit from private individuals and to pay interest on it, e.g. a</b><br><br><ul style="list-style-type: none"> <li>• Banks,</li> <li>• NBDCS,</li> <li>• building societies; or friendly society, and</li> <li>• credit unions,</li> </ul>  |
| 811  | <b>Equity Securities:</b><br><br>(Deposit-taking corporations except central bank)                 | <b>Deposit-taking corporations except central bank consist: Banks, NBDCS, building societies; or friendly society, and credit unions</b><br><b>Equity comprises all instruments and records acknowledging Claims on the residual value of a corporation or quasi-corporation, after the Claims of all creditors have been met.</b><br><b><i>Plain and simple, stock is a share in the ownership of a company. Stock represents a Claims on the company's assets and earnings. As you acquire more stock, your ownership stake in the company becomes greater. Whether you say shares, equity, or stock, it all means the same thing.</i></b> |
| 8110   | Sales of shares, equity, or stocks:<br><br>(Deposit-taking corporations except central bank)       | Remittance received on account of sale of shares or equity securities, or stocks issued by the deposit taking corporations except central bank purchased by nonresident investor:<br>-- Shares, equity securities, or stocks of banks;<br>-- Shares, equity securities, or stocks of NBDCS;<br>-- Shares, equity securities, or stocks of building societies; or friendly society;<br>-- Shares, equity securities, or stocks of credit unions;  |
| 812  | <b>Debt Securities:</b><br><br>(Deposit-taking corporations except central bank)                   | <b>Debt securities are negotiable instruments serving as evidence of a debt serving as evidence of a debt.</b><br><b>Debt instruments are those instruments that require the payment of principal and/or interest require the payment of principal and/or Interest at some point(s) in the future.</b><br><br><b><i>Debt Securities: Examples</i></b><br><b>Long-term debt securities include:</b><br><b>i) Convertible bonds into equity (BPM6, para 5.46)</b><br><b>ii) Nonparticipating preferred stocks (BPM6, para 5.46).</b><br><b>iii) Zero-coupon and other deep-discounted bonds (BPM6, para 7.31)</b>                              |

| Section<br>- Division<br>-Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
|---|---|---|
|   |   | <b>iv) Indexed bonds (BPM6, para 5.49)</b><br><b>v) Asset-backed securities ( BPM6, para 5.47)</b><br><b>Short-term debt securities include:</b><br><b>i) Treasury bills (BPM6, para 5.44)</b><br><b>ii) Bankers' acceptances (BPM6, para 5.48)</b><br><b>iii) Certificates of deposit (BPM6, para 5.44)</b><br><b>iv) Commercial papers ( BPM6, para 5.44)</b>   |
| 8120  | Sales of short-term debt securities:<br><br>(Deposit-taking corporations except central bank) | Sales of short-term debt securities issued by deposit-taking corporations except central bank purchase by nonresident investor;<br><b>Debt securities of banks;</b><br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;<br>- Debenture stocks<br>- Units or subunits of trusts;<br>- Coupons or warrants;<br><b>Debt securities of NBDCS;</b><br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;<br>- Debenture stocks<br>- Units or subunits of trusts;<br>- Coupons or warrants;<br><b>Debt securities of building societies; or friendly society;</b><br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;<br>- Debenture stocks<br>- Units or subunits of trusts;<br>- Coupons or warrants;<br><b>Debt securities of credit unions;</b><br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;<br>- Debenture stocks<br>- Units or subunits of trusts;<br>- Coupons or warrants; |
| 8121  | Sales of long-term debt securities:<br><br>(Deposit-taking corporations except central bank)  | Sales of long-term debt securities issued by deposit-taking corporations except central bank purchase by nonresident investor;<br><b>Debt securities of banks;</b><br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;<br>- Debenture stocks<br>- Units or subunits of trusts;<br>- Coupons or warrants;  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | <b>Debt securities of NBDCS;</b><br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;<br>- Debenture stocks<br>- Units or subunits of trusts;<br>- Coupons or warrants;<br><b>Debt securities of building societies; or friendly society;</b><br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;<br>- Debenture stocks<br>- Units or subunits of trusts;<br>- Coupons or warrants;<br><b>Debt securities of credit unions;</b><br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;<br>- Debenture stocks<br>- Units or subunits of trusts;<br>- Coupons or warrants; |
| <b>813</b>   | <b>Withdrawal or retirement of foreign equity securities:</b><br><br><b>(Deposit-taking corporations except central bank)</b> | <b>Withdrawal or retirement of foreign equity securities issued by foreign authority held by resident deposit-taking corporations except central bank;</b>   |
| 8130   | Withdrawal or retirement of foreign equity securities:<br><br>(Deposit-taking corporations except central bank)               | - Remittances received on account for withdrawal or retirement of foreign shares, equities, or stocks held by resident deposit-taking corporations except central bank issued by foreign authority;  |
| <b>814</b>   | <b>Withdrawal or retirement of foreign debt securities:</b><br><br><b>(Deposit-taking corporations except central bank)</b>   | <b>Withdrawal or retirement of foreign debt securities held by resident deposit-taking corporations except central bank (Bangladeshi) investor issued by foreign authority;</b>  |
| 8140   | Withdrawal or retirement of short-term foreign debt securities:<br><br>(Deposit-taking corporations except central bank)      | Remittances received on account for withdrawal or retirement of short-term foreign debt securities held by resident deposit-taking corporations except central bank (Bangladeshi) investor issued by foreign authority; such as<br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;<br>- Debenture stocks<br>- Units or subunits of trusts;<br>- Coupons or warrants;<br>- Life or endowment insurance policies;<br>- Import and export securities;  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
| 8141   | Withdrawal or retirement of long-term foreign debt securities:<br><br>(Deposit-taking corporations except central bank) | Remittances received on account for withdrawal or retirement of long-term foreign debt securities held by resident deposit-taking corporations except central bank (Bangladeshi) investor issued by foreign authority; such as<br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;<br>- Debenture stocks<br>- Units or subunits of trusts;<br>- Coupons or warrants;<br>- Life or endowment insurance policies;<br>- Import and export securities;   |
| 82   | <b>Other sectors:</b><br><br>(other financial, non-financial corporations, households, and NPISHs;)                     | <b>Other sectors consist:</b><br>(a) <i>Other financial corporations: Non-depository institutions (public and private.)</i><br>(b) <i>Non-financial corporations;</i><br>- <i>Public sector corporations, Private industrial units;</i><br>(c) <i>Households and NPISHs:</i><br>- <i>individuals non-profit institutions and others ;</i><br><b>Equity comprises all instruments and records acknowledging Claims on the residual value of a corporation or quasi-corporation, after the Claims of all creditors have been met.</b><br><i>Plain and simple, stock is a share in the ownership of a company. Stock represents a claim on the company's assets and earnings. As you acquire more stock, your ownership stake in the company becomes greater. Whether you say shares, equity, or stock, it all means the same thing.</i><br><b>Debt securities are negotiable instruments serving as evidence of a debt serving as evidence of a debt.</b><br><b>Debt instruments are those instruments that require the payment of principal and/or interest requires the payment of principal and/or Interest at some point(s) in the future.</b><br><br><i>Debt Securities: Examples</i><br><b>Long-term debt securities include:</b><br>i) Convertible bonds into equity (BPM6, para 5.46)<br>ii) Nonparticipating preferred stocks (BPM6, para 5.46).<br>iii) Zero-coupon and other deep-discounted bonds (BPM6, para 7.31)<br>iv) Indexed bonds (BPM6, para 5.49)<br>v) Asset-backed securities (BPM6, para 5.47)<br><b>Short-term debt securities include:</b><br>i) Treasury bills (BPM6, para 5.44)<br>ii) Bankers' acceptances (BPM6, para 5.48)<br>iii) Certificates of deposit (BPM6, para 5.44)<br>iv) Commercial papers (BPM6, para 5.44) |
| 821  | <b>Equity Securities:</b><br><br>(other financial , non-financial corporations, households, and NPISHs)                 | <b>Equity Securities:</b><br>(a) <i>Other financial corporations: Non-depository institutions (public and private.)</i><br>(b) <i>Non-financial corporations;</i><br>- <i>Public sector corporations, Private industrial units;</i><br>(c) <i>Households and NPISHs:</i>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | <p>- <i>individuals non-profit institutions and others ;</i></p> <p><b>Equity comprises all instruments and records acknowledging Claims on the residual value of a corporation or quasi-corporation, after the Claims of all creditors have been met.</b></p> <p><b><i>Plain and simple, stock is a share in the ownership of a company. Stock represents a Claim on the company's assets and earnings. As you acquire more stock, your ownership stake in the company becomes greater. Whether you say shares, equity, or stock, it all means the same thing.</i></b></p>  |
| 8210   | <p>Sale of shares, equity, or stocks:</p> <p>(other financial corporations)</p>                                     | Remittance received on account for sale of shares or equity securities, or stocks issued by other financial corporations purchased by nonresident investor.  |
| 8211   | <p>Sale of shares, equity, or stocks:</p> <p>(non-financial corporations, households, and NPISHs)</p>               | Remittance received on account for sale of shares, or equity securities , or stocks issued by non-financial corporations, households, and NPISHs purchase by nonresident investor.   |
| 822  | <p><b>Debt Securities:</b></p> <p><b>(other financial , non-financial corporations, households, and NPISHs)</b></p> | <p><b>Debt securities are negotiable instruments serving as evidence of a debt serving as evidence of a debt.</b></p> <p><b>Debt instruments are those instruments that require the payment of principal and/or interest requires the payment of principal and/or Interest at some point(s) in the future.</b></p> <p><b><i>Debt Securities: Examples</i></b></p> <p><b>Long-term debt securities include:</b></p> <p><b>i) Convertible bonds into equity (BPM6, para 5.46)</b></p> <p><b>ii) Nonparticipating preferred stocks (BPM6, para 5.46).</b></p> <p><b>iii) Zero-coupon and other deep-discounted bonds (BPM6, para 7.31)</b></p> <p><b>iv) Indexed bonds (BPM6, para 5.49)</b></p> <p><b>v) Asset-backed securities (BPM6, para 5.47)</b></p> <p><b>Short-term debt securities include:</b></p> <p><b>i) Treasury bills(BPM6,para 5.44)</b></p> <p><b>ii) Bankers' acceptances (BPM6, para 5.48)</b></p> <p><b>iii) Certificates of deposit (BPM6, para 5.44)</b></p> <p><b>iv) Commercial papers ( BPM6,para 5.44)</b></p> |
| 8220   | <p>Sales of short-term debt securities:</p> <p>(other financial corporations)</p>                                   | <p>Sales of short-term debt securities issued by other financial corporations purchase by nonresident investor;</p> <p>- Debt securities of other financial corporations; such as :</p> <ul style="list-style-type: none"> <li>-- Treasury bills;</li> <li>-- Bonds or corporate bonds;</li> <li>-- Debentures;</li> <li>-- Notes;</li> <li>-- Treasury bills;</li> <li>-- Convertible bonds into equity;</li> <li>-- Nonparticipating preferred stocks;</li> <li>-- Zero-coupon and other deep-discounted bonds ;</li> <li>-- Indexed bonds;</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | <ul style="list-style-type: none"> <li>-- Asset-backed securities;</li> <li>-- Others n.i.e.;</li> <li>-- Bonds;</li> <li>-- Debentures;</li> <li>-- Notes;</li> <li>-- Debenture stocks</li> <li>-- Units or subunits of trusts;</li> <li>-- Coupons or warrants;</li> <li>-- Life or endowment insurance policies;</li> <li>--- Import and export securities;</li> </ul>  |
| 8221   | <p>Sales of long-term debt securities:</p> <p>(other financial corporations)</p>                       | <p>Sales of long-term debt securities issued by other financial corporations purchase by nonresident investor;</p> <p>- Debt securities of other financial corporations; such as :</p> <ul style="list-style-type: none"> <li>-- Treasury bills;</li> <li>-- Bonds or corporate bonds;</li> <li>-- Debentures;</li> <li>-- Notes;</li> <li>-- Treasury bills;</li> <li>-- Convertible bonds into equity;</li> <li>-- Nonparticipating preferred stocks;</li> <li>-- Zero-coupon and other deep-discounted bonds ;</li> <li>-- Indexed bonds;</li> <li>-- Asset-backed securities;</li> <li>-- Others n.i.e.;</li> <li>-- Bonds;</li> <li>-- Debentures;</li> <li>-- Notes;</li> <li>-- Debenture stocks</li> <li>-- Units or subunits of trusts;</li> <li>-- Coupons or warrants;</li> <li>-- Life or endowment insurance policies;</li> <li>-- Import and export securities;</li> </ul>    |
| 8222   | <p>Sale of short-term debt securities:</p> <p>(non-financial corporations, households, and NPISHs)</p> | <p>Sales of short-term debt securities issued by non-financial corporations, households, and NPISHs purchase by nonresident investor;</p> <p>- Debt securities of non-financial corporations, households, and NPISHs; such as :</p> <ul style="list-style-type: none"> <li>-- Treasury bills;</li> <li>-- Bonds or corporate bonds;</li> <li>-- Debentures;</li> <li>-- Notes;</li> <li>-- Treasury bills;</li> <li>-- Convertible bonds into equity;</li> <li>-- Nonparticipating preferred stocks;</li> <li>-- Zero-coupon and other deep-discounted bonds ;</li> <li>-- Indexed bonds;</li> <li>-- Asset-backed securities;</li> <li>-- Others n.i.e.;</li> <li>-- Bonds;</li> <li>-- Debentures;</li> <li>-- Notes;</li> <li>-- Debenture stocks</li> <li>-- Units or subunits of trusts;</li> <li>-- Coupons or warrants;</li> <li>-- Life or endowment insurance policies;</li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | -- Import and export securities;   |
| 8223   | Sale of long-term debt securities:<br><br>(non-financial corporations, households, and NPISHs)   | Sales of long-term debt securities issued by non-financial corporations, households, and NPISHs purchase by nonresident investor;<br>- Debt securities of non-financial corporations, households, and NPISHs; such as :<br>-- Treasury bills;<br>-- Bonds or corporate bonds;<br>-- Debentures;<br>-- Notes;<br>-- Treasury bills;<br>-- Convertible bonds into equity;<br>-- Nonparticipating preferred stocks;<br>-- Zero-coupon and other deep-discounted bonds ;<br>-- Indexed bonds;<br>-- Asset-backed securities;<br>-- Others n.i.e.;<br>-- Bonds;<br>-- Debentures;<br>-- Notes;<br>-- Debenture stocks<br>-- Units or subunits of trusts;<br>-- Coupons or warrants;<br>-- Life or endowment insurance policies;<br>-- Import and export securities; |
| <b>823</b>   | <b>Withdrawal or retirement of foreign equity securities:</b><br><br><b>(other financial corporations)</b>                               | <b>Withdrawal or retirement of foreign equity securities held by resident other financial corporations (Bangladeshi) investor issued by foreign authority;</b>   |
| 8230   | Withdrawal or retirement of foreign equity securities:<br><br>( other financial corporations)  | - Remittances received on account for withdrawal or retirement of foreign shares, equities, or stocks held by resident other financial corporations (Bangladeshi ) investor issued by foreign authority;   |
| 8231   | Withdrawal of foreign equity securities:<br>( non-financial corporations , households, and NPISHs)                                       | - Remittances received on account for withdrawal or retirement of foreign shares, equities, or stocks held by resident non-financial corporations, households, and NPISHs (Bangladeshi ) investor issued by foreign authority;   |
| <b>824</b>   | <b>Withdrawal or retirement of debt securities:</b><br><br><b>(other financial , non-financial corporations, households, and NPISHs)</b> | <b>Foreign issue of debt securities held by other financial , non-financial corporations, households, and NPISHs;</b>  |
| 8240   | Withdrawal or retirement of short-term foreign debt securities:<br><br>(other financial corporations)                                    | - Remittances received on account for withdrawal or retirement of short-term debt securities held by resident other financial corporations (Bangladeshi) investor issued by foreign authority; such as<br>-- Treasury bills;<br>-- Bankers' acceptances;<br>-- Commercial paper;<br>-- Certificates of deposit<br>-- Others n.i.e.;  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | <ul style="list-style-type: none"> <li>-- Bonds;</li> <li>-- Debentures;</li> <li>-- Notes;</li> <li>-- Debenture stocks</li> <li>-- Units or subunits of trusts;</li> <li>-- Coupons or warrants;</li> <li>-- Life or endowment insurance policies;</li> <li>-- Import and export securities;</li> </ul>   |
| 8241   | <p>Withdrawal or retirement of long-term foreign debt securities:</p> <p>(other financial corporations)</p>                        | <p>- Remittances received on account for withdrawal or retirement of long-term debt securities held by resident other financial corporations (Bangladeshi) investor issued by foreign authority; such as</p> <ul style="list-style-type: none"> <li>-- Treasury bills;</li> <li>-- Bankers' acceptances;</li> <li>-- Commercial paper;</li> <li>-- Certificates of deposit</li> <li>-- Others n.i.e.;</li> <li>-- Bonds;</li> <li>-- Debentures;</li> <li>-- Notes;</li> <li>-- Debenture stocks</li> <li>-- Units or subunits of trusts;</li> <li>-- Coupons or warrants;</li> <li>-- Life or endowment insurance policies;</li> <li>-- Import and export securities;</li> </ul>                         |
| 8242   | <p>Withdrawal or retirement of short-term foreign debt securities:</p> <p>(non-financial corporations, households, and NPISHs)</p> | <p>- Remittances received on account for withdrawal or retirement of short-term debt securities held by resident) non-financial corporations, households, and NPISHs (Bangladeshi investor issued by foreign authority ; such as</p> <ul style="list-style-type: none"> <li>-- Treasury bills;</li> <li>-- Bankers' acceptances;</li> <li>-- Commercial paper;</li> <li>-- Certificates of deposit</li> <li>-- Others n.i.e.;</li> <li>-- Bonds;</li> <li>-- Debentures;</li> <li>-- Notes;</li> <li>-- Debenture stocks</li> <li>-- Units or subunits of trusts;</li> <li>-- Coupons or warrants;</li> <li>-- Life or endowment insurance policies;</li> <li>-- Import and export securities;</li> </ul> |
| 8243   | <p>Withdrawal or retirement of long-term foreign debt securities:</p> <p>(non-financial corporations, households, and NPISHs)</p>  | <p>- Remittances received on account for withdrawal or retirement of long-term debt securities held by resident non-financial corporations, households, and NPISHs (Bangladeshi) investor issued by foreign authority; such as</p> <ul style="list-style-type: none"> <li>-- Treasury bills;</li> <li>-- Bankers' acceptances;</li> <li>-- Commercial paper;</li> <li>-- Certificates of deposit</li> <li>-- Others n.i.e.;</li> <li>-- Bonds;</li> <li>-- Debentures;</li> </ul>   |

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|--|---|--|
|  |   | -- Notes;<br>-- Debenture stocks<br>-- Units or subunits of trusts;<br>-- Coupons or warrants;<br>-- Life or endowment insurance policies;<br>-- Import and export securities;   |
| 89   | Financial derivatives (other than reserves) and employee stock options: | <p>Financial derivatives and employee stock options are financial assets and liabilities that have similar features, such as a strike price and some of the same risk elements. However, although both transfer risk, employee stock options are also designed to be a form of remuneration. A financial derivative contract is a financial instrument that is linked to another specific financial instrument or indicator or commodity and through which specific financial risks (such as interest rate risk, foreign exchange risk, equity and commodity price risks, credit risk, and so on) can be traded in their own right in financial markets. Transactions and positions in financial derivatives are treated separately from the values of any underlying items to which they are linked.</p> <p><i>The following types of financial arrangements are not financial derivatives:</i></p> <p>(a) <i>A fixed-price contract for goods and services is not a financial derivative.</i></p> <p>(b) <i>Insurance and standardized guarantees are not financial derivatives.</i></p> <p>(c) <i>Contingent assets and liabilities, such as one-off guarantees and letters of credit, are not financial assets.</i></p> <p>(d) <i>Instruments with embedded derivatives are not financial derivatives.</i></p> <p>(e) <i>Timing delays that arise in the normal course of business and may entail exposure to price movements do not give rise to financial derivatives.</i></p> <p>There are two broad types of financial derivatives—options and forward-type contracts.</p> |
| 891  | Financial derivatives (other than reserves) and employee stock options: | <p>(1) <b>Options:</b> In an option contract (option), the purchaser acquires from the seller a right to buy or sell (depending on whether the option is a call (buy) or a put (sell)) a specified underlying item at a strike price on or before a specified date.</p> <p>The purchaser of an option pays a premium to the writer of the option. In return, the buyer acquires the right but not the obligation to buy (call option) or sell (put option) a specified underlying item (real or financial) at an agreed-on contract price (the strike price) on or before a specified date. (On a derivatives exchange, the exchange itself may act as the counterparty to each contract.)</p> <p>Options can be contrasted with forward-type contracts in that:</p> <p>(a) at inception, there is usually no up-front payment for a forward-type contract and the derivative contract begins with zero value, whereas there is usually a premium paid for an option representing a nonzero value for the</p>  |

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|  |                   | <p>contract;<br/> (b) during the life of the contract, for a forward-type contract, either party can be creditor or debtor, and it may change, whereas for an option, the buyer is always the creditor and the writer is always the debtor; and<br/> (c) at maturity, redemption is unconditional for a forward-type contract, whereas for an option it is determined by the buyer of the option.</p> <p>(2) Forward-type contracts: A forward-type contract (forward) is an unconditional contract by which two counterparties agree to exchange a specified quantity of an underlying item (real or financial) at an agreed-on contract price (the strike price) on a specified date. Forward-type contracts include futures and swaps. Forward-type contract is used as a term because the term “forward” is often used more narrowly in financial markets (often excluding swaps). Futures are forward-type contracts traded on organized exchanges. The exchange facilitates trading by determining the standardized terms and conditions of the contract, acting as the counterparty to all trades, and requiring margin to be deposited and paid to mitigate against risk. Forward rate agreements and forward foreign exchange contracts are common types of forward-type contracts.</p> <p>Swaps: A swap contract involves the counterparties exchanging, in accordance with prearranged terms, cash flows based on the reference prices of the underlying items.</p> <p>Credit derivatives: Credit derivatives are financial derivatives whose primary purpose is to trade credit risk. They are designed for trading in loan and security default risk.</p> <p>Margins: Margins are payments of cash or deposits of collateral that cover actual or potential obligations incurred. The required provision of margin reflects market concern over counterparty risk and is standard in financial derivative markets, especially futures and exchange-traded options.</p> <p><i>Additional supplementary breakdowns on financial derivatives also are by market risk categories:</i><br/> (a) foreign exchange;<br/> (b) single-currency interest rate;<br/> (c) equity;<br/> (d) commodity;<br/> (e) credit; and<br/> (f) other.</p> <p>Employee stock options:<br/> Employee stock options are options to buy the equity of a company, offered to employees of the company as a form of remuneration. In a few cases, the company that issues the option is a resident of a different economy from the employee (e.g., where the employer is a branch or subsidiary of the company to</p> |

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|  |  | <p>which the option relates). Employee stock options have similar pricing behavior to financial derivatives, but they have a different nature—including arrangements for the granting and vesting dates—and purpose (i.e., to motivate employees to contribute to increasing the value of the company, rather than to trade risk). If a stock option granted to employees can be traded on financial markets without restriction, it is classified as a financial derivative.</p> <p><i>In some cases, stock options may be provided to suppliers of goods and services to the enterprise. Although these are not employees of the enterprise, for convenience they are also recorded under employee stock options because their nature and motivation is similar. (Whereas the corresponding entry for stock options granted to employees is compensation of employees.</i></p> <p><b>Financial Derivatives:</b></p> <p><b>(a) General Government:</b></p> <ul style="list-style-type: none"> <li>• <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i></li> </ul> <p><b>(b) Deposit-taking corporations except central bank:</b></p> <ul style="list-style-type: none"> <li>• <i>Banks, NBDCS, building societies; or friendly society, and credit unions.</i></li> </ul> <p><b>(c) Other financial corporations:</b></p> <ul style="list-style-type: none"> <li>- <i>non-depository institutions (public and private);</i></li> </ul> <p><b>(d) Non-financial corporations:</b></p> <ul style="list-style-type: none"> <li>- <i>Public sector corporations, Private industrial units;</i></li> </ul> <p><b>(e) Households and NPISHs:</b></p> <ul style="list-style-type: none"> <li>- <i>individuals non-profit institutions and others ;</i></li> </ul> |
| 8910   | General Government:                              | <p>Financial derivatives (other than reserves) and employee stock options:</p> <ul style="list-style-type: none"> <li>- Options;</li> <li>- Forward-type contracts;</li> <li>- Swaps;</li> <li>- Credit derivatives;</li> <li>- Margins;</li> <li>- Employee stock options;</li> </ul>  |
| 8911   | Deposit-taking corporations except central bank: | <p>Financial derivatives (other than reserves) and employee stock options:</p> <ul style="list-style-type: none"> <li>- Options;</li> <li>- Forward-type contracts;</li> <li>- Swaps;</li> <li>- Credit derivatives;</li> <li>- Margins;</li> <li>- Employee stock options;</li> </ul>  |
| 8912   | Other financial corporations:                    | <p>Financial derivatives (other than reserves) and employee stock options:</p> <ul style="list-style-type: none"> <li>- Options;</li> <li>- Forward-type contracts;</li> <li>- Swaps;</li> <li>- Credit derivatives;</li> <li>- Margins;</li> <li>- Employee stock options;</li> </ul>  |
| 8913   | Non-financial corporations,                      | <p>Financial derivatives (other than reserves) and employee stock</p>   |

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|  | households, and NPISHs: | <p>options:</p> <ul style="list-style-type: none"> <li>- Options;</li> <li>- Forward-type contracts;</li> <li>- Swaps;</li> <li>- Credit derivatives;</li> <li>- Margins;</li> <li>- Employee stock options;</li> </ul>   |
| 9  | <b>OTHER INVESTMENT</b> | <p><b>Other investment is a residual category that includes positions and transactions other than those included in direct investment, portfolio investment, financial derivatives and employee stock options, and reserve assets. To the extent that the following classes of financial assets and liabilities are not included under direct investment or reserve assets, other investment includes:</b></p> <p>(a) other equity;</p> <p>(b) currency and deposits;</p> <p>(c) loans (including use of IMF credit and loans from the IMF);</p> <p>(d) nonlife insurance technical reserves, life insurance and annuities entitlements, pension entitlements, and provisions for calls under standardized guarantees;</p> <p>(e) trade credit and advances;</p> <p>(f) other accounts receivable; and</p> <p>(g) SDR allocations (SDR holdings are included in reserve assets)</p> <p><i>Other investments:</i></p> <p>(a) <i>General Government:</i></p> <ul style="list-style-type: none"> <li>• <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i></li> </ul> <p>(b) <i>Deposit-taking corporations except central bank:</i></p> <ul style="list-style-type: none"> <li>• <i>Banks, NBDCS, building societies; or friendly society, and credit unions.</i></li> </ul> <p>(c) <i>Other financial corporations:</i></p> <ul style="list-style-type: none"> <li>- <i>non-depository institutions (public and private);</i></li> </ul> <p>(d) <i>Non-financial corporation:</i></p> <ul style="list-style-type: none"> <li>- <i>Public sector corporations, Private industrial units;</i></li> </ul> <p>(e) <i>Households and NPISHs:</i></p> <ul style="list-style-type: none"> <li>- <i>individuals non-profit institutions and others ;</i></li> </ul> |
| 90   | <b>Long-term Loans:</b> | <p><b>Long-term Loans:</b> A type of loan that has an extended time period for repayment usually lasting between three and 30 years.</p> <p><b>Long-term loans, definition and process :</b> Long-term loans are similar to exhibition loans in terms of administration but since the period is for considerably longer, and may or may not be for exhibition, there are some differences. Items on long-loan are often listed in the collection catalogue or website, and can be used in a variety of ways without always having to ask permission of the lender.</p> <p><b>Process:</b> Once all the terms and conditions have been agreed, a contract or agreement should be drawn up and signed by both parties. This will be similar to the loan contract, but will specify certain differences particular to a</p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
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|  |   | <b>long loan:</b><br><b>1. length of loan</b><br><b>2. insurance details</b><br><b>3. purpose of the loan</b><br><b>4. use of the object</b><br><b>5. when permission is required from the owner and when not</b><br><b>6. what to do with loan requests</b>  |
| <b>901</b>   | <b>General Government:</b>  | <b>General Government:</b><br>- <i>Central Government,</i><br>- <i>Semi-government,</i><br>- <i>Autonomous bodies,</i><br>- <i>State and Local Authorities.</i>   |
| 9010   | Drawing long-term loans (other than IMF) of general government:<br><br>(general government) | Drawing or borrowing long-term loan by <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities on account of:</i><br>- IDB or ITFC long-term loan;<br>- ADB long-term loan;<br>- JICA long-term loan;<br>- Other long-term loan;<br>- Reimbursement of project long-term loan or commodities long-term loan from different foreign countries, international agencies, institutions etc (under foreign loan and local currency cost); |
| 9011   | Received long-term loans <i>extended:</i><br><br>(general government)                       | - Received by resident general government on account of long-term loan extended ( <i>principal</i> ) repayments by foreign government or international bodies;  |
| 9012   | Suppliers' credit of general government:<br><br>(general government)                        | - Drawing suppliers' credit by resident general government from nonresident suppliers';<br>-- <i>Central Government;</i><br>-- <i>Semi-government;</i><br>-- <i>Autonomous bodies;</i><br>-- <i>State and Local Authorities;</i>  |
| 9018   |   |   |
| <b>902</b>   | <b>Deposit-taking corporations except central bank:</b>                                     | <b><i>Deposit-taking corporations except central bank: Banks, NBDCs, building societies; or friendly society, and credit unions.</i></b>  |
| 9020   | Drawing long-term loans by deposit taking corporations:                                     | - Drawing or borrowing long-term loan or credit by deposit-taking corporations except central bank from nonresident lender;   |
| 9021   | Received long-term loans <i>extended</i> by deposit taking corporations:                    | - Received by deposit-taking corporations except central bank on account of long-term loan extended ( <i>principal</i> ) repayments by nonresident borrower;  |
| <b>903</b>   | <b>Other financial, non-financial corporations, households, and NPISHs :</b>                | <b>(a) Other financial corporations:</b><br>- <i>non-depository institutions (public and private);</i><br><b>(b) Non-financial corporations:</b><br>- <i>Public sector corporations, Private industrial units;</i><br><b>(c) Households and NPISHs:</b><br>- <i>individuals non-profit institutions and others ;</i>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
|--|---|---|
| 9030   | Drawing long-term loans of other financial corporations:<br><br>(other financial corporations: public and private sectors)                  | - Drawing or borrowing long-term loan or credit by other financial corporations from nonresident lender;<br>-- <i>Public sector non-depository institutions;</i><br>-- <i>Private sector non-depository institutions;</i>   |
| 9031   | Received long-term loans <i>extended</i> of other financial corporations:<br><br>(other financial corporations: public and private sectors) | - Received by other financial corporations on account of long-term loan extended ( <i>principal</i> ) repayments by nonresident borrower;<br>-- <i>Public sector non-depository institutions;</i><br>-- <i>Private sector non-depository institutions;</i>  |
| 9032   | Drawing long-term loans of non-financial corporations, households, and NPISHs: private sectors  | - Drawing or borrowing long-term loan or credit by non-financial corporations, households, and NPISHs from nonresident lender;<br>-- <i>Non-financial corporations;</i><br>--- <i>Private industrial units;</i><br>-- <i>Households and NPISHs:</i><br>--- <i>individuals non-profit institutions;</i><br>--- <i>and others ;</i>   |
| 9033   | Received long-term loans <i>extended</i> :<br><br>( non-financial corporations, households, and NPISHs: public and private sectors)         | - Received by non-financial corporations, households, and NPISHs on account of long-term loan extended ( <i>principal</i> ) repayments by nonresident borrower;<br>-- <i>Non-financial corporations;</i><br>--- <i>Public sector corporations;</i><br>--- <i>Private industrial units;</i><br>-- <i>Households and NPISHs:</i><br>--- <i>individuals non-profit institutions;</i><br>--- <i>and others ;</i>  |
| 9034   | Drawing suppliers' credit of non-financial corporations:<br><br>(Excluding BPC and Bangladesh Biman )                                       | - Drawing or borrowing suppliers' credit by non-financial corporations (Excluding BPC and Bangladesh Biman ) from nonresident suppliers';<br>-- <i>Non-financial corporations;</i><br>--- <i>Public sector corporations;</i><br>--- <i>Private industrial units;</i>  |
| 9035   | Drawing long-term buyers' credit of non-financial corporations: public and private sector<br>(Excluding BPC and Bangladesh Biman )          | - Drawing or borrowing long-term buyers' credit by non-financial corporations: public and private sector (Excluding BPC and Bangladesh Biman ) from nonresident financier or lender;<br>-- <i>Non-financial corporations;</i><br>--- <i>Public sector corporations;</i><br>--- <i>Private industrial units;</i>   |
| 9036   | Drawing long-term loans of non-financial corporations: public sectors :<br>(Excluding BPC and Bangladesh Biman )                            | Drawing or borrowing long-term loan or credit by non-financial corporations of public sectors (Excluding BPC and Bangladesh Biman ) from nonresident lender;<br>- Non-financial corporations;<br>-- Public non-financial corporations;<br>--- <i>Bangladesh Textile Mills Corporation;</i><br>--- <i>Bangladesh Sugar and Food Industries Corporations;</i><br>--- <i>Bangladesh Chemical Industries Corporations;</i><br>--- <i>Bangladesh Steel and Engineering Corporations;</i><br>--- <i>Bangladesh Jute Mills Corporations;</i><br>--- <i>Bangladesh Oil, Gas and Mineral Corporations;</i> |

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|  |  | --- <i>Bangladesh Power Development Board;</i><br>-- public other non-financial corporations;<br>--- <i>Bangladesh Shipping Corporations;</i><br>--- <i>Trading Corporation of Bangladesh;</i><br>--- <i>Bangladesh Railway;</i><br>--- <i>Bangladesh Telecommunications Company Limited;</i><br>--- <i>BRTC;</i><br>--- <i>BIWTA;</i><br>--- <i>BIWTC;</i><br>--- <i>WASA;</i><br>--- <i>Other non-financial corporations-public;</i>   |
| 9037   | Drawing long-term loans of BPC and Bangladesh Biman              | Drawing or borrowing long-term loan or credit including long-term buyers' credit and suppliers' credit by BPC and Bangladesh Biman from nonresident lender;<br>--- <i>Bangladesh Petroleum Corporations;</i><br>--- <i>Bangladesh Biman Corporations;</i>  |
| <b>91</b>  | <b>Short-term Loans</b>  | <b>Short-term Loans: A short-term loan scheduled to be repaid in less than a year . When your business doesn't qualify for a line of credit from a bank, you might still have success in obtaining money from then in the form of a one-time, short-term loan (less than a year) to finance your temporary working capital needs. If you've established a good banking relationship with a banker, he or she might be willing to provide a short-term note for one order or for a seasonal inventory and/or accounts receivable buildup.</b><br><br><b>A loan that is set to be paid back in a short period of time—typically within a year, though in some cases, short-term loans can have longer terms.</b> |
| <b>911</b>   | <b>General Government:</b>                                       | <b>General Government:</b><br>- <i>Central Government,</i><br>- <i>semi-government,</i><br>- <i>Autonomous bodies,</i><br>- <i>State and Local Authorities.</i>  |
| 9110   | Drawing short-term loans (other than IMF) of general government: | Drawing or borrowing short-term loan by <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities:</i><br>- Other short-term loan;<br>- Reimbursement of project short-term loan or commodities short-term loan;  |
| 9111   | Received short-term loans <i>extended:</i>                       | - Received by resident general government on account of short-term loan extended ( <i>principal</i> ) repayments by foreign government or international bodies;  |
| 9112   |  |  |
| <b>912</b>   | <b>Deposit-taking corporations except central bank:</b>          | <b><i>Deposit-taking corporations except central bank: Banks, NBDCs, building societies; or friendly society, and credit unions.</i></b>   |
| 9120   | Drawing short-term loans by deposit taking corporations:         | - Drawing or borrowing short-term loan or credit by deposit-taking corporations except central bank from nonresident lender ;  |
| 9121   | Received short-term loans <i>extended</i> by deposit taking      | - Received by deposit-taking corporations except central bank on account of short-term loan extended ( <i>principal</i> )  |

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|  | corporations:  | repayments by nonresident borrower;  |
| 913  | <b>Other financial, non-financial corporations, households, and NPISHs : Short-term Loans;</b>                                       | <p>(a) <i>Other financial corporations</i><br/> <i>-non-depository institutions (public and private);</i></p> <p>(b) <i>Non-financial corporations;</i><br/> <i>- Public sector corporations, Private industrial units;</i></p> <p>(c) <i>Households and NPISHs:</i><br/> <i>- individuals non-profit institutions and others ;</i></p>  |
| 9130   | Drawing short-term loans of other financial corporations: public and private sectors   | <p>- Drawing short-term loan or credit by other financial corporations from nonresident lender;</p> <p>-- <i>Public sector non-depository institutions;</i></p> <p>-- <i>Private sector non-depository institutions;</i></p>   |
| 9131   | Received short-term loans <i>extended</i> :<br><br>(other financial corporations: public and private sectors)                        | <p>- Received by other financial corporations on account of short-term loan extended (<i>principal</i>) repayments by nonresident borrower;</p> <p>-- <i>Public sector non-depository institutions;</i></p> <p>-- <i>Private sector non-depository institutions;</i></p>   |
| 9132   | Drawing short-term loans of non-financial corporations, households, and NPISHs: private sectors                                      | <p>- Drawing or borrowing short-term loan or credit by non-financial corporations, households, and NPISHs from nonresident lender;</p> <p>-- <i>Non-financial corporations;</i><br/> --- <i>Private industrial units;</i></p> <p>-- <i>Households and NPISHs:</i><br/> --- <i>individuals non-profit institutions;</i><br/> --- <i>and others ;</i></p>  |
| 9133   | Received short-term loans <i>extended</i> :<br><br>( non-financial corporations, households, and NPISHs: public and private sectors) | <p>- Received by non-financial corporations, households, and NPISHs on account of short-term loan extended (<i>principal</i>) repayments by nonresident borrower;</p> <p>-- <i>Non-financial corporations;</i><br/> --- <i>Public sector corporations;</i><br/> --- <i>Private industrial units;</i></p> <p>-- <i>Households and NPISHs:</i><br/> --- <i>individuals non-profit institutions;</i><br/> --- <i>and others ;</i></p>   |
| 9134   | Drawing buyers' credit of non-financial corporations: private sectors:   | <p>- Drawing or borrowing buyers' credit including refinancing of buyers' credit by non-financial corporations, households, and NPISHs from nonresident financier or lender;</p> <p>Note: Reporting of refinancing: First financing country "A" shall be reported in form-C with schedule "J" and country shall be first financing country "A" , Second financing country "B" created as a new liability shall be reported in Form-C and schedule J and at the same time liability repayment with country "A" shall be reported in TM with schedule E-3/P-3 . After final maturity repayment to country "B" shall be reported in TM with schedule E-3/P-3 and country shall be second financing country "B".</p> |
| 9135   | Drawing export bill discounting/ credit of non-financial corporations:   | - Drawing or borrowing export bill discounting/credit by non-financial corporations from nonresident financier or by whom bill purchased;  |

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| 9136   | Drawing short-term loans of non-financial corporations: public sectors:<br><br>(Excluding BPC and Bangladesh Biman ) | Drawing short-term loan or credit including buyers' credit by non-financial corporations of public sectors(Excluding BPC and Bangladesh Biman) from nonresident financier or lender;<br><br>- Non-financial corporations;<br>-- Public non-financial corporations;<br>--- <i>Bangladesh Textile Mills Corporation;</i><br>--- <i>Bangladesh Sugar and Food Industries Corporations;</i><br>--- <i>Bangladesh Chemical Industries Corporations;</i><br>--- <i>Bangladesh Steel and Engineering Corporations;</i><br>--- <i>Bangladesh Jute Mills Corporations;</i><br>--- <i>Bangladesh Oil, Gas and Mineral Corporations;</i><br>--- <i>Bangladesh Power Development Board;</i><br>-- public other non-financial corporations;<br>--- <i>Bangladesh Shipping Corporations;</i><br>--- <i>Trading Corporation of Bangladesh;</i><br>--- <i>Bangladesh Railway;</i><br>--- <i>Bangladesh Telecommunications Company Limited;</i><br>--- <i>BRTC;</i><br>--- <i>BIWTA;</i><br>--- <i>BIWTC;</i><br>--- <i>WASA;</i><br>--- <i>Other non-financial corporations-public;</i> |
| 9137   | Drawing short-term loans by BPC and Bangladesh Biman   | Drawing short-term loan or credit including buyers' credit by BPC and Bangladesh Biman ;<br>- <i>Bangladesh Petroleum Corporations(BPC);</i><br>- <i>Bangladesh Biman Corporations;</i>   |
| <b>914</b>   | <b>Other residual received:</b>  | <b>Other residual received:</b>   |
| 9141   | Transfer in:   | - Receipts on account of placement extended repayment by nonresident investor;  |
| <b>92</b>  | <b>Insurance, pension and standardized guarantee schemes</b>   | <b>Insurance, pension and standardized guarantee schemes:</b>   |
| <b>921</b>   | <b>General Government and deposit taking corporations:</b>   | <b>General Government:</b><br>- <i>Central Government,</i><br>- <i>semi-government,</i><br>- <i>Autonomous bodies,</i><br>- <i>State and Local Authorities.</i><br><b>and Deposit-taking corporations except central bank:</b><br><i>Banks, NBDCs, building societies; or friendly society, and credit unions.</i>  |
| 9210   | General Government:  | Insurance, pension and standardized guarantee schemes;<br>- Nonlife insurance(direct insurance and reinsurance) technical reserves;<br>-- reserves for unearned insurance premiums;<br>-- reserves against outstanding insurance Claims;<br>- Life insurance and annuity entitlements;<br>-- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities;<br>- Pension entitlements;<br>-- the extent financial Claims both existing and future  |

| Section<br>- Division<br>-Groups<br>- Reporting<br>Classes code | Short description                                | Explanatory note  |
|---|--|---|
|   |  | <p>pensioners hold against either employer or a fund designated by the employer to pay pensions earned as part of a compensation agreement between the employer and employee;</p> <ul style="list-style-type: none"> <li>-- Claims of pension funds on pension managers;</li> <li>-- entitlements to non-pension benefits;</li> </ul> <p>- Provision for calls for under standardized guarantees; Standardized guarantees are defined as those that are not provided by means of a financial derivative (such as credit default swaps), but for which the probability of default can be well established.</p> <p>- guarantees cover similar types of credit risk for a large number of cases;</p> <ul style="list-style-type: none"> <li>--guarantees issued by governments on export credit or student loans;</li> </ul>   |
| 9211  | Deposit-taking corporations except central bank: | <p>Insurance, pension and standardized guarantee schemes;</p> <ul style="list-style-type: none"> <li>- Nonlife insurance(direct insurance and reinsurance) technical reserves; <ul style="list-style-type: none"> <li>-- reserves for unearned insurance premiums;</li> <li>-- reserves against outstanding insurance Claims;</li> </ul> </li> <li>- Life insurance and annuity entitlements; <ul style="list-style-type: none"> <li>-- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities;</li> </ul> </li> <li>- Pension entitlements; <ul style="list-style-type: none"> <li>-- the extent financial Claims both existing and future pensioners hold against either employer or a fund designated by the employer to pay pensions earned as part of a compensation agreement between the employer and employee;</li> <li>-- Claims of pension funds on pension managers;</li> <li>-- entitlements to non-pension benefits;</li> </ul> </li> <li>- Provision for calls for under standardized guarantees; Standardized guarantees are defined as those that are not provided by means of a financial derivative (such as credit default swaps), but for which the probability of default can be well established.</li> <li>- guarantees cover similar types of credit risk for a large number of cases;</li> <li>--guarantees issued by governments on export credit or student loans;</li> </ul> |
| 922   | <b>Other sectors:</b>                            | <p><b>Other sectors:</b></p> <ul style="list-style-type: none"> <li>- <b>Other financial,</b></li> <li>- <b>non-financial corporations,</b></li> <li>- <b>households, and</b></li> <li>- <b>NPISHs ;</b></li> </ul>   |
| 9220  | Other financial corporations:                    | <p>Insurance, pension and standardized guarantee schemes;</p> <ul style="list-style-type: none"> <li>- Nonlife insurance(direct insurance and reinsurance) technical reserves; <ul style="list-style-type: none"> <li>-- reserves for unearned insurance premiums;</li> <li>-- reserves against outstanding insurance Claims;</li> </ul> </li> <li>- Life insurance and annuity entitlements; <ul style="list-style-type: none"> <li>-- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities;</li> </ul> </li> </ul>  |

| Section<br>- Division<br>-Groups<br>- Reporting<br>Classes code | Short description                                   | Explanatory note   |
|---|---|--|
|   |   | <ul style="list-style-type: none"> <li>- Pension entitlements;               <ul style="list-style-type: none"> <li>-- the extent financial Claims both existing and future pensioners hold against either employer or a fund designated by the employer to pay pensions earned as part of a compensation agreement between the employer and employee;</li> <li>-- Claims of pension funds on pension managers;</li> <li>-- entitlements to non-pension benefits;</li> </ul> </li> <li>- Provision for calls for under standardized guarantees; Standardized guarantees are defined as those that are not provided by means of a financial derivative (such as credit default swaps), but for which the probability of default can be well established.</li> <li>- guarantees cover similar types of credit risk for a large number of cases;               <ul style="list-style-type: none"> <li>--guarantees issued by governments on export credit or student loans;</li> </ul> </li> </ul>  |
| 9221  | Non-financial corporations, households, and NPISHs: | Insurance, pension and standardized guarantee schemes; <ul style="list-style-type: none"> <li>- Nonlife insurance(direct insurance and reinsurance) technical reserves;               <ul style="list-style-type: none"> <li>-- reserves for unearned insurance premiums;</li> <li>-- reserves against outstanding insurance Claims;</li> </ul> </li> <li>- Life insurance and annuity entitlements;               <ul style="list-style-type: none"> <li>-- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities;</li> </ul> </li> <li>- Pension entitlements;               <ul style="list-style-type: none"> <li>-- the extent financial Claims both existing and future pensioners hold against either employer or a fund designated by the employer to pay pensions earned as part of a compensation agreement between the employer and employee;</li> <li>-- Claims of pension funds on pension managers;</li> <li>-- entitlements to non-pension benefits;</li> </ul> </li> <li>- Provision for calls for under standardized guarantees; Standardized guarantees are defined as those that are not provided by means of a financial derivative (such as credit default swaps), but for which the probability of default can be well established.</li> <li>- guarantees cover similar types of credit risk for a large number of cases;               <ul style="list-style-type: none"> <li>--guarantees issued by governments on export credit or student loans;</li> </ul> </li> </ul> |
| 93  | <b>Other accounts receivable:</b>                   | <b>Other accounts receivable:</b><br><i>The other category of other accounts receivable/payable includes accounts receivable or payable other than those included in trade credit and advances or other instruments. It includes liabilities for taxes, purchase and sale of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid. It also includes prepayments of those items. Interest accrued should be recorded with the financial asset or liability on which it accrues, not as other accounts receivable/payable. However,</i>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description                                   | Explanatory note  |
|--|---|---|
|  |   | <i>for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable/payable, rather than with the instrument to which they relate.</i>   |
| <b>931</b>   | <b>Long-term:</b>                                   | <b>Long-term of other accounts receivable:</b>  |
| 9310   | General Government:                                 | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and sale of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;</li> <li>- prepayments of those items;</li> <li>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;</li> </ul> |
| 9311   | Deposit-taking corporations except central bank:    | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and sale of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;</li> <li>- prepayments of those items;</li> <li>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;</li> </ul> |
| 9312   | Other financial corporations:                       | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and sale of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;</li> <li>- prepayments of those items;</li> <li>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;</li> </ul> |
| 9313   | Non-financial corporations, households, and NPISHs: | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and sale of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;</li> <li>- prepayments of those items;</li> <li>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;</li> </ul> |
| <b>932</b>   | <b>Short-term</b>                                   | <b>Short-term of other accounts receivable:</b>   |
| 9320   | General Government:                                 | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and sale of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;</li> <li>- prepayments of those items;</li> <li>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;</li> </ul> |
| 9321   | Deposit-taking corporations except central bank:    | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and sale of securities, securities lending fees, gold loan fees, wages and salaries,</li> </ul>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description                                   | Explanatory note   |
|--|---|--|
|  |   | <i>dividends, and social contributions that have accrued but not yet paid;<br/>- prepayments of those items;<br/>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;</i>  |
| 9322   | Other financial corporations:                       | <i>- liabilities for taxes, purchase and sale of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;<br/>- prepayments of those items;<br/>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable/payable;</i>   |
| 9323   | Non-financial corporations, households, and NPISHs: | <i>- liabilities for taxes, purchase and sale of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;<br/>- prepayments of those items;<br/>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;</i>   |
| <b>94</b>  | <b>Other equity :</b>                               | <b>Other equity is equity that is not in the form of securities. It can include equity in quasi-corporations, such as branches, trusts, limited liability and other partnerships, unincorporated funds, and notional units for ownership of real estate and other natural resources. The ownership of many international organizations is not in the form of shares and so is classified as other equity (although equity in the BIS is in the form of unlisted shares). Ownership of currency union central banks is included in other equity.</b>                        |
| <b>941</b>   | <b>Other equity:</b>                                | <b>Other equity:</b>   |
| 9410   | Other equity:                                       | <i>- Other equity is included in other investment, when it is not direct investment or reserve assets. Other equity is not in the form of securities, so it is not included in portfolio investment. Participation in some international organizations is not in the form of securities and so it is classified as other equity. In most cases, equity in quasi-corporations for branches and notional units for ownership of land is included in direct investment; however, it is included in other investment if the share of voting power is less than 10 percent.</i> |
| <b>95</b>  | <b>Credit and loans with IMF</b>                    | <b>Credit and loans with IMF</b>   |
| <b>951</b>   | <b>General government</b>                           | <b>General government</b>  |
| 9510   | Credit and loans with IMF                           | <i>Receipt by general government on account of credit and loans with IMF.</i>  |

## INVISIBLE PAYMENTS



## INVISIBLE PAYMENTS TO ABROAD

## A. SERVICES

Services cover transportation, travel, telecommunications, construction, insurance and pension services, financial services, computer and information services, charges for the use of intellectual properties n.i.e., personal, cultural and recreational services, other business services, government services transactions between resident and non-residents and manufacturing services on physical inputs owned by others.

