

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

(2018-EDITION)



ISSUED BY
STATISTICS DEPARTMENT
BANGLADESH BANK

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

1st Published 2011

1st edition 2012

2nd edition 2018

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PREFACE

Introduction

1. The release of the second edition of the “ Code Lists for Reporting of External Sector Transactions by the Authorized Dealers” by the Bangladesh Bank, Statistics Department for reporting of foreign exchange transactions. It is the initiative to updates the first edition published in 2012, providing guidance to Authorized Dealers on the various statements and schedules of foreign exchange transactions data.
2. It includes the revised and updated lists of codes, specially invisible receipts and payments on the basis of IMF’s Balance of Payments Manual (BPM6) which will be used by the Authorized Dealers(ADs) in reporting foreign exchange transactions related 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), Gi 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. The committee was formed consisting of five officials of Balance of Payments (BOP) and Foreign Investment & External Debt (FIED) division of the Statistics Department. The committee considered proposals, suggestion and options for the improvement of the style and content of the revised guideline. It also incorporated new transactions and description of Central Product Classifications (CPC), version 2.1 of services in Code-5, and Code -7.
4. Draft versions of the code list were published on the Bangladesh Bank website in February,2018 and comment was invited within a deadline of one month from the Authorized Dealers and other stakeholders. About 60 set of comment were received fromand
5. Furthermore, an expert review of the draft version was undertaken in March.2018 by the head of the committee to identify any inconsistencies or omissions in the document, and to check the consistency with BPM6.
6. Authorized Dealers must exercise utmost care in inserting 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.

Acknowledgments

1. The “Code Lists for Reporting of External Sector Transactions by the Authorized Dealers” was produced under the direction of Abu Hena Mohd. Razee Hassan, Deputy Governor; A.K.M. Fazlul Haque Mia, Executive Director(Specialized); 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 BOP and FIED division contributed to improve this guideline.

2. The “Code Lists for Reporting of External Sector Transactions by the Authorized Dealers” was prepared under the auspices of the Committee. 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 wishes to acknowledge, with thanks, the members.

Members

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

3. The “Code Lists for Reporting of External Sector Transactions by the Authorized Dealers” also benefited from comments by foreign exchange transactions compiler of Authorized Dealers and other stakeholders. The Bangladesh Bank, Statistics Department acknowledges, with gratitude, their contributions.

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

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

1. Country code shall be reported for import country of goods origin, for export country of destination, invisible receipts country of ordering customers, invisible payments country of beneficiary.
2. The code numbers of the country 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.
3. CMT basis export i.e. EXP. Reporting: FOB value+ CMT value of goods shall be reported in schedule J with code 2911 and FOB value of goods shall be reported in schedule E-3/P-3 WITH CODE 2910.
4. Re-export of foreign goods that are exported with no substantial transformation from the state in which they are originally 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, dealer's margins, and holding gains or losses. But return of goods which are not actually re-exports, should be reported through schedule J with form-C.
5. If import payments or invisible payments settled under inter-bank corporate banking AD shall be reported as follows:
 - (a) If the foreign currency sold by the bank in favour of the customer drawn on Bangladesh Bank , AD shall be reported in the schedule "G" with necessary foot note.
 - (b) The remitting Bank shall be reported the remitted foreign currency in schedule "C" accompanied by schedule E-2 for import payments and E-3 for invisible payments.

LIST OF ABBREVIATION

BPM	Balance of Payments Manual
CIF	Cost, Insurance and Freight
CMT	Cutting, making & trimming
CR	Credit
DI	Direct Investment
DR	Debit
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
IIP	International Investment Position
IMF	International Monetary Fund
IMTS	International Merchandise Trade Statistics
LIBOR	London Inter-Bank Offered Rate
MMF	Monetary Market Fund
n.i.e	not included elsewhere
NGO	Non Government Organization
PF	Pension Funds
PI	Portfolio Investment
RA	Reserve Assets
SDR	Special Drawing Right
SNA	System of National Accounts
SWF	Sovereign wealth fund
NPISH	Non profit institution serving households
SWIFT	Society for Worldwide Interbank Financial Telecommunications

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)

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
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, Chittagong.
17	0016	0044	Asadgonj Corp. Branch, 3/A Asadgonj, Gulshan Park, Chittagong.
18	0017	0068	Laldighi East Corp. Branch, 1012/1013 Laldighi East, Chittagong.
19	0018	0063	Agrabad (J.B.) Corporate Branch, Jahan Building, 24 Agrabad C/A, Chittagong.
20	0019	0161	Cox's Bazar Branch, Cox's Bazar.
21	0020	0143	Rajganj Branch, Rajganj, Comilla.
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.

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
25	0024	0790	Jessore Branch, Jessore.
26	0025	0737	Chawk Bazar Branch, 21, Chawk Bazar, Barisal.
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, Bogra.
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, Chittagong.
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, Chittagong.
40	0040	0377	Hotel Sheraton Corporate Branch, Dhaka. 1 Minto Road Dhaka-1000.
41	0041	0080	Strand Road Corporate Branch, Chittagong.

2. JANATA BANK (FI ID - 12)

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
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, Chittagong-4000.
21	0112	0101	Sheikh Mujib Road Corp Branch, 27. Sheikh Mujib Road, Agrabad, Chittagong-4000.
22	0113	0079	Khatungonj Corp. Branch, 265. Khatungonj Road, Chittagong-4000.
23	0114	0072	Jubilee Road Branch, Taj MachineryMarket.24.Jubilee Road, Chittagong-4000.
24	0115	0052	Asadgong Corp.Branch, NGS Chamber.1674- Asadgong, Chittagong-4000.
25	0116	0051	Amir Market Branch, 105. Khatungonj, Chittagong-4000.

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
26	0117	0068	Foreign Exchange Corp. Br, CDA Annex Building, Chittagong-4000.
27	0118	0172	Cox's Bazar Main Br, Cox's Bazar.
28	0119	0307	Sylhet Corp Branch, Laldighirpar, New Market, Sylhet-3100.
29	0120	0299	Foreign Exchange Corp. Br, Ambarkhana, Sylhet-3102.
30	0121	0139	Comilla Corp Branch, Rajgonj Road, Comilla-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, Jessore.
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	Bogra Corp Branch, Jhautola Road, Barogola, Bogra-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, Chittagong-4000.
45	0137	0109	EPZ Branch, 6606, Islam Mansion, South Halishahar Bandar, Chittagong.
46	0138	0442	Kamal Ataturk Avenue Corp. Br, 20. Kemal Ataturk 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	Comilla EPZ Branch, Zone Services Complex, Comilla EPZ, Comilla.
52	0144	0356	Rajuk Bhaban Corp. Branch, Rajuk Bhaban. Dilkhusha, Dhaka-1000.

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
53	0145	0754	Noapara Corp. Branch, Noapara, Jessore.
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)

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
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, Chittagong.
12	0205	0043	Khatungonj Branch, Ramjoy Moharaj Lane, Khatungonj, Chittagong.
13	0206	0033	C.D.A Corporate Branch, C.D.A. Building, Chittagong.
14	0207	0046	Laldighi East Branch, Laldighi East, G.P.O. Box-117, Chittagong Sadar, Chittagong.
15	0208	0236	Sylhet Branch, Laldighirpar, Sylhet Sadar, Sylhet.
16	0209	0091	Comilla Main Branch, Kandirpar Chawmuhan, Comilla Sadar, Comilla.
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	Barisal Branch, 18, K.B. Hemayetuddin Road, Barisal Sadar, Barisal.
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.

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
27	0220	0305	Nayapaltan Branch, 28/A, Nayapaltan, V.I.P. Road, Dhaka.
28	0221	0535	Jessore Branch 41, Mistrikhana Road, Eden Market (2nd Floor), Jessore.
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)

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
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, Chittagong.
16	0277	0038	Agrabad Corporate Branch.
17	0278	0064	Station Road Corporate Branch.Ctg.
18	0279	0066	Terribazar Corporate Branch, Chittagong.
19	0280	0247	Mira Bazar Corporate Branch, Sylhet.
20	0281	0099	Monohorpur Corporate Branch, Comilla.
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, Jessore.
24	0285	0546	Sadar Rd. Corporate Branch. Barishal.
25	0286	0871	Shaheb Bazar Corporate Branch, Rajshahi.
26	0287	0723	Thana Road Corporate Branch, Bogra.

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
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, Khilkhet, Dhaka.

5. SONALI BANK (FI ID - 15)

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
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, Chittagong.
14	0343	0079	Sonali Bank Laldhigi Corporate Branch, Chittagong.
15	0344	0084	Sonali Bank Khatungonj Branch, 59/73 Katowali, Chittagong..
16	0345	0099	Sonali Bank Railway Building Br, Chittagong.
17	0346	0109	Wage Earner's Corporate Br, 1154, D.T. Road, H.M. Rahman Plaza, Dhaniala Para, Chittagong.
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 Comilla 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 Jessore Corp. Branch, Jessore.
26	0355	1252	Sonali Bank Kushtia, Branch, Kushtia.

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
27	0356	1678	Sonali Bank Rajshahi, Corp. Branch, Rajshahi.
28	0357	1373	Sonali Bank Bogra, Corp. Branch, Bogra.
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., Chittagong.
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)

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
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, Chittagong.
10	0440	0085	Sylhet Branch, Shahir Plaza (1st Floor) Zindabazar, Sylhet.
11	0441	0031	Comilla Branch, Dipika Cinema Building, Kandirpar, Comilla.
12	0442	0015	Khatungonj Branch, 385-386, Ekhlas Market, Khatunganj, Chittagong.
13	0443	0298	Sir Iqbal Road Branch, 2/A, Sir Iqbal Road Khulna.
14	0444	0260	Barisal Branch, Aryya Laxmi Bhaban Sadar Road, Barisal.
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	Bogra Branch, Habib Mansion (1st Floor), Kabi Nazrul Islam Road, Bogra.
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), Chittagong.
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	Jessore Branch, Municipal Road, Near Chowrasta Jessore.

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
27	0457	0138	Pallabi Branch, Plot No.10, Pallabi Bus Stand Mirpur, Dhaka
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)

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
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	Chittagong Corporate Branch, 61, Jubilee Road, Chittagong.
9	0506	0065	Chalpatty Branch, New Chaktai, Chittagong.
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, Jessore.
14	0511	0088	Teaboard Branch, Teaboard Bhaban, 171-172, Beyejid Bostami Road, Chittagong.
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, Chittagong.
17	0514	0654	Nalitabari Branch, PO & Ps: Nalitabari, Sherpur.

8. BANGLADESH DEVELOPMENT BANK LIMITED (FI ID - 48)

SL No	ADs Code	FI Branch Code	Name and Address of Authorised Dealers
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, Chittagong.
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)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
6	0668	0002	Katungonj Branch, 395, Khatungonj, Chittagong.
7	0669	0008	Darga Gate Branch, Raj Manjil, Dargahgate Branch, Sylhet.
8	0670	0003	Station Road Branch, 32, Hss Road, Kotwali, Chittagong.
9	0671	0022	Khulna Branch, 99 Jessore Road, Khulna.
10	0672	0031	Bogra Branch, 324, Kabi Kazi Nazrul Islam Sarak, Jhawtola, Bogra.
11	0673	0018	Principal Branch, BCIC Bhaban, 30-31 Dilkusha Bhaban, Dhaka.
12	0674	0004	Nazu Meah Hat Branch, Burischar, Kaptai Road, Chittagong.
13	0675	0020	Narayangonj Branch, 109, B.B. Road, Narayanganj.
14	0676	0005	EPZ Branch, Bay Shopping Complex, South Hali Shahor, Chittagong.
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, Jessore.
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 (Ground Floor), 1367 CDA Avenue, East Nasirabad, Chittagong.
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, Chittagong.

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong - 4000.
5	0732	0002	Khatungonj Branch, 1628/1671, Ramjoy Mohajone Lane, Asadgonj, PO: Lamarbazar, PS: Kotwali, Dist: Chittagong-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, Chittagong, PO: GPO, PS: Kotwali, Chittagong-4000.
11	0738	0101	Head office, 10 Dilkusha Dhaka-1000.
12	0739	0073	Bogra Branch, House: 200(1st Fl), Raza Bazar Road, PO: Bogra, PS: Bogra Sadar, Dist: Bogra-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)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
1	0796	0010	Motijheel Branch
2	0797	0011	Moulvi bazar branch, Dhaka 1211.
3	0798	0021	IFIC Bank Ltd, 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, Chittagong.
6	0801	0002	Agrabad Branch, 30, Agrabad C/A, Chittagong.
7	0802	0013	Gulshan Branch.
8	0803	0080	Sylhet Branch, Laldighirpar, Sylhet.
9	0804	0105	Khulna Branch, Fatema Building, 81, Lower Jessore 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, Chittagong.
15	0810	0246	Elephant Road Branch, 73/1, Elephant Road (1st Floor), Dhaka.
16	0811	0110	Jessore Branch, 59, N.S.C. Road, (Garikhana Road), Jessore.
17	0812	0080	Bogra Branch, Modhu metro Tower (1st floor), Kobi Nazrul Islam Road, Satmatha Holding No.5664, Satmatha, Bogra.
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,
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)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
6	0867	0004	Sylhet Br., 288 Taltala, Sylhet-1100.
7	0868	0021	Khulna Branch, 4, Old Jessore Road, Khulna.
8	0869	0002	Khatungonj Br., Azim Market, 82, Khatungonj, Chittagong.
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	Bogra Br., Kazi Nazrul Islam Road, Bogra.
12	0874	0003	Anderkilla Br., 36-37, GA Bhaban, N.A Chowdhury Road, Chittagong.
13	0875	0035	Jubilee Road Br., 525, IPL Ekhlas Compex, Jubilee Road, Chittagong.
14	0876	0221	Ramna Br., 9 B.B Avenue, Dawn Plaza, Dhaka.
15	0877	0046	Station Road Br., 526, Nisha Plaza, Station Road, Chittagong.
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	Jessore Br., 7-8, Railway Road, Jessore.
25	0887	0211	Head Office Complex Br., 40, Dilkusha, C/A, Dhaka.
26	0888	0222	Gulshan Br., PBL Tower, Gulshan-2, Dhaka-1230.

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
27	0889	0214	New Market Br., Doza Mansion, 23, Mirpur Road, Dhaka.
28	0890	0219	Mouchak Br., Hosaf Shopping Complex, 257-259, Malibagh, Dhaka.
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, Jessore.
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, Chittagong.
47	0909	0224	Mohakhali Br., 89, Mohakhali C/A, Dhaka.
48	0910	0050	Barisal Br., 132/122, Hajiri, Super Market, East Bogra Road, Barisal.
49	0911	0312	Mymensingh Br., 76, Chotto Bazar, Mymensingh.
50	0912	0005	Comilla Br., 78/72 & 77/71, BM Thikana Tower, Kandirpar, Comilla.
51	0913	0431	Sunamgonj Br., London Plaza, Mukterpara, Sunamgonj.
52	0914	0444	Benapole Br., SS Super Market, Benapole Bazar, Sharsha, Jessore.
53	0915	0232	Gazipur Chowrasta, Rabeya Complex, Tangail Road, Gazipur.

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SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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	Satkhira 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.

14. NATIONAL BANK LIMITED (FI ID - 43)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
6	0935	0001	Agrabad Branch, 67, Agrabad C/A, Chittagong.
7	0936	0020	Sylhet Branch, Laldigir Par, Sylhet.
8	0937	0043	Khulna Branch, 2, Sir Iqbal Road, Khulna.
9	0938	0040	Barisal Branch, 100 Sadar Road, Barisal.
10	0939	0053	Rajshahi Branch, 106/109 Shaheb Bazar, Rajshahi.
11	0940	0073	Bogra Branch, Borogola, Bogra.
12	0941	0029	Elephant Road Branch, 3, Elephant Road, Dhaka.
13	0942	0003	Jubilee Road Branch, 922, Niaz Manzil, Jubilee Road, Chittagong.
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.

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
27	0956	0214	Islampur Branch, 15/16, Islampur Road, Dhaka.
28	0957	0100	Sk. Mujib Road Branch, 546, Sk. Mujib Road, Chittagong.
29	0958	0041	Jessore Branch, 11-12, Garikhana Main Road, Jessore.
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 Avenue, Dhaka-1212.
2	0999	0020	Moulvibazar Dhaka Branch, 4/1, and 5, Moulvibazar Road. Gulbadan House, Dhaka-1100.
3	1000	0002	Khatungonj Branch, 601, Ramjoy Mohajan lane Khantungonj, Chittagong-4000.
4	1001	0001	Agrabad Branch, Kashfia Plaza (1st Floor) 923/A, Sheikh Mujib Road Agrabad C/A. Chittagong-PC. 4000.
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 Branch, Rifle Club Shooting Complex Nandankanan, Jubilee Rd. Chittagong-4000.
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 (2nd Floor) 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 South City Corporation, Dhaka-1100.
16	1013	0197	Mohakhali Branch, Medona Tower 28, Mohakhali C/A, Dhaka.
17	1014	0013	Kadamtali Branch, Baitush Sharaf Market (1st Floor) Kadamtali, Chittagong-4000.
18	1015	0059	Rangpur Branch, Asha Center, G.L Roy Road, Rangpur.
19	1016	0031	Bogra Branch, 221, Jhawtola, Pashari Mansion Bogra-5800.
20	1017	0079	Kawran Bazar Branch, 11, Kawran Bazar, Titas Gas Bhaban Kawran Bazar, Dhaka.
21	1018	0204	Corporate Branch, Plot- CWS-(A)-1, Road No- 34 Gulshan Avenue, Dhaka-1212
22	1019	0201	Banani Branch, Sharif Plaza (1st & 2nd Floor) 39, Kamal Ataturk Avenue Banani
23	1020	0201	Rajshahi Branch, 70/71, Miah Para (1st Flr.) Shaheb Bazar, Natore Maha Sarak Rajshahi -6100.
24	1021	0198	Uttara Branch, Paradise Tower (1st & 2nd Floor), Plot No-11, Sector-3, Dhaka Mymensing Road , Uttara, Dhaka-1230.

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
25	1022	0209	Bijoynagar 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 Branch, 54, North Brook Hall Road, Bangla Bazar(1st floor), 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-1216.
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)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
6	1070	0181	Laldighirpar Branch, Reasort Tower, 1795, Laldighirpar, Sylhet.
7	1071	0661	Bogra Branch, Talukder Mansion, Borogola, Bogra.
8	1072	0027	Khatungonj Branch, 146, Chand Meah Lane Khatungonj, Chittagong.
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, Chittagong.
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, Chittagong.
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.

17. ICB ISLAMIC BANK (FI ID - 107)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
5	1137	0102	VIP Road Branch, 35/C, Naya Paltan, VIP Road, Dhaka.
6	1138	0002	Khatungonj Branch, 276, Khatungonj, Chowdhury Market, Chittagong.
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, Chittagong.
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 st 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, Chittagong.
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	Bogra Branch, Bhandary Monjil" 776, Rangpur Raod, Borogola, Bogra.
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, Chittagong.
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, Chittagong.
15	1215	0421	Narayangonj Branch, 3 No. S. M. Maleh Road (Rupsi Height), Tanbazar, P.O. & P.S.- Narayangonj, Dist.- Narayangonj.
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)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
4	1272	0152	Bangshal Branch, 230 North South Road, Bangshal, Dhaka.
5	1273	0032	Agrabad Branch, Pine View (Ground Floor), 100 Agrabad C/A, Chittagong.
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, Chittagong.
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, Chittagong.
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	Bogra Branch, Bhabani Shachin Bhaban, Hari Dashi Market, 120 Baragola, Bogra.

20. SOUTHEAST BANK LIMITED (FI ID - 55)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
1	1335	0201	Principal Branch, 1, Dilkusha Dhaka-1000.
2	1336	0026	Agrabad Branch, 93 Agrabad C/A, Chittagong.
3	1337	0027	Khatungonj Branch, 410/411 Khatungonj, Chittagong.
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, Chittagong.
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, Chittagong.
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.

21. DHAKA BANK LIMITED (FI ID - 56)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
3	1405	0210	Bangshal Branch, 88, Shaheed Syed Nazrul Islam Sharani, Bangshal, Dhaka – 1000.
4	1406	0017	Khatungonj Branch, 292-293 Khatunganj Road, Khatunganj, Chittagong.
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, Chittagong.
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 Bilquis 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. EASTER NBANK LIMITED (FI ID - 52)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
3	1473	0200	Khulna Branch, Tayamun Centre & Properties, 181, Jessore Road, Khulna.
4	1474	0002	Khatungonj Branch, 173 Khatunganj, Badsha Market, Chittagong.
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	Jessore Branch, 25/A R.N. Road (1st Floor), Jessore.
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, Chittagong.
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	Bogra Branch, 1020/1092, Satani Mega Centre, Sherpur Road, Bogra-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, Chittagong-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	Barisal Branch, 37, KB Hemayet Uddin Road Barisal.
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 (1st Floor), 83, Siddheswari Circular Road, Malibagh, Dhaka-1217.
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 Chittagong.
17	1555	0215	Gulshan Br, Plot # 01, Block # CEN(H), Road # 109, Gulshan Avenue, Dhaka-1212.
18	1556	0018	Jubilee Rd Branch, Pedrollo Plaza, 5, Jubilee Road, Chittagong -4000.
19	1557	0501	Jessore Branch, 47, Netaji Subhas Chandra Road, Jessore town, Jessore-7400.
20	1558	0204	Foreign Exchange Branch, Al-Haj Mansion, 82, Motijheel C/A, Dhaka -1000.
21	1559	0218	Banani Branch, House # 62, Block # E, Kemal Ataturk Avenue, Banani, Dhaka-1213.
22	1560	0203	Uttara Branch, Siaam Tower, House No-15, Dhaka Mymensigh Road, Sector-03, Uttara Model Town, Dhaka-1230.
23	1561	0621	Bogra Branch, 331/364, Rangpur Road, Borogola, Bogra-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 (Ground Floor) 37/A, Dilkusha C/A, Dhaka.

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
26	1564	0022	Ladighi East Branch, 8, Laldighi East, Chittagong.
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, Chittagong.
29	1567	0101	Court Road Branch, Court Road, Moulvi Bazar -3200.

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

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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 Chittagong.
6	1611	0063	Jubilee Road Branch, Dominion Plaza (1st Floor), 5 Jubilee Road, Chittagong.
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	Jessore Branch, 43, MK Road, Jessore.
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)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
1	1673	0101	Local Office, 1, Dilkusha Commercial Area, Dhaka-1000.
2	1674	0001	Agrabad Branch, 75, Agrabad Commercial Area, Chittagong-4100.
3	1675	0103	Banani Branch, Plot No-75, Block-B, Kemal Ataturk Avenue, Banani, Dhaka 1213.
4	1676	0104	Motijheel Foreign Exchange Branch, Zerine Mansion, 55, Motijheel Commercial Area, Dhaka-1000.
5	1677	0105	Narayanganj Branch, 45, S.M. Maleh Road, Tanbazar, Narayanganj-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, Chittagong.
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, Chittagong.
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, Chittagong.
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, Chittagong.
17	1757	0109	Uttara Branch, House-10 (A), Road-7/D, Sector-9, Uttara Model Town, Uttara, Dhaka -1230.
18	1758	0226	Bogra Branch, Barogola, Bogra Sadar, Bogra.
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	Narayangonj Branch, H R Plaza, 64 (Old), 90 (new) Bangabandhu Road, Narayangonj.

27. STANDARD BANK LIMITED (FI ID - 60)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
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, Chittagong.
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, Chittagong.
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)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
1	1877	0100	Principal Branch, 45 Dilkusha C/A, Dhaka.
2	1878	0001	Agrabad Branch, 64-66 HRC Bhaban (Ground Floor), Agrabad C/A, Chittagong.
3	1879	0002	Khatungonj Branch, 110/111 Khatungonj Branch, Chittagong.
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	Jessore Branch, M.S. Orchid Centre, 44 M.K Road, Jessore.
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	Bijoynagar Branch, Sattar Bhaban, 179, Shahid Nazrul Islam Avenue, Bijoynagar, Dhaka.
16	1892	0003	Jubilee Road Branch, Kader Tower, 128, Jubilee Road, Chittagong.
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, Chittagong.
3	1947	0101	Panthapath Branch, Union Heights, 55-2 West Panthapath, Dhanmondi, Dhaka-1205.
4	1948	0002	Khatungonj Branch, 1078 Ramjoy Mohajan Lane, Khatungonj, Chittagong.
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, Chittagong-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	Bogra Branch, Holding-405-01, Rangpur Road, Sheikh Mansion, Borogola, Bogra-5800.
15	1959	0004	CDA Avenue Branch, Commerce View Complex, 191 CDA Avenue, East Nasirabad, Chittagong.
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, Chittagong.
23	1967	0051	Sylhet Branch, Mujtoba Tower, Holding-0003-00, Zinda Bazar, Sylhet.

30. BANGLADASH COMMERCE BANK LIMITED (FI ID - 64)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
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, Chittagong – 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)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
5	2084	0103	Scotia Branch, 117/A, Rangs Bhaban (Level-I), Old Airport Road, Tejgoan, 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, Chittagong.
8	2087	0102	Gulshan Branch, Bay's Gallaria 57, Gulshan Avenue (Ground Floor) Dhaka - 1212.
9	2088	0003	Khatungonj Branch, 273/268, Khatunganj, Chittagong.
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, Chittagong.
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, Chittagong.
16	2095	0111	Mohakhali Branch, 82, Mohakhali C/A, Dhaka-1212.
17	2096	0008	Anderkilla Branch, 184, J.M Sen Avenue Anderkilla, Chittagong.
18	2097	0112	International Division (Head Office) CTSU
19	2098	0006	Station Road Branch, Station Road Branch Mohiuddin Market, 170, Station Road, Chittagong.
20	2094	0007	OBU Chittagong, EPZ, Zone Service Complex (Ground Floor) CEPZ, Chittagong.
21	2099	0056	Tejgaon Link Road Branch, Shanta Western Tower, 186 Tejgaon I/A, Dhaka

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

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
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, Chittagong.
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, Chittagong.
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, Chittagong.
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, Chittagong.
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, Chittagong.
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, Chittagong.
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, Chittagong.
5	2289	0102	Bangshal Branch, 121/2, Lutfar Rahman Lane, (2nd Floor), North South Road, Dhaka-1100.
6	2290	0004	Jubilee Road Branch, S.A Tower, 398, Enayet Bazar, Jubilee Road, Chittagong.
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, BI-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)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
4	2356	0004	Khatunganj Branch, 205, Main Road, Plot no-218, Khatungonj, Chittagong.
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, Chittagong.
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, Chittagong.
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 Jubilee Road, Chittagong.
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)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
7	2493	0030	Nasirabad Branch, Bulbul Center, 486/B, OR Nizam Road, CDA Avenue, East Nasirabad, Chittagong.
8	2494	0004	Chittagong Main Branch, 122, SK. Mujib Road, Agrabad, Chittagong.
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	Bogra Branch, Satani House, Sherpur Road, Mouza: Sherpur Sarak, Bogra 5800.

37. HABIB BANK LIMITED (FI ID - 25)

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
1	2622	0001	Motijheel Branch, 65 Dilkusha C/A, Dhaka – 1000.
2	2623	0010	Chittagong Branch, Makkah Madina Trade Center, 78 Agrabad C/A, Chittagong.
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, Chittagong.
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	Chittagong Branch, Hoo Plaza, 263/1, Jubilee Road, Chittagong-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	Chittagong Branch, World Trade Center, 102-103, Agrabad, Chittagong
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, Chittagong.
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, Chittagong-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, Chittagong.
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 canceled 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	Chittagong Branch, 69, Agrabad C/A, Chittagong.

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

SL No	ADs Code	FI Branch Code	Name And Address of Authorised Dealers
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, Chittagong.
4	2963	0002	Khatunganj Branch, 398/A (1st and 2nd Floor), Khatunganj, Chittagong.
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, Chittagong.
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	Jessore Branch, Sadhinata Bhaban (1st Floor) Holding no: 91, M.K. Road. Kotawaly, Jessore.
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	Moulovibazar 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, Chittagong.
5	3039	0101	Sonargaon Road Branch, 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, Chittagong.
9	3043	0105	Gulshan Branch, 116, Gulshan Avenue, Gulshan-2, Dhaka.
10	3044	0301	Naogaon Branch, Geetanjoly Shopping Complex (2nd Floor), 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, Chittagong.
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, Distillary 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, Chittagong.
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, Chittagong.
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, Chittatong.
5	3140	0109	Uttara Branch, Masum Plaza, House#13, Road#15, Rabindra Swarani, Sector #3, Uttara, 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 Branch, Atlanta tread center, GEC Mor, O R Nizam Road, Chittagong.
8	3143	0127	Hatirpool Branch, Ocean Beauty Tower, Holding-15/1, Shah Shaheb Road, Ward 21, Ramna, 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, Chittagong.
4	3204	0201	Khulna Branch, Chamber Building Complex, 05, KDA Avenue Khan a Sobur Road, Khulna.
5	3205	0104	Gulshan Branch, Casablanca 114, Gulshan Avenue, Dhaka-1212.
6	3206	0106	Uttara Branch, 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, Chittagong.
4	3254	0104	Motijheel Branch, Central Insurance Bhaban (Ground Floor), 7-8 Motijheel C/A, Dhaka-1000.
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, Chittagong.
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, Chittagong.
5	3405	0008	Agrabad Branch, 59, Agrabad C/A, Chittagong.
6	3406	0108	Panthapath Branch, Address: 44/7 City tower, West Panthapath, Dhaka.
7	3407	0103	Hatkhol Branch, Ittefaq Bhaban, 1, Ramkrishna Mission Road, 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 (Ground Floor), 89 Gulshan Avenue, Dhaka-1212.
2	3452	0101	Head Office, Corporate Head Office, Simple Tree - Anarkali (3rd Floor), 89 Gulshan Avenue, Dhaka-1212.
3	3453	0001	Chittagong Main Branch, World Trade Center (2nd Floor), 102-103 Agrabad C/A, Chittagong.
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 3rd and 4th floor, Holding-65 & 66, Motijheel Road, Ward # 13, Dhaka South City Corporation, Police Station-Motijheel, District-Dhaka.
2	3502	0102	Motijheel Branch, DCCI Building Ground Floor, Holding-65 & 66, Motijheel Road, Ward # 13, Dhaka South City Corporation, Police Station-Motijheel, District-Dhaka.
3	3503	0103	Gulshan Branch, Bengal House, Holding-75, Gulshan Avenue, Ward # 19, Dhaka North City Corporation, Police Station-Gulshan, District-Dhaka.
4	3504	0001	Agrabad Branch, Dar-E-Shahidi, Holding-69, Ward # 27, Chittagong City Corporation, Police Station-Kotowali, Agrabad C/A, District-Chittagong.
5	3505	0108	Uttara Branch, Singapore Plaza, Plot-17, Road-02, Sector-03, Ward-1, Dhaka North City Corporation, Police Station-Uttara, District-Dhaka 1230.
6	3506	0106	Mitford Branch, Holding No-57 & 58, Road No-22 & 23, Mitford Road, Ward No-30, Dhaka South City Corporation, Police Station-Lalbagh, Dist-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 – 1212.
2	3552	0102	Gulshan Corporate Br, Khandker Tower, 94, Gulshan Avenue, Gulshan 1, Dhaka – 1212.
3	3553	0001	Agrabad Br, Palm View (Ground Floor) 101, Agrabad C/A, Chittagong.
4	3554	0103	Motijheel Br, Modern Mansion 53, Motijheel C/A, Dhaka-1000.
5	3555	0012	Khatunganj Br, “Sobhan Bhaban” 601 Ramjoy Mohazon Lane, Post Office Goli 35 No Baksir Hat, Kotwali, Chittagong.

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, Chittagong

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, Chittagong EPZ, Chittagong	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	239001	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, Chittagong, 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, Chittagong EPZ, South Haliashahar, Chittagong	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 Chittagong, Zone Service Complex, CEPZ, Chittagong	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 Haliashahar, P.S. Bandar, Chittagong.	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, Chittagong	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 Moorning, Dist: Chittagong.	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)

SL No	Offshore Banking Unit Code	Name & Address of Offshore Banking Unit	Concerned AD Code	Reporting FI Branch Code
1	469001	Corporate Branch, Plot- CWS-(A)-1, Road No- 34 Gulshan Avenue, Dhaka-1212	1018	0204

12. PUBALI BANK LIMITED (FI ID- 47)

SL No	Offshore Banking Unit Code	Name & Address of Offshore Banking Unit	Concerned AD Code	Reporting FI Branch Code
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,Chittagong	0204	0026

13. UTTARA BANK LIMITED (FI ID- 48)

SL No	Offshore Banking Unit Code	Name & Address of Offshore Banking Unit	Concerned AD Code	Reporting FI Branch Code
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)

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

15. NCC BANK LIMITED (FI ID- 53)

SL No	Offshore Banking Unit Code	Name & Address of Offshore Banking Unit	Concerned AD Code	Reporting FI Branch Code
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, Dhaka Export Processing Zone Room No: 75-76, 3rd Floor, Zone Service Building, Dhaka Export Processing Zone, Savar, Dhaka	1540	0202
2	54039314	Offshore Banking Units, Adamjee Export Processing Zone, Adamjee EPZ Holding # 4 Siddirganj, Narayangan	1540	0202
3	54001711	Off-shore Banking Unit, Chittagong Export Processing Zone, Zone Services Building, Ground Floor, West Wing South Block, CEPZ, Chittagong	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, Chittagong Export Processing Zone, Chittagong	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	Chittagong Export Processing Zone, (Off-shore Banking Unit), Chittagong, Zone Services Complex CEPZ (Ground Floor), Chittagong.	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-1000	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	Chittagong EPZ OBU, S A Tower, Airport Road, South Halisahar, Bandar, Chittagong	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-Chittagong	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, Chittagong	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, Chittagong-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, Chittagong	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, Chittagong	2094	0007

29. TRUST BANK LIMITED (FI ID-69)

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

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

SL No	Offshore Banking Unit Code	Name & Address of Offshore Banking Unit	Concerned AD Code	Reporting FI Branch Code
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)

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

32. BRAC BANK LIMITED (FI ID-72)

SL No	Offshore Banking Unit Code	Name & Address of Offshore Banking Unit	Concerned AD Code	Reporting FI Branch Code
1	-----	Brac Bank Limited. Gulshan Branch	3085	0100

33. WOORI BANK LIMITED (FI ID-73)

SL No	Offshore Banking Unit Code	Name & Address of Offshore Banking Unit	Concerned AD Code	Reporting FI Branch Code
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)

SL No	Offshore Banking Unit Code	Name & Address of Offshore Banking Unit	Concerned AD Code	Reporting FI Branch Code
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)

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

CURRENCY CODES

CURRENCY CODES

Code No. (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

Code No. (Use for ADs)	EDW Currency-ID	Currency	Short Name
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			
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		ACU (Asian Clearing Union)Yen	ACU-Y
77		Lebanese Pound	
78		Moroccan Dirham	
79		Spanish Peseta	
80			
81	760	Syrian Pound	SYP

CURRENCY CODES

Code No. (Use for ADs)	EDW Currency-ID	Currency	Short Name
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)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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

REGION AND COUNTRY/TERRITORY
(Alphabetically Arranged)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
BURKINA FASO (UPPER VOLTA)	854	2104
BURUNDI	108	2506
CAMBODIA	116	1302
CAMEROON	120	2507
CANADA	124	0200
CAPE VERDE	132	2503
CAYMAN ISLANDS	136	1224
CENTRAL AFRICAN REPUBLIC	140	2535
CHAD	148	2508
CHILE	152	0118
CHINA, PEOPLE'S REPUBLIC OF	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

REGION AND COUNTRY/TERRITORY
(Alphabetically Arranged)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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
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	344	1204
HUNGARY	348	2106
ICELAND	352	2019
INDIA	356	1100
INDONESIA	360	1226

REGION AND COUNTRY/TERRITORY
(Alphabetically Arranged)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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
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	446	1235
MACEDONIA	807	2026
MADAGASCAR	450	2540
MALAWI	454	2541
MALAYSIA	458	1205
MALDIVES	462	1265
MALI	466	2519
MALTA	470	2021

REGION AND COUNTRY/TERRITORY
(Alphabetically Arranged)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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
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

REGION AND COUNTRY/TERRITORY
(Alphabetically Arranged)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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
SIERRA LEONE	694	2547
SINGAPORE	702	1206
SLOVAKIA	703	2124
SLOVENIA	705	2122
SOLOMON ISLANDS	90	1256

REGION AND COUNTRY/TERRITORY
(Alphabetically Arranged)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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

REGION AND COUNTRY/TERRITORY
(Ascending Arrangement of Codes)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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
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	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

REGION AND COUNTRY/TERRITORY
(Ascending Arrangement of Codes)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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
MACAO	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

REGION AND COUNTRY/TERRITORY
(Ascending Arrangement of Codes)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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 OF	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
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

REGION AND COUNTRY/TERRITORY
(Ascending Arrangement of Codes)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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
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

REGION AND COUNTRY/TERRITORY
(Ascending Arrangement of Codes)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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
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

REGION AND COUNTRY/TERRITORY
(Ascending Arrangement of Codes)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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
FRENCH SOUTHERN TERRITORIES	260	2605
MAYOTTE	175	2606
PITCAIRN	612	2607
SAINT BARTH, LEMY	652	2608
WESTERN SAMOA	882	2609
SOUTH GEORGIA	239	2610

REGION AND COUNTRY/TERRITORY
(Ascending Arrangement of Codes)

COUNTRY NAME	EDW COUNTRY-ID	COUNTRY CODE (Use for ADs)
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

CODE NO. (Use for ADs)	EDW IB-ID	SHORT NAME	INTERNATIONAL BODIES
2701	9991	ADB	ASIAN DEVELOPMENT BANK
2702	9932	ACU	ASIAN CLEARING UNION
2704	9901	BIS	BANK FOR INTERNATIONAL SETTLEMENTS
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 SETTLEMENT
2732	9906	IAEA	INTERNATIONAL ATOMIC ENERGY AGENCY
2734	9907	IBRD	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT (WORLD BANK)
2736	9908	ICAO	INTERNATIONAL CIVIL AVIATION ORGANISATION
2740	9909	IDA	INTERNATIONAL DEVELOPMENT ASSOCIATION
2742	9992	IDB	ISLAMIC DEVELOPMENT BANK
2744	9910	IFAD	INTERNATIONAL FUND FOR AGRICULTURAL DEVELOPMENT
2746	9993	IFC	INTERNATIONAL FINANCE CORPORATION
2748	9911	ILO	INTERNATIONAL LABOUR ORGANIZATION
2750	9912	IMCO	INTER-GOVERNMENTAL MARITIME CONSULTATIVE ORGANIZATION
2752	9913	IMF	INTERNATIONAL MONETARY FUND
2754	9914	ITU	INTERNATIONAL TELECOMMUNICATION UNION
2757	9933	OIC	ORGANIZATION OF THE ISLAMIC COOPERATION
2758	9915	OPEC	ORGANIZATION OF PETROLEUM EXPORTING COUNTRIES
2759	9934	SAARC	SOUTH ASIAN ASSOCIATION FOR REGIONAL COOPERATION
2760	9916	UNCTAD	UNITED NATIONS CONFERENCE ON TRADE AND DEVELOPMENT
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

INTERNATIONAL BODIES

CODE NO. (Use for ADs)	EDW IB-ID	SHORT NAME	INTERNATIONAL BODIES
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
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, Jessore	17	Khulna	Jessore Branch, Jessore
02	Jessore Money Changer	Benapole Check Post, Sharsha, Jessore	229	Khulna	
03	Loknath Money Exchange	Bhomra Land Port, Satkhira	263	Khulna	
04	City Monetary Exchange Pvt Ltd	Baytul Khaier, 48/A-B, Purana Paltan , Dhaka-1000	86	Dhaka	Principal Branch, Dhaka
05	Faridpur Money Exchange	Chawk Bazar, Kapor Patty (Prothom Tola), Faridpur	141	Dhaka	Faridpur Branch, Faridpur
06	Legal Money Changer	56, Purana Paltan, Dhaka	261	Dhaka	Purana Paltan Corporate Branch, Dhaka
07	M. S. Money Changer	Gonokpara Road, Shaheb Bazar, Rajshahi	282	Rajshahi	Shaheb Bazar Corporate Branch, Rajshahi
08	Reliance Money Changer	19, Karim Super Market, Rajshahi	420	Rajshahi	

2. JANATA BANK LIMITED (FI ID- 12)

SL No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
01	B.N.K	Metropolitan shopping plaza, Gulshan-2, Dhaka.	53	Dhaka	Dilkusha Corp.Br.
02	Goodwill Money Exchange.	28, Land View shopping Center, Gulshan-2, Dhaka.	165	Dhaka	Kamal Ataturk Avenue Corp br.
03	Multi money changer & Co.	28, Land View shopping Center, Gulshan-2, Dhaka.	304	Dhaka	
04	Green Line.	130, DIT Ext. Road, Dhaka.	166	Dhaka	Moghbazar Corp.Br.
05	Mercy Money Exchange.	New Colony Road Mosjide Market, Asadgate, Dhaka.	294	Dhaka	Kawran Bazar Corp.
06	Nasir Foreign Money Changer.	491, Nazrul Avenue Kandirpur, Comilla.	326	Comilla	Comilla Corp Br.
07	Tahin Habib Money Exchange.	435/490, Nazrul Avenue 2nd Kandirpar, Comilla.	491	Comilla	
08	Z.M. Money Exchange.	Shop#205, Orchid Plaza, Dhanmondi, Dhaka.	601	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.	57	Dhaka	Motijheel Corp. Br.
02	E.P. Money Exchange Ltd.	107/130, Sir Iqbal Rd, Khulna.	127	Khulna	Shams Building Corp. Br
03	Mars Money Exchange	15 Barun Bhaban, Gulshan-2.	290	Dhaka	Purana Paltan Corp.Br
04	Mondial Money Exchange	53 DIT Ext. Naya Paltan, Dhaka.	300	Dhaka	
05	Nabils Money Changer	57 Purana Paltan, Dhaka-1000.	324	Dhaka	
06	Saikat Money Exchange	5/01/243 Vasa Sainik Ahad Ali Rd, Dhanmondi-4, Dhaka.	452	Dhaka	
07	National Money Exchange	1194 Rowshan Manjil, Asadgonj, Amir Market, Chittagong.	329	Chittagong	Rupali Sadan Corp. Br. Ctg.

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 62, Dilkusha C/A, Dhaka-1000
02	Bhai Bhai Money Changer	64, Dilkusha C/A (1st Floor)	0048	Dhaka	
03	Bushra Money Exchange Ltd.	ShopNo.4, Rob Super Market, Gulshan Circle-2	0058	Dhaka	
04	E. Kabir Money Changer	Islam Chamber(4th Floor)	0121	Dhaka	
05	Foiz Money Exchange Ltd.	67 Naya Paltan, 3/14 City Heart	0144	Dhaka	
06	Friends Money Exchange Ltd.	71 Motijheel C/A, Mahbub Manson (2nd Floor)	0145	Dhaka	
07	Humayan Money Exchange Ltd	Orchid Plaza(1st Floor), Shop No. 110, House No.2,Road No.15(new), Dhanmondi	0186	Dhaka	
08	Jamuna Money Exchange Limited	16, Dilkusha	0225	Dhaka	
09	Nova Money Exchange	801/2/2 , West Kazipara, Begum Rokeya Sarani, Mirpur, Dhaka-1216	0337	Dhaka	
10	Rubi Money Changing	Shop#34&35, Landmark Shopping Centre,Gulshan Circle-2	0424	Dhaka	
11	Samir International Money Changer	Narsingdi Bazar	0453	Narsingdi	
12	York Money Exchange Limited	27, Dilkusha C/A (8th Floor)	0581	Dhaka	

28. 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, 80 Gulshan Avenue, Gulshan, Dhaka.

31. 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, Chittagong	0041	Chittagong	Chittagong 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	Narayanganj	Narayanganj Corporate Branch, Narayanganj
04	Korotoya Money Exchanger	Monsur Plaza, 4th sonaton palalen, Narayanganj-1400	0248	Narayanganj	
05	Shitalakhya Money exchanger	Jarina Manson, New-154, Old-118, Bangobandhu Road, Galachipa Mour, Narayanganj-1400	0460	Narayanganj	

41. AB BANK (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 House 11, Road 14D, Sector 4, Uttara, Dhaka-1230.
02	Central Mousumi Money Exchange Company Limited	69, Rajuk Commercial Complex Shop-62, Sector-7, Uttara	0083	Dhaka	
03	EPSA Money Changer Pvt. Ltd.	Uttara Tower, Plot-1, Shop-24, Jasim Uddin Road, Sector-3, Uttara, Dhaka	0125	Dhaka	
04	H.S. Money Changer	Latif Emporium Market, Plot-27, Shop-06, Sector-3, Uttara	0185	Dhaka	
05	Khan Money Changer (Pvt) Ltd.	35 London Plaza, Shop no. 9/7, Sector-3, Uttara, Dhaka	0244	Dhaka	
06	Mark National Money Exchange	Shop-2, Kushol Center, Plot-29, Sector-3, Uttara Model Town	0289	Dhaka	
07	Paradise Money Exchange	Shop-8, Plot-33, Sector-3, Baly Complex, Uttara, Dhaka	0384	Dhaka	
08	R. R. International Money Exchange	43, Amir Complex, Shop-1/2, Sector-3, Uttara, Dhaka	0423	Dhaka	
09	Israt Money Changer Ltd.	12-14, Landmark Shopping Center, Shop#1, Gulshan-2, Dhaka-1212	0206	Dhaka.	Gulshan Branch Ventura Ave. Plot-Cwn (C)-8/B, Rd-34, Gulshan, Dhaka.
10	Ma-Moni Money Exchange House	Laldighir Par, Kalighat, Sylhet-3100	0287	Sylhet	VIP Road Branch Surma Tower, V.I.P. Road, Taltala, P.S. Kotwali, Sylhet.
11	Rahman Foreign Money Changer	Terminal Road, Varthokhola, Sylhet.	0412	Sylhet	
12	Nobarun Money Exchange	60, Shahid Rafiq Sarak, Mankiganj	0322	Manikganj	Karwan Bazar Branch, BSEC Bhaban, 102, Kazi Nazrul Islam Avenue, Dhaka.
13	Nabiganj Money Exchange	126 B.B. Road, Majid Super Market, Narayanganj	0323	Narayanganj	Narayanganj Branch, 109 B.B. Road, Narayanganj.
14	Raja-Badsha Money Changer	Benapole Road (Cheque Post), Sharsha, Jessore.	0414	Benapole, Jessore.	Jessore Branch 30, M.K Road, Jessore.