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
| <b>0</b>   | <b>TRANSPORTATION</b>   | Transport is the process of carriage of people and objects from one location to another as well as related supporting and auxiliary services. Transportation covers those services performed by residents of one economy for those of another, all modes of transportation such as sea, air and other including land, internal waterway, pipeline, and space transport as well as electricity transmission etc. which are involved with carriage of passenger, movement of goods (freight), charter of carriers with crew and other related supporting and auxiliary services. |
| <b>00</b>  | <b>Sea transport services:</b>  | <b>Sea transport services</b><br>- <i>Transportation services performed by sea transports for movement of passengers, goods and other related services.</i>  |
| <b>001</b>   | <b>Passenger services under sea transport:</b>  | <b>Passenger services under sea transport</b>  |
| 0010   | Surplus passage earnings of foreign shipping companies:                                 | <i>Surplus passage earnings(net) payments to abroad by foreign shipping companies or their agents for international transport of passengers services; such as:</i><br>- for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects;<br>- for expenditure for food, drink etc. for which passengers make expenditure while on board;   |
| 0011   | Charters, rentals, or operating leases of passenger vessels/ships (with crew/operator): | <i>Remittances payment to abroad on account of charters, rentals, or operating leases of passenger vessels/ships (with crew/operator);</i><br>- <i>by Bangladesh Shipping corporation;</i><br>- <i>by shipping companies;</i><br>- <i>by shipping agents;</i><br>-- International water transport with operator for carriage of passengers;<br>-- Inland water transport with operator for carriage of passengers;   |
| <b>002</b>   | <b>Freight services under sea transport:</b>  | <b>Freight services under sea transport.</b>   |
| 0020   | Surplus freight remittances (net) of foreign shipping companies or their agents:        | <i>Surplus freight remittances(net) payments to abroad by foreign shipping companies or their agents;</i><br><br>- International transportation of goods including demurrage charges;  |
| 0021   | Charters, rentals, or operating leases of freight vessels/ships (with crew/operator)    | <i>Remittances payment to abroad on account of charters, rentals, or operating leases of freight vessels/ships (with crew/operator);</i>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note  |
|--|---|---|
|  | payments by public sector corporations:   | <ul style="list-style-type: none"> <li>- by <i>Bangladesh Shipping Corporation</i>;</li> <li>- by <i>Bangladesh Petroleum Corporation</i>;</li> <li>- by <i>other public sector corporation</i>; for               <ul style="list-style-type: none"> <li>-- International water transport with operator for carriage of goods;</li> <li>-- Inland water transport with operator for carriage of goods;</li> </ul> </li> </ul>  |
| 0022   | Charters, rentals, or operating leases of freight vessels/ships (with crew/operator) payments by shipping companies or their agents or other private enterprises: | <i>Remittances payment to abroad on account of charters, rentals, or operating leases of freight vessels/ships (with crew/operator);</i> <ul style="list-style-type: none"> <li>- by <i>shipping companies</i>;</li> <li>- by <i>shipping agents</i>;</li> <li>- by <i>other private enterprises</i>; for               <ul style="list-style-type: none"> <li>-- International water transport with operator for carriage of goods;</li> <li>-- Inland water transport with operator for carriage of goods;</li> </ul> </li> </ul>   |
| 0023   |   |   |
| 0024   | Sea freight remittances under all contractual arrangements between the parties:   | <i>Sea freight remittances under all contractual arrangements between the parties (exporter and importer or agents) i.e.</i> <ul style="list-style-type: none"> <li>- Freight of goods as being provided by the actual provider and payable by the actual invoice party (seller/buyer) on FOB/CFR/CIF basis export /import               <ul style="list-style-type: none"> <li>-- sea transport cost for international carriage of goods;</li> </ul> </li> <li>- Inland/local/domestic freight cost for carriage of goods;               <ul style="list-style-type: none"> <li>-- Inland water transport services of freight by refrigerator vessels;</li> <li>-- Inland water transport services of freight by tankers;</li> <li>-- Inland water transport services of freight by others;</li> </ul> </li> </ul>   |
| <b>003</b>   | <b>Other sea transport services.</b>  | <b>Other sea transport services</b>   |
| 0031   | Seaport services or expenses during the course of shipment:   | <ul style="list-style-type: none"> <li>- <i>Operating expenses of shipping corporations/ companies to meet bona fide disbursements in ports or stations</i>;</li> <li>- <i>Cargo handling services i.e. cargo handling charges billed separately from freight</i>;               <ul style="list-style-type: none"> <li>-- container handling services;</li> <li>-- cargo loading and unloading/discharging;</li> <li>-- other cargo and baggage handling services;</li> <li>-- combining and separating cargoes;</li> </ul> </li> <li>- <i>Storage and warehousing</i>;               <ul style="list-style-type: none"> <li>-- refrigerated storage services;</li> <li>-- bulk liquid or gas storage services;</li> <li>-- bulk liquid or gas storage services;</li> <li>-- bulk storage services;</li> <li>-- tank storage services;</li> <li>-- other storage;</li> <li>-- general/conditioned warehousing services;</li> </ul> </li> <li>- <i>Supporting services for water transport during the course of shipment</i>;               <ul style="list-style-type: none"> <li>-- port and waterway operation services (excl. cargo handling)</li> <li>-- port and waterway operation services (excl. cargo handling) on coastal and transoceanic waters;</li> </ul> </li> <li>- <i>Pilotage, berthing and shedding, etc. services</i>;               <ul style="list-style-type: none"> <li>-- pilotage and berthing services on coastal and transoceanic</li> </ul> </li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | <p>waters;<br/> -- pilotage and berthing services in inland waters;<br/> -- shedding, tugging, mooring activities and navigational aid for carriers;<br/> -- traffic control;<br/> - <i>Vessel salvage and refloating services;</i><br/> -- vessel salvage and refloating on coastal and transoceanic waters ;<br/> -- vessel salvage and refloating in inland waters;<br/> - <i>Other supporting services for water transport during the course of shipment;</i><br/> -- packing and repackaging; weighing; labeling; shrink-wrapping;<br/> -- transferring; distribution of cargo;<br/> -- towing not included in freight services;<br/> -- quality control; customizing; assembly; testing;<br/> -- cleaning , tanking, communication, information, safety and security;<br/> -- others supporting services in sea ports n. i.e.;<br/> - <i>Other dues and fees charged by the sea port authority;</i><br/> - <i>Others charges, expenses during the course of shipment etc.;</i><br/> - <i>Reimbursement of any all other expenses during the course of shipment which are not included elsewhere;</i></p> |
| 0032   |  |  |
| 0033   | Auxiliary other supporting sea transport services :                      | <p><i>Remittances payment to abroad on account of</i><br/> - Sea freight related forwarding ; freight transport agency services;<br/> - Sea freight related brokerage services;<br/> - Sea freight related agents' fees or commission associated with passenger and freight transport etc.;<br/> - Sea freight related agency commission charges etc;<br/> - Auxiliary to transport and not directly provided for the movement of goods and person;<br/> - Others n. i.e.;<br/> -- Agency commission for handling vessels;<br/> - Others n.i.e.</p>  |
| 004  | <b>Special sea transportation:</b>                                       | <p><b>Special sea transportation:</b><br/> <b>(a) Supply of bunker oil/coal; provisions; stores etc.</b><br/> <b>(b) Maintenance and repairs on ships is included in this item which worked by residents on goods that are owned by the nonresident.</b><br/> <i>The repairs may be performed at the site of the repairer or elsewhere.</i></p>  |
| 0040   | Supply of bunker oil/coal, provisions, stores etc. to Bangladeshi ships: | <p><i>Remittances payment to abroad on account of</i><br/> - Supply of bunker oil, coal, provisions, stores etc. to foreign ships in Bangladesh during international voyages.<br/> - Gross value of any parts and materials supplied by repairer or any other supplier for maintenance and repairs to foreign ship (if identified);</p>  |
| 0041   | Maintenance and repairs services of Bangladeshi ships:                   | <p><i>Remittances payment to abroad on account of</i><br/> - Maintenance and repairs (includes any parts or materials supplied by the repairer and included in the charge if not identified) of foreign ships in Bangladesh.</p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | <i>(Construction maintenance and repairs of ports are excluded, they are included under construction services and maintenance and repairs of computers are included under computer services.)</i>  |
| <b>01</b>  | <b>Air Transport Services:</b>  | <b>- Transportation services performed by air transports for movement of passengers, goods and other related services.</b>   |
| <b>011</b>   | <b>Passenger services under air transport:</b>  | <b>Passenger services under air transport.</b>   |
| 0110   | Surplus passage earnings(net) of foreign air lines:   | <i>Surplus passage earnings(net) payments to abroad -by foreign air lines or their agents; for international transport of passengers; such as:</i><br>-- for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects;<br>-- for expenditure for food, drink etc. for which passengers make expenditure while on board;   |
| 0111   | Charters, rentals, or operating leases of foreign passenger aircraft (with crew/operator) payments by Bangladesh Biman authority:                       | <i>Remittances payment to abroad on account of charters, rentals, or operating leases of foreign passenger aircraft (with crew/operator) by Bangladesh Biman authority; for</i><br><br>- International air transport with operator for carriage of passengers;<br>- Inland air transport with operator for carriage of passengers;   |
| 0112   | Charters, rentals, or operating leases of foreign passenger aircraft (with crew/operator) payments by Bangladeshi private aircraft companies or agents: | <i>Remittances payment to abroad on account of charters, rentals, or operating leases of foreign passenger aircraft (with crew/operator)</i><br>- <i>by Bangladeshi private aircraft companies;</i><br>- <i>by air agent;</i><br>- <i>by private enterprises; for</i><br>-- International air transport with operator for carriage of passengers;<br>-- Inland air transport with operator for carriage of passengers; |
| 0113   |   |  |
| <b>012</b>   | <b>Freight services under air transport:</b>  | <b>Freight services under air transport.</b>   |
| 0120   | Surplus freight remittances (net) of foreign air lines  | <i>Surplus passage earnings(net) payments to abroad -by foreign air lines or their agents; for</i><br>-- International transportation of goods including demurrage charges;  |
| 0121   | Charters, rentals, or operating leases of foreign freight/cargo aircraft (with crew/operator) payments by Bangladesh Biman authority:                   | <i>Remittances payment to abroad on account of charters, rentals, or operating leases of foreign freight/cargo aircraft (with crew/operator) by Bangladesh Biman authority; for</i><br>- International freight/cargo air transport with operator for carriage of goods;<br>- Inland freight/cargo air transport with operator for carriage of goods;   |
| 0122   | Charters, rentals, or operating leases of foreign freight/cargo aircraft (with crew/operator) payments by   | <i>Remittances payment to abroad on account of charters, rentals, or operating leases of foreign freight/cargo aircraft (with crew/operator)</i><br>- <i>by Bangladeshi private aircraft companies;</i>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note  |
|--|---|---|
|  | Bangladeshi private aircraft companies or agents:                               | <ul style="list-style-type: none"> <li>- <i>by air agent;</i></li> <li>- <i>by private enterprises; for</i></li> <li>-- International air transport with operator for carriage of goods;</li> <li>-- Inland air transport with operator for carriage of goods;</li> </ul>   |
| 0123   |   |   |
| 0124   | Air freight remittances under all contractual arrangements between the parties: | <i>Air freight remittances under all contractual arrangements between the parties (exporter and importer) i.e.</i> <ul style="list-style-type: none"> <li>- Freight of goods as being provided by the actual provider and payable by the actual invoice party (seller/buyer) on FOB/CFR/CIF basis export /import ;</li> <li>-- air transport cost for international carriage of goods;</li> <li>- Inland/local/domestic freight cost for carriage of goods;</li> <li>-- Inland air freight transport services of freight by freight aircraft/cargo;</li> <li>--- air freight transport services of letters and parcels, other freight etc.;</li> <li>--- air space freight transport services of freight;</li> <li>--- others air freight transport n.i.e.;</li> </ul>  |
| <b>013</b>   | <b>Other air transport services</b>   | <b>Other air transport services</b>   |
| 0130   | Airport services or expenses during the course of air shipment;                 | <ul style="list-style-type: none"> <li>- <i>Operating expenses of air transport companies to meet bona fide disbursements in ports or stations;</i></li> <li>- <i>Air cargo handling services i.e. cargo handling charges billed separately from freight;</i></li> <li>-- cargo loading and unloading/discharging;</li> <li>-- other cargo and baggage handling services;</li> <li>-- combining and separating cargoes;</li> <li>- <i>Storage and warehousing;</i></li> <li>-- refrigerated storage services;</li> <li>-- bulk and other storage;</li> <li>-- general/conditioned warehousing services;</li> <li>- <i>Air traffic control;</i></li> <li>- <i>Other supporting services for air transport during the course of shipment;</i></li> <li>-- packing and repackaging; weighing; labeling; shrink-wrapping;</li> <li>-- transferring; distribution of cargo;</li> <li>-- quality control; customizing; assembly; testing;</li> <li>-- cleaning , tanking, communication, information, safety and security;</li> <li>-- others supporting services in airports n.i.e.;</li> <li>- <i>Other dues and fees charged by the airport authority</i></li> <li>- <i>Others charges, expenses during the course of air shipment etc.</i></li> <li>- <i>Reimbursement of any all other expenses during the course of shipment which are not included elsewhere;</i></li> </ul> |
| 0132   | Auxiliary other supporting air transport services;                              | <i>Remittances payment to abroad on account of</i> <ul style="list-style-type: none"> <li>- Air freight related forwarding ;freight transport agency services ;</li> <li>- Air freight related brokerage services;</li> <li>- Air freight related agents' fees or commission associated with passenger and freight transport etc.;</li> <li>- Air freight commission charges etc;</li> <li>- Auxiliary to transport and not directly provided for the movement of goods and person;</li> </ul>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | <ul style="list-style-type: none"> <li>- Other air freight n.i.e.;</li> <li>- Agency commission for handling aircraft;</li> <li>- <i>Others n.i.e.</i> <ul style="list-style-type: none"> <li>-- air freight transport services of letters and parcels, other freight etc.;</li> <li>-- air space freight transport services of freight;</li> <li>-- air freight of passengers services</li> <li>-- other air freight n.i.e.;</li> </ul> </li> </ul>  |
| <b>014</b>   | <b>Special air transport:</b>  | <b>Special air transport:</b><br><b>(a) Supply of aviation oil/fuel; provisions; stores etc.</b><br><b>(b) Maintenance and repairs on air transport is included in this item which is worked by residents on goods that are owned by the nonresident.</b><br><i>The repairs may be performed at the site of the repairer or elsewhere.</i>  |
| 0140   | Supply of aviation fuel, provisions, stores etc. to Bangladeshi aircrafts: | <i>Remittances payment to abroad on account of</i> <ul style="list-style-type: none"> <li>- Supply of aviation oil/fuel, provisions, stores etc. to Bangladesh Biman and Bangladeshi aircrafts in abroad during international transportation;</li> <li>- Gross value of any parts and materials supplied by repairer or any other supplier for maintenance and repairs if identified;</li> </ul>  |
| 0141   | Maintenance and repairs services of Bangladeshi aircrafts:                 | <i>Remittances payment to abroad on account of</i> <ul style="list-style-type: none"> <li>- Maintenance and repairs (includes any parts or materials supplied by the repairer and included in the charge if not identified) of Bangladesh Biman and Bangladeshi aircrafts in abroad;</li> </ul> <i>(Construction maintenance and repairs of ports are excluded, they are included under construction services and maintenance and repairs of computers are included under computer services.)</i>   |
| <b>02</b>  | <b>Railway transport services:</b>   | <b>Railway transport services:</b><br><b>-Transportation services performed by rail transports for movement of passengers, goods and other related services.</b>  |
| <b>021</b>   | <b>Passenger services under railway transport:</b>                         | <b>Passenger services under railway transport.</b>  |
| 0210   | Surplus passage earnings(net) of foreign rail transport                    | <i>Surplus passage earnings (net)/ passenger services payments to abroad by foreign railway or their agents for international rail transport of passengers; such as</i> <ul style="list-style-type: none"> <li>- for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects;</li> <li>- for expenditure for food, drink etc. for which passengers make expenditure while on board;</li> <li>- Inland/local/domestic freight cost for carriage passengers;</li> <li>- Others rail passenger freight services n.i.e.;</li> </ul> |
| <b>022</b>   | <b>Freight services under Rail Transportation</b>                          | <b>Freight services under Rail Transportation</b>   |
| 0220   | Surplus freight remittances(net) of foreign rail transport                 | <i>Surplus freight remittances(net) payments to abroad by foreign railway or their agents ;</i>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | - International transportation of goods including demurrage charges;  |
| 0221   | Rail freight remittances under all contractual arrangements between the parties. | <i>Rail freight remittances under all contractual arrangements between the parties (exporter and importer);</i><br>-Freight of goods as being provided by the actual provider and payable by the actual invoice party (seller/buyer )on FOB/CFR/CIF basis export /import<br>-- rail transport cost for international carriage of goods;<br>- <i>Inland/local/domestic freight cost for carriage of goods ;</i><br>-- Inland/international railway transport services of freight cost for carriage of goods;<br>--- railway transport services of freight by refrigerator cars, tanker cars;<br>--- railway transport services of international containers;<br>---railway transport services of letters and parcels;<br>---railway transport services of dry bulk goods, live animals;<br>--- other railway transport services of freight n.i.e.;  |
| <b>023</b>   | <b>Other railway transport services:</b>   | <b>Other railway transport services:</b>  |
| 0231   | Rail port or rail station services or expenses during the course of shipment;    | <i>Remittances payment to abroad on account of</i><br>- <i>Operating expenses of rail transport authority to meet bona fide disbursements in ports or stations;</i><br>- <i>Cargo handling services i.e. cargo handling charges billed separately from freight;</i><br>-- cargo loading and unloading/discharging;<br>-- other cargo and baggage handling services;<br>-- combining and separating cargoes;<br>- <i>Storage and warehousing;</i><br>-- refrigerated storage services;<br>-- bulk and other storage;<br>-- general/conditioned warehousing services;<br>- <i>Railway traffic control;</i><br>- <i>Other supporting services for railway transport during the course of shipment;</i><br>- <i>Others supporting services in rail station during the course of shipment;</i><br>-- packing and repackaging; weighing; labeling; shrink-wrapping;<br>-- transferring; distribution of cargo;<br>-- quality control; customizing; assembly; testing;<br>-- cleaning , tanking, communication, information, safety and security;<br>-- railway pushing or towing services ;<br>-- rail station services;<br>-- other supporting services in rail station n.i.e.;<br>- <i>Other dues and fees charged by the railway authority</i><br>- <i>Others charges, expenses during the course of rail shipment etc.;</i><br>- <i>Reimbursement of any all other expenses during the course of shipment which are not included elsewhere;</i> |
| 0232   | Auxiliary other supporting railway transport services;                           | <i>Remittances payment to abroad on account of</i><br>- Railway freight related forwarding ;freight transport agency services;<br>- Railway freight related brokerage services;   |

| Section<br>- Division<br>-Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|---|--|---|
|   |  | <ul style="list-style-type: none"> <li>- Railway freight related agents' fees or commission associated with passenger and freight transport etc.;</li> <li>- Railway freight commission charges etc;</li> <li>- Auxiliary to transport and not directly provided for the movement of goods and person;</li> <li>- Agency commission for handling rail transport;</li> <li>- Other supporting services of rail transport n.i.e;</li> </ul>   |
| <b>024</b>  | <b>Special Railway Transport:</b>  | <b>Special Railway Transport:</b><br><b>-Supply of bunker oil/fuel; provisions; stores etc.</b><br><b>-Maintenance and repairs on rail transport is included in this item which is worked by residents on goods that are owned by the nonresident.</b><br><b>The repairs may be performed at the site of the repairer or elsewhere.</b>   |
| 0240  | Supply of bunker oil/fuel, provisions, stores etc. to Bangladesh rail transport: | <i>Remittances payment to abroad on account of</i><br><ul style="list-style-type: none"> <li>- Supply of bunker oil/fuel, provisions, stores etc. to Bangladesh rail transport in abroad during international transportation;</li> <li>- Gross value of any parts and materials supplied by repairer or any other supplier for maintenance and repairs if identified;</li> </ul>  |
| 0241  | Repair and maintenance services of Bangladesh rail transport equipments:         | <i>Remittances payment to abroad on account of</i><br><ul style="list-style-type: none"> <li>- Maintenance and repairs (includes any parts or materials supplied by the repairer and included in the charge if not identified) of Bangladesh rail transport in abroad.</li> </ul> <p>(Construction maintenance and repairs of ports are excluded, they are included under construction services and maintenance and repairs of computers are included under computer services.)</p>   |
| <b>03</b>   | <b>Road transport services:</b>  | <b>Road transport services:</b><br><b>-Transportation services performed by road transports for movement of passengers, goods and other related services.</b>   |
| <b>031</b>  | <b>Passenger services under road transport:</b>                                  | <b>Passenger services under road transport</b>  |
| 0310  | Surplus passage earnings (net) of foreign road transport authority or companies: | <i>Surplus passage earnings/passenger road transport services payments to abroad by foreign road transport authority or companies or their agents for international transport of passengers</i><br><ul style="list-style-type: none"> <li>- for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects;</li> <li>-for expenditure for food, drink etc. for which passengers make expenditure while on board;</li> <li>- <i>Local transport and sightseeing transportation services of passengers</i> <ul style="list-style-type: none"> <li>-- taxi services/ rental services of passenger cars with operator(rent a car);</li> <li>-- charter of international/local bus and coaches or other commercial vehicles with operator for carriage of passengers services;</li> <li>-- other land transportation services of passengers;</li> </ul> </li> </ul> |
| <b>032</b>  | <b>Freight services under road transport</b>                                     | <b>Freight services under road transport</b>  |
| 0320  | Surplus freight remittances  | <i>Surplus freight remittances (net) payments to abroad by</i>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
|  | (net) of foreign road transport authority or companies:                          | <i>foreign road transport authority or companies or their agents;</i><br><br>- International transportation of goods including demurrage charges;   |
| 0321   | Road freight remittances under all contractual arrangements between the parties: | <i>Road freight remittances under all contractual arrangements between the parties (exporter and importer) ;</i><br>- Freight of goods as being provided by the actual provider and payable by the actual invoice party (seller/buyer )on FOB/CFR/CIF basis export /import i.e. transport cost for international carriage of goods;<br>- <i>Inland/local/domestic freight cost for carriage of goods;</i><br>-- <i>Inland/international road transport services of freight;</i><br>such as:<br>--- charter of international/local commercial vehicles with Operator for carriage of passengers services;<br>--- road transport services of freight by refrigerator vehicles, tank trucks or semi-trailers;<br>--- road transport services of international containers;<br>--- road transport services of letters and parcels;<br>--- road transport services of moving household furniture and household goods of freight;<br>--- road transport services of dry bulk goods, live animals;<br>--- other road transport services of freight;   |
| <b>033</b>   | <b>Other road transport services:</b>  | <b>Other road transport services.</b>   |
| 0331   | Land port road transport services or expenses during the course of shipment:     | <i>Remittances payment to abroad on account of</i><br>- <i>Operating expenses of road transport corporations/ companies to meet bona fide disbursements in ports or stations;</i><br>- <i>Cargo handling services i.e. cargo handling charges billed separately from freight;</i><br>-- cargo loading and unloading/discharging;<br>-- other cargo and baggage handling services;<br>-- combining and separating cargoes;<br>- <i>Storage and warehousing;</i><br>-- refrigerated storage services;<br>-- bulk and other storage;<br>-- general/conditioned warehousing services;<br>- <i>Road traffic control;</i><br>- <i>Other supporting services for road transport during the course of shipment;</i><br>- <i>Other supporting services for road transport during the course of shipment;</i><br>-- packing and repackaging; weighing; labeling; shrink-wrapping;<br>-- transferring; distribution of cargo;<br>-- quality control; customizing; assembly; testing;<br>-- cleaning , tanking, communication, information, safety and security;<br>-- bus/truck station services;<br>-- highway, bridge and tunnel operation services;<br>-- parking lot services;<br>-- towing services for commercial and private vehicles;<br>-- other supporting services in land port bus/truck station |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note  |
|--|---|---|
|  |   | n.i.e.;<br>-Other dues and fees charged by the road authority ;<br>-Others charges, expenses during the course of road shipment etc.;<br>- Reimbursement of any all other expenses during the course of shipment which are not included elsewhere;  |
| 0332   | Auxiliary other supporting road transport services.                                 | <i>Remittances payment to abroad on account of</i><br>- Road freight related forwarding ;freight transport agency services ;<br>- Road freight related brokerage services;<br>- Road freight related agents' fees or commission associated with passenger and freight transport etc.;<br>- Road freight commission charges etc;<br>- Auxiliary to transport and not directly provided for the movement of goods and person;<br>- Agency commission for handling road transport;<br>- Other supporting services of road transport n.i.e; |
| <b>034</b>   | <b>Special road transport:</b>  | <b>Special road transport:</b><br><b>-Supply of oil/fuel; provisions; stores etc.</b><br><b>- Maintenance and repairs on road transport is included in this item which is worked by residents on goods that are owned by the nonresident.</b><br><b>The repairs may be performed at the site of the repairer or elsewhere.</b>  |
| 0340   | Supply of oil/fuel, provisions, stores etc. to Bangladeshi road transport vehicles: | <i>Remittances payment to abroad on account of</i><br>- Supply of oil/fuel, provisions, stores etc. to Bangladeshi road transport vehicles in abroad during international transportation;<br>- Gross value of any parts and materials supplied by repairer or any other supplier for maintenance and repairs if identified;   |
| 0341   | Repair and maintenance services of Bangladeshi road transport vehicle equipments:   | <i>Remittances payment to abroad on account of</i><br>- Maintenance and repairs (includes any parts or materials supplied by the repairer and included in the charge if not identified) of foreign road transport in Bangladesh.<br><br>(Construction maintenance and repairs of ports are excluded, they are included under construction services and maintenance and repairs of computers are included under computer services.)  |
| <b>04</b>  | <b>Pipeline transport services:</b>   | <b>Pipeline transport services.</b>   |
| <b>041</b>   | <b>Gas and water distribution services:</b>   | <b>Gas and water distribution services.</b>   |
| 0410   | Gas distribution services:  | Gas distribution services (on own account) rendered internationally.<br><i>Remittances payment to abroad on account of</i><br>- Gas distribution through mains (on own account);  |
| 0411   | Water distribution services:  | Water distribution services (on own account) rendered internationally.<br><i>Remittances payment to abroad on account of</i><br>- Water distribution through mains, except steam and hot water (on own account);<br>- distribution of steam, hot water and air-conditioning supply through mains (on own account)<br>- Water distribution except through mains (on own account);  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note  |
|--|---|---|
| <b>05</b>  | <b>Electricity transmission services:</b>   | <b>Electricity transmission services.</b>   |
| <b>051</b>   | <b>Electricity transmission services (on own account) rendered internationally:</b> | <b>Electricity transmission services (on own account) rendered internationally.</b>   |
| 0510   | Electricity transmission services (on own account) rendered internationally:        | <i>Remittances payment to abroad on account of</i><br>- Electricity transmission and distribution (on own account);<br>-- transmission of electricity (on own account)<br>-- distribution of electricity (on own account);  |
| <b>06</b>  | <b>Postal and courier services:</b>   | <b>Postal and courier services.</b>   |
| <b>061</b>   | <b>Postal and courier services:</b>   | <b>Postal and courier services are subject to international agreements, and the service entries between operators of different economies should be recorded on a gross basis.</b>   |
| 0610   | Postal services:  | <i>Remittances payment to abroad on account of</i><br>- Surplus earnings payment to abroad for international postal services;<br>- Pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matters and of parcels, packages;<br>- Post office counter, such as sales of stamps money orders, poste restante services; telegram services, and so forth;<br>- Mailbox rental services by national postal administrations ;<br>- Other postal services;   |
| 0611   | Courier services;   | <i>Remittances payment to abroad on account of</i><br>- Pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matters and of parcels, packages;<br>- Domestic courier services;<br>- International courier services;<br>- Local courier services;<br>- Other courier services;   |
| 0612   | Surplus earnings (net) of courier services.   | Surplus earnings (net) of courier services payments to abroad<br>- by international courier companies;<br>- by courier agents;  |
| <b>1</b>   | <b>TRAVEL</b>   | <b>Travel covers all goods and services which are acquired from resident economy by the non-resident travelers during their stay in the resident economy.</b><br><b>A traveler is an individual staying less than one year in an economy of which he is not a resident for any purpose other than</b><br><b>(a) being stationed on a military base or with another government agency of his own government, including diplomats and other embassy personnel and</b><br><b>(b) accompanying a person mentioned under (i) as a dependent, or (ii) undertaking a productive activity directly for an entity which is a resident of an economy other than his own.</b><br><b>The one year rule does not apply to students and medical patients who remain residents of their own economy even if their length of stay in another economy is one year or more.</b><br><b>All types of travel have been categorized under two major</b> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | <b>heads (a) business travel and (b) personal travel.</b>  |
| <b>10</b>  | <b>Business Travel</b>  | <p><b>Business travel covers goods and services acquired for personal use by persons whose primary purpose of travel is for business. This category covers travelers going abroad for all types of</b></p> <ul style="list-style-type: none"> <li><i>-business activities,</i></li> <li><i>- carrier crews stopping off or laying over,</i></li> <li><i>- government employees on official travel,</i></li> <li><i>- employees of international organization on official business;</i></li> <li><i>- employees traveling on behalf of their employer (except for diplomatic staff etc. employed in government enclaves, whose expenditure in their territory of physical location is included in government goods and services n.i.e.);</i></li> <li><i>- Self- employed nonresidents traveling for business purposes; and seasonal, border, and other short-term workers/ employees doing work for enterprises which are not resident in the economy where the work occurs.</i></li> </ul> <p><b>The business activities may include production or installation work, market exploration, commercial negotiations, missions, conference, conventions, other meetings, or other business purposes on behalf of an enterprise resident in another economy.</b></p>                        |
| <b>101</b>   | <b>Official Travel:</b>   | <p><i>Remittances payment to abroad on account of</i></p> <ul style="list-style-type: none"> <li><i>- Missions, conference, conventions, other meetings workshops, training, etc.;</i></li> </ul> <p><i>(except registration fee for conference/seminar which are included in subscriptions, membership fees and registration fees/charges; for diplomatic staff, etc., employed in government enclaves, whose expenditure in their territory of physical location is included government goods and services n.i.e.)</i></p>   |
| 1010   | Official travel by resident government, semi-government and private sector employees: | <ul style="list-style-type: none"> <li><i>- Release of remittances made for all official travel of general government, sector corporations, autonomous , semi-autonomous bodies employees including all business delegation from Bangladesh who visit abroad; such as</i> <ul style="list-style-type: none"> <li><i>-- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc.</i></li> </ul> </li> <li><i>- Release of remittances made for all official travel of private sector employees including all business delegation of private sector organizations from Bangladesh who visit abroad;</i> <ul style="list-style-type: none"> <li><i>such as</i> <ul style="list-style-type: none"> <li><i>-- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc.</i></li> </ul> </li> </ul> </li> <li><i>- Travel costs advance paid or reimbursed by employer on official travel;</i> <ul style="list-style-type: none"> <li><i>-- daily allowances, training allowances, entertainment, contingencies, etc.;</i></li> </ul> </li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> <li>--- goods such as food and beverage services;</li> <li>--- local transport services;</li> <li>--- accommodation services;</li> <li>--- other services;</li> </ul>   |
| 1011   | Other official travel of foreign missions, NGOs, and international organizations/bodies: | <ul style="list-style-type: none"> <li>- <i>Release of remittances made for</i> all other official travel of foreign missions and international organizations /bodies employees stationed in Bangladesh including all business delegation of foreign missions and international organizations who visit abroad; such as <ul style="list-style-type: none"> <li>-- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc.;</li> </ul> </li> <li>- <i>Release of remittances made for</i> official travel of NGOs employees stationed in Bangladesh including all business delegation of NGOs who visit abroad ; such as <ul style="list-style-type: none"> <li>-- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc.;</li> </ul> </li> <li>- Travel by diplomats and privileged persons; <ul style="list-style-type: none"> <li>-- debit from private foreign currency accounts/convertible taka accounts on other official travel;</li> </ul> </li> <li>- Travel costs advance paid or reimbursed by employer on other official travel; <ul style="list-style-type: none"> <li>-- daily allowances, training allowances, entertainment, contingencies, etc.;</li> </ul> </li> </ul> <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> <li>--- goods such as food and beverage services;</li> <li>--- local transport services;</li> <li>--- accommodation services;</li> <li>--- other services;</li> </ul> |
| <b>102</b>   | <b>Commercial Travel:</b>  | <b>Commercial Travel</b>  |
| 1020   | Commercial travel by residents:  | <p><i>Release of remittances on traveling for commercial reasons, such as;</i></p> <ul style="list-style-type: none"> <li>- Visit for production or installation work;</li> <li>- Visit for market exploration; commercial negotiations, missions, conference, conventions, other meetings, or other business purposes on behalf of an enterprise resident in another economy; <ul style="list-style-type: none"> <li>-- daily allowances, training allowances, entertainment, contingencies, etc.;</li> </ul> </li> <li>- Travel costs paid or reimbursed by employer;</li> <li>- Debit from ERQ account for bonafide business (commercial) purposes;</li> </ul> <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> <li>--- goods such as food and beverage services;</li> <li>--- local transport services;</li> <li>--- accommodation services;</li> <li>--- other services;</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
| 1021   | Commercial travel under international credit cards:   | <i>International cards services payments by issuers against</i><br>--Visit for production or installation work;<br>-- Market exploration; commercial negotiations, missions, conference, conventions, other meetings, or other business purposes on behalf of an enterprise resident in another economy;<br>--- daily allowances, training allowances, entertainment, contingencies, etc.;<br>- Debit from ERQ account for bona fide business (commercial) purposes on behalf of international credit cards;<br><br><i>Travel may be provided according to:</i><br>--- goods such as food and beverage services;<br>--- local transport services;<br>--- accommodation services;   |
| <b>103</b>   |   |  |
| 1030   |   |  |
| <b>104</b>   | <b>Others business travel:</b>  | <b>Others business travel</b>  |
| 1040   | Others business travel by residents:  | <i>Release of remittances on traveling for other business reasons,</i><br>such as<br>- Non-official private delegation and non-officials in official delegation other than Commercial travel who visit abroad;<br>- Carrier crews stopping off or laying over; including paid or reimbursement of air ticket of crews' by the agent;<br>- Travel by Bangladeshi carrier crew or Travel by ship's crew of Bangladesh origin ;<br>- Travel by foreign national carrier crew;<br>- By border, seasonal, and other short-term Bangladeshi workers/ employees doing work for enterprises in the reporting economy where the work occurs;<br>-- daily allowances, training allowances, entertainment, contingencies, etc. ;<br>- Travel costs paid or reimbursed by employer on other business travel;<br>- Travel costs paid or reimbursed by employer on seasonal, and other short-term cross-border workers;<br>- Other business travel n.i.e. ;<br><br><i>Travel may be provided according to:</i><br>--- goods such as food and beverage services;<br>--- local transport services;<br>--- accommodation services;<br>--- other services; |
| <b>105</b>   | <b>International cards of business travel:</b>  | <b>International cards of business travel</b>  |
| 1050   | International cards payments by issuers against business travel other than commercial travel: | <i>International cards services payments by issuers against</i><br>- International cards services payments by issuers against travel of official visitors;<br>- International cards services payments by issuers against travel of other official visitors;<br>- International cards services payments by issuers against travel of other business travelers;  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                                   | Explanatory note  |
|--|---|---|
|  |   | <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> <li>--- goods such as food and beverage services;</li> <li>--- local transport services;</li> <li>--- accommodation services;</li> <li>--- other services;</li> </ul>   |
| <b>11</b>  | <b>Personal travel:</b>                             | <p><b><i>Personal travel covers goods and services acquired by persons going abroad for purposes other than business such as vacations, participation in recreational and cultural activities, visits with friends and relatives, pilgrimage, and education and health related purposes.</i></b></p> <p><b>Where important, there may be supplementary items to break down personal travel into subcomponents:</b></p> <ul style="list-style-type: none"> <li>a) <b>Health-related</b></li> <li>b) <b>Education-related</b></li> <li>c) <b>All other personal travel ;</b></li> </ul>   |
| <b>111</b>   | <b>Health related travel:</b>                       | <b>Health related travel</b>  |
| 1110   | Medical travel by Bangladeshi patient:              | <p><i>Release of remittances made for Bangladeshi patients on traveling for medical reasons;</i></p> <ul style="list-style-type: none"> <li>- Medical services acquired by Bangladeshi patients in abroad;</li> <li>- Other health care services acquired by Bangladeshi patients in abroad;</li> <li>- Other services i.e. food, accommodation, local transport, acquired by Bangladeshi patients in abroad;</li> <li>- Health costs of resident patients paid or reimbursed by Bangladesh government or insurers;</li> </ul> <p><i>Traveling for medical purposes/ reasons may be provided according to:</i></p> <ul style="list-style-type: none"> <li>--- goods such as food and beverage services;</li> <li>--- local transport services;</li> <li>--- accommodation services;</li> </ul>  |
| <b>112</b>   | <b>Education related travel</b>                     | <b>Education related travel</b>   |
| 1120   | Bangladeshi student for study purpose:              | <p><i>Release of remittances made on traveling of Bangladeshi students for study purpose;</i></p> <ul style="list-style-type: none"> <li>- Regular courses such as undergraduate, post graduate, language, course pre-requisite to bachelor degree, medical, engineering, professional and other technical or non-technical and other professional diploma/certificate courses in recognized institutions abroad;</li> <li>- Tuition fee, admission fee, sessions fee, etc. of Bangladeshi students abroad;</li> <li>- Visa/ admission processing fees or evaluation fees, right of landing fees against study purpose;</li> <li>- Health services of Bangladeshi students in abroad;</li> <li>- Goods such as food and beverage services of Bangladeshi students abroad;</li> <li>- Local transport services of Bangladeshi students in abroad;</li> <li>- Accommodation services of Bangladeshi students abroad;</li> <li>- Other services acquired by Bangladeshi resident students abroad;</li> <li>- Tuition and living costs of a student paid or reimbursed by Bangladesh government or employer;</li> </ul> |
| 1121   | Bangladeshi trainee for training purpose other than | <i>Release of remittances made on traveling for training purpose;</i>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                                      | Explanatory note  |
|--|--|---|
|  | business training                                      | <i>- Training for short-term programmed/courses on professional and non-professional other than business training( official, other official, commercial and other business travel);</i><br>- Course fees of Bangladeshi trainee;<br>- Health services of Bangladeshi trainee;<br>- Goods such as food and beverage services of Bangladeshi trainee;<br>- Local transport services of Bangladeshi trainee;<br>- Accommodation services of Bangladeshi trainee;<br>- Other services of Bangladeshi trainee;<br>- Training costs paid or reimbursed by government or employer; |
| <b>113</b>   | <b>Other personal travel</b>                           | <b>Other personal travel</b>  |
| 1130   | Bangladeshi tourist                                    | <i>Release of remittances made on traveling for</i><br>- Bangladesh nationals who visit abroad for<br>-- Recreation or vacation other than business travel;<br>-- Excursionists such as group study tour, etc.;;<br>- Bangladesh nationals who visit abroad for<br>-- To meet with relatives and friends;<br><br><i>Travel may be provided according to:</i><br>--- goods such as food and beverage services;<br>--- local transport services;<br>--- accommodation services;<br>--- other services;  |
| 1131   |  |   |
| 1132   |  |   |
| 1133   | Sports, recreational and cultural travel by residents: | <i>Release of remittances made on traveling for</i><br>- Bangladesh nationals who visit abroad for<br>-- Participation in recreational and cultural activities;<br>-- Participation in sports activities;<br><br><i>Travel may be provided according to:</i><br>--- goods such as food and beverage services;<br>--- local transport services;<br>--- accommodation services;<br>--- other services   |
| 1134   | Religious travel-Hajj                                  | <i>Release of remittances made for Hajj purposes</i><br>(excluding Umra Hajj; )<br><br><i>Travel may be provided according to:</i><br>--- goods such as food and beverage services;<br>--- local transport services;<br>--- accommodation services;<br>--- other services;  |
| 1135   | Religious travel- others by residents:                 | <i>Release of remittances made on traveling for</i><br>- Bangladesh nationals who visit abroad for a religious purposes;<br>-- Pilgrimage; (Pilgrims are people who make a journey to holy place for a religious purposes;<br>-- To attend tablig jamaat/ istema and other religious functions etc.;<br>- Release of remittances made for Umra Hajj purposes ;<br><i>Travel may be provided according to:</i>   |

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|  |  | <p>--- goods such as food and beverage services;<br/> --- local transport services;<br/> --- accommodation services;<br/> --- other services;</p>  |
| 1136   | Travel through international cards of Hajj agencies and Hajj individuals including Umra Hajj | <p><i>International cards services payments s by issuers against</i></p> <ul style="list-style-type: none"> <li>- Hajj purpose ;</li> <li>- Umra Hajj purpose ;</li> <li>- Payments of mobile phone roaming bill against travel of that visitors;</li> </ul>   |
| 1137   | Travel through international cards of others   | <p><i>International cards services payments by issuers against</i></p> <ul style="list-style-type: none"> <li>- Personal travel;</li> <li>-- Tourists;</li> <li>-- Others excluding Hajj and Umra Hajj;</li> <li>- International cards services receipts from acquirer against travel of that visitors;</li> </ul>   |
| 1138   | Other personal travel n.i.e.   | <p><i>Release of remittances made on traveling for</i></p> <ul style="list-style-type: none"> <li>- Re-conversion of unspent taka into foreign exchange by foreign tourists;</li> <li>- Transit traveler who visiting a country “ en-route” to another destination</li> <li>- Travel by foreign nationals who residing in Bangladesh;</li> <li>- Debit from convertible taka accounts or foreign currency account of foreign national for visit;</li> <li>- Travel related foreign exchange /margin or commission payments by tour operators, travel agents, and other provider;</li> <li>- Online visa processing fees services for visitors;</li> <li>- Online hotel booking/accommodation services for visitors;</li> <li>- Online other accommodation services for visitors;</li> <li>- Online transport reservation services for visitors provided by Tour operator or related agent;</li> <li>- Online accommodation, cruises and package tour reservation services for visitors provided by tour operator or related agent;</li> <li>- Online event tickets booking services for visitors provided tour operator or related agent;</li> <li>- Online other services for visitors provided tour operator or related agent; <ul style="list-style-type: none"> <li>-- food services for visitors;</li> <li>-- beverage services for visitors;</li> <li>-- tour operator, travel agent commission; time-share exchange agent, or other provider etc.;</li> </ul> </li> <li>- Travel of Bangladesh nationals to destinations outside the country on employment;</li> <li>- Others purpose of travel, such as reimbursement of travel cost / any accommodation services, etc.;</li> <li>- Immigration visa processing fees , evaluation fees, right of landing fees;</li> <li>- Travel of Bangladesh nationals to destinations outside the country on employment or remittances of Bangladeshi emigrant as per travel quota;</li> <li>- Any all other travel related cost or travel which are not included elsewhere;</li> </ul> |

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|  |                                    | <ul style="list-style-type: none"> <li>- Any all other travel cost refund;</li> <li>- <i>Refund of tuition fee, admission fee, sessions fee etc of student travel;</i></li> </ul> <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> <li>--- <i>goods such as food and beverage services;</i></li> <li>--- <i>local transport services;</i></li> <li>--- <i>accommodation services;</i></li> <li>--- <i>other services;</i></li> </ul>   |
| <b>2</b>   | <b>OTHER SERVICES</b>              | <b>Other services comprise those international services that are not covered under transportation and travel services.</b>  |
| <b>20</b>  | <b>Telecommunication services:</b> | <b>Telecommunication services.</b>  |
| 201  | Telecommunication services         | <p>Telecommunication services are defined in terms of the nature of the services, not the method of delivery. Only amounts payable for transmission should be included under telecommunications services;</p> <p><i>Excluded are installation services for telephone network equipment (which included in construction services) and data base services (which included in information services).</i></p>   |
| 2010   | Telecommunication services:        | <p><i>Remittances payment to abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Broadcasting, programming and programme distribution services; <ul style="list-style-type: none"> <li>-- radio and television broadcast originals ( sound, images, data or other information) by radio and television satellite;</li> <li>-- radio and television channel programmes (sound, images, data or other information) by radio and television satellite;</li> <li>-- broadcasting services and multi-channel; originals by radio and television satellite;</li> <li>-- transmission of sound, images, data, or other information telephone, telex, telegram services;</li> <li>-- radio and television cable transmission services;</li> <li>-- radio and television satellite services;</li> <li>-- electronic mail, facsimile, and so forth, etc. services;</li> <li>-- business network services (cost/fees for Reuter monitors, SWIFT);</li> <li>-- teleconferencing, and support services;</li> <li>-- satellite cable subscription;</li> </ul> </li> <li>- Leasing of telecommunications lines or capacity;</li> <li>- Mobile telecommunications services; <ul style="list-style-type: none"> <li>-- mobile voice services;</li> <li>-- mobile text services;</li> <li>-- mobile data services, except text services;</li> <li>-- mobile roaming services;</li> </ul> </li> <li>- Internet telecommunications services; <ul style="list-style-type: none"> <li>-- internet backbone services;</li> <li>-- internet access services;</li> <li>-- narrowband internet access services;</li> <li>-- broadband internet access services;</li> <li>-- Other internet telecommunications services;</li> <li>-- Online access services; provision of access to the internet.</li> <li>-- Other telecommunications services;</li> </ul> </li> <li>- Data transmission services;</li> </ul> |

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|  |  | <ul style="list-style-type: none"> <li>- Other telecommunication services;</li> <li>- Private network services;</li> <li>- Outward remittance by satellite channel distributor to/from principal</li> </ul>   |
| 2011   | Maintenance services of telecommunication network /machineries equipments: | <p><i>Remittances payment to abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Maintenance services of telecommunication network /machineries equipments etc;</li> <li>-- Repair services of telecommunication network tower/machineries equipments etc;</li> </ul> <p><i>(Excluded are installation services for telephone network equipment which are included in construction services )</i></p>   |
| 2012   | Import of International Gateway (IGW) services:                            | <p><i>Remittances payment to abroad on account of</i></p> <ul style="list-style-type: none"> <li>-International Gateway (IGW) for transmitting calls between countries;</li> </ul> <p><i>(A gateway is a network point that acts as an entrance to another network. On the Internet, a node or stopping point can be either a gateway node or a host (end- point) node. Both the computers of Internet users and the computers that serve pages to users are host nodes. The computers that control traffic within your company's network or at your local Internet service provider (ISP) are gateway nodes. An International Gateway is a telephone number through which calls are routed to get cheaper rates on international long distance charges, or to make calls through voice over IP (VOIP) networks internationally. They also are effective in making an international call into the customer appear as if it is originating from a local number rather than the real location.)</i></p> |
| 2013   | Import of Bandwidth services:  | <p><i>Remittances payment to abroad on account of</i></p> <ul style="list-style-type: none"> <li>-Bandwidth describes the maximum data transfer rate of a network or Internet connection. It measures how much data can be sent over a specific connection in a given amount of time.</li> </ul> <p><i>For example, a gigabit Ethernet connection has a bandwidth of 1,000 Mbps, (125 megabytes per second). An Internet connection via cable modem may provide 25 Mbps of bandwidth.</i></p>   |
| <b>21</b>  | <b>Construction services:</b>  | <b>Construction cover works on construction project and installation by non-resident to resident enterprises.</b>   |
| <b>211</b>   | <b>Construction services:</b>  | <b>Construction services covers the creation, renovation , repair, or extension of fixed assets in the form of buildings, land improvements of an engineering nature, and other such engineering constructions as roads, bridge, dams, etc. It also includes related installation (such as installation services for telephone network equipment) and assembly work. It includes site preparation and general construction as well as specialized services such as painting, plumbing, and demolition. It also includes management of construction projects. Repairs of railway facilities, harbors, and airfield facilities included in construction.</b>  |
| 2110   | Construction work in the reporting economy:                                | <i>Construction work for residents by nonresident enterprises in the compiling economy:(debit.)</i>   |

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|  | (debit.)          | <p>Remittance payments to abroad on account of</p> <ul style="list-style-type: none"> <li>- Construction services of building; <ul style="list-style-type: none"> <li>-- residential building;</li> <li>-- non- residential building;</li> <li>--- industrial building;</li> <li>--- commercial building;</li> <li>--- other non-residential building;</li> </ul> </li> <li>- Construction services of civil engineering works; <ul style="list-style-type: none"> <li>-- Highways (except elevated highways), streets, roads, railways and airfield runways construction, repairs of railway facilities and airfield facilities;</li> <li>-- Bridges, flyover, metro rail, elevated highways and tunnels;</li> <li>-- Land improvement of engineering nature;</li> <li>-- Harbors, waterways, dams, water mains and lines, irrigation and other waterworks ; <ul style="list-style-type: none"> <li>--- aqueducts and other water supply conduits, except pipelines;</li> <li>--- harbors construction and repairs and similar waterworks;</li> <li>--- dams;</li> <li>--- irrigation and flood control waterworks;</li> <li>--- dragging waterworks;</li> </ul> </li> <li>-- Long-distance pipelines, communication and power lines(cable);</li> <li>-- Construction services of local pipelines and cables and related works ;</li> <li>-- Construction services of sewage and water treatment plants ;</li> <li>-- Construction services of mines and industrial plants ; <ul style="list-style-type: none"> <li>--- mining constructions;</li> <li>--- power plants;</li> <li>--- other industrial plants;</li> </ul> </li> <li>-- Outdoor sport and recreation facilities;</li> <li>-- Other civil engineering works;</li> </ul> <ul style="list-style-type: none"> <li>- Site preparation construction services ; <ul style="list-style-type: none"> <li>-- demolition services; ( the demolition of a building is the act of deliberately destroying it);</li> <li>-- site formation and clearance services;</li> <li>-- excavating and earthmoving services;</li> <li>-- water well drilling and septic system installation services;</li> </ul> </li> <li>- Special trade construction services ; <ul style="list-style-type: none"> <li>-- Pile driving and foundation services;</li> <li>-- Construction framing services; <ul style="list-style-type: none"> <li>--- building framing, roof framing, roofing and waterproofing, concrete, structural steel erection, masonry, scaffolding services;</li> <li>--- other special trade construction services;</li> </ul> </li> </ul> </li> <li>- Building completion and finishing services ; <ul style="list-style-type: none"> <li>-- glazing, plastering, painting and floor wall tiling services;</li> <li>-- other floor laying, wall covering and wall papering services;</li> </ul> </li> </ul> </li></ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                          | Explanatory note   |
|--|--|--|
|  |  | <ul style="list-style-type: none"> <li>-- joinery and carpentry, fencing and railing, other building completion and finishing services;</li> <li>-- plumbing services;(the plumbing in a building consists of the water and drainage pipes, baths, and toilets in it);</li> <li>-- interior designing;</li> <li>- Installation and assembly services               <ul style="list-style-type: none"> <li>-- Telephone/mobile network equipment installation services;</li> <li>-- Electrical installation services;                   <ul style="list-style-type: none"> <li>--- electrical wiring and fitting services ;</li> <li>--- fire alarm, burglar alarm system installation services;</li> <li>--- residential antenna installation services;</li> <li>--- other electrical installation services ;</li> </ul> </li> <li>-- Water plumbing and drain laying services;</li> <li>-- Heating, ventilation and air-conditioning equipment installation services;</li> <li>-- Gas fitting installation services;</li> <li>-- Insulation services;</li> <li>-- Other installation services;                   <ul style="list-style-type: none"> <li>--- lift and escalator installation services</li> <li>--- Other installation services n.i.e.</li> </ul> </li> <li>-- Assembly and erection of prefabricated constructions;</li> </ul> </li> <li>- Construction projects services;</li> <li>- Other constructions for manufacturing;</li> </ul>  |
| 2111   |  |  |
| 2112   | Construction work abroad :<br><br>(debit.) | <p>Goods and services acquired from the compiling economy from resident enterprise by non-resident construction enterprises: (debit.)</p> <p><i>Acquisition of goods and services from resident enterprise by non-resident construction enterprises;</i></p> <ul style="list-style-type: none"> <li>- Construction services of building;               <ul style="list-style-type: none"> <li>-- residential building;</li> <li>-- non-residential building;                   <ul style="list-style-type: none"> <li>--- industrial building;</li> <li>--- commercial building;</li> <li>--- other non-residential building;</li> </ul> </li> </ul> </li> <li>- Construction services of civil engineering works;               <ul style="list-style-type: none"> <li>-- Highways (except elevated highways), streets, roads, railways and airfield runways construction, repairs of railway facilities and airfield facilities;</li> <li>-- Bridges, flyover, metro rail, elevated highways and tunnels;</li> <li>-- Land improvement of engineering nature;</li> <li>-- Harbors, waterways, dams, water mains and lines, irrigation and other waterworks ;                   <ul style="list-style-type: none"> <li>--- aqueducts and other water supply conduits, except pipelines;</li> <li>--- harbors construction and repairs and similar waterworks;</li> <li>--- dams;</li> <li>--- irrigation and flood control waterworks;</li> <li>--- dragging waterworks;</li> </ul> </li> </ul> </li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description          | Explanatory note  |
|--|----------------------------|---|
|  |                            | <ul style="list-style-type: none"> <li>-- Long-distance pipelines, communication and power lines(cable);</li> <li>-- Construction services of local pipelines and cables and related works;</li> <li>-- Construction services of sewage and water treatment plants;</li> <li>-- Construction services of mines and industrial plants ;               <ul style="list-style-type: none"> <li>--- mining constructions;</li> <li>--- power plants;</li> <li>--- other industrial plants;</li> </ul> </li> <li>-- Outdoor sport and recreation facilities;</li> <li>-- Other civil engineering works;</li> <li>- Site preparation construction services;               <ul style="list-style-type: none"> <li>-- demolition services; ( the demolition of a building is the act of deliberately destroying it);</li> <li>-- site formation and clearance services;</li> <li>-- excavating and earthmoving services;</li> <li>-- water well drilling and septic system installation services;</li> </ul> </li> <li>- Special trade construction services ;               <ul style="list-style-type: none"> <li>-- Pile driving and foundation services;</li> <li>-- Construction framing services;                   <ul style="list-style-type: none"> <li>--- building framing, roof framing, roofing and waterproofing, concrete, structural steel erection, masonry, scaffolding services;</li> <li>--- other special trade construction services;</li> </ul> </li> </ul> </li> <li>- Building completion and finishing services ;               <ul style="list-style-type: none"> <li>-- glazing, plastering, painting and floor wall tiling services;</li> <li>-- other floor laying, wall covering and wall papering services;</li> <li>-- joinery and carpentry, fencing and railing, other building completion and finishing services;</li> <li>-- plumbing services;(the plumbing in a building consists of the water and drainage pipes, baths, and toilets in it);</li> </ul> </li> <li>- Installation and assembly services               <ul style="list-style-type: none"> <li>-- Telephone/mobile network equipment installation services;</li> <li>-- Electrical installation services;                   <ul style="list-style-type: none"> <li>--- electrical wiring and fitting services ;</li> <li>--- fire alarm, burglar alarm system installation services;</li> <li>--- residential antenna installation services;</li> <li>--- other electrical installation services ;</li> </ul> </li> <li>-- Water plumbing and drain laying services;</li> <li>-- Heating, ventilation and air-conditioning equipment installation services;</li> <li>-- Gas fitting installation services;</li> <li>-- Insulation services;</li> <li>-- Other installation services;                   <ul style="list-style-type: none"> <li>--- lift and escalator installation services</li> <li>--- Other installation services n.i.e.</li> </ul> </li> <li>-- Assembly and erection of prefabricated constructions;</li> </ul> </li> <li>- Construction projects services;</li> <li>- Other constructions for manufacturing;</li> </ul> |
| 2113   |                            |   |
| <b>22</b>  | <b>Insurance services:</b> | <b>Insurance services include services of providing</b>   |

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|  |  | <p>(a) <b>Direct insurance:</b> Direct insurance is between an insurance company and the public. Direct insurance consist: i) Marine insurance, ii) Non-marine insurance , iii) life insurance and annuities, and iv) freight insurance</p> <p>(b) Reinsurance, (c) auxiliary services to insurance, (d) pension schemes, and (e) standardized guarantee schemes.</p> <p>In overview, the total value of insurance and pension services is derived as the margin between the amounts accruing to the companies (namely, premiums, contributions, and supplements) and the amounts accruing to the policyholders (namely claims and benefits).</p> <p><i>N.B. Service portions of non-life insurance shall be reported under following non-life insurance services code but Premium or Claim portions of non-life insurance shall be reported under code 5132 and 5133 respectively.</i></p> |
| 221  | <b>Marine insurance services:</b><br><b>Non-life:</b><br><br><b>(Direct insurance)</b> | <b>Marine insurance covers the loss or damage of ships, cargo, terminals, and any transport or cargo by which property is transferred, acquired, or held between the points of origin and final destination in sea. When goods are transported by mail or courier, shipping insurance is used instead.</b>  |
| 2210   | Marine insurance premium services: Non-life:<br><br>(Direct insurance)                 | <i>Marine insurance premium services payable by resident policy holder to non-resident insurance company;</i><br>- Payment premiums of marine insurance by resident policy holder to nonresident insurance company abroad;<br>-- premiums on behalf of loss or damage of ships, cargo, terminals, and any transport or cargo by which property is transferred, acquired, or held between the points of origin and final destination in sea as per policy;<br>-- any marine insurance premiums related service charges payment to abroad;  |
| 2211   | Marine insurance claim services: Non-life<br><br>(Direct insurance)                    | <i>Marine insurance claim services payable by resident insurance company to non-resident policy holder;</i><br>- Payment to abroad on account of claims of marine insurance by resident insurance company to nonresident policy holder.<br><br>-- Claims on behalf of loss or damage of ships, cargo, terminals, and any transport or cargo by which property is transferred, acquired, or held between the points of origin and final destination in sea as per policy;<br><br>-- any marine insurance claims related service charges payment to abroad;   |
| 222  | <b>Non-marine insurance services: Non-life</b><br><br><b>(Direct insurance)</b>        | <b>Non-Marine Insurance covers building insurance, insurance for commercial risks, business interruption insurance, electronic insurance, machinery insurance, company and motoring legal protection i.e. corporate and traffic related legal insurance, bad debt, surety and credit insurance.</b><br><b>Type of nonlife insurance include accident and health</b>   |