42. ISLAMI BANK BANGLADESH LTD. (FI ID-42):

SL No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
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	Dhaka	
03	Jeson Money Changer	5/H,Darus Salam Road,Mirpur-1, Dhaka	0230	Dhaka	
04	Kornika Money Changer	Monzila Super Market,Plot-6/A,Main Road No-3,Section-7,Mirpur, Dhaka	0247	Dhaka	
05	Pran Money Exchange Ltd	35/Kha,Bikrampur Plaza,Section-6,Mirpur-6, Dhaka	0387	Dhaka	
06	Shanjid Money Exchange	6/Kha,1/25,Chan Mansion,Senpara,Mirpur-10, Dhaka	0455	Dhaka	
07	Taimur Money Changer	6/Kha/1/33,Rokeya Complex,Mirpur-10, Dhaka	0492	Dhaka	Kawran Bazar Branch, Dhaka
08	Shuvro Money Changer	6/29 Eastern Plaza(6th Floor), Elephant Road, Dhaka- 1205	0462	Dhaka	
09	Miah Money Exchange Co	Level-2, Block-A, Shop No-16, Bashundhara City, Panthapath, Dhaka	0297	Dhaka	Ramna Branch, Dhaka

43. NATIONAL BANK LIMITED (FI ID-43):

SL No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
01	Crystal Money Canger	24-25, Dilkusha, Sadharan Bimababan(8th Floor), Dhaka-1000.	0089	Dhaka	Dilkusha Branch, 48, Dilkusha C/A, Dhaka
02	Mohananda Money Changing House	75, Daudpur Road, Chapainawabgonj	0285	Chapainawabgonj	Chapainawabgonj, Kabir Bhoban, Thana Road, Chapainawabganj
03	Nahar Money Changer	25/1 D.I.T Road, Malibagh Chowdhurypara, Dhaka	0325	Dhaka	Malibagh Branch, 474, Malibagh Dit Road, Dhaka
04	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
05	Ismail Money Changer Ltd	57, Baitul Mokarram Market, Ground Floor, Dhaka.	0207	Dhaka	
06	Taslima Money Exchange Ltd	89/A(New),11/3(Old) Nayapaltan, Dhaka	0495	Dhaka	
07	Today's International Money Exchange Ltd	120/A.R.S Bhaban (1stFloor), Motijheel C/A Dhaka.	0498	Dhaka	

44. THE CITY BANK LIMITED (FI ID-44):

SL No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
01	A S N Money Changer Ltd.	Shop-22/A, Landview Shopping Centre, Gulshan-2, Dhaka-1212, Bangladesh.	0005	Dhaka	Foreign Exchange Branch, 27, Dilkusha commercial Area, Dhaka-1000.
02	Ideal Money Exchange Company	Zarin Mansion (2nd Floor), Room no-302/B, 55, Motijheel C/A, Dhaka-1000, Bangladesh.	0201	Dhaka	
03	Pacific International Money Changer	Jesika Tower, Room no.09, 12, DIT Avenue, Motijheel C/A, Dhaka, Bangladesh.	0381	Dhaka	
04	Standard Money Exchange Ltd.	65, Dilkusha C/A (ground Floor), Dhaka, Bangladesh.	0470	Dhaka	
05	Talukdar Money Exchange House	Level-1, Block C, Shop no.1/A, Bashundhara city Shopping Mall, 13/ka/1, Panthapath, Dhaka-1205, Bangladesh.	0493	Dhaka	
06	Al- Farah Money Exchange	80/A, Siddeshawri Circular Road (1st Floor), Dhaka, Bangladesh.	0012	Dhaka	Mouchak Branch, 80/A, Shahjalal Tower, 1st Floor, Siddeswari Circular Road, Malibagh, Dhaka-1217.
07	Borsha Money Changing	Dhaka Sheraton Hotel Office Complex, 1, Minto Road, Ramna, Dhaka-1000, Bangladesh.	0044	Dhaka	
08	Trusty Money Changer	Shop no-110, Taher Shopping Center, Plot-10, Gulshan-2, Dhaka-1212, Bangladesh.	0502	Dhaka	
09	Bengal Money Exchange	Room no.325, Alpona Plaza (2nd Fl), 51, New Elephant Road, Dhaka-1205, Bangladesh.	0047	Dhaka	B.B Avenue Branch, 12 B. B Avenue, P.O. Box 3756, Dhaka-1000.
10	Globenet Money Exchange	Malek Chamber, 5/5, Agrabad C/A, Badamtoli, Doublemooring, Chittagong, Bangladesh.	0161	Chittagong	Agrabad Branch Banani Complex 942/A, Sheikh Mujib Road, Agrabad C/A, Chittagong- 4000.
11	Unique Money Exchange House	22, Momin Road (1st floor), J, M, Paradise Bhaban, Anderkill, Chittagong, Bangladesh.	0511	Chittagong	
12	Speed Money Exchanger	15, Tanti Bazar, Dhaka-1100, Bangladesh.	0468	Dhaka	Islampur Branch House#18, Sonar Bangla Market, Islampur Road, Dhaka- 1100.

45. 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, Chittagong-4100, Chittagong	0009	Chittagong	Agrabad Branch, 30, Agrabad C/A, Chittagong
02	Hoq Money Exchange Co. 56, Sufiyan Mension, Taltola, Sadar, Sylhet.	Laldighirpar, 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, 73/1, Elephant Road(1 St Floor), Dhaka
04	Macfee Money Changer	29, Mirpur Road, Jahan Mension,(1 St Floor), Dhaka-1205	0284	Dhaka	
05	Voyager Money Exchange	119, Lake Circus, Mirpur Road, Kalabagan, Lake View Super Market, Dhaka-1205	0531	Dhaka	
06	Ornate Money Exchange	10/3, Toyenbee Circular Road, Motijheel, Dhaka-1000	0365	Dhaka	Federation Branch, Fbcci Building 60, Motijheel C/A. Dhaka.
07	Paharika Money Exchange	170, Hazari Lane, Harding Market(1st Floor), Anderkill, Chittagong	0383	Chittagong	Laldighi Branch, Jamal Complex (1st Floor) 8 Laldighi East, Chittagong
08	Silver Money Exchange	5, Laldighi East (1st Floor), Chittagong	0464	Chittagong	
09	Runa Money Changer	122, Soptopodi Market, Sathmatha, Bogra	0426	Bogra	Bogra Branch, Modhu metro Tower(1st floor) Kobi Nazrul Islam Road, Satmatha Holding No.5664. Bogra
10	Trade King International Money Changer	Karim Super Market, Abul Kashem Sarak, Satkhira	0499	Satkhira	Satkhira Branch, Mozahar Ali Complex, Shahid Kajal Sarani, Kaligonj Sarak, Satkhira .
11	Trisha Money Changer	Benapole Checkpost, Benapole, Sharsha, Jessore	0500	Jessore	Jessore Branch, 59, N.S.C. Road, (Garikhana Road), Jessore

46. UCBL (FI ID-46):

SL No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
01	M/S A.R. Money Exchange Centre.	Gulshan-2, Dhaka	0004	Dhaka	Gulshan Branch, Dhaka
02	M/S Dhaka Money Changer Ltd	Fakirapool, Dhaka	0104	Dhaka	
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	Dhaka	
05	Dawn Money Exchange Ltd	67, Nayapaltan, Dhaka	0101	Dhaka	
06	Interim Money Exchange	Pink City, Gulshan, Dhaka	0204	Dhaka	
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

47. 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	Khulna	
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, 24, Motijheel C/A, Dhaka-1000

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

SL No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
01	M/s. Aabco Money Changer	130,D.I.T. Extansion Rd.Rahmoth Bhaban(Ground Floor),Fakirapool,Dhaka-1000.	0006	Dhaka	Dilkusha Br.,42, Dilkusha C/A, Ward#09(New), 32(Old), Motijheel, Dhaka.
02	M/s. Forseas Money Changer	Jiban Bima Bhaban(Feont Block) 10,Dilkusha C/A,Dhaka.	0143	Dhaka	
03	M/s. Uttara Money Changer	Admjee Court, 115-120, motijheel C/A, Dhaka-1000.	0512	Dhaka	
04	M/s. Abdullah Money Changer	475/E,D.I.T.Road,(1st Floor),Malibagh Bazar Road,Dhaka.	0007	Dhaka	Gulshan Br., Metropoliton Shopping Plaza (1st Floor) Gulshan Circle-2, Dhaka-1212.
05	M/s. Estan Money Exchange(License cancelled)	Metropliton Shopping Plaza, Plot#10,Shop#33(Ground Floor).Gulshan-2,Dhaka-1212.	0124	Dhaka	
06	M/s. Emon Money Exchange	22, Rob Super Market, Room#3 (Ground Floor),Gulshan-2,Dhaka-1212.	0202	Dhaka	
07	Rubi Money Changing	Shop No.34,35, Landmark Shopping Chanter(2nd Floor)Gulshan-2	0424	Dhaka	Uttara Br., Singapore Plaza (1st Floor), 17, Mymensingh Road, Sector # 03, Uttara Model Town, Dhaka.
08	M/s. Star Money Exchange	Latif Emporium Market(Ground Floor),Shop No.23,Plot#27,Rd#7,Sector#3,Uttara C/A,Dhaka-1230	0471	Dhaka	
09	JBECO Money Changer (Pvt) Ltd	Latif Emporium Market(Ground Floor), Shop No.24, Plot#27, Rd#7, Sector#3,Uttara,Dhaka	0227	Dhaka	
10	Mamun Money Exchange	27,Rambabu Road, Mymensingh	0288	Dhaka	Mymensingh Br., Mymensingh.
11	M/s. Midland Money Changer	Tower Hamlet(Ground Floor)16,Kamal Athatuk Avenue Banani,Dhaka-1213.	0298	Dhaka	Kawran Bazar Br., 25-26,Kawran Bazar C/A, Dhaka-1215.
12	M/s. Seba Money Exchange	126/A/B,Monipuri Para, 1014 Lion Shopping Complex, Old Airport Rd.Tejpgaon,Dhaka.	0459	Dhaka	
13	M/s. Misa Money Exchange	47, Dilkusha C/A (Jaman Chamber) 2nd Floor,Dhaka	0299	Dhaka	BB Avenue Br., 12,Bangabandhu Avenue, Dhaka-1000.
14	M/s. Nihon Money Exchange	120/A,Motijheel C/A, R.S.Bhaban,(1st Floor),Dhaka	0334	Dhaka	
15	M/s. Audity Money Exchange	25/A Dilkusha C/A,Alamin Center, Dhaka.	0361	Dhaka	Foreign Exchange Br. 69, Dilkusha, Dhaka.
16	M/s. Stock Home Money Changer	306,Baro Moghbazar,Dhaka-1217.	0472	Dhaka	Local Office, 50, Bir Uttam Shaheed Ashfaqussamad Sarak, Motijheel, Dhaka.

52. EASTERN BANK LIMITED (FI ID-52)

SL No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
01	Zahed Money Changer	7, Old Jessore Road , Khulna	0223	Khulna	Khulna Branch ,181, Jessore Road , Khulna
02	M/S Mega City Money Changers	76, Agrabad C/A Jahanbuilding 04 Chittagong Bangladesh	0293	Chittagong	Agrabad Branch, CTG

53. NCC BANK LTD (FI ID-53)

SL No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
01	Bartha Money Changer Inc.	10, Metropoliton Shoping Plaza, Gulshan North, Circle-2, Dhaka-1212, Bangladesh	0045	Dhaka	Gulshan Branch, 51, Gulshan South Avenue(Circle-1), Gulshan, Dhaka
02	East West Money Exchange Ltd.	58, Purana Paltan,Dhaka-1000	0122	Dhaka	Motijheel Branch, 6 Motijheel C/A, Dhaka
03	Sab Money Exchange Limited.	7, Extension New Super Market, Baitul Mokarram,Dhaka-1000	0473	Dhaka	Motijheel Branch, 6 Motijheel C/A, Dhaka
04	Nehal Money Changer	22, Clay Road, Khulna	0330	Khulna	Khulna Branch

54. PRIME BANK LIMITED (FI ID-54)

SL No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
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

55. SOUTHEAST BANK LIMITED (FI ID-55)

SL No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
01	Mridula Money Exchange Ltd(Name Change)	51, Alam Bhabon (Ground Floor),Shop No.06,Banani Bazar,Dhaka-1213,Bangladesh	0126	Dhaka	Banani Branch, Plot - 71, block :B, Kamal Ataturk Avenue Banani Dhaka
02	Ratul Money Changer	Rahamania International Complex, 28/1/C Toyenbee Circular Road, Motijheel, Dhaka	0418	Dhaka	Principal Branch, 1, Dilkusha Dhaka-1000

56. 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, Adamjee Court (Gf), 115-120 Motijheel C/A, Dhaka-1000
02	Diamond Money Exchange	Dhaka Sheraton Hotel,1,Minto Road,Dhaka	0107	Dhaka	
03	Glory Money Exchange	64,Dilkhusha C/A,Dhaka-1000	0162	Dhaka	
04	Hazrat Khajababa Mudra Binimoy Kendra Ltd	47,Dhanmondi Hakers Market(2 nd Floor), Mirpur, Dhaka	0182	Dhaka	
05	Metro Money Exchange	Shop#23(1st Floor) Holding #12-14, Land Mark Shopping Centre, Northc/A,Gls Avenue-2,Dhaka	0295	Dhaka	
06	Padma Money Exchange	Level#1,Block#A,Shop#80/B,Bash undhara City Shopping Mall,13/Ka/1,Panthapath,Dhaka5	0382	Dhaka	
07	Himu Money Exchange Pvt. Ltd.	16/A, Kemal Ataturk Avenue, Tower Hamlet (Ground Floor), Banani, Dhaka-1213.	0184	Dhaka	Banani Branch, 73/B Kemal Ataturk Avenue, Banani, Dhaka
08	Keya Money Changer	Momtaz Plaza (Ground Floor), House No. 07, Road No. 04, Dhanmondi R/A, Dhaka-1205.	0243	Dhaka	Dhanmondi Branch, House-20, Road-07, Dhanmondi R/A, Dhaka-1205.

57. 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	Dhaka	
03	Shamrat Money Exchange Ltd.	126 Motijheel C/A (Ground Floor), Dhaka-1000	0454	Dhaka	

58. 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	Dhaka	
03	Hasan Money Changer	Registered: Plot#11, Sector#2, Uposhahar, Rajshahi. Business: F 300, Shaheb Bager, Rajshahi.	0181	Rajshahi	Rajshahi Branch, Rajshahi.

59. 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	21 Motijheel C/A, Dhaka-1000	0049	Dhaka	Local Office, 1 Dilkusha C/A, Dhaka-1000
02	Skaf Money Changer	64/7-1st Floor, West Panthapath, Lake Circus, Kalabagan, Dhaka	0457	Dhaka	Dhanmondi Branch, House No. 500-A/1 (1st Floor), Road No.8, Dhanmondi R. A. Dhaka-1205

60. MERCANTILE BANK LIMITED (FI ID-60)

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

61. STANDARD BANK LIMITED (FI ID- 61)

Sl No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
01	Standard Foreign Exchange	Shop No-120 (Ground Floor), 10 Taher Shopping Center, Gulshan Circle-2,Dhaka-1212	0469	Dhaka	Gulshan Branch Shezad Palace, 32, Gulshan Avenue North Commercial Area, Dhaka-121

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

Sl No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
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

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

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

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

SI No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
01	Rib Money Exchange Company	8, Simanto Square, R-02, Dhanmondi, Dhaka	0421	Dhaka	Dhanmondi Branch, House # 38/1, Road # 02, Dhanmondi R/A, Dhaka
02	S.H. Money Exchange	63, Gulshan Shopping Centre, (1st Floor), Gulshan-1, Dhaka-1212	0451	Dhaka	Mohakhali Br. First Security Islami Bank Ltd. Khajwa Tower, 95 C/A Mohakhali Dhaka-1215

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

SL No	Money Changer's Name	Address	Money Changer Code	Area	Related Authorised Dealer
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 Rupaion Tower 32, Kamal Atatur Avenue Ground floor, Banani, Dhaka-1213 Phone No.02-9820635-6 & 01720636093	0108	Dhaka	Karwan Bazar Br., Dhaka

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 - Division - Groups - Reporting Classes code	Short description	Explanatory note
0	TRANSPORTATION	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.
00	Sea transport services	Sea Transport Services: <i>-Transportation services performed by sea transports for movement of passengers, goods and other related services.</i>
001	Passenger services under sea transport	Passenger services under sea transport
0010	Surplus passage earnings received by Bangladesh Shipping Corporation/ Companies or agents.	<i>Surplus passage earnings received from abroad</i> - by Bangladesh Shipping Corporation; - by shipping companies; - by shipping agents ; <i>for international transport of passengers services, such as;</i> -- for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects; -- 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) 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> - by Bangladesh Shipping corporation; - by Bangladeshi shipping companies; - by Bangladeshi shipping agents; for -- International water transport with operator for carriage of passengers; -- Inland water transport with operator for carriage of passengers;
002	Freight services under sea transport.	Freight services under sea transport.
0020	Surplus freight remittances received by Bangladesh Shipping corporation:	<i>Surplus freight remittances Received from abroad</i> -by Bangladesh Shipping corporation; for -- International transportation of goods including demurrage charges;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
0021	Charters, rentals, or operating leases of freight vessels/ships (with crew/operator) received by Bangladesh Shipping Corporation:	<i>Remittance received from abroad on account of charters, rentals, or operating leases of freight vessels/ships (with crew/operator)</i> - by Bangladesh Shipping corporation; for -- International water transport with operator for carriage of goods; -- 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> - by Bangladeshi shipping companies; - by Bangladeshi shipping agents; for -- 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> - by Bangladeshi shipping companies; - by Bangladeshi shipping agents; for -- International water transport with operator for carriage of goods; -- 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> - 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; -- sea transport cost for international carriage of goods; - Inland/local/domestic freight cost for carriage of goods; -- Inland water transport services of freight by refrigerator vessels; -- Inland water transport services of freight by tankers; -- Inland water transport services of freight by others;
003	Other sea transport services	Other sea transport services
0031	Seaport services or expenses during the course of shipment;	- <i>Operating expenses of shipping corporations/ companies to meet bonafide disbursements in ports or stations;</i> - <i>Cargo handling services i.e. cargo handling charges billed separately from freight;</i> -- container handling services; -- cargo loading and unloading/discharging; -- other cargo and baggage handling services; -- combining and separating cargoes; - <i>Storage and warehousing;</i> -- refrigerated storage services; -- bulk liquid or gas storage services; -- bulk liquid or gas storage services; -- bulk storage services; -- tank storage services; -- other storage; -- general/conditioned warehousing services; - <i>Supporting services for water transport during the course of</i>

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

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		- Gross value of any parts and materials supplied by repairer or any other supplier for maintenance and repairs to foreign ship (if identified);
0041	Maintenance and repairs services of foreign ships:	<i>Remittances received from abroad on account of</i> - 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. <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>
01	Air transport services:	Air transport services: - Transportation services performed by air transports for movement of passengers, goods and other related services.
011	Passenger services under air transport:	Passenger services under air transport
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> -- for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects; -- 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> - <i>by Bangladesh Biman ;</i> -- International air transport with operator for carriage of passengers; -- 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> - <i>by Bangladeshi private aircraft companies;</i> - <i>by air agents ; for international transport of passengers; such as:</i> -- for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects; -- 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> - <i>by private aircraft companies;</i> - <i>by air agents; for</i> -- International air transport with operator for carriage of passengers; -- Inland air transport with operator for carriage of passengers;
012	Freight services under air transport.	Freight services under air transport.
0120	Surplus freight remittances received by Bangladesh Biman	<i>Surplus freight remittances received from abroad by Bangladesh Biman or related agents ;</i>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
	or agents:	- 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> - by Bangladesh Biman ; -- International freight/cargo air transport with operator for carriage of goods; -- Inland freight/cargo air transport with operator for carriage of goods;
0122	Surplus freight remittances received by Bangladeshi private aircraft companies or agent :	<i>Surplus freight remittances received from abroad by Bangladeshi private aircraft companies or related agent ;</i> - International transportation of goods including demurrage charges; - Air freight transport services of letters and parcels, other freight etc.; - Air space freight transport services of freight; - Other air freight n.i.e.;
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> - by private aircraft companies; - by air agents; for -- International freight/cargo air transport with operator for carriage of goods; -- Inland freight/cargo air transport with operator for carriage of goods;
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> - 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 ; -- air transport cost for international carriage of goods; - Reimbursement of air freight by principle - Inland/local/domestic freight cost for carriage of goods; -- Inland air freight transport services of freight by freight aircraft/cargo; --- air freight transport services of letters and parcels, other freight etc.; --- air space freight transport services of freight; --- others air freight transport n.i.e.;
013	Other air transport services	Other air transport services
0130	Airport services or expenses during the course of air shipment:	- <i>Operating expenses of air transport companies to meet bonafide disbursements in ports or stations;</i> - <i>Air cargo handling services i.e. cargo handling charges billed separately from freight;</i> -- cargo loading and unloading/discharging; -- other cargo and baggage handling services;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- combining and separating cargoes; - <i>Storage and warehousing</i>; -- refrigerated storage services; -- bulk and other storage; -- general/conditioned warehousing services; - <i>Air traffic control</i>; - <i>Other supporting services for air transport during the course of shipment</i>; -- packing and repackaging; weighing; labeling; shrink-wrapping; -- transferring; distribution of cargo; -- quality control; customizing; assembly; testing; -- cleaning, tanking, communication, information, safety and security; -- others supporting services in airports n.i.e.; - <i>Other dues and fees charged by the airport authority</i> - <i>Others charges, expenses during the course of air shipment etc.</i>
0131		
0132	Auxiliary other supporting air transport services:	<i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> - Air freight related forwarding ;freight transport agency services ; - Air freight related brokerage services; - Air freight related agents' fees or commission associated with passenger and freight transport etc.; - Air freight commission charges etc; - Auxiliary to transport and not directly provided for the movement of goods and person; - Other air freight n.i.e.; - Agency commission for handling aircraft; - <i>Others n.i.e.</i> <ul style="list-style-type: none"> -- air freight transport services of letters and parcels, other freight etc.; -- air space freight transport services of freight; -- other air freight n.i.e.;
014	Special air transport:	Special air transport: (a) Supply of aviation oil/fuel; provisions; stores etc. (b) Maintenance and repairs on air transport is included in this item which work by residents on goods that are owned by the nonresident. <i>The repairs may be performed at the site of the repairer or elsewhere.</i>
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"> - Supply of aviation oil/fuel, provisions, stores etc. to foreign aircrafts in Bangladesh during international transportation; - Gross value of any parts and materials supplied by repairer or any other supplier for maintenance and repairs (if identified);

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
0141	Maintenance and repairs services of foreign aircrafts:	<i>Remittances received from abroad on account of</i> - 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. <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>
02	Railway transport services:	Railway transport services: -Transportation services performed by air transports for movement of passengers, goods and other related services.
021	Passenger services under railway transport:	Passenger services under railway transport.
0210	Surplus passage earnings received by Bangladesh Railway transport or agent:	- <i>Surplus passage earnings/ passenger services received from abroad by Bangladesh Railway or related agents for international rail transport of passengers; such as</i> - for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects; - for expenditure for food, drink etc. for which passengers make expenditure while on board; - Inland/local/domestic freight cost for carriage passengers; - Others rail passenger freight services n.i.e.;
022	Freight services under rail transport:	Freight services under rail transport.
0220	Surplus freight remittances received by Bangladesh Railway or agents :	<i>Surplus freight remittances received from abroad by Bangladesh Railway or related agents ;</i> - 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.e. transport cost for international carriage of goods;</i> -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 -- rail transport cost for international carriage of goods; - <i>Inland/local/domestic freight cost for carriage of goods ;</i> -- Inland/international railway transport services of freight cost for carriage of goods; --- railway transport services of freight by refrigerator cars, tanker cars; --- railway transport services of international containers; ---railway transport services of letters and parcels; ---railway transport services of dry bulk goods, live animals; --- other railway transport services of freight n.i.e.;
023	Other railway transport services:	Other railway transport services.