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|  |  | <p>insurance, term life insurance, travel, aviation and other transport insurance; fire and other property damage; pecuniary loss; general liability insurance and other non-life insurance services n.i.e.</p> <p>Nonlife insurance is distinguished from life insurance in that it pays benefits only if an insured event occurs. In contrast to life insurance, term life insurance benefits are payable only on the death or incapacity of the insured, and so term life insurance is included in nonlife insurance.</p> <p>Generally nonlife insurance cover against various events or accidents resulting in damage to goods or property or harm to persons as a result of natural or human cause – fire, floods, crashes, collisions, sinkings, theft, violence, accidents, sickness, and so forth- or against financial losses resulting from events such as sickness, unemployment, and accidents.</p> <p>Some units, especially government units, may provide guarantees against creditors defaulting in conditions that have the same characteristics as nonlife insurance.</p>   |
| 2220   | <p>Non-marine insurance premium services: Non-life</p> <p>(Direct insurance)</p> | <p><i>Non-marine insurance premium services payable by resident policy holder to non-resident insurance company;</i></p> <p>- Payment premiums of non-marine insurance by resident policy holder to non-resident insurance company abroad on behalf of;</p> <p>-- building insurance;</p> <p>-- insurance for commercial risks;</p> <p>-- business interruption insurance;</p> <p>-- electronic insurance;</p> <p>-- machinery insurance;</p> <p>-- company and motoring legal protection i.e. corporate and traffic related legal Insurance;</p> <p>-- bad debt, surety and credit insurance;</p> <p>-- accident and health insurance;</p> <p>-- term life insurance;</p> <p>-- travel, aviation and other transport insurance;</p> <p>-- fire and other property damage to goods or property or harm to persons as a result of natural or human cause – fire, floods, crashes, collisions, sinking's, theft, violence, accidents, sickness, and so forth- or against financial losses resulting from events such as sickness, unemployment, and accidents ;</p> <p>-- pecuniary loss;</p> <p>-- general liability insurance;</p> <p>-- some units, especially government units, may provide guarantees against creditors defaulting in conditions that have the same characteristics as nonlife insurance</p> <p>-- other non-life- non-marine insurance services n.i.e. payment to abroad;</p> <p>- <i>Non-marine insurance premiums related service charges payment to abroad;</i></p> |
| 2221   | Non-marine insurance claim services: Non-life                                    | <p><i>Non-marine insurance claim service payable by resident insurance company to non-resident policy holders;</i></p> <p>- Payment to abroad on account of claims of non-marine insurance by resident insurance company to non-resident</p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
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|  | (Direct insurance)   | insurance policy holder ;<br>-- building insurance;<br>-- insurance for commercial risks;<br>-- business interruption insurance;<br>-- electronic insurance;<br>-- machinery insurance;<br>-- company and motoring legal protection i.e. corporate and traffic related legal insurance;<br>-- bad debt, surety and credit insurance;<br>-- accident and health insurance;<br>-- term life insurance;<br>-- travel, aviation and other transport insurance;<br>-- fire and other property damage to goods or property or harm to persons as a result of natural or human cause – fire, floods, crashes, collisions, sinking's, theft, violence, accidents, sickness, and so forth- or against financial losses resulting from events such as sickness, unemployment, and accidents ;<br>-- pecuniary loss;<br>-- general liability insurance;<br>-- some units, especially government units, may provide guarantees against creditors defaulting in conditions that have the same characteristics as nonlife insurance<br>-- other non-life insurance services n.i.e payment to abroad;<br><i>-Non- marine insurance claims related service charges payment to abroad;</i> |
| 223  | <b>Life insurance and annuities services:</b><br><br><b>(Direct insurance)</b> | <b>Life insurance involves a stream of payments by the policyholder in return for a lump sum at end of the policy. Annuities are the reverse, where a stream of payments is made by the insurer in return for a lump sum at the beginning of the policy.</b>  |
| 2230   | Life insurance and annuities premium services:<br><br>(Direct insurance)       | <i>Life insurance is a form of insurance in which a person makes regular payments as premiums to an insurance company, in return for a sum of money to be paid to them after a period of time or to their family if they die as claims.</i><br><i>An annuity is an investment or insurance policy that pays someone a fixed sum of money each year;</i><br><br><i>Life insurance premium services payable by resident policy holders to non-resident insurance company;</i><br>- Payment to abroad on account of regular premiums of life insurance by resident policy holder to non-resident insurance company ;<br>- Payment regular premiums or fixed sum of money of annuities by resident policy holder to non-resident policy company;<br>- Life insurance and annuities premiums related service charges payment to abroad;  |
| 2231   | Life insurance and annuities claim services:                                   | <i>Life insurance is a form of insurance in which a person makes regular payments as premiums to an insurance company, in return for a sum of money to be paid to them after a period of time or to their family if they die as claims.</i><br><i>An annuity is an investment or insurance policy that pays</i>   |

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|  | (Direct insurance)   | <p><i>someone a fixed sum of money each year;</i></p> <p><i>Life insurance claim services payable by resident insurance company to non-resident policy holders;</i></p> <ul style="list-style-type: none"> <li>- Payment to abroad on account of claims, supplements, benefits, return for a lump sum at the end of the life insurance policy or any time as per policy of the company by resident life insurance company to non-resident policy holder;</li> <li>- Payment to abroad on account of claims, supplements, benefits, return for a lump sum at the end of the annuities policy or any time as per policy of the company by resident life insurance company to non-resident policy holder;</li> <li>- Life insurance and annuities claims related service charges payment to abroad;</li> </ul>   |
| 224  | <p><b>Freight insurance :<br/>(Merchandise)</b></p> <p><b>(Direct insurance)</b></p> | <p><b>Definition of Freight insurance:</b><br/> <b>Insurance coverage for goods during shipment. Freight insurance can be purchased directly from a shipper or from a third-party insurer. Freight insurance is a policy that protects the policyholder from the loss of goods during shipment. It is also known as cargo insurance. Freight insurance covers possible damage and other losses to items that are being shipped, often over long distances. Freight insurance is often known as shipping insurance. Customers: Both businesses and individuals purchase freight insurance policies to protect against losses. Importing and exporting businesses that ship large loads of goods are frequent customers. Sometimes companies that ship items offer freight insurance to recipients of the items.</b></p> <p><b>Forms of Coverage: Freight insurance can be purchased as a temporary policy that covers shipments of specific items in a short time period, or it can be purchased as full-time insurance, which covers all items shipped over a longer stretch of time.</b></p> |
| 2240   | <p>Freight insurance services:</p> <p>(Direct insurance)</p>                         | <p>Freight insurance premiums/claims etc. payable on international traded goods.</p> <ul style="list-style-type: none"> <li>- Freight insurance services;</li> <li>-- payments on account of annual premium by insurance company ;</li> <li>-- freight insurance premium related service charges;</li> <li>- Freight insurance services;</li> <li>-- payments on account of claims by policy holder ;</li> <li>-- payments on account of freight insurance claims related service charges;</li> <li>- Freight insurance claims payable on FOB/CFR/CIF basis export/import as per invoice or L/C condition;</li> </ul>   |
| 225  | <b>Re-insurance:</b>   | <p><b><i>Reinsurance is insurance where both parties to the policy are providers of insurance services.</i></b></p> <p><b>Reinsurance allows insurance risk to be transferred from one insurer to another. The transactions between the direct insurer and the reinsurer are recorded as an entirely separate set of transactions and no consolidation takes place between the transactions of the direct insurer</b></p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                   | Explanatory note  |
|--|-------------------------------------|---|
|  |                                     | <b>as insurer of policies to its clients on the one hand and the holder of a policy with the reinsurer on the other.</b>  |
| 2250   | Re-insurance premiums : Life        | <i>Re-insurance premium services payable by resident life insurance company to nonresident life insurance company;</i><br>- Payment on account of re-insurance premiums by resident life insurance company or annuities insurer to nonresident life insurance company abroad;<br>- Re-insurance premiums related service charges of life insurance or insurer payment to abroad;<br>- any reinsured premiums component of life payment to abroad shall be reported in this code;  |
| 2251   | Re-insurance premiums : Non-life    | <i>Re-insurance premium services of marine and non-marine including freight payable by resident insurance company to nonresident insurance company;</i><br>- Payment on account of re-insurance premiums of non-life (marine and non-marine including freight) by resident insurance company to nonresident insurance company abroad;<br>- Re-insurance premiums related service (marine and non-marine including freight) charges of nonlife insurance payment to abroad;<br>- any reinsured premium component (marine and non-marine including freight) of non-life payment to abroad shall be reported in this code; |
| 2252   | Re-insurance claims : Life          | <i>Re-insurance claim services payable by life insurance company;</i><br>- Payments on account of claims of life insurance/annuities by resident life insurance company or annuities insurer to nonresident life insurance company abroad;<br>- Re-insurance claims related service charges of life insurance or insurer payment to abroad;<br>- any reinsured claims component of life payment to abroad shall be reported in this code;   |
| 2253   | Re-insurance claims : Non-life      | <i>Re-insurance claims services of marine and non-marine including freight payable by resident insurance company to nonresident insurance company;</i><br>- Payment on account of re-insurance claims of non-life (marine and non-marine including freight) by resident insurance company to nonresident insurance company abroad;<br>- Re-insurance claims related service (marine and non-marine including freight) charges of nonlife insurance payment to abroad;<br>- any reinsured claims component (marine and non-marine including freight) of non-life payment to abroad shall be reported in this code;       |
| <b>226</b>   | <b>Auxiliary insurance services</b> | <b>Auxiliary insurance services comprise provision that are closely related to insurance and pension fund operations.</b>   |
| 2260   | Auxiliary insurance services        | - <i>Payments on account of Auxiliary insurance services;</i><br>-- insurance and pension related insurance agent   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description       | Explanatory note  |
|--|-------------------------|---|
|  |                         | <p>commissions;</p> <p>-- insurance brokering and agency services;</p> <p>-- insurance and pension related consultancy;</p> <p>-- insurance and pension related evaluation, claim adjustment and loss adjustment services;</p> <p>-- insurance and pension related actuarial (relating to the work of an actuary) services;</p> <p>-- insurance and pension related salvage administration services;</p> <p>-- insurance and pension related regulatory and monitoring services on indemnities and recovery services;</p> <p>-- pension fund management services;</p> <p>-- other services auxiliary to insurance and pensions;</p>   |
| 227  | Pension schemes         | <b>Pension schemes include those operated with an autonomous fund as well as funds that are not separate units and unfunded pension schemes. Pensions may be provided by the social security schemes, employer-related schemes other than social security, and social assistance schemes.</b>   |
| 2270   | Pension schemes         | <p>Payments on account of contribution, supplements, benefits etc. - Pension Schemes including social security schemes, employer-related schemes other than social security and social assistance schemes.</p> <p>- <i>Individual pension schemes services;</i></p> <p>-- payments on account of gross contributions ;</p> <p>-- payments on account of regular contributions ;</p> <p>-- payments on account of supplements contribution ;</p> <p>-- payments on account of benefits ;</p> <p>-- adjustment for change in pension entitlements ;</p> <p>- <i>Group pension schemes services;</i></p> <p>-- payments on account of gross contributions ;</p> <p>-- payments on account of regular contributions ;</p> <p>-- payments on account of supplements contribution ;</p> <p>-- payments on account of benefits ;</p> <p>-- adjustment for change in pension entitlements ;</p> <p>- <i>Other pension schemes services;</i></p> <p>-- payments on account of gross contributions ;</p> <p>-- payments on account of regular contributions ;</p> <p>-- payments on account of supplements contribution ;</p> <p>-- payments on account of benefits ;</p> <p>-- adjustment for change in pension entitlements ;</p> |
| 228  | Standardized guarantees | <b>Standardized Guarantees are issued in large numbers along similar lines. Examples include export credit guarantees and student loan guarantees.</b>  |
| 2280   | Standardized guarantees | Payments on account of Standardized Guarantees such as export credit guarantees and student loan guarantees charge fees, meet claims and earn investment income in way parallel to nonlife insurance, and the value of services, income, and provisions, etc where a guarantor operating on a commercial basis.   |
| 23   | Financial Services      | <b>Financial services cover financial intermediary and auxiliary services (except those of insurance enterprise and pension fund services), conducted between residents and non-residents.</b>  |

| Section<br>- Division<br>-Groups<br>- Reporting<br>classes code | Short description   | Explanatory note  |
|---|---|---|
| 231   | Explicitly charged and other financial services.                | Explicitly charged and other financial services are cover bank commission and charges include deposit taking and lending, letters of credit, credit card services, bankers acceptances, lines of credit, financial leasing and foreign exchange transactions, commissions and charges related to financial leasing, other fees related to transactions in securities factoring, underwriting, and clearing of payments. Also included are financial advisory services, custody of financial assets or bullion, financial asset management, monitoring services, liquidity provision services, risk assumption services other than insurance, merger and acquisition services, credit rating services, stock exchange services, and trust services, brokerage, placement of issues, redemptions, arrangements of swaps, options and other hedging instruments, commission of commodity futures traders; and services related to assets management, financial market operational and regulatory services, security custody services etc.  |
| 2310  | Bank commission, guarantee, and other related explicit charges; | <p><i>Remittances payment to abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Commission and charges related to financial leasing, bankers' acceptances factoring, underwriting, and clearing of payments;</li> <li>- Difference in exchange rates etc;</li> <li>- Fees related to letter of credit, back to back L/C, bankers acceptances;<br/>(except Back to Back L/C interest which is included other investment income),</li> <li>- Fees related to money transfer, and foreign exchange transactions;</li> <li>- Fees related to lines of credit, charge of credit report fees, credit card related charge;</li> <li>- Financial leasing underwritings, commissions and fees paid for the arrangement of financial derivative contracts;</li> <li>- Bank guarantee and securities related services;</li> <li>- Other banking services n.i.e <ul style="list-style-type: none"> <li>-- bank charges and sundries such as bank charges, cost of cable and other incidental charges ;</li> </ul> </li> <li>- Central banking services;</li> <li>- Investment banking services; <ul style="list-style-type: none"> <li>-- service related to investment banking; <ul style="list-style-type: none"> <li>--- mergers and acquisition services;</li> <li>--- corporate finance and venture capital services</li> <li>--- other services related to investment banking;</li> </ul> </li> </ul> </li> <li>- Postal giro, Banking and savings account services;</li> <li>- Related other charges or fees n.i.e</li> <li>- Legal expenses of banks;</li> <li>- Bank guarantees or securities payments such as ; <ul style="list-style-type: none"> <li>-- minor guarantees or securities;</li> <li>-- export guarantees or securities;</li> <li>-- local project guarantees or securities, etc.;</li> <li>-- any bank guarantees or securities refund;</li> </ul> </li> <li>- Bank guarantees and pledging of collateral in favour of overseas bank branches and correspondents ;</li> </ul> |
| 2311  | Deposit and lending related explicit charges.                   | <p><i>Remittances payment to abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Deposit taking and lending services;</li> </ul>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                   | Explanatory note  |
|--|-------------------------------------|---|
|  |                                     | <ul style="list-style-type: none"> <li>-- <i>deposits services</i>;</li> <li>--- deposit services to corporate and institutional depositors;</li> <li>--- deposit services to other depositors;</li> <li>-- <i>lending services</i>;</li> <li>--- credit-granting services;</li> <li>--- guarantee towards repayments of foreign suppliers' credit;</li> <li>--- credit card loan services;</li> <li>--- other credit-granting services;</li> <li>--- non-mortgage loan services for business purposes;</li> <li>--- application and commitment fees;</li> <li>--- front end fees, syndication fees, administration fees, appraisal fees;</li> <li>--- fees for one-off guarantees;</li> <li>--- early/late repayment fees (excluding late repayment of loan interest i.e. an increase in interest rates as a result of late payment would not be classified as an explicit fee) or penalties;</li> <li>--- account charges, administration cost, lending cost and margins; between interest payable and the reference rate on loans deposits ;</li> <li>-- <i>Related other charges or fees n.i.e</i></li> <li>- Repayment of guarantees by resident against suppliers' credit or foreign loan;</li> </ul>   |
| 2312   | Auxiliary explicit charges<br>n.i.e | <p><i>Remittances payment to abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Financial advisory services;</li> <li>- Trust and Custody of financial assets or bullion;</li> <li>- Financial asset management and monitoring services;</li> <li>- Liquidity provision services;</li> <li>- Risk assumption services other than insurance;</li> <li>- Merger and acquisition services;</li> <li>- Credit rating services;</li> <li>- Stock exchange services;</li> <li>  -- commission earnings of brokerage firms;</li> <li>- Brokerage on financial instruments;</li> <li>- Other charge related to transaction in securities:</li> <li>  -- securities brokerage; placement of issues; underwriting; redemptions;</li> <li>  -- processing and clearing services of securities transactions;</li> <li>- Commissions and fees paid for the arrangement of financial derivative contracts;</li> <li>- Arrangements of swaps, options and other hedging instruments;</li> <li>- Services related to assets management, financial market operational and regulatory services, security custody services;</li> <li>- Syndicate , commitment fees, etc other than lending;</li> <li>- Service charges on purchases of IMF resources;</li> <li>- Margins on buying and selling transactions such as foreign exchange, shares, bonds, notes, financial derivatives, and other financial instruments are often bought and sold by dealers, market-maker, foreign exchange bureaus, and other intermediaries producing;</li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | <ul style="list-style-type: none"> <li>- Asset management cost deducted from property income payable in the case of asset-holding entities;</li> <li>- Margins between interest payable and the reference rate on loans and deposits ;</li> <li>- Leasing fees such as positioning fees etc;</li> <li>- Survey fees;</li> <li>- Portfolio management services;</li> <li>- Services related to the administration of financial markets;               <ul style="list-style-type: none"> <li>-- financial market operational, market regulatory, other financial market administration services;</li> </ul> </li> <li>- Other services auxiliary to financial services;               <ul style="list-style-type: none"> <li>-- financial consultancy, financial transactions processing and clearinghouse services;</li> <li>-- other services auxiliary to financial services;</li> </ul> </li> <li>- Services of holding financial assets;               <ul style="list-style-type: none"> <li>-- services of holding financial assets, holding equity of subsidiary companies, holding securities and other assets of trusts and funds and similar financial entities;</li> </ul> </li> <li>- Any guarantees or securities penalty claims;</li> <li>- Related other charges or fees n.i.e.;</li> </ul> |
| 2313   | Payments other charges on account of CFR/CIF basis import:                   | Payments other charges on account of CFR basis import such as <ul style="list-style-type: none"> <li>- Document handling charges;</li> <li>- FCA charges;</li> <li>- Commission, fees etc</li> </ul>   |
| 2314   | Payments other charges on account of direct/deemed export bills discounting: | Payments other charges on account of direct/deemed export bills discounting such as -- Commission, fees, charges etc   |
| <b>232</b>   | <b>Other financial services</b>  | <b>Other financial services</b>  |
| 2320   | Refunds and rebates  | <i>Remittances payment to abroad on account of</i><br>Refunds and rebates<br><b>(a) Short weight claim;</b> <ul style="list-style-type: none"> <li>- Remittances against export or import claims;</li> <li>- Loss in weights of goods, quality claims and difference in prices etc.;</li> <li>- Miscellaneous claims on export or import;</li> </ul><br><b>(b) Quality claim;</b> <ul style="list-style-type: none"> <li>- Default;</li> <li>- Moisture Claim;</li> <li>- Late shipment penalty;</li> <li>- Difference for payment at sight instead of after sight (Usance) basis;</li> <li>- Freight rebate (or difference in rebate);</li> <li>- Refund against overpricing;</li> <li>- Discount claims for shipment of Readymade Garments;</li> </ul> <b>(c) Other refunds and rebate;</b> <ul style="list-style-type: none"> <li>- Refund of import or export value to nonresident ;</li> <li>- Other refund of financial services to nonresident;</li> </ul>  |
| 2321   | Earnest and securities money:  | <i>Remittances payment to abroad on account of</i><br><ul style="list-style-type: none"> <li>- Any type of earnest or security (other than bank guarantee or security) money payment to abroad by nonresident enterprises/firms etc.</li> <li>- Refund of securities money from nonresident ;</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                            | Explanatory note  |
|--|--|---|
|  |  | <ul style="list-style-type: none"> <li>- Refund of earnest money from nonresident ;</li> <li>- Non-refundable tender application money</li> <li>- Others</li> </ul>   |
| 24   | Computer and Information Services            | <p><b>Computer services consist of hardware and software-related services and data-processing services. Information services include news agency services and other information provision services.</b></p>   |
| 241  | Computer Services                            | <p><b>Computer services consist of hardware and software-related services, IT enabled services and data-processing services.</b></p> <p><i>(Note: The following services are excluded from computer services:</i></p> <p><i>a) Computer training courses not designed for a specific user which are included in other personal, cultural, and recreational services use are shown under the code 2630)</i></p> <p><i>b) Charges for licenses to reproduce and/or distribute software, which has been included in charges for the use of intellectual properties are shown under the code 2511.</i></p> <p><i>c) Leasing of computers without an operator is included in operational leasing are shown under the code 2721.</i></p>  |
| 2410   | Information Technology (IT) Enabled Services | <p><i>Remittances payment to abroad on account of</i></p> <p>Business Process Outsourcing(BPO) and hosting services:</p> <ul style="list-style-type: none"> <li>- <i>Business Process Outsourcing(BPO);</i> <ul style="list-style-type: none"> <li>-- Data entry; tabulation, and processing on a timesharing basis;</li> <li>-- Analysis, design, and programming of systems ready to use; <ul style="list-style-type: none"> <li>--- web page development and design;</li> </ul> </li> <li>-- Call centre;</li> <li>-- Graphic design; computer aided design/ drawing (cad);</li> <li>-- Digital (on line, mobile etc.) content development and management;</li> <li>-- Animation (2d and 3d);</li> <li>-- Geographic information systems (GIS);</li> <li>-- Medical transcription services;</li> <li>-- Finance &amp; accounting outsourcing;</li> <li>-- HR &amp; Payroll outsourcing ;</li> <li>-- Legal process outsourcing;</li> <li>-- Supply chain management outsourcing;</li> <li>-- Robotics process outsourcing;</li> <li>-- IT management and services outsourcing;</li> <li>-- Customer relationship management (CRM) outsourcing;</li> <li>-- Digital content development and management;</li> <li>-- Search engine optimization ;</li> <li>-- Document conversion ;</li> <li>-- Imaging and archiving including digital archiving of physical records;</li> <li>-- Server system management and maintenance;</li> <li>-- Cyber security services;</li> </ul> </li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | <ul style="list-style-type: none"> <li>-- Database management;</li> <li>-- Virtual assistant ;</li> <li>-- IT Helpdesk ;</li> <li>-- Data security &amp; big data management ;</li> <li>-- E-health ;</li> <li>-- Internet of Things (IOT);</li> <li>-- Big data management;</li> <li>-- Banking application services;</li> <li>-- Capital market solution services;</li> <li>-- E-commerce &amp; Portals;</li> <li>-- Education institute management application services;</li> <li>-- Enterprise content management services;</li> <li>-- E-governance services;</li> <li>-- Enterprise Resource Planning (ERP) &amp; integrated business application;</li> <li>-- Hospital management system services;</li> <li>-- Real estate management system services;</li> <li>-- Office management solution services;</li> <li>-- POS &amp; Inventory Management System Services;</li> <li>-- Document management services;</li> <li>-- Human resource processing services;</li> <li>-- Internet Service Provider (ISP's) services;</li> <li>-- Web Listing;</li> <li>-- Analytics ;</li> <li>-- Augmented Reality;</li> <li>- Other Business Process Outsourcing(BPO) related services;</li> <li>- <i>Hosting and information technology(IT)infrastructure provisioning services:</i> <ul style="list-style-type: none"> <li>-- website hosting services;</li> <li>-- web page hosting services;</li> <li>--- the provision of server space on the internet to host clients 'web page;</li> <li>-- web domain services;</li> <li>-- hosting clients' applications;</li> <li>-- application service provisioning;</li> <li>-- other hosting and IT infrastructure provisioning services;</li> </ul> </li> </ul> |
| 2411   | Computer and Information Technology (IT) consultancy and management services | <p><i>Remittances payment to abroad on account of</i></p> <p>Hardware and software consultancy implementation services, and Technical consultancy services related to software:</p> <ul style="list-style-type: none"> <li>- Hardware and software consultancy and implementation services, including management of subcontracted computer services;</li> <li>-- technical consultancy services related to software;</li> <li>-- systems maintenance and other support services;</li> <li>--- IT or computer training provided services;</li> <li>( <i>except IT or computer training courses not designed for a specific user which shall be reported under code 2630</i>)</li> <li>-- IT support services and software maintenance services</li> <li>-- IT Infrastructure planning, development, implementation and maintenance services;</li> <li>-- IT consultancy, and IT project management/ consultancy;</li> <li>-- IT business process management services;</li> </ul>  |

| Section<br>- Division<br>-Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|---|--|---|
|   |  | <ul style="list-style-type: none"> <li>- Information technology(IT) design and development services;</li> <li>-- IT design and development services for applications;</li> <li>-- IT design and development services for networks and systems;</li> <li>- Other computer or IT related consultancy;</li> <li>- IT infrastructure and network management services;</li> <li>-- network management services;</li> <li>-- computer systems management services;</li> <li>-- IT related other management services;</li> <li>- Data recovery services, provision of advice and assistance on matters related to the management of computer resources;</li> <li>-- provision of advice and assistance on matters related to the management of computer resources;</li> <li>-- database management;</li> <li>- Systems maintenance and other support services;</li> <li>- IT support and software maintenance services;</li> <li>- Computer aided engineering;</li> <li>- Remote IT maintenance;</li> <li>- IT support and software maintenance;</li> <li>- Computer facilities management provided to non-resident and ITES services;</li> <li>- Vendor fees or any other supervision charges or fees of software;</li> </ul> |
| 2412  | Import of computer software including turn-key basis import of software (customized) | <p><i>Remittances payment to abroad on account of</i><br/>Import payments of computer software</p> <ul style="list-style-type: none"> <li>- Customized software (however delivered) and related licenses to use;</li> <li>- The development, production, supply, and documentation of customized software, including operating systems, made to order for specific user;</li> <li>- Customized software other all types;</li> <li>-- operating systems, packaged;</li> <li>-- network software, packaged;</li> <li>-- database management software, packaged;</li> <li>-- development tools and programming languages software, packaged;</li> <li>-- general business productivity and home use applications, packaged;</li> <li>-- other application software, packaged;</li> <li>-- software originals;</li> <li>-- system software downloads;</li> <li>-- application software downloads;</li> <li>-- on-line software;</li> <li>- turn-key basis import of software i.e. import of software on <i>contra port</i> merchanting trade service</li> <li>- Customization of third party developed/open sourced software by local companies to fit the need of individual users;</li> </ul>                             |
| 2413  | Import of computer software including turn-key basis import of software (non-        | <p><i>Remittances payment to abroad on account of</i><br/>Import payments of computer software (non-customized):</p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note  |
|--|---|---|
|  | customized)   | <ul style="list-style-type: none"> <li>- Non-customized (mass-produced) software               <ul style="list-style-type: none"> <li>-- downloaded or otherwise electronically delivered, whether with a periodic license fee or a single payment;</li> <li>-- provided on physical media/on a storage device with periodic license fee</li> <li>-- provided on physical media with right to perpetual use;</li> <li>-- sales and purchases of originals and ownership rights for software systems and applications;</li> </ul> </li> <li>- Non-customized software other all types;               <ul style="list-style-type: none"> <li>-- operating systems, packaged;</li> <li>-- network software, packaged;</li> <li>-- database management software, packaged;</li> <li>-- development tools and programming languages software, packaged;</li> <li>-- general business productivity and home use applications, packaged;</li> <li>-- other application software, packaged;</li> <li>-- software originals;</li> <li>-- system software downloads;</li> <li>-- application software downloads;</li> <li>-- on-line software;</li> </ul> </li> </ul> |
| 2414   | Installation concerning hardware and software, maintenance and repairs of computers and peripheral equipment services | <p>Installation payments for concerning hardware and software, maintenance and repairs of computers and peripheral equipment services:</p> <ul style="list-style-type: none"> <li>- Hardware and software installation, including installation of mainframes and central computing units;</li> <li>- Maintenance and repairs of computers and peripheral equipment;</li> <li>- Installation of personal computers and peripheral equipment;</li> <li>- Hardware maintenance;</li> <li>- Installation, maintenance and repairs of computers all types;</li> <li>- Technical assistance on computing services;</li> </ul> <p>(not as grant but as provided by the entity that employs the personnel delivering the services)</p>  |
| <b>242</b>   | <b>Information services</b>   | <p><b>Information services</b></p> <p>Information Services include news agency services, such as the provision of news, photographs and feature articles to media, direct non-bulk subscriptions to newspapers and periodical, and other information provision services etc.</p> <p><i>(Excluded bulk newspapers and periodicals which are included under general merchandise.)</i></p>   |
| 2420   | Remuneration of journalists/authors   | <p>Payments for remuneration of journalists/authors:</p> <ul style="list-style-type: none"> <li>- Earnings of journalists and writers;</li> <li>-- for contribution in foreign magazines, news papers, journal etc.</li> <li>-- book translation services;</li> <li>-- advance payments or reimbursement of such related services;</li> </ul>   |
| 2421   | News agency, library and archive services   | Payments for News agency, library and archive services;   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                           | Explanatory note   |
|--|---|--|
|  |   | <ul style="list-style-type: none"> <li>-News agents and correspondents agency services:               <ul style="list-style-type: none"> <li>-- provision of news, photographs, and feature articles to the media</li> <li>--- news agency services to newspapers and periodicals;</li> <li>--- news agency services to audiovisual media;</li> <li>--- news agent commission;</li> </ul> </li> <li>-- advance payments or reimbursement of such related services;</li> <li>- Library and archive services to domestic news papers and periodicals by non-residents.               <ul style="list-style-type: none"> <li>-- library services;</li> <li>-- archive services;</li> <li>-- advance payments or reimbursement of such related services;</li> </ul> </li> </ul>  |
| 2422   | Subscription to news papers and periodicals | Payments for Subscription to news papers and periodicals: <ul style="list-style-type: none"> <li>- Direct non-bulk subscriptions to newspapers and periodicals, whether by mail, electronic transmission, or other means;</li> <li>- purchase non-bulk books, newspapers and periodicals through online business services;</li> <li>- purchase non-bulk books, newspapers and periodicals through other than online business services;</li> <li>- Cost of subscription of news items, features, articles of foreign news agencies;</li> <li>- Subscription fee for academic/research journals to be procured from abroad by public universities and medical colleges, recognized national research/training institutions;               <ul style="list-style-type: none"> <li>-- public universities and medical colleges, recognized national research/training institutions, University Grants Commission (UGC) approved private universities and Govt. approved private medical colleges;</li> </ul> </li> <li>- Any fees or charges to published in foreign journals and newspapers etc.;</li> <li>- Advance payments or reimbursement of such related services;</li> </ul> |
| 2423   | Other information provision services        | Payments for Other information provision services: <ul style="list-style-type: none"> <li>- Database services:               <ul style="list-style-type: none"> <li>-- database conception, data storage, and the dissemination of data and databases (including directories and mailing list); both online and through magnetic;</li> </ul> </li> <li>- Optical or printed media;</li> <li>- Web search portals content (search engine services that find internet addresses for clients who input keyword queries);</li> <li>- On-line content services;               <ul style="list-style-type: none"> <li>-- on-line text based information services;                   <ul style="list-style-type: none"> <li>--- on-line books;</li> <li>--- on-line newspapers and periodicals;</li> </ul> </li> <li>-- on-line audio content;                   <ul style="list-style-type: none"> <li>--- musical audio downloads;</li> <li>--- streamed audio content;</li> </ul> </li> <li>-- on-line video content;                   <ul style="list-style-type: none"> <li>--- films and other video downloads;</li> </ul> </li> </ul> </li> </ul>                               |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note  |
|--|---|---|
|  |   | <ul style="list-style-type: none"> <li>--- steamed video downloads;</li> <li>-- on-line software downloads;</li> <li>--- system software downloads;</li> <li>--- application software downloads;</li> <li>-- on-line courses services to use server;</li> <li>-- other on-line content;</li> <li>--- on-line games;</li> <li>--- on-line software;</li> <li>--- on-line adult content;</li> <li>- Other on-line content provision services etc.;</li> </ul>   |
| 25   | Charges for the use of intellectual properties n.i.e.   | <b>Charges for the intellectual properties cover transaction between residents and non-residents associated with the authorized use of intangible non-produced non-financial assets and proprietary rights such as patents, copyright, trademarks, industrial processes etc. and with the use through licensing agreement of produced originals or prototypes such as manuscripts and films.</b>  |
| 251  | Charges for the use of intellectual properties n.i.e.   | <p><b>Charges for the intellectual properties cover transaction between residents and non-residents associated with the authorized use of intangible non-produced non-financial assets and proprietary rights such as patents, copyright, trademarks, industrial processes etc. and with the use through licensing agreement of produced originals or prototypes such as manuscripts and films.</b></p> <p><i>These right can arise from research and development, as well as from marketing and Charges for licenses to reproduce and / or distribute (or both) intellectual property embodied in produced originals or prototypes.</i></p>  |
| 2510   | Charges for the use of proprietary right<br><br><i>(These right can arise from research and development, as well as from marketing)</i> | <p>Payments for Charges for the use of proprietary right</p> <ul style="list-style-type: none"> <li>- Royalties; <ul style="list-style-type: none"> <li>-- <i>Royalties are payments made to authors and musicians when their work is sold or performed. They usually pay a fixed percentage of the profits from these sales or performances.</i></li> </ul> </li> <li>- Charges for the use of proprietary rights; <ul style="list-style-type: none"> <li>-- <i>Rights can arise from research and development, as well as from marketing;</i></li> </ul> </li> <li>- Patents; <ul style="list-style-type: none"> <li>-- <i>A patent is official right to be the only person or company allowed to make or sell a new product for a certain period of time</i></li> </ul> </li> <li>- Copyrights; <ul style="list-style-type: none"> <li>-- charges of copy right on books and manuscripts;</li> <li>-- charges of copy right on computer software;</li> <li>-- charges of copy right on cinematographic works;</li> <li>-- charges of copy right on sound recordings;</li> <li>-- charges of copy right on live performances and television / cable/ satellite broadcast;</li> </ul> </li> <li>- Trademarks; <ul style="list-style-type: none"> <li>-- <i>A trademark is a name or symbol that a company uses on its products and that cannot legally be used by another</i></li> </ul> </li> </ul> |

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|   |   | <p><i>company.</i></p> <ul style="list-style-type: none"> <li>- Industrial processes and designs;               <ul style="list-style-type: none"> <li>--- charges of trade secrets;</li> <li>--- charges of franchises, trademark revenue, payments for use of brand names, and so forth include aspects of property income and aspects of services; <i>(such as the active processes, marketing, and quality control).</i></li> </ul> </li> <li>- Originals and ownership rights for software systems and applications;</li> <li>- Royalties of other intellectual property;</li> <li>- Fees or charges for fishing rights;</li> </ul>  |
| 2511  | Licensing services for the right to use reproduce and / or distribute(or both) intellectual property and similar products | <p>Payments for Licensing services for the right to use reproduce and / or distribute(or both) intellectual property and similar products:</p> <ul style="list-style-type: none"> <li>- Charges for licenses to reproduce and / or distribute( or both) intellectual property embodied in produced originals or prototypes;               <ul style="list-style-type: none"> <li>-- licensing services for the right to use of books and manuscripts;</li> <li>-- licensing services for the right to use of cinematographic works, and sound recording, films related rights and other related rights;</li> <li>-- licensing services for the right to use of live performances and television / cable/ satellite broadcast;</li> <li>-- licensing services for the right to use of credit card/visa card etc;</li> </ul> </li> <li>- Charges for licenses for the right to use computer software and databases;               <ul style="list-style-type: none"> <li>-- licensing services for the right to use all types of customized and non-customized computer software;</li> <li>-- licensing services for the right to use databases;</li> </ul> </li> <li>- Charges for licenses for the right to use entertainment, literary or artistic originals;               <ul style="list-style-type: none"> <li>-- licensing services for the right to use entertainment, literary or artistic originals;</li> </ul> </li> <li>- Licensing services for the right to use research and development (R&amp;D);</li> <li>- Licensing services for the right to use trademarks and franchises;</li> <li>- Licensing services for the right to use mineral exploration and evaluation;</li> <li>- Licensing services for the right to use other intellectual property products;</li> <li>- Technology transfer: technology transfer is accomplished through licensing intellectual property (IP) to companies that have the resources and desire to develop and produce the technology for specific applications. In the form of cash fees and/or equity and/or royalties on earned revenues for the products or services that were licensed.</li> </ul> |
| 26  | <b>Personal, Cultural and Recreational Services</b>   | <p><b>Personal, cultural and recreational services consists of</b></p> <p><b>(i) audiovisual and related services and</b></p> <p><b>(ii) Other Personal, cultural and recreational services.</b></p> <p><b>Audiovisual and related services consist of services and</b></p>   |

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|  |   | <b>fees related to the production of motion pictures. Other cultural and recreational services include health services, education services, and others.</b>   |
| <b>262</b>   | <b>Audiovisual services</b>                               | <b>Audiovisual and related services consist of services and fees related to the production of motion pictures.</b>  |
| 2620   | Audio Visual and related services                         | <p>Payments for Audio Visual and related services;</p> <ul style="list-style-type: none"> <li>- Produced of motion pictures services charges and fees; <ul style="list-style-type: none"> <li>-- on film or motion picture or videotape, disk, or transmitted electronically, etc.;</li> <li>-- motion picture, videotape, radio and television programme (live or on tape) production services;</li> <li>-- motion picture, videotape, radio and television programme originals;</li> <li>-- musical/sound recordings services(live or on tape) ; sound recording originals;</li> </ul> </li> <li>- Motion picture, videotape and television programme distribution services;</li> <li>- Motion picture projection services;</li> <li>- Audiovisual post-production services; <ul style="list-style-type: none"> <li>-- audiovisual editing services;</li> <li>-- transfers and duplication of masters services;</li> <li>-- colour correction and digital restoration services;</li> <li>-- animation services;</li> <li>-- captioning titling and subtitling services;</li> <li>-- sound editing and design services;</li> <li>-- other post-production services;</li> </ul> </li> <li>- Rental of audiovisual and related products services;</li> <li>- Charges for access to encrypted television channels such as cable and satellite services;</li> <li>- Fees to actors, directors, and producers involved with theatrical and musical productions services;</li> <li>- Charges or fees of mass-produced recording and manuscripts that are purchased or sold outright or for perpetual use if downloaded (i.e. Delivered electronically) services ;</li> <li>- Charges or fees of CD-ROM, disk, paper, and so forth products obtained through a license to use( other than when conveying perpetual use), as is the use of other online content related to audio and visual media services;</li> <li>- Purchases and sales of original manuscripts, sound recordings, films and so forth;</li> </ul> |
| <b>263</b>   | <b>Other personal, cultural and recreational services</b> | <b>Other personal, cultural and recreational services include health services, education services, and others.</b><br><i>(health services or education services provided to nonresidents who are present in the territory of the service provider are included in travel)</i>   |
| 2630   | Other personal, cultural and recreational services        | <p>Payments for Other personal, cultural and recreational services:</p> <p><b>a) Health services:</b></p> <ul style="list-style-type: none"> <li>- Charges /fees for health services provided by hospitals, doctors, nurses and paramedical and similar personnel;</li> <li>- Charges /fees for health services provided by laboratory and</li> </ul>   |

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|   |                   | <p>similar services, whether rendered remotely or on-site;</p> <ul style="list-style-type: none"> <li>- Inpatient (surgical, gynecological and obstetrical, psychiatric and others) services;</li> <li>- Medical and dental services;</li> <li>- Other human health services;</li> <li>- Residential care services for the elderly and disabled;</li> <li>- Charges /fees for medical check-up/ medical examination for migrant workers by hospitals, diagnostic center;</li> </ul> <p><b>b) Education services:</b></p> <ul style="list-style-type: none"> <li>- charges /fees for education services comprise services relating to education;</li> <li>- correspondence courses and education via television or the internet;</li> <li>- correspondence courses and education by teachers and so forth who supply services directly in host economies;</li> <li>- computer training courses not designed for a specific user;</li> <li>- Examination of GRE, SAT, TOFEL, GMAT, Application fees, registration fees, etc. in connection with admission into foreign educational institutions who supply services directly in host economies;</li> </ul> <p><b>c) Other personal, cultural, and recreational services:</b></p> <ul style="list-style-type: none"> <li>- charges /fees for those associated with museums and other cultural;</li> <li>- museum and preservation services of historical site and buildings;</li> <li>- botanical, zoological and nature reserve services;</li> <li>- charges /fees for those associated with sporting;</li> <li>- fees and prize of athletes; services of athletes, and support services related to sports and recreation;</li> <li>- charges or fees of sporting events, circuses, other similar events services;</li> <li>- sports and recreational sports event promotion and organization (sports clubs) services;</li> <li>- sports and recreational sports facility operation services;</li> <li>- other sports and recreational sports services;</li> <li>- charges /fees for those with gambling, recreational activities; and other amusement services ;</li> <li>- gambling and betting services;</li> <li>- online gambling services;</li> <li>- other gambling and betting services;</li> <li>- The amount paid for lottery tickets or placed in bets: <ul style="list-style-type: none"> <li>-- a service charge payable by the unit organizing the lottery or gambling (this charge may also have to cover taxes on gambling);</li> <li>-- transfer to cover the amounts payable to the winners and , in some cases, amounts payable to charities;</li> </ul> </li> <li>- amusement park and similar attraction services;<br/>(<i>Amusement is the pleasure that you get from being entertained or from doing something interesting.</i>)</li> <li>- coin operated amusement machine services;</li> <li>- other recreation and amusement services n.i.e.;</li> <li>- charges /fees for those with performing arts and other live entertainment event presentation promotion activities;</li> <li>- performing arts event promotion and organization services;</li> <li>- performing arts event production and presentation services;</li> </ul> |

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|  |                               | <ul style="list-style-type: none"> <li>- performing arts facility operation services;</li> <li>- other performing arts and live entertainment services;</li> <li>- charges /fees for those with services of performing and other artists;</li> <li>- services of performing artists;</li> <li>- services of authors, composers, sculptors and other artists, except performing artists;</li> <li>- original works of authors, composers and other artists except performing artists, painters and sculptors;</li> <li>- Other social services with accommodation;</li> <li>- Social services without accommodation for the elderly and disabled;</li> <li>- Other social services without accommodation;</li> </ul> <p><i>- Refund of such above services such as refund of application fees advance admission fees etc.</i></p> |
| 27   | Other Business Services       | <p><b>Other business services cover various categories of services transactions between residents and non-residents other than those mentioned above. It comprises:</b></p> <ul style="list-style-type: none"> <li>(i) <b>Trade-related services;</b></li> <li>(ii) <b>Operating leasing;</b></li> <li>(iii) <b>Professional and management consulting services;</b></li> <li>(iv) <b>Research and development services;</b></li> <li>(v) <b>Technical, Waste treatment and depollution, agricultural, and mining services, and Other business services;</b></li> </ul>  |
| 271  | Trade related services:       | <p><b>Trade-related services cover merchanting and other trade-related services.</b></p> <p><b>i) Merchanting is defined as the purchase of goods by a resident from a non- resident and subsequent resale of the goods to another non-resident without the goods entering or leaving the compiling economy. The difference between the value of the goods when acquired and the value when sold is to be recorded as the value of the merchanting services provided.</b></p> <p><b>ii) Other trade-related services.</b></p>  |
| 2710   | Merchanting services:         | <p>Payments for Merchanting services:</p> <ul style="list-style-type: none"> <li>- Merchanting covers earnings on goods transactions of resident merchant with a non-resident. The purchase of goods by a resident from a non- resident and subsequent resale of the goods to another non-resident without the goods entering or leaving the compiling economy. Resale gross value reported shall be reported in this code.</li> <li>-- turn-key basis merchandise import;</li> <li>(except turn-key basis software import);</li> <li>-- Temporary import;</li> <li>-- other merchandise import out of general merchandise ;</li> </ul>  |
| 2711   | Other trade related services: | <p>Payments for Other trade related services;</p> <ul style="list-style-type: none"> <li>- Commissions on goods and service transactions payable as merchants commodity brokers, dealers, auctioneers (<i>an auction is a public sale where goods are sold to the person</i></li> </ul>  |

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|  |  | <p><i>who offers the highest price</i>), and commission agents etc in connection with goods transactions between resident and nonresident;</p> <ul style="list-style-type: none"> <li>-- auctioneer's fee or agent's commission on sales of ship, aircraft, and other goods;</li> <li>-- any trader's margin on CFR/CIF L/C or contract basis shall be reported in this code;</li> <li>-- fees and commissions on account of services performed by resident agents;</li> <li>-- fees and commissions on account of services performed by merchants;</li> <li>-- fees and commissions on account of services performed by commodity brokers;</li> <li>-- fees and commissions on account of services performed by commodity dealers;</li> <li>-- fees and commissions on account of services performed by auctioneers;</li> <li>-- fees and commissions on account of services performed by commission agents etc.;</li> <li>-- buying house commission;</li> <li>- Wholesale trade services; <ul style="list-style-type: none"> <li>-- wholesale trade services, except on a fee or contract basis;</li> <li>-- wholesale trade services on a fee or contract basis;</li> </ul> </li> <li>- Retail trade services; <ul style="list-style-type: none"> <li>-- non-specialized store retail trade services;</li> <li>-- special store retail trade services;</li> <li>-- mail order or internet retail trade services;</li> <li>-- other non-store retail trade services;</li> <li>-- retail trade services on a fee or contract basis;</li> </ul> </li> <li>- On-line trade services; <ul style="list-style-type: none"> <li>-- purchase of goods through online trade system, other than payment by international credit cards;</li> <li>-- purchase of goods through online trade system, payment through international credit cards;</li> </ul> </li> <li>- Other trade related services n.i.e. such as; <ul style="list-style-type: none"> <li>-- any margins, discounts, incentive etc. not included in the FOB price of the goods;</li> </ul> </li> <li>- <i>Commission of commodity futures traders;</i></li> </ul> |
| 2712   | Pre-shipment inspection and other trade related inspection services: | <p>Payments for Pre-shipment inspection and other trade related inspection services:</p> <ul style="list-style-type: none"> <li>- Pre-shipment inspection fees(on a fee or contract basis) in connection with goods transactions between resident and non-resident.</li> <li>- Any other inspection fees (on a fee or contract basis) advance payments or reimbursed in connection with goods transactions between resident and non-resident;</li> <li>- Import related goods inspection services ( on a charges or fees or commissions or contract basis)</li> </ul>   |
| 272  | <b>Operating leasing services :</b>                                  | <p><b>Operating leasing is the activity of renting out produced assets under arrangements that provide use of tangible assets to the lessee, but not involve the transfer of the bulk of risks and rewards of ownership to the lessee. Operating leasing may also be called leasing or rental services of specified produced assets, such as building or equipment.</b></p>   |

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|  |  | <p><b>Rental is also used as a term for the amounts payable under operating leases for produced assets, and is a service.</b></p> <p><b>Operating leasing can be identified by the following characteristics:</b></p> <p>(a) The lessor, or owner of the equipment, normally maintains a stock of assets in good working order that can be hired on demand, or at short notice, by users;</p> <p>(b) The assets may be rented out for varying periods of time. The lessee may renew the rental when the period expires; and</p> <p>(c) The lessor is frequently responsible for the maintenance and repair of the asset as part of the service that is provided to the lessee. The lessor must normally be a specialist in the operation of the asset and may also undertake to replace the equipment in the event of a serious or prolonged breakdown.</p> <p><b>Thus, in addition to the provision of an asset, the service provided under operating leasing by the lessor includes other elements, such as convenience and security, servicing, and back-up facilities.</b></p> |
| 2720   | <p>Operating leasing or rental and charters services without crew:</p> <p>(concerning transport equipment)</p> | <p>Payments for operating leasing or rental and charters services without crew:</p> <p>-Leasing or rental and charters services concerning transport equipment without crew;</p> <p>-- Leasing or rental and charters services concerning ships, vessels;</p> <p>-- Leasing or rental and charters services concerning aircraft;</p> <p>-- Leasing or rental and charters services concerning cars and light vans;</p> <p>-- Leasing or rental services concerning goods transport motor vehicles;</p> <p>-- Leasing or rental and charters services concerning railway cars;</p> <p>-- Leasing or rental and charters services concerning other land transport equipment;</p> <p>-- Leasing or rental and charters services concerning containers without operator;</p> <p>-- Leasing or rental and charters services concerning rigs without operator;</p> <p>-- Other transport equipments n.i.e.</p>   |
| 2721   | <p>Operating Leasing services concerning other type of equipment and other goods without an operator:</p>      | <p><b>(a) Payment of leasing or rental charters services concerning other type of machinery and equipment without an operator:</b></p> <p>- Leasing or rental and charters services concerning agricultural machinery and equipment;</p> <p>- Leasing or rental and charters services concerning construction machinery and equipment;</p> <p>- Leasing or rental and charters services concerning office machinery and equipment(except computers);</p> <p>- Leasing or rental and charters services concerning computers without operator;</p> <p>- Leasing or rental and charters services concerning</p>   |

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|  |  | <p>telecommunications equipment without operator;<br/>(<i>telecommunication line or capacity</i>)</p> <ul style="list-style-type: none"> <li>- Leasing or rental and charters services concerning other machinery and equipment n. i.e.;</li> </ul> <p><b>(b) Payments for operating leasing or rental and charters services concerning other goods without an operator:</b></p> <ul style="list-style-type: none"> <li>- Leasing or rental and charters services concerning televisions, radios, video cassette recorders and related equipment and accessories;</li> <li>- Leasing or rental and charters services concerning videotapes and disks;</li> <li>- Leasing or rental and charters services concerning furniture and other household appliances;</li> <li>- Leasing or rental and charters services concerning pleasure and leisure equipment;</li> <li>- Leasing or rental and charters services concerning household linen;</li> <li>- Leasing or rental and charters services concerning textiles, clothing and footwear;</li> <li>- Leasing or rental and charters services concerning do-it-yourself machinery and equipment;</li> <li>- Leasing or rental and charters services concerning other goods n. i.e.;</li> </ul> |
| 2723   |  |   |
| 273  | <b>Other miscellaneous services:</b>   | <p><b>Other miscellaneous services:</b></p> <p><b>a) Professional and management consulting services,</b></p> <p><b>b) Research and development services,</b></p> <p><b>c) Technical services,</b></p> <p><b>d) Waste treatment and depollution, agricultural, and mining services, and</b></p> <p><b>e) Other business services.</b></p>   |
| 2730   | <p>Legal services:</p> <p>(under professional and management consulting services)</p>  | <p>Payments for Legal services :</p> <ul style="list-style-type: none"> <li>- Legal advisory and representation services concerning criminal law;</li> <li>- Legal advisory and representation services concerning other fields of law;</li> <li>- Legal documentation and certification services;</li> <li>- Other legal services <ul style="list-style-type: none"> <li>-- legal advisory and representation services concerning other legal services;</li> <li>-- arbitration and conciliation services;</li> <li>-- other legal services n.i.e. such as court fees etc.;</li> </ul> </li> </ul>   |
| 2731   | <p>Accounting, auditing, book keeping, tax consultancy and other related service:</p> <p>(under professional and management consulting services)</p> | <p>Payments for Accounting, auditing, book keeping, tax consultancy and other related service:</p> <ul style="list-style-type: none"> <li>- Accounting, auditing, book keeping services; <ul style="list-style-type: none"> <li>-- financial auditing services;</li> <li>-- accounting services;</li> <li>-- bookkeeping services;</li> <li>-- payroll services;</li> </ul> </li> <li>- Tax consultancy and preparation services; <ul style="list-style-type: none"> <li>-- corporate tax consulting and preparation services;</li> <li>-- individual tax preparation and planning services;</li> </ul> </li> <li>- Insolvency and receivership services;</li> </ul>  |

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| 2732   | <p>Management consulting, managerial, public relation services:</p> <p>( under professional and management consulting services)</p> <p><i>(Services for the general management of a branch , subsidiary, or associate provided by a parent enterprise or other affiliated enterprise)</i></p> | <p>Payments for Management consulting, managerial, public relation services:</p> <ul style="list-style-type: none"> <li>- Management consulting management services; <ul style="list-style-type: none"> <li>-- strategic management consulting services;</li> <li>-- financial management consulting services;</li> <li>-- human resources management consulting services;</li> <li>---recruitment services including collecting information, Matching qualification and cross verification;</li> <li>-- marketing management consulting services;</li> <li>-- supply chain and other management consulting services;</li> <li>-- business process management consulting services;</li> <li>-- operations management consulting services;</li> <li>-- head office services such as managerial services;</li> <li>-- cost of training and consulting services;</li> <li>-- ancillary services provided by affiliated enterprises;</li> <li>-- costs of training and consultancy services as per relevant contract with the foreign trainer/consultant,</li> </ul> </li> <li>- Business consulting services; <ul style="list-style-type: none"> <li>-- public relations services;</li> <li>-- other business consulting services;</li> </ul> </li> <li>- Other management services <i>except construction project management</i>;</li> <li>- Other consulting services <i>other than architectural, engineering and other technical consulting services</i>;</li> <li>- Photography services and photographic processing services; <ul style="list-style-type: none"> <li>-- photography services and event videography services;</li> <li>--- portrait photography services;</li> <li>--- advertising and related photography services;</li> <li>--- event photography and event videography services;</li> <li>--- specialty photography services;</li> <li>--- restoration and retouching services of photography;</li> <li>--- other photography services;</li> <li>-- photography processing services;</li> </ul> </li> <li>- Other professional services; <ul style="list-style-type: none"> <li>-- original compilation of facts/information;</li> <li>-- translation and interpretation services;</li> <li>-- trademarks and franchises;</li> <li>-- other professional services n.i.e.;</li> </ul> </li> <li>- Veterinary services; <ul style="list-style-type: none"> <li>-- veterinary services for pet animals;</li> <li>-- veterinary services for livestock;</li> <li>-- other veterinary services;</li> </ul> </li> </ul> |
| 2733   | <p>Advertising, market research , and public opinion polling services:<br/>through print and electronic media</p> <p>(under professional and management consulting services)</p>  | <p>Payments for Advertising, market research , and public opinion polling services:</p> <ul style="list-style-type: none"> <li>- Advertising services through print media and electronic media; <ul style="list-style-type: none"> <li>-- full services advertising;</li> <li>-- direct marketing and direct mail services;</li> <li>-- exhibition services;</li> <li>-- other advertising services;</li> <li>-- cost of advertisement for products in electronic media;</li> <li>-- participation fees for trade fair, stall booking fees of trade</li> </ul> </li> </ul>   |