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
0231	Rail port or rail station services or expenses during the course of shipment:	<ul style="list-style-type: none"> - <i>Operating expenses of rail transport authority to meet bonafide disbursements in ports or stations;</i> - <i>Cargo handling services i.e. cargo handling charges billed separately from freight;</i> <ul style="list-style-type: none"> -- cargo loading and unloading/discharging; -- other cargo and baggage handling services; -- combining and separating cargoes; - <i>Storage and warehousing;</i> <ul style="list-style-type: none"> -- refrigerated storage services; -- bulk and other storage; -- general/conditioned warehousing services; - <i>Railway traffic control;</i> - <i>Other supporting services for railway transport during the course of shipment;</i> - <i>Others supporting services in rail station during the course of shipment;</i> <ul style="list-style-type: none"> -- packing and repackaging; weighing; labeling; shrink-wrapping; -- transferring; distribution of cargo; -- quality control; customizing; assembly; testing; -- cleaning, tanking, communication, information, safety and security; -- railway pushing or towing services; -- rail station services; -- other supporting services in rail station n.i.e.; - <i>Other dues and fees charged by the railway authority</i> - <i>Others charges, expenses during the course of rail shipment etc.</i>
0232	Auxiliary other supporting railway transport services :	<ul style="list-style-type: none"> <i>Remittances received from abroad on account of</i> - Railway freight related forwarding ;freight transport agency services ; - Railway freight related brokerage services; - Railway freight related agents' fees or commission associated with passenger and freight transport etc.; - Railway freight commission charges etc; - Auxiliary to transport and not directly provided for the movement of goods and person; - Agency commission for handling rail transport; - Other supporting services of rail transport n.i.e;
024	Special railway transport:	<p>Special railway transport:</p> <ul style="list-style-type: none"> -Supply of bunker oil/fuel; provisions; stores etc. -Maintenance and repairs on air transport is included in this item which worked by residents on goods that are owned by the nonresident. <p>The repairs may be performed at the site of the repairer or elsewhere.</p>
0240	Supply of bunker oil/fuel, provisions, stores etc. to foreign rail transport:	<ul style="list-style-type: none"> <i>Remittances received from abroad on account of</i> - Supply of bunker oil/fuel, provisions, stores etc. to foreign rail transport in Bangladesh during international transportation; - Gross value of any parts and materials supplied by repairer or

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		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> - 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. (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	Road transport services:	Road transport services . -Transportation services performed by road transports for movement of passengers, goods and other related services.
031	Passenger services under road transport:	Passenger services under road transport
0310	Passenger services under road transport	Surplus passage earnings received by Bangladesh road transport authority or companies. <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> -- for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects; --for expenditure for food, drink etc. for which passengers make expenditure while on board; <i>- Local transport and sightseeing transportation services of passengers</i> -- taxi services/ rental services of passenger cars with operator(rent a car); --taking lease of car with operator for long from rent-a car -- charter of international/local bus and coaches or other commercial vehicles with operator for carriage of passengers services; -- other land transportation services of passengers;
032	Freight services under road transport:	Freight services under road transport
0320	Surplus freight remittances received by Bangladesh road transport authority or companies:	<i>Surplus freight remittances received from abroad by Bangladesh road transport authority or companies or related agents ;</i> - 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.e. transport cost for international carriage of goods;</i> -Freight of goods as being provided by the actual provider and payable by the actual invoice party (seller/buyer) on

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		FOB/CFR/CIF basis export /import; - <i>Inland/local/domestic freight cost for carriage of goods;</i> -- <i>Inland/international road transport services of freight;</i> such as: --- charter of international/local commercial vehicles with operator for carriage of passengers services; --- road transport services of freight by refrigerator vehicles, tank trucks or semi-trailers; --- road transport services of international containers; --- road transport services of letters and parcels; --- road transport services of moving household furniture and household goods of freight; --- road transport services of dry bulk goods, live animals; --- other road transport services of freight;
033	Other road transport services:	Other road transport services
0331	Land port road transport services or expenses during the course of shipment:	<i>Remittances received from abroad on account of</i> - <i>Operating expenses of road transport corporations/ companies to meet bonafide disbursements in ports or stations;</i> - <i>Cargo handling services i.e. cargo handling charges billed separately from freight;</i> -- cargo loading and unloading/discharging; -- other cargo and baggage handling services; -- combining and separating cargoes; - <i>Storage and warehousing;</i> -- refrigerated storage services; -- bulk and other storage; -- general/conditioned warehousing services; - <i>Road traffic control;</i> - <i>Other supporting services for road transport during the course of shipment;</i> - <i>Other supporting services for road transport during the course of shipment;</i> -- packing and repackaging; weighing; labeling; shrink-wrapping; -- transferring; distribution of cargo; -- quality control; customizing; assembly; testing; -- cleaning , tanking, communication, information, safety and security; -- bus/truck station services; -- highway, bridge and tunnel operation services; -- parking lot services; -- towing services for commercial and private vehicles; -- other supporting services in land port bus/truck station n.i.e.; - <i>Other dues and fees charged by the road authority ;</i> - <i>Others charges, expenses during the course of road shipment etc.;</i>
0332	Auxiliary other supporting road transport services:	<i>Remittances received from abroad on account of</i> - Road freight related forwarding ;freight transport agency services ;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - Road freight related brokerage services; - Road freight related agents' fees or commission associated with passenger and freight transport etc.; - Road freight commission charges etc; - Auxiliary to transport and not directly provided for the movement of goods and person; - Agency commission for handling road transport; - Other supporting services of rail transport n.i.e;
034	Special road transport:	Special road transport; <ul style="list-style-type: none"> -Supply of oil/fuel; provisions; stores etc. -Maintenance and repairs on air transport is included in this item which work by residents on goods that are owned by the nonresident. <p>The repairs may be performed at the site of the repairer or elsewhere.</p>
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"> - Supply of oil/fuel, provisions, stores etc. to foreign road transport in Bangladesh during international transportation; - 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 foreign road transport vehicle equipments:	<i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> - 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. <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>
04	Pipeline transport services:	Pipeline transport services
041	Gas and water distribution services:	Gas and water distribution services
0410	Gas distribution services:	<p>Gas distribution services (on own account) rendered internationally.</p> <i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> - 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> <ul style="list-style-type: none"> - Water distribution through mains, except steam and hot water (on own account); - distribution of steam, hot water and air-conditioning supply through mains (on own account) - Water distribution except through mains (on own account);
05	Electricity transmission services:	Electricity transmission services
051	Electricity transmission services (on own account) rendered	Electricity transmission services (on own account) rendered internationally.

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
	internationally:	
0510	Electricity transmission services (on own account) rendered internationally:	<i>Remittances received from abroad on account of</i> - Electricity transmission and distribution (on own account); -- transmission of electricity (on own account) -- distribution of electricity (on own account);
06	Postal and courier services	Postal and courier services
061	Postal and courier services	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:	Remittances received from abroad on account of ; - Surplus earnings for international postal services; - Pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matters and of parcels, packages; - Post office counter, such as sales of stamps money orders, posted restate services; telegram services, and so forth; - Mailbox rental services by national postal administrations ; - Other postal services;
0611	Courier services:	Remittances received from abroad on account of ; - Pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matters and of parcels, packages; - Domestic or local courier services; - International courier services; - Other courier services;
0612	Surplus earnings of courier services:	Remittances received from abroad on account of surplus earnings of courier services ; - by Bangladeshi courier companies; - by courier agents
1	TRAVEL	Travel covers all goods and services which are acquired from resident economy by the non-resident travelers during their stay in the resident economy. 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 (a) being stationed on a military base or with another government agency of his own government, including diplomats and other embassy personnel and (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. 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. All types of travel have been categorized under two major heads (a) business travel and (b) personal travel.
10	Business Travel	Business travel covers goods and services acquired for personal use by persons whose primary purpose of travel is

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>for business. This category covers travelers going abroad for all types of</p> <ul style="list-style-type: none"> - <i>business activities,</i> - <i>carrier crews stopping off or laying over,</i> - <i>government employees on official travel,</i> - <i>employees of international organization on official business;</i> - <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> - <i>Self- employed nonresidents traveling for business purposes;</i> <p>and seasonal, border, and other short-term workers/ employees doing work for enterprises which are not resident in the economy where the work occurs.</p> <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>Official Travel</p> <ul style="list-style-type: none"> - Missions, conference, conventions, other meetings workshops, training, etc.; <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 of government, semi-government and private sector employees:	<p><i>Remittances received on traveling of</i></p> <ul style="list-style-type: none"> - employees of foreign government, semi- government including all business delegation of foreign government or semi-government organizations who visit in Bangladesh for official reasons; such as <ul style="list-style-type: none"> -- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc. <p><i>Remittances received on traveling of</i></p> <ul style="list-style-type: none"> - employees of foreign private sector employees including all business delegation (as well as personal consultant) of foreign private sector organizations who visit in Bangladesh for official reasons; such as <ul style="list-style-type: none"> -- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc. <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- <i>goods such as food and beverage services;</i> --- <i>local transport services;</i>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>--- accommodation services; --- other services;</p>
1011	Other official travel of foreign missions, NGOs, and international organizations/bodies:	<p><i>Remittances received on traveling of</i></p> <ul style="list-style-type: none"> - officials of foreign missions and international organizations /bodies including all business delegation who visit in Bangladesh for other official reasons; such as <ul style="list-style-type: none"> -- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc. <p><i>Remittances received on traveling of</i></p> <ul style="list-style-type: none"> - officials of foreign NGOs including all business delegation who visit in Bangladesh for other official reasons ; such as <ul style="list-style-type: none"> -- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc. - Travel by diplomats and privileged persons; <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services; --- other services;
102	Commercial Travel:	Commercial Travel
1020	Commercial travel:	<p><i>Remittances received on traveling for commercial reasons:</i></p> <ul style="list-style-type: none"> - Visit for production or installation work; - Visits for market exploration; commercial negotiations, missions, conference, conventions, other meetings, or other business purposes on behalf of an enterprise resident in another economy; -- daily allowances, entertainment, contingencies, etc. ; <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services; --- other services;
103		
1030		
104	Others business travel	Others business travel
1040	Others business travel;	<p><i>Remittances received on traveling of</i></p> <ul style="list-style-type: none"> - Non-official private delegation and non-officials in official delegation other than commercial. - Carrier crews stopping off or laying over; including advance received or reimbursement of air ticket of crews' by the agent; - Travel by carrier crew of foreign nationality; - By border, seasonal, and other short-term foreign workers/ employees doing work for enterprises in the reporting economy where the work occurs;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>-- daily allowances, entertainment, contingencies, etc. ;</p> <p>- Other business travel n.i.e. ;</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>
105	International cards of business travel	International cards of business travel
1050	International cards received from acquirer on business travel:	<p><i>International cards received from acquirer against business travel;</i></p> <p>- International cards services received from acquirer against travel of official visitors; (under transactions code 1010)</p> <p>- International cards services received from acquirer against travel of other official visitors; (under transactions code 1011)</p> <p>- International cards services received from acquirer against travel of commercial visitors; (under transactions code 1020)</p> <p>- International cards services received from acquirer against travel of other business travelers; (under transactions code 1040)</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>
11	Persona travel	<p><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></p> <p>Where important, there may be supplementary items to break down personal travel into subcomponents:</p> <p>a) Health-related</p> <p>b) Education-related</p> <p>c) All other personal travel ;</p>
111	Health related travel	Health related travel
1110	Medical travel by non-resident patients:	<p><i>Remittances received on traveling for medical reasons;</i></p> <p>- Medical services acquired by non-resident patients;</p> <p>- Other health care services acquired by non-resident patients;</p> <p>- Other services i.e. food, accommodation, local transport, acquired by non-resident patients;</p> <p>- Health costs of nonresident patients advance received or reimbursed by foreign government or insurers;</p> <p><i>Traveling for medical purposes/ reasons may be provided according to:</i></p> <p>--- goods such as food and beverage services;</p>

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

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>place for a religious reason;</p> <p>-- To attend tablig, jamaat/ istema and other religious functions 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>
1133	Travel for sports, recreational and cultural activities:	<p><i>Remittances received from</i></p> <p>-Foreign national who visit in Bangladesh for</p> <p>-- Participation in recreational and cultural activities;</p> <p>-- Participation in sports activities;</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>
1134		
1135		
1136		
1137	Other personal travel n.i.e. :	<p><i>Remittances received on traveling of other n.i.e.</i></p> <p>- Cost of ticket encashment or passages under Wage Earners’;</p> <p>- Passage money repatriated by construction/engineering companies /firms/ travel agents etc. in Bangladesh having their offices abroad;</p> <p>- Cost of ticket encashment or passage paid against encashment certificates drawn on private foreign currency accounts maintained outside wage earners account;</p> <p>- Travel by foreign national on employment;</p> <p>- Travel related foreign exchange /margin or commission received by tour operators, travel agents and providers;</p> <p>- Online visa processing fees services for visitors;</p> <p>- Online hotel booking/accommodation services for visitors;</p> <p>- Online other accommodation services for visitors;</p> <p>- Online transport reservation services for visitors provided by tour operator or related agent;</p> <p>- Online accommodation, cruises and package tour reservation services for visitors provided by tour operator or related agent;</p> <p>- Online event tickets booking services for visitors provided tour operator or related agent;</p> <p>- Online other services for visitors provided tour operator or related agent;</p> <p>-- food services for visitors;</p> <p>-- beverage services for visitors;</p> <p>-- tour operator, travel agent commission; time-share exchange agent, or other provider etc.;</p> <p>- Cost of tickets received by Bangladeshi on account of official or other official travel from foreign government agencies , UN</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>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;</p> <ul style="list-style-type: none"> - Travel costs advance received or reimbursed by employer on official or other official travel; such as daily allowances, training allowances, entertainment, contingencies, etc.; - Travel costs advance received or reimbursed by employer on commercial travel; - Travel costs advance received or reimbursed by employer on other business travel; - Travel costs advance received or reimbursed by employer on seasonal, and other short-term cross-border workers; - Others purpose of travel, such as reimbursement of travel cost / any accommodation services, etc.; -- Tuition and living costs of a student paid or reimbursed by foreign government or employer; - Training costs paid or reimbursed by foreign government or employer; - 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.; - Immigration visa processing fees , evaluation fees, right of landing fees; - Any all other travel cost refund; - <i>Refund of tuition fee, admission fee, sessions fee etc of student travel;</i> <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services; --- other services; <p><i>Note: - Disposal of unspent foreign exchange by Bangladeshi on behalf of travel purposes; It shall be reported related summary statement in other coloumn.</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"> - International cards services received from acquirer against travel of foreign personal tourists; - International cards services received from acquirer against religious travel; - International cards services received from acquirer against Sports, recreational and cultural activities travel;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		- International cards services received from acquirer against other personal travel;
2	OTHER SERVICES	Other services comprise those international services that are not covered under transportation and travel services.
20	Telecommunication services:	Telecommunication services
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 received from abroad on account of</i></p> <ul style="list-style-type: none"> -Broadcasting, programming and programme distribution services; <ul style="list-style-type: none"> -- radio and television broadcast originals (sound, images, data, or other information) by radio and television satellite ; -- radio and television channel programmes (sound, images, data, or other information) by radio and television satellite; -- broadcasting services and multi-channel; originals by radio and television satellite; -- transmission of sound, images, data, or other information telephone, telex, telegram services; -- radio and television cable transmission services; -- radio and television satellite services; -- electronic mail, facsimile, and so forth, etc. services; -- business network services (cost/fees for Reuter monitors, SWIFT); -- teleconferencing, and support services; -- satellite cable subscription; - Leasing of telecommunications lines or capacity; - Mobile telecommunications services; <ul style="list-style-type: none"> -- mobile voice services; -- mobile text services; -- mobile data services, except text services; -- mobile roaming services; - Internet telecommunications services; <ul style="list-style-type: none"> --internet backbone services; -- internet access services; -- narrowband internet access services; -- broadband internet access services; -- other internet telecommunications services; -- Online access services; provision of access to the internet. -- other telecommunications services; - Data transmission services; - Private network services like IPLC (International private leased circuit) ; - Other telecommunication services; - Inward remittance by satellite channel distributor from

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		principal;
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"> - Maintenance services of telecommunication network /machineries equipments etc; -- Repair services of telecommunication network tower/machineries equipments etc; <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"> -International Gateway (IGW) for transmitting calls between countries; <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.</i></p> <p><i>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	Export of Bandwidth services:	<p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> -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><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>
21	Construction services:	Construction cover works on construction project and installation by resident to nonresident enterprises.
211	Construction services	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.
2110	Construction work abroad : (Credit)	<i>Construction work for nonresidents by resident enterprises in the compiling economy :(Credit)</i>

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

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

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

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		--- lift and escalator installation services --- Other installation services n.i.e. -- Assembly and erection of prefabricated constructions; - Construction projects services; - Other constructions for manufacturing;
2113		
22	Insurance services:	Insurance services include services of providing (a) Direct insurance : 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 (b) Reinsurance, (c) auxiliary services to insurance, (d) pension schemes, and (e) standardized guarantee schemes. 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). <i>(Gross insurance premiums and claims reported in the following codes)</i>
221	Marine insurance services: Non-life: (Direct insurance)	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.
2210	Marine insurance premium services: Non-life: (Direct insurance)	<i>Marine insurance premium services receivable by resident insurance company from non-resident policy holder;</i> - Received premiums of marine insurance by resident insurance company from nonresident policy holder; -- 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; -- any marine insurance premiums related service charges received from abroad;
2211	Marine insurance claim services: Non-life: (Direct insurance)	<i>Marine insurance claim services receivable by resident policy holder from non-resident insurance company;</i> - Received claims of marine insurance by resident insurance policy holder from nonresident insurance company; -- 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; -- any marine insurance claims related service charges received from abroad;
222	Non-marine insurance services:	Non-Marine Insurance covers building insurance, insurance

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
	Non-life: (Direct insurance)	<p>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.</p> <p>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.</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, 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.</p>
2220	Non-marine insurance premium services: Non-life: (Direct insurance)	<i>Non-marine insurance premium services receivable by resident insurance company from non-resident policy holder;</i> - Received premiums of non-marine insurance by resident insurance company from nonresident policy holder on behalf of; -- 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; -- accident and health insurance; -- term life insurance; -- travel, aviation and other transport insurance; -- 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 ; -- pecuniary loss; -- general liability insurance; -- some units, especially government units, may provide guarantees against creditors defaulting in conditions that have the same characteristics as nonlife insurance -- other non-life- non-marine insurance services n.i.e. received

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		from abroad; - <i>Non-marine insurance premiums related service charges received from abroad;</i>
2221	Non-marine insurance claim services: Non-life: (Direct insurance)	<i>Non-marine insurance claim service receivable by resident policy holders from non-resident insurance company;</i> - Received claims of non-marine insurance by resident insurance policy holder from nonresident insurance company on behalf of; -- 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; -- accident and health insurance; -- term life insurance; -- travel, aviation and other transport insurance; -- 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 ; -- pecuniary loss; -- general liability insurance; -- some units, especially government units, may provide guarantees against creditors defaulting in conditions that have the same characteristics as nonlife insurance -- other non-life insurance services n.i.e received from abroad; - <i>Non- marine insurance claims related service charges;</i>
223	Life insurance and annuities services: (Direct insurance)	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.
2230	Life insurance and annuities premium services: (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> <i>An annuity is an investment or insurance policy that pays someone a fixed sum of money each year;</i> <i>Life insurance premium services receivable by resident insurance company from non-resident policy holder;</i> - Received regular premiums of life insurance by resident insurance company from nonresident policy holder ; - Received regular premiums or fixed sum of money of annuities by resident policy company from nonresident policy holder;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		- Life insurance and annuities premiums related service charges received from abroad;
2231	Life insurance and annuities Claim services: (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"> - Received 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; - 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; - Life insurance and annuities claims related service charges received from abroad;
224	Freight insurance services (Merchandise): (Direct insurance)	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
2240	Freight insurance services: (Direct insurance)	<p>Freight insurance premiums/ Claims etc. receivable on international traded goods.</p> <ul style="list-style-type: none"> - Received freight insurance charges on behalf of FOB/CFR/CIF basis export/import as per invoice or L/C condition; - Freight insurance services; -- premiums received by insurance company from policy holder;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- freight insurance premiums related service charges; -- Claims received by policy holder from insurance company; -- freight insurance Claims related service charges - Any all other freight insurance service related charges; - <i>Claims of freight insurance received by insurance company from re-insurance company from abroad;</i>
225	Re-insurance	<p><i>Reinsurance is insurance where both parties to the policy are providers of insurance services.</i></p> <p>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.</p> <p>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.</p>
2250	Re-insurance premiums : Life	<p><i>Re-insurance premium services receivable by resident life insurance company from non-resident life insurance company;</i></p> <ul style="list-style-type: none"> - Received on account of re-insurance premiums by resident life insurance company or annuities insurer from nonresident life insurance company abroad; - Re-insurance premiums related service charges of life insurance or insurer received from abroad; - any reinsured premiums component of life received from abroad shall be reported in this code;
2251	Re-insurance premiums : Non-life	<p><i>Re-insurance premium 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"> - 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; - Re-insurance premiums related service(marine and non-marine including freight) charges of nonlife insurance received from abroad; - any reinsured premium component (marine and non-marine including freight) of non-life received from abroad shall be reported in this code;
2252	Re-insurance claims : Life	<p><i>Re-insurance claims services receivable by resident life insurance company from nonresident life insurance company;</i></p> <ul style="list-style-type: none"> - Received on account of re-insurance claims by resident life insurance company or annuities insurer from nonresident reinsurance company abroad; - Re-insurance claims related service charges of life insurance

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		or insurer received from abroad; - any reinsured claims component of life received from 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 receivable by resident insurance company from nonresident insurance company;</i> - 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; - Re-insurance claims related service (marine and non-marine including freight) charges of nonlife insurance received from abroad; - any reinsured claims component (marine and non-marine including freight) of non-life received from abroad shall be reported in this code;
226	Auxiliary insurance services:	Auxiliary insurance services comprise provision that are closely related to insurance and pension fund operations.
2260	Auxiliary insurance services:	- <i>Received on account of Auxiliary insurance services;</i> -- insurance and pension related insurance agent commissions; -- insurance brokering and agency services; -- insurance and pension related consultancy; -- insurance and pension related evaluation, claims adjustment and loss adjustment services; -- insurance and pension related actuarial (relating to the work of an actuary) services; -- insurance and pension related salvage administration services; -- insurance and pension related regulatory and monitoring services on indemnities and recovery services; -- pension fund management services; -- other services auxiliary to insurance and pensions;
227	Pension schemes	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.
2270	Pension schemes:	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. - <i>Individual pension schemes services;</i> -- received on account of gross contributions ; -- received on account of regular contributions ; -- received on account of supplements contribution ; -- received on account of benefits ; -- adjustment for change in pension entitlements ; - <i>Group pension schemes services;</i> -- received on account of gross contributions ; -- received on account of regular contributions ; -- received on account of supplements contribution ;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- received on account of benefits ; -- adjustment for change in pension entitlements ; - <i>Other pension schemes services;</i> -- received on account of gross contributions ; -- received on account of regular contributions ; -- received on account of supplements contribution ; -- received on account of benefits ; -- adjustment for change in pension entitlements ;
228	Standardized guarantees:	Standardized Guarantees are issued in large numbers along similar lines. Examples include export credit guarantees and student loan guarantees.
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.
23	Financial Services	Financial services cover financial intermediary and auxiliary services (except those of insurance enterprise and pension fund services), conducted between residents and non-residents.
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:	<i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> - Commission and charges related to financial leasing, bankers' acceptances factoring, underwriting, and clearing of receipts; - Difference in exchange rates etc; - Fees related to letter of credit, back to back L/C, bankers acceptances; - Fees related to money transfer, and foreign exchange transactions; - Fees related to lines of credit, charge of credit report fees, credit card related charge; - Financial leasing underwritings, commissions and fees receipts for the arrangement of financial derivative contracts;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - Bank guarantee and securities related services; - Other banking services n.i.e <ul style="list-style-type: none"> -- bank charges and sundries such as bank charges, cost of cable and other incidental charges ; - Central banking services; - Investment banking services; <ul style="list-style-type: none"> -- service related to investment banking; <ul style="list-style-type: none"> --- mergers and acquisition services; --- corporate finance and venture capital services --- other services related to investment banking; - Postal giro, Banking and savings account services; - Related other charges or fees n.i.e - Legal expenses of banks; - Bank guarantees or securities receipts such as ; <ul style="list-style-type: none"> -- minor guarantees or securities; -- export guarantees or securities; -- local project guarantees or securities, etc.; -- any bank guarantees or securities refund; - Bank guarantees and pledging of collateral in favour of overseas bank branches and correspondents ;
2311	Deposit and lending related explicit charges:	<p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> - Deposit taking and lending services; <ul style="list-style-type: none"> -- <i>deposits services</i>; <ul style="list-style-type: none"> --- deposit services to corporate and institutional depositors; --- deposit services to other depositors; -- <i>lending services</i>; <ul style="list-style-type: none"> --- credit-granting services; --- guarantee towards repayments of foreign suppliers' credit; --- credit card loan services; --- other credit-granting services; --- non-mortgage loan services for business purposes; --- application and commitment fees; --- front end fees, syndication fees, administration fees, appraisal fees; --- fees for one-off guarantees; --- 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; --- account charges, administration cost, lending cost and Margins; between interest payable and the reference rate on loans deposits ; -- <i>Related other charges or fees n.i.e</i> - Repayment of guarantees by non-resident against suppliers' credit or foreign loan;
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"> - Financial advisory services; - Trust and Custody of financial assets or bullion; - Financial asset management and monitoring services;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - Liquidity provision services; - Risk assumption services other than insurance; - Merger and acquisition services; - Credit rating services; - Stock exchange services; <ul style="list-style-type: none"> -- commission earnings of brokerage firms; - Brokerage on financial instruments; - Other charge related to transaction in securities: <ul style="list-style-type: none"> -- securities brokerage; placement of issues; underwriting; redemptions; -- processing and clearing services of securities transactions; - Commissions and fees paid for the arrangement of financial derivative contracts; - Arrangements of swaps, options and other hedging instruments; - Services related to assets management, financial market operational and regulatory services, security custody services; - Syndicate , commitment fees, etc other than lending; - Service charges on purchases of IMF resources; - 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; - Asset management cost deducted from property income receivable in the case of asset-holding entities; - Margins between interest payable and the reference rate on loans and deposits ; - Leasing fees such as positioning fees etc; - Survey fees; - Portfolio management services; - Services related to the administration of financial markets; <ul style="list-style-type: none"> -- financial market operational, market regulatory, other financial market administration services; - Other services auxiliary to financial services; <ul style="list-style-type: none"> -- financial consultancy, financial transactions processing and clearinghouse services; -- other services auxiliary to financial services; - Services of holding financial assets; <ul style="list-style-type: none"> -- services of holding financial assets, holding equity of subsidiary companies, holding securities and other assets of trusts and funds and similar financial entities; - Related other charges or fees n.i.e
2313		
2314		
232	Other financial services:	Other financial services
2320	Refunds and rebates:	<i>Remittances received from abroad on account of</i> (a) Short weight Claims; <ul style="list-style-type: none"> - Remittances against export or import Claims; - Loss in weights of goods, quality Claims and difference in

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		prices etc.; - Miscellaneous Claims on export or import; (b) Quality Claims; - Default; - Moisture Claims; - Late shipment penalty; - Difference for received at sight instead of after sight (Usance) basis; - Freight rebate (or difference in rebate); - Refund against overpricing; - Discount Claims for shipment of Readymade Garments; (c) Other refunds and rebate; - Refund of export or import value from nonresident ; - Other refund of financial services from nonresident;
2321	Received of earnest money:	<i>Remittances received from abroad on account of</i> - Deposits of any type of earnest or security money received from abroad by nonresident enterprises/firms etc. - Refund of securities money from nonresident ; - Refund of earnest money from nonresident ;
24	Computer and Information Services:	Computer services consist of hardware and software- related services and data-processing services. Information services include news agency services and other information provision services.
241	Computer Services:	Computer services consist of hardware and software- related services, IT enabled services and data-processing services. <i>(Note: The following services are excluded from computer services:</i> <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> <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> <i>c) Leasing of computers without an operator is included in operational leasing are shown under the code 2721.</i>
2410	Information Technology (IT) Enabled Services	<i>Remittances received from abroad on account of</i> Business Process Outsourcing(BPO) and hosting services: - <i>Business Process Outsourcing(BPO);</i> -- Data entry; tabulation, and processing on a timesharing basis; -- Analysis, design, and programming of systems ready to use; --- web page development and design; -- Call centre; -- Graphic design; computer aided design/ drawing (cad); -- Digital (on line, mobile etc.) content development and

Section - Division -Groups - Reporting Classes code	Short description	Explanatory note
		<p>management;</p> <ul style="list-style-type: none"> -- Animation (2d and 3d); -- Geographic information systems (GIS); -- Medical transcription services; -- Finance & accounting outsourcing; -- HR & Payroll outsourcing ; -- Legal process outsourcing; -- Supply chain management outsourcing; -- Robotics process outsourcing; -- IT management and services outsourcing; -- Customer relationship management (CRM) outsourcing; -- Digital content development and management; -- Search engine optimization ; -- Document conversion ; -- Imaging and archiving including digital archiving of physical records; -- Server system management and maintenance; -- Cyber security services; -- Database management; -- Virtual assistant ; -- IT Helpdesk ; -- Data security & big data management ; -- E-health ; -- Internet of Things (IOT); -- Big data management; -- Banking application services; -- Capital market solution services; -- E-commerce & Portals; -- Education institute management application services; -- Enterprise content management services; -- E-governance services; -- Enterprise Resource Planning (ERP) & integrated business application; -- Hospital management system services; -- Real estate management system services; -- Office management solution services; -- POS & Inventory Management System Services; -- Document management services; -- Human resource processing services; -- Internet Service Provider (ISP's) services; -- Web Listing; -- Analytics ; -- Augmented Reality; -- Other Business Process Outsourcing(BPO) related services; <p><i>- Hosting and information technology(IT)infrastructure provisioning services:</i></p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- website hosting services; -- web page hosting services; --- the provision of server space on the internet to host clients 'web page; -- web domain services; -- hosting clients' applications; -- application service provisioning; -- other hosting and IT infrastructure provisioning services;
2411	Computer and Information Technology (IT) consultancy and management services:	<p><i>Remittances received from abroad on account of</i> Hardware and software consultancy implementation services, and Technical consultancy services related to software:</p> <ul style="list-style-type: none"> - Hardware and software consultancy and implementation services, including management of subcontracted computer services; <ul style="list-style-type: none"> -- technical consultancy services related to software; -- systems maintenance and other support services; --- IT or computer training provided services; <i>(except IT or computer training courses not designed for a specific user)</i> <ul style="list-style-type: none"> -- IT support services and software maintenance services -- IT Infrastructure planning, development, implementation and maintenance services; -- IT consultancy, and IT project management/ consultancy; -- IT business process management services; - Information technology(IT) design and development services; <ul style="list-style-type: none"> -- IT design and development services for applications; -- IT design and development services for networks and systems; - Other computer or IT related consultancy; - IT infrastructure and network management services; <ul style="list-style-type: none"> -- network management services; -- computer systems management services; -- IT related other management services; - Data recovery services, provision of advice and assistance on matters related to the management of computer resources; <ul style="list-style-type: none"> -- provision of advice and assistance on matters related to the management of computer resources; -- database management; - Systems maintenance and other support services; - IT support and software maintenance services; - Computer aided engineering; - Remote IT maintenance; - IT support and software maintenance; - Computer facilities management provided to non-resident and ITES services; - Vendor fees or any other supervision charges or fees of software;
2412	Export of computer software	<i>Remittances received from abroad on account of</i>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
	including turn-key basis export of software (customized):	<ul style="list-style-type: none"> - Customized software (however delivered) and related licenses to use; - The development, production, supply, and documentation of customized software, including operating systems, made to order for specific user; - Customized software other all types; <ul style="list-style-type: none"> -- operating systems, packaged; -- network software, packaged; -- database management software, packaged; -- development tools and programming languages software, packaged; -- general business productivity and home use applications, packaged; -- other application software, packaged; -- software originals; -- system software downloads; -- application software downloads; -- on-line software; - Turn-key basis export of software i.e. export of software on <i>contra port</i> merchanting trade service - Customization of third party developed/open sourced software by local companies to fit the need of individual users; - Application customization by local companies (registered in Bangladesh);
2413	Export of computer software including turn-key basis export of software (non-customized):	<p>Remittances received from abroad on account of</p> <ul style="list-style-type: none"> - Non-customized (mass-produced) software <ul style="list-style-type: none"> -- downloaded or otherwise electronically delivered, whether with a periodic license fee or a single payment; -- provided on physical media/on a storage device with periodic license fee -- provided on physical media with right to perpetual use; -- sales and purchases of originals and ownership rights for software systems and applications; - Non-customized software other all types; <ul style="list-style-type: none"> -- operating systems, packaged; -- network software, packaged; -- database management software, packaged; -- development tools and programming languages software, packaged; -- general business productivity and home use applications, packaged; -- other application software, packaged; -- software originals; -- system software downloads; -- application software downloads; -- on-line software;
2414	Installation concerning hardware and software, maintenance and	<p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> - Hardware and software installation, including installation of

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	repairs of computers and peripheral equipment services:	mainframes and central computing units; - Maintenance and repairs of computers and peripheral equipment; - Installation of personal computers and peripheral equipment; - Hardware maintenance; - Installation, maintenance and repairs of computers all types; - Technical assistance on computing services; (not as grant but as provided by the entity that employs the personnel delivering the services)
242	Information services:	Information services: 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. <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> - Earnings of journalists and writers; -- contribution in foreign magazines, news papers, journal etc. -- book translation services; -- advance received or reimbursement of such related services;
2421	News agency, library and archive services;	<i>Remittances received from abroad on account of</i> - News agents and correspondents agency services: -- provision of news, photographs, and feature articles to the Media; --- news agency services to newspapers and periodicals; --- news agency services to audiovisual media or videography media ; --- news agent commission; -- advance received or reimbursement of such related services; - Library and archive services to domestic news papers and periodicals by non-residents. -- library services; -- archive services; -- advance received or reimbursement of such related services;
2422	Subscription to news papers and periodicals:	<i>Remittances received from abroad on account of</i> - Direct non-bulk subscriptions to newspapers and periodicals, whether by mail, electronic transmission, or other means; - Sell non-bulk books, newspapers and periodicals through online business services; - Sell non-bulk books, newspapers and periodicals through other than online business services; - Cost of subscription of news items, features, articles of foreign news agencies;

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		<ul style="list-style-type: none"> - Subscription fee for academic/research journals to be procured from abroad by; <ul style="list-style-type: none"> -- public universities and medical colleges, recognized national research/training institutions, University Grants Commission (UGC) approved private universities and Govt. approved private medical colleges; - Any fees or charges to published in foreign journals and newspapers etc.; - Advance received or reimbursement of such related services;
2423	Other information provision services:	<i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> - Database services: <ul style="list-style-type: none"> -- database conception, data storage, and the dissemination of data and databases (including directories and mailing list); both online and through magnetic; - Optical or printed media; - Web search portals content (search engine services that find internet addresses for clients who input keyword queries); - On-line content services; <ul style="list-style-type: none"> -- on-line text based information services; <ul style="list-style-type: none"> --- on-line books; --- on-line newspapers and periodicals; -- on-line audio content; <ul style="list-style-type: none"> --- musical audio downloads; --- streamed audio content; -- on-line video content; <ul style="list-style-type: none"> --- films and other video downloads; --- steamed video downloads; -- on-line software downloads; <ul style="list-style-type: none"> --- system software downloads; --- application software downloads; -- on-line courses services to use server; -- other on-line content; <ul style="list-style-type: none"> --- on-line games; --- on-line software; --- on-line adult content; - Other on-line content provision services etc.;
25	Charges for the use of Intellectual Properties n.i.e.	Charges for the use of Intellectual Properties n.i.e. <ul style="list-style-type: none"> 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. ii) Where the authority to reproduce and / or distribute the intellectual property is delegated by its owner. 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.
251	Charges for the use of	Charges for the intellectual properties cover transaction

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	intellectual properties n.i.e.	<p>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 <i>(These right can arise from research and development, as well as from marketing)</i>	<p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> - Royalties; <ul style="list-style-type: none"> -- <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> - Charges for the use of proprietary rights; <ul style="list-style-type: none"> -- <i>Rights can arise from research and development, as well as from marketing;</i> - Patents; <ul style="list-style-type: none"> -- <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> - Copyrights; <ul style="list-style-type: none"> -- charges of copy right on books and manuscripts; -- charges of copy right on computer software; -- charges of copy right on cinematographic works; -- charges of copy right on sound recordings; -- charges of copy right on live performances and television / cable/ satellite broadcast; - Trademarks; <ul style="list-style-type: none"> -- <i>A trademark is a name or symbol that a company uses on its products and that cannot legally be used by another company.</i> - Industrial processes and designs; <ul style="list-style-type: none"> --- charges of trade secrets; --- 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> - Originals and ownership rights for software systems and applications; - Royalties of other intellectual property; - Fees for fishing rights;
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"> - Charges for licenses to reproduce and / or distribute(or both) intellectual property embodied in produced originals or prototypes; <ul style="list-style-type: none"> -- licensing services for the right to use of books and

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		<p>manuscripts; -- licensing services for the right to use of cinematographic works, and sound recording, films related rights and other related rights; -- licensing services for the right to use of live performances and television /cable/ satellite broadcast; -- licensing services for the right to use of credit card/visa card etc; - Charges for licenses for the right to use computer software and databases; -- licensing services for the right to use all types of customized and non-customized computer software; -- licensing services for the right to use databases; - Charges for licenses for the right to use entertainment, literary or artistic originals; -- licensing services for the right to use entertainment, literary or artistic originals; - Licensing services for the right to use research and development (R&D); - Licensing services for the right to use trademarks and franchises; - Licensing services for the right to use mineral exploration and evaluation; - Licensing services for the right to use other intellectual property products;</p>
26	Personal, Cultural and Recreational Services:	<p>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.</p>
262	Audiovisual services:	<p>Audiovisual and related services consist of services and fees related to the production of motion pictures.</p>
2620	Audio Visual and related services:	<p><i>Remittances received from abroad on account of</i> - Produced of motion pictures services charges and fees; -- on film or motion picture or videotape, disk, or transmitted electronically, etc.; -- motion picture, videotape, radio and television programme (live or on tape) production services; -- motion picture, videotape, radio and television programme originals; -- musical/sound recordings services(live or on tape) ; sound recording originals; - Motion picture, videotape and television programme distribution services; - Motion picture projection services; - Audiovisual post-production services; -- audiovisual editing services;</p>

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		<ul style="list-style-type: none"> -- transfers and duplication of masters services; -- colour correction and digital restoration services; -- animation services; -- captioning titling and subtitling services; -- sound editing and design services; -- other post-production services; - Rental of audiovisual and related products services; - Charges for access to encrypted television channels such as cable and satellite services; - Fees to actors, directors, and producers involved with theatrical and musical productions services; - 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 ; - 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; - Purchases and sales of original manuscripts, sound recordings, films and so forth;
263	Other personal, cultural and recreational services:	Other personal, cultural and recreational services include health services, education services, and others. <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> Health services: <ul style="list-style-type: none"> - Charges /fees for health services provided by hospitals, doctors, nurses and paramedical and similar personnel; - Charges /fees for health services provided by laboratory and similar services, whether rendered remotely or on-site; - Inpatient (surgical, gynecological and obstetrical, psychiatric and others) services; - Medical and dental services; - Other human health services; - Residential care services for the elderly and disabled; - Charges /fees for medical check-up/ medical examination for migrant workers by hospitals, diagnostic center; Education services: <ul style="list-style-type: none"> - charges /fees or commission for education related services including student admission consultancy services; - correspondence courses and education via television or the internet; - correspondence courses and education by teachers and so forth who supply services directly in host economies; - computer training courses not designed for a specific user; Other personal, cultural, and recreational services: <ul style="list-style-type: none"> - charges /fees for those associated with museums and other

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		<p>cultural;</p> <ul style="list-style-type: none"> - museum and preservation services of historical site and buildings; - botanical, zoological and nature reserve services; - charges /fees for those associated with sporting; - fees and prize of athletes; services of athletes, and support services related to sports and recreation; - charges or fees of sporting events, circuses, other similar events services; -sports and recreational sports event promotion and organization (sports clubs) services; - sports and recreational sports facility operation services; - other sports and recreational sports services; - charges /fees for those with gambling, recreational activities; and other amusement services ; - gambling and betting services; - online gambling services; - other gambling and betting services; - The amount paid for lottery tickets or placed in bets: <ul style="list-style-type: none"> -- a service charge receivable by the unit organizing the lottery or gambling (this charge may also have to cover taxes on gambling); -- transfer to cover the amounts payable to the winners and , in some cases, amounts payable to charities; - amusement park and similar attraction services; <i>(amusement is the pleasure that you get from being entertained or from doing something interesting.)</i> - coin operated amusement machine services; - other recreation and amusement services n.i.e.; - charges /fees for those with performing arts and other live entertainment event presentation promotion activities; - performing arts event promotion and organization services; - performing arts event production and presentation services; - performing arts facility operation services; - other performing arts and live entertainment services; - charges /fees for those with services of performing and other artists; - services of performing artists; - services of authors, composers, sculptors and other artists, except performing artists; - original works of authors, composers and other artists except performing artists, painters and sculptors; - Other social services with accommodation; - Social services without accommodation for the elderly and disabled; - Other social services without accommodation; - <i>Refund of such above services such as refund of application fees advance admission fees etc.</i>

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27	Other Business Services:	Other business services cover various categories of services transactions between residents and non-residents other than those mentioned above. It comprises: i) Trade-related services; ii) Operating leasing; iii) Professional and management consulting services; iv) Research and development services; v) Technical, Waste treatment and depollution, agricultural, and mining services, and Other business services;
271	Trade-related services:	Trade-related services cover merchanting and other trade-related services. 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. ii) Other trade-related services.
2710	Merchanting services:	<i>Remittances received from abroad on account of</i> - Merchanting cover 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. -- turn-key basis merchandise export (except turn-key basis software export); -- other merchandise export out of general merchandise;
2711	Other trade related services;	<i>Remittances received from abroad on account of</i> - 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; -- auctioneer's fee or agent's commission on sales of ship, aircraft, and other goods; -- any trader's margin on CFR/CIF L/C or contract basis shall be reported shall be reported in this code; -- fees and commissions on account of services performed by resident agents; -- fees and commissions on account of services performed by merchants; -- fees and commissions on account of services performed by commodity brokers; -- fees and commissions on account of services performed by commodity dealers;

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		<ul style="list-style-type: none"> -- fees and commissions on account of services performed by auctioneers; -- fees and commissions on account of services performed by commission agents etc.; -- buying house commission; - Wholesale trade services; <ul style="list-style-type: none"> -- wholesale trade services, except on a fee or contract basis; -- wholesale trade services on a fee or contract basis; - Retail trade services; <ul style="list-style-type: none"> -- non-specialized store retail trade services; -- special store retail trade services; -- mail order or internet retail trade services; -- other non-store retail trade services; -- retail trade services on a fee or contract basis; - On-line trade services; <ul style="list-style-type: none"> -- sale of goods through online trade system, except received by credit cards; -- sale of goods through online trade system, received by credit cards; - Other trade related services n.i.e. such as; <ul style="list-style-type: none"> -- any margins, discounts, incentive etc. not included in the FOB price of the goods; - <i>Commission of commodity futures traders</i>; - Advance received or reimbursement of such related services;
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"> -Remittances received from abroad on account of <ul style="list-style-type: none"> -- Pre-shipment inspection fees(on a fee or contract basis) in connection with goods transactions between resident and non-resident. -- Any other inspection fees (on a fee or contract basis) advance received or reimbursed in connection with goods transactions between resident and non-resident; -- Export related goods inspection services (on a charges or fees or commissions or contract basis)
272	Operating leasing services :	<p>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.</p> <p>Operating leasing can be identified by the following characteristics:</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>

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		<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>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"> -Leasing or rental and charters services concerning transport equipment without crew; -- Leasing or rental and charters services concerning ships, vessels; -- Leasing or rental and charters services concerning aircraft; -- Leasing or rental and charters services concerning cars and light vans; -- Leasing or rental services concerning goods transport motor vehicles; -- Leasing or rental and charters services concerning railway cars; -- Leasing or rental and charters services concerning other land transport equipment; -- Leasing or rental and charters services concerning containers without operator; -- Leasing or rental and charters services concerning rigs without operator; -- Other transport equipments n.i.e.
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>(a) Leasing or rental charters services concerning other type of machinery and equipment without an operator:</p> <ul style="list-style-type: none"> - Leasing or rental and charters services concerning agricultural machinery and equipment; - Leasing or rental and charters services concerning construction machinery and equipment; - Leasing or rental and charters services concerning office machinery and equipment(except computers); - Leasing or rental and charters services concerning computers without operator; - Leasing or rental and charters services concerning telecommunications equipment without operator; (telecommunication line or capacity) - Leasing or rental and charters services concerning other machinery and equipment n. i.e.;

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

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2732	<p>Management consulting, managerial, public relation services: (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><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> - Management consulting management services; <ul style="list-style-type: none"> -- strategic management consulting services; -- financial management consulting services; -- human resources management consulting services; ---recruitment services including collecting information, matching qualification and cross verification; -- marketing management consulting services; -- supply chain and other management consulting services; -- business process management consulting services; -- operations management consulting services; -- head office services such as managerial services; -- cost of training and consulting services; -- ancillary services provided by affiliated enterprises; -- costs of training and consultancy services as per relevant contract with the foreign trainer/consultant, - Business consulting services; <ul style="list-style-type: none"> -- public relations services; -- other business consulting services; - Other management services <i>except construction project management;</i> - Other consulting services <i>other than architectural, engineering, and other technical consulting services;</i> - Photography services and photographic processing services; <ul style="list-style-type: none"> -- photography services and event videography services; --- portrait photography services; --- advertising and related photography services; --- event photography and event videography services; --- specialty photography services; --- restoration and retouching services of photography; --- other photography services; -- photography processing services; - Other professional services; <ul style="list-style-type: none"> -- original compilation of facts/information; -- translation and interpretation services; -- trademarks and franchises; -- other professional services n.i.e.; - Veterinary services; <ul style="list-style-type: none"> -- veterinary services for pet animals; -- veterinary services for livestock; -- other veterinary services;
2733	<p>Advertising, market research , and public opinion polling services:</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"> - Advertising services; <ul style="list-style-type: none"> -- full services advertising; -- direct marketing and direct mail services; -- exhibition services; -- other advertising services; -- cost of advertisement for products in electronic/online media;

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		<ul style="list-style-type: none"> - Purchase or sale of advertising space or time, on commission; - Sale of advertising space or time (except on commission); <ul style="list-style-type: none"> -- sale of advertising space in print media(except on commission); -- sale of TV/ radio advertising time(except on commission); -- sale of internet advertising space (except on commission); -- website advertising services; -- sale of other advertising space or time (except on commission); - Market research , and public opinion polling services; - Advance received or reimbursement of such related services;
2734	<p>Research and development services:</p> <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><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> - Research and experimental development services in natural sciences and engineering: <ul style="list-style-type: none"> -- <i>Basic research services in natural sciences and engineering;</i> <ul style="list-style-type: none"> --- basic research services in physical sciences, chemistry and biology; --- basic research services in biotechnology; --- basic research services in engineering and technology; --- basic research services in medical sciences and pharmacy; --- basic research services in agricultural sciences; --- basic research services in other natural sciences; -- <i>Applied research services in natural sciences and engineering;</i> <ul style="list-style-type: none"> --- applied research services in physical sciences, chemistry and biology; --- applied research services in biotechnology; --- applied research services in engineering and technology; --- applied research services in medical sciences and pharmacy; --- applied research services in agricultural sciences; --- applied research services in other natural sciences; -- <i>Experimental development services in natural sciences and engineering;</i> <ul style="list-style-type: none"> --- experimental development services in physical sciences, chemistry and biology; --- experimental development services in biotechnology; --- experimental development services in engineering and technology; --- experimental development services in medical sciences and pharmacy; --- experimental development services in agricultural sciences; --- experimental development services in other natural sciences;

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		<ul style="list-style-type: none"> - Research and experimental development services in social sciences and humanities: <ul style="list-style-type: none"> -- <i>Basic research services in social sciences and humanities;</i> <ul style="list-style-type: none"> --- basic research services in psychology; --- basic research services in economics; --- basic research services in law; --- basic research services in languages and literature; --- basic research services in other social sciences and humanities; -- <i>Applied research services in social sciences and humanities;</i> <ul style="list-style-type: none"> --- applied research services in psychology; --- applied research services in economics; --- applied research services in law; --- applied research services in language and literature; --- applied research services in other social sciences and humanities; -- <i>Experimental development services in social sciences and humanities;</i> <ul style="list-style-type: none"> --- experimental development services in psychology; --- experimental development services in economics; --- experimental development services in law; --- experimental development services in languages and literature; --- experimental development services in other social sciences and humanities; - Interdisciplinary research and experimental development services; (<i>Interdisciplinary means involving more than one academic subject</i>) <ul style="list-style-type: none"> -- <i>Interdisciplinary research and experimental development services;</i> <ul style="list-style-type: none"> --- Interdisciplinary basic research services; --- Interdisciplinary applied research services; --- Interdisciplinary experimental development services; - Research and development originals: <ul style="list-style-type: none"> -- experimental development of new products; - Development of operating systems that represent technological advances; - Commercial research related to electronics, pharmaceuticals, and Biotechnology; - Other product development that may give rise to patents; - Outright(<i>complete and total</i>) sales of the results of research and development; - Advance received or reimbursement of such related services;
2735	Architectural, engineering, and other technical services:	<i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> - Architectural services, urban and land planning, and landscape architectural services;

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

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - Other technical services; <ul style="list-style-type: none"> -- Specialty design services; <ul style="list-style-type: none"> --- interior design services; --- industrial design services; --- other specialty design services; -- Design originals; -- Scientific and technical consulting services; <ul style="list-style-type: none"> --- environmental related technical consulting services; --- dams, bridges, airports, turnkey project etc related technical consulting, and supervision services; --- architectural design of urban and rural development projects; --- planning and project design; --- agricultural related technical consulting services; --- mining related technical consulting services; --- veterinary related technical consulting services; --- other scientific and technical consulting services n. i.e.; - Technical assistance on all other business services, category of architectural, engineering, and other technical nature; <ul style="list-style-type: none"> (not as grant but as provided by the entity that employs the personnel delivering the services) - Advance received or reimbursement of such related services;
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></p> <ul style="list-style-type: none"> - Waste collection; <ul style="list-style-type: none"> -- Collection services of hazardous waste; <ul style="list-style-type: none"> --- collection services of hazardous medical and other bio-hazardous waste; --- collection services of industrial hazardous waste (except medical and other bio-hazardous waste); --- collection services of other hazardous waste; -- Collection services of non-hazardous recyclable materials; <ul style="list-style-type: none"> --- Collection services of non-hazardous recyclable materials, residential; --- Collection services of non-hazardous recyclable materials, other; -- General waste collection services; <ul style="list-style-type: none"> --- General waste collection services, residential; --- General waste collection services, other; - Waste treatment and disposal; <ul style="list-style-type: none"> -- Waste preparation, consolidation and storage services; <ul style="list-style-type: none"> --- hazardous waste preparation, consolidation and storage services; --- ship-breaking and dismantling of works services; --- non-hazardous recyclable materials preparation, consolidation and storage services; --- other non-hazardous waste preparation, consolidation and storage services; -- Hazardous waste treatment and disposal services;