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|  |  | fair;<br>- Purchase or sale of advertising space or time, on commission through print media and electronic media;<br>- Sale of advertising space or time (except on commission);<br>-- sale of advertising space in print media(except on commission);<br>-- sale of TV/ radio advertising time(except on commission);<br>-- sale of other advertising space or time through print media and electronic media (except on commission);<br>-- website advertising services;<br>-- sale of other advertising space or time (except on commission);<br>- Market research , and public opinion polling services;<br>- Advance payment of such related services;   |
| 2734   | Research and development services:<br><br><i>(Covers those services associated with basic research, applied research and experimental development of new products and processes. Services associated with the science, social science and humanities are also covered. Also included is commercial research related to electronics, pharmaceuticals and biotechnological.)</i> | Payments for Research and development services:<br><br>- Research and experimental development services in natural sciences and engineering:<br>-- <i>Basic research services in natural sciences and engineering;</i><br>--- basic research services in physical sciences, chemistry and biology;<br>--- basic research services in biotechnology;<br>--- basic research services in engineering and technology;<br>--- basic research services in medical sciences and pharmacy;<br>--- basic research services in agricultural sciences;<br>--- basic research services in other natural sciences;<br>-- <i>Applied research services in natural sciences and engineering;</i><br>--- applied research services in physical sciences, chemistry and biology;<br>--- applied research services in biotechnology;<br>--- applied research services in engineering and technology;<br>--- applied research services in medical sciences and pharmacy;<br>--- applied research services in agricultural sciences;<br>--- applied research services in other natural sciences;<br>-- <i>Experimental development services in natural sciences and engineering;</i><br>--- experimental development services in physical sciences, chemistry and biology;<br>--- experimental development services in biotechnology;<br>--- experimental development services in engineering and technology;<br>--- experimental development services in medical sciences and pharmacy;<br>--- experimental development services in agricultural sciences;<br>--- experimental development services in other natural sciences;<br>- Research and experimental development services in social sciences and humanities: |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | <ul style="list-style-type: none"> <li>-- <i>Basic research services in social sciences and humanities;</i> <ul style="list-style-type: none"> <li>--- basic research services in psychology;</li> <li>--- basic research services in economics;</li> <li>--- basic research services in law;</li> <li>--- basic research services in languages and literature;</li> <li>--- basic research services in other social sciences and humanities;</li> </ul> </li> <li>-- <i>Applied research services in social sciences and humanities;</i> <ul style="list-style-type: none"> <li>--- applied research services in psychology;</li> <li>--- applied research services in economics;</li> <li>--- applied research services in law;</li> <li>--- applied research services in language and literature;</li> <li>--- applied research services in other social sciences and humanities;</li> </ul> </li> <li>-- <i>Experimental development services in social sciences and humanities;</i> <ul style="list-style-type: none"> <li>--- experimental development services in psychology;</li> <li>--- experimental development services in economics;</li> <li>--- experimental development services in law;</li> <li>--- experimental development services in languages and literature;</li> <li>--- experimental development services in other social sciences and humanities;</li> </ul> </li> <li>- Interdisciplinary research and experimental development services;<br/>( <i>Interdisciplinary means involving more than one academic subject</i>) <ul style="list-style-type: none"> <li>-- <i>Interdisciplinary research and experimental development services;</i> <ul style="list-style-type: none"> <li>--- Interdisciplinary basic research services;</li> <li>--- Interdisciplinary applied research services;</li> <li>--- Interdisciplinary experimental development services;</li> </ul> </li> </ul> </li> <li>- Research and development originals: <ul style="list-style-type: none"> <li>-- experimental development of new products;</li> </ul> </li> <li>- Development of operating systems that represent technological advances;</li> <li>- Commercial research related to electronics, pharmaceuticals, and Biotechnology;</li> <li>- Other product development that may give rise to patents;</li> <li>- Outright(<i>complete and total</i>) sales of the results of research and development;</li> </ul> |
| 2735   | Architectural, engineering, and other technical services:<br><br>(technical services) | Payments for Architectural, engineering, and other technical services: <ul style="list-style-type: none"> <li>- Architectural services, urban and land planning, and landscape architectural services; <ul style="list-style-type: none"> <li>-- <i>Architectural services and advisory services;</i> <ul style="list-style-type: none"> <li>--- architectural advisory services;</li> <li>--- architectural services for residential building projects;</li> <li>--- architectural services for non-residential building projects;</li> <li>--- historical restoration architectural services;</li> </ul> </li> <li>-- <i>Urban and land planning services;</i></li> </ul> </li> </ul>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description | Explanatory note   |
|--|-------------------|--|
|  |                   | <ul style="list-style-type: none"> <li>--- urban planning services;</li> <li>--- rural land planning services;</li> <li>--- project site master planning services;</li> <li>-- <i>Landscape architectural services and advisory services;</i></li> <li>--- Landscape architectural advisory services;</li> <li>--- Landscape architectural services;</li> <li>- Engineering services;</li> <li>-- <i>Engineering advisory services;</i></li> <li>-- <i>Engineering services for specific projects;</i></li> <li>--- Engineering services for building projects;</li> <li>--- Engineering services for industrial and manufacturing projects;</li> <li>--- Engineering services for transportation projects;</li> <li>--- Engineering services for power projects;</li> <li>--- Engineering services for telecommunication and broadcasting projects;</li> <li>--- Engineering services for waste management projects (hazardous and non-hazardous);</li> <li>--- Engineering services for water, sewerage and drainage projects;</li> <li>--- Engineering services for dams, bridges, airports, turnkey project etc;</li> <li>--- Engineering services for other projects;</li> <li>- Project management services :</li> <li>-- Technical and management services for construction projects;</li> <li>-- Technical and management services for all type installations (except computer installations);</li> <li>-- Technical and management services for other various projects;</li> <li>-- Any all other consultancy services for various development project;</li> <li>- Scientific and other technical services;</li> <li>-- <i>Geological, geophysical and other prospecting services;</i></li> <li>--- geological and geophysical consulting services;</li> <li>--- geophysical services;</li> <li>--- mineral exploration and evaluation;</li> <li>-- <i>Surface surveying and map-making services;</i></li> <li>--- surface surveying services ;</li> <li>--- map-making services;</li> <li>-- <i>Weather forecasting and meteorological services;</i></li> <li>-- <i>Technical testing and analysis services;</i></li> <li>--- composition and purity testing and analysis services;</li> <li>--- testing and analysis services of physical properties;</li> <li>--- testing and analysis services of integrated mechanical and electrical systems;</li> <li>--- technical inspection services of road transport vehicles;</li> <li>--- other technical testing and analysis services;</li> <li>- Other technical services;</li> <li>-- <i>Specialty design services;</i></li> <li>--- interior design services;</li> <li>--- industrial design services;</li> <li>--- other specialty design services;</li> <li>-- <i>Design originals; all types construction related design</i></li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | <ul style="list-style-type: none"> <li>-- <i>Scientific and technical consulting services;</i></li> <li>--- environmental related technical consulting services;</li> <li>--- dams, bridges, airports, turnkey project etc related technical consulting, and supervision services;</li> <li>--- architectural design of urban and rural development projects;</li> <li>--- planning and project design ;</li> <li>--- agricultural related technical consulting services;</li> <li>--- mining related technical consulting services;</li> <li>--- veterinary related technical consulting services;</li> <li>--- other scientific and technical consulting services n. i.e.;</li> <li>- Technical assistance on all other business services, category of architectural, engineering, and other technical nature; (not as grant but as provided by the entity that employs the personnel delivering the services)</li> <li>- Advance related technical consulting services.</li> </ul>   |
| 2736   | Waste treatment and depollution, other environmental protection, agricultural, hunting, forestry, fishing, and mining services | <p>Payments for Waste treatment and depollution, other environmental protection, agricultural, hunting, forestry, fishing, and mining services:<br/>(under professional and management consulting services)</p> <ul style="list-style-type: none"> <li>- Waste collection;</li> <li>-- Collection services of hazardous waste; <ul style="list-style-type: none"> <li>--- collection services of hazardous medical and other bio-hazardous waste;</li> <li>--- collection services of industrial hazardous waste (except medical and other bio-hazardous waste);</li> <li>--- collection services of other hazardous waste;</li> </ul> </li> <li>-- Collection services of non-hazardous recyclable materials; <ul style="list-style-type: none"> <li>--- Collection services of non-hazardous recyclable materials, residential;</li> <li>--- Collection services of non-hazardous recyclable materials, other;</li> </ul> </li> <li>-- General waste collection services; <ul style="list-style-type: none"> <li>--- General waste collection services, residential;</li> <li>--- General waste collection services, other;</li> </ul> </li> <li>- Waste treatment and disposal;</li> <li>-- Waste preparation, consolidation and storage services; <ul style="list-style-type: none"> <li>--- hazardous waste preparation, consolidation and storage services;</li> <li>--- ship-breaking and dismantling of works services;</li> <li>--- non-hazardous recyclable materials preparation, consolidation and storage services;</li> <li>--- other non-hazardous waste preparation, consolidation and storage services;</li> </ul> </li> <li>-- Hazardous waste treatment and disposal services; <ul style="list-style-type: none"> <li>--- hazardous waste treatment services;</li> <li>--- hazardous waste disposal services;</li> </ul> </li> <li>-- Non-hazardous waste treatment and disposal services; <ul style="list-style-type: none"> <li>--- sanitary landfill services, non-hazardous waste;</li> <li>--- other landfill services, non-hazardous waste;</li> <li>--- incineration of non-hazardous waste;</li> <li>--- other non-hazardous waste treatment and disposal services;</li> </ul> </li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
|--|--------------------|--|
|  |                    | <ul style="list-style-type: none"> <li>- Remediation services; <ul style="list-style-type: none"> <li>-- Site remediation and clean-up services; <ul style="list-style-type: none"> <li>--- site remediation and clean-up services, air;</li> <li>--- site remediation and clean-up services, surface water;</li> <li>--- site remediation and clean-up services, soil and ground water;</li> </ul> </li> <li>-- Containment, control and monitoring services and other site remediation services n. i.e.;</li> <li>-- Building remediation services;</li> <li>-- Other remediation services n. i.e.;</li> </ul> </li> <li>- Sanitation and similar services; <ul style="list-style-type: none"> <li>-- Sweeping and snow removal services;</li> <li>-- Other sanitation services;</li> </ul> </li> <li>- Sewerage, sewage treatment and septic tank cleaning services; <ul style="list-style-type: none"> <li>-- Sewerage and sewage treatment services;</li> <li>-- Septic tank emptying and cleaning services;</li> </ul> </li> <li>- Other environmental protection services n. i.e.; <ul style="list-style-type: none"> <li>-- Production of carbon offsets or carbon sequestration services;</li> <li>-- Agricultural crop e.g. protection against insects and diseases, increasing harvest yields, balanced fertilization, veterinary, forestry services etc ;</li> </ul> </li> <li>- Support and operation services to agriculture, hunting, forestry and fishing: <ul style="list-style-type: none"> <li>-- Support and operation services to crop production; <ul style="list-style-type: none"> <li>--- post-harvest crop, seed processing services;</li> <li>--- crop production services on inputs owned by others;</li> <li>--- other support services to crop production;</li> </ul> </li> <li>-- Animal husbandry services; <ul style="list-style-type: none"> <li>--- farm animal husbandry services on inputs owned by others;</li> <li>--- support services to farm animal husbandry;</li> <li>--- other animal husbandry services;</li> </ul> </li> <li>-- Support and operation services to hunting; <ul style="list-style-type: none"> <li>--- hunting services on resources owned by others;</li> <li>--- support services to hunting;</li> </ul> </li> <li>-- Support and operation services to forestry and logging; <ul style="list-style-type: none"> <li>--- forestry and logging services on inputs owned by others;</li> <li>--- support services to forestry and logging;</li> </ul> </li> <li>-- Support and operation services to fishing; <ul style="list-style-type: none"> <li>--- fishing services on resources and on inputs owned by others;</li> <li>--- support services to fishing and aquaculture;</li> </ul> </li> </ul> </li> <li>- Support and operation services to mining; (except mining construction services which shall be reported under code 2110 or 2112 and mining related technical consulting services which shall be reported under code 2735) <ul style="list-style-type: none"> <li>-- Support services to mining; <ul style="list-style-type: none"> <li>--- support services to oil, gas extraction and other mining;</li> <li>--- oil, gas extraction and other mining services on resources owned by others;</li> </ul> </li> </ul> </li> </ul> |
| 2737   | Agency commission: | Payments for Agency commission (other than indenting   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
|  | <i>(except freight agent, travel agent, insurance agent, and securities- brokerage agent etc.)</i>   | commission):<br><br><i>(except freight agent, travel agent, insurance agent, and securities- brokerage agent etc.)</i><br><br>- Agency commission of commercial trade agent and other business services agents;<br>(excluding other trade related services, freight agent, travel agent, etc)<br>- Advance payment of such related services.<br>- Employment of overseas agents etc commission;   |
| 2738   | Indenting commission:  | <i>Remittances payment to abroad on account of</i><br>- Commission etc. payment by agents of importers/ indentors;  |
| 2739   |  |   |
| 2740   | Real estate services   | Payments for Real estate services:<br>- Real estate services involving own or leased property;<br>-- rental or leasing services involving own or leased residential property, non-residential property;<br>- Trade services of buildings;<br>-- trade services of residential buildings, non-residential buildings, time-share properties, and vacant and subdivided land;<br>- Real estate services on a fee or contract basis;<br>-- residential property, non-residential property, and time-share property management services on a fee or contract basis;<br>--- residential building sales, non-residential building sales, and sale of time-share properties on a fee or contract basis;<br>--- land sales on a fee or contract basis;<br>--- real estate appraisal services on a fee or contract basis; |
| 2741   | Advertising services in online platform:<br><br>(under professional and management consulting services)  | Remittances payments to abroad through international credit cards/other than international credit cards on account of<br><br>- Advertise published in online platform through Google, Facebook, Youtube, Bing Ads, Linkedin Ads etc.  |
| 2742   |  |   |
| 2743   | Import of samples :<br>(Sample: there are no commercial value)   | <i>Remittances payment to abroad on account of</i><br>- sample value payment on behalf of import;   |
| 2744   | Maintenance, repair(repairing/re-conditioning/ improvements) and installation (other than construction services) services:<br><br><i>(except construction, transportation,</i> | Payment for Maintenance, repair(repairing/re-conditioning/ improvements) and installation (other than construction) services (includes any parts or materials supplied by the repairer or other and included in the charge if not identified)<br><br><b><i>Maintenance and repair services of fabricated metal products, machinery and equipments:</i></b><br>- Maintenance and repair services of fabricated metal products, commercial and industrial machinery and equipments;<br>- Maintenance and repair services of office and accounting   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
|  | <i>telecommunication and computer maintenance and installation services.)</i> | machinery, and other machinery and equipments;<br>- Maintenance and repair of computers and peripheral equipment (except transaction of under code: 2414);<br>- Maintenance and repair of transport machinery and equipment (except transaction of under code: 0041,0141, 0241, 0341);<br>- Repair services other goods;<br><b>Installation (other than construction services:</b><br>- Installation services of fabricated metal products, except machinery and equipments;<br>- Installation services of industrial, manufacturing and service industry machinery and equipments;<br>- Installation services of personal computers peripheral equipment (except transaction of under code: 2414);<br>- Installation services of radio, television and communications equipment and apparatus (except transaction of under code: 2011);<br>- Installation services of professional medical machinery and equipment, and precision and optical instruments;<br>- Installation services of electrical machinery and apparatus n.i.e.<br>- Installation services of office and accounting machinery ,<br>- Installation services other machinery and equipments;<br>- Fabrication, erection and installation of facilities;<br>- Any all other maintenance and repairing cost of machineries equipments of mills, factories and plants, etc<br>- <i>Other Maintenance, repair(repairing/re-conditioning/ improvements) and installation services n.i.e.</i><br>- <i>Vendor or any other supervision charges or fees of machineries equipments;</i> |
| 2745   |   |  |
| 2746   | Miscellaneous refund:   | Payment to abroad on account of miscellaneous refund:<br>- <i>Refund of other business services (excluding refund of financial services i.e. loss in weights, quality claim and difference in prices);</i>   |
| 2747   | Other miscellaneous business services:  | Payments for Other miscellaneous business services:<br>-Travel arrangement and tour operator related services:<br>-- Reservation services for convention centers, congress centers, exhibition halls;<br>-- Tour operator services;<br>-- Tourist guide services;<br>-- Tourism promotion and visitor information services;<br>- Support and operation services to electricity, gas, water and petroleum products distribution services:<br>(except related transportation services, construction services and technical consulting services)<br>-- Electricity transmission and distribution services ( on fee or contract basis) ;<br>-- Gas distribution services through mains (on fee or contract basis)<br>-- Water distribution services through mains (on fee or contract basis)<br>-- Steam, hot water and air conditioning supply (distribution  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description | Explanatory note   |
|--|-------------------|--|
|  |                   | <p>services) through mains (on fee or contract basis) ;</p> <ul style="list-style-type: none"> <li>-- Water distribution services, <i>except through mains</i> (on fee or contract basis) ;</li> <li>-- Petroleum or other petroleum products supply (distribution services), <i>through mains</i> ( on fee or contract basis) ;</li> <li>-- Petroleum or other petroleum products supply (distribution services), <i>except through mains</i> ( on fee or contract basis) ;</li> </ul> <p>- Employment services;</p> <ul style="list-style-type: none"> <li>-- personnel search and referral services;</li> <li>-- placement of personnel services;</li> <li>-- labour/staff supply or manpower supply services on a contract staffing, temporary staffing, long-term staffing etc.;</li> </ul> <p>- Investigation and security services;</p> <p>- Inspection Fee, Arbitration Fee, Survey and Analysis Fee etc.</p> <ul style="list-style-type: none"> <li>-- investigation services;</li> <li>-- security consulting services;</li> <li>-- security system services;</li> <li>-- armoured car services;</li> <li>-- guard services;</li> <li>-- other security services;</li> </ul> <p>- Cleaning services</p> <ul style="list-style-type: none"> <li>-- disinfecting and exterminating services;</li> <li>-- window cleaning, general cleaning services;</li> <li>-- building and specialized cleaning services;</li> </ul> <p>- Other support services;</p> <ul style="list-style-type: none"> <li>-- credit reporting services;</li> <li>-- collection agency services;</li> <li>-- telephone based call center and other support services;</li> <li>-- combined office administrative services;</li> <li>-- duplicating, mailing list compilation, mailing, document preparation and other specialized office support services;</li> <li>-- convention assistance , trade show assistance, event management fees and organization services;</li> <li>-- landscape care and maintenance services;</li> <li>-- other information and support services n. i. e.;</li> <li>-- signboard or bill board installation services;</li> <li>-- Warranty claim services;</li> </ul> <p>- Washing, cleaning and dyeing services;</p> <ul style="list-style-type: none"> <li>-- coin-operated laundry services;</li> <li>-- dry-cleaning services;</li> <li>-- other textile cleaning services;</li> <li>-- dyeing and colouring services;</li> <li>-- washing charge (on a fee or contact basis);</li> <li>-- dyeing charge (on a fee or contact basis);</li> <li>-- embroidery bill or charge (on a fee or contact basis);</li> <li>-- labeling charge (on a fee or contact basis);</li> <li>-- Import related accessories lab test/ Oeko-tex, standard certificate services;</li> </ul> <p>- Import related packaging services;</p> <ul style="list-style-type: none"> <li>-- packaging service charges (on a fee or contact basis);</li> </ul> <p>- Advance payment or reimbursement of such related</p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                            | Explanatory note  |
|--|--|---|
|  |  | <p>services;</p> <ul style="list-style-type: none"> <li>- Manufacturing services; publishing, printing and reproduction services; materials recovery services ( Other than Manufacturing services on physical inputs owned by others)</li> <li>-- publishing, printing, translation, interpretation, and reproduction services; <ul style="list-style-type: none"> <li>--- publishing, on a fee or contract basis;</li> <li>--- publishing and reproduction services of recorded media, on a fee or contract basis;</li> </ul> </li> <li>-- Moulding, pressing, stamping, extruding and similar plastic manufacturing services; on a fee or contract basis;</li> <li>-- Casting, forging, stamping and similar metal manufacturing services;</li> <li>-- Materials recovery(recycling) services, on a fee or contract basis; <ul style="list-style-type: none"> <li>--- metal waste and scrap recovery(recycling) services, on a fee or contract basis;</li> <li>--- non-metal waste and scrap recovery(recycling) services, on a fee or contract basis;</li> </ul> </li> <li>- Beauty and physical well-being services;</li> <li>- Funeral, cremation and undertaking services;</li> <li>- Other miscellaneous services;</li> <li>-- Medical related lab test or sample testing services;</li> <li>-- priority pass associate membership program-visa platinum card (payment for langue visited by card holder);</li> <li>-- others n.i.e.</li> <li>- Domestic services; <ul style="list-style-type: none"> <li>-- Other support services or project related support services provided by resident enterprises; Also included are forfeited down payments not able to be specified to any other services and sponsorship etc.</li> </ul> </li> </ul> |
| 2748   |  |   |
| 2749   |  |   |
| <b>28</b>  | <b>Government goods and services n.i.e.:</b> | <p><b>Government goods and services n.i.e. cover:</b></p> <p><b>(a) goods and services supplied by and to enclaves, such as embassies, military bases, and international organizations;</b></p> <p><b>(b) goods and services acquired from the host economy by diplomats, consular staff, and military personnel located abroad and their dependents; and</b></p> <p><b>(c) services supplied by and to governments and not included in other categories of services.</b></p> <p><b>Transactions of public corporations are not included, unless the other party is one of the specified types of institutions.</b></p> <p><b>Goods and services supplied by and to government and international organization enclaves</b></p> <p><b>As government and international organization enclaves are not residents of the territory in which they are physically located, their transactions with residents of the territory of location are international transactions. For the same reason, transactions of embassies, military bases, and so forth with their home economies are resident-to-</b></p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note  |
|--|---|---|
|  |   | <b>resident and outside the scope of international accounts.</b><br><br>(The expenditure of locally engaged staff of embassies, military bases, and so forth and international organization staff is not included in government goods and services n.i.e. and is usually resident to resident transaction)  |
| <b>281</b>   | <b>Bangladesh diplomatic missions and their attached offices:</b>   | <b>Bangladesh diplomatic missions and their attached offices:</b>   |
| 2810   | Bangladesh diplomatic missions and their attached offices located in abroad:                                | Bangladesh diplomatic missions and their attached offices located in abroad:<br><br>Amount remitted to Bangladesh Diplomatic mission and their attached offices located in abroad:<br>- Funds payment to abroad on account of supply of goods and services to embassies, consulates, military units or bases, defense agencies, and other official entities (such as aid missions; government tourism, information, and trade promotion offices)<br>-- to meet their establishment expenses;<br>-- to meet expatriate employees salaries;<br>-- to meet related attached office or project expenses;<br>-- acquisition of goods and services for joint military arrangements, peacekeeping forces, and other services<br>-- all types of goods and services, such as office supplies, vehicles, repairs, electricity, and rental of premises, for embassies, military bases, and so forth purchased from the host economy or economies other than the home economy; |
| 2811   | Foreign diplomatic missions and their attached offices located in Bangladesh:                               | Payment to abroad by foreign diplomatic mission, and their attached offices or their agents located in Bangladesh:<br><br>- Surplus earnings payments or fund refund on account of visa fees or charges and other services provided by embassies, consulates and their agents;<br>-- as well as their administrative payments on account of recovery of loans and advances to their employees;<br>- Surplus earnings payments or fund refund of military units or bases, defense agencies;<br>- Surplus earnings payments or fund refund of other official entities such as aid missions, foreign government tourism, information, and trade promotion offices;<br>- Other fund refund such as administrative earnings, surplus administrative cost and other costs by foreign diplomatic missions and their attached offices (embassies, consulates, military units or bases, defense agencies, other official entities) located in Bangladesh;                    |
| 2812   | Mutual agreement between foreign government or international organizations:<br><br>(Technical assistance as | Payments for Mutual agreement between foreign government or international organizations:<br>- Payments on provision of joint military arrangements and peace keeping forces; such as those of the U.N. and with foreign military technical assistance;<br>- Payments for police-type services such as keeping order;  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
|  | <i>grant is classified as current account)</i>  | <ul style="list-style-type: none"> <li>- Technical assistance payments for public administration services provided by foreign government or international organizations on mutual agreement ; (not as grant but as provided by the entity that employs the personnel delivering the services)</li> <li>- Other payments for as joint military agreements /arrangements ;</li> <li>- Payments on account of other services, such as those provided by the United Nations under mutual agreement;</li> </ul>   |
| <b>282</b>   | <b>Convertible Taka Account</b>   | <p><b><i>Debit from convertible taka account:</i></b></p> <p><b>ADs may open convertible Taka accounts in the names of foreign organizations/nationals viz., diplomatic missions, UN organizations, non-profit international bodies, foreign contractors and consultants engaged for specific projects under the Govt./Semi Govt. agencies and the expatriate employees of such missions/organizations who are resident in Bangladesh.</b></p> <p><b>Credits to convertible taka account and Debits to convertible taka account as per GFET Vol-1, chapter -14, section-1.</b></p> |
| 2820   | Convertible Taka A/C of foreign missions:<br><br><i>(Debit from convertible taka account)</i>                                       | <p><i>Debit from convertible taka account</i> of foreign missions:</p> <ul style="list-style-type: none"> <li>- Funds transfer to abroad from convertible taka account of foreign missions and their attached offices (embassies, consulates, military units or bases, defense agencies, other official entities) located in Bangladesh;</li> <li>-- debit for payment in foreign currency abroad;</li> <li>-- debit for transfer to non-resident foreign currency accounts;</li> </ul>  |
| 2821   | Convertible Taka A/C of International Bodies or organizations:<br><br><i>(Debit from convertible taka account)</i>                  | <p><i>Debit from convertible taka account</i> of International Bodies or organizations:</p> <ul style="list-style-type: none"> <li>- Funds transfer to abroad from convertible taka account of International Bodies such as UNO, UNRRA, WHO, ILO, FAO, ICAO, UNICEF, UNESCO etc located in Bangladesh ;</li> <li>-- debit for payment in foreign currency abroad;</li> <li>-- debit for transfer to non-resident foreign currency accounts;</li> </ul>   |
| 2822   | Convertible Taka A/C of other organizations /non-resident business enterprises:<br><br><i>(Debit from convertible taka account)</i> | <p><i>Debit from convertible taka account</i> of non-resident business enterprises:</p> <ul style="list-style-type: none"> <li>- Funds transfer to abroad from convertible taka account of others such as of foreign companies, firms, contractors and consultants engaged for specific projects under the Govt./Semi Govt. agencies located in Bangladesh;</li> <li>-- debit for payment in foreign currency abroad;</li> <li>-- debit for transfer to non-resident foreign currency accounts;</li> </ul>   |
| 2823   | Convertible Taka A/C of individuals:<br><br><i>(Debit from convertible taka account)</i>  | <p><i>Debit from convertible taka account of individuals</i></p> <ul style="list-style-type: none"> <li>- Funds transfer to abroad from convertible Taka A/C of foreign nationals (individuals) and the expatriate employees of foreign missions/ organizations who are resident in Bangladesh;</li> <li>-- debit for payment in foreign currency abroad;</li> <li>-- debit for transfer to non-resident foreign currency accounts;</li> </ul>   |

| Section<br>- Division<br>-Groups<br>- Reporting<br>classes code | Short description   | Explanatory note  |
|---|---|---|
| <b>283</b>  |   |   |
| 2830  |   |   |
| 2831  |   |   |
| 2832  |   |   |
| 2833  |   |   |
| <b>284</b>  |   |   |
| 2841  |   |   |
| 2842  |   |   |
| <b>285</b>  | <b>Others</b>   | <b>Others</b>   |
| 2850  | Import of foreign currency notes and coins  | Import of foreign currency notes and coins:<br>- Import of foreign currency by authorized dealers on their own account against payments in foreign exchange;  |
| 2851  | Office maintenance, establishment expenses and to execute business contract:  | Office maintenance, establishment expenses and to execute business contract:<br>Funds transfer to abroad on account of<br>- Opening of branches or subsidiary companies by a commercial or industrial concern;<br>-- Payment to abroad for operating expenses or current expenses of such offices opened in abroad by Bangladeshi commercial or industrial concern located in abroad;<br>- Payment to abroad for operating expenses or current expenses of local agents in abroad of Bangladeshi companies located in abroad;<br>- Payment to abroad for operating expenses or current expenses of Bangladeshi farms or construction projects or companies located in abroad;<br>- Payment to abroad for operating expenses or current expenses of Bangladeshi shipping companies/ airlines/ Bangladesh Biman or related agents offices located in abroad;<br>- Payment to abroad for operating expenses or current expenses of Bangladeshi rail or road companies or related agents offices located in abroad; |
| 2852  |   |   |
| 2853  |   |   |
| 2854  |   |   |
| 2855  | Miscellaneous payments of government goods and services n.i.e to abroad:<br><br><i>(Some services are related to government functions that are not able be classified to another specific service category ,so are classified as government services n.i.e.<br/>For instance, acquisition of new and existing buildings for an embassy, consulate, and so forth is classified as construction, rather than government goods and</i> | Miscellaneous payments of government goods and services n.i.e to abroad:<br><br>-Payment to abroad on account of government licenses, permits, and so forth;<br>-- to forbid the ownership or use of certain goods or the pursuit of certain activities, unless specific permission is granted by issuing a license or other certificate for a fees or charges;<br>-- government may provide some kind of certificate, or authorization, in return.<br>--- if the government uses the issue of licenses to exercise some proper regulatory function, such as checking the competence or qualifications of the person concerned, checking the efficient and safe functioning of equipment, or carrying out some other form of control  |

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|  | <i>services n.i.e.)</i>   | <p>that it would otherwise not be obliged to do, the payments made should be treated as purchases of services from government;</p> <ul style="list-style-type: none"> <li>- Services supplied by and to governments should be classified to specific services (business services, health, etc.), if possible;</li> <li>- Administrative services of the government <ul style="list-style-type: none"> <li>-- Overall government public services</li> <li>-- Public administrative services related to the provision of educational, health care, cultural and other social services, excluding social security services;</li> <li>-- Public administrative services related to the more efficient operation of business;</li> <li>-- Other administrative services of the government;</li> </ul> </li> <li>- Public administrative services provided to the community as a whole <ul style="list-style-type: none"> <li>-- Public administrative services related to external affairs, diplomatic and consular services abroad;</li> <li>-- Services related to foreign economic aid;</li> <li>-- Services related to foreign military aid;</li> <li>-- Military defence services;</li> <li>-- Civil defence services;</li> <li>-- Police and fire protection services;</li> <li>-- Public administrative services related to law courts ;</li> <li>-- Administrative services related to the detention or rehabilitation of criminals;</li> <li>-- Public administrative services related to other public order and safety affairs;</li> </ul> </li> <li>- Administrative services related to compulsory social security schemes <ul style="list-style-type: none"> <li>-- Administrative services related to sickness, maternity or temporary disablement benefit Schemes;</li> <li>-- Administrative services related to government employee pension schemes; old-age disability or survivors' benefit schemes, other than for government employees;</li> <li>-- Administrative services related to unemployment compensation benefit schemes;</li> <li>-- Administrative services related to family and child allowance programmes;</li> <li>-- other government services n.i.e.;</li> </ul> </li> <li>- Payment to abroad on account of miscellaneous refund of government goods and services;</li> </ul> |
| 2856   |   |  |
| 2857   |   |  |
| 2858   |   |  |
| <b>29</b>  | <p><b>MANUFACTURING SERVICES ON PHYSICAL INPUTS OWNED BY OTHERS:</b></p> <p><i>(All CMT basis export and import shall be reported in this code)</i></p> | <p><b>Manufacturing services on physical inputs owned by others cover processing, assembling, labeling, packing, etc., undertaken by enterprises that do not own the goods concerned. The manufacturing is undertaken by an entity that does not own the goods and that is paid a fee by the owner. In the cases, the ownership of the goods does not change, so no general merchandise transaction is recorded between the processor and the owner.</b></p>   |
| <b>291</b>   | <b>Goods for Processing (with</b>   | <b>Goods for Processing (with no change of ownership to the</b>  |

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|  | <p><b>no change of ownership to the processor):</b></p> <p><i>(All CMT basis export and import shall be reported in this code)</i></p> | <p><b>processor)</b></p> <p><b>Goods for processes that are often undertaken under arrangements for manufacturing services on physical inputs owned by others include oil refining, liquefaction of natural gas, assembly of clothing and electronics, assembly (excluding assembly of prefabricated construction, which are included in construction), labeling and packing (excluding those incidental to transport, which are included in transport services) .</b></p>  |
| 2910   | <p>Goods for processing in the reporting economy<br/>- goods received from abroad (Dr.):</p> <p>(See Annexure-B ,2)</p>                | <p>Goods received from abroad for Processing (Dr.):<br/>Gross value of goods received for processing (goods received from abroad before processing) with no change of ownership to the processor.<br/>[Calculation: (FOB-CMT) value of goods i.e. actual goods value before processing]</p> <p>- Manufacturing services on physical inputs owned by others:</p> <ul style="list-style-type: none"> <li>-- Food, beverage and tobacco manufacturing services;</li> <li>-- Textile, wearing apparel and leather manufacturing services;</li> <li>-- Wood and paper manufacturing services;</li> <li>-- Petroleum, vegetable oil, chemical and pharmaceutical product manufacturing/refining services;</li> <li>-- Rubber, plastic and other non-metallic mineral product manufacturing services;</li> <li>-- Basic metal manufacturing services;</li> <li>-- Fabricated metal product, machinery and equipment manufacturing services;</li> <li>-- Transport equipment manufacturing services;</li> <li>-- Other manufacturing services;</li> </ul>                     |
| 2911   | <p>Goods for Processing abroad<br/>- goods return from abroad(Dr.):</p> <p>(See Annexure-B ,2)</p>                                     | <p>Goods returned from abroad after processing (Dr.)<br/>Gross value of goods dispatched after processing (goods returned from abroad after processing) with no change of ownership to the processor.<br/>[ Calculation: Gross value (including CMT value) of goods i.e. CMT basis import after processing]</p> <p>- Manufacturing services on physical inputs owned by others:</p> <ul style="list-style-type: none"> <li>-- Food, beverage and tobacco manufacturing services;</li> <li>-- Textile, wearing apparel and leather manufacturing services;</li> <li>-- Wood and paper manufacturing services;</li> <li>-- Petroleum, vegetable oil, chemical and pharmaceutical Product manufacturing/refining services;</li> <li>-- Rubber, plastic and other non-metallic mineral product manufacturing services;</li> <li>-- Basic metal manufacturing services;</li> <li>-- Fabricated metal product, machinery and equipment manufacturing services;</li> <li>-- Transport equipment manufacturing services;</li> <li>-- Other manufacturing services;</li> </ul> |

## B. PRIMARY INCOME

The primary income account shows primary income flows between resident and nonresident institutional units. Primary income represents the return that accrues to institutional units for their contribution to the production process or for the provision of financial assets and renting natural resources to their institutional units. Two types of primary income are distinguished:

a) Income associated with the production process. Compensation of employees, tax and subsidies are income related to production.

b) Income associated with the ownership of financial and other non-produced assets.

Property income is the return for providing financial assets and renting natural resources. Investment income is the return for providing financial assets; it consists of dividends and withdrawals from income of quasi-corporations, reinvested earnings, and interest.

The international accounts distinguish the following types of primary income:

(a) compensation of employees; (b) dividends; (c) reinvested earnings; (d) interests;

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| 3  | COMPENSATION OF EMPLOYEES: | <p>Compensation of employees presents remuneration in return for the labor input to the production process contributed by an individual in an employer-employee relationship with the enterprise.</p> <p>a) Cross-border employees included seasonal or other short-term workers (less than one year) and border workers who are residents of one economy and work in another economy.</p> <p>b) Nonresidents who are employed as domestic helpers or housekeepers (for less than one year) by resident households are also treated as nonresident employees. Because embassies, consulates, military base, and so forth are considered extraterritorial to the economics in which they are located the compensation payable by local (<i>host country</i>) staff of these institutional entities is classified as payable to non-resident entities by resident entities. Compensation receivable by employees from international organizations, which are extraterritorial entities, represents payments to nonresident entities.</p> <p>c) Technical assistance personnel employed by international organizations or governments on long-term assignments (<i>for one year or more</i>) are residents of the economy in which they reside (<i>unless they are government employees with diplomatic status</i>). Similarly, employees of parent enterprises working in an affiliated enterprise in another economy for one year or more are residents of the economy in which they reside. Although such employees continue to be legally employed and paid by the parent enterprise (<i>which may be international organizations, foreign governments, or commercial enterprises</i>) their employer-employee relationship may not always be clear.</p> <p>d) Crew of ship, aircraft, oil rig, space stations, or other</p> |

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|--|----------------------------|---|
|  |                            | similar equipment that operates outside a territory or across several territories are treated as being resident in their home base territory. Their wage and salaries in cash or kind are compensation of employees.  |
| 30   | Compensation of employees: | <p>Compensation of employees has three main components:</p> <p>a) Wages and salaries in cash;<br/>Basic wage and salaries; extra pay for overtime, night work, and weekend work; cost of living allowances, local allowances, and expatriation allowances; bonuses; annual supplementary pay, such as 'thirteenth month' pay; allowances for transportation to and from work; holiday pay for official holidays or annual holidays; housing allowances;</p> <p>b) Wages and salaries in kind;<br/>Wage and salaries in kind consist of amounts payable in the form of goods, services, interest foregone, and shares to employees in return for labour input rendered.<br/>- benefits in kind should be valued at the market equivalent price;<br/>- employee stock options (ESO) are a way of paying wage and salaries in kind; and</p> <p>c) Employers' social contributions.<br/>Contribution employer pension schemes, social security funds, social contributions; which are shown in the secondary income account;</p>  |
| 302  | Compensation of employees: | Compensation of employees:  |
| 3020   | Compensation of employees: | <p>i) Cross-border employees, seasonal or other short-term workers (less than one year)</p> <p>a) Wages and salaries in cash;<br/>- basic wage and salaries;<br/>- extra pay for overtime, night work, and weekend work;<br/>- cost of living allowances, local allowances, and expatriation allowances;<br/>- bonuses; stock dividends<br/>- annual supplementary pay, such as 'thirteenth month' pay;<br/>- allowances for transportation to and from work;<br/>- holiday pay for official holidays or annual holidays;<br/>- housing allowances;</p> <p>b) Wages and salaries in kind;<br/>- Wage and salaries in kind consist of amounts payable in the form of goods, services, interest foregone, and shares to employees in return for labour input rendered.<br/>-- benefits in kind should be valued at the market equivalent price;<br/>-- employee stock options (ESO) are a way of paying wage and salaries in kind;</p> <p>ii) Local staff of embassies, international organizations, consulates, military bases, other institutional entities or commercial enterprises etc.</p> <p>a) Wages and salaries in cash;<br/>- basic wage and salaries;<br/>- extra pay for overtime, night work, and weekend work;<br/>- cost of living allowances, local allowances, and expatriation allowances;</p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description | Explanatory note   |
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|  |                   | <ul style="list-style-type: none"> <li>- bonuses; stock dividends</li> <li>- annual supplementary pay, such as 'thirteenth month' pay;</li> <li>- allowances for transportation to and from work;</li> <li>- holiday pay for official holidays or annual holidays;</li> <li>- housing allowances;</li> <li>b) Wages and salaries in kind;</li> <li>- Wage and salaries in kind consist of amounts payable in the form of goods, services, interest foregone, and shares to employees in return for labour input rendered.               <ul style="list-style-type: none"> <li>-- benefits in kind should be valued at the market equivalent price;</li> <li>-- employee stock options (ESO ) are a way of paying wage and salaries in kind;</li> </ul> </li> <li><b>iii) Crew of ships, aircraft, oil rigs, space stations, or other similar equipment that operates outside a territory or across several territories are treated as being resident in their home base territory.</b></li> <li>a) Wages and salaries in cash;</li> <li>- basic wage and salaries;</li> <li>- extra pay for overtime, night work, and weekend work;</li> <li>- cost of living allowances, local allowances, and expatriation allowances;</li> <li>- bonuses; stock dividends</li> <li>- annual supplementary pay, such as 'thirteenth month' pay;</li> <li>- allowances for transportation to and from work;</li> <li>- holiday pay for official holidays or annual holidays;</li> <li>- housing allowances;</li> <li>b) Wages and salaries in kind;</li> <li>- Wage and salaries in kind consist of amounts payable in the form of goods, services, interest foregone, and shares to employees in return for labour input rendered.               <ul style="list-style-type: none"> <li>-- benefits in kind should be valued at the market equivalent price;</li> <li>-- employee stock options (ESO) are a way of paying wage and salaries in kind;</li> </ul> </li> </ul> <p><i>Compensation of employees is recorded gross, before taxes and other expenses incurred in the economy where they performed is.</i></p> |
| 4  | INVESTMENT INCOME | <p>This section deals with investment income that is included under each functional category of financial assets and liabilities. It is also discusses specific issues related to investment income for a functional asset category. A functional asset category includes different types of financial instruments that serve the same function, and hence a functional category can include different types of investment income. <i>Financial derivatives and employee stock options do not give rise to investment income.</i> Investment income comes from interest payments, dividends, capital gains collected upon the sale of a security or other assets.</p> <p>The components of investment are classified as :</p> <ul style="list-style-type: none"> <li>(a) Direct investment income,</li> <li>(b) Portfolio investment income and</li> <li>(c) Other investment income.</li> </ul>   |

| Section<br>- Division<br>-Groups<br>- Reporting<br>classes code | Short description                          | Explanatory note   |
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| 40  | Direct Investment income:                  | <p><i>Direct investment is a category of cross-border investment associated with a resident in one economy having control or significant degree of influence on the management of an enterprise that is resident in another economy. Control is determined to exist if the direct investor owns more than 50 percent of the voting power in the direct investment enterprise. A significant degree of influence is determined to exist if the direct investor owns from 10 to 50 percent of the voting power in the direct investment enterprise</i></p> <p><b>Direct investment income includes all investment income arising from direct investment positions between resident and nonresident institutional units.</b></p> <p><b>Standard components of direct investment income:</b><br/> i) Dividends;<br/> ii) Reinvestment earning;<br/> iii) Interest;<br/> <b>Dividend:</b> Dividends are the distributed earnings allocated to the owners of equity for placing funds at the disposal of corporations.</p> <p><b>Withdrawals from income of quasi-corporations:</b> In legal terms, quasi-corporations cannot distribute income in the form of dividends. Nevertheless, the owner, or owners, of a quasi-corporation may choose to withdraw some or all of the income of the enterprise, and some quasi-corporations formally organized as trusts, partnerships, or other institutions may formally distribute some or only a portion of their earnings. From an economic point of view, the withdrawal of such income is equivalent to the distribution of corporate income through dividends and is treated the same way.</p> <p><b>Reinvestment earning:</b> Retained earnings refer to the percentage of net earnings not paid out as dividends, but retained by the company to be reinvested in its core business, or to pay debt. It is recorded under shareholders' equity on the balance sheet.</p> <p><b>Interest:</b> Interest payables are income on debt which comprising interest accruing to residents (direct investors, direct investment enterprises and fellow enterprises) on their debt payables, and interest payables comprising interest accruing to non-residents (direct investment enterprises, direct investors and fellow enterprises) on debt payables.</p> |
| 401   | Income on equity and investment fund share | <p><b>Income on equity:</b></p> <p><b>Direct investment income on equity or direct investment earnings is the return of the direct investor on the equity component of the direct investment position. Dividends, distributed branch earnings, reinvested earnings and</b></p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
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|  |  | <p><b>undistributed branch earnings are components of FDI income on equity.</b></p> <p><b>Income on investment fund share:</b></p> <p><b>An investment fund is a supply of capital belonging to numerous investors used to collectively purchase securities while each investor retains ownership and control of his own shares. Types of investment funds include mutual funds, exchange-traded funds, money market funds and hedge funds. Income on investment fund shares includes both dividends and reinvested earnings.</b></p>  |
| 4010   | <p><i>Dividends and distributed branch profits &amp; withdrawals from income of quasi-corporations of Telecommunication sectors:</i></p>   | <p><i>Dividend and distributed branch profits of direct investor in direct investment enterprises</i></p> <p>- Direct investors in direct investment enterprises:<br/>[Income of resident direct investment enterprise payment to abroad]</p> <p>-- <i>Income on equity other than investment fund shares;</i><br/>--- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern;<br/>--- Withdrawals from income of quasi-corporations including distributed branch profits;<br/>--- Distributed branch profits;<br/>-- <i>Income on investment fund shares;</i><br/>--- Dividends;</p> |
| 4011   | <p><i>Dividends and distributed branch profits &amp; withdrawals from income of quasi-corporations of Oil, Gas, Mineral and power sectors:</i></p> <p><i>(Excluding cost recovery payments of oil, gas, mineral companies)</i></p> | <p><i>Dividend and distributed branch profits of direct investor in direct investment enterprises</i></p> <p>- Direct investors in direct investment enterprises:<br/>[Income of resident direct investment enterprise payment to abroad]</p> <p>-- <i>Income on equity other than investment fund shares;</i><br/>--- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern;<br/>--- Withdrawals from income of quasi-corporations including distributed branch profits;<br/>--- Distributed branch profits;<br/>-- <i>Income on investment fund shares;</i><br/>--- Dividends;</p> |
| 4012   | <p><i>Dividends and distributed branch profits &amp; withdrawals from income of quasi-corporations of Garments and textile sectors:</i></p>  | <p><i>Dividend and distributed branch profits of direct investor in direct investment enterprises</i></p> <p>- Direct investors in direct investment enterprises:<br/>[Income of resident direct investment enterprise payment to abroad]</p> <p>-- <i>Income on equity other than investment fund shares;</i><br/>--- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern;<br/>--- Withdrawals from income of quasi-corporations including distributed branch profits;<br/>--- Distributed branch profits;<br/>-- <i>Income on investment fund shares;</i><br/>--- Dividends;</p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
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| 4013   | <i>Dividends</i> and distributed branch profits & withdrawals from income of quasi-corporations of Banks, leasing companies, and insurance sectors:   | <i>Dividend and distributed branch profits of direct investor in direct investment enterprises</i><br>- Direct investors in direct investment enterprises:<br>[Income of resident direct investment enterprise payment to abroad]<br><br>-- <i>Income on equity other than investment fund shares</i> ;<br>--- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern;<br>--- Withdrawals from income of quasi-corporations including distributed branch profits;<br>--- Distributed branch profits;<br>-- <i>Income on investment fund shares</i> ;<br>--- Dividends;        |
| 4014   | <i>Dividends</i> and distributed branch profits & withdrawals from income of quasi-corporations of all other sectors:   | <i>Dividend and distributed branch profits of direct investor in direct investment enterprises</i><br><b>- Direct investors in direct investment enterprises:</b><br>[Income of resident direct investment enterprise payment to abroad]<br><br>-- <i>Income on equity other than investment fund shares</i> ;<br>--- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern;<br>--- Withdrawals from income of quasi-corporations including distributed branch profits;<br>--- Distributed branch profits;<br>-- <i>Income on investment fund shares</i> ;<br>--- Dividends; |
| 4015   | Dividends or distributed branch profits and withdrawals from income of quasi-corporations:<br><br><b>(Direct investment enterprises in direct investors(reverse investment: all sectors))</b> | <b>- Direct investment enterprises in direct investors(reverse investment):</b><br>[Income of resident direct investment enterprise payment to abroad i.e. income from reverse investment]<br>-- <i>Income on equity other than investment fund shares</i> ;<br>--- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern;<br>--- Withdrawals from income of quasi-corporations including distributed branch profits;<br>--- Distributed branch profits;<br>-- <i>Income on investment fund shares</i> ;<br>--- Dividends;   |
| 4016   | Dividends or distributed branch profits and withdrawals from income of quasi-corporations:<br><br><b>(Between fellow enterprises : all sectors)</b>   | <b>- Between fellow enterprises:</b><br><br>[Income of resident direct investment enterprise payment to abroad between fellow enterprise]<br><br>-- <i>Income on equity other than investment fund shares</i> ;<br>--- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern;<br>--- Withdrawals from income of quasi-corporations including distributed branch profits;<br>--- Distributed branch profits;<br>-- <i>Income on investment fund shares</i> ;<br>--- Dividends;  |
| <b>403</b>   |   |  |
| 4030   |   |  |

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| 4031   |  |  |
| <b>404</b>   | <b>Income on Debt : Interest;</b>  | <b>Interest is a form of investment income that is payable by the owners of certain kinds of financial assets, namely deposits, debt securities, loans and other accounts payable for putting the financial assets at the disposal of another institutional unit. Income on debt is interest payable comprising interest accruing to residents (direct investors, direct investment enterprises and fellow enterprises) on their debt payables.</b>  |
| 4040   | Interest ( income on debt instruments):<br><br>(Direct investors in direct investment enterprises: Short-term and Long-term)                     | - <b>Direct investors in direct investment enterprises:</b><br>[Interest payment by resident direct investment enterprise to direct investor to abroad]<br>- Interest on short-term intra-company loan;<br>- Interest on short-term debt securities;<br><br>- Interest on long-term intra-company loan;<br>- Interest on long-term debt securities;  |
| 4041   | Interest ( income on debt instruments):<br><br>(Direct investment enterprises in direct investors(reverse investment : Short-term and Long-term) | - <b>Direct investment enterprises in direct investors(reverse investment):</b><br>[Interest payment by resident direct investor to non- resident direct investment enterprise i.e. income from reverse investment]<br><br>- Interest on short-term intra-company loan;<br>- Interest on short-term debt securities;<br><br>- Interest on long-term intra-company loan;<br>- Interest on long-term debt securities;  |
| 4042   | Interest ( income on debt instruments):<br><br>(Between fellow enterprises : Short-term and Long-term)   | - <b>Between fellow enterprises:</b><br>[Interest payment by resident direct investment enterprise to abroad between fellow enterprise]<br><br>- Interest on short-term intra-company loan;<br>- Interest on short-term debt securities;<br><br>- Interest on long-term intra-company loan;<br>- Interest on long-term debt securities;  |
| <b>41</b>  | <b>Portfolio Investment income</b>   | <b>Portfolio Investment income includes income flows between residents and non-residents arising from positions in equity and debt securities other than those classified under direct investment or reserve assets. Two types of portfolio investment income are distinguished at the first level, namely, income on equity securities and investment fund shares, and income on debt securities.</b><br><b>Classification of portfolio investment income:</b><br><b>(a) General Government:</b> <ul style="list-style-type: none"> <li>• <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i></li> </ul> |

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|  |  | <p><i>(b) Deposit-taking corporations except central bank:</i></p> <ul style="list-style-type: none"> <li><i>Banks, NBDCS, building societies; or friendly society, and credit unions.</i></li> </ul> <p><i>(c) Other financial corporations</i><br/> <i>-non-depository institutions (public and private );</i></p> <p><i>(d) Non-financial corporations;</i><br/> <i>- Public sector corporations, Private industrial units;</i></p> <p><i>(e) Households and NPISHs:</i><br/> <i>- individuals non-profit institutions and others ;</i></p> |
| <b>411</b>   | <b>Dividends on equity (except bonus share) excluding investment fund shares:</b>  | <b>Dividends on equity (except bonus share) excluding investment fund shares;</b>  |
| 4110   | General government:<br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>  | Investment income paid by all resident government entities on account of equity participation in shares (other than direct investment or reserve assets) and securities (excluding investment fund shares) to foreign investors.<br><br>- Dividends on equity excluding investment fund shares; (excluding bonus share);<br>--- Dividends;   |
| 4111   | Deposit taking corporations:<br><br><i>(Banks, NBDCS, building societies; or friendly society, and credit unions)</i>  | Investment income paid by Deposit taking corporations, except central bank on account equity participation in shares (other than direct investment or reserve assets) and securities (excluding investment fund shares) to foreign investors.<br><br>- Dividends on equity excluding investment fund shares; ( excluding bonus share);<br>--- Dividends ;  |
| 4112   | Other financial corporations of other sectors:<br><br><i>(Non-depository institutions (public and private sectors.)</i>  | Investment income paid by Bangladeshi all other financial corporations on account of dividends and equity participation in shares (other than direct investment or reserve assets) and securities (excluding investment fund shares) to foreign investors.<br><br>- Dividends on equity excluding investment fund shares; (excluding bonus share);<br>--- Dividends;   |
| 4113   | Non- financial corporations, households and NPISHs of other sectors:<br><br><i>(a) Non-financial corporations;</i><br><i>- Public sector corporations, Private industrial units;</i><br><i>(b) Households and NPISHs:</i><br><i>- individuals non-profit institutions and others ;</i> | Investment income paid by Bangladeshi all non- financial corporations, households and NPISHs on account of dividends and equity participation in shares (other than direct investment or reserve assets) and securities (excluding investment fund shares) to foreign investors..<br><br>- Dividends on equity excluding investment fund shares; (excluding bonus share);<br>--- Dividends;  |
| <b>412</b>   | <b>Investment income attributable to investment fund shareholders (except</b>  | <b>Investment income attributable to investment fund shareholders (except bonus share);</b>  |