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

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> --- support services to fishing and aquaculture; - Support and operation services to mining: <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> -- Support services to mining; <ul style="list-style-type: none"> --- support services to oil, gas extraction and other mining; --- oil, gas extraction and other mining services on resources owned by others; - Advance received or reimbursement of such related services;
2737	Agency commission (other than indenting commission): <i>(except freight agent, travel agent, insurance agent, and securities- brokerage agent etc.)</i>	<i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> - Agency commission of commercial trade agent and other business services agents ; <i>(excluding other trade related services, freight agent, travel agent, etc)</i> - Employment of overseas agents etc commission; - Advance received or reimbursement of such related services;
2738	Indenting commission:	<i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> - Commission etc. received by agents of importers/ indentors;
2739	Maintenance, repair(repairing/re-conditioning/ improvements) and installation (other than construction services) services: <i>(except construction, transportation, telecommunication and computer maintenance and installation services.)</i>	<i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> - Maintenance and repair services of fabricated metal products, machinery and equipments; - Maintenance and repair services commercial and industrial machinery and equipments; - Maintenance and repair services other machinery and equipments; - Repair services other goods; - Installation services of fabricated metal products, machinery and equipments; - Installation services commercial and industrial machinery and equipments; - Installation services other machinery and equipments; - Fabrication, erection and installation of facilities; - Any all other maintenance and repairing cost of machineries equipments of mills, factories and plants, etc - <i>Other Maintenance, repair(repairing/re-conditioning/ improvements) and installation services n.i.e.</i> - <i>Vendor or any other supervision charges or fees of machineries equipments;</i>
2740	Real estate services:	<i>Remittances received from abroad on account of</i> <ul style="list-style-type: none"> - Real estate services involving own or leased property; <ul style="list-style-type: none"> -- rental or leasing services involving own or leased residential property, non-residential property; - Trade services of buildings; <ul style="list-style-type: none"> -- trade services of residential buildings, non-residential buildings, time-share properties, and vacant and subdivided

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		land; - Real estate services on a fee or contract basis; -- residential property, non-residential property, and time-share property management services on a fee or contract basis; -- residential building sales, non-residential building sales, and sale of time-share properties on a fee or contract basis; -- land sales on a fee or contract basis; -- real estate appraisal services on a fee or contract basis;
2741		
2742	Export related goods processing, and other support services:	Remittances received from abroad on account of - Washing, cleaning and dyeing services; -- coin-operated laundry services; -- dry-cleaning services; -- other textile cleaning services; -- dyeing and colouring services; -- washing charge (on a fee or contact basis); -- dyeing charge (on a fee or contact basis); -- embroidery bill or charge (on a fee or contact basis); -- labeling charge (on a fee or contact basis); -- Lab test/ Oeko-tex standard certificate services; - Packaging services; -- packaging service charges (on a fee or contact basis); - Advance received or reimbursement of such related services;
2743	Export of samples :	<i>Remittances received from abroad on account of</i> - sample value receipts on behalf of export;
2744	Local sales or supply of commodities: (<i>Other than deemed export under project loans or grants</i>)	Remittances received from abroad on account of -Locally supply of garments accessories; -Locally supply of cable supply ; -Locally other goods supply by resident suppliers; - Advance received or reimbursement of such related services;
2745	Miscellaneous business services:	<i>Remittances received from abroad on account of</i> - Travel arrangement, tour operator related and any other meeting, conference related services: -- Reservation services for convention centers, congress centers, exhibition halls; -- Tour operator services; -- Tourist guide services; -- Tourism promotion and visitor information services; - Support and operation services to electricity, gas, water and petroleum products distribution services: (except related transportation services, construction services and technical consulting services) -- Electricity transmission and distribution services (on fee or contract basis) ; -- Gas distribution services through mains (on fee or contract

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>basis)</p> <ul style="list-style-type: none"> -- Water distribution services through mains (on fee or contract basis) -- Steam, hot water and air conditioning supply (distribution services) through mains (on fee or contract basis) ; -- Water distribution services, <i>except through mains</i> (on fee or contract basis) ; -- Petroleum or other petroleum products supply (distribution services), <i>through mains</i> (on fee or contract basis) ; -- Petroleum or other petroleum products supply (distribution services), <i>except through mains</i> (on fee or contract basis) ; - Employment services; <ul style="list-style-type: none"> -- personnel search and referral services; -- labour/staff supply on a contract staffing, temporary staffing, long-term staffing etc. services; - Investigation and security services; - Inspection fees, Arbitration fees, Survey and Analysis Fees etc. <ul style="list-style-type: none"> -- investigation services; -- security consulting services; -- security system services; -- armoured car services; -- guard services; -- other security services; -- Cleaning services <ul style="list-style-type: none"> --- disinfecting and exterminating services; --- window cleaning, general cleaning services; --- building and specialized cleaning services; - Other support services; <ul style="list-style-type: none"> -- credit reporting services; -- collection agency services; -- telephone based call center and other support services; -- combined office administrative services; -- duplicating, mailing list compilation, mailing, document preparation and other specialized office support services; -- convention assistance , trade show assistance and organization services; -- landscape care and maintenance services; -- other information and support services n. i. e.; -- signboard or bill board installation services; -- Warranty Claims services; - 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"> -- publishing, printing and reproduction services; <ul style="list-style-type: none"> --- publishing, on a fee or contract basis; --- publishing and reproduction services of recorded media, on a fee or contract basis; -- Moulding, pressing, stamping, extruding and similar plastic manufacturing services; on a fee or contract basis;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- Casting, forging, stamping and similar metal manufacturing services; -- Materials recovery(recycling) services, on a fee or contract basis; --- metal waste and scrap recovery(recycling) services, on a fee or contract basis; --- non-metal waste and scrap recovery(recycling) services, on a fee or contract basis; - Beauty and physical well-being services; - Funeral, cremation and undertaking services; - Other miscellaneous services; - Domestic services; -- 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:	<p>Received of miscellaneous refund:</p> <p><i>- Refund of other business services received (excluding refund of financial services i.e. loss in weights, quality claim and difference in prices);</i></p>
2747		
2748		
2749		
28	Government goods and services n.i.e.:	<p>Government goods and services n.i.e. cover:</p> <p>(a) goods and services supplied by and to enclaves, such as embassies, military bases, and international organizations;</p> <p>(b) goods and services acquired from the host economy by diplomats, consular staff, and military personnel located abroad and their dependents; and</p> <p>(c) services supplied by and to governments and not included in other categories of services.</p> <p>Transactions of public corporations are not included, unless the other party is one of the specified types of institutions.</p> <p>Goods and services supplied by and to government and international organization enclaves</p> <p>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.</p> <p>(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)</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
281	Bangladesh diplomatic missions and their attached offices :	Bangladesh diplomatic missions and their attached offices :
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"> - Surplus earnings received on account of visa fees or charges and other services provided by embassies, consulates ; -- as well as their administrative received on account of recovery of loans and advances to their employees; - Surplus earnings received of military units or bases, defense agencies ; - Surplus earnings received of other official entities such as aid missions, government tourism, information, and trade promotion offices; - Other received such as administrative earnings from Bangladesh diplomatic missions located in abroad; <p>Refunds by Bangladesh diplomatic missions:</p> <ul style="list-style-type: none"> - 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>Others:</p> <ul style="list-style-type: none"> - Remittance Received from employee of Bangladesh missions located in abroad on account of maintenance of family members (dependent parents, spouses and children)
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"> - Provision of joint military arrangements and peace keeping forces; such as those of the U.N. and with foreign military technical assistance. - Received for police-type services such as keeping order; - 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) - Other received as joint military agreements /arrangements ; - Received on account of other services, such as those provided by the United Nations under mutual agreement;
282	Establishment expenses of foreign mission and international organizations located in Bangladesh:	<p><i>Remittances received from abroad on account of establishment expenses foreign mission and international organizations located in Bangladesh</i></p> <p>(a) Trough Convertible Taka A/C:</p> <p>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</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		Bangladesh Credits to convertible taka account and Debits to convertible taka Account as per GFET Vol-1, chapter -14, section-1. (b) Through other than Convertible Taka account: - encashed from foreign currency accounts or credited to taka account.
2820	Foreign missions and their attached offices:	<i>Remittances received through convertible taka account:</i> <ul style="list-style-type: none"> - Funds received from abroad through 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"> -- to meet their establishment expenses; -- to meet expatriate employees salaries; -- to meet related attached office or project expenses; -- acquisition of goods and services for joint military arrangements, peacekeeping forces, and other services -- 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; <i>Remittances received through other than convertible taka account:</i> <ul style="list-style-type: none"> - Funds received from abroad through 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) <ul style="list-style-type: none"> -- to meet their establishment expenses; -- to meet expatriate employees salaries; -- to meet related attached office or project expenses; -- acquisition of goods and services for joint military arrangements, peacekeeping forces, and other services -- 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; - encashed from foreign currency accounts or credited to taka account and purchases FTT, FDD, etc.; <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>
2821	International organizations and their attached offices: <i>(UN organizations, non-profit</i>	<i>Remittances received through convertible taka account:</i> <ul style="list-style-type: none"> - Funds received from abroad through 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

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
	<i>international bodies)</i>	<p>-- to meet their establishment expenses; -- to meet expatriate employees salaries; -- to meet related attached office or project expenses; -- acquisition of goods and services for joint military arrangements, peacekeeping forces, and other services -- 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 through other than convertible taka account:</i> - Funds received from abroad through 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; -- to meet expatriate employees salaries; -- to meet related attached office or project expenses; -- acquisition of goods and services for joint military arrangements, peacekeeping forces, and other services -- 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; - 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>
2822	Convertible Taka A/C of non-resident business enterprises:	<p><i>Remittances received through convertible taka account:</i> - Funds received from abroad through convertible Taka A/C of foreign companies, firms, contractors and consultants engaged for specific projects under the Govt./Semi Govt. agencies and the expatriate employees or their local agents in Bangladesh; -- to meet their establishment expenses; -- to meet other expenses; -- to meet expatriate employees salaries; -- to meet related attached office or project expenses; - Fund received from foreign individuals working in different organizations located in Bangladesh through convertible account;</p>
2823		
283	Reimbursement of local cost:	Reimbursement of loan/ grants against international tender on account of various government development projects or construction works which shall be /have done on the basis of foreign government or international bodies loan agreements or grant agreements;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
2830		
2831	Reimbursement of loan or grants on account of local cost: (private sector)	<i>Remittances received from abroad on account of</i> - Reimbursement of loan/ grants against local cost for various government development projects or construction works; -- received by private sectors payment by foreign government or international bodies;
2832	Reimbursement of loan or grants on account of local supply of goods: (public sector corporations)	<i>Remittances received from abroad on account of</i> - Reimbursement of loan/ grants on account of local supply of goods for various government development projects or construction works; -- local supply of goods against cost of various government development projects or construction works; --- received by <i>public sector corporations</i> payment by foreign government or international bodies;
2833	Reimbursement of loan or grants on account of local supply of goods: (private sector)	<i>Remittances received from abroad on account of</i> -- local supply of goods against cost of various government development projects or construction works; --- received by <i>private sectors</i> payment by foreign government or international bodies;
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> <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> - Export of foreign currency by authorized dealers on their own account against received in foreign exchange;
2851	Internal sales of bonded commodities:	<i>Remittances received from abroad on account of</i> - Sales of various bonded commodities to foreign nationals; - Sales of various bonded commodities to foreign visitors;
2852	Encashment by foreign nationals: (Through other than convertible taka account code 2823)	<i>Remittances received from abroad on account of</i> - Foreign currency or FTT encashment by foreign nationals' -- foreign nationals residing abroad or in Bangladesh; -- expatriate employees of foreign mission or international organizations; -- expatriate employees of foreign NGOs; -- foreign nationals working in Bangladesh;
2853	Office maintenance, establishment expenses and to execute business contract: (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 - Opening of branches or subsidiary companies by a commercial or industrial concern; -- to meet operating expenses or current expenses of such

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>offices opened in Bangladesh by a commercial or industrial concern;</p> <ul style="list-style-type: none"> - To meet operating expenses or current expenses of local agents in Bangladesh of foreign companies; - To meet operating expenses or current expenses of foreign firms or construction projects or companies; - To meet operating expenses or current expenses of local agents or subsidiary company in Bangladesh of power companies; - Operating expenses or current expenses of Foreign shipping companies/Foreign airlines or their agent offices; - Operating expenses or current expenses of Foreign rail or road companies or their agent offices; - Received or deposits in notional accounts from abroad by EPZ/EZs industries on account of various operating expenses or local expenses; - Other received or deposits in BDT accounts from abroad of EPZ/EZs industries on account of various operating expenses or local expenses; <p><i>(Note: Establishment expenses and operating expenses of oil and gas companies shall be reported as equity capital code no. 7111)</i></p>
2854		
2855		
2856		
2857		
2858		
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 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>	<p>Remittances received from abroad on account of other miscellaneous government goods and services n.i.e by Bangladesh government:</p> <ul style="list-style-type: none"> -Received on account of government licenses, permits, and so forth; -- 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; -- government may provide some kind of certificate, or authorization, in return. --- 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 that it would otherwise not be obliged to do, the payments made should be treated as purchases of services from government; - Services supplied by and to governments should be classified to specific services (business services, health, etc.), if possible; - Administrative services of the government -- Overall government public services

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- Public administrative services related to the provision of educational, health care, cultural and other social services, excluding social security services; -- Public administrative services related to the more efficient operation of business; -- Other administrative services of the government; - Public administrative services provided to the community as a whole <ul style="list-style-type: none"> -- Public administrative services related to external affairs, diplomatic and consular services in the reporting economy; -- Services related to foreign economic aid; -- Services related to foreign military aid; -- Military defence services; -- Civil defence services; -- Police and fire protection services; -- Public administrative services related to law courts ; -- Administrative services related to the detention or rehabilitation of criminals; -- Public administrative services related to other public order and safety affairs; - Administrative services related to compulsory social security schemes <ul style="list-style-type: none"> -- Administrative services related to sickness, maternity or temporary disablement benefit Schemes; -- Administrative services related to government employee pension schemes; old-age disability or survivors' benefit schemes, other than for government employees; -- Administrative services related to unemployment compensation benefit schemes; -- Administrative services related to family and child allowance programmes; - Other government services n.i.e.; <ul style="list-style-type: none"> -- received by BEPZA from abroad on account various purposes of EZs or EPZ related Claims or expenses; -- other received of BEPZA from abroad; -- other government services n.i.e.; - Received on account of miscellaneous refund of government goods and services;
29	MANUFACTURING SERVICES ON PHYSICAL INPUTS OWNED BY OTHERS <i>(All CMT basis export and import should be reported 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	Goods for Processing (with no change of ownership to the processor)	Goods for processes that are often undertaken under arrangements for manufacturing services on physical inputs owned by others include oil refining, liquefaction of natural

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
	<i>(All CMT basis export and import should be reported shall be reported in this code)</i>	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.)	<p>Goods sent to abroad for Processing (Cr.): Gross value of goods supplied for processing (goods sent to abroad before processing) with no change of ownership to the processor. [Calculation: FOB value of goods i.e. export for processing]</p> <ul style="list-style-type: none"> - Manufacturing services on physical inputs owned by others: <ul style="list-style-type: none"> -- Food, beverage and tobacco manufacturing services; -- Textile, wearing apparel and leather manufacturing services; -- Wood and paper manufacturing services; -- Petroleum, vegetable oil, chemical and pharmaceutical product manufacturing/refining services; -- Rubber, plastic and other non-metallic mineral product manufacturing services; -- Basic metal manufacturing services; -- Fabricated metal product, machinery and equipment manufacturing services; -- Transport equipment manufacturing services; -- Other manufacturing services;
2911	Goods for Processing in reporting economy- goods return to abroad (Cr.)	<p>Goods sent abroad after processing (Cr.): Gross value of goods dispatched after processing (goods sent to abroad after processing) with no change of ownership to the processor. [Calculation: FOB value+ CMT value of goods i.e. CMT basis export after processing]</p> <ul style="list-style-type: none"> - Manufacturing services on physical inputs owned by others: <ul style="list-style-type: none"> -- Food, beverage and tobacco manufacturing services; -- Textile, wearing apparel and leather manufacturing services; -- Wood and paper manufacturing services; -- Petroleum, vegetable oil, chemical and pharmaceutical product manufacturing/refining services; -- Rubber, plastic and other non-metallic mineral product manufacturing services; -- Basic metal manufacturing services; -- Fabricated metal product, machinery and equipment manufacturing services; -- Transport equipment manufacturing services; -- 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 - Division -Groups - Reporting 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, foreign governments, or commercial enterprises</i>) their employer-employee relationship may not always be clear.</p>
30	Compensation of employees:	<p>Compensation of employees has three main components:</p> <p>a) Wages and salaries in cash;</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>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;</p> <p>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.</p> <p>- benefits in kind should be valued at the market equivalent price;</p> <p>- employee stock options (ESQ) are a way of paying wage and salaries in kind; and</p> <p>c) Employers’ social contributions.</p> <p>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>Cross-border employees, seasonal or other short-term workers (less than one year)</p> <p>a) Wages and salaries in cash;</p> <ul style="list-style-type: none"> - basic wage and salaries; - extra pay for overtime, night work, and weekend work; - cost of living allowances, local allowances, and expatriation allowances; - bonuses; stock dividends - 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>b) Wages and salaries in kind;</p> <ul style="list-style-type: none"> - 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. -- benefits in kind should be valued at the market equivalent price; -- employee stock options (ESQ) are a way of paying wage and salaries in kind; <p>Local staff of embassies, international organizations, consulates, military bases, other institutional entities or commercial enterprises etc.</p> <p>a) Wages and salaries in cash;</p> <ul style="list-style-type: none"> - basic wage and salaries; - extra pay for overtime, night work, and weekend work; - cost of living allowances, local allowances, and expatriation allowances; - bonuses; stock dividends - annual supplementary pay, such as ‘thirteenth month’ pay; - allowances for transportation to and from work;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - holiday pay for official holidays or annual holidays; - housing allowances; <p>b) Wages and salaries in kind;</p> <ul style="list-style-type: none"> - 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. -- benefits in kind should be valued at the market equivalent price; -- employee stock options (ESQ) are a way of paying wage and salaries in kind; <p>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.</p> <p>a) Wages and salaries in cash;</p> <ul style="list-style-type: none"> - basic wage and salaries; - extra pay for overtime, night work, and weekend work; - cost of living allowances, local allowances, and expatriation allowances; - bonuses; stock dividends - 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>b) Wages and salaries in kind;</p> <ul style="list-style-type: none"> - 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. -- benefits in kind should be valued at the market equivalent price; -- employee stock options (ESQ) are a way of paying wage and salaries in kind; <p><i>Compensation of employees is recorded gross, before taxes and other expenses incurred in the economy where the 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 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,</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		(b) Portfolio investment income and (c) Other investment income.
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: i) Dividends; ii) Reinvestment earning; iii) Interest; Dividend: Dividends are the distributed earnings allocated to the owners of equity for placing funds at the disposal of corporations.</p> <p>Withdrawals from income of quasi-corporations: 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>Reinvestment earning: 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>Interest: 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 debt payables.</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
401	Income on equity and investment fund share:	<p>Income on equity:</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>Income on investment fund share:</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: (all sectors)	<p><i>Dividend and distributed branch profits of direct investor in direct investment enterprises</i></p> <p>- Direct investors in direct investment enterprises: [Income of resident direct investor from non-resident direct investment enterprise]</p> <p>-- <i>Income on equity other than investment fund shares;</i></p> <p>--- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern;</p> <p>--- Withdrawals from income of quasi-corporations including distributed branch profits;</p> <p>--- Distributed branch profits;</p> <p>--- Reinvested earnings;</p> <p>-- <i>Income on investment fund shares;</i></p> <p>--- Dividends;</p> <p>--- Reinvested earnings;</p> <p>- Direct investment enterprises in direct investors(reverse investment):</p> <p>[Income of resident direct investment enterprise from non-resident direct investor i.e. income from reverse investment]</p> <p>-- <i>Income on equity other than investment fund shares;</i></p> <p>--- Dividends ;</p> <p>--- Withdrawals from income of quasi-corporations including distributed branch profits;</p> <p>--- Reinvested earnings;</p> <p>-- <i>Income on investment fund shares;</i></p> <p>--- Dividends;</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>--- Reinvested earnings; - Between fellow enterprises:</p> <p>[Income of resident direct investment enterprise from non-resident fellow enterprise]</p> <p>-- <i>Income on equity other than investment fund shares</i>; --- Dividends ; --- Withdrawals from income of quasi-corporations including distributed branch profits; --- Reinvested earnings; -- <i>Income on investment fund shares</i>; --- Dividends; --- Reinvested earnings;</p>
403		
4030		
4031		
404	Income on Debt : Interest;	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.
4040	Interest (income on debt instruments):	<p>- Direct investors in direct investment enterprises: [Interest received by resident direct investor from non-resident direct investment enterprise]</p> <p>- Interest on short-term intra-company loan; - Interest on short-term debt securities;</p> <p>- Interest on long-term intra-company loan; - Interest on long-term debt securities;</p> <p>- Direct investment enterprises in direct investors(reverse investment): [Interest received by resident direct investment enterprise from non-resident direct investor i.e. income from reverse investment]</p> <p>- Interest on short-term intra-company loan; - Interest on short-term debt securities;</p> <p>- Interest on long-term intra-company loan; - Interest on long-term debt securities;</p> <p>- Between fellow enterprises: [Interest Received by resident direct investment enterprise from</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		non-resident fellow enterprise] - Interest on short-term intra-company loan; - Interest on short-term debt securities; - Interest on long-term intra-company loan; - Interest on long-term debt securities;
41	Portfolio Investment income	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. Classification of portfolio investment income: (a) General Government: <ul style="list-style-type: none"> • <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> (b) Deposit-taking corporations except central bank: <ul style="list-style-type: none"> • <i>Banks, NBDCS, building societies; or friendly society, and credit unions.</i> (c) Other financial corporations <i>-non-depository institutions (public and private);</i> (d) Non-financial corporations; <i>- Public sector corporations, Private industrial units;</i> (e) Households and NPISHs: <i>- individuals non-profit institutions and others ;</i>
411	Dividends on equity (except bonus share) excluding investment fund shares;	Dividends on equity (except bonus share) excluding investment fund shares;
4110	General government: <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. - Dividends on equity excluding investment fund shares; (excluding bonus share); --- Dividends; --- Reinvested earnings;
4111	Deposit taking corporations: <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. - Dividends on equity excluding investment fund shares;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		(excluding bonus share); --- Dividends ; --- Reinvested earnings;
4112	Other financial corporations of other sectors: <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. - Dividends on equity excluding investment fund shares; (excluding bonus share); --- Dividends; --- Reinvested earnings;
4113	Non- financial corporations, households and NPISHs of other sectors: <i>(a) Non-financial corporations; - Public sector corporations, Private industrial units; (b) Households and NPISHs: - individuals non-profit institutions and others ;</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. - Dividends on equity excluding investment fund shares; (excluding bonus share); --- Dividends; --- Reinvested earnings;
412	Investment income attributable to investment fund shareholders (except bonus share);	Investment income attributable to investment fund shareholders (except bonus share);
4120	General government: <i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>	Investment income received by all resident government entities on account of investment fund shareholders participation in shares (other than direct investment or reserve assets) and securities of foreign agencies, enterprises etc. operating abroad. - Investment income attributable to investment fund shareholders (excluding bonus share); --- Dividends; --- Reinvested earnings;
4121	Deposit taking corporations: <i>(Banks, NBDCS, building societies; or friendly society, and credit unions)</i>	Investment income received 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 issued by foreign enterprises operating abroad. - Investment income attributable to investment fund shareholders: (excluding bonus share);

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		--- Dividends; --- Reinvested earnings;
4122	Other financial corporations of other sectors: <i>(Non-depository institutions (public and private sectors))</i>	Investment income received by other financial corporations on account of investment fund shareholders participation in shares (other than direct investment or reserve assets) and securities of foreign enterprises operating abroad. Income on equity and investment fund share: (excluding bonus share); --- Dividends; --- Reinvested earnings;
4123	Non- financial corporations, households and NPISHs of other sectors: <i>(a) Non-financial corporations; - Public sector corporations, Private industrial units; (b) Households and NPISHs: - individuals non-profit institutions and others ;</i>	Investment income received 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 of foreign enterprises operating abroad. Income on equity and investment fund share: (excluding bonus share); --- Dividends; --- Reinvested earnings;
414	Short-term interest (Income on portfolio debt securities):	Short-term interest (Income on portfolio debt securities):
4140	General government: <i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>	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. Interest on short-term; (debt securities held by general govt.) -- Interest on bonds; -- Interest on debentures and notes;
4141	Deposit taking corporations: <i>(Banks, NBDCS, building societies; or friendly society, and credit unions)</i>	Receipts of interest on short-term foreign bonds, debentures and notes held by deposit taking corporations except central bank from the foreign institutions/enterprises. Interest on short-term; (debt securities held by deposit taking corporations sector) -- Interest on bonds; -- Interest on debentures and notes;
4142	Other financial corporations of other sectors: <i>(Non-depository institutions (public and private sectors))</i>	Receipts of interest on short-term foreign bonds, debentures and notes held by financial corporations and other individuals from the foreign enterprises.

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

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
	<i>institutions and others ;</i>	
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> <p>Other investment income:</p> <p>(a) General Government:</p> <ul style="list-style-type: none"> • <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> <p>(b) Deposit-taking corporations except central bank:</p> <ul style="list-style-type: none"> • <i>Banks, NBDCS, building societies; or friendly society, and credit unions.</i> <p>(c) Other financial corporations</p> <ul style="list-style-type: none"> - <i>non-depository institutions (public and private);</i> <p>(d) Non-financial corporations;</p> <ul style="list-style-type: none"> - <i>Public sector corporations, Private industrial units;</i> <p>(e) Households and NPISHs:</p> <ul style="list-style-type: none"> - <i>individuals non-profit institutions and others ;</i>
420	Short-term interest of other investment	Short-term interest of other investment
4201	General government: (<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;</p> <ul style="list-style-type: none"> -- Interest on deposits or investment in deposits; -- Interest on loans; -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on SDR allocations;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		-- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans; - Interest on other short-term accounts;
4202	Deposit taking corporations: (Banks, NBDCS, building societies; or friendly society, and credit unions)	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. Interest on short-term; -- Interest on deposits or investment in deposits or nostra placement; -- Interest on loans; -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans; - Interest on other short-term accounts;
4203	Other financial corporations of other sectors: (Non-depository institutions (public and private sectors.))	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 Interest on short-term; -- Interest on deposits or investment in deposits; -- Interest on loans; -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Irregular income such as excess amount of interest and commission/charges etc. -- Interest on trade credit and advances; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans; - Interest on other short-term accounts;
4204	Non-financial corporations, households and NPISHs of other sectors: (a) Non-financial corporations; - Public sector corporations, Private industrial units; (b) Households and NPISHs: - individuals non-profit institutions and others ;	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 non-financial corporations, households and NPISHs from non-residents abroad; Interest on short-term; -- Interest on deposits or investment in deposits; -- Interest on loans; -- Interest on treasury bills; -- Interest on bonds;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		-- Interest on discounting; -- Irregular income such as excess amount of interest and commission/charges etc. -- Interest on trade credit and advances; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans; - Interest on other short-term accounts;
421	Long-term interest of other investment	Long-term interest of other investment
4210	General government : <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 government and government controlled enterprises from non-residents abroad. Interest on long-term; -- Interest on deposits or investment in deposits; -- Interest on loans; -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on SDR allocations; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans; - Interest on other long-term accounts;
4211	Deposit taking corporations : <i>(Banks, NBDCS, building societies; or friendly society, and credit unions)</i>	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. Interest on long-term; -- Interest on deposits or investment in deposits; -- Interest on loans; -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans; - Interest on other long-term accounts;
4212	Other financial corporations of other sectors: <i>(Non-depository institutions (public and private sectors))</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 other financial corporations from the non-residents abroad. Interest on long-term; -- Interest on deposits or investment in deposits;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		-- Interest on loans; -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans; - Interest on other long-term accounts;
4213	Non-financial corporations, households and NPISHs of other sectors: <i>(a) Non-financial corporations;</i> - <i>Public sector corporations, Private industrial units;</i> <i>(b) Households and NPISHs:</i> - <i>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. Interest on long-term; -- Interest on deposits or investment in deposits; -- Interest on loans; -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans; - Interest on other long-term accounts;
422	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
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; -- Interest or any other income;
423	Withdrawals from income of quasi-corporations	Withdrawals from income of quasi-corporations
4230	Withdrawals from income of quasi-corporations:	- Income on equity other than investment fund shares; <i>(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)</i> -- Dividends; -- Withdrawals from income of quasi-corporations; - income on equity investment fund shares; <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).</i>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		-- Dividends; -- Reinvested earning;
43	Other Primary Income	Other Primary Income
431	Other Primary Income	Other Primary Income i) Rent; ii) Taxes on production and imports; iii) Subsidies
4310	Rent (disposals):	<p><i>Rent covers income receivable 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></p> <p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> - 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"> -- Received from abroad on account of rent for the use of land extracting mineral deposits; -- Received from abroad on account of rent for the use of other subsoil assets; -- Received from abroad on account of rent for the use of fishing, forestry, grazing rights; -- Received by government of rent on land without building (<i>e.g. for military base</i>) -- Received from abroad on account of rent for the use of land and structures; (<i>a single payment</i>); -- Received from abroad on account of for the over-flight rights, (<i>an over-flight is the passage of an aircraft from one country over another country's territory</i>); -- Received from abroad on account of rent for use of land for long periods by nonresident enterprises; - Other rent related services: <ul style="list-style-type: none"> -- Received from abroad on account of vacation homes i.e. house rent or flats rent etc. from nonresidents; -- Received from abroad on account of official space rent for short or long period of time from nonresidents; -- Received from abroad on account of fully equipped (with office furniture, computers, telephone etc.) official space rent for short or long period of time from nonresidents;
4311	Taxes on production and on exports or imports: (Excluding taxes on income and wealth)	<p><i>Remittances received from abroad on account of</i></p> <ul style="list-style-type: none"> - Taxes on products and production; (<i>which are payable per unit of a good or services</i>) <ul style="list-style-type: none"> -- Received from abroad on account of value added tax (VAT) -- Received from abroad on account of import duties; -- Received from abroad on account of export taxes, and excise; -- Received from abroad on account of cross-border taxes on products and production - Miscellaneous claims like refund of export or import duties; - Other taxes on production; <ul style="list-style-type: none"> -- Received from abroad on account of payroll taxes;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- Received from abroad on account of recurrent taxes on buildings and land; -- Received from abroad on account of taxes on business licenses; -- Received from abroad on account of customs duties paid by nonresidents on products; -- Received from abroad on account of duty or other tax imposed by the customs authorities without ownership being acquired by a resident of that territory; (examples goods to be processed, repaired, or stored, or use by visitors;) -- Received from abroad on account of tourist landing fees or taxes; -- Received from abroad on account of taxes on tickets sold by government sponsored lotteries
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"> - Subsidies on products and productions; <ul style="list-style-type: none"> -- Received from abroad on account of subsidies on VAT, import duties, export taxes, excise etc.; -- Received from abroad on account of subsidies of cross-border on products and production; - Other subsidies ; <ul style="list-style-type: none"> -- Received from abroad on account of other subsidies n.i.e. -- Reimbursed any other subsidies;

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 - Division - Groups - Reporting Classes code	Short description	Explanatory note
5	CURRENT TRANSFER	<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;</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>
50	GENERAL GOVERNMENT: <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.,</p> <p>ii) social contributions,</p> <p>iii) social benefits,</p> <p>iv) current international cooperation, and</p> <p>v) Miscellaneous current transfers.</p>
501	Grants or aid in cash or kind : (Current International Cooperation of general government)	<p>Current International Cooperation of general government:</p> <p>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.</p> <p>Grants or aid in cash or kind;</p> <p>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;</p>
5010	Foreign grants or aid, and donations: (Current International Cooperation of general government excluding project grants which reported capital transfers):	<p><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></p> <p>Remittances received by Bangladesh government on account of;</p> <p>- Emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth;</p> <p>-- Food grants, commodity grants etc;</p> <p>-- So forth;</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		- Grants and donations of a current nature not included elsewhere are regarded as current transfers
502	Technical assistance : (Current International Cooperation of general government)	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. (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.
5020		
5021	Technical assistance and scholarship : (Current International Cooperation of general government) (Technical assistance that is tied to or part of capital project)	Remittances received from abroad which - 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; - Funding of technical assistance (excluding technical assistance that is tied to or part of capital projects); - Also included is technical assistance supplied in kind; - 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> ; - 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		
503	Others Transfers: (General government : <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>)	Others Transfers: i) current taxes on income, wealth, etc., ii) social contributions, iii) social benefits, and iv) Miscellaneous current transfers.
5030	Annual or other regular contributions : (Current International Cooperation of general government)	(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 matter of policy by the international organizations to governments - Subscription to international organizations -- Annual or regular contributions received by member governments from international organizations; (<i>excluding taxes payable to supranational organizations</i>); -- Regular transfers made as matter of policy by the international

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		organizations to governments ;
5031	Interest subsidy by IMF	Interest subsidy by IMF
5032	Received grants under JDR: (Current International Cooperation of general government)	Remittances received from abroad on account of - Grants under Japan Debt. Relief (JDR) for import of commodities;
5033	Current taxes on income, wealth, etc. which payable by border, seasonal and other short-term workers: (current taxes on income, wealth, etc of general government)	Remittances received from abroad on account of - 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; - Current taxes on income and duties etc. received from border, seasonal, and other short-term workers'
5034	Other current taxes on income, wealth, etc. : (current taxes on income, wealth, etc of general government)	Received from abroad on account of; - Taxes levied on the income earned by nonresidents from the provision of their labor or financial assets; - Taxes on capital gains arising from assets of nonresidents; - Taxes on wages and salaries earned by nonresident employees; - Taxes on income and capital gains from financial assets received from abroad ; -- received by host government from nonresident individuals; -- received by host government from nonresident institutional units or corporations or enterprises; -- received by host government from nonresident nonprofit institutional units; -- received by host government from foreign governments; -- received by host government from international organizations; - Taxes on interest and dividends received by host government from nonresident institutional units or individuals ; - Taxes on financial transactions received by host government from nonresident institutional units or individuals ; (such as taxes on issue, purchase, and sale of securities) - Taxes on income and wealth may be imposed by and received directly from international organizations; (such as the agencies of an economic union) - Tax refunds; (refunds of taxes to taxpayers are treated as negative taxes) - Any other taxes on income and wealth, etc received from abroad. - Any fines or penalties on the late payment of taxes are included in the amount of associated taxes received from abroad; - Taxes on tourist landing, fishing rights, tickets sold by government sponsored lotteries, any all other gain taxes and vats etc. - Taxes on wages and salaries earned by nonresident employees are recorded as payable by the nonresident employees receipts by host government;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
5035	Social contributions which payable by border, seasonal and other short-term workers: (Central Government, semi-government, Autonomous bodies, State and Local Authorities)	Social contributions which payable by border, seasonal and other short-term workers: <i>Social contributions imposed, controlled, and financed by foreign government on behalf of its employees included compensation of employees, and cross-border employees;</i> - Social contributions which payable by border, seasonal, and other short-term workers' -- 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: (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> - Social contributions which payable by other than border, seasonal, and other short-term workers' -- 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: (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. Received from abroad on account of - Social benefits include benefits payable under social security and pension schemes; - Pension and non-pension benefits regarding events or circumstances such as sickness, unemployment, housing, and education, may be cash or kind; - Social benefits payable to households;
5038		
5039	Current transfers to Nonprofit Institution Serving Households (NPISHs): (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 ; - 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; - 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; - So forth whether made on a regular or occasional basis received by resident NPISHs from foreign government or international bodies other than international bodies;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		- Donations, and so forth received by resident NPISHs from foreign government or international bodies;
5040	Other miscellaneous current transfers of general government: <i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>	Received from abroad on account of - Fines and penalties imposed on institutional units by courts of law or other government bodies; - 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; <i>(Major compensation payments for extensive damages (e.g. oil spillages or side effects of pharmaceutical products) are treated as capital transfers.)</i> - 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) - <i>Others:</i> -- 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; - Received on account of research and development related grants or donations , subscriptions etc.;
51	Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs) :	<i>(a) Financial corporations: Non-depository institutions (public and private)</i> <i>(b) Non-financial corporations;</i> <i>- Public sector corporations, Private industrial units;</i> <i>(c) Households and NPISHs:</i> <i>- individuals non-profit institutions and others ;</i> The international accounts classify the following types of current transfers under financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs): A) Personal transfers; B) Other current transfers; i) current taxes on income, wealth, etc., ii) social contributions, iii) social benefits, iv) net nonlife insurance premiums, v) nonlife insurance Claims, vi) current international cooperation, and vii) Miscellaneous current transfers.
511	Personal Transfers: <i>(other than workers' remittances)</i>	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 : <i>(a) the source of income of the sender (irrespective of whether</i>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p><i>the sender receives income from labor, entrepreneurial or property income, social benefits, and any other types of transfers; or disposes assets); and</i></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 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.</p>
5110	Personal remittances: <i>(other than workers' remittances)</i>	<p>(a) Personal remittances received from non-resident Bangladeshi :</p> <ul style="list-style-type: none"> - 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; - 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; <ul style="list-style-type: none"> -- pension funds at regular intervals after the initial lump sum payment by employer from retirement benefits; - 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 F.C account; - 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; <p>(b) Others:</p> <ul style="list-style-type: none"> - Sale proceeds of real assets received such as household articles and real estate by individuals or others; - 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; - Remittances received from abroad as gift from relative or friends while visiting them abroad;
5111	Remittance received from non-resident Bangladeshi (NRB) through Money Changers'	- Purchase foreign currency from nonresident Bangladeshi through Money Changers'
5112	Other personal remittances:	<ul style="list-style-type: none"> - 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; - Remittances received by foreign nationals who are resident

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		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.
512	Other current transfers: (Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs))	Other current transfers consist: i) current taxes on income, wealth, etc., ii) social contributions, iii) social benefits, iv) net nonlife insurance premiums, v) nonlife insurance Claims, vi) current international cooperation, and vii) Miscellaneous current transfers.
5121	Private grants and donations: (<i>Miscellaneous current transfers to NPISHs</i>)	Private grants or aid and donations , and so forth whether made on a regular or occasional basis; - Foreign grants or donations received by churches, religious bodies and philanthropic organizations or resident NPISHs from nonresident institutional units; - Other grants; donations (e.g. donation for relief works); received by resident NPISHs from nonresident institutional units; - so forth; received by resident NPISHS from nonresident institutional units; - Remittance received from abroad which sent by foreign individuals to resident individuals as a gift nature in cash; - 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 : (registered from NGO Brue or ministry or institutions) : (<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; - 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;
5123		
5124	Technical assistance and scholarship: (Current International Cooperation of financial corporations, non-financial corporations, households and NPISHs) (Technical assistance that is tied to or part of capital project)	Remittances received from abroad which - 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)); - 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)) - Also included is technical assistance supplied in kind to financial corporations, non-financial corporations, households

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>and Nonprofit Institution Serving Households (NPISHs));</p> <ul style="list-style-type: none"> - Rewards of participants in seminars; - Other assistance for development of human resources etc; - 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>;
5125	<p>Subscriptions and membership fees:</p> <p><i>(Miscellaneous 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"> -- Membership dues (<i>made on a regular or occasional basis</i>) received by resident NPISHS from nonresident institutional units; -- subscriptions (<i>made on a regular or occasional basis</i>) received by resident NPISHS from nonresident institutional units; -- so forth whether made on a regular or occasional basis received by resident NPISHS from nonresident institutional units; -- Subscriptions of media services such as Reuter monitor, and EWIFT etc. received by resident NPISHS from nonresident institutional units; -- 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; -- Membership fees to professional and scientific institutions, both for individual and corporate received by resident NPISHS from nonresident institutional units; -- Any other subscriptions as made on regular or occasional basis n.i.e received by resident NPISHS from nonresident institutional units;
5126	<p>Other miscellaneous current transfers :</p> <p>(Financial corporations, non-financial corporations, households and nonprofit institution serving households (NPISHs))</p>	<p><i>Other miscellaneous current transfers:</i></p> <ul style="list-style-type: none"> -- Fines and penalties imposed on institutional units by courts of law or other non-government bodies; -- Compensation for injury to persons or damage to property caused by the former that are not settled as payments of nonlife insurance Claims; -- 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) -- Compensation for any all other purposes such as exporter and importer relationship for development of business, industries etc;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>- <i>Others:</i></p> <ul style="list-style-type: none"> -- 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; -- Any other miscellaneous current transfers n.i.e such as compensation of industrial sectors paid foreign buyers' etc.; <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"> - Lotteries and other gambling: <ul style="list-style-type: none"> -- Receipt of the lump sum as a purchase of an annuity; - Received on account of research and development related grants or donations , subscriptions etc.;
5127	Reversal entry:	<p>Reversal entry:</p> <ul style="list-style-type: none"> - Cancellation of the outward remittance as an inward remittance in Form C
5128	Back to Back currency transactions:	<p>Back to Back currency transactions:</p> <ul style="list-style-type: none"> - Proceeds of cheque /bank drafts denominated in foreign currency purchased from foreigners for issuing of foreign currency notes and foreign currency travelers cheque.
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"> - Taxes levied on the income earned by nonresidents from the provision of their labor or financial assets; - Taxes on capital gains arising from assets of nonresidents; - 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); - Taxes on income and capital gains from financial assets can be payable by; <ul style="list-style-type: none"> -- received by resident NPISHs from nonresident individuals; -- received by resident NPISHs from nonresident institutional units or corporations; -- received by resident NPISHs from nonresident nonprofit institutional units; - Taxes on interest and dividends received by resident NPISHs from nonresident institutional units or individuals ; - Taxes on financial transactions received by resident NPISHs from nonresident institutional units; <p><i>(such as taxes on issue, purchase, and sale of securities)</i></p> - Tax refunds; <p><i>(refunds of taxes to taxpayers are treated as negative taxes)</i></p> - Any other taxes on income and wealth, etc. - Any fines or penalties on the late payment of taxes;
5130	Social contributions:	<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>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
	(Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs)):	- Received by resident NPISHs from nonresident institutional units for contributions to social security, social insurance schemes, pension schemes, funded and unfunded pension schemes, etc.;
5131	Social benefits: (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> - Received by resident NPISHs from nonresident institutional units for social benefits include benefits payable under social security and pension schemes; - 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; - Received by resident NPISHs from nonresident institutional units for social benefits payable to households;
5132	Net nonlife insurance premiums: (this code use only BOP, statistics department, Bangladesh Bank)	- <i>Net nonlife insurance premiums are derived from total nonlife insurance premiums and premiums supplements after deducting the service charges;</i> - <i>Net nonlife reinsurance premiums are derived from total nonlife reinsurance premiums and premiums supplements after deducting the service charges;</i> - <i>Net premiums on standardized guarantees are derived from total premiums and premiums supplements after deducting the service charges;</i>
5133	Nonlife insurance Claims: (this code use only BOP, statistics department, Bangladesh Bank)	- <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> - <i>Claims payable under standardized guarantees are recorded under this item in the secondary income account.;</i>
5134	Annual or other regular contributions : (Current International Cooperation)	Annual or regular contributions paid by member financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (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 - Subscription to international organizations -- 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>);

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		-- 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 - Division - Groups - Reporting 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.
60	Capital transfer of general government:	General Government: - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i> Capital transfer of general government consists of components: i) debt forgiveness and ii) other capital transfers.
601	Debt forgiveness of general government:	<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: <i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>	Debt forgiveness: - Cancels or forgives all or part of the principal amount outstanding, including interest arrears;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
602	Other capital transfer of general government: (Central Government, semi-government, Autonomous bodies, State and Local Authorities)	Other capital transfer consist: (a) Investment grants : <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> (b) Nonlife Insurance Claims: (c) One-off guarantees and other debt assumption: <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. 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. Debt assumption means that one party takes on the liability of another party. Debt assumption where the assumer is not a guarantor.</i> <ul style="list-style-type: none">• <i>If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i>• <i>If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i> (d) Taxes: - Capital levies; <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> - Taxes on capital transfers; <i>(These consist of taxes on the values of assets transferred between institutional units.)</i> (e) Other capital transfers:
6020	Investment grants of general government: (Central Government, semi-government, Autonomous bodies, State and Local Authorities)	<i>Investment grants in cash:</i> -- Project grants such as large construction investment projects; -- Investment grants as direct investor; -- Reimbursement of project grants; -- Any other project grants n.i.e. ;
6021	Nonlife Insurance Claims: (Central Government, semi-government, Autonomous bodies, State and Local Authorities)	Nonlife Insurance Claims: -- Exceptionally large nonlife insurance Claims;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
6022	Capital Taxes of general government: (excluding taxes on income and wealth, etc) (Central Government, semi-government, Autonomous bodies, State and Local Authorities)	<i>Capital taxes:</i> - Capital levies; (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;) - Taxes on capital transfers; (These consist of taxes on the values of assets transferred between institutional units. They do not include taxes on sales of assets) -- Inheritance taxes; (excluding taxes on sales of assets) --- Death taxes (death duties); --- Gift taxes;
6023	Other capital transfers n.i.e. of general government (Central Government, semi-government, Autonomous bodies, State and Local Authorities):	<i>Remittances received from abroad on account of</i> - Major non-recurrent payments in compensation for extensive damages or serious injuries not covered by insurance policies (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); - Large gifts and inheritances(legacies), including those to nonprofit institutions; (these capital transfers could be made under wills or when donor is still living) - Exceptionally large donations by households or enterprises to nonprofit institutions to finance gross fixed capital formation; -- gifts to universities to cover the costs of building new residential colleges, libraries, and laboratories; - Cash grants from donor governments or multilateral financial institutions to the debtor economy to be used to repay debt; - A capital contribution to an international organization or nonprofit institution ; (if it does not give rise to equity for the provider of the contribution) - Reimbursement of project grants;
6024	One-off guarantees and other debt assumption of general government: (Central Government, semi-government, Autonomous bodies, State and Local Authorities)	One-off guarantees and other debt assumption of general government: <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> -- Debt assumption where the assumer is not a guarantor. • If the original debtor still exists, the capital transfer is from the debt assumer to the debtor. • If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor. 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	Capital transfer of financial corporations, non-financial corporations, households and	(a) Debt forgiveness: <i>Debt forgiveness is the voluntary cancellation of all or part of a debt obligation within a contractual agreement between a</i>

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	nonprofit institution serving households (NPISHs):	<p><i>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) Investment grants : <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>(c) Nonlife Insurance Claims:</p> <p>(d) One-off guarantees and other debt assumption: <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. 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. Debt assumption means that one party takes on the liability of another party. Debt assumption where the assumer is not a guarantor.</i></p> <ul style="list-style-type: none"> • <i>If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i> • <i>If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i> <p>(e) Taxes: - Capital levies; <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> - Taxes on capital transfers; <i>(These consist of taxes on the values of assets transferred between institutional units.)</i></p> <p>(f) Other capital transfers</p>
611	Debt forgiveness of financial corporations, non-financial corporations, households and nonprofit institution serving households (NPISHs):	<p>Debt forgiveness : <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>

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6110	Debt forgiveness of financial corporations, non-financial corporations, households and nonprofit institution serving households (NPISHs):	Debt forgiveness : - Cancels or forgives all or part of the principal amount outstanding, including interest arrears;
613	Other capital transfers of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs):	Other capital transfers :
6130	<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> - 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>); - Large gifts and inheritances(legacies), including those to nonprofit institutions; <i>(these capital transfers could be made under wills or when donor is still living)</i> - Exceptionally large donations by households or enterprises to nonprofit institutions to finance gross fixed capital formation; -- gifts to universities to cover the costs of building new residential colleges, libraries, and laboratories; - Cash grants from donor governments or multilateral financial institutions to the debtor economy to be used to repay debt; - A capital contribution to an international organization or nonprofit institution ; <i>(if it does not give rise to equity for the provider of the contribution)</i>
6131	Investment grants of financial corporations, non-financial corporations, households and nonprofit institution serving households (NPISHs)	<i>Investment grants in cash:</i> -- Project grants such as large construction investment projects; -- Investment grants as direct investor; -- Reimbursement of project grants; -- Any other project grants n.i.e. ;
6132	Capital Taxes of financial corporations, non-financial corporations, households and nonprofit institution serving households (NPISHs): (excluding taxes on income and wealth, etc)	<i>Capital taxes:</i> -- Capital levies; -- Taxes on capital transfers; -- Inheritance taxes; (<i>excluding taxes on sales of assets</i>) --- Death taxes; --- Gift taxes; <i>Between households:</i> -- Capital levies; -- Taxes on capital transfers; -- Inheritance taxes; (<i>excluding taxes on sales of assets</i>) --- Death taxes; --- Gift taxes;
6133	Nonlife Insurance Claims:	<i>Remittances received from abroad on account of</i>

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	<i>Financial corporations, non-financial corporations, and Nonprofit Institution Serving Households (NPISHs)</i>	-- Exceptionally large nonlife insurance Claims;
6134	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 received from abroad as:</p> <p><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></p> <p>-- Debt assumption where the assumer is not a guarantor.</p> <ul style="list-style-type: none"> • <i>If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i> • <i>If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i> • 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.
6135		
62	Acquisitions and Disposals of Non-produced, Non-financial Assets:	Non-produced, non-financial assets consist of : (a) Natural resources; (b) Contracts, leases, and licenses; and (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; Natural resources include land, mineral rights, forestry rights, water, fishing rights, air space, and electromagnetic spectrum.</p> <p>(b) Contracts, leases, and licenses; 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). Marketing assets consist of items such as brand names, mastheads, trademarks, logos, and domain names.</p>
6210	Natural resources:	<p>Natural resources:</p> <p>- Sales of natural resources include land, mineral rights, forestry rights, water, fishing rights, air space, and electromagnetic spectrum to nonresidents.</p> <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> <p>- Contracts, leases, and licenses of recognized as economic assets for long-term; (these assets are creations of society and its legal system, and are sometimes called intangible assets)</p> <p>-- marketable operating leases which can be transferred or subleased; (marketable operating lease asset flows are recorded in the</p>

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		<p>capital account when the lessee sells the right and thus realizes price difference)</p> <p>-- permission to use natural resources that are not recorded as outright ownership of those resources;</p> <p>-- permissions to undertake certain activities (<i>including some government permits</i>);</p> <p>-- entitlements to purchase a good or service on an exclusive basis;</p>
6212	Marketing assets (and goodwill):	<p>Marketing assets (and goodwill):</p> <p>-Purchases the brand names to nonresident;</p> <p>- Purchases the mastheads to nonresident;</p> <p>- Purchases the trademarks to nonresident;</p> <p>- Purchases the logos to nonresident;</p> <p>- Purchases the domain (<i>including internet domain</i>) names to nonresident;</p>

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.