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|   | <b>bonus share);</b>   |  |
| 4120  | General government:<br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>  | Investment income paid by all resident government entities on account of investment fund shareholders participation in shares (other than direct investment or reserve assets) and securities to foreign investors.<br><br>- Investment income attributable to investment fund shareholders (excluding bonus share);<br>--- Dividends;                     |
| 4121  | Deposit taking corporations:<br><br><i>(Banks, NBDCS, building societies; or friendly society, and credit unions)</i>  | Investment income paid by Deposit taking corporations except central bank on account of investment fund shareholders participation in shares (other than direct investment or reserve assets) and securities to foreign investors.<br><br>- Investment income attributable to investment fund shareholders:<br>( excluding bonus share);<br>--- Dividends; |
| 4122  | Other financial corporations of other sectors:<br><br><i>(Non-depository institutions (public and private sectors)</i>   | Investment income paid by other financial corporations on account of investment fund shareholders participation in shares (other than direct investment or reserve assets) and securities to foreign investors.<br><br>Income on equity and investment fund share:<br>(excluding bonus share);<br>--- Dividends;   |
| 4123  | Non- financial corporations, households and NPISHs of other sectors:<br><br><i>(a) Non-financial corporations;<br/>- Public sector corporations, Private industrial units;<br/>(b) Households and NPISHs:<br/>- individuals non-profit institutions and others ;</i> | Investment income paid by non-financial corporations, households and NPISHs on account of investment fund shareholders participation in shares (other than direct investment or reserve assets) and securities to foreign investors.<br><br>Income on equity and investment fund share:<br>(excluding bonus share);<br>--- Dividends;                      |
| <b>414</b>  | <b>Income on portfolio debt securities (interest):<br/>Short-term</b>  | <b>Income on portfolio debt securities for Short-term</b>  |
| 4140  | General government:<br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>  | Interest on short-term bonds, debentures and notes paid by resident general government entities to foreign investors.<br><br>Interest on short-term;<br>(debt securities held by foreign investors)<br>-- Interest on bonds, treasury bills;<br>-- Interest on debentures and notes;   |
| 4141  | Deposit taking corporations:   | Interest on short-term bonds, debentures and notes paid by deposit taking corporations to foreign investors.   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note  |
|--|---|---|
|  | <i>(Banks, NBDCS, building societies; or friendly society, and credit unions)</i>   | Interest on short-term;<br>(debt securities held by foreign investors)<br>-- Interest on bonds, treasury bills;<br>-- Interest on debentures and notes;   |
| 4142   | Other financial corporations of other sectors:<br><br><i>(Non-depository institutions (public and private sectors))</i>   | Interest on short-term bonds, debentures and notes paid by other financial corporation entities to foreign investors.<br><br>Interest on short-term;<br>(debt securities held by foreign investors)<br><br>-- Interest on bonds, treasury bills;<br>-- Interest on debentures and notes;    |
| 4143   | Non-financial corporations, households and NPISHs of other sectors:<br><br><i>(a) Non-financial corporations;<br/>- Public sector corporations, Private industrial units;<br/>(b) Households and NPISHs:<br/>- individuals non-profit institutions and others ;</i> | Interest on short-term bonds, debentures and notes paid by non-financial corporation entities to foreign investors.<br><br>Interest on short-term;<br>(debt securities held by foreign investors)<br>-- Interest on bonds, treasury bills;<br>-- Interest on debentures and notes;          |
| <b>415</b>   | <b>Income on portfolio debt securities(interest):<br/>Long-term</b>   | <b>Income on portfolio debt securities for Long-term</b>  |
| 4150   | General government:<br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>   | Interest on long-term bonds, debentures and notes paid by resident general government entities to foreign investors.<br><br>Interest on long-term;<br>(debt securities held by foreign investors)<br>-- Interest on bonds, treasury bills;<br>-- Interest on debentures and notes;          |
| 4151   | Deposit taking corporations:<br><br><i>(Banks, NBDCS, building societies; or friendly society, and credit unions)</i>   | Interest on long-term foreign bonds, debentures and notes paid by deposit taking corporations to foreign investors.<br><br>Interest on long-term;<br>(debt securities held by foreign investors)<br>-- Interest on bonds, treasury bills;<br>-- Interest on debentures and notes;           |
| 4152   | Other financial corporations of other sectors:<br><br><i>(Non-depository institutions (public and private sectors))</i>   | Interest on long-term foreign bonds, debentures and notes paid by other financial corporation entities to foreign investors .<br><br>Interest on long-term;<br>(debt securities held by foreign investors)<br>-- Interest on bonds, treasury bills;<br>-- Interest on debentures and notes; |
| 4153   | Non-financial corporations, households and NPISHs of other sectors:   | Interest on long-term foreign bonds, debentures and notes paid by non-financial corporation entities to foreign investors.<br><br>Interest on long-term;  |

| Section<br>- Division<br>-Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|---|---|--|
|   | <p>(a) <i>Non-financial corporations;</i><br/> - <i>Public sector corporations, Private industrial units;</i><br/> (b) <i>Households and NPISHs:</i><br/> - <i>individuals non-profit institutions and others ;</i></p> | <p>(debt securities held by foreign investors)<br/> -- Interest on bonds, treasury bills;<br/> -- Interest on debentures and notes;</p>  |
| 42  | <b>Other Investment Income</b>  | <p><i>Other investment income covers flows between resident and nonresident institutional units in regard to interest on deposits, loans, trade credit and advances, and other account receivable/payable; etc.</i><br/> <i>Other investment income on equity excludes income on direct investment equity and portfolio investment in equity securities, Equity participation in some incorporated or unincorporated enterprises (such as partnership or joint ventures) does not qualify either as direct investment (because the equity participation is below the 10 percent threshold or as portfolio investment because they are not equity securities). Such equity participation is classified under other investment and any income distributed to the owners should be classified in other investment income. Similarly, some investment funds may be organized by and limited to a small number of members, but may not meet the definition of direct investment or portfolio investment. Both distributed and reinvested earnings on such investment funds shares are classified under other investment income..</i><br/> <i>Other investment income:</i><br/> (a) <i>General Government:</i></p> <ul style="list-style-type: none"> <li>• <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i></li> </ul> <p>(b) <i>Deposit-taking corporations except central bank:</i></p> <ul style="list-style-type: none"> <li>• <i>Banks, NBDCS, building societies; or friendly society, and credit unions.</i></li> </ul> <p>(c) <i>Other financial corporations</i><br/> - <i>non-depository institutions (public and private);</i><br/> (d) <i>Non-financial corporations;</i><br/> - <i>Public sector corporations, Private industrial units;</i><br/> (e) <i>Households and NPISHs:</i><br/> - <i>individuals non-profit institutions and others ;</i></p> |
| 420   | <b>Other investment income(interest):<br/>Short-term</b>  | <b>Short-term interest of other investment;</b>  |
| 4201  | <p>General government:<br/> <i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i></p>  | <p>Interest (including discount) accrued on short-term loans, on deposits and on other commercial and financial claims paid by the general government entities to non-resident investors.</p> <p>Interest on short-term;<br/> -- Interest on deposits or investment in deposits;<br/> -- Interest on loans(all type short-term);<br/> -- Interest on discounting;<br/> -- Interest on trade credit and advances;<br/> -- Interest on other accounts payable;</p>   |
| 4202  | Deposit taking corporations:  | Interest (including discount) accrued on short-term loans, on  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
|--|--|--|
|  | <i>(Banks, NBDCS, building societies; or friendly society, and credit unions)</i>  | deposits and on other commercial and financial claims paid by deposit taking corporation entities to non-resident investors.<br><br>Interest on short-term;<br>-- Interest on deposits or investment in deposits or nostra placement;<br>-- Interest on loans(all type short-term);<br>-- Interest on discounting;<br>-- Interest on trade credit and advances;<br>-- Interest on other accounts payable;<br>-- Interest on nonmonetary gold loans;  |
| 4203   | Other financial corporations of other sectors:<br><br><i>(Non-depository institutions (public and private sectors.)</i>  | Interest (including discount) accrued on short-term loans, on deposits and on other commercial and financial claims paid by other financial corporation entities to non-resident investors.<br><br>Interest on short-term;<br>-- Interest on deposits or investment in deposits;<br>-- Interest on loans(all type short-term);<br>-- Interest on discounting;<br>-- Irregular income such as excess amount of interest and commission/charges etc.<br>-- Interest on trade credit and advances;<br>-- Interest on other accounts payable;<br>-- Interest on nonmonetary gold loans;  |
| 4204   | Non-financial corporations, households and NPISHs of other sectors:<br><br><i>(a) Non-financial corporations;<br/>- Public sector corporations, (Excluding BPC and Bangladesh Biman) and Private industrial units;<br/>(b) Households and NPISHs:<br/>- individuals non-profit institutions and others ;</i> | Interest (including discount) accrued on short-term loans, on deposits and on other commercial and financial claims paid by non-financial corporation entities to non-resident investors.<br><br>Interest on short-term;<br>-- Interest on deposits or investment in deposits or investment in deposits or any all other advance money deposit such as subscriptions money etc. ;<br>-- Interest on loans including short-term suppliers' credit;<br>-- Interest on discounting;<br>-- Irregular income such as excess amount of interest and commission/charges etc.<br>-- Interest on trade credit and advances;<br>-- Interest on other accounts payable;<br>-- Interest on nonmonetary gold loans; |
| 4205   | Interest of buyers' credit paid by <i>Non-financial corporations;</i><br><br><i>( Public sector corporations, (Excluding BPC and Bangladesh Biman ) and Private industrial units)</i>  | - Interest paid on account of short-term buyers' credit by public sector (Excluding BPC and Bangladesh Biman) of non-financial corporations to non-resident financier or lender;<br><br>- Interest paid on account of short-term buyers' credit by private sector (such as industrial units) non-financial corporations to non-resident financier or lender;   |
| 4206   | Interest of direct or deem export bill discounting:<br><br><i>(Non-financial corporations;<br/>- Public sector corporations, Private</i>   | - Interest paid on account of direct or deem export bill discounting by non-financial corporations to non-resident financier or by whom bill purchased.  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
|  | <i>industrial units)</i>   |   |
| 4207   | Short-term loan interest paid by BPC and Bangladesh Biman  | Short-term loan interest including buyers' credit paid by BPC and Bangladesh Biman.   |
| <b>421</b>   | <b>Other investment income(interest):<br/>Long-term</b>  | <b>Long-term interest of other investment</b>   |
| 4210   | General government :<br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>   | Interest (including discount) accrued on long-term loans, on deposits and on other commercial and financial claims paid by the general government entities to non-resident investors.<br><br>Interest on long-term;<br>-- Interest on deposits or investment in deposits;<br>-- Interest on loans(all type long-term);<br>-- Interest on suppliers' credit;<br>-- Interest on discounting;<br>-- Interest on trade credit and advances;<br>-- Interest on other accounts payable;   |
| 4211   | Deposit taking corporations :<br><br><i>(Banks, NBDCSs, building societies; or friendly society, and credit unions)</i>  | Interest (including discount) accrued on long-term loans, on deposits and on other commercial and financial claims paid by deposit taking corporation entities to non-resident investors.<br><br>Interest on long-term;<br>-- Interest on deposits or investment in deposits;<br>-- Interest on loans(all type long-term);<br>-- Interest on discounting;<br>-- Interest on trade credit and advances;<br>-- Interest on other accounts payable;<br>-- Interest on nonmonetary gold loans;  |
| 4212   | Other financial corporations of other sectors:<br><br><i>(Non-depository institutions (public and private sectors)</i>   | Interest (including discount) accrued on long-term loans, on deposits and on other commercial and financial claims paid by financial corporation entities to non-resident investors.<br><br>Interest on long-term;<br>-- Interest on deposits or investment in deposits;<br>-- Interest on loans(all type long-term);<br>-- Interest on discounting;<br>-- Interest on trade credit and advances;<br>-- Interest on other accounts payable;<br>-- Interest on nonmonetary gold loans;   |
| 4213   | Non-financial corporations, households and NPISHs of other sectors:<br><br><i>(a) Non-financial corporations;<br/>- Public sector corporations, (Excluding BPC and Bangladesh Biman ) and Private industrial units;<br/>(b) Households and NPISHs:</i> | Interest (including discount) accrued on long-term loans, on deposits and on other commercial and financial claims paid by non-financial corporation entities to non-residents investors .<br><br>Interest on long-term;<br>-- Interest on deposits or investment in deposits;<br>-- Interest on loans(excluding suppliers' credit and long-term buyers' credit);<br>-- Interest on discounting;<br>-- Interest on trade credit and advances;<br>-- Interest on other accounts payable;<br>-- Interest on nonmonetary gold loans; |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
|  | - <i>individuals non-profit institutions and others ;</i>  |   |
| 4214   | Interest of suppliers' credit and long-term buyers' credit:<br><br>(Non-financial corporations: Excluding BPC and Bangladesh Biman ) | Interest paid on account of long-term suppliers' credit and long-term buyers' credit:<br>- Interest paid by non-financial corporations to non-resident suppliers';<br>Interest paid on account of long-term buyers' credit:<br>- Interest paid by non-financial corporations to non-resident financier or lender;   |
| 4215   | Long-term loan interest paid by BPC and Bangladesh Biman   | Long-term loan interest including suppliers' credit and long-term buyers' credit paid by BPC and Bangladesh Biman;  |
| <b>422</b>   | <b>Other investment (others)</b>   | <b>Other Investment (others): Investment income attributable to policy holders, in insurance, pension schemes and standardized guarantee schemes</b>  |
| 4220   | Investment income attributable to policy holders, in insurance, pension schemes and standardized guarantee schemes:                  | Investment income attributable to policy holders, in insurance, pension schemes and standardized guarantee schemes<br><br>- Investment income attributable to policy holders, in insurance, pension schemes and standardized guarantee schemes;<br>-- Interest or any other income;   |
| <b>423</b>   | <b>Other investment income (Withdrawals )</b>  | <b>Other investment income (Withdrawals ): Withdrawals from income of quasi-corporations</b>  |
| 4230   | Withdrawals from income of quasi-corporations  | - Income on equity other than investment fund shares; (Equity participation in some <i>incorporated or unincorporated enterprises (such as partnership or joint ventures) does not qualify either as direct investment (because the equity participation is below the 10 percent threshold or as portfolio investment because they are not equity securities)</i><br><br>-- Dividends;<br>-- Withdrawals from income of quasi-corporations;<br>- income on equity investment fund shares; (Similarly, some investment funds may be organized by and limited to a small number of members, but may not meet the definition of direct investment or portfolio investment).<br><br>-- Dividends; |
| <b>43</b>  | <b>Other Primary Income</b>  | <b>Other Primary Income</b>   |
| <b>431</b>   | <b>Other Primary Income</b>  | <b>Other Primary Income</b><br><b>i) Rent; ii) Taxes on production and imports; iii) Subsidies</b>  |
| 4310   | Rent (disposals)   | <i>Rent covers income payable for putting natural resources at the disposal of another institutional unit. (regular payments made by the lessees of natural resources and the right to use a natural resource on a temporary basis is classified as rent)</i><br><i>Remittances payment to abroad on account of</i><br><br>- Right to use land or another natural resource is provided on a short- term, nontransferable basis classified as rent;<br>-- Payment to abroad on account of rent for the use of land   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | <p>extracting mineral deposits;</p> <ul style="list-style-type: none"> <li>-- Payment to abroad on account of rent for the use of other subsoil assets;</li> <li>-- Payment to abroad on account of rent for the use of fishing, forestry, grazing rights;</li> <li>-- Payments by government of rent on land without building (<i>e.g. for military base</i>)</li> <li>-- Payment to abroad on account of rent for the use of land and structures; (<i>a single payment</i>);</li> <li>-- Payments for the over-flight rights, (<i>an over-flight is the passage of an aircraft from one country over another country's territory</i>);</li> <li>-- Payment to abroad on account of rent for use of land for long periods by resident enterprises to nonresident;</li> <li>-- Payment to abroad on account of vacation homes or flats rent to nonresidents;</li> <li>- Other rent related services: <ul style="list-style-type: none"> <li>-- Payment to abroad on account of vacation homes i.e. house rent or flats rent etc. to nonresidents;</li> <li>-- Payment to abroad on account of official space rent for short or long period of time to nonresidents;</li> <li>-- Payment to abroad on account of fully equipped (with office furniture, computers, telephone etc.) official space rent for short or long period of time to nonresidents;</li> </ul> </li> </ul> |
| 4311   | <p>Taxes on production and on exports or imports:</p> <p>( Excluding taxes on income and wealth)</p>   | <p>Payment to abroad on account of</p> <ul style="list-style-type: none"> <li>- Taxes on products and production; (<i>which are payable per unit of a good or services</i>) <ul style="list-style-type: none"> <li>-- value added tax (VAT)</li> <li>-- import duties;</li> <li>-- online trade duties;</li> <li>-- export taxes, and excise;</li> <li>-- cross-border taxes on products and production</li> </ul> </li> <li>- Miscellaneous claims like refund of export or import Duties;</li> <li>- Other taxes on production; <ul style="list-style-type: none"> <li>-- payroll taxes;</li> <li>-- recurrent taxes on buildings and land;</li> <li>-- taxes on business licenses;</li> <li>-- customs duties paid by residents on products to nonresident;</li> <li>-- duty or other tax imposed by the customs authorities without ownership being acquired by a resident of that territory; (<i>examples goods to be processed, repaired, or stored, or use by visitors;</i>) <ul style="list-style-type: none"> <li>-- tourist landing fees or taxes;</li> <li>-- taxes on tickets sold by foreign government sponsored lotteries;</li> </ul> </li> </ul> </li> </ul>   |
| 4312   | <p>Subsidies:</p> <p>( A subsidy is money that is paid by a government or other authority in order to help an industry or business, or to pay for a public services)</p> | <p><i>Remittances payment to abroad on account of</i></p> <ul style="list-style-type: none"> <li>- Subsidies on products and productions; <ul style="list-style-type: none"> <li>-- subsidies on VAT, import duties, export taxes, excise etc.;</li> <li>-- subsidies of cross-border on products and production;</li> </ul> </li> <li>- Other subsidies ; <ul style="list-style-type: none"> <li>-- other subsidies n.i.e.</li> <li>-- reimbursed any other subsidies;</li> </ul> </li> </ul>   |

| Section<br>- Division<br>-Groups<br>- Reporting<br>classes code | Short description | Explanatory note |
|---|-------------------|------------------|
|   |                   |                  |

### C. SECONDARY INCOME

The *secondary income account shows current transfers between residents and nonresidents*. In describing the content of the secondary income account, two important distinctions are made: (a) transfers are distinguished from other types of transactions and (b) current transfers are distinguished from capital transfers.

| Section<br>- Division<br>-Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|---|--|---|
| 5   | CURRENT TRANSFER   | <p><b>CURRENT TRANSFER</b><br/>Current transfers consist of all transfers that are not capital transfers. Current transfers directly affect the level of disposable income and influence the consumption of goods or services. That is, current transfers reduce the income and consumption possibilities of the recipient.<br/>The international accounts classify the following types of current transfers.</p> <p>A) Personal transfers;<br/>B) Other current transfers;<br/>i) current taxes on income, wealth, etc.,<br/>ii) social contributions,<br/>iii) social benefits,<br/>iv) net nonlife insurance premiums,<br/>v) nonlife insurance claims,<br/>vi) current international cooperation, and<br/>vii) Miscellaneous current transfers.</p> |
| 50  | GENERAL GOVERNMENT:  | <p><b>General Government:</b><br/>- <i>Central Government</i>,<br/>- <i>Semi-government</i>,<br/>- <i>Autonomous bodies</i>,<br/>- <i>State and Local Authorities</i>.<br/>The international accounts classify the following types of current transfers under general government:<br/>i) current taxes on income, wealth, etc.,<br/>ii) social contributions,<br/>iii) social benefits,<br/>iv) current international cooperation, and<br/>v) Miscellaneous current transfers.</p>  |
| 501   | Grants or aid in cash or kind :<br><br>(Current International Cooperation of general government) | <p><b>Current International Cooperation:</b> Current international cooperation consist of current transfers in cash or in kind between the governments of different countries or between governments and international organizations.<br/>Grants or aid in cash or kind;<br/>Transfers between governments that are used by the</p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | <b>recipients to finance current expenditures, including emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;</b>   |
| 5010   | Foreign grants or aid, and donations:<br><br>(Current International Cooperation of general government excluding project grants which shall be reported capital transfers):   | <i>Transfers between governments that are used by the recipients to finance current expenditures, including emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;</i><br>Remittances payment to abroad by Bangladesh government on account of;<br>- Emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;<br>-- Food grants, commodity grants etc;<br>-- So forth;<br>- Grants and donations of a current nature not included elsewhere are regarded as current transfers;<br>- Refund of Grants and donations of a current nature;  |
| 5011   |  |  |
| 502  | <b>Technical assistance :</b><br><br>(Current International Cooperation of general government)   | <b>Technical assistance :</b><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i><br><b>Current International Cooperation:</b> Current international cooperation consists of current transfers in cash or in kind between the governments of different countries or between governments and international organizations.<br><b>Payments by governments or international organizations to cover the salaries of those technical assistance staff who are deemed to be resident in the economy in which they are working and who are in an employer-employee relationship with the host government. Also included is technical assistance supplied in kind.</b>  |
| 5020   | Technical assistance and scholarship :<br><br>(Current International Cooperation of general government)<br>(Technical assistance that is tied to or part of capital project) | Remittances payment to abroad which<br><br>- Payment by Bangladesh government to cover the salaries of those technical assistance staff who are deemed to be non-resident in the economy in which they are working and who are in an employer-employee relationship with the host government;<br>- Funding of technical assistance ( excluding technical assistance that is tied to or part of capital projects);<br>- Also included is technical assistance supplied in kind;<br>- Financing by Bangladesh governments to cover the educational expenditures of non-resident individuals to foreign government or other institutions in the case of <i>scholarship</i> ;<br>- Financing by Bangladesh governments to cover training cost of non-resident individuals to foreign government or other institutions in the case of <i>job training</i> ; |
| 5021   |  |  |
| 503  | <b>Others Transfers:</b><br><br>(General government : <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> )                           | <b>Others Transfers:</b><br><br>i) current taxes on income, wealth, etc.,<br>ii) social contributions,<br>iii) social benefits, and<br>iv) Miscellaneous current transfers.  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
|--|--|--|
| 5030   | <p>Current taxes on income, wealth, etc. under general government:</p> <p>(current taxes on income, wealth, etc of general government)</p> | <p>Payment to abroad on account of;</p> <ul style="list-style-type: none"> <li>- Taxes levied on the income earned paid by <i>general government</i> and Bangladeshi or their authority to the foreign government from the provision of their labor or financial assets;</li> <li>- Current taxes on income and duties etc. payment to abroad by border, seasonal, and other short-term workers' to the foreign government;</li> <li>- Taxes on wages and salaries earned by nonresident employees are recorded as payable by the nonresident employees payment by financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs) to the foreign government;</li> <li>- Taxes on income and capital gains from financial assets payment to abroad; <ul style="list-style-type: none"> <li>-- payment by individuals to foreign government ;</li> <li>-- payment by institutional units or corporations or enterprises to foreign government;</li> <li>-- payment nonprofit institutional units to foreign government ;</li> <li>-- payment by host government to foreign governments;</li> <li>-- payment by international organizations to foreign government;</li> </ul> </li> <li>- Taxes on interest and dividends payment by nonresident institutional units or individuals to foreign government ;</li> <li>- Taxes on financial transactions payment by nonresident institutional units or individuals to foreign government ;<br/>(<i>such as taxes on issue, purchase, and sale of securities</i>)</li> <li>- Taxes on income and wealth may be imposed by and payment directly to international organizations;<br/>( <i>such as the agencies of an economic union</i>)</li> <li>- Tax refunds;<br/>(<i>refunds of taxes to taxpayers are treated as negative taxes</i>)</li> <li>- Any other taxes on income and wealth, etc payment to abroad.</li> <li>- Any fines or penalties on the late payment of taxes are included in the amount of associated taxes payment to abroad;</li> <li>- Taxes on tourist landing, fishing rights, tickets sold by government sponsored lotteries, and any all other gain taxes and vats etc.</li> </ul> |
| 5031   | <p>Annual or other regular contributions:</p> <p>(Current International Cooperation of general government)</p>                             | <p>Annual or regular contributions paid by member governments to international organizations (<i>excluding taxes payable to supranational organizations</i>) and regular transfers made as matter of policy by the international organizations to governments<br/>(Current International Cooperation)</p> <ul style="list-style-type: none"> <li>- Subscription to international organizations;</li> <li>-- Annual or regular contributions payment by member governments to international organizations; (<i>excluding taxes payable to supranational organizations</i>);</li> <li>-- Regular transfers made as matter of policy by member government to international organizations ;</li> </ul>   |
| 5032   |  |  |
| 5033   | <p>Refund of grants and donations:</p> <p>(Current International Cooperation of general</p>  | <p>Grants and donations refunds:</p> <ul style="list-style-type: none"> <li>- Payment to abroad on account of refund of grants, donations in cash etc. ;</li> </ul> <p>JDR grants refund:</p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
|--|--|--|
|  | government)  | - Unutilized JDR Grants refund which payment as a grant of Japan Debt. Relief (JDR) for import of commodities;   |
| 5034   | Social contributions:<br><br>(General government : <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> )        | Social contributions <i>imposed, controlled, and financed by foreign government on behalf of its employees included compensation of employees, and cross-border employees;</i><br><br>- Social contributions which payable by border, seasonal, and other short-term workers'<br>-- payment on account of actual and imputed contributions made by households on social security, social insurance schemes, pension schemes, funded and unfunded pension schemes, etc.; to make provision for social contributions;<br>- Social contributions which payable by other than border, seasonal, and other short-term workers'<br>-- payment on account of actual and imputed contributions made by households on social security, social insurance schemes, pension schemes, funded and unfunded pension schemes, etc.; to make provision for social contributions;  |
| 5035   | Social benefits:<br><br>(General government : <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> )             | Social benefits: <i>Social benefits payable to households, included compensation of employees, and cross-border employees under social insurance schemes, pension schemes, cross-border social benefits and funded and unfunded pension schemes, etc.</i><br><br>Payment to abroad on account of;<br>- Social benefits include benefits payable under social security and pension schemes;<br>- Pension and non-pension benefits regarding events or circumstances such as sickness, unemployment, housing, and education, may be cash or kind;<br>- Social benefits payable to households;  |
| 5036   |  |  |
| 5037   | Current transfers to Nonprofit Institution Serving Households (NPISHs):<br><br>(Miscellaneous current transfers of general government)                 | Subscriptions, membership fees, and grants and donations, and so forth payment by resident NPISHs to foreign government or international bodies ;<br>- Membership dues ( <i>made on a regular or occasional basis</i> ) payment by resident NPISHs to foreign government or international bodies other than annual or regular contributions by member government to international bodies;<br>- Subscriptions ( <i>made on a regular or occasional basis</i> ) payment by resident NPISHs to foreign government or international bodies other than annual or regular contributions by member government to international bodies;<br>- So forth whether made on a regular or occasional basis payment by resident NPISHs to foreign government or international bodies other than international bodies;<br>- Donations, and so forth payment by resident NPISHs to foreign government or international bodies; |
| 5038   | Other miscellaneous current transfers of general government:<br><br>( <i>Central Government, semi-government, Autonomous bodies, State and Local</i> ) | Payment to abroad on account of<br>- Fines and penalties imposed on institutional units by courts of law or other government bodies;<br>- Compensation for injury to persons, employee or damage to property, etc. caused by the former that are not settled as payments of nonlife insurance Claims;<br>( <i>Major compensation payments for extensive damages ( e.g. oil</i>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note  |
|--|---|---|
|  | <i>Authorities)</i>   | <p><i>spillages or side effects of pharmaceutical products) are treated as capital transfers.)</i></p> <p>- ex gratia payments made by government units or NPISHs in compensation for injuries or damages caused by natural disasters;<br/>(excluding major compensation payments for extensive damages e.g. oil spillages or side effects of pharmaceutical products are treated capital transfers)</p> <p>- <i>Others:</i></p> <p>-- payments to international or supranational authorities that are regarded as being compulsory, and for which nothing is provided in return, but which are not taxes;</p> <p>- Payment on account of research and development related grants or donations , subscriptions etc.;</p>  |
| 5039   |   |   |
| 5040   |   |   |
| <b>51</b>  | <b>Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs)</b> | <p><i>(a) Financial corporations: Non-depository institutions (public and private)</i></p> <p><i>(b) Non-financial corporations;</i></p> <p><i>- Public sector corporations, Private industrial units;</i></p> <p><i>(c) Households and NPISHs:</i></p> <p><i>- individuals non-profit institutions and others ;</i></p> <p>The international accounts classify the following types of current transfers under financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs):</p> <p>A) Personal transfers;</p> <p>B) Other current transfers;</p> <p>i) current taxes on income, wealth, etc.,</p> <p>ii) social contributions,</p> <p>iii) social benefits,</p> <p>iv) net nonlife insurance premiums,</p> <p>v) nonlife insurance claims,</p> <p>vi) current international cooperation, and</p> <p>vii) Miscellaneous current transfers.</p>   |
| <b>511</b>   | <b>Personal Transfers</b>   | <p><b>Personal Transfers:</b></p> <p>Personal transfers consist of all current transfers in cash or kind made or payment by resident households to or from nonresident households. Personal transfers thus include all current transfers between resident and nonresident individuals, independent of :</p> <p>(a) the source of income of the sender ( <i>irrespective of whether the sender receives income from labor, entrepreneurial or property income, social benefits, and any other types of transfers; or disposes assets</i>); and</p> <p>(b) the relationship between the households (irrespective of whether they are related or unrelated individuals).</p> <p>(c) Workers' remittances are current transfers made by employees to residents of another economy. They are included as a supplementary item.</p> <p>(d) When nonresident households take part in gambling there may be net transfers between resident and nonresidents. In</p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | <b>some cases the winner of a lottery dose not receive a lump sum immediately but a stream of payments over future periods. This arrangement should be recorded as the receipt of the lump sum as a current transfer equal to the present value of the payment stream and the immediate purchase of an annuity.</b>  |
| 5110   | Workers' remittances of foreign national working in Bangladesh:                 | <p>Workers' remittances:<br/>(<i>Foreign nationals who are resident in Bangladesh and who have an income in Bangladesh are permitted to make monthly remittances to the any country out of their saving up to 75% of their net income to cover their commitments abroad excluding of employee of foreign missions and international bodies because they are non-resident</i>)</p> <ul style="list-style-type: none"> <li>- Remittances transfer to abroad by foreign national working in Bangladesh at different enterprises or organizations or institutions (<i>net salary and allowances</i>);</li> <li>Salary reimbursement/transfer to abroad by resident company on behalf of their employee to agent office or parent office or branch office or personal account of employee (<i>net salary and allowances</i>)</li> </ul>   |
| 5111   | Other personal remittances of foreign national other than workers' remittances: | <p>(a) Other personal remittances other than workers' remittances :</p> <ul style="list-style-type: none"> <li>- Remittances sent to abroad by foreign individuals or employer of their genuine savings, the retirement benefits such as pensions fund, provident fund, leave salary, bonus and other gratuitous, etc. paid by employer; <ul style="list-style-type: none"> <li>-- pension funds at regular intervals after the initial lump sum payment by employer from retirement benefits;</li> </ul> </li> <li>- Remittances transfer to abroad by foreign individuals on account of purchase flats, plots, investment in landed properties, securities, etc in favour of legal authorities;</li> </ul> <p>(b) Others:</p> <ul style="list-style-type: none"> <li>- Sale proceeds of real assets transfer to abroad such as household articles and real estate by foreign or resident individuals or others;</li> <li>- Remittances payment by foreign national working or residing in Bangladesh which sent by individuals on account of their children's or school's or institutions as a tuition fees;</li> <li>- Remittances transfer to abroad by foreign individuals (withdrawal from his or her account) to his or her another account;</li> <li>- Remittances payment abroad as gift to relative or friends by foreign national;</li> </ul> |
| 5112   | Other personal remittances transfer to abroad other than foreign national       | <ul style="list-style-type: none"> <li>-Remittances transfer to abroad by nonresident Bangladeshi (withdrawal from his or her account) to his or her another account;</li> <li>- Remittances transfer to abroad by resident individuals (withdrawal from his or her account) for maintenance of family members (dependent parents, spouses and children <i>except foreign born wives or husbands of Bangladesh nationals</i>)</li> <li>- Remittances allowed to Bangladeshi emigrants;</li> <li>- Remittances payment abroad as gift to relative or friends by</li> </ul>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
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|  |  | Bangladeshi national;  |
| 512  | Other current transfers:<br><br>( Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs)) | Other current transfers consist:<br>i) current taxes on income, wealth, etc.,<br>ii) social contributions,<br>iii) social benefits,<br>iv) net nonlife insurance premiums,<br>v) nonlife insurance claims,<br>vi) current international cooperation, and<br>vii) Miscellaneous current transfers.  |
| 5120   |  |  |
| 5121   | Private grants and donations:<br><br><i>(Miscellaneous current : current transfers to NPISHs )</i>   | Private grants or aid and donations , and so forth whether made on a regular or occasional basis;<br>- Emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;<br>- Grants or donations payment to abroad on account of churches, religious bodies and philanthropic organizations or nonresident NPISHs by resident institutional units;<br>- Other grants; donations ( e.g. donation for relief works); payment to abroad by resident NPISHs to nonresident institutional units;<br>- so forth; payment to abroad by resident NPISHS to nonresident institutional units;<br>- Remittance payment to abroad which sent by resident individuals to nonresident individuals as a gift nature in cash;<br>- Gifts and donation of a current nature not included elsewhere are regard as current transfers;   |
| 5122   | Subscriptions and membership fees:<br><br><i>(Miscellaneous current transfer: current transfers to NPISHs )</i>  | Membership dues, subscriptions , and so forth whether made on a regular or occasional basis;<br><br>-- Membership dues <i>(made on a regular or occasional basis)</i> payment by resident NPISHS to nonresident institutional units;<br>-- subscriptions <i>(made on a regular or occasional basis)</i> payment by resident NPISHS to nonresident institutional units;<br>-- so forth whether made on a regular or occasional basis payment by resident NPISHS to nonresident institutional units;<br>-- Subscriptions of media services such as Reuter monitor, and SWIFT etc. payment by resident NPISHS to nonresident institutional units;<br>-- Membership dues or subscriptions to market profit or non-profit organizations serving businesses; <i>such as chambers of commerce or trade associations</i> payment by resident NPISHS to nonresident institutional units;<br>-- Membership fees to foreign professional and scientific institutions, both for individual and corporate payment by resident NPISHS to nonresident institutional units;<br>-- Any other subscriptions as made on regular or occasional basis n.i.e payment by resident NPISHS to nonresident institutional units;<br>- <b>Registration fees for conference/seminar etc</b><br>- Any fees or charges to published in foreign journals and newspapers etc. |
| 5123   | Other miscellaneous current  | <i>Other miscellaneous current transfers:</i>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
|  | <p>transfers:</p> <p>(Financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs))</p>   | <ul style="list-style-type: none"> <li>-- Fines and penalties imposed on institutional units by courts of law or other non-government bodies;</li> <li>-- Compensation for injury to persons or damage to property caused by the former that are not settled as payments of nonlife insurance claims;</li> <li>-- Death benefit paid by employer which are not settled as payments of life insurance claims;</li> <li>-- ex gratia payments made by non-government units or NPISHs in compensation for injuries or damages caused by natural disasters;<br/>(excluding major compensation payments for extensive damages e.g. oil spillages or side effects of pharmaceutical products are treated capital transfers)</li> <li>-- Compensation for any all other purposes such as exporter and importer relationship for development of business, industries etc;</li> </ul> <p>- <i>Others:</i></p> <ul style="list-style-type: none"> <li>-- payments to international or supranational authorities that are regarded as being compulsory, and for which nothing is provided in return, but which are not taxes;</li> <li>-- Any other miscellaneous current transfers n.i.e such as compensation of industrial sectors paid foreign buyers' etc.;</li> </ul> <p><i>By convention, current transfers between households with regard to lotteries and other gambling are included other miscellaneous current transfer.</i></p> <ul style="list-style-type: none"> <li>- Lotteries and other gambling: <ul style="list-style-type: none"> <li>-- Payment of the lump sum as a sale of an annuity;</li> </ul> </li> <li>- Payment on account of research and development related grants or donations , subscriptions etc.;</li> </ul> |
| 5124   | <p>Technical assistance and scholarship:</p> <p>(Current International Cooperation : Financial corporations, non-financial corporations, households and NPISHs)<br/>( Technical assistance that is tied to or part of capital project)</p> | <p>Remittances payment to abroad which:</p> <ul style="list-style-type: none"> <li>- Payment abroad by financial corporations, non-financial corporations, households and NPISHs to cover the salaries of those technical assistance staff who are deemed to be non-resident in the economy in which they are working and who are in an employer-employee relationship with the host economy;</li> <li>- Funding of technical assistance ( excluding technical assistance that is tied to or part of capital projects) by resident to non-resident financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs))</li> <li>- Also included is technical assistance supplied in kind to financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs));</li> <li>- Rewards of participants in seminars;</li> <li>- Other assistance for development of human resources etc;</li> <li>- Financing by financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs)) to cover the educational expenditures of non-resident individuals in the case of <i>scholarship</i>;</li> </ul>   |
| 5125   |  |   |
| 5126   | Reversal entry   | Reversal entry:   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | - Cancellation of the inward remittance as an outward remittance on TM form.   |
| 5127   | Back to Back currency transactions  | Back to Back currency transactions:<br>- Proceeds of cheque /bank drafts denominated in foreign currency purchased from foreigners for issuing of foreign currency notes and foreign currency travelers cheque.  |
| 5128   | Current taxes on income, wealth, etc.:<br><br>(Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs)) | Payment to abroad on account of<br>- Taxes levied on the income earned by nonresidents from the provision of their labor or financial assets payment to abroad ;<br>- Taxes on capital gains arising from assets of nonresidents payment to abroad;<br>- Taxes on wages and salaries earned by nonresident employees are recorded as payable by the nonresident employees payment by financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs) abroad;<br>- Taxes on income and capital gains from financial assets can be payable by ;<br>-- payment by resident NPISHs to nonresident institutional units or corporations;<br>-- payment by resident NPISHs to nonresident nonprofit institutional units;<br>- Taxes on interest and dividends payment by resident NPISHs to nonresident institutional units or individuals ;<br>- Taxes on financial transactions payment by resident NPISHs to nonresident institutional units;<br>(such as taxes on issue, purchase, and sale of securities)<br>- Tax refunds;<br>(refunds of taxes to taxpayers are treated as negative taxes)<br>- Any other taxes on income and wealth, etc.<br>- Any fines or penalties on the late payment of taxes; |
| 5129   | Social contributions:<br><br>(Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs))                  | Social contributions <i>imposed, controlled, and financed by resident NPISHs on behalf of its employees included compensation of employees, and cross-border employees;</i><br><br>- Payment by resident NPISHs from nonresident institutional units for contributions to social security, social insurance schemes, pension schemes, funded and unfunded pension schemes, etc.;   |
| 5130   | Social benefits:<br><br>(Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs))                       | Social benefits: <i>Social benefits payable to households, employees included compensation of employees, and cross-border employees under social insurance schemes, pension schemes, cross-border social benefits and funded and unfunded pension schemes, etc.;</i><br><br>- Payment by resident NPISHs from nonresident institutional units for social benefits include benefits payable under social security and pension schemes;<br>- Payment by resident NPISHs from nonresident institutional units for pension and non-pension benefits regarding events or circumstances such as sickness, unemployment, housing, and education, may be cash or kind;<br>- Payment by resident NPISHs from nonresident institutional units for social benefits payable to households;   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note  |
|--|---|---|
| 5131   | Annual or other regular contributions:<br><br>(Current International Cooperation) | Annual or regular contributions paid by member financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households<br>( NPISHs to international organizations ( <i>excluding taxes payable to supranational organizations</i> ) and regular transfers made as matter of policy by the international organizations to governments<br><br>- Subscription to international organizations<br>-- Annual or regular contributions paid by financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs to international organizations; ( <i>excluding taxes payable to supranational organizations</i> );<br>-- Regular transfers made as matter of policy by the international organizations to financial corporations, non-financial corporations, households and nonprofit institution serving households ( NPISHs); |
| 5132   | Net nonlife insurance premiums:   | - <i>Net nonlife insurance premiums are derived from total nonlife insurance premiums and premium supplements after deducting the service charges;</i><br>- <i>Net nonlife reinsurance premiums are derived from total nonlife reinsurance premiums and premium supplements after deducting the service charges;</i><br>- <i>Net premiums on standardized guarantees are derived from total premiums and premium supplements after deducting the service charges;</i>   |
| 5133   | Nonlife insurance claims:   | - <i>Nonlife insurance claims are derived from total nonlife insurance claims paid within the accounting period plus changes in the technical reserves against outstanding claim.</i><br>- <i>Claims payable under standardized guarantees are recorded under this item in the secondary income account.;</i>   |
| 5134   |   |   |

#### D. CAPITAL ACCOUNT

The capital account in the international accounts shows (a) capital transfers receivable and payable between residents and nonresidents and (b) the acquisition and disposal of non-produced, non-financial assets between residents and nonresidents.

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description | Explanatory note  |
|--|-------------------|---|
| 6  | CAPITAL TRANSFERS | Capital transfer are transfers in which the ownership of an asset ( other than cash or inventories) changes from one party to another ; or which obliges one or both parties to acquire or dispose of an asset (other than cash or inventories) or where a liability is forgiven by the creditor. |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
| 60   | Capital transfer of general government:   | <p><b>General Government:</b></p> <ul style="list-style-type: none"> <li>- <i>Central Government,</i></li> <li>- <i>semi-government,</i></li> <li>- <i>Autonomous bodies,</i></li> <li>- <i>State and Local Authorities.</i></li> </ul> <p>Capital transfer of general government consists of components: i) debt forgiveness and ii) other capital transfers.</p>   |
| 601  | Debt forgiveness of general government:   | <p><i>Debt forgiveness is the voluntary cancellation of all or part of a debt obligation within a contractual agreement between a creditor and a debtor. With debt forgiveness, the contractual arrangement cancels or forgives all or part of the principal amount outstanding, including interest arrears (interest payments that fell due in the past) and any other interest costs that have accrued. Debt forgiveness does not arise from the cancellation of future interest payments that have not yet fallen due and have not yet accrued.</i></p>   |
| 6010   | Debt forgiveness of general government:<br><br>( <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> )       | <p>Debt forgiveness:</p> <ul style="list-style-type: none"> <li>- Cancels or forgives all or part of the principal amount outstanding, including interest arrears;</li> </ul>  |
| 602  | Other capital transfer of general government:<br><br>( <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> ) | <p><b>Other capital transfer consist:</b></p> <p>(a) <b>Investment grants :</b><br/><i>Investment grants consist of capital transfers in cash or in kind made by governments or international organizations to other institutional units to finance all or part of the costs of their acquiring fixed assets. The recipients may be other governments or other entities. The recipients are obliged to use investment grants payment in cash for purposes of gross fixed capital formation, and the grants are often tied to specific investment projects;</i></p> <p>(b) <b>Nonlife Insurance Claims:</b></p> <p>(c) <b>One-off guarantees and other debt assumption:</b><br/><i>One-off guarantees occur in situations in which the conditions of the loan or of the security that is guaranteed are so particular that is not possible for the degree of risk associated with it to be calculated with any degree of precision.</i><br/><i>Capital transfers occur when a one – off guarantee is activated and the guarantor acquires no claim on the debtor or a claim worth less than the value of the guarantee.</i><br/><i>Debt assumption means that one party takes on the liability of another party.</i><br/><i>Debt assumption where the assumer is not a guarantor.</i></p> <ul style="list-style-type: none"> <li>• <i>If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i></li> <li>• <i>If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i></li> </ul> <p>(d) <b>Taxes:</b></p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | <b>- Capital levies;</b><br><i>(Capital levies consist of taxes on the values of the assets or net worth owned by institutional units levied at irregular, and very infrequent, intervals of time);</i><br><b>- Taxes on capital transfers;</b><br><i>(These consist of taxes on the values of assets transferred between institutional units.)</i><br><b>(e) Other capital transfers:</b>   |
| 6020   | Investment grants of general government:<br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>  | <i>Investment grants in cash:</i><br>-- Project grants such as large construction investment projects;<br>-- Investment grants as direct investor;<br>-- Reimbursement of project grants;<br>-- Any other project grants n.i.e. ;  |
| 6021   | Nonlife Insurance Claims:<br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>   | Nonlife Insurance Claims:<br>- Exceptionally large nonlife insurance claims, such as those following a catastrophe, some part of the claims may be recorded as capital transfers;  |
| 6022   | Capital Taxes of general government:<br>(excluding taxes on income and wealth, etc)<br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i> | Capital Taxes:<br>- Capital levies;<br><i>(Capital levies consist of taxes on the value of the assets or net worth owned by institutional units levied at irregular, and very infrequent, intervals of time);</i><br>- Taxes on capital transfers;<br><i>(These consist of taxes on the values of assets transferred between institutional units. They do not include taxes on sales of assets )</i><br>-- Inheritance taxes; <i>(excluding taxes on sales of assets)</i><br>--- Death taxes (death duties);<br>--- Gift taxes;  |
| 6023   | Other capital transfers n.i.e. of general government:<br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>                               | <i>Other capital transfers n.i.e.:</i><br>- Major non-recurrent payments in compensation for extensive damages or serious injuries not covered by insurance policies<br><i>( e.g. oil spillages or side effects of pharmaceutical products, and so forth. The payments may be awarded by courts of law or by arbitration, or settled out of court);</i><br>- Large gifts and inheritances(legacies), including those to nonprofit institutions;<br><i>(these capital transfers could be made under wills or when donor is still living)</i><br>- Exceptionally large donations by households or enterprises to nonprofit institutions to finance gross fixed capital formation;<br>-- gifts to universities to cover the costs of building new residential colleges, libraries, and laboratories;<br>- Cash grants from donor governments or multilateral financial institutions to the debtor economy to be used to repay debt;<br>- A capital contribution to an international organization or nonprofit institution ;<br><i>(if it does not give rise to equity for the provider of the contribution)</i><br>- Reimbursement of project grants; |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
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| 6024   | <p>One-off guarantees and other debt assumption:</p> <p><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i></p> | <p>One-off guarantees and other debt assumption:</p> <p><i>Capital transfers occur when a one – off guarantee is activated and the guarantor acquires no claim on the debtor or a claim worth less than the value of the guarantee.</i></p> <p><i>-- Debt assumption where the assumer is not a guarantor.</i></p> <ul style="list-style-type: none"> <li><i>• If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i></li> <li><i>• If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i></li> </ul> <p>The value of any claim the debt assumer payment to the creditor (e.g. a promise of reimbursement is regarded as a financial account transaction between the guarantor and the creditor.</p>  |
| 61   | <p><b>Capital transfer of financial corporations, non-financial corporations, households and nonprofit institution serving households (NPISHs):</b></p>  | <p><b>(a) Debt forgiveness:</b><br/> <i>Debt forgiveness is the voluntary cancellation of all or part of a debt obligation within a contractual agreement between a creditor and a debtor. With debt forgiveness, the contractual arrangement cancels or forgives all or part of the principal amount outstanding, including interest arrears (interest payments that fell due in the past) and any other interest costs that have accrued. Debt forgiveness does not arise from the cancellation of future interest payments that have not yet fallen due and have not yet accrued.</i></p> <p><b>(b) Investment grants :</b><br/> <i>Investment grants consist of capital transfers in cash or in kind made by governments or international organizations to other institutional units to finance all or part of the costs of their acquiring fixed assets. The recipients may be other governments or other entities. The recipients are obliged to use investment grants payment in cash for purposes of gross fixed capital formation, and the grants are often tied to specific investment projects;</i></p> <p><b>(c) Nonlife Insurance Claims:</b></p> <p><b>(d) One-off guarantees and other debt assumption:</b><br/> <i>One-off guarantees occur in situations in which the conditions of the loan or of the security that is guaranteed are so particular that is not possible for the degree of risk associated with it to be calculated with any degree of precision.</i><br/> <i>Capital transfers occur when a one – off guarantee is activated and the guarantor acquires no claim on the debtor or a claim worth less than the value of the guarantee.</i><br/> <i>Debt assumption means that one party takes on the liability of another party.</i><br/> <i>Debt assumption where the assumer is not a guarantor.</i></p> <ul style="list-style-type: none"> <li><i>• If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i></li> <li><i>• If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i></li> </ul> <p><b>(e) Taxes:</b><br/> <b>- Capital levies;</b><br/> <i>(Capital levies consist of taxes on the values of the assets or net worth owned by institutional units levied at irregular, and very infrequent, intervals of time);</i></p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | <b>- Taxes on capital transfers;</b><br><i>(These consist of taxes on the values of assets transferred between institutional units.)</i><br><b>(f) Other capital transfers:</b>  |
| <b>611</b>   | <b>Debt forgiveness of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs):</b>             | <b>Debt forgiveness:</b><br><i>Debt forgiveness is the voluntary cancellation of all or part of a debt obligation within a contractual agreement between a creditor and a debtor. With debt forgiveness, the contractual arrangement cancels or forgives all or part of the principal amount outstanding, including interest arrears (interest payments that fell due in the past) and any other interest costs that have accrued. Debt forgiveness does not arise from the cancellation of future interest payments that have not yet fallen due and have not yet accrued.</i>  |
| 6110   | Debt forgiveness of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs):                    | Debt forgiveness:<br>- Cancels or forgives all or part of the principal amount outstanding, including interest arrears;  |
| <b>612</b>   | <b>Other capital transfers of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs)</b>       | <b>Other capital transfers :</b>   |
| 6120   | <i>Other capital transfers n.i.e of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs)</i> | <i>Other capital transfers n.i.e.:</i><br>- Major non-recurrent payments in compensation for extensive damages or serious injuries not covered by insurance policies<br><i>( e.g. oil spillages or side effects of pharmaceutical products, and so forth. The payments may be awarded by courts of law or by arbitration, or settled out of court);</i><br>- Large gifts and inheritances(legacies), including those to nonprofit institutions;<br><i>(these capital transfers could be made under wills or when donor is still living)</i><br>- Exceptionally large donations by households or enterprises to nonprofit institutions to finance gross fixed capital formation;<br>-- gifts to universities to cover the costs of building new residential colleges, libraries, and laboratories;<br>- Cash grants from donor governments or multilateral financial institutions to the debtor economy to be used to repay debt;<br>- A capital contribution to an international organization or nonprofit institution ;<br><i>(if it does not give rise to equity for the provider of the contribution)</i> |
| 6121   | Investment grants of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs)                    | <i>Investment grants in cash:</i><br>-- Project grants such as large construction investment projects;<br>-- Investment grants as direct investor;<br>-- Reimbursement of project grants;<br>-- Any other project grants n.i.e. ;  |
| 6122   | Capital Taxes of financial corporations, non-financial corporations, households and   | Financial corporations, non-financial corporations:<br>Capital Taxes:<br>- Capital levies;   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
|--|--|--|
|  | Nonprofit Institution Serving Households ( NPISHs)<br>(excluding taxes on income and wealth, etc)  | <ul style="list-style-type: none"> <li>- Taxes on capital transfers;</li> <li>- Inheritance taxes; (<i>excluding taxes on sales of assets</i>) <ul style="list-style-type: none"> <li>-- Death taxes;</li> <li>-- Gift taxes;</li> </ul> </li> </ul> <i>Between households:</i> <ul style="list-style-type: none"> <li>- Capital levies;</li> <li>- Taxes on capital transfers;</li> <li>- Inheritance taxes; (<i>excluding taxes on sales of assets</i>) <ul style="list-style-type: none"> <li>-- Death taxes;</li> <li>-- Gift taxes;</li> </ul> </li> </ul>  |
| 6123   | Nonlife Insurance Claims of of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs)                     | <p>Nonlife Insurance Claims:</p> <ul style="list-style-type: none"> <li>- Exceptionally large nonlife insurance claims, such as those following a catastrophe, some part of the claims may be recorded as capital transfers;</li> </ul>  |
| 6124   | One-off guarantees and other debt assumption of of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households ( NPISHs) | <p>One-off guarantees and other debt assumption:</p> <p><i>Capital transfers occur when a one – off guarantee is activated and the guarantor acquires no claim on the debtor or a claim worth less than the value of the guarantee.</i></p> <ul style="list-style-type: none"> <li>-- <i>Debt assumption where the assumer is not a guarantor.</i> <ul style="list-style-type: none"> <li>• <i>If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i></li> <li>• <i>If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i></li> <li>• The value of any claim the debt assumer payable to the debtor (e.g. a promise of reimbursement is regarded as a financial account transaction between the guarantor and the debtor.</li> </ul> </li> </ul> |
| 62   | Acquisitions and Disposals of Non-produced, Non-financial Assets:  | Non-produced, non-financial assets consist of :<br>(a) Natural resources;<br>(b) Contracts, leases, and licenses; and<br>(c) Marketing assets ( and goodwill).   |
| 621  | Acquisitions and Disposals of Non-produced, Non-financial Assets:  | <p>Non-produced, non-financial assets consist of :</p> <p>(a) Natural resources;<br/>Natural resources include land, mineral rights, forestry rights, water, fishing rights, air space, and electromagnetic spectrum.</p> <p>(b) Contracts, leases, and licenses;<br/>Contracts, leases, and licenses covers those contracts, leases, and licenses that are recognized as economic assets. These assets are creations of society and its legal system, and are sometimes called intangible assets.</p> <p>(c) Marketing assets ( and goodwill).<br/>Marketing assets consist of items such as brand names, mastheads, trademarks, logos, and domain names.</p>   |
| 6210   | Natural resources:   | <p>Natural resources:</p> <ul style="list-style-type: none"> <li>- Sales of natural resources include land, mineral rights, forestry rights, water, fishing rights, air space, and electromagnetic spectrum to nonresidents.</li> </ul> <p><i>(In contrast to a change of ownership of the resource; excluding right to use a natural resource on a temporary basis is classified as rent)</i></p>   |
| 6211   | Contracts, leases, and licenses  | <p>Contracts, leases, and licenses:</p> <ul style="list-style-type: none"> <li>- Contracts, leases, and licenses of recognized as economic</li> </ul>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                 | Explanatory note  |
|--|-----------------------------------|---|
|  |                                   | assets for long-term;<br>(these assets are creations of society and its legal system,<br>and are sometimes called intangible assets)<br>-- marketable operating leases which can be transferred or<br>subleased;<br>( marketable operating lease asset flows are recorded in the<br>capital account when the lessee sells the right and thus<br>realizes price difference)<br>-- permission to use natural resources that are not recorded<br>as outright ownership of those resources;<br>-- permissions to undertake certain activities<br>( including some government permits);<br>-- entitlements to purchase a good or service on an<br>exclusive basis; |
| 6212   | Marketing assets ( and goodwill): | Marketing assets ( and goodwill):<br>-Purchases the brand names from nonresident;<br>- Purchases the mastheads from nonresident;<br>- Purchases the trademarks from nonresident;<br>- Purchases the logos from nonresident;<br>- Purchases the domain (including internet domain) names<br>from nonresident;  |

#### E. FINANCIAL ACCOUNT:

The financial account records transactions that involve financial assets and liabilities and that take place between residents and nonresidents. The financial account indicates the functional categories, sectors, instruments, and maturities used for net international financing transactions. The financial account is classified according to the instrument and functional categories:

- (a) Direct investment,
- (b) Portfolio investment,
- (c) Financial derivatives (other than reserves) and employee stock options,
- (d) Other investment, and
- (e) Reserve assets.

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                     | Explanatory note   |
|--|---------------------------------------|--|
| 7  | <b>DIRECT INVESTMENT:</b><br>(abroad) | <b>Direct investment is a category of cross-border investment associated with a resident in one economy having control or a significant degree of influence on the management of an enterprise that is resident in another economy. Control is determined to exist if the direct investor owns more than 50 percent of the voting power in the direct investment</b> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                                 | Explanatory note  |
|--|---|---|
|  |   | <p>enterprise. A significant degree of influence is determined to exist if the direct investor owns from 10 to 50 percent of the voting power in the direct investment enterprise.</p> <p>The direct investor may be an individual; an incorporated or unincorporated private or public enterprise; an associated group of individuals or enterprises which owns a direct investment enterprise in an economy other than that of residence of direct investor(s).</p> <p>A direct investment enterprise is an incorporated or unincorporated enterprise in which a direct investor resident in another economy owns 10 percent or more of the ordinary shares or voting power. Direct investment enterprises comprise those entities that are identified as subsidiaries, associates and branches which are commonly termed as affiliated enterprises either directly or indirectly owned by the direct investor.</p> <p>In a subsidiary enterprise a direct investor owns more than 50 percent shares; in an associate enterprise a direct investor owns 50 percent or less shares and branches are wholly or jointly owned unincorporated enterprises either directly or indirectly owned by the direct investor.</p> <p>A quasi-corporation is an unincorporated business that operates as if it was an entity separate from its owners. Examples are <i>branches, land ownership, partnerships (both of limited and unlimited liability), trusts</i>, and resident portions of <i>multi-territory enterprises</i>. These quasi-corporations are treated as if they were corporations, <i>i.e.</i> as separate institutional units from the units to which they legally belong.</p> <p>Reverse investment: Reverse investment arises when a direct investment enterprise lends funds to or acquires equity in its immediate or indirect direct investor, provided it does not own equity comprising 10 percent or more of the voting power in that direct investor.</p> <p>Fellow enterprise: Fellow enterprises, that is, those enterprises that are under the control or influence of the same immediate or indirect investor, but neither fellow enterprise controls or influences the other fellow enterprise.</p> |
| 70   | Equity capital and investment fund shares abroad: | <p>Equity capital and investment fund shares:</p> <p>(a) Equity: Equity consists of all instruments and records that acknowledge claims on the residual value of a corporation or quasi-corporation, after the claims of all creditors have been met. Equity is treated as a liability of the issuing institutional unit (a corporation or other unit). Equity may be split on a supplementary basis into:</p> <p>(i) listed shares,</p> <p>(ii) unlisted shares, and</p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | <p>(iii) other equity (equity in quasi-corporations)</p> <p>(b) Investment fund shares or units: Investment funds are collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets or both. These funds issue shares (if a corporate structure is used) or units (if a trust structure is used). Investment funds include money market funds (MMF) and non- MMF investment funds. MMFs are investment funds that invest only or primarily in short-term money market securities such as treasury bills, certificates of deposit, and commercial paper. Investment fund shares or units refer to the shares issued by mutual funds and unit trusts, rather than the shares they may hold.</p> <p>An investment fund is a supply of capital belonging to numerous investors used to collectively purchase securities while each investor retains ownership and control of his own shares</p>  |
| 701  | Equity capital other than reinvestment earnings abroad:  | <p>Equity capital other than reinvestment earnings to the abroad:</p> <p>Equity Capital: Shareholders' equity (or stockholders' equity, shareholders' funds, shareholders' capital or similar terms) represents the equity of a company as divided among shareholders of common or preferred stock.</p>   |
| 7010   | <p>Equity capital other than reinvestment earnings :</p> <p>(All sectors <i>excluding Deposit taking corporations, Insurance, NBFI, etc</i>)</p> | <p>Equity capital other than reinvestment earnings: ( <i>excluding Deposit taking corporations, Insurance, NBFI, etc</i>);</p> <p>- <b>Direct investors in direct investment enterprise (equity capital payment by resident direct investor to non-resident direct investment enterprise):</b></p> <ul style="list-style-type: none"> <li>-- Equity capital payment by subsidiary or associate company of Garments and Textile sectors.</li> <li>-- Equity capital payment by quasi-corporations (e.g. branch) of Garments and Textile sectors.</li> <li>-- Equity capital payment by subsidiary or associate company of manufacturing (Other than Garments &amp; Textile) sectors;</li> <li>-- Equity capital payment by quasi-corporations (e.g. branch) of manufacturing (Other than Garments &amp; Textile) sectors.</li> <li>-- Equity capital payment by subsidiary or associate company of Trade &amp; Commerce (Trading, etc.) sectors.</li> <li>-- Equity capital payment by quasi-corporations (e.g. branch) of Trade &amp; Commerce (Trading, etc.) sectors.</li> <li>-- Equity capital payment by subsidiary or associate company of Transport, Storage &amp; Communication sectors.</li> <li>-- Equity capital payment by quasi-corporations (e.g. branch) of Transport, Storage &amp; Communication sectors.</li> <li>-- Equity capital payment by subsidiary or associate company</li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | <p>of Service sectors.</p> <p>-- Equity capital payment by quasi-corporations (e.g. branch) of Service sectors.</p> <p>-- Equity capital payment by subsidiary or associate company of other sectors.</p> <p>-- Equity capital payment by quasi-corporations (e.g. branch) of other sectors.</p> <p>-- Equity capital payment by subsidiary or associate company of telecommunication sector.</p> <p>-- Equity capital payment by quasi-corporations (e.g. branch) of telecommunication sector.</p> <p>-- Equity capital payment by subsidiary or associate company of Power, Gas, Oil and Mineral exploration sectors.</p> <p>-- Equity capital payment by quasi-corporations (e.g. branch) of Power, Gas, Oil and Mineral exploration sector;</p>   |
| 7011   | <p>Equity capital other than reinvestment earnings :</p> <p>( <i>Deposit taking corporations, Insurance, NBFIs, etc</i>)</p> | <p>Equity capital other than reinvestment earnings:<br/>Banks, leasing companies, building societies; or friendly society, and credit unions , insurance companies, NBFIs, and individuals non-profit institutions sectors;</p> <p><b>- Direct investors in direct investment enterprise (equity capital payment by resident direct investor to non-resident direct investment enterprise):</b></p> <p>-- Equity capital payment by subsidiary or associate company of banks, leasing companies, building societies; or friendly society, and credit unions , insurance companies, NBFIs, and individuals non-profit institutions sectors;</p> <p>-- Equity capital payment by quasi-corporations (e.g. branch) of banks, leasing companies, building societies; or friendly society, and credit unions , insurance companies, NBFIs, and individuals non-profit institutions sectors;</p>  |
| 7012   | <p>Equity capital (reverse investment) :</p>   | <p>Equity capital (reverse investment) :</p> <p><i>A direct investment may acquire equity or other claim on its own immediate or indirect direct investor. These transactions may occur as a way of withdrawing investment or as a way of organizing finance within a transnational group. For example, for an enterprise that borrows on behalf of its parent company and in cases in which treasury functions are concentrated in a subsidiary, the subsidiary may lend money to its direct investor.</i></p> <p><i>Reverse investment arises when direct investment enterprise lends some funds or acquires equity on its immediate or indirect direct investor, provided it does not own equity comprising 10% or more voting power in that direct investor. Any Payment of the equity part of this investment should be reported here.</i></p> <p>- Direct investment enterprise in direct investors (equity capital payment by resident direct investor to non-resident direct investment enterprise):</p> <p>-- Equity capital payment by subsidiary or associate company.</p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | -- Equity capital payment by quasi-corporations (e.g. branch).   |
| 7013   | Capital repatriation to abroad:   | Capital repatriation :<br>- Disinvestment/ withdrawal of equity investment by the foreign direct investors from their resident direct investment enterprises operating in Bangladesh;<br>-- Repatriation of sales proceeds of equity investment;   |
| 7014   | Equity capital other than reinvestment earnings :<br><br>(All sectors : <b>Between fellow enterprises</b> ) | - <b>Between fellow enterprises (equity capital payment by resident direct investment enterprise to non-resident fellow enterprise)</b><br>-- All sectors <i>excluding Deposit taking corporations, Insurance, NBFIs, etc</i><br>- <b>Between fellow enterprises (equity capital payment by resident direct investment enterprise to non-resident fellow enterprise)</b><br>-- <i>Deposit taking corporations, Insurance, NBFIs, etc</i>   |
| 702  | Debt instruments (Other than debt securities)   | <b>Debt instruments (Other than debt securities):</b><br><b>Debt instruments:</b><br>Debt instruments are those that require the payment of principal and/or interest at some point(s) in the future. Debt instruments may comprise deposits, debt securities, loans (including financial leases), trade credit and advances, nonlife insurance technical reserves, life insurance and annuity entitlements, pension entitlements, claims of pension funds on pension managers, provision for calls under standardized guarantees, and all other accounts payable. These instruments may earn/pay interest but this is not a necessary criterion for an instrument to be classified as debt.<br>Debt instruments (other than debt securities) (a) are created when a creditor lends funds directly to a debtor, and (b) are evidenced by documents that are not negotiable.<br><br><b>Debt securities:</b> Debt securities are negotiable instruments serving as evidence of a debt. They include bills, bonds, notes, negotiable certificates of deposit, commercial paper, debentures, asset-backed securities, money market instruments, and similar instruments normally traded in the financial markets. Bills are defined as securities that give the holders the unconditional rights to receive stated fixed sums on a specified date. Bills are generally issued at discounts to face value that depend on the rate of interest and the time to maturity and are usually traded in organized markets. |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
| 7020   | Other capital of debt instruments other than debt securities:  | <p><b>Short-term debt instruments other than debt securities:</b></p> <ul style="list-style-type: none"> <li>- Direct investors in direct investment enterprise;</li> <li>Resident direct investor lend funds (including suppliers' credit) to non-resident direct investment enterprise as loans (including financial leases), trade credit and advances, etc.;</li> </ul> <p><b>Long-term debt instruments other than debt securities:</b></p> <ul style="list-style-type: none"> <li>- Direct investors in direct investment enterprise;</li> <li>Resident direct investor lend funds (including suppliers' credit) to non-resident direct investment enterprise as loans (including financial leases), trade credit and advances, etc.;</li> </ul>  |
| 7021   | Other capital-reverse investment of debt instruments other than debt securities including other capital credit extended: | <p>Reverse investment arises when direct investment enterprise lends some funds or acquires equity on its immediate or indirect direct investor, provided it does not own equity comprising 10% or more voting power in that direct investor. Any payment of the debt part of this investment should be reported here.</p> <p><b>Short-term other capital –reverse investment:</b></p> <ul style="list-style-type: none"> <li>- Direct investment enterprise in Direct investors;</li> <li>-- Resident direct investor lend funds (including suppliers' credit) to non-resident direct investment enterprise;</li> </ul> <p><b>Short-term other capital credit extended:</b></p> <ul style="list-style-type: none"> <li>- Direct investment enterprises in direct investor ( reverse investment ):</li> <li>-- Resident direct investor's payment on account of short-term borrowing/credit etc. extended to non-resident direct investment enterprise's abroad.</li> </ul> <p><b>Long-term other capital –reverse investment:</b></p> <ul style="list-style-type: none"> <li>- Direct investment enterprise in Direct investors;</li> <li>-- Resident direct investor lend funds (including suppliers' credit) to non-resident direct investment enterprise as loans (including financial leases), trade credit and advances, etc.;</li> </ul> <p><b>Long-term other capital credit extended:</b></p> <ul style="list-style-type: none"> <li>- Direct investment enterprises in direct investor (reverse investment ):</li> <li>-- Resident direct investor's payment on account of long-term borrowing/credit etc. extended to non-resident direct investment enterprise's abroad.</li> </ul> |
| 7022   | Other capital credit extended of debt instruments other than debt securities:  | <p><b>Short-term other capital credit extended:</b></p> <ul style="list-style-type: none"> <li>- Direct investors in direct investment enterprise;</li> <li>-- Resident direct investor's payment on account of short-term borrowing/credit etc. extended to non-resident direct investment enterprise abroad.</li> </ul> <p><b>Long-term other capital credit extended:</b></p> <ul style="list-style-type: none"> <li>- Direct investors in direct investment enterprise;</li> </ul>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | -- Resident direct investor's payment on account of long-term borrowing/credit etc. extended to non-resident direct investment enterprise abroad.   |
| 7023   | Other capital of debt instruments other than debt securities including other capital credit extended :<br>(Between fellow enterprises) | <p><b>Short-term debt instruments other than debt securities:</b></p> <p>- Between fellow enterprises:<br/>Resident direct investor lend funds (including suppliers' credit) to non-resident fellow enterprise as loans (including financial leases), trade credit and advances, etc.;</p> <p><b>Short-term other capital credit extended:</b></p> <p>- <b>Between fellow enterprises:</b></p> <p>-- Resident direct investor's payment on account of short-term borrowing / credit etc. extended to non-resident fellow enterprise abroad.</p> <p><b>Long-term debt instruments other than debt securities:</b></p> <p>- Between fellow enterprises:<br/>Resident direct investor lend funds (including suppliers' credit) to non-resident fellow enterprise as loans (including financial leases), trade credit and advances, etc.;</p> <p><b>Long-term other capital credit extended:</b></p> <p>- <b>Between fellow enterprises:</b></p> <p>-- Resident direct investor payment on account of long-term borrowing/credit etc. to non-resident fellow enterprise abroad.</p> |
| 7024   |  |   |
| 7025   |  |   |
| <b>703</b>   | <b>Debt securities of debt instruments :</b>   | <p><b>Debt securities:</b></p> <p><b>Debt securities are negotiable instruments serving as evidence of a debt. They include bills, bonds, notes, negotiable certificates of deposit, commercial paper, debentures, asset-backed securities, money market instruments, and similar instruments normally traded in the financial markets. Bills are defined as securities that give the holders the unconditional rights to receive stated fixed sums on a specified date. Bills are generally issued at discounts to face value that depend on the rate of interest and the time to maturity and are usually traded in organized markets.</b></p>  |
| 7030   | Other capital of debt securities:  | <p><b>Short-term other capital of debt securities:</b></p> <p>- Direct investors in direct investment enterprise;<br/>Resident direct investment enterprise purchase or holding against any debt securities from non-resident direct investor;</p> <p>-- Corporate bills, bonds;</p> <p>-- Bankers' acceptance;</p> <p>-- Commercial paper;</p> <p>-- Certificates of deposit;</p> <p>-- Others n.i.e.;</p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | <p><b>Long-term other capital of debt securities:</b></p> <ul style="list-style-type: none"> <li>- Direct investors in direct investment enterprise;<br/>Resident direct investment enterprise purchase or holding against any debt securities from non-resident direct investor</li> <li>-- Corporate bills, bonds;</li> <li>-- Bankers' acceptance;</li> <li>-- Commercial paper;</li> <li>-- Certificates of deposit;</li> <li>-- Others n.i.e.;</li> </ul>   |
| 7031   | Other capital-reverse investment of debt securities including credit extended: | <p>Reverse investment arises when direct investment enterprise lends some funds or acquires equity on its immediate or indirect direct investor, provided it does not own equity comprising 10% or more voting power in that direct investor. Any Payment of the debt part of this investment should be reported here.</p> <p><b>Short-term debt securities (Reverse investment):</b><br/>Direct investment enterprise in Direct investors:</p> <ul style="list-style-type: none"> <li>- Resident direct investor purchase or holding against any debt securities from non-resident direct investment enterprise;</li> <li>-- Corporate bills, bonds;</li> <li>-- Bankers' acceptance;</li> <li>-- Commercial paper;</li> <li>-- Certificates of deposit;</li> <li>-- Others n.i.e.;</li> </ul> <p><b>Short-term debt securities credit extended:</b></p> <ul style="list-style-type: none"> <li>- Direct investment enterprise in direct investors ( reverse investment):<br/>Resident direct investor's payment against short-term debt securities to non-resident direct investment enterprise's</li> <li>-- Corporate bills, bonds;</li> <li>-- Bankers' acceptance</li> <li>-- Commercial paper</li> <li>-- Certificates of deposit</li> <li>-- Others n.i.e.</li> </ul> <p><b>Long-term debt securities (reverse investment):</b><br/>Direct investment enterprise in Direct investors:</p> <ul style="list-style-type: none"> <li>- Resident direct investor purchase or holding against any debt securities from non-resident direct investment enterprise;</li> <li>-- Corporate bills, bonds;</li> <li>-- Bankers' acceptance;</li> <li>-- Commercial paper;</li> <li>-- Certificates of deposit;</li> <li>-- Others n.i.e.;</li> </ul> <p><b>Long-term debt securities credit extended:</b></p> <ul style="list-style-type: none"> <li>- Direct investment enterprise in direct investors ( reverse investment):<br/>Resident direct investor's payment against long-term debt securities to non-resident direct investment enterprise's</li> </ul> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description   | Explanatory note   |
|--|---|--|
|  |   | -- Corporate bills, bonds;<br>-- Bankers' acceptance<br>-- Commercial paper<br>-- Certificates of deposit<br>-- Others n.i.e.  |
| 7032   | Debt securities credit extended:  | <b>Short-term debt securities credit extended:</b><br>- Direct investors in direct investment enterprise;<br>Resident direct investment enterprise's payment against short-term debt securities to non-resident direct investor<br>-- Corporate bills, bonds;<br>-- Bankers' acceptance;<br>-- Commercial paper;<br>-- Certificates of deposit;<br>-- Others n.i.e.<br><b>Long-term debt securities credit extended:</b><br>- Direct investors in direct investment enterprise;<br>Resident direct investment enterprise's payment against long-term debt securities to non-resident direct investor<br>-- Corporate bills, bonds;<br>-- Bankers' acceptance<br>-- Commercial paper<br>-- Certificates of deposit<br>-- Others n.i.e.  |
| 7033   | Other capital of debt securities including credit extended:<br><br>(Between fellow enterprises) | <b>Short-term other capital of debt securities:</b><br>- Between fellow enterprises:<br>Resident direct investment enterprise purchase or holding against any debt securities from non-resident fellow enterprise.<br>-- Corporate bills, bonds;<br>-- Bankers' acceptance;<br>-- Commercial paper;<br>-- Certificates of deposit;<br>-- Others n.i.e.;<br><b>Short-term debt securities credit extended:</b><br>- Between fellow enterprises:<br>Resident direct investment enterprise's payment against short-term debt securities to non-resident fellow enterprise<br>-- Corporate bills, bonds;<br>-- Bankers' acceptance<br>-- Commercial paper<br>-- Certificates of deposit<br>-- Others n.i.e.<br><b>Long-term other capital of debt securities:</b><br>- Between fellow enterprises: |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description           | Explanatory note   |
|--|-----------------------------|--|
|  |                             | <p>Resident direct investment enterprise purchase or holding against any debt securities from non-resident fellow enterprise.</p> <ul style="list-style-type: none"> <li>-- Corporate bills, bonds;</li> <li>-- Bankers' acceptance;</li> <li>-- Commercial paper;</li> <li>-- Certificates of deposit;</li> <li>-- Others n.i.e.;</li> </ul> <p><b>Long-term debt securities credit extended:</b></p> <ul style="list-style-type: none"> <li>- Between fellow enterprises:</li> </ul> <p>Resident direct investment enterprise's payment against long-term debt securities to non-resident fellow enterprise</p> <ul style="list-style-type: none"> <li>-- Corporate bills, bonds;</li> <li>-- Bankers' acceptance</li> <li>-- Commercial paper</li> <li>-- Certificates of deposit</li> <li>-- Others n.i.e.</li> </ul>  |
| 7034   |                             |  |
| 7035   |                             |  |
| 8  | <b>PORTFOLIO INVESTMENT</b> | <p><b>Portfolio investment is defined as cross-border transactions and positions involving equity or debt securities, other than those included in direct investment or reserve assets (BPM6,(para 6.54).</b></p> <p><b>The characteristic feature of securities is their negotiability i.e. their legal ownership is readily transferable from one unit to another unit by delivery or endorsement.</b></p> <p><b>Negotiable instruments are designed to be traded on organized markets (BPM6, para 5.15)</b></p> <p><b>The major components of portfolio investment classified under liabilities are equity securities (ordinary shares, preference shares and bonus shares etc.) and debt securities (debentures, bonds &amp; notes, money market instruments and financial derivatives) both traded and tradable in organized and other financial markets.</b></p> <p><b>Conventionally when a non-resident holds less than 10% of the shares of a resident enterprise this investment is termed as portfolio investment. In portfolio investment the investor has no voice in the management of the enterprise and he/she has no share in the portion of reinvested earnings unlike the case of a direct investor.</b></p> <p><b><i>Portfolio investments are investments in the form of a group (portfolio) of assets, including transactions in equity securities, such as common stock, and debt securities, such as banknotes, bonds, and debentures.</i></b></p> <p><b><i>Sectors of Portfolio investments:</i></b></p> <p><b><i>(a) General Government:</i></b></p> <ul style="list-style-type: none"> <li>• <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i></li> </ul> <p><b><i>(b) Deposit-taking corporations except central bank:</i></b></p> <ul style="list-style-type: none"> <li>• <i>Banks, NBDCs, building societies; or friendly society, and credit unions.</i></li> </ul> <p><b><i>(c) Other financial institutions</i></b></p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | <p><i>-non-depository institutions (public and private);</i><br/> <i>(d) Non-financial corporations;</i><br/> <i>- Public sector corporations, Private industrial units;</i><br/> <i>(e) Households and NPISHs:</i><br/> <i>- individuals non-profit institutions and others ;</i></p>   |
| 80   | General Government<br>(Equity and investment fund shares)          | <p>General government consist:</p> <ul style="list-style-type: none"> <li><i>a) Central Government,</i></li> <li><i>b) semi-government,</i></li> <li><i>c) Autonomous bodies, and</i></li> <li><i>d) State and Local Authorities,</i></li> </ul>   |
| 801  | Equity Securities:<br><br>(General government)                     | <p><b>Equity Securities of General Government:</b><br/> <b>Equity comprises all instruments and records acknowledging claims on the residual value of a corporation or quasi-corporation, after the claims of all creditors have been met.</b><br/> <b>Equity securities have the characteristic feature of negotiability. That is, their legal ownership is readily capable of being transferred from one unit to another unit by delivery or endorsement. While any financial instrument can be potentially be traded, securities (debt and equity securities) are designed to be traded, usually on organized stock exchanges or “over the counter”. Negotiability is a matter of the legal form of the instrument. Some securities may be legally negotiable, but there is not, in fact, a liquid market where they can be readily bought or sold.</b></p> <p><i>Plain and simple, stock is a share in the ownership of a company. Stock represents a claim on the company's assets and earnings. As you acquire more stock, your ownership stake in the company becomes greater. Whether you say shares, equity, or stock, it all means the same thing.</i></p> |
| 8010   | Purchase of shares, equity, or stocks:<br><br>(General government) | Remittances payment to abroad on account of shares or equity securities, or stocks purchased by resident general government official sectors for investment issued by the foreign authority;   |
| 802  | Debt Securities  | <p><b>Debt Securities:</b><br/> <b>Debt securities are negotiable instruments serving as evidence of a debt serving as evidence of a debt. Debt securities include bonds, debenture, commercial paper promissory notes and other tradable non-equity securities.</b></p> <p><b>Debt instruments are those instruments that require the payment of principal and/or interest require the payment of principal and/or Interest at some point(s) in the future.</b></p> <p><i>Debt Securities: Examples:</i></p> <p><b>Long-term debt securities include:</b><br/> <b>i) Convertible bonds into equity (BPM6, para 5.46)</b></p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
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|  |  | <b>ii) Nonparticipating preferred stocks (BPM6, para 5.46).</b><br><b>iii) Zero-coupon and other deep-discounted bonds (BPM6, para 7.31)</b><br><b>iv) Indexed bonds (BPM6, para 5.49)</b><br><b>v) Asset-backed securities (BPM6, para 5.47)</b><br><b>Short-term debt securities include:</b><br><b>i) Treasury bills (BPM6, para 5.44)</b><br><b>ii) Bankers' acceptances (BPM6, para 5.48)</b><br><b>iii) Certificates of deposit (BPM6, para 5.44)</b><br><b>iv) Commercial papers (BPM6, para 5.44)</b> |
| 8020   | Purchase of short-term debt securities:<br><br>(General government)  | Remittances payment to abroad on account of Short-term foreign debt securities purchased by resident general government official sectors for investment issued by the foreign authority; such as<br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;  |
| 8021   | Purchase of long-term debt securities:<br><br>(General government)   | Remittances payment to abroad on account of long-term foreign debt securities purchased by resident general government official sectors for investment issued by the foreign authority; such as<br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;   |
| 8022   | Withdrawal or retirement of Long-term debt securities held by nonresident Bangladeshi working in abroad:<br><br>(General government) | Withdrawal or transfer to abroad of long-term debt securities held by nonresident Bangladeshi working or residing in abroad (NRB) investors;<br>- Wage Earners Development bonds;<br>- US \$ Investment Bond<br>- Bangladesh Government Treasury Bond (BGTB)<br>- Mudaraba NRB Savings Bond<br>- Others   |
| <b>803</b>   | <b>Withdrawal or sale of equity securities:</b><br><br><b>(General government)</b>   | <b>Withdrawal or sale of equity securities held by nonresident investors issued by resident general government official sectors;</b>  |
| 8030   | Withdrawal or sale of equity securities :<br><br>(General government)  | Remittances payment to abroad on account of withdrawal or sale of shares, equity, or stocks held by nonresident investors issued by resident general government sectors;  |
| <b>804</b>   | <b>Withdrawal or retirement of debt securities</b><br><b>(General government)</b>  | <b>Withdrawal or retirement of debt securities issued by resident general government held by nonresident investors;</b>   |
| 8040   | Withdrawal or sale of short-term debt securities:<br><br>(General government)  | Remittances payment to abroad on account of withdrawal or sale of short-term debt securities held by non-resident investors issued by resident general government official sectors ; such as<br>- Treasury bills;<br>- Bonds;   |

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|  |   | <ul style="list-style-type: none"> <li>- Debentures;</li> <li>- Notes;</li> </ul>  |
| 8041   | Withdrawal or sale of long-term foreign debt securities:<br><br>(General government)                      | Remittances payment to abroad on account of withdrawal or sale of long-term debt securities held by non-resident investors issued by resident general government official sectors ; such as <ul style="list-style-type: none"> <li>- Treasury bills;</li> <li>- Bonds;</li> <li>- Debentures;</li> <li>- Notes;</li> </ul>   |
| 81   | <b>Equity and investment fund shares:</b><br><br><b>(Deposit-taking corporations except central bank)</b> | <b>An institutions or corporations which is licensed to receive money on deposit from private individuals and to pay interest on it, e.g. a</b> <ul style="list-style-type: none"> <li>• <b>Banks,</b></li> <li>• <b>NBDCS,</b></li> <li>• <b>building societies; or friendly society, and</b></li> <li>• <b>credit unions,</b></li> </ul>   |
| 811  | <b>Equity Securities:</b><br><br><b>(Deposit-taking corporations except central bank)</b>                 | <b>Deposit-taking corporations except central bank consist:</b><br><i>Banks, NBDCS, building societies; or friendly society, and credit unions ;</i><br><b>Equity comprises all instruments and records acknowledging claims on the residual value of a corporation or quasi-corporation, after the claims of all creditors have been met.</b><br><i>Plain and simple, stock is a share in the ownership of a company. Stock represents a claim on the company's assets and earnings. As you acquire more stock, your ownership stake in the company becomes greater. Whether you say shares, equity, or stock, it all means the same thing.</i>   |
| 8110   | Purchase of shares, equity, or stocks:<br><br>(Deposit-taking corporations except central bank)           | Remittance payment to abroad on account of shares or equity securities, or stocks purchased by resident (Bangladeshi) deposit taking corporations except central bank investors issued by the foreign authority;   |
| 812  | <b>Debt Securities:</b><br><br><b>(Deposit-taking corporations except central bank)</b>                   | <b>Debt Securities:</b><br><b>Debt securities are negotiable instruments serving as evidence of a debt serving as evidence of a debt.</b><br><b>Debt instruments are those instruments that require the payment of principal and/or interest require the payment of principal and/or Interest at some point(s) in the future.</b><br><b>Debt Securities: Examples</b><br><b>Long-term debt securities include:</b> <ul style="list-style-type: none"> <li>i) Convertible bonds into equity (BPM6, para 5.46)</li> <li>ii) Nonparticipating preferred stocks (BPM6, para 5.46).</li> <li>iii) Zero-coupon and other deep-discounted bonds (BPM6, para 7.31)</li> <li>iv) Indexed bonds (BPM6 , para 5.49)</li> <li>v) Asset-backed securities (BPM6 , para 5.47)</li> </ul> <b>Short-term debt securities include:</b> <ul style="list-style-type: none"> <li>i) Treasury bills (BPM6,para 5.44)</li> </ul> |

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|  |   | <b>ii) Bankers' acceptances (BPM6, para 5.48)</b><br><b>iii) Certificates of deposit (BPM6, para 5.44)</b><br><b>iv) Commercial papers (BPM6, para 5.44)</b>  |
| 8120   | Purchase of short-term debt securities:<br><br>(Deposit-taking corporations except central bank)                | Remittances payment to abroad on account of short-term foreign debt securities purchased by resident (Bangladeshi) deposit-taking corporations except central bank investors issued by the foreign authority; such as<br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes; |
| 8121   | Purchase of long-term debt securities:<br><br>(Deposit-taking corporations except central bank)                 | Remittances payment to abroad on account of long-term foreign debt securities purchased by resident (Bangladeshi) deposit-taking corporations except central bank investors issued by the foreign authority; such as<br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;  |
| <b>813</b>   | <b>Withdrawal or sale of equity securities:</b><br><br><b>(Deposit-taking corporations except central bank)</b> | <b>Withdrawal or sale of equity securities held by nonresident investors issued by resident deposit-taking corporations except central bank;</b>  |
| 8130   | Withdrawal or sale of equity securities:<br><br>(Deposit-taking corporations except central bank)               | - Remittances payment to abroad on account of withdrawal or sale of shares, equity, or stocks held by nonresident investors issued by resident deposit-taking corporations except central bank;   |
| <b>814</b>   | <b>Withdrawal or sale of debt securities:</b><br><br><b>(Deposit-taking corporations except central bank)</b>   | <b>Withdrawal or sale for debt securities of deposit-taking corporations except central bank held by nonresident investors issued by resident deposit-taking corporations except central bank;</b>  |
| 8140   | Withdrawal or sale of short-term debt securities:<br><br>(Deposit-taking corporations except central bank)      | Remittances payment to abroad on account for withdrawal or sale of short-term debt securities held by nonresident investors issued by resident deposit-taking corporations except central bank; such as<br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;               |
| 8141   | Withdrawal or sale of long-term debt securities:<br><br>(Deposit-taking corporations except central bank)       | Remittances payment to abroad on account for withdrawal or sale of long-term debt securities held by nonresident investors issued by resident deposit-taking corporations except central bank; such as<br>- Treasury bills;<br>- Bonds;<br>- Debentures;<br>- Notes;                |

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| 82   | <p><b>Other sectors:</b></p> <p>(Other financial, non-financial corporations, households, and NPISHs;)</p>     | <p><b>Other sectors consist:</b></p> <p>(a) <i>Other financial corporations: Non-depository institutions (public and private)</i></p> <p>(b) <i>Non-financial corporations;</i></p> <p>- <i>Public sector corporations, Private industrial units;</i></p> <p>(c) <i>Households and NPISHs:</i></p> <p>- <i>individuals non-profit institutions and others ;</i></p> <p>Equity comprises all instruments and records acknowledging Claims on the residual value of a corporation or quasi-corporation, after the Claims of all creditors have been met.</p> <p><i>Plain and simple, stock is a share in the ownership of a company. Stock represents a Claim on the company's assets and earnings. As you acquire more stock, your ownership stake in the company becomes greater. Whether you say shares, equity, or stock, it all means the same thing.</i></p> <p>Debt securities are negotiable instruments serving as evidence of a debt serving as evidence of a debt.</p> <p>Debt instruments are those instruments that require the payment of principal and/or interest require the payment of principal and/or Interest at some point(s) in the future.</p> <p><i>Debt Securities: Examples</i></p> <p>Long-term debt securities include:</p> <p>i) Convertible bonds into equity (BPM6, para 5.46)</p> <p>ii) Nonparticipating preferred stocks (BPM6, para 5.46).</p> <p>iii) Zero-coupon and other deep-discounted bonds (BPM6, para 7.31)</p> <p>iv) Indexed bonds (BPM6 , para 5.49)</p> <p>v) Asset-backed securities (BPM6 , para 5.47)</p> <p>Short-term debt securities include:</p> <p>i) Treasury bills (BPM6,para 5.44)</p> <p>ii) Bankers' acceptances (BPM6, para 5.48)</p> <p>iii) Certificates of deposit (BPM6, para 5.44)</p> <p>iv) Commercial papers (BPM6, para 5.44)</p> |
| 821  | <p><b>Equity Securities:</b></p> <p>(other financial , non-financial corporations, households, and NPISHs)</p> | <p><b>Equity Securities:</b></p> <p>(a) <i>Other financial corporations: Non-depository institutions (public and private)</i></p> <p>(b) <i>Non-financial corporations;</i></p> <p>- <i>Public sector corporations, Private industrial units;</i></p> <p>(c) <i>Households and NPISHs:</i></p> <p>- <i>individuals non-profit institutions and others ;</i></p> <p>Equity comprises all instruments and records acknowledging claims on the residual value of a corporation or quasi-corporation, after the claims of all creditors have been met.</p> <p><i>Plain and simple, stock is a share in the ownership of a company. Stock represents a claim on the company's assets and earnings. As you acquire more stock, your ownership stake in the company becomes greater. Whether you say shares, equity, or stock, it all means the same thing.</i></p>  |
| 8210   | Purchase of shares, equity, or stocks:   | Remittance payment to abroad on account of shares, equity, or stocks purchased by resident (Bangladeshi) <i>other financial</i>   |

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|  | (other financial corporations)   | <i>corporations: Non-depository institutions (public and private investors issued by foreign authority;</i>   |
| 8211   | Purchase of shares, equity, or stocks:<br><br>(non-financial corporations, households, and NPISHs) | Remittance payment to abroad on account of shares, or equity securities , or stocks purchased by resident (Bangladeshi) non-financial corporations, households, and NPISHs investors issued by foreign authority; such as,  |
| 822  | <b>Debt Securities:</b><br><br><b>(Other financial corporations)</b>                               | <b>Debt Securities: Other financial corporations;</b><br><b>Debt securities are negotiable instruments serving as evidence of a debt serving as evidence of a debt.</b><br><b>Debt instruments are those instruments that require the payment of principal and/or interest requires the payment of principal and/or Interest at some point(s) in the future.</b><br><b>Debt Securities: Examples</b><br><b>Long-term debt securities include:</b><br><b>i) Convertible bonds into equity (BPM6, para 5.46)</b><br><b>ii) Nonparticipating preferred stocks (BPM6, para 5.46).</b><br><b>iii) Zero-coupon and other deep-discounted bonds (BPM6, para 7.31)</b><br><b>iv) Indexed bonds (BPM6 , para 5.49)</b><br><b>v) Asset-backed securities (BPM6 , para 5.47)</b><br><b>Short-term debt securities include:</b><br><b>i) Treasury bills(BPM6,para 5.44)</b><br><b>ii) Bankers' acceptances (BPM6, para 5.48)</b><br><b>iii) Certificates of deposit (BPM6, para 5.44)</b><br><b>iv) Commercial papers (BPM6, para 5.44)</b> |
| 8220   | Short-term debt securities:<br><br>(other financial corporations)                                  | Short-term debt securities purchased by resident other financial corporations (Bangladeshi) investors issued by foreign authority;<br>-- Debt securities purchased by other financial corporations; such as :<br>-- Treasury bills;<br>-- Bonds or corporate bonds;<br>-- Debentures;<br>-- Notes;<br>-- Treasury bills;<br>-- Convertible bonds into equity;<br>-- Nonparticipating preferred stocks;<br>-- Zero-coupon and other deep-discounted bonds ;<br>-- Indexed bonds;<br>-- Asset-backed securities;<br>-- Others n.i.e.;<br>-- Bonds;<br>-- Debentures;<br>-- Notes;<br>-- Debenture stocks<br>-- Units or subunits of trusts;<br>-- Coupons or warrants;<br>-- Life or endowment insurance policies;<br>-- Import and export securities;  |
| 8221   | Long-term debt securities<br><br>(other financial corporations)                                    | - Long-term debt securities purchased by resident other financial corporations (Bangladeshi) investors issued by foreign authority;   |

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|  |  | -- Debt securities of other financial corporations; such as :<br>-- Treasury bills;<br>-- Bonds or corporate bonds;<br>-- Debentures;<br>-- Notes;<br>-- Treasury bills;<br>-- Convertible bonds into equity;<br>-- Nonparticipating preferred stocks;<br>-- Zero-coupon and other deep-discounted bonds ;<br>-- Indexed bonds;<br>-- Asset-backed securities;<br>-- Others n.i.e.;<br>-- Bonds;<br>-- Debentures;<br>-- Notes;<br>-- Debenture stocks<br>-- Units or subunits of trusts;<br>-- Coupons or warrants;<br>-- Life or endowment insurance policies;<br>-- Import and export securities;  |
| 8222   | Short-term debt securities:<br><br>(non-financial corporations,<br>households, and NPISHs) | Short-term debt securities purchased by non-financial corporations, households, and NPISHs (Bangladeshi) investors issued by foreign authority ;<br><br>-- Debt securities of non-financial corporations , households, and NPISHs; such as<br>-- Treasury bills;<br>-- Bonds or corporate bonds;<br>-- Debentures;<br>-- Notes;<br>-- Treasury bills;<br>-- Convertible bonds into equity;<br>-- Nonparticipating preferred stocks;<br>-- Zero-coupon and other deep-discounted bonds ;<br>-- Indexed bonds;<br>-- Asset-backed securities;<br>-- Others n.i.e.;<br>-- Bonds;<br>-- Debentures;<br>-- Notes;<br>-- Debenture stocks<br>-- Units or subunits of trusts;<br>-- Coupons or warrants;<br>-- Life or endowment insurance policies;<br>-- Import and export securities; |
| 8223   | Long-term debt securities:<br><br>(non-financial corporations,<br>households, and NPISHs)  | Long-term debt securities purchased by non-financial corporations, households, and NPISHs (Bangladeshi) investors issued by foreign authority ;<br><br>-- Debt securities of non-financial corporations , households, and NPISHs; such as<br>-- Treasury bills;<br>-- Bonds or corporate bonds;<br>-- Debentures;<br>-- Notes;  |

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|  |   | -- Treasury bills;<br>-- Convertible bonds into equity;<br>-- Nonparticipating preferred stocks;<br>-- Zero-coupon and other deep-discounted bonds ;<br>-- Indexed bonds;<br>-- Asset-backed securities;<br>-- Others n.i.e.;<br>-- Bonds;<br>-- Debentures;<br>-- Notes;<br>-- Debenture stocks<br>-- Units or subunits of trusts;<br>-- Coupons or warrants;<br>-- Life or endowment insurance policies;<br>-- Import and export securities; |
| 823  | <b>Withdrawal or sale of equity securities:</b><br><br><b>(other financial corporations, non-financial corporations , households, and NPISHs)</b> | <b>Withdrawal or sale of equity securities held by nonresident investors issued by resident other financial corporations, non-financial corporations , households, and NPISHs;</b>   |
| 8230   | Withdrawal or sale of equity securities:<br><br>( other financial corporations)   | - Remittance payment to abroad on account for withdrawal or sale of equity securities held by nonresident investors issued by resident other financial corporations;   |
| 8231   | Withdrawal or sale of equity securities:<br><br>( non-financial corporations, households, and NPISHs)   | - Remittance payment to abroad on account for withdrawal or sale equity of securities held by nonresident investors issued by resident non-financial corporations, households, and NPISHs units;   |
| 824  | <b>Withdrawal or sale of debt securities:</b><br><br><b>(other financial , non-financial corporations, households, and NPISHs)</b>                | <b>Debt securities held by non-resident investors issued by resident other financial , non-financial corporations, households, and NPISHs;</b>   |
| 8240   | Withdrawal or sale of short-term debt securities:<br><br>(other financial corporations)   | - Remittances payment to abroad on account for withdrawal or sale of short-term debt securities held by non-resident investors issued by resident other financial corporations; such as<br>-- Treasury bills;<br>-- Bankers' acceptances;<br>-- Commercial paper;<br>-- Certificates of deposit<br>-- Others n.i.e.;<br>-- Bonds;<br>-- Debentures;<br>-- Notes;<br>-- Debenture stocks<br>-- Units or subunits of trusts;                     |

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|  |   | -- Coupons or warrants;<br>-- Life or endowment insurance policies;<br>-- Import and export securities;   |
| 8241   | Withdrawal or sale of long-term debt securities:<br><br>(other financial corporations)                        | - Remittances payment to abroad on account for withdrawal or sale of long-term debt securities held by non-resident investors issued by resident other financial corporations; such as<br>-- Treasury bills;<br>-- Bankers' acceptances;<br>-- Commercial paper;<br>-- Certificates of deposit<br>-- Others n.i.e.;<br>-- Bonds;<br>-- Debentures;<br>-- Notes;<br>-- Debenture stocks<br>-- Units or subunits of trusts;<br>-- Coupons or warrants;<br>-- Life or endowment insurance policies;<br>-- Import and export securities;                        |
| 8242   | Withdrawal or sale of short-term debt securities:<br><br>(non-financial corporations, households, and NPISHs) | - Remittances payment to abroad on account for withdrawal or sale of short-term debt securities held by non-resident investors issued by resident non-financial corporations, households, and NPISHs; such as<br>-- Treasury bills;<br>-- Bankers' acceptances;<br>-- Commercial paper;<br>-- Certificates of deposit<br>-- Others n.i.e.;<br>-- Bonds;<br>-- Debentures;<br>-- Notes;<br>-- Debenture stocks<br>-- Units or subunits of trusts;<br>-- Coupons or warrants;<br>-- Life or endowment insurance policies;<br>-- Import and export securities; |
| 8243   | Withdrawal or sale of long-term debt securities:<br><br>(non-financial corporations, households, and NPISHs)  | - Remittances payment to abroad on account for withdrawal or sale of long-term debt securities held by non-resident investors issued by resident non-financial corporations, households, and NPISHs; such as<br>-- Treasury bills;<br>-- Bankers' acceptances;<br>-- Commercial paper;<br>-- Certificates of deposit<br>-- Others n.i.e.;<br>-- Bonds;<br>-- Debentures;<br>-- Notes;<br>-- Debenture stocks<br>-- Units or subunits of trusts;<br>-- Coupons or warrants;<br>-- Life or endowment insurance policies;<br>-- Import and export securities;  |

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| 89   | Financial derivatives (other than reserves) and employee stock options: | <p>Financial derivatives and employee stock options are financial assets and liabilities that have similar features, such as a strike price and some of the same risk elements. However, although both transfer risk, employee stock options are also designed to be a form of remuneration. A financial derivative contract is a financial instrument that is linked to another specific financial instrument or indicator or commodity and through which specific financial risks (such as interest rate risk, foreign exchange risk, equity and commodity price risks, credit risk, and so on) can be traded in their own right in financial markets. Transactions and positions in financial derivatives are treated separately from the values of any underlying items to which they are linked.</p> <p><i>The following types of financial arrangements are not financial derivatives:</i></p> <p>(a) <i>A fixed-price contract for goods and services is not a financial derivative</i></p> <p>(b) <i>Insurance and standardized guarantees are not financial derivatives.</i></p> <p>(c) <i>Contingent assets and liabilities, such as one-off guarantees and letters of credit, are not financial assets.</i></p> <p>(d) <i>Instruments with embedded derivatives are not financial derivatives.</i></p> <p>(e) <i>Timing delays that arise in the normal course of business and may entail exposure to price movements do not give rise to financial derivatives.</i></p> <p>There are two broad types of financial derivatives—options and forward-type contracts.</p> |
| 891  | Financial derivatives (other than reserves) and employee stock options: | <p><b>(1) Options:</b> In an option contract (option), the purchaser acquires from the seller a right to buy or sell (depending on whether the option is a call (buy) or a put (sell)) a specified underlying item at a strike price on or before a specified date.</p> <p>The purchaser of an option pays a premium to the writer of the option. In return, the buyer acquires the right but not the obligation to buy (call option) or sell (put option) a specified underlying item (real or financial) at an agreed-on contract price (the strike price) on or before a specified date. (On a derivatives exchange, the exchange itself may act as the counterparty to each contract.)</p> <p>Options can be contrasted with forward-type contracts in that:</p> <p>(a) at inception, there is usually no up-front payment for a forward-type contract and the derivative contract begins with zero value, whereas there is usually a premium paid for an option representing a nonzero value for the contract;</p> <p>(b) during the life of the contract, for a forward-type contract, either party can be creditor or debtor, and it may change, whereas for an option, the buyer is always the</p>  |

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|  |                   | <p>creditor and the writer is always the debtor; and<br/>(c) at maturity, redemption is unconditional for a forward-type contract, whereas for an option it is determined by the buyer of the option.</p> <p>(2) Forward-type contracts: A forward-type contract (forward) is an unconditional contract by which two counterparties agree to exchange a specified quantity of an underlying item (real or financial) at an agreed-on contract price (the strike price) on a specified date. Forward-type contracts include futures and swaps. Forward-type contract is used as a term because the term “forward” is often used more narrowly in financial markets (often excluding swaps).</p> <p>Futures are forward-type contracts traded on organized exchanges. The exchange facilitates trading by determining the standardized terms and conditions of the contract, acting as the counterparty to all trades, and requiring margin to be deposited and paid to mitigate against risk. Forward rate agreements and forward foreign exchange contracts are common types of forward-type contracts.</p> <p>Swaps: A swap contract involves the counterparties exchanging, in accordance with prearranged terms, cash flows based on the reference prices of the underlying items.</p> <p>Credit derivatives: Credit derivatives are financial derivatives whose primary purpose is to trade credit risk. They are designed for trading in loan and security default risk.</p> <p>Margins: Margins are payments of cash or deposits of collateral that cover actual or potential obligations incurred. The required provision of margin reflects market concern over counterparty risk and is standard in financial derivative markets, especially futures and exchange-traded options.</p> <p><i>Additional supplementary breakdowns on financial derivatives also are by market risk categories:</i></p> <p>(a) foreign exchange;<br/>(b) single-currency interest rate;<br/>(c) equity;<br/>(d) commodity;<br/>(e) credit; and<br/>(f) other.</p> <p>Employee stock options:<br/>Employee stock options are options to buy the equity of a company, offered to employees of the company as a form of remuneration. In a few cases, the company that issues the option is a resident of a different economy from the employee (e.g., where the employer is a branch or subsidiary of the company to which the option relates). Employee stock options have similar pricing behavior to financial derivatives, but they have a different nature—including arrangements for the granting and vesting dates—and purpose (i.e., to motivate employees to contribute to increasing the value of the company, rather</p> |

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|  |  | <p>than to trade risk). If a stock option granted to employees can be traded on financial markets without restriction, it is classified as a financial derivative.</p> <p><i>In some cases, stock options may be provided to suppliers of goods and services to the enterprise. Although these are not employees of the enterprise, for convenience they are also recorded under employee stock options because their nature and motivation is similar. (Whereas the corresponding entry for stock options granted to employees is compensation of employees.</i></p> <p><b>Financial Derivatives:</b></p> <p><b>(a) General Government:</b></p> <ul style="list-style-type: none"> <li>• <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i></li> </ul> <p><b>(b) Deposit-taking corporations except central bank:</b></p> <ul style="list-style-type: none"> <li>• <i>Banks, NBDCSs, building societies; or friendly society, and credit unions.</i></li> </ul> <p><b>(c) Other financial institutions</b><br/>- <i>non-depository institutions (public and private);</i></p> <p><b>(d) Non-financial corporations;</b><br/>- <i>Public sector corporations, Private industrial units;</i></p> <p><b>(e) Households and NPISHs:</b><br/>- <i>individuals non-profit institutions and others ;</i></p> |
| 8910   | General Government:                                | <p>Financial derivatives (other than reserves) and employee stock options :</p> <ul style="list-style-type: none"> <li>- Options;</li> <li>- Forward-type contracts;</li> <li>- Swaps;</li> <li>- Credit derivatives;</li> <li>- Margins;</li> <li>- Employee stock options;</li> </ul>  |
| 8911   | Deposit-taking corporations except central bank    | <p>Financial derivatives (other than reserves) and employee stock options:</p> <ul style="list-style-type: none"> <li>- Options;</li> <li>- Forward-type contracts;</li> <li>- Swaps;</li> <li>- Credit derivatives;</li> <li>- Margins;</li> <li>- Employee stock options;</li> </ul>   |
| 8912   | Other financial corporations                       | <p>Financial derivatives (other than reserves) and employee stock options:</p> <ul style="list-style-type: none"> <li>- Options;</li> <li>- Forward-type contracts;</li> <li>- Swaps;</li> <li>- Credit derivatives;</li> <li>- Margins;</li> <li>- Employee stock options;</li> </ul>   |
| 8913   | Non-financial corporations, households, and NPISHs | <p>Financial derivatives (other than reserves) and employee stock options:</p> <ul style="list-style-type: none"> <li>- Options;</li> <li>- Forward-type contracts;</li> <li>- Swaps;</li> <li>- Credit derivatives;</li> <li>- Margins;</li> <li>- Employee stock options;</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description | Explanatory note   |
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| 9  | OTHER INVESTMENT  | <p>Other investment is a residual category that includes positions and transactions other than those included in direct investment, portfolio investment, financial derivatives and employee stock options, and reserve assets. To the extent that the following classes of financial assets and liabilities are not included under direct investment or reserve assets, other investment includes:</p> <ul style="list-style-type: none"> <li>(a) other equity;</li> <li>(b) currency and deposits;</li> <li>(c) loans (including use of IMF credit and loans from the IMF);</li> <li>(d) nonlife insurance technical reserves, life insurance and annuities entitlements, pension entitlements, and provisions for calls under standardized guarantees;</li> <li>(e) trade credit and advances;</li> <li>(f) other accounts payable; and</li> <li>(g) SDR allocations (SDR holdings are included in reserve assets)</li> </ul> <p><i>Other investments:</i></p> <ul style="list-style-type: none"> <li>(a) <i>General Government:</i> <ul style="list-style-type: none"> <li>• <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i></li> </ul> </li> <li>(b) <i>Deposit-taking corporations except central bank:</i> <ul style="list-style-type: none"> <li>• <i>Banks, NBDCs, building societies; or friendly society, and credit unions.</i></li> </ul> </li> <li>(c) <i>Other financial institutions</i> <ul style="list-style-type: none"> <li>- <i>non-depository institutions (public and private);</i></li> </ul> </li> <li>(d) <i>Non-financial corporations;</i> <ul style="list-style-type: none"> <li>- <i>Public sector corporations, Private industrial units;</i></li> </ul> </li> <li>(e) <i>Households and NPISHs:</i> <ul style="list-style-type: none"> <li>- <i>individuals non-profit institutions and others ;</i></li> </ul> </li> </ul> |
| 90   | Long-term Loans   | <p><b>Long-term Loans:</b> A type of loan that has an extended time period for repayment usually lasting between three and 30 years.</p> <p><b>Long-term loans, definition and process :</b> Long-term loans are similar to exhibition loans in terms of administration but since the period is for considerably longer, and may or may not be for exhibition, there are some differences. Items on long-loan are often listed in the collection catalogue or website, and can be used in a variety of ways without always having to ask permission of the lender.</p> <p><b>Process:</b> Once all the terms and conditions have been agreed, a contract or agreement should be drawn up and signed by both parties. This will be similar to the loan contract, but will specify certain differences particular to a long loan:</p> <ol style="list-style-type: none"> <li>1. length of loan</li> <li>2. insurance details</li> <li>3. purpose of the loan</li> <li>4. use of the object</li> </ol>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
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|  |  | <b>5. when permission is required from the owner and when not</b><br><b>6. what to do with loan requests</b>   |
| <b>901</b>   | <b>General Government:</b>   | <b>General Government:</b><br><b>- Central Government,</b><br><b>- semi-government,</b><br><b>- Autonomous bodies,</b><br><b>- State and Local Authorities.</b>  |
| 9010   | Payment long-term loans <i>extended</i> by general government              | Payment long-term loans <i>extended</i> :<br>- Payment to abroad by resident general government on account of long-term loan extended ( <i>principal</i> ) to non-resident borrower;   |
| 9011   | Repayment long-term loans (other than IMF) by general government:          | Repayment long-term loans (other than IMF) principal amount to abroad by <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities to the foreign government or international bodies to nonresident lender</i> ;<br>- Repayment by general government IDB or ITFC long-term loan;<br>- Repayment by general government ADB long-term loan;<br>- Repayment by general government JICA long-term loan;<br>- Repayment Other long-term loan;<br>- Repayment of project long-term loan or commodities long-term loan; |
| 9012   | Repayment suppliers' credit by general government:                         | Repayment suppliers' credit principal amount by general government ;<br>- Repayment suppliers' credit by resident general government to non-resident supplier;<br>-- <i>Repayment by Central Government to non-resident</i> ;<br>-- <i>Repayment by Semi-government to non-resident</i> ;<br>-- <i>Repayment by Autonomous bodies to non-resident</i> ;<br>-- <i>Repayment by State and Local Authorities to non-resident</i> ;  |
| 9018   |  |  |
| 902  | <b>Deposit-taking corporations except central bank:</b>                    | <b><i>Deposit-taking corporations except central bank: Banks, NBDCs, building societies; or friendly society, and credit unions.</i></b>   |
| 9020   | <b>Payment long-term loans extended by deposit taking corporations:</b>    | - Payment to abroad by deposit-taking corporations <b>except central bank</b> on account of long-term loan extended ( <i>principal</i> ) to nonresident borrower;  |
| 9021   | <b>Repayment long-term loans by deposit taking corporations:</b>           | - Repayment to abroad on account of long-term loan or credit (principal) by <b>deposit-taking corporations except central bank</b> to non-resident lender ;  |
| 903  | <b>Other financial, non-financial corporations, households, and NPISHs</b> | <b>Other financial, non-financial corporations, households, and NPISHs :</b><br><b>(a) Other financial institutions</b><br><b>-non-depository institutions (public and private);</b><br><b>(b) Non-financial corporations;</b><br><b>- Public sector corporations, Private industrial units;</b><br><b>(c) Households and NPISHs:</b>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | <b>- individuals non-profit institutions and others ;</b>   |
| 9030   | Payment long-term loans<br><i>extended:</i><br><br>( other financial corporations:<br>public and private sectors)                              | - Payment by other financial corporations on account of long-term loan extended ( <i>principal</i> ) to nonresident borrower;<br>-- <i>Payment by public sector non-depository institutions;</i><br>-- <i>Payment by private sector non-depository institutions;</i>  |
| 9031   | Repayment long-term loans by<br>other financial corporations:<br>public and private sectors  | - Repayment to abroad on account of long-term loan or credit ( <i>principal</i> ) by other financial corporations to nonresident lender;<br>-- <i>Repayment by public sector non-depository institutions;</i><br>-- <i>Repayment by private sector non-depository institutions;</i>   |
| 9032   | Payment long-term loans<br><i>extended :</i><br><br>(non-financial corporations,<br>households, and NPISHs:<br>public and private sectors)     | - Payment by non-financial corporations, households, and NPISHs on account of long-term loan extended ( <i>principal</i> ) to nonresident borrower;<br>-- <i>Payment by Non-financial corporations;</i><br>--- <i>Public sector corporations;</i><br>--- <i>Private industrial units;</i><br>-- <i>Payment by Households and NPISHs:</i><br>--- <i>individuals non-profit institutions;</i><br>--- <i>and others ;</i>                      |
| 9033   | Repayment long-term loans by<br>non-financial corporations,<br>households, and NPISHs:<br>private sectors                                      | - Repayment long-term loan or credit ( <i>principal</i> ) by non-financial corporations, households, and NPISHs to nonresident lender;<br>-- <i>Repayment by Non-financial corporations;</i><br>--- <i>Private industrial units;</i><br>-- <i>Repayment by Households and NPISHs:</i><br>--- <i>individuals non-profit institutions;</i><br>--- <i>and others ;</i>   |
| 9034   | Repayment suppliers' credit<br>by non-financial corporations:<br>(Excluding BPC and<br>Bangladesh Biman )                                      | - Repayment suppliers' credit ( <i>principal</i> ) by non-financial corporations(Excluding BPC and Bangladesh Biman ) to nonresident suppliers';<br>-- <i>Repayment by Non-financial corporations;</i><br>--- <i>Public sector corporations;</i><br>--- <i>Private industrial units;</i>  |
| 9035   | Repayment long-term buyers' credit<br>by non-financial corporations : public and<br>private sector<br>(Excluding BPC and<br>Bangladesh Biman ) | - Repayment long-term buyers' credit ( <i>principal</i> ) by non-financial corporations: public and private sector (Excluding BPC and Bangladesh Biman ) to nonresident financier or lender;<br>-- <i>Repayment by Non-financial corporations;</i><br>--- <i>Public sector corporations;</i><br>--- <i>Private industrial units;</i>  |
| 9036   | Repayment long-term loans<br>by non-financial corporations<br>: public sectors;<br>(Excluding BPC and<br>Bangladesh Biman )                    | Repayment long-term loan or credit ( <i>principal</i> ) by non-financial corporations of public sectors(Excluding BPC and Bangladesh Biman ) to nonresident lender;<br>- <i>Non-financial corporations;</i><br>-- <i>Public non-financial corporations;</i><br>--- <i>Bangladesh Textile Mills Corporation;</i><br>--- <i>Bangladesh Sugar and Food Industries Corporations;</i><br>--- <i>Bangladesh Chemical Industries Corporations;</i> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | <p>--- Bangladesh Steel and Engineering Corporations;<br/>         --- Bangladesh Jute Mills Corporations;<br/>         --- Bangladesh Oil, Gas and Mineral Corporations;<br/>         --- Bangladesh Power Development Board;<br/>         -- public other non-financial corporations;<br/>         --- Bangladesh Shipping Corporations;<br/>         --- Trading Corporation of Bangladesh;<br/>         --- Bangladesh Railway;<br/>         --- Bangladesh Telecommunications Company Limited;<br/>         --- BRTC;<br/>         --- BIWTA;<br/>         --- BIWTC;<br/>         --- WASA;<br/>         --- Other non-financial corporations-public;</p>  |
| 9037   | Repayment long-term loans of non-financial corporations : public sectors;<br>(BPC and Bangladesh Biman ) | Repayment long-term loan or credit ( <i>principal</i> ) including long-term buyers' credit and suppliers' credit by non-financial corporations of public sectors(BPC and Bangladesh Biman ) to nonresident lender;<br>--- Bangladesh Petroleum Corporations;<br>--- Bangladesh Biman Corporations;   |
| 91   | Short-term Loans   | <p><b>Short-term Loans: A short-term loan scheduled to be repaid in less than a year . When your business doesn't qualify for a line of credit from a bank, you might still have success in obtaining money from then in the form of a one-time, short-term loan (less than a year) to finance your temporary working capital needs. If you've established a good banking relationship with a banker, he or she might be willing to provide a short-term note for one order or for a seasonal inventory and/or accounts payable buildup.</b></p> <p><b>A loan that is set to be paid back in a short period of time—typically within a year, though in some cases, short-term loans can have longer terms.</b></p> |
| 911  | General Government:  | <p><b>General Government:</b></p> <ul style="list-style-type: none"> <li>- Central Government,</li> <li>- semi-government,</li> <li>- Autonomous bodies,</li> <li>- State and Local Authorities.</li> </ul>  |
| 9110   | Payment short-term loans extended by general government:   | - Payment by general government sectors on account of short-term loan extended ( <i>principal</i> ) to non-resident borrower;  |
| 9111   | Repayment short-term loans (other than IMF) by general government:                                       | - Repayment short-term loan other than IMF ( <i>principal</i> ) by general government sectors to nonresident lender;   |
| 9112   |  |  |
| 912  | Deposit-taking corporations except central bank  | <b>Deposit-taking corporations except central bank: Banks, NBDCs, building societies; or friendly society, and credit unions.</b>  |
| 9120   | Payment short-term loans extended by deposit taking corporations::                                       | - Payment by deposit-taking corporations except central bank on account of short-term loan extended ( <i>principal</i> ) to nonresident borrower;  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
| 9121   | Repayment short-term loans by deposit taking corporations:   | - Repayment short-term loan or credit (principal) by deposit-taking corporations except central bank to nonresident lender ;  |
| <b>913</b>   | <b>Other financial, non-financial corporations, households, and NPISHs: Short-term Loans</b>                                 | <b>Other financial, non-financial corporations, households, and NPISHs : Short-term Loans;</b><br><i>(a) Other financial institutions</i><br><i>-non-depository institutions (public and private);</i><br><i>(b) Non-financial corporations;</i><br><i>- Public sector corporations, Private industrial units;</i><br><i>(c) Households and NPISHs:</i><br><i>- individuals non-profit institutions and others ;</i>  |
| 9130   | Payment short-term loans extended:<br><br>( other financial corporations: public and private sectors)                        | - Payment by other financial corporations on account of short-term loan extended ( <i>principal</i> ) to nonresident borrower;<br>-- <i>Payment by public sector non-depository institutions;</i><br>-- <i>Payment by private sector non-depository institutions;</i>   |
| 9131   | Repayment short-term loans by other financial corporations: public and private sectors                                       | - Repayment short-term loan or credit (principal) by other financial corporations to nonresident lender;<br>-- <i>Repayment by public sector non-depository institutions;</i><br>-- <i>Repayment by private sector non-depository institutions;</i>   |
| 9132   | Payment short-term loans extended :<br><br>( non-financial corporations, households, and NPISHs: public and private sectors) | - Payment by non-financial corporations, households, and NPISHs on account of short-term loan extended ( <i>principal</i> ) to nonresident borrower;<br>-- <i>Payment by non-financial corporations;</i><br>--- <i>Public sector corporations;</i><br>--- <i>Private industrial units;</i><br>-- <i>Payment by households and NPISHs:</i><br>--- <i>individuals non-profit institutions;</i><br>--- <i>and others ;</i>   |
| 9133   | Repayment short-term loans by non-financial corporations, households, and NPISHs: private sectors                            | - Repayment short-term loan or credit (principal) by non-financial corporations, households, and NPISHs to nonresident lender;<br>-- <i>Repayment by non-financial corporations;</i><br>--- <i>Private industrial units;</i><br>-- <i>Repayment by households and NPISHs:</i><br>--- <i>individuals non-profit institutions;</i><br>--- <i>and others ;</i>   |
| 9134   | Repayment buyers' credit by non-financial corporations: private sectors  | - Repayment buyers' credit (principal) including refinancing of buyers' credit by non-financial corporations, households, and NPISHs to nonresident financier or lender;<br><br><i>Note: Reporting of refinancing: First financing country "A" shall be reported in form-C with schedule "J" and country shall be first financing country "A" , Second financing country "B" created as a new liability shall be reported in Form-C and schedule J and at the same time liability repayment with country "A" shall be reported in TM with schedule E-3/P-3 . After final maturity repayment to country "B" shall be reported in TM with schedule E-3/P-3 and country shall be second financing country "B".</i> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description  | Explanatory note  |
|--|--|---|
| 9135   | Repayment export bill discounting/ credit by non-financial corporations  | - Repayment export bill discounting/ credit (principal) by non-financial corporations to nonresident financier or by whom bill purchased;   |
| 9136   | Repayment short-term loans including buyers' credit by non-financial corporations: <i>public sectors</i> (Excluding BPC and Bangladesh Biman ) | Repayment short-term loan or credit including buyers' credit by non-financial corporations (Excluding BPC and Bangladesh Biman ) under public sectors to nonresident lender;<br>- <i>Non-financial corporations</i> ;<br>-- <i>Public non-financial corporations</i> ;<br>--- <i>Bangladesh Textile Mills Corporation</i> ;<br>--- <i>Bangladesh Sugar and Food Industries Corporations</i> ;<br>--- <i>Bangladesh Chemical Industries Corporations</i> ;<br>--- <i>Bangladesh Steel and Engineering Corporations</i> ;<br>--- <i>Bangladesh Jute Mills Corporations</i> ;<br>--- <i>Bangladesh Oil, Gas and Mineral Corporations</i> ;<br>--- <i>Bangladesh Power Development Board</i> ;<br>-- <i>public other non-financial corporations</i> ;<br>--- <i>Bangladesh Shipping Corporations</i> ;<br>--- <i>Trading Corporation of Bangladesh</i> ;<br>--- <i>Bangladesh Railway</i> ;<br>--- <i>Bangladesh Telecommunications Company Limited</i> ;<br>--- <i>BRTC</i> ;<br>--- <i>BIWTA</i> ;<br>--- <i>BIWTC</i> ;<br>--- <i>WASA</i> ;<br>--- <i>Other non-financial corporations-public</i> |
| 9137   | Repayment short-term loans including buyers' credit by BPC and Bangladesh Biman  | Repayment short-term loan or credit including buyers' credit by non-financial corporations of public sectors (BPC and Bangladesh Biman);<br>--- <i>Bangladesh Petroleum Corporations(BPC)</i> ;<br>--- <i>Bangladesh Biman</i> ;  |
| <b>914</b>   | <b>Other residual payments</b>   | <b>Other residual payments:</b>   |
| 9141   | Transfer out   | Transfer out:<br>- Transfer on account of short-term contractual investment to nonresident investors;   |
| <b>92</b>  | <b>Insurance, pension and standardized guarantee schemes:</b>  | <b>Insurance, pension and standardized guarantee schemes:</b>   |
| <b>921</b>   | <b>General Government and deposit taking corporations:</b>   | <b>General Government:</b><br>- <i>Central Government</i> ,<br>- <i>semi-government</i> ,<br>- <i>Autonomous bodies</i> ,<br>- <i>State and Local Authorities</i> .<br><b>and Deposit-taking corporations except central bank:</b><br><i>Banks, NBDCs, building societies; or friendly society, and credit unions.</i>  |
| 9210   | General Government :   | Insurance, pension and standardized guarantee schemes;<br>- Nonlife insurance(direct insurance and reinsurance) technical reserves;<br>-- reserves for unearned insurance premiums;<br>-- reserves against outstanding insurance claims;  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                               | Explanatory note   |
|--|---|--|
|  |   | <ul style="list-style-type: none"> <li>- Life insurance and annuity entitlements;</li> <li>-- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities;</li> <li>- Pension entitlements; <ul style="list-style-type: none"> <li>-- the extent financial claims both existing and future pensioners hold against either employer or a fund designated by the employer to pay pensions earned as part of a compensation agreement between the employer and employee;</li> <li>-- claims of pension funds on pension managers;</li> <li>-- entitlements to non-pension benefits;</li> </ul> </li> <li>- Provision for calls for under standardized guarantees; Standardized guarantees are defined as those that are not provided by means of a financial derivative (such as credit default swaps), but for which the probability of default can be well established.</li> <li>- guarantees cover similar types of credit risk for a large number of cases; <ul style="list-style-type: none"> <li>--guarantees issued by governments on export credit or student loans;</li> </ul> </li> </ul>  |
| 9211   | Deposit-taking corporations except central bank | Insurance, pension and standardized guarantee schemes; <ul style="list-style-type: none"> <li>- Nonlife insurance(direct insurance and reinsurance) technical reserves; <ul style="list-style-type: none"> <li>-- reserves for unearned insurance premiums;</li> <li>-- reserves against outstanding insurance claims;</li> </ul> </li> <li>- Life insurance and annuity entitlements; <ul style="list-style-type: none"> <li>-- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities;</li> </ul> </li> <li>- Pension entitlements; <ul style="list-style-type: none"> <li>-- the extent financial claims both existing and future pensioners hold against either employer or a fund designated by the employer to pay pensions earned as part of a compensation agreement between the employer and employee;</li> <li>-- claims of pension funds on pension managers;</li> <li>-- entitlements to non-pension benefits;</li> </ul> </li> <li>- Provision for calls for under standardized guarantees; Standardized guarantees are defined as those that are not provided by means of a financial derivative (such as credit default swaps), but for which the probability of default can be well established.</li> <li>- guarantees cover similar types of credit risk for a large number of cases; <ul style="list-style-type: none"> <li>--guarantees issued by governments on export credit or student loans;</li> </ul> </li> </ul> |
| 922  | <b>Other sectors:</b>                           | <b>Other sectors:</b> <ul style="list-style-type: none"> <li>- <b>Other financial,</b></li> <li>- <b>non-financial corporations,</b></li> <li>- <b>households, and</b></li> <li>- <b>NPISHs;</b></li> </ul>  |
| 9220   | Other financial corporations:                   | Insurance, pension and standardized guarantee schemes; <ul style="list-style-type: none"> <li>- Nonlife insurance(direct insurance and reinsurance) technical reserves; <ul style="list-style-type: none"> <li>-- reserves for unearned insurance premiums;</li> <li>-- reserves against outstanding insurance claims;</li> </ul> </li> </ul>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                                   | Explanatory note  |
|--|---|---|
|  |   | <ul style="list-style-type: none"> <li>- Life insurance and annuity entitlements; <ul style="list-style-type: none"> <li>-- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities;</li> </ul> </li> <li>- Pension entitlements; <ul style="list-style-type: none"> <li>-- the extent financial claims both existing and future pensioners hold against either employer or a fund designated by the employer to pay pensions earned as part of a compensation agreement between the employer and employee;</li> <li>-- claims of pension funds on pension managers;</li> <li>-- entitlements to non-pension benefits;</li> </ul> </li> <li>- Provision for calls for under standardized guarantees; Standardized guarantees are defined as those that are not provided by means of a financial derivative (such as credit default swaps), but for which the probability of default can be well established.</li> <li>- guarantees cover similar types of credit risk for a large number of cases; <ul style="list-style-type: none"> <li>-- guarantees issued by governments on export credit or student loans;</li> </ul> </li> </ul>  |
| 9221   | Non-financial corporations, households, and NPISHs: | <p>Insurance, pension and standardized guarantee schemes;</p> <ul style="list-style-type: none"> <li>- Nonlife insurance(direct insurance and reinsurance) technical reserves; <ul style="list-style-type: none"> <li>-- reserves for unearned insurance premiums;</li> <li>-- reserves against outstanding insurance claims;</li> </ul> </li> <li>- Life insurance and annuity entitlements; <ul style="list-style-type: none"> <li>-- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities;</li> </ul> </li> <li>- Pension entitlements; <ul style="list-style-type: none"> <li>-- the extent financial claims both existing and future pensioners hold against either employer or a fund designated by the employer to pay pensions earned as part of a compensation agreement between the employer and employee;</li> <li>-- claims of pension funds on pension managers;</li> <li>-- entitlements to non-pension benefits;</li> </ul> </li> <li>- Provision for calls for under standardized guarantees; Standardized guarantees are defined as those that are not provided by means of a financial derivative (such as credit default swaps), but for which the probability of default can be well established.</li> <li>- guarantees cover similar types of credit risk for a large number of cases; <ul style="list-style-type: none"> <li>--guarantees issued by governments on export credit or student loans;</li> </ul> </li> </ul> |
| 93   | Other accounts payable:                             | <p><i>The other category of other accounts payable/payable includes accounts payable or payable other than those included in trade credit and advances or other instruments. It includes liabilities for taxes, purchase and purchase of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid. It also includes prepayments s of those items. Interest accrued should be recorded with the</i></p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                                   | Explanatory note   |
|--|---|--|
|  |   | <i>financial asset or liability on which it accrues, not as other accounts payable/payable. However, for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable/payable, rather than with the instrument to which they relate.</i>   |
| <b>931</b>   | <b>Long-term:</b>                                   | <b>Long-term of other accounts payable:</b>  |
| 9310   | General Government:                                 | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and purchase of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;</li> <li>- prepayments of those items;</li> <li>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</li> </ul> |
| 9311   | Deposit-taking corporations except central bank:    | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and purchase of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;</li> <li>- prepayments of those items;</li> <li>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</li> </ul> |
| 9312   | Other financial corporations:                       | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and purchase of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;</li> <li>- prepayments of those items;</li> <li>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</li> </ul> |
| 9313   | Non-financial corporations, households, and NPISHs: | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and purchase of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;</li> <li>- prepayments of those items;</li> <li>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</li> </ul> |
| <b>932</b>   | <b>Short-term</b>                                   | <b>Short-term of other accounts payable:</b>   |
| 9320   | General Government                                  | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and purchase of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;</li> <li>- prepayments of those items;</li> <li>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</li> </ul> |
| 9321   | Deposit-taking corporations except central bank     | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and purchase of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>classes code | Short description                                  | Explanatory note   |
|--|--|--|
|  |  | <ul style="list-style-type: none"> <li>- prepayments of those items;</li> <li>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</li> </ul>   |
| 9322   | Other financial corporations                       | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and purchase of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;</li> <li>- prepayments of those items;</li> <li>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</li> </ul>   |
| 9323   | Non-financial corporations, households, and NPISHs | <ul style="list-style-type: none"> <li>- liabilities for taxes, purchase and purchase of securities, securities lending fees, gold loan fees, wages and salaries, dividends, and social contributions that have accrued but not yet paid;</li> <li>- prepayments of those items;</li> <li>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</li> </ul>   |
| <b>94</b>  | <b>Other equity</b>                                | <b>Other equity is equity that is not in the form of securities. It can include equity in quasi-corporations, such as branches, trusts, limited liability and other partnerships, unincorporated funds, and notional units for ownership of real estate and other natural resources. The ownership of many international organizations is not in the form of shares and so is classified as other equity (although equity in the BIS is in the form of unlisted shares). Ownership of currency union central banks is included in other equity.</b>  |
| <b>941</b>   | <b>Other equity</b>                                | <b>Other equity:</b>   |
| 9410   | Other equity                                       | <p>Other equity:</p> <ul style="list-style-type: none"> <li>- Other equity is included in other investment, when it is not direct investment or reserve assets. Other equity is not in the form of securities, so it is not included in portfolio investment. Participation in some international organizations is not in the form of securities and so it is classified as other equity. In most cases, equity in quasi-corporations for branches and notional units for ownership of land is included in direct investment; however, it is included in other investment if the share of voting power is less than 10 percent.</li> </ul> |
| 95   | Credit and loans with IMF                          | Credit and loans with IMF  |
| 951  | General government                                 | General government   |
| 9510   | Credit and loans with IMF                          | Repayment by general government on account of credit and loans with IMF.   |

DEPARTMENT/CATEGORY/SECTOR



## DEPARTMENT/CATEGORY/SECTOR

| SECTOR  | Code | EDW Economic Sector Code |
|---|------|--------------------------|
| <b>A. Import Payments</b>                       |      |                          |
| <b>a) Public</b>                                |      |                          |
| i) Bangladesh Petroleum Corporation             | 01   | 122610                   |
| ii) TCB (Trading Corp. Bangladesh)              | 02   | 122901                   |
| iii) Industrial Units under Sector Corporations | 03   | 122999                   |
| iv) Bridge Financing                            | 04   | 121599                   |
| v) Ministry of Food                             | 13   | 111000                   |
| vi) Bangladesh Biman                            | 14   | 122810                   |
| vii) Bangladesh Shipping Corporation            | 15   | 122820                   |
| viii) Other government sectors                  | 16   | 111999                   |
| <b>b) Private</b>                               |      |                          |
| i) Industrial                                   | 21   | 902190                   |
| ii) Commercial Importers                        | 22   | 903010                   |
| iii) Bridge financing                           | 27   | 909299                   |
| iv) Imports under Wage Earners' Fund            | 30   | 910500                   |
| v) Back to back L/C                             | 31   | 900000                   |
| vi) Personal Import                             | 32   | 100000                   |
| <b>B. Invisible Payments</b>                    |      |                          |
| i) Invisible- public                            | 41   | 100000                   |
| ii) Invisible private                           | 42   | 900000                   |
| iii) Bangladesh Biman                           | 43   | 122810                   |
| iv) Bangladesh Shipping Corporation             | 44   | 122820                   |
| v) Wage Earners' Fund- Private                  | 47   | 910500                   |



**QUANTITY/UNIT CODE**



## QUANTITY/UNIT CODE

| Unit of Measurement | Abbreviations        | Code number   | EDW Code | EDW Name          |
|---------------------|----------------------|---------------|----------|-------------------|
|                     |                      | (Use for Ads) |          | (UNIT OF MEASURE) |
| Units               | <i>u</i>             | 49            | 1018     | NO                |
| Pieces              |                      |               |          |                   |
| Items               |                      |               |          |                   |
| Thousand unit       | <i>1000u</i>         | 56            | 1045     | THOUSANDS         |
| Pairs               | <i>2u</i>            | 52            | 1042     | PAIR              |
| Gram                | <i>g</i>             | 25            | 1036     | GRAM              |
| KG                  | <i>Kg</i>            | 31            | 1016     | KG                |
| Metre               | <i>m</i>             | 43            | 1041     | METRE             |
| Square metre        | <i>m<sup>2</sup></i> | 64            | 1023     | SQM               |
| Cubic metre (CM)    | <i>m<sup>3</sup></i> | 19            | 1034     | CUBIC METRE       |
| Liter (L)           | <i>l</i>             | 40            | 1040     | LITRE             |
| Electric energy     | <i>kwh</i>           | 37            | 1039     | KILOWATT          |

Please follow the system of international (SI) measuring units.

INVISIBLE RECEIPTS THROUGH  
FOREX RESERVE & TREASURY MANAGEMENT DEPARTMENT (FRTMD)



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**(THROUGH FRTMD)**  
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**A. SERVICES**

Services cover transportation, travel, telecommunications, construction, insurance and pension services, financial services, computer and information services, charges for the use of intellectual properties n.i.e., personal, cultural and recreational services, other business services, government services transactions between resident and non-residents and manufacturing services on physical inputs owned by others.

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description                  | Explanatory note   |
|--|------------------------------------|--|
| <b>0</b>   | <b>TRANSPORTATION</b>              | <b>Transport is the process of carriage of people and objects from one location to another as well as related supporting and auxiliary services. Transportation covers those services performed by residents of one economy for those of another, by all modes of transportation such as sea, air and other including land, internal waterway, pipeline, and space transport as well as electricity transmission etc. which are involved with carriage of passenger, movement of goods (freight), charter of carriers with crew and other related supporting and auxiliary services.</b> |
| <b>04</b>  |                                    |  |
| <b>041</b>   |                                    |  |
| 0410   |                                    |  |
| 0411   |                                    |  |
| <b>05</b>  |                                    |  |
| <b>051</b>   |                                    |  |
| 0510   |                                    |  |
| <b>06</b>  | <b>Postal and courier services</b> | <b>Postal and courier services</b>   |
| <b>061</b>   | <b>Postal services;</b>            | <b>Postal services are subject to international agreements, and the service entries between operators of different economies should be recorded on a gross basis.</b>  |
| 0610   | Postal services:                   | Remittances received from abroad on account of ;<br>- Surplus earnings received from abroad for international postal services;<br>- Pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matters and of parcels, packages;<br>- Post office counter, such as sales of stamps money orders, posted restate services; telegram services, and so forth;<br>- Mailbox rental services by national postal administrations ;<br>- Other postal services;   |
| <b>2</b>   | <b>OTHER SERVICES</b>              | <b>Other services comprise those international services that are not covered under transportation and travel services.</b>   |
| <b>20</b>  | <b>Telecommunication services:</b> | <b>Telecommunication services</b>  |
| <b>201</b>   | <b>Telecommunication services:</b> | <b>Telecommunication Services are defined in terms of the nature of the services, not the method of delivery. Only amounts receivable or payable for transmission should be included under telecommunications services;</b>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | <i>Excluded are installation services for telephone network equipment (which included in construction services) and data base services (which included in information services).</i>   |
| 2010   | Telecommunication services:  | <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> <li>-Broadcasting, programming and programme distribution services;</li> <li>-- electronic mail, facsimile, and so forth, etc. services;</li> <li>-- business network services (cost/fees for Reuter monitors, SWIFT);</li> <li>- Leasing of telecommunications lines or capacity;</li> <li>- Mobile telecommunications services;</li> <li>- Internet telecommunications services;</li> <li>- Data transmission services;</li> <li>- Other telecommunication services;</li> <li>- Inward remittance by satellite channel distributor from principal;</li> </ul>  |
| 28   | Government goods and services n.i.e.:  | <p><b>Government goods and services n.i.e. cover:</b></p> <p><b>(a) goods and services supplied by and to enclaves, such as embassies, military bases, and international organizations;</b></p> <p><b>(b) goods and services acquired from the host economy by diplomats, consular staff, and military personnel located abroad and their dependents; and</b></p> <p><b>(c) services supplied by and to governments and not included in other categories of services.</b></p> <p><b>Transactions of public corporations are not included, unless the other party is one of the specified types of institutions.</b></p> <p><b>Goods and services supplied by and to government and international organization enclaves</b></p> <p><b>As government and international organization enclaves are not residents of the territory in which they are physically located, their transactions with residents of the territory of location are international transactions. For the same reason, transactions of embassies, military bases, and so forth with their home economies are resident-to-resident and outside the scope of international accounts.</b></p> <p><b>(The expenditure of locally engaged staff of embassies, military bases, and so forth and international organization staff is not included in government goods and services n.i.e. and is usually resident to resident transaction)</b></p> |
| 281  | Bangladesh diplomatic missions and their attached offices :                  | <b>Bangladesh diplomatic missions and their attached offices :</b>   |
| 2810   | Bangladesh diplomatic missions and their attached offices located in abroad: | <p>Received from Bangladesh Diplomatic mission located in abroad:</p> <ul style="list-style-type: none"> <li>- Surplus earnings received on account of visa fees or charges and other services provided by embassies, consulates;</li> <li>-- as well as their administrative received on account of recovery of loans and advances to their employees;</li> <li>- Surplus earnings received of military units or bases, defense agencies ;</li> <li>- Surplus earnings received of other official entities such as</li> </ul>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | <p>aid missions, government tourism, information, and trade promotion offices;</p> <p>- Other received such as administrative earnings from Bangladesh diplomatic missions located in abroad;</p> <p>Refunds by Bangladesh diplomatic missions:</p> <p>- Fund refund from abroad by embassies, consulates, military units or bases, defense agencies, other official entities such as aid missions, government tourism, information, and trade promotion offices on account surplus administrative cost and other costs;</p> <p>Others:</p> <p>- Remittance Received from employee of Bangladesh missions located in abroad on account of maintenance of family members (dependent parents, spouses and children)</p>                       |
| 2812   | <p>Mutual agreement between foreign government or international organizations:</p> <p><i>(Technical assistance as grant is classified as current account)</i></p>  | <p><i>Remittances received from abroad on account of</i></p> <p>- Provision of joint military arrangements and peace keeping forces; such as those of the U.N. and with foreign military technical assistance.</p> <p>- Received for police-type services such as keeping order;</p> <p>- Technical assistance received on public administration services provided by foreign government or international organizations on mutual agreement ; (not as grant but as provided by the entity that employs the personnel delivering the services)</p> <p>- Other received as joint military agreements /arrangements ;</p> <p>- Received on account of other services, such as those provided by the United Nations under mutual agreement;</p> |
| 2859   | <p>Other miscellaneous government goods and services n.i.e :</p> <p><i>(Some services are related to government functions that are not able be classified to another specific service category, so are classified as government services n.i.e.</i></p> <p><i>For instance, acquisition of new and existing buildings for an embassy, consulate, and so forth is classified as construction, rather than government goods and services n.i.e.)</i></p> | <p>Remittances received from abroad on account of other miscellaneous government goods and services n.i.e by Bangladesh government:</p> <p>-Received on account of government licenses, permits, and so forth;</p> <p>- Services supplied by and to governments should be classified to specific services (business services, health, etc.), if possible;</p> <p>- Administrative services of the government;</p> <p>- Public administrative services provided to the community as a whole;</p> <p>- Administrative services related to compulsory social security schemes;</p> <p>- Other government services n.i.e.;</p> <p>- Received on account of miscellaneous refund of government goods and services;</p>                           |

**B. PRIMARY INCOME**

|          |                          |  |
|----------|--------------------------|--|
| <b>4</b> | <b>INVESTMENT INCOME</b> | <b>This section deals with investment income that is included under each functional category of financial assets and liabilities. It is also discusses specific issues related to investment income for a functional asset category. A functional asset category includes different types of</b> |
|----------|--------------------------|--|

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
|--|--|--|
|  |  | <p>financial instruments that serve the same function, and hence a functional category can include different types of investment income. <i>Financial derivatives and employee stock options do not give rise to investment income.</i> Investment income comes from interest payments, dividends, capital gains collected upon the sale of a security or other assets.</p> <p>The components of investment are classified as :</p> <p>(a) Direct investment income,<br/>(b) Portfolio investment income and<br/>(c) Other investment income.</p>  |
| 42   | Other Investment Income:   | <p><i>Other investment income covers flows between resident and nonresident institutional units in regard to interest on deposits, loans, trade credit and advances, and other account receivable/payable; etc.</i></p> <p><i>Other investment income on equity excludes income on direct investment equity and portfolio investment in equity securities, Equity participation in some incorporated or unincorporated enterprises (such as partnership or joint ventures) does not qualify either as direct investment (because the equity participation is below the 10 percent threshold or as portfolio investment because they are not equity securities). Such equity participation is classified under other investment and any income distributed to the owners should be classified in other investment income.</i></p> <p><i>Similarly, some investment funds may be organized by and limited to a small number of members, but may not meet the definition of direct investment or portfolio investment. Both distributed and reinvested earnings on such investment funds shares are classified under other investment income.</i></p> |
| 420  | Short-term interest of other investment  | Short-term interest of other investment  |
| 4201   | General government:<br><br>(Central Government, semi-government, Autonomous bodies, State and Local Authorities) | <p>Receipts of interest (including discount) accrued on short-term loans, on deposits and on other commercial and financial claims by the general government from non-residents abroad.</p> <p>Interest on short-term;<br/>-- Interest on loans;<br/>-- Interest on treasury bills;<br/>-- Interest on bonds;<br/>-- Interest on discounting;<br/>-- Interest on other accounts receivable;</p>  |
| 4205   | Central Bank   | <p>Receipts of interest (including discount) accrued on short-term on deposits and on other commercial and financial claims by the central bank from non-residents abroad.</p> <p>Interest on short-term;<br/>-- Interest receipts for deposits or investment ;<br/>-- Interest receipts for SDR allocations or holdings;<br/>-- Interest receipts on bonds;<br/>-- discounting etc;</p>   |

| Section<br>- Division<br>-Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note  |
|---|--|---|
| <b>421</b>  | <b>Long-term interest of other investment</b>  | <b>Long-term interest of other investment</b>   |
| 4210  | General government :<br><br>( <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> ) | Receipts of interest (including discounts) accrued on long-term loans, on deposits and on other commercial and financial claims by general government from non-residents abroad.<br><br>Interest on long-term;<br>-- Interest on loans;<br>-- Interest on treasury bills;<br>-- Interest on bonds;<br>-- Interest on discounting;<br>-- Interest on other accounts receivable;                      |
| 4214  | Central Bank   | Receipts of interest (including discounts) accrued on long-term loans, on deposits and on other commercial and financial claims by government and government controlled enterprises from non-residents abroad.<br><br>Interest on long-term;<br>-- Interest receipts for deposits or investment ;<br>-- Interest receipts for SDR holding;<br>-- Interest receipts on bonds;<br>-- discounting etc; |

**C. SECONDARY INCOME**

| Section<br>- Division<br>-Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note  |
|---|--|---|
| <b>5</b>  | <b>CURRENT TRANSFER</b>  | <b>Current transfers consist of all transfers that are not capital transfers. Current transfers directly affect the level of disposable income and influence the consumption of goods or services. That is, current transfers reduce the income and consumption possibilities of the recipient.</b>   |
| <b>50</b>   | <b>GENERAL GOVERNMENT:</b>   | <b>General Government:</b><br>- <i>Central Government,</i><br>- <i>semi-government,</i><br>- <i>Autonomous bodies,</i><br>- <i>State and Local Authorities.</i>   |
| <b>501</b>  | Grants or aid in cash or kind :<br><br>(Current International Cooperation of general government) | <b>Current International Cooperation of general government:</b><br><br><b>Current International Cooperation:</b> Current international cooperation consist of current transfers in cash or in kind between the governments of different countries or between governments and international organizations.<br><b>Grants or aid in cash or kind;</b><br><b>Transfers between governments that are used by the recipients to finance current expenditures, including emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;</b> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
| 5010   | Foreign grants or aid, and donations:<br><br>(Current International Cooperation of general government excluding project grants which reported capital transfers): | <i>Transfers between governments that are used by the recipients to finance current expenditures, including emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;</i><br><br>Remittances received by Bangladesh government on account of;<br>- Emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;<br>-- Food grants, commodity grants etc;<br>-- So forth;<br>- Grants and donations of a current nature not included elsewhere are regarded as current transfers   |
| <b>503</b>   | <b>Others Transfers:</b><br><br><b>(General government : Central Government, semi-government, Autonomous bodies, State and Local Authorities)</b>                 | <b>Others Transfers:</b><br><b>i) current taxes on income, wealth, etc.,</b><br><b>ii) social contributions,</b><br><b>iii) social benefits, and</b><br><b>iv) Miscellaneous current transfers.</b>  |
| 5030   | Annual or other regular contributions :<br><br>(Current International Cooperation of general government)  | Annual or other regular contributions :<br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i><br>Annual or regular contributions paid by member governments to international organizations ( <i>excluding taxes payable to supranational organizations</i> ) and regular transfers made as mater of policy by the international organizations to governments<br><br>(Current International Cooperation)<br><br>- Subscription to international organizations<br>-- Annual or regular contributions received by member governments from international organizations; ( <i>excluding taxes payable to supranational organizations</i> );<br>-- Regular transfers made as mater of policy by the international organizations to governments ; |
| 5031   | Interest Subsidy by IMF:  | Interest Subsidy by IMF:<br>- Receipts by Bangladesh Government on account of interest subsidy given by IMF;   |
| 5032   | Received grants under JDR:<br><br>(Current International Cooperation of general government)   | Remittances received from abroad on account of<br>- Grants under Japan Debt. Relief (JDR) for import of commodities;   |
| 5040   | Other miscellaneous current transfers of general government:<br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>  | Received from abroad on account of<br>-Miscellaneous current transfers;<br>-- Fines and penalties imposed on institutional units by courts of law or other government bodies;<br>-- Compensation for injury to persons, employee or damage to property, etc. caused by the former that are not settled as payments of nonlife insurance claims;<br><i>(Major compensation payments for extensive damages ( e.g. oil spillages or side effects of pharmaceutical products) are treated</i>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description      | Explanatory note   |
|--|------------------------|--|
|  |                        | <p><i>as capital transfers.)</i></p> <p>-- Ex gratia payments made by government units or NPISHs in compensation for injuries or damages caused by natural disasters;<br/>(excluding major compensation payments for extensive damages e.g. oil spillages or side effects of pharmaceutical products are treated capital transfers)</p> <p>- <i>Others:</i></p> <p>-- Received from international or supranational authorities that are regarded as being compulsory, and for which nothing is provided in return, but which are not taxes;</p> <p>- Received on account of research and development related grants or donations , etc.;</p> |
| 5127   | <b>Reversal entry:</b> | <p><b>Reversal entry:</b></p> <p>- Cancellation of the outward remittance as an inward remittance;</p>   |

**D. CAPITAL ACCOUNT:**

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
|--|--|--|
| <b>6</b>   | <b>CAPITAL TRANSFERS</b>   | <b>Capital transfer are transfers in which the ownership of an asset (other than cash or inventories) changes from one party to another ; or which obliges one or both parties to acquire or dispose of an asset (other than cash or inventories) or where a liability is forgiven by the creditor.</b>  |
| <b>60</b>  | <b>Capital transfer of general government:</b>   | <p><b>General Government:</b></p> <p>- <i>Central Government,</i></p> <p>- <i>semi-government,</i></p> <p>- <i>Autonomous bodies,</i></p> <p>- <i>State and Local Authorities.</i></p> <p><b>Capital transfer of general government consists of components: i) debt forgiveness and ii) other capital transfers.</b></p>   |
| <b>601</b>   | <b>Debt forgiveness of general government:</b>   | <p><i>Debt forgiveness is the voluntary cancellation of all or part of a debt obligation within a contractual agreement between a creditor and a debtor. With debt forgiveness, the contractual arrangement cancels or forgives all or part of the principal amount outstanding, including interest arrears (interest payments that fell due in the past) and any other interest costs that have accrued. Debt forgiveness does not arise from the cancellation of future interest payments that have not yet fallen due and have not yet accrued.</i></p> |
| 6010   | Debt forgiveness of general government:<br><br>(Central Government, semi-government, Autonomous bodies, State and Local Authorities) | <p>Debt forgiveness:</p> <p>- Cancels or forgives all or part of the principal amount outstanding, including interest arrears;</p>   |
| <b>602</b>   | <b>Other capital transfer of</b>   | <b>Other capital transfer consist:</b>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  | <p><b>general government:</b></p> <p><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i></p>               | <p><b>(a) Investment grants :</b><br/> <i>Investment grants consist of capital transfers in cash or in kind made by governments or international organizations to other institutional units to finance all or part of the costs of their acquiring fixed assets. The recipients may be other governments or other entities. The recipients are obliged to use investment grants received in cash for purposes of gross fixed capital formation, and the grants are often tied to specific investment projects;</i></p> <p><b>(b) Non-life Insurance Claims:</b></p> <p><b>(c) One-off guarantees and other debt assumption:</b><br/> <i>One-off guarantees occur in situations in which the conditions of the loan or of the security that is guaranteed are so particular that is not possible for the degree of risk associated with it to be calculated with any degree of precision.</i><br/> <i>Capital transfers occur when a one – off guarantee is activated and the guarantor acquires no Claims on the debtor or a Claim worth less than the value of the guarantee. Debt assumption means that one party takes on the liability of another party.</i><br/> <i>Debt assumption where the assumer is not a guarantor.</i></p> <ul style="list-style-type: none"> <li>• <i>If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i></li> <li>• <i>If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i></li> </ul> <p><b>(d) Taxes:</b><br/> <b>- Capital levies;</b><br/> <i>(Capital levies consist of taxes on the values of the assets or net worth owned by institutional units levied at irregular, and very infrequent, intervals of time);</i><br/> <b>- Taxes on capital transfers;</b><br/> <i>(These consist of taxes on the values of assets transferred between institutional units.)</i></p> <p><b>(e) Other capital transfers:</b></p> |
| 6020   | <p>Investment grants of general government:</p> <p><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i></p> | <p><i>Investment grants in cash:</i></p> <ul style="list-style-type: none"> <li>-- Project grants such as large construction investment projects;</li> <li>-- Investment grants as direct investor;</li> <li>-- Reimbursement of project grants;</li> <li>-- Any other project grants n.i.e. ;</li> </ul>  |
| 6021   | <p>Nonlife Insurance Claims:</p> <p><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i></p>                | <ul style="list-style-type: none"> <li>-- Exceptionally large nonlife insurance claims;</li> </ul>   |
| 6022   | <p>Capital Taxes of general government:<br/>(excluding taxes on income</p>  | <p><i>Capital taxes:</i></p> <ul style="list-style-type: none"> <li>- Capital levies;</li> </ul> <p><i>(Capital levies consist of taxes on the value of the assets or</i></p>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note  |
|--|--|---|
|  | and wealth, etc)<br><br>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)                                      | <i>net worth owned by institutional units levied at irregular, and very infrequent, intervals of time;)</i><br>- Taxes on capital transfers;<br>(These consist of taxes on the values of assets transferred between institutional units. They do not include taxes on sales of assets )<br>-- Inheritance taxes; (excluding taxes on sales of assets)<br>--- Death taxes (death duties);<br>--- Gift taxes;   |
| 6023   | Other capital transfers n.i.e. of general government<br><br>(Central Government, semi-government, Autonomous bodies, State and Local Authorities): | - Major non-recurrent payments in compensation for extensive damages or serious injuries not covered by insurance policies<br>( e.g. oil spillages or side effects of pharmaceutical products, and so forth. The payments may be awarded by courts of law or by arbitration, or settled out of court);<br>- Large gifts and inheritances (legacies), including those to nonprofit institutions;<br>(these capital transfers could be made under wills or when donor is still living)<br>- Exceptionally large donations by households or enterprises to nonprofit institutions to finance gross fixed capital formation;<br>-- gifts to universities to cover the costs of building new residential colleges, libraries, and laboratories;<br>- Cash grants from donor governments or multilateral financial institutions to the debtor economy to be used to repay debt;<br>- A capital contribution to an international organization or nonprofit institution ;<br>(if it does not give rise to equity for the provider of the contribution)<br>- Reimbursement of grants |

**E. FINANCIAL ACCOUNT:**

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description       | Explanatory note  |
|--|-------------------------|---|
| 9  | <b>OTHER INVESTMENT</b> | <b>Other investment is a residual category that includes positions and transactions other than those included in direct investment, portfolio investment, financial derivatives and employee stock options, and reserve assets. To the extent that the following classes of financial assets and liabilities are not included under direct investment or reserve assets, other investment includes:</b><br>(a) other equity;<br>(b) currency and deposits;<br>(c) loans (including use of IMF credit and loans from the IMF);<br>(d) nonlife insurance technical reserves, life insurance and annuities entitlements, pension entitlements, and |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description                         | Explanatory note  |
|--|---|---|
|  |   | provisions for calls under standardized guarantees;<br>(e) trade credit and advances;<br>(f) other accounts receivable/payable; and<br>(g) SDR allocations (SDR holdings are included in reserve assets)  |
| <b>90</b>  | <b>Long-term Loans:</b>                   | <p><b>Long-term Loans:</b> A type of loan that has an extended time period for repayment usually lasting between three and 30 years.</p> <p><b>Long-term loans, definition and process :</b> Long-term loans are similar to exhibition loans in terms of administration but since the period is for considerably longer, and may or may not be for exhibition, there are some differences. Items on long-loan are often listed in the collection catalogue or website, and can be used in a variety of ways without always having to ask permission of the lender.</p> <p><b>Process:</b> Once all the terms and conditions have been agreed, a contract or agreement should be drawn up and signed by both parties. This will be similar to the loan contract, but will specify certain differences particular to a long loan:</p> <ol style="list-style-type: none"> <li>1. length of loan</li> <li>2. insurance details</li> <li>3. purpose of the loan</li> <li>4. use of the object</li> <li>5. when permission is required from the owner and when not</li> <li>6. what to do with loan requests</li> </ol> |
| <b>901</b>   | <b>General Government:</b>                | <p><b>General Government:</b></p> <ul style="list-style-type: none"> <li>- <i>Central Government,</i></li> <li>- <i>semi-government,</i></li> <li>- <i>Autonomous bodies,</i></li> <li>- <i>State and Local Authorities.</i></li> </ul>   |
| 9010   | Drawing long-term loans (other than IMF): | <p>Drawing or borrowing long-term loan by <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities on account of:</i></p> <ul style="list-style-type: none"> <li>- IDB or ITFC long-term loan;</li> <li>- ADB long-term loan;</li> <li>- JICA long-term loan;</li> <li>- DOSA Credit;</li> <li>- IDA Credit;</li> <li>- IBRD Credit;</li> <li>- IFAD Credit;</li> <li>- Other long-term loan;</li> </ul>  |
| 9011   |   |   |
| 9012   | Reimbursement of long-term loan:          | - Reimbursement of project long-term loan or commodities long-term loan from different foreign countries, international agencies, institutions etc(under foreign loans and local currency cost);  |
| 9018   | Drawing credit and loans                  | - Drawing IMF credit and loans inform of SDR by Central   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note   |
|--|---|--|
|  | with the IMF (other than reserves) by Central Bank                                | Bank;  |
| 9510   | Drawing credit and loans with the IMF (other than reserves) by general government | - Drawing IMF credit or loans by general government;   |
| <b>91</b>  | <b>Short-term Loans</b>   | <p><b>Short-term Loans:</b> <i>A short-term loan scheduled to be repaid in less than a year . When your business doesn't qualify for a line of credit from a bank, you might still have success in obtaining money from then in the form of a one-time, short-term loan (less than a year) to finance your temporary working capital needs. If you've established a good banking relationship with a banker, he or she might be willing to provide a short-term note for one order or for a seasonal inventory and/or accounts receivable buildup.</i></p> <p><b>A loan that is set to be paid back in a short period of time—typically within a year, though in some cases, short-term loans can have longer terms.</b></p> |
| <b>911</b>   | <b>General Government:</b>  | <p><b>General Government:</b></p> <ul style="list-style-type: none"> <li>- <i>Central Government,</i></li> <li>- <i>semi-government,</i></li> <li>- <i>Autonomous bodies,</i></li> <li>- <i>State and Local Authorities.</i></li> </ul>  |
| <b>9110</b>  | <b>Drawing short-term loans ( other than IMF):</b>                                | <p><b>Drawing or borrowing short-term loan by <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities on account of:</i></b></p> <ul style="list-style-type: none"> <li>- <b>IDB or ITFC short-term loan;</b></li> <li>- <b>ADB short-term loan;</b></li> <li>- <b>JICA short-term loan;</b></li> <li>- <b>Other short-term-term loan;</b></li> </ul>   |
| 9111   |   |  |
| 9112   | Reimbursement of short-term loan:   | - Reimbursement of project short-term loan or commodities short-term loan from different foreign countries, international agencies, institutions etc(under foreign loans and local currency cost);   |
| <b>914</b>   | <b>Other residual receipts</b>  | <b>Other residual receipts</b>   |
| 9140   | Opening Balance   | Opening Balance  |
| 9141   | Transfer In   | <p>Transfer In:</p> <ul style="list-style-type: none"> <li>- Transfer short-term investment from nonresident investment account;</li> <li>- Transfer short-term from SDR holding account;</li> </ul>   |
| 9142   | Purchase under WEF or SDR   | Purchase under WEF or SDR  |
| 9143   | Purchase under NFCD   | Purchase under NFCD  |
| 9144   | Purchase under General Banks  | Purchase under General Banks   |
| 9145   | Receipts under ACU Arrangements   | Receipts under ACU Arrangements  |

INVISIBLE PAYMENTS THROUGH  
FOREX RESERVE & TREASURY MANAGEMENT DEPARTMENT (FRTMD)



**INVISIBLE PAYMENTS TO ABROAD  
(THROUGH FRTMD)  
(FOR BANGLADESH BANK'S USE ONLY)**

**A. SERVICES**

Services cover transportation, travel, telecommunications, construction, insurance and pension services, financial services, computer and information services, charges for the use of intellectual properties n.i.e., personal, cultural and recreational services, other business services, government services transactions between resident and non-residents and manufacturing services on physical inputs owned by others.

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description                  | Explanatory note   |
|--|------------------------------------|--|
| <b>0</b>   | <b>TRANSPORTATION</b>              | <b>Transport is the process of carriage of people and objects from one location to another as well as related supporting and auxiliary services. Transportation covers those services performed by residents of one economy for those of another, by all modes of transportation such as sea, air and other including land, internal waterway, pipeline, and space transport as well as electricity transmission etc. which are involved with carriage of passenger, movement of goods (freight), charter of carriers with crew and other related supporting and auxiliary services.</b> |
| <b>04</b>  |                                    |  |
| <b>041</b>   |                                    |  |
| 0410   |                                    |  |
| 0411   |                                    |  |
| <b>05</b>  |                                    |  |
| <b>051</b>   |                                    |  |
| 0510   |                                    |  |
| <b>06</b>  | <b>Postal and courier services</b> | <b>Postal and courier services</b>   |
| <b>061</b>   | <b>Postal services;</b>            | <b>Postal services are subject to international agreements, and the service entries between operators of different economies should be recorded on a gross basis.</b>  |
| 0610   | Postal services:                   | Remittances payment to abroad on account of ;<br>- Surplus earnings payment to abroad for international postal services;<br>- Pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matters and of parcels, packages;<br>- Post office counter, such as sales of stamps money orders, posted restate services; telegram services, and so forth;<br>- Mailbox rental services by national postal administrations ;<br>- Other postal services;   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description                            | Explanatory note   |
|--|--|--|
| <b>2</b>   | <b>OTHER SERVICES</b>                        | <b>Other services comprise those international services that are not covered under transportation and travel services.</b>   |
| <b>20</b>  | <b>Telecommunication services:</b>           | <b>Telecommunication services</b>  |
| <b>201</b>   | <b>Telecommunication services:</b>           | <p><b>Telecommunication Services are defined in terms of the nature of the services, not the method of delivery. Only amounts receivable or payable for transmission should be included under telecommunications services;</b></p> <p><i>Excluded are installation services for telephone network equipment (which included in construction services) and data base services (which included in information services).</i></p>   |
| 2010   | Telecommunication services:                  | <p><i>Remittances payment to abroad on account of</i></p> <ul style="list-style-type: none"> <li>-Broadcasting, programming and programme distribution services;</li> <li>-- electronic mail, facsimile, and so forth, etc. services;</li> <li>-- business network services ( cost/fees for Reuter monitors, SWIFT);</li> <li>- Leasing of telecommunications lines or capacity;</li> <li>- Mobile telecommunications services;</li> <li>- Internet telecommunications services;</li> <li>- Data transmission services;</li> <li>- Other telecommunication services;</li> <li>- Inward remittance by satellite channel distributor from principal;</li> </ul>  |
| <b>28</b>  | <b>Government goods and services n.i.e.:</b> | <p><b>Government goods and services n.i.e. cover:</b></p> <p><b>(a) goods and services supplied by and to enclaves, such as embassies, military bases, and international organizations;</b></p> <p><b>(b) goods and services acquired from the host economy by diplomats, consular staff, and military personnel located abroad and their dependents; and</b></p> <p><b>(c) services supplied by and to governments and not included in other categories of services.</b></p> <p><b>Transactions of public corporations are not included, unless the other party is one of the specified types of institutions.</b></p> <p><b>Goods and services supplied by and to government and international organization enclaves</b></p> <p><b>As government and international organization enclaves are not residents of the territory in which they are physically located, their transactions with residents of the territory of location are international transactions. For the same reason, transactions of embassies, military bases, and so forth with their home economies are resident-to-resident and outside the scope of international accounts.</b></p> <p><b>(The expenditure of locally engaged staff of embassies, military bases, and so forth and international organization staff is not included in government goods and services n.i.e. and is usually resident to resident transaction)</b></p> |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
|--|--|--|
| <b>281</b>   | <b>Bangladesh diplomatic missions and their attached offices :</b>   | <b>Bangladesh diplomatic missions and their attached offices :</b>   |
| 2810   | Bangladesh diplomatic missions and their attached offices located in abroad:   | <p>Amount remitted to Bangladesh Diplomatic mission and their attached offices located in abroad:</p> <ul style="list-style-type: none"> <li>- Funds payment to abroad on account of supply of goods and services to embassies, consulates, military units or bases, defense agencies, and other official entities (such as aid missions; government tourism, information, and trade promotion offices)</li> <li>-- to meet their establishment expenses;</li> <li>-- to meet expatriate employees salaries;</li> <li>-- to meet related attached office or project expenses;</li> <li>-- acquisition of goods and services for joint military arrangements, peacekeeping forces, and other services</li> <li>-- all types of goods and services, such as office supplies, vehicles, repairs, electricity, and rental of premises, for embassies, military bases , and so forth purchased from the host economy or economies other than the home economy;</li> </ul> |
| 2812   | <p>Mutual agreement between foreign government or international organizations:</p> <p><i>(Technical assistance as grant is classified as current account)</i></p>  | <ul style="list-style-type: none"> <li>- Payments on provision of joint military arrangements and peace keeping forces; such as those of the U.N. and with foreign military technical assistance;</li> <li>- Payments for police-type services such as keeping order;</li> <li>- Technical assistance payments for public administration services provided by foreign government or international organizations on mutual agreement ;<br/>(not as grant but as provided by the entity that employs the personnel delivering the services)</li> <li>- Other payments for as joint military agreements /arrangements;</li> <li>- Payments on account of other services, such as those provided by the United Nations under mutual agreement;</li> </ul>  |
| 2855   | <p>Other miscellaneous government goods and services n.i.e :</p> <p><i>( Some services are related to government functions that are not able be classified to anther specific service category ,so are classified as government services n.i.e.</i></p> <p><i>For instance, acquisition of new and existing buildings for an embassy, consulate, and so forth is classified as construction, rather than government goods and services n.i.e.)</i></p> | <ul style="list-style-type: none"> <li>- Payment to abroad on account of government licenses, permits, and so forth;</li> <li>- Payment to abroad on account of administrative services of the government</li> <li>- Payment to abroad on account of public administrative services provided to the community as a whole:</li> <li>- Payment to abroad on account of administrative services related to compulsory social security schemes</li> <li>- Payment to abroad on account of other government services n.i.e.;</li> <li>- Payment to abroad on account of miscellaneous refund of government goods and services;</li> </ul>   |

**B. PRIMARY INCOME**

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note   |
|--|--|--|
| <b>4</b>   | <b>INVESTMENT INCOME</b>   | <p>This section deals with investment income that is included under each functional category of financial assets and liabilities. It also discusses specific issues related to investment income for a functional asset category. A functional asset category includes different types of financial instruments that serve the same function, and hence a functional category can include different types of investment income. <i>Financial derivatives and employee stock options do not give rise to investment income.</i></p> <p>Investment income comes from interest payments, dividends, capital gains collected upon the sale of a security or other assets.</p> <p>The components of investment are classified as :</p> <p>(a) Direct investment income,<br/>(b) Portfolio investment income and<br/>(c) Other investment income.</p>  |
| <b>42</b>  | <b>Other Investment Income:</b>  | <p><i>Other investment income covers flows between resident and nonresident institutional units in regard to interest on deposits, loans, trade credit and advances, and other account receivable/payable; etc.</i></p> <p><i>Other investment income on equity excludes income on direct investment equity and portfolio investment in equity securities, Equity participation in some incorporated or unincorporated enterprises (such as partnership or joint ventures) does not qualify either as direct investment (because the equity participation is below the 10 percent threshold or as portfolio investment because they are not equity securities). Such equity participation is classified under other investment and any income distributed to the owners should be classified in other investment income.</i></p> <p><i>Similarly, some investment funds may be organized by and limited to a small number of members, but may not meet the definition of direct investment or portfolio investment. Both distributed and reinvested earnings on such investment funds shares are classified under other investment income.</i></p> |
| <b>420</b>   | <b>Short-term interest of other investment</b>   | <b>Short-term interest of other investment</b>   |
| 4201   | <b>General government:</b><br><br><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i> | <p>Interest (including discount) accrued on short-term loans, on deposits and on other commercial and financial claims paid by the general government to non-resident abroad.</p> <p>Interest on short-term;<br/>-- Interest on loans;<br/>-- Interest on treasury bills;<br/>-- Interest on bonds;<br/>-- Interest on discounting;<br/>-- Interest on other accounts payable;</p>   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
|--|---|---|
| 4205   | Central Bank  | <p>Payments of interest (including discount) accrued on short-term on deposits and on other commercial and financial claims paid by the central bank to non-residents abroad.</p> <p>Interest on short-term;<br/> -- Interest payments for deposits or investment ;<br/> -- Interest payments for SDR allocations or holdings;<br/> -- Interest payments on bonds;<br/> -- discounting etc;</p> |
| <b>421</b>   | <b>Long-term interest of other investment</b>   | <b>Long-term interest of other investment</b>   |
| 4210   | <p>General government :</p> <p><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i></p> | <p>Interest (including discount) accrued on long-term on deposits and on other commercial and financial claims paid by general government to non-resident abroad.</p> <p>Interest on long-term;<br/> -- Interest on loans;<br/> -- Interest on treasury bills;<br/> -- Interest on bonds;<br/> -- Interest on discounting;<br/> -- Interest on other accounts payable;</p>                      |
| 4214   | Central Bank  | <p>Payments of interest (including discounts) accrued on deposits and on other commercial and financial claims paid by Central bank to non-residents abroad.</p> <p>Interest on long-term;<br/> -- Interest payments for deposits or investment ;<br/> -- SDR allocation charges;<br/> -- Interest payments on bonds;<br/> -- discounting etc;</p>  |
| 4310   | IMF service/assessment charges:   | <p>IMF Service charges/assessment charges ;</p> <p>- Payment to abroad on account IMF service charges/assessment charges ;</p>  |

## C. SECONDARY INCOME

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description   | Explanatory note  |
|--|---|---|
| <b>5</b>   | <b>CURRENT TRANSFER</b>   | <b>Current transfers consist of all transfers that are not capital transfers. Current transfers directly affect the level of disposable income and influence the consumption of goods or services. That is, current transfers reduce the income and consumption possibilities of the recipient.</b>   |
| <b>50</b>  | <b>GENERAL GOVERNMENT:</b>  | <b>General Government:</b><br>- <i>Central Government,</i><br>- <i>semi-government,</i><br>- <i>Autonomous bodies,</i><br>- <i>State and Local Authorities.</i>   |
| <b>501</b>   | <b>Grants or aid in cash or kind :</b><br><br><b>(Current International Cooperation of general government)</b>  | <b>Current International Cooperation of general government:</b><br><b>Current International Cooperation:</b> Current international cooperation consist of current transfers in cash or in kind between the governments of different countries or between governments and international organizations.<br><b>Grants or aid in cash or kind;</b><br><b>Transfers between governments that are used by the recipients to finance current expenditures, including emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;</b>                                   |
| 5010   | Grants or aid, donations:<br><br>( <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> )<br>(Current International Cooperation excluding project grants which reported capital transfers): | <i>Transfers between governments that are used by the recipients to finance current expenditures, including emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;</i><br>Remittances payment to abroad by Bangladesh government on account of;<br>- Emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;<br>-- Food grants, commodity grants etc;<br>-- So forth;<br>- Grants and donations of a current nature not included elsewhere are regarded as current transfers |
| <b>503</b>   | <b>Others Transfers:</b><br><br><b>(General government : Central Government, semi-government, Autonomous bodies, State and Local Authorities)</b>   | <b>Others Transfers:</b><br><b>i) current taxes on income, wealth, etc.,</b><br><b>ii) social contributions,</b><br><b>iii) social benefits, and</b><br><b>iv) Miscellaneous current transfers.</b>   |
| 5031   | Annual or other regular contributions :<br><br>(Current International Cooperation of general government)  | <b>Annual or other regular contributions :</b><br>( <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> )<br>(a) annual or regular contributions paid by member governments to international organizations ( <i>excluding taxes payable to supranational organizations</i> ) and regular transfers made as mater of policy by the international organizations to governments   |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes code | Short description  | Explanatory note  |
|--|--|---|
|  |  | (Current International Cooperation)<br>- Subscription to international organizations;<br>-- Annual or regular contributions payment by member governments to international organizations; ( <i>excluding taxes payable to supranational organizations</i> );<br>-- Regular transfers made as matter of policy by member government to international organizations ;   |
| 5032   | JDR grants refund:<br>( <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> )   | Current International Cooperation under general government:<br>- Refund unutilized JDR Grants which payment as a grant by Japan Debt. Relief (JDR) for import of commodities;   |
| 5033   | Grants and donations refunds:<br>( <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> )                                    | Current International Cooperation under general government:<br>- Payment to abroad on account of refund<br>-- grants, donations in cash etc. ;  |
| 5038   | Other miscellaneous current transfers of general government:<br><br>( <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> ) | - Miscellaneous current transfers;<br>-- Fines and penalties imposed on institutional units by courts of law or other government bodies;<br>-- Compensation for injury to persons, employee or damage to property, etc. caused by the former that are not settled as payments of nonlife insurance claims;<br>( <i>Major compensation payments for extensive damages ( e.g. oil spillages or side effects of pharmaceutical products) are treated as capital transfers.</i> )<br>-- ex gratia payments made by government units or NPISHs in compensation for injuries or damages caused by natural disasters; (excluding major compensation payments for extensive damages e.g. oil spillages or side effects of pharmaceutical products are treated capital transfers)<br>- <i>Others:</i><br>-- payments to international or supranational authorities that are regarded as being compulsory, and for which nothing is provided in return, but which are not taxes;<br>- Payment on account of research and development related grants or donations ,etc.; |
| 5126   | Reversal entry:  | Reversal entry:<br>- Cancellation of the inward remittance as an outward remittance on TM form.   |

**E. FINANCIAL ACCOUNT:**

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description                           | Explanatory note   |
|---|---|--|
| <b>9</b>  | <b>OTHER INVESTMENT</b>                     | <p><b>Other investment is a residual category that includes positions and transactions other than those included in direct investment, portfolio investment, financial derivatives and employee stock options, and reserve assets. To the extent that the following classes of financial assets and liabilities are not included under direct investment or reserve assets, other investment includes:</b></p> <ul style="list-style-type: none"> <li>(a) other equity;</li> <li>(b) currency and deposits;</li> <li>(c) loans (including use of IMF credit and loans from IMF);</li> <li>(d) nonlife insurance technical reserves, life insurance and annuities entitlements, pension entitlements, and provisions for calls under standardized guarantees;</li> <li>(e) trade credit and advances;</li> <li>(f) other accounts receivable/payable; and</li> <li>(g) SDR allocations (SDR holdings are included in reserve assets)</li> </ul>   |
| <b>90</b>   | <b>Long-term Loans:</b>                     | <p><b>Long-term Loans: A type of loan that has an extended time period for repayment usually lasting between 3 to 30 years.</b></p> <p><b>Long-term loans, definition and process :</b> Long-term loans are similar to exhibition loans in terms of administration but since the period is for considerably longer, and may or may not be for exhibition, there are some differences. Items on long-loan are often listed in the collection catalogue or website, and can be used in a variety of ways without always having to ask permission of the lender.</p> <p><b>Process:</b> Once all the terms and conditions have been agreed, a contract or agreement should be drawn up and signed by both parties. This will be similar to the loan contract, but will specify certain differences particular to a long loan:</p> <ul style="list-style-type: none"> <li>1. length of loan</li> <li>2. insurance details</li> <li>3. purpose of the loan</li> <li>4. use of the object</li> <li>5. when permission is required from the owner and when not</li> <li>6. what to do with loan requests</li> </ul> |
| <b>901</b>  | <b>General Government:</b>                  | <p><b>General Government:</b></p> <ul style="list-style-type: none"> <li>- <i>Central Government,</i></li> <li>- <i>semi-government,</i></li> <li>- <i>Autonomous bodies,</i></li> <li>- <i>State and Local Authorities.</i></li> </ul>  |
| 9011  | Repayment long-term loans (other than IMF): | Repayment (principal) to abroad on account of long-term loan by <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities to the foreign government or international bodies;</i>  |

| Section<br>- Division<br>- Groups<br>- Reporting<br>Classes<br>code | Short description  | Explanatory note   |
|---|--|--|
|   |  | <ul style="list-style-type: none"> <li>- Repayment by general government IDB/ITFC long-term loan;</li> <li>- Repayment by general government ADB long-term loan;</li> <li>- Repayment by general government JICA long-term loan;</li> <li>- Repayment by general government DOSA Credit;</li> <li>- Repayment by general government IDA Credit;</li> <li>- Repayment by general government IBRD Credit;</li> <li>- Repayment by general government IFAD Credit;</li> <li>- Repayment by general government other long-term loan;</li> <li>- Repayment of project long-term loan or commodities long-term loan;</li> </ul>  |
| 9018  | Repayment IMF Credit and loans (other than reserves) by Central Bank                   | - Repayment IMF credit and loans (principal) by Central Bank;  |
| 9510  | Repayment of credit and loans with the IMF (other than reserves) by general government | Repayment of long-term credit and loans to IMF<br>- Repayment (principal) of IMF credit or loans by general government to IMF;   |
| <b>91</b>   | <b>Short-term Loans</b>  | <p><b>Short-term Loans: A short-term loan scheduled to be repaid in less than a year .When your business doesn't qualify for a line of credit from a bank, you might still have success in obtaining money from then in the form of a one-time, short-term loan (less than a year) to finance your temporary working capital needs. If you've established a good banking relationship with a banker, he or she might be willing to provide a short-term note for one order or for a seasonal inventory and/or accounts receivable buildup.</b></p> <p><b>A loan that is set to be paid back in a short period of time—typically within a year, though in some cases, short-term loans can have longer terms.</b></p> |
| <b>911</b>  | <b>General Government:</b>   | <b>General Government:</b> <ul style="list-style-type: none"> <li>- <i>Central Government,</i></li> <li>- <i>semi-government,</i></li> <li>- <i>Autonomous bodies,</i></li> <li>- <i>State and Local Authorities.</i></li> </ul>   |
| 9110  |  |  |
| 9111  | Repayment short-term loans (Other than IMF):   | - Repayment short-term loan other than IMF ( <i>principal</i> ) by general government sectors to nonresident lender;   |
| <b>914</b>  | <b>Other residual Payments:</b>  | <b>Other residual Payments:</b>  |
| 9140  | Closing balances;  | Closing balances;  |
| 9141  | Transfer out:  | Transfer out: <ul style="list-style-type: none"> <li>- Transfer for short-term investment to nonresident investment account;</li> <li>- Transfer for short-term SDR holding;</li> </ul>  |
| 9142  | Sale under WEF or SDR  | Sale under WEF or SDR  |
| 9143  | Sale under NFCD  | Sale under NFCD  |
| 9144  | Sale under General Banks   | Sale under General Banks   |
| 9145  | Paid under ACU arrangement   | Paid under ACU arrangement   |

## SECTOR LIST

### 1. General Government:

- *Central Government,*
- *semi-government,*
- *Autonomous bodies,*
- *State and Local Authorities.*

#### A. CENTRAL GOVERNMENT

- 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) Directorate 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 Co-operative
    - 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 Passport
- 42) Department of Prison
- 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 Explosive
- 53) Department of Agricultural Marketing
- 54) Bangladesh Education Engineering Department
- 55) Department of Environment
- 56) Department of Textile
- 57) Office of the Thana Executive 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 Office
- 62) Copyright Office
- 63) Hajj Office
- 64) Disaster Management Bureau
- 65) Bureau of Manpower, Employment and Training
- 66) Bureau of Non-formal Education
- 67) NGO Affairs Bureau
- 68) Bangladesh Bureau of Statistics
- 69) Board of Investment Bangladesh
- 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 Form and Publications Office
- 89) Office of the Assistant 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 Railroad Inspector
  - 96) Bangladesh Diplomatic Mission
  - 97) National Broadcasting Authority
  - 98) Other Ministries, Directorates and Departments
  - b) Directorate of Bangladesh Post Office (*Postal services*)
  - c) Bangladesh Post Office (*Savings Bank Scheme*)
- B. SEMI-GOVERNMENT AND AUTONOMOUS BODIES**
- a) Text Book Board and Education Boards
    - 1) National Curriculum and Text Book Board
    - 2) Bangladesh Madrasa Education Board
    - 3) Bangladesh Technical Education Board
    - 4) Board of Intermediate and Secondary Educations
  - b) Government Educational Institutions
    - 1) Government Schools, Colleges, University Colleges & Madrasahs
    - 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) Bangabandhu Sheikh Mujib Medical University
    - 9) Dhaka University
    - 10) Rajshahi University
    - 11) Chittagong University
    - 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) Bangabandhu Sheikh Mujibur Rahman Agricultural University
    - 22) Sher-e-Bangla Agricultural University
    - 23) Hajeer Mohammad Danesh Science & Technology University
    - 24) Patuakhali Agriculture University
    - 25) Bangabandhu Sheikh Mujibur Rahman Science & Technology University
    - 26) Bangladesh Textile University
    - 27) Bangladesh University of Professional
    - 28) Barisal University
    - 29) Begum Rokeya University, Rangpur
    - 30) Chittagong Veterinary and Animal Sciences University
    - 31) Comilla University
    - 32) Jagannath University
    - 33) Jatiya Kabi Kazi Nazrul Islam University, Mymensingh
    - 34) Jessore Science & Technology University
    - 35) Mawlana Bhashani Science & Technology University, Tangail
    - 36) Pabna University of Science and Technology
    - 37) Patuakhali Science and Technology University

- 38) Sylhet Agricultural University
- 39) Other Public Educational Institutions
- c) Academy, Research Institute, Training Institutes, Council & Development Centre
  - 1) Bangladesh Academy for Rural Development (BARD), Comilla
  - 2) Rural Development Academy (RDA), Bogra
  - 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 Co-operative Academy
  - 12) Khudro Nri Gosthi Cultural Academy, Netrokona
  - 13) National Training & Research Academy for Multilingual Shorthand, Bogra
  - 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 Silk 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 (BISS)
  - 46) Bangladesh Institute of Management (BIM)
  - 47) Institute of Chartered Accountants of Bangladesh (ICAB)
  - 48) Institute of Cost & Management Accountants of Bangladesh (ICMA)
  - 49) Khudro Nri Gosthi Cultural Institute, Rangamati & Bandarban

- 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) Bangladesh Seri-cultural Research and Training Institute
- 63) Institute of Water Modeling
- 64) National Maritime Institute
- 65) Bangladesh Petroleum Institute
- 66) National Institute of Biotechnology
- 67) Bangladesh Krira Shikkha Protisthan (BKSP)
- 68) Bangladesh Institute of Textile Technology (BITT), Tangail
- 69) Bangladesh Tourism Board
- 70) Bangladesh Industrial Technical Assistance Centre (BITAC), Tejgaon, Dhaka
- 71) National Book Centre, Bangladesh
- 72) Public Administration Training Centre, Savar & RPATC, Eskaton
- 73) Cox's Bazar Cultural Centre
- 74) Land Administration Training Centre (LATC)
- 75) Bangladesh Veterinary Council
- 76) Bangladesh Medical & Dental Council (BMDC)
- 77) Pharmacy Council of Bangladesh
- 78) Bangladesh Medical Research Council
- 79) Bangladesh Nursing Council
- 80) Jatiya Mohila Sangstha
- 81) Bangladesh National Social Welfare Council
- 82) Council of Bangladesh Institute of Technology
- 83) Bangladesh Agriculture Research Council (BARC)
- 84) National Sports Council (NSC)
- 85) Bangladesh Computer Council (BCC)
- 86) National Freedom Fighter Council
- 87) Central Public Library
- 88) Bangladesh National Museum
- 89) National Museum of Science & Technology
- 90) Bangladesh Space Research and Remote Sensing Organisation (SPARRSO)
- 91) Other Councils/Institutes

d) Other Semi-Government & autonomous bodies

(Commission, Authority, Development Board/Centre/Foundations etc.)

- 1) Bangladesh Atomic Energy Commission
- 2) Privatization 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 Regularity 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) 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

C. STATE AND LOCAL AUTHORITIES

- a) Zila Parishad
- b) Municipal/City Corporation
- c) Thana/Upazila Parishad
- d) Union Parishad
- e) Gram Parishad
- f) Other Local Authorities.

2. DEPOSIT-TAKING CORPORATIONS, EXCEPT THE CENTRAL BANK

- **Banks,**
- **NBDCS,**
- **building societies; or friendly society, and credit unions,**

I) Deposit Money Banks (DMBs)

- a) All Schedule Banks
- b) Bangladesh Samabaya Bank Ltd

II) Non-Bank Depository Corporations (NBDCs)- Public

- a) Ansar-VDP Unnayan Bank
- b) Karma Sangsthan Bank
- c) Probashi Kallyan Bank

- d) Investment Corporation of Bangladesh (ICB)
- e) Other Non-Bank Depository Corporations-Public
- III) Non-Bank Depository Corporations (NBDCs) -Private
  - a) Leasing Companies
  - b) Central Co-operative Bank
  - c) Land Mortgage Co-operative Bank
  - d) Other Co-operative Banks/Societies
  - e) Grameen Bank
  - f) Other Non-Bank Depository Corporations-Private
- IV) Building societies, friendly society and credit unions.

### 3. OTHER FINANCIAL CORPORATION:

#### *-non-depository institutions (public and private);*

#### A. Public

- I. Other Financial Intermediaries (OFI) except DMBs-Public
  - a) Bangladesh House Building Finance Corporation (HBFC)
  - b) Infrastructure Development Company Limited (IDCOL)  
Saudi Bangladesh Industrial and Agricultural Investment Company Limited
  - c) (SABINCO).
  - d) Palli Karma-Sahayak Foundation (PKSF)
  - e) Equity Entrepreneurship Fund
  - f) Grihayan Tahabil
  - g) SME Foundation
  - h) Agrani SME Financing Company Limited
  - i) Bangladesh Infrastructure Finance Fund Limited
  - j) Other Financial Intermediaries-Public
- II. Insurance Companies and Pension Funds (ICPF)-Public
  - a) Sadharan Bima Corporation
  - b) Jiban Bima Corporation
  - c) Pension Funds /Provident Funds of Government Offices

#### B. Private

- I. Other Financial Intermediaries-- Private (Except DMBs).
  - a) Investment Companies
  - b) Leasing Companies (Non-depository)
  - c) Mutual Funds
  - d) Merchant Banks
  - e) NGO/Micro Credit Organizations (BRAC, ASA etc.)
  - f) Other Financial Intermediaries-Private
- II. Insurance Companies and Pension Funds-Private
  - a) Life Insurance Companies (Appendix Pages : 140 )
  - b) General Insurance Companies
  - c) Pension Funds /Provident Funds of private organisations
- III. 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) Other Financial Auxiliaries/Services (Such as bKash)

### 4. NONFINANCIAL CORPORATIONS, HOUSEHOLDS, AND NPISHs:

**a) Non-financial corporations;**  
**- Public sector corporations, Private industrial units;**

**b) Households and NPISHs:**  
**- individuals non-profit institutions and others ;**

**A. Public**

**I. Public Non-financial Corporations**

- a) Bangladesh Textile Mills Corporation & Related Enterprises
- b) Bangladesh Sugar & Food Industries Corporation and Related Enterprises
  - 1) Sugar Mills
  - 2) Food and Allied Industries
- c) Bangladesh Chemical Industries Corporation and Related Enterprises
  - 1) Fertilizer, Chemical & Pharmaceutical Industries
  - 2) Paper and Paper Board Industries
- d) Bangladesh Steel & Engineering Corporation and Related Enterprises
  - 1) Steel Mills
  - 2) Engineering and Ship Building Industries
- e) Bangladesh Jute Mills Corporation and Related Enterprises
- f) Bangladesh Petroleum Corporation and Bangladesh Oil, Gas & Mineral Corporation and Related Enterprises
  - 1) Bangladesh Petroleum Corporation & related enterprises
  - 2) Bangladesh Oil, Gas & Mineral Corporation & related enterprises
  - 3) 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) Other Enterprises of PDB

**II. Other Non-financial Corporations- Public**

- 1) Bangladesh Biman Corporation
- 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 Fish Development Corporation
- 9) Bangladesh Tea Board
- 10) Bangladesh Inland Water Transport Authority (BIWTA)
- 11) Bangladesh Inland Water Transport Corporation (BIWTC)
- 12) Bangladesh Water Development Board
- 13) WASA (Dhaka, Chittagong, Khulna etc)
- 14) Chittagong Port Authority

- 15) Mongla Port Authority, Payra Port Authority, Pangaon Inland Container Terminal etc.
- 16) Bangladesh Sthal Bandar Katripaksha
- 17) Bangladesh Small & Cottage Industries Corporation (BSCIC)
- 18) Bangladesh Parjatan Corporation
- 19) Bangladesh Film Development Corporation
- 20) Civil Aviation Authority of Bangladesh
- 21) Bangladesh Freedom Fighters Welfare Trust
- 22) Telephone Shilpa Sangstha
- 23) Bangladesh Cable Industries Corporation
- 24) Bangladesh Tannery Industries Corporation
- 25) Bangladesh Services Ltd.
- 26) Hotels International Ltd. (3 Stars & above)
- 27) Dock Labour Management Board, Chittagong
- 28) Dock Labour Management Board, Bagerhat
- 29) Bangabandhu Sheikh Mujibur Rahman Novo Theatre
- 30) Bangladesh Submarine Cable Company Limited
- 31) Bangladesh Cable Shilpa Limited
- 32) Essential Drugs Company Limited
- 33) Khulna Shipyard Limited
- 34) Bangladesh Machine Tools Factory Limited
- 35) Other Non-Financial Corporations-Public

## B. Private

### I. Agriculture, Fishing & Livestock

- a) Agricultural Farms (Nursery, Horticulture, Apiculture etc)
- b) Fishing Farms ( Hatchery, Shrimp Culture etc)
- c) Dairy Farms
- d) 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) Readymade 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) Polymer and polythene 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) 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)
  - 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 Parlours/ Saloons/ Health Club/Fitness centre
  - 19) Clearing and Forwarding (C & F) Agents
  - 20) Testing Laboratory
  - 21) Tourism Industry (List available at page no-115)
  - 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 Crushers
  - 27) Jewellery Services
  - 28) Modernised 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 organisation
  - 42) Tailoring 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) 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, lichee, 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, flavoured rice etc.
- 23) Milk Processing Industries (Pasteurisation, 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)

- I) Importers
- II) Exporters
- III) Importers and Exporters
- IV) Whole Sale Traders
- V) Retail Traders
- VI) Other Business Institutions/Organisations

### IV. Non Govt. Publicity & News Media

- I) Newspaper
- II) Television
- III) Radio
- IV) Online News Media

### V. Private Educational Institutions

- I) Private Schools, Colleges, University Colleges & Madrasahs
- II) Private Medical & Dental Colleges
- III) Private Universities
- IV) Private Institute of IT
- V) Other Educational/Technical / Vocational Training institutions

### VI. Other Private Sector ( Official Account n.i.e)

(Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspense account etc.)

### VII. Non-profit institutions serving households (NPISHs)

- i) Mosques
- ii) Temples, Churches & the like
- iii) Sports Clubs
- iv) Other Clubs

- v) Theatre & Cultural Organisations
- 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 Organisations
- xiii) Other Non-profit institutions serving households

**VIII. Households ( Individual customers)**

- i) Farmer/Fishermen
- ii) Businessmen/Industrialists
- iii) Wage Earners (Bangladeshi nationals working 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) Other Local Individuals not mentioned above.

**Some important notes**

**The following instructions shall be kept in mind for correct reporting:**

**1. The User Guidelines of Template for daily Remittances:**

T\_ME\_D\_REMITTENCE, T means Template, M E means Monetary and Economic, D means Daily Basis and REMITTENCE means. The inward Foreign Currency of Non-Resident Bangladeshi on account of Family maintenance.

The Template T\_ME\_D\_REMITTENCE contains the following columns:

- i. DATED: It means every calendar date or every working day cause the Template designed for collection of Daily Remittance.
- ii. FI NAME: It means the Bank Name and it's a drop down option. Just select the bank name and click there.
- iii. SERIAL NO. : Not mandatory.
- iv. AD FI BRANCH: It means the AD FI BRANCH of T\_ME\_M\_FRC\_TRN. However it is the branch code which used in SBS reporting.
- v. REPORT TYPE: WAGE REMITTANCE (FIXED)
- vi. SCHEDULE CODE:
  - 23=Through Banking channel, Schedule FC R -1 of FCS-7.
  - 24= Through Non-Resident Bank branches, Correspondents, Schedule FCR-2 of FCS-7.
  - 25= Locally Deposited, Schedule FCR -3 of FCS-7.
  - 26= Postal settlement, Schedule FCR -4 of FCS-7.
- vii. TYPE CODE: 4 (FIXED)
- viii. PURPOSE CODE: Not mandatory.
- ix. CURRENCY: Name of currency of received amount from abroad as remittance.
- x. COUNTRY: Name of the country from which the remitter sends the money (country of origin of wage).
- xi. DISTRICTS: It is a drop down option and it is guided by the attached annexure. for example : if remitter home district is Narayangonj, then select Dhaka- Narayangonj from drop down, there are no option with only district name, every district selection must with division name. If remitter home district is Dhaka, then select Dhaka-Dhaka and so on..
- xii. NID: National Identification Number of NRB or remitter. Not mandatory.
- xiii. PASSPORT: Passport Number of NRB or remitter. Not mandatory.
- xiv. AMOUNT FCY: Amount of remittance received.

The Following Field is mandatory to comply the new template for daily remittances.

|           |          |              |             |               |
|-----------|----------|--------------|-------------|---------------|
| DATED     | FI NAME  | AD FI BRANCH | REPORT TYPE | SCHEDULE CODE |
| TYPE CODE | CURRENCY | COUNTRY      | DISTRICTS   | AMOUNT FCY    |

**DISTRICT CODE LIST:**

|                         |     |                           |     |
|-------------------------|-----|---------------------------|-----|
| BARISAL-BARGUNA         | 510 | DHAKA-SHERPUR             | 285 |
| BARISAL-BARISAL         | 515 | DHAKA-TANGAIL             | 290 |
| BARISAL-BHOLA           | 520 | KHULNA-BAGERHAT           | 310 |
| BARISAL-JHALOKATHI      | 525 | KHULNA-CHUADANGA          | 330 |
| BARISAL-PATUAKHALI      | 530 | KHULNA-JESSORE            | 335 |
| BARISAL-PIROJPUR        | 535 | KHULNA-JHENAIDAH          | 345 |
| CHITTAGONG-BANDARBAN    | 110 | KHULNA-KHULNA             | 350 |
| CHITTAGONG-BRAHMANBARIA | 115 | KHULNA-KUSHTIA            | 355 |
| CHITTAGONG-CHANDPUR     | 120 | KHULNA-MAGURA             | 360 |
| CHITTAGONG-CHITTAGONG   | 125 | KHULNA-MEHERPUR           | 365 |
| CHITTAGONG-COMILLA      | 135 | KHULNA-NARAIL             | 370 |
| CHITTAGONG-COX'S BAZAR  | 140 | KHULNA-SATKHIRA           | 385 |
| CHITTAGONG-FENI         | 145 | RAJSHAHI-BOGRA            | 410 |
| CHITTAGONG-KHAGRACHARI  | 160 | RAJSHAHI-CHAPAI NAWABGANJ | 450 |
| CHITTAGONG-LAKSHMIPUR   | 165 | RAJSHAHI-NAOGAON          | 445 |
| CHITTAGONG-NOAKHALI     | 180 | RAJSHAHI-NATORE           | 440 |
| CHITTAGONG-RANGAMATI    | 130 | RAJSHAHI-PABNA            | 460 |
| DHAKA-DHAKA             | 210 | RAJSHAHI-JOYPURHAT        | 425 |
| DHAKA-FARIDPUR          | 215 | RAJSHAHI-RAJSHAHI         | 470 |
| DHAKA- GAZIPUR          | 220 | RAJSHAHI - SIRAJGANJ      | 480 |
| DHAKA-GOPALGANJ         | 225 | RANGPUR-DINAJPUR          | 715 |
| DHAKA- JAMALPUR         | 230 | RANGPUR-GAIBANDAH         | 720 |
| DHAKA-KISHOREGANJ       | 235 | RANGPUR-KURIGRAM          | 730 |
| DHAKA-MADARIPUR         | 240 | RANGPUR-LALMONIRHAT       | 735 |
| DHAKA- MANIKGANJ        | 245 | RANGPUR-NILPHAMARI        | 755 |
| DHAKA-MUNSHIGANJ        | 250 | RANGPUR-PANCHAGARH        | 765 |
| DHAKA- MYMENSINGH       | 255 | RANGPUR-RANGPUR           | 775 |
| DHAKA-NARAYANGANG       | 260 | RANGPUR-THAKURGAON        | 785 |
| DHAKA- NARSINGDI        | 265 | SYLHET-HABIGANJ           | 650 |
| DHAKA-NETROKONA         | 270 | SYLHET-MOULVI BAZAR       | 675 |
| DHAKA-RAJBARI           | 275 | SYLHET-SUNAMGANJ          | 694 |
| DHAKA-SHARIATPUR        | 280 | SYLHET-SYLHET             | 695 |

**2. CMT basis export i.e. EXP. Reporting:**

**Goods sent:** FOB value of goods i.e. gross value of goods after processing shall be reported in schedule J with code 2911

**Goods received:** (FOB value – CMT value of goods) i.e. gross value of goods before processing shall be reported in schedule E-3 with code 2910. TM and Form-C is not mandatory CMT basis EXP. shall be attested with hard copy. Country code shall be reported in schedules J & E-3 according to the country of ordering customer. Country code shall be reported in schedules J & E-3 according to the country of ordering customer.

**CMT:** Cut, Make and Trim.

|                   |                     |                |                   |                   |                    |
|-------------------|---------------------|----------------|-------------------|-------------------|--------------------|
| Develop the Style | Purchase the Fabric | C              | M                 | T                 | Ship out the goods |
|                   |                     | Cut the fabric | Make the garments | Trim the garments |                    |

**3. Reporting procedure of receipt and payment of short term foreign currency loan through discounting of direct/deemed export bills.**

| Description of the transactions                              | Types of receipt/payment   | Forms to be used | Purpose code | Corresponding schedule | Comments                         |
|--|----------------------------|------------------|--------------|------------------------|----------------------------------|
| Obtaining short term loan through bill purchase/ discounting | Receipt of short term loan | Form C           | 9135         | J                      | To be submitted with S-1 returns |
| Realization of export proceeds                               | Receipt of proceeds        | EXP              | --           | A-1                    |                                  |
| Repayment of short term loan                                 | Principal repayment        | TM               | 9135         | E-3/P-3                |                                  |
|  | Interest payment           |                  | 4206         |                        |                                  |
|  | Service charge             |                  | 2314         |                        |                                  |

**4. Correct TM Reporting of surplus remittable earnings for airlines:**

i) Airlines clients shall calculate correctly the ratio of total passage and freight collection out of total collection for a particular month; and based on the ratio the exact remittable amount will be segregated for reporting the same in the separate TM Form.

ii) According, the airlines clients shall submit to the AD bank 1(one) remittance application (RR form) for executing one Telegraphic Transaction (TT) but submit 2(two) TM Form duly completed. It means that whatever the amount is remitted at one go but airlines shall have to submit 2 (two) TM Form against one TT, if the airlines/GSA do aviation business for both passengers and cargoes.

iii) The airlines that have separate GSA for handling cargoes and passengers business under different 18A permission shall not fall under this purview. They can report separately under different codes-0110 & 0120.

For example: Total passage Collection: = 1000 (which is 55% of total collection)

|                         |        |                                     |
|-------------------------|--------|-------------------------------------|
| Total cargo Collection: | =800   | ( which is 45% of total collection) |
| Total Collection        | =1800  |                                     |
| (-) Disbursement        | = 600  | .....                               |
| Total Surplus earning   | = 1200 | .....                               |

It is now calculated that the passage collection is 55% of total collection while freight collection is 45 % and accordingly the surplus earning is to be calculated and reported in the TM Form.

Total passage earnings: = 1200\*55%=660 ( TM-1)

Total cargo earnings: = 1200\*45%=540 ( TM-2)

Total surplus earning =1200

**5. a) Reporting of Buyer's Credit on the basis of Online IMP about country and currency code with respective schedules:**

| Online IMP                     | Descriptions of the transactions                     | Reporting schedules | Country Code  | Currency Code                             |
|--------------------------------|--|---------------------|---|---|
| L/C Value/<br>Invoice<br>Value | Goods Value  | EL-1 with IMP       | Country of Origin of Goods  | Currency as per contract or L/C condition |
|                                | Freight Value  | E3/P3 with TM form  | Country beneficiary or receiving payment  | Currency as per contract or L/C condition |
|                                | Insurance Value                                      | E3/P3 with TM form  | Country beneficiary or receiving payment  | Currency as per contract or L/C condition |
|                                | Other Charges Value                                  | E3/P3 with TM form  | Country beneficiary or receiving payment  | Currency as per contract or L/C condition |
| L/C Value/<br>Invoice<br>Value | Total amount of drawing on account of Buyer's Credit | J/O-3 With Form-C   | If Buyer's Credit drawing from AD shall report in respective summary statement without schedule and If Buyer's Credit drawing from abroad country code will be source of funding country. | Currency as per contract or L/C condition |

**b) On Maturity repayment of Buyer's Credit reporting about country and currency code with respective schedules :**

| Descriptions                          | Reporting schedule | Country Code   | Currency Code                             |
|---------------------------------------|--------------------|--|---|
| Principal of Buyer's credit Repayment | E3/P3 with TM form | If Buyer's Credit repayment to OBU, AD shall report in respective summary statement without schedule and If Buyer's Credit repayment to abroad country code will be source of funding country. | Currency as per contract or L/C condition |
| Interest of Buyer's credit Payment    | E3/P3 with TM form | If Buyer's Credit repayment to OBU, AD shall report in respective summary statement without schedule and If Buyer's Credit repayment to abroad country code will be source of funding country. | Currency as per contract or L/C condition |

**c) Reporting of Import on the basis of Online IMP about country and currency code with respective schedules :**

| Online IMP                  | Descriptions        | Reporting schedule | Country Code                             | Currency Code                             |
|-----------------------------|---------------------|--------------------|--|---|
| L/C Value/<br>Invoice Value | Goods Value         | E-2/P-2 with IMP   | Country of Origin of Goods               | Currency as per contract or L/C condition |
|                             | Freight Value       | E3/P3 with TM form | Country beneficiary or receiving payment | Currency as per contract or L/C condition |
|                             | Insurance Value     | E3/P3 with TM form | Country beneficiary or receiving payment | Currency as per contract or L/C condition |
|                             | Other Charges Value | E3/P3 with TM form | Country receiving payment                | Currency as per contract or L/C condition |

**6. Reporting of country code:**

- i) Country of goods origin shall be reported for import payment;
- ii) Country of destination shall be reported for export;
- iii) Country of ordering customers shall be reported for invisible receipts. If ordering customer is Bangladesh but remittances receipts from abroad, in that case country shall be reported ordering institution's country as per SWIFT message;
- iv) Country of origin of Wage shall be reported for Wage earners' remittances;
- v) Country of beneficiary shall be reported for invisible payments.

**7. Reporting of international bodies and foreign mission code:**

The code numbers of international bodies and foreign missions concerned regardless of the place from where the funds have actually been remitted in Bangladesh for their maintenance, establishment expenses, etc. shall be reported country of origin of foreign missions and international bodies.

**8. Re-export:**

Re-export of foreign goods (goods produced in other economies and previously imported) that are exported with no substantial transformation from the state in which they are previously imported. The price of the re-exported goods may differ from its price at the time it was originally imported due to factors such as transport cost, dealers' margins, and holding gains or losses. But return of goods which are not actually re-exports; return of goods value shall be reported through schedule J with form-C.

**9. Goods under merchanting:**

Merchanting is defined as the purchase of goods by a resident (of the compiling economy) from a nonresident combined with the subsequent resale of the same goods to another nonresident without the goods being present in the compiling economy. Goods that are bought and resold but do not pass through the territory of the owner are included in goods under merchanting. Gross value of import payment shall be reported in schedule E-3 with code 2710 and gross value of export shall be reported in schedule J with code 2710.

**9. If import payments or invisible payments settled under inter-bank corporate banking AD shall report the translations as follows:**

- (a) If the foreign currency sold by the bank in favour of the customer drawn on Bangladesh Bank , AD shall report in the schedule “G” with necessary foot note.
- (b) The remitting Bank shall report the remitted foreign currency in schedule “C” accompanied by schedule E-2 for import payments and E-3 for invisible payments.

**10. Reporting of reimbursement of local cost for development project:**

**A) Reimbursement of loan/ grants against international tender on account of various development projects of general government *such as large construction projects* which construction works shall be /have done on the basis of foreign government or international bodies as per loan agreements or grant agreements;**

**(General government: *Central Government, semi-government, Autonomous bodies, State and Local Authorities*)**

i) **Loan/ grants** received directly in cash by General Govt. bodies which are recorded in ERD from **foreign government or international bodies as per loan agreements or grant agreements on account of various development projects of General Govt. such as *large construction projects***, ***AD shall be reported for loan in code 9010 and for investment grant in code 6020.***

ii) **Reimbursement of loan/ grants in cash** from **foreign government or international bodies as per loan agreements or grant agreements against international tender on account of various development projects of general Govt. such as *large construction projects* received** by General Govt. bodies which are recorded in ERD ***AD shall be reported in code 2830.***

iii) **Reimbursement of loan/ grants in cash** from **foreign government or international bodies as per loan agreements or grant agreements against international tender on account of various development projects of General Govt. such as *large construction projects* received** by Construction companies or firms which are recorded in ERD ***AD shall be reported in code 2830.***

***If fund received by sub-contractor i.e. sub-construction companies or firms from main construction companies or firms (not from international bodies or foreign government), AD shall be reported in code 2112 as a construction services i.e. acquisition of goods and service (আবাসিক এন্টারপ্রাইজ থেকে পণ্য ও সেবা অধিগ্রহণ) .***

iv) **Loan/ grants** received directly in cash from **foreign government or international bodies as per loan agreements or grant agreements** by General Govt. bodies which are not recorded in ERD **on account of various development projects of General Govt. such as *large construction projects***, ***AD shall be reported for loan in code 9010 and for investment grant in code 6020.***

v) **Reimbursement of loan/ grants in cash** from **foreign government or international bodies as per loan agreements or grant agreements against international tender on account of various development projects of General Govt. such as *large construction projects* received** by General Govt. bodies which are not recorded in ERD ***AD shall be reported for loan in code 9010 and for investment grant in code 6020.***

vi) **Reimbursement of loan/ grants in cash against international tender on account of various development projects of general Govt. such as *large construction projects received* by Construction companies or firms which are not recorded in ERD as per loan agreements or grant agreements AD shall be reported for loan in code 9010 and for investment grant in code 6020.**

*If fund received by sub-contractor i.e. sub-construction companies or firms from main construction companies or firms ( not from international bodies or foreign government) on account of construction services, AD shall be reported in code 2112 as a construction services i.e. acquisition of goods and services (আবাসিক এন্টারপ্রাইজ থেকে পণ্য ও সেবা অধিগ্রহণ) .*

**B) Reimbursement of loan or grants on account of local supply of goods for development project of General Government:**

**(General government: Central Government, semi-government, Autonomous bodies, State and Local Authorities)**

i) **Reimbursement of loan/ grants in cash from foreign government or international bodies as per loan agreements or grant agreements against international tender on account of local supply of goods for various development projects of General Govt. such as *large construction projects received* by non-financial corporations (public or private sector), or any supplier as per international tender , households and nonprofit institution serving households ( NPISHs) which loan/ grants are recorded in ERD AD shall be reported in code 2833.**

ii) ) **Reimbursement of loan/ grants in cash from foreign government or international bodies as per loan agreements or grant agreements against international tender on account of local supply of goods for various development projects of General Govt. such as *large construction projects received* by non-financial corporations (public or private sector), or any supplier as per international tender , households and nonprofit institution serving households ( NPISHs) which loan/ grants are not recorded in ERD, AD shall be reported for loan in code 9010 and for investment grant in code 6020.**

iii) *If fund received by sub-contractor i.e. sub-construction companies or firms from main construction companies or firms ( not from international bodies or foreign government) on account of supply of goods, AD shall be reported in code 2112 as a construction services i.e. acquisition of goods and services (আবাসিক এন্টারপ্রাইজ থেকে পণ্য ও সেবা অধিগ্রহণ) .*

**C) Reimbursement of loan/ grants against international tender on account of various development projects of other financial corporations, non-financial corporations of public sector such as *large construction projects* which construction works shall be /have done on the basis of foreign government or international bodies as per loan agreements or grant agreements; (Other financial corporations, non-financial corporations of public sector)**

i) **Loan/ grants received directly in cash by other financial corporations, non-financial corporations of public sector which are not recorded in ERD from foreign government or international bodies as per loan agreements or grant agreements on account of various development projects of other financial corporations, non-financial corporations of public sector such as *large construction projects*, AD shall be reported for loan in code 9030 or 9036 and for investment grant in code 6121.**

ii) **Reimbursement of loan/ grants in cash** from **foreign government or international bodies** as per loan agreements or grant agreements against international tender on account of various development projects of *other financial corporations, non-financial corporations of public sector* such as *large construction projects received* by *other financial corporations, non-financial corporations of public sector* which are not recorded in ERD, *AD shall be reported for loan in code 9030 or 9036 and for investment grant in code 6121.*

iii) **Reimbursement of loan/ grants in cash** from **foreign government or international bodies** as per loan agreements or grant agreements against international tender on account of various development projects of *other financial corporations, non-financial corporations of public sector* such as *large construction projects received* by Construction companies or firms which are not recorded in ERD *AD shall be reported for loan in code 9030 and for investment grant in code 6121.*

*If fund received by sub-contractor i.e. sub-construction companies or firms from main construction companies or firms ( not from international bodies or foreign government) on account of construction services, AD shall be reported in code 2112 as a construction services i.e. acquisition of goods and services (আবাসিক এন্টারপ্রাইজ থেকে পণ্য ও সেবা অধিগ্রহণ) .*

**D) Reimbursement of loan or grants on account of local supply of goods for development project of other financial corporations, non-financial corporations of public sector:**

i) **Reimbursement of loan/ grants in cash** from **foreign government or international bodies** as per loan agreements or grant agreements against international tender on account of local supply of goods for various development projects of *other financial corporations, non-financial corporations of public sector* such as *large construction projects received* by non-financial corporations (public or private sector), or any supplier as per international tender , households and nonprofit institution serving households ( NPISHs) which **loan/ grants** are not recorded in ERD, *AD shall be reported for loan in code 9030 or 9036 and for investment grant in code 6121.*

ii) *If fund received by sub-contractor i.e. sub-construction companies or firms from main construction companies or firms ( not from international bodies or foreign government) on account of supply of goods, AD shall be reported in code 2112 as a construction services i.e. acquisition of goods and services (আবাসিক এন্টারপ্রাইজ থেকে পণ্য ও সেবা অধিগ্রহণ) .*

**Guideline to fill up the foreign exchange transactions schedules  
in Text file and Rationalized Input Template (RIT)**

**EXPORT**

| Sch. codes  | Sch. Name | Sch. Details  | Valid Type | Valid Country Code | Excluding Country Code/<br>Invalid Country Code |
|---|-----------|---|------------|--------------------|---|
| <b>Export receipts from abroad except EPZs or EZs through ADs</b> |           |   |            |                    |   |
| 11  | A-1/O-1   | Proceed realized for Export from abroad   | 1          | All Country Code   | 9999 & 2998                                     |
| 12  | A-2/O-2   | Advance receipts from abroad for goods to be Exported   | 1          | All Country Code   | 9999 & 2998                                     |
| 13  | A-3/O-3   | Myanmar Border Trade for Export   | 1          | Only 1261          | All others Country Code                         |
| <b>Export receipts of EPZs or EZs from abroad through ADs</b>     |           |   |            |                    |   |
| 14  | A - 2     | Advance receipts from abroad for goods to be Exported of EPZs or EZs (Type-A,B,C enterprises) | 1          | All Country Code   | 9999 & 2998                                     |
| 15  | A - 1     | Proceed realized for Export from abroad of EPZs or EZs (Type-A,B,C enterprises)               | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Export receipts of EPZ or EZs from abroad through OBUs</b>     |           |   |            |                    |   |
| 16  | A-1       | Proceed realized for Export from abroad of EPZs or EZs (Type-A enterprises)                   | 1          | All Country Code   | 9999 & 2998                                     |
| 17  | A - 2     | Advance receipts from abroad for goods to be Exported of EPZs or EZs (Type-A enterprises)     | 1          | All Country Code   | 9999 & 2998                                     |

**WAGE EARNERS' REMITTANCES**

| Sch. codes | Sch. Name | Sch. Details  | Valid Type | Valid Country Code | Excluding Country Code/<br>Invalid Country Code |
|------------|-----------|---|------------|--------------------|---|
| 23         | FCR - 1   | Wage remittances through banking channel                                  | 4          | All Country Code   | 9999 & 2998                                     |
| 24         | FCR - 2   | Wage remittances through nonresident bank or correspondents' Taka account | 4          | All Country Code   | 9999 & 2998                                     |
| 25         | FCR - 3   | Wage remittances through locally deposits                                 | 4          | All Country Code   | 9999 & 2998                                     |
| 26         | FCR - 4   | Wage remittances through postal channel                                   | 4          | All Country Code   | 9999 & 2998                                     |

## INVISIBLE RECEIPTS

| Sch. codes   | Sch. Name                | Sch. Details  | Valid Type | Valid Country Code | Excluding Country Code/<br>Invalid Country Code |
|--|--------------------------|---|------------|--------------------|---|
| <b>Invisible receipts from abroad except EPZs or EZs through ADs</b>             |                          |   |            |                    |   |
| 21   | J/O-4                    | Invisible receipts from abroad through ADs  | 1 & 2      | All Country Code   | 9999 & 2998                                     |
| <b>Invisible receipts of EPZ or EZs from abroad through ADs</b>                  |                          |   |            |                    |   |
| 35   | J                        | Invisible receipts from abroad of EPZ through ADs (Type-A,B,C enterprises)                                      | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Invisible receipts of EPZ or EZs from abroad through OBUs</b>                 |                          |   |            |                    |   |
| 36   | J                        | Invisible receipts from abroad of EPZ through OBUs (Type-A enterprises and other transactions of OBUs)          | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Invisible receipts from abroad through Statement S-9</b>                      |                          |   |            |                    |   |
| 27   | RFCR - 1                 | Amount received into foreign currency account from abroad of resident corporate entities other than EPZs or EZs | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Invisible receipts from abroad through Money Changers'</b>                    |                          |   |            |                    |   |
| 37   | MCR - 1                  | Amount purchases from non-resident Bangladeshi or Foreign nationals   | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Invisible receipts from abroad through statement S-13</b>                     |                          |   |            |                    |   |
| 39   | RPFCR- 1                 | Amount receipts from abroad to foreign currency account of other resident entities.                             | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Invisible receipts from abroad through Central Account of Bangladesh Bank</b> |                          |   |            |                    |   |
| 81   | Central account receipts | Receipts through FRTMD  | 1          | All Country Code   | 9999 & 2998                                     |

## INVISIBLE PAYMENTS

| Sch. codes   | Sch. Name                | Sch. Details  | Valid Type | Valid Country Code | Excluding Country Code/<br>Invalid Country Code |
|--|--------------------------|---|------------|--------------------|---|
| <b>Invisible payments to abroad except EPZs or EZs through ADs</b>               |                          |   |            |                    |   |
| 50   | E-3/P- 3                 | Invisible payment to abroad through ADs   | 1 & 2      | All Country Code   | 9999 & 2998                                     |
| 55   | EFCP- 2                  | Invisible payment to abroad from ERQ accounts   | 1          | All Country Code   | 9999 & 2998                                     |
| 60   | FCP - 3                  | Invisible payment to abroad from Wage Earners' foreign currency account.  | 4          | All Country Code   | 9999 & 2998                                     |
| 61   | FCP-8                    | Transfer to abroad from Wage Earners' foreign currency account(his or her).   | 4          | All Country Code   | 9999 & 2998                                     |
| <b>Invisible payments of EPZ or EZs to abroad through ADs</b>                    |                          |   |            |                    |   |
| 75   | E - 3                    | Invisible payment to abroad of EPZ or EZs enterprises(Type-A,B,C enterprises)   | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Invisible payments of EPZs or EZs to abroad through OBUs</b>                  |                          |   |            |                    |   |
| 80   | E - 3                    | Invisible payment to abroad of EPZs or EZs (Type-A enterprises and other transactions of OBUs)                                      | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Invisible payments to abroad through Statement S-9</b>                        |                          |   |            |                    |   |
| 71   | RFCP - 2                 | Amount debit to abroad for invisible payments from foreign currency accounts of resident corporate entities other than EPZs or EZs. | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Invisible payments to abroad through Money Changers'</b>                      |                          |   |            |                    |   |
| 83   | MCP - 1                  | Sale to Bangladeshi travelers or re-conversion allowed to foreign travelers.  | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Invisible payments to abroad through Statement S-13</b>                       |                          |   |            |                    |   |
| 84   | RPFCP- 1                 | Amount debit to abroad for invisible payments from foreign currency account of other resident entities.                             | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Invisible payments from abroad through Central Account of Bangladesh Bank</b> |                          |   |            |                    |   |
| 82   | Central account payments | Payment through FRTMD   | 1          | All Country Code   | 9999 & 2998                                     |

## IMPORT PAYMENTS

| Sch. codes  | Sch. Name       | Sch. Details   | Valid Type | Valid Country Code | Excluding Country Code/<br>Invalid Country Code |
|---|-----------------|--|------------|--------------------|---|
| <b>Import payments to abroad except EPZs or EZs through ADs</b> |                 |  |            |                    |   |
| 40  | E - 1/P - 1     | Advance payments to abroad for goods to be Imported  | 1          | All Country Code   | 9999 & 2998                                     |
| 41  | E - 2/P - 2     | Import payment to abroad for cash (at site)  | 1          | All Country Code   | 9999 & 2998                                     |
| 42  | FCP - 1         | i) Import payment to abroad by debit from Wage Earners' foreign currency account.<br>ii) And Advance payments to abroad for goods to be imported   | 4          | All Country Code   | 9999 & 2998                                     |
| 44  | EFCP - 1        | i) Import payment to abroad by debit from ERQ account.<br>ii) And Advance payments to abroad for goods to be Imported  | 1          | All Country Code   | 9999 & 2998                                     |
| 40  | E - 5           | Import payment Myanmar Boarder Trade   | 1          | Only 1261          | All others Country Code                         |
| <b>Import payments of EPZs or EZs to abroad through ADs</b>     |                 |  |            |                    |   |
| 45  | E - 1 and E - 2 | Import payment to abroad of EPZs or EZs through ADs (Type-A,B,C enterprises).  | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Import payment to abroad on account of Loan &amp; Grants</b> |                 |  |            |                    |   |
| 46  | EL -1/2/3       | Import payment on account of loans, long-term Buyers' credit and suppliers credit.   | 5          | All Country Code   | 9999 & 2998                                     |
| 46  | EL -1/2/3       | Import payment on account of grants.   | 6          | All Country Code   | 9999 & 2998                                     |
| 46  | EL -1/2/3       | Import payment on account of IDB or ITFC short-term loan )   | 7          | All Country Code   | 9999 & 2998                                     |
| 46  | EL -1/2/3       | Import payment on account of Buyers' credit.   | 8          | All Country Code   | 9999 & 2998                                     |
| <b>Import payments of EPZs or EZs to abroad through OBUs</b>    |                 |  |            |                    |   |
| 49  | E - 1 and E - 2 | Import payment to abroad of EPZs or EZs through OBUs (Type-A enterprises).   | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Import payment to abroad through statement S-9</b>           |                 |  |            |                    |   |
| 47  | RFCP - 1        | i) Amount debit to abroad for import payments from foreign currency account of resident corporate entities other than EPZs or EZs<br>ii) And Advance payments to abroad for goods to be Imported | 1          | All Country Code   | 9999 & 2998                                     |
| <b>Import payment to abroad through statement S-13</b>          |                 |  |            |                    |   |
| 48  | RPFCP- 3        | i) Amount debit to abroad for import payments from foreign currency account of other resident entities.<br>ii) And Advance payments to abroad for goods to be Imported                           | 1          | All Country Code   | 9999 & 2998                                     |

Note: Type "2" use only for foreign currency notes transactions.

Reference Books:

1. International Monetary Fund, 2013, *Balance of Payments and International Investment Position Manual (6th edition)*.  
<https://www.imf.org/external/pubs/ft/bop/2014/pdf/Guide.pdf>
2. United Nations Statistics Division, 2015, *Central Product Classification (CPC) Ver. 2.1*  
[https://unstats.un.org/unsd/cr/downloads/CPCv2.1\\_complete%28PDF%29\\_English.pdf](https://unstats.un.org/unsd/cr/downloads/CPCv2.1_complete%28PDF%29_English.pdf)
3. Guidelines to fill in the Banking Statistics Returns SBS-1, SBS-2 & SBS-3 (Fifth edition,2013)