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7	DIRECT INVESTMENT: (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</p>

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		<p>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, and resident portions of multi-territory enterprises.</i> These quasi-corporations are treated as if they were corporations, i.e. 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>
71	Equity capital and investment fund shares in the reporting economy:	<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> <ul style="list-style-type: none"> (i) listed shares, (ii) unlisted shares, and (iii) other equity (equity in quasi-corporations) <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</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>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>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> <p>.</p>
7110	Equity capital of Telecommunication sectors:	<p>(a) Direct investors in direct investment enterprise:</p> <ul style="list-style-type: none"> - Remittances as equity capital received by resident direct investment enterprise from non-resident direct investor; -- Equity capital received by subsidiary or associate company of telecommunication sector; -- Equity capital received by quasi-corporations (e.g. branch) of telecommunication sector; <p>(b) Between fellow enterprises:</p> <ul style="list-style-type: none"> - Remittances as equity capital received by resident direct investment enterprise from non-resident fellow enterprise -- Equity capital received by subsidiary or associate company of telecommunication sector; -- Equity capital received by quasi-corporations (e.g. branch) of telecommunication sector;
7111	Equity capital of Power, Gas, Oil and Mineral exploration sectors: (Including cost recovery of gas, oil and mineral explorations)	<p>(a) Direct investors in direct investment enterprise :</p> <ul style="list-style-type: none"> - Remittances as equity capital received by resident direct investment enterprise from non-resident direct investor; -- Equity capital received by subsidiary or associate company of Power, Gas, Oil and Mineral exploration sectors. -- Equity capital received by quasi-corporations (e.g. branch) of Power, Gas, Oil and Mineral exploration sectors. <p>(b) Between fellow enterprises:</p> <ul style="list-style-type: none"> - Remittances as equity capital received by resident direct

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		<p>investment enterprise from non-resident fellow enterprise;</p> <p>-- Equity capital received by subsidiary or associate company of Power, Gas, Oil and Mineral exploration sectors.</p> <p>-- Equity capital received by quasi-corporations (e.g. branch) of Power, Gas, Oil and Mineral exploration sectors.</p>
7112	Equity capital of Garments and Textile sectors:	<p>(a) Direct investors in direct investment enterprise:</p> <p>- Remittances as equity capital received by resident direct investment enterprise from non-resident direct investor;</p> <p>-- Equity capital received by subsidiary or associate company of Garments and Textile sectors.</p> <p>-- Equity capital received by quasi-corporations (e.g. branch) of Garments and Textile sectors.</p> <p>(b) Between fellow enterprises:</p> <p>- Remittances as equity capital received by resident direct investment enterprise from non-resident fellow enterprise;</p> <p>-- Equity capital received by subsidiary or associate company of Garments and Textile sectors.</p> <p>-- Equity capital received by quasi-corporations (e.g. branch) of Garments and Textile sectors.</p>
7113	Equity capital of Other sectors:	<p>(a) Direct investors in direct investment enterprise:</p> <p>- Remittances as equity capital received by resident direct investment enterprise from non-resident direct investor;</p> <p>-- Equity capital received by subsidiary or associate company of manufacturing (Other than Garments & Textile) sectors.</p> <p>-- Equity capital received by quasi-corporations (e.g. branch) of manufacturing (Other than Garments & Textile) sectors.</p> <p>-- Equity capital received by subsidiary or associate company of Trade & Commerce (Trading, Banking, Insurance, NBFIs etc.) sectors.</p> <p>-- Equity capital received by quasi-corporations (e.g. branch) of Trade & Commerce (Trading, Banking, Insurance, NBFIs etc.) sectors.</p> <p>-- Equity capital received by subsidiary or associate company of Transport, Storage & Communication sectors.</p> <p>-- Equity capital received by quasi-corporations (e.g. branch) of Transport, Storage & Communication sectors.</p> <p>-- Equity capital received by subsidiary or associate company of Service sectors.</p> <p>-- Equity capital received by quasi-corporations (e.g. branch) of Service sectors.</p> <p>-- Equity capital received by subsidiary or associate company of other sectors.</p> <p>-- Equity capital received by quasi-corporations (e.g. branch) of</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>other sectors.</p> <p>(b) Between fellow enterprises:</p> <ul style="list-style-type: none"> - Remittances as equity capital received by resident direct investment enterprise from non-resident fellow enterprise; -- Equity capital received by subsidiary or associate company of manufacturing (Other than Garments & Textile) sectors. -- Equity capital received by quasi-corporations (e.g. branch) of manufacturing (Other than Garments & Textile) sectors. -- Equity capital received by subsidiary or associate company of Trade & Commerce (Trading, Banking, Insurance, NBFIs etc.) sectors. -- Equity capital received by quasi-corporations (e.g. branch) of Trade & Commerce (Trading, Banking, Insurance, NBFIs etc.) sectors. -- Equity capital received by subsidiary or associate company of Transport, Storage & Communication sectors. -- Equity capital received by quasi-corporations (e.g. branch) of Transport, Storage & Communication sectors. -- Equity capital received by subsidiary or associate company of Service sectors. -- Equity capital received by quasi-corporations (e.g. branch) of Service sectors. -- Equity capital received by subsidiary or associate company of other sectors. -- Equity capital received by quasi-corporations (e.g. branch) of other sectors.
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. 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 investors:</p> <ul style="list-style-type: none"> - Remittances as equity capital received by resident direct investor from non-resident direct investment enterprise; -- Equity capital received by subsidiary or associate company. -- Equity capital received by quasi-corporations (e.g. branch).
7115	Capital repatriation to abroad:	- Disinvestment/ withdrawal of equity investment by the resident

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		direct investors (Bangladeshi) from their non –resident direct investment enterprises operating abroad. -- Repatriation of sales proceeds of equity investment;
72	Debt instruments:	Debt instruments : 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 Debt securities: 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. <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:	Short-term debt instruments other than debt securities: - Direct investors in direct investment enterprise; Resident direct investment enterprise borrows fund (including suppliers' credit) from non-resident direct investor as loans (including financial leases), trade credit and advances etc.; - Between fellow enterprises: Resident direct investment enterprise borrows fund (including suppliers' credit) from non-resident fellow enterprise as loans (including financial leases), trade credit and advances, etc.; Long-term debt instruments other than debt securities: - Direct investors in direct investment enterprise; Resident direct investment enterprise borrow funds (including suppliers' credit) from non-resident direct investor as loans (including financial leases), trade credit and advances, etc.; - Between fellow enterprises:

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		Resident direct investment enterprise borrow funds (including suppliers' credit) from non-resident fellow enterprise as loans (including financial leases), trade credit and advances, etc.;
7211	Other capital-reverse investment of debt instruments other than debt securities:	<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>Short-term other capital –reverse investment:</p> <ul style="list-style-type: none"> - Direct investment enterprises in direct investor: <ul style="list-style-type: none"> -- Resident direct investor borrow funds (including suppliers' credit) from non-resident direct investment enterprise. <p>Long-term other capital-reverse investment:</p> <ul style="list-style-type: none"> - Direct investment enterprises in Direct investor: <ul style="list-style-type: none"> -- Resident direct investor borrow funds (including suppliers' credit) from non-resident direct investment enterprise.
7212	Other capital credit extended of debt instruments other than debt securities:	<p>Short-term other capital credit extended:</p> <ul style="list-style-type: none"> - Direct investors in direct investment enterprise: <ul style="list-style-type: none"> -- Resident direct investment enterprise's received on account of repayment of short-term borrowing/credit etc. extended from non-resident direct investor abroad. - Direct investment enterprises in direct investor (reverse investment): <ul style="list-style-type: none"> -- Resident direct investor's received on account of repayment of short-term borrowing/credit etc. from non-resident direct investment enterprise's abroad. - Between fellow enterprises: <ul style="list-style-type: none"> -- Resident direct investment enterprise's received on account of repayment of short-term borrowing/credit etc. from non-resident fellow enterprise abroad. <p>Long-term other capital credit extended:</p> <ul style="list-style-type: none"> - Direct investors in direct investment enterprise: <ul style="list-style-type: none"> -- Resident direct investment enterprise's received on account of repayment of long-term borrowing/credit etc. extended from non-resident direct investor abroad. - Direct investment enterprises in direct investor (reverse investment): <ul style="list-style-type: none"> -- Resident direct investor's received on account of repayment of long-term borrowing/credit etc. from non-resident direct investment enterprise's abroad. - Between fellow enterprises:

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		-- 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 :	Debt securities: 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.
7220	Other capital of debt securities:	<p>Short-term other capital of debt securities:</p> <ul style="list-style-type: none"> - Direct investors in direct investment enterprises: Resident direct investment enterprise sells against any debt securities from non-resident direct investor <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptance; -- Commercial paper; -- Certificates of deposit; -- Others n.i.e.; - Between fellow enterprises: Resident direct investment enterprise sells against any debt securities from non-resident fellow enterprise. <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptance; -- Commercial paper; -- Certificates of deposit; -- Others n.i.e.; <p>Long-term other capital of debt securities:</p> <ul style="list-style-type: none"> - Direct investors in direct investment enterprises: Resident direct investment enterprise sells against any debt securities from non-resident direct investor <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptance; -- Commercial paper; -- Certificates of deposit; -- Others n. i.e.; - Between fellow enterprises: Resident direct investment enterprise sells against any debt securities from non-resident fellow enterprise. <ul style="list-style-type: none"> -- Treasury bills;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- Bankers' acceptance; -- Commercial paper; -- Certificates of deposit; -- Others n. i.e.;
7221	Other capital-reverse investment of debt securities:	<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>Short-term other capital-reverse investment:</p> <ul style="list-style-type: none"> - Direct investment enterprises in Direct investor: - Resident direct investor borrows against any debt securities from non-resident direct investment enterprise; <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptance; -- Commercial paper; -- Certificates of deposit; -- Others n.i.e.; <p>Long-term other capital-reverse investment:</p> <ul style="list-style-type: none"> - Direct investment enterprises in Direct investor: - Resident direct investor borrows against any debt securities from non-resident direct investment enterprise; <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptance; -- Commercial paper; -- Certificates of deposit; -- Others n. i.e.;
7222	Debt securities credit extended:	<p>Short-term debt securities credit extended:</p> <ul style="list-style-type: none"> - Direct investors in direct investment enterprises: <ul style="list-style-type: none"> Resident direct investment enterprise's receipt of repayment against Short-term debt securities from non-resident direct investor <ul style="list-style-type: none"> -- Treasury bills -- Bankers' acceptance -- Commercial paper -- Certificates of deposit -- Others n.i.e. - Direct investment enterprises in direct investor(reverse investment): <ul style="list-style-type: none"> Resident direct investor's receipt of repayment against Short-

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>term debt securities from non-resident direct investment enterprise's</p> <ul style="list-style-type: none"> -- Treasury bills -- Bankers' acceptance -- Commercial paper -- Certificates of deposit -- Others n.i.e. <p>- Between fellow enterprises:</p> <p>Resident direct investment enterprise's receipt of repayment against Short-term debt securities from non-resident fellow enterprise</p> <ul style="list-style-type: none"> -- Treasury bills -- Bankers' acceptance -- Commercial paper -- Certificates of deposit -- Others n.i.e. <p>Long-term debt securities credit extended:</p> <p>- Direct investors in direct investment enterprise:</p> <p>Resident direct investment enterprise's receipt of repayment against long-term debt securities from non-resident direct investor</p> <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptance; -- Commercial paper; -- Certificates of deposit; -- Others n. i.e.; <p>- Direct investment enterprise in direct investors (reverse investment):</p> <p>Resident direct investor's receipt of repayment against long-term debt securities from non-resident direct investment enterprise's</p> <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptance; -- Commercial paper; -- Certificates of deposit; -- Others n. i.e.; <p>- Between fellow enterprises:</p> <p>Resident direct investment enterprise's receipt of repayment against long-term debt securities from non-resident fellow enterprise</p> <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptance; -- Commercial paper; -- Certificates of deposit; -- Others n.i.e;

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8	PORTFOLIO INVESTMENT	<p>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 . 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 & notes, money market instruments and financial derivatives) both traded and tradable in organized and other financial markets. 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.</p> <p><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></p> <p><i>Sectors of Portfolio investments:</i></p> <p><i>(a) General Government:</i></p> <ul style="list-style-type: none"> • <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> <p><i>(b) Deposit-taking corporations except central bank:</i></p> <ul style="list-style-type: none"> • <i>Banks, NBDCS, building societies; or friendly society, and credit unions.</i> <p><i>(c) Other financial institutions</i> <i>-non-depository institutions (public and private);</i></p> <p><i>(d) Non-financial corporations;</i> <i>- Public sector corporations, Private industrial units;</i></p> <p><i>(e) Households and NPISHs:</i> <i>- individuals non-profit institutions and others ;</i></p>
80	General Government: (Equity and investment fund shares)	General government consist: <i>a) Central Government,</i> <i>b) semi-government,</i> <i>c) Autonomous bodies, and</i> <i>d) State and Local Authorities,</i>
801	Equity Securities: (General government)	Equity Securities of General Government: 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. 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

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>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.</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	Sales of shares, equity, or stocks: (General government)	Remittances received on account of sale of shares or equity securities, or stocks issued by resident general government official sectors purchased by nonresident investors: - Shares or equity securities or stocks of general government;
802	Debt Securities: (General government)	<p>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.</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>
8020	Sales of short-term debt securities: (General government)	Sale of short-term debt securities issued by general government purchase by nonresident investors; such as - Treasury bills; - Bonds; - Debentures; - Notes;
8021	Sales of long-term debt securities: (General government)	Sale of long-term debt securities issued by general government purchase by nonresident investors ; such as - Treasury bills; - Bonds; - Debentures; - Notes;

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8022	Sales of long-term debt securities purchase by nonresident Bangladeshi working in abroad: (General government)	Sales of long-term debt securities issued by general government purchase by nonresident Bangladeshi working or residing in abroad (NRB) investors: - Wage Earners Development bonds; - US \$ Investment Bond; - Bangladesh Government Treasury Bond (BGTB); - Mudaraba NRB Savings Bond; - Others;
803	Withdrawal or retirement of foreign equity securities: <i>(General government)</i>	Withdrawal or retirement of foreign equity securities held by resident general government investors issued by foreign authority;
8030	Withdrawal or retirement of foreign equity securities: (General government)	- Remittances received on account for withdrawal or retirement of foreign shares, equity, or stocks held by resident general government investors issued by foreign authority;
804	Withdrawal or retirement of foreign debt securities: (General government)	Withdrawal or retirement of foreign debt securities held by resident general government investors issued by foreign authority:
8040	Withdrawal or retirement of short-term foreign debt securities: (General government)	Remittances received on account of withdrawal or retirement foreign short-term debt securities held by resident general government investors issued by foreign authority; such as - Treasury bills; - Bonds; - Debentures; - Notes;
8041	Withdrawal or retirement of long-term foreign debt securities: (General government)	Remittances received on account of withdrawal or retirement foreign long-term debt securities held by resident general government investors issued by foreign authority; such as - Treasury bills; - Bonds; - Debentures; - Notes;
81	Equity and investment fund shares: (Deposit-taking corporations except central bank)	An institutions or corporations which is linseed to receive money on deposit from private individuals and to pay interest on it, e.g. a <ul style="list-style-type: none"> • Banks, • NBDCS, • building societies; or friendly society, and • credit unions,
811	Equity Securities: (Deposit-taking corporations except central bank)	Deposit-taking corporations except central bank consist: Banks, NBDCS, building societies; or friendly society, and credit unions Equity comprises all instruments and records acknowledging Claims on the residual value of a corporation or quasi-

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		corporation, after the Claims of all creditors have been met. 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.
8110	Sales of shares, equity, or stocks: (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 investors: -- Shares, equity securities, or stocks of banks; -- Shares, equity securities, or stocks of NBDCS; -- Shares, equity securities, or stocks of building societies; or friendly society; -- Shares, equity securities, or stocks of credit unions;
812	Debt Securities: (Deposit-taking corporations except central bank)	Debt securities are negotiable instruments serving as evidence of a debt serving as evidence of a debt. 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. <i>Debt Securities: Examples</i> Long-term debt securities include: i) Convertible bonds into equity (BPM6, para 5.46) ii) Nonparticipating preferred stocks (BPM6, para 5.46). iii) Zero-coupon and other deep-discounted bonds (BPM6, para 7.31) iv) Indexed bonds (BPM6 , para 5.49) v) Asset-backed securities (BPM6 , para 5.47) Short-term debt securities include: i) Treasury bills (BPM6,para 5.44) ii) Bankers' acceptances (BPM6, para 5.48) iii) Certificates of deposit (BPM6, para 5.44) iv) Commercial papers (BPM6, para 5 44)
8120	Sales of short-term debt securities: (Deposit-taking corporations except central bank)	Sales of short-term debt securities issued by deposit-taking corporations except central bank purchase by nonresident investors; Debt securities of banks; - Treasury bills; - Bonds; - Debentures; - Notes; - Debenture stocks - Units or subunits of trusts; - Coupons or warrants; Debt securities of NBDCS; - Treasury bills; - Bonds; - Debentures; - Notes; - Debenture stocks

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		<ul style="list-style-type: none"> - Units or subunits of trusts; - Coupons or warrants; Debt securities of building societies; or friendly society; - Treasury bills; - Bonds; - Debentures; - Notes; - Debenture stocks - Units or subunits of trusts; - Coupons or warrants; Debt securities of credit unions; - Treasury bills; - Bonds; - Debentures; - Notes; - Debenture stocks - Units or subunits of trusts; - Coupons or warrants;
8121	<p>Sales of long-term debt securities:</p> <p>(Deposit-taking corporations except central bank)</p>	<p>Sales of long-term debt securities issued by deposit-taking corporations except central bank purchase by nonresident investors;</p> <p>Debt securities of banks;</p> <ul style="list-style-type: none"> - Treasury bills; - Bonds; - Debentures; - Notes; - Debenture stocks - Units or subunits of trusts; - Coupons or warrants; <p>Debt securities of NBDCS;</p> <ul style="list-style-type: none"> - Treasury bills; - Bonds; - Debentures; - Notes; - Debenture stocks - Units or subunits of trusts; - Coupons or warrants; <p>Debt securities of building societies; or friendly society;</p> <ul style="list-style-type: none"> - Treasury bills; - Bonds; - Debentures; - Notes; - Debenture stocks - Units or subunits of trusts; - Coupons or warrants; <p>Debt securities of credit unions;</p> <ul style="list-style-type: none"> - Treasury bills; - Bonds; - Debentures; - Notes;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - Debenture stocks - Units or subunits of trusts; - Coupons or warrants;
813	Withdrawal or retirement of foreign equity securities: (Deposit-taking corporations except central bank)	Withdrawal or retirement of foreign equity securities issued by foreign authority held by resident deposit-taking corporations except central bank;
8130	Withdrawal or retirement of foreign equity securities: (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;
814	Withdrawal or retirement of foreign debt securities: (Deposit-taking corporations except central bank)	Withdrawal or retirement of foreign debt securities held by resident deposit-taking corporations except central bank (Bangladeshi) investors issued by foreign authority;
8140	Withdrawal or retirement of short-term foreign debt securities: (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) investors issued by foreign authority; such as <ul style="list-style-type: none"> - Treasury bills; - Bonds; - Debentures; - Notes; <ul style="list-style-type: none"> --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
8141	Withdrawal or retirement of long-term foreign debt securities: (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) investors issued by foreign authority; such as <ul style="list-style-type: none"> - Treasury bills; - Bonds; - Debentures; - Notes; <ul style="list-style-type: none"> --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
82	Other sectors: (other financial , non-financial corporations,	<i>Other sectors consist:</i> <i>(a) Other financial corporations: Non-depository institutions (public and private.)</i> <i>(b) Non-financial corporations;</i>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
	households, and NPISHs;)	<p>- <i>Public sector corporations, Private industrial units;</i> (c) <i>Households and NPISHs:</i> - <i>individuals non-profit institutions and others ;</i> 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. <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> Debt securities are negotiable instruments serving as evidence of a debt serving as evidence of a debt. 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> Long-term debt securities include: i) Convertible bonds into equity (BPM6, para 5.46) ii) Nonparticipating preferred stocks (BPM6, para 5.46). iii) Zero-coupon and other deep-discounted bonds (BPM6, para 7.31) iv) Indexed bonds (BPM6 , para 5.49) v) Asset-backed securities (BPM6 , para 5.47) Short-term debt securities include: i) Treasury bills (BPM6,para 5.44) ii) Bankers' acceptances (BPM6, para 5.48) iii) Certificates of deposit (BPM6, para 5.44) iv) Commercial papers (BPM6, para 5 44)</p>
821	Equity Securities: (other financial , non-financial corporations, households, and NPISHs)	<p>Equity Securities: (a) <i>Other financial corporations: Non-depository institutions (public and private.)</i> (b) <i>Non-financial corporations;</i> - <i>Public sector corporations, Private industrial units;</i> (c) <i>Households and NPISHs:</i> - <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. <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>
8210	Sale of shares, equity, or stocks: (other financial corporations)	Remittance received on account for sale of shares or equity securities, or stocks issued by other financial corporations purchased by nonresident investors:

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8211	Sale of shares, equity, or stocks: (other non-financial corporations, households, and NPISHs)	Remittance received on account for sale of shares, or equity securities , or stocks issued by non-financial corporations, households, and NPISHs purchase by nonresident investors:
822	Debt Securities: (other financial , non-financial corporations, households, and NPISHs)	<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 requires 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>
8220	Sales of short-term debt securities: (other financial corporations)	<p>Sales of short-term debt securities issued by other financial corporations purchase by nonresident investors;</p> <p>- Debt securities of other financial corporations; such as :</p> <ul style="list-style-type: none"> -- Treasury bills; -- Bonds or corporate bonds; -- Debentures; -- Notes; -- Treasury bills; -- Convertible bonds into equity; -- Nonparticipating preferred stocks; -- Zero-coupon and other deep-discounted bonds ; -- Indexed bonds; -- Asset-backed securities; -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
8221	Sales of long-term debt securities:	Sales of long-term debt securities issued by other financial corporations purchase by nonresident investors;

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	(other financial corporations)	<ul style="list-style-type: none"> - Debt securities of other financial corporations; such as : <ul style="list-style-type: none"> -- Treasury bills; -- Bonds or corporate bonds; -- Debentures; -- Notes; -- Treasury bills; -- Convertible bonds into equity; -- Nonparticipating preferred stocks; -- Zero-coupon and other deep-discounted bonds ; -- Indexed bonds; -- Asset-backed securities; -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; <ul style="list-style-type: none"> --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
8222	Sale of short-term debt securities: (non-financial corporations, households, and NPISHs)	Sales of short-term debt securities issued by non-financial corporations, households, and NPISHs purchase by nonresident investors; - Debt securities of non-financial corporations, households, and NPISHs; such as : <ul style="list-style-type: none"> -- Treasury bills; -- Bonds or corporate bonds; -- Debentures; -- Notes; -- Treasury bills; -- Convertible bonds into equity; -- Nonparticipating preferred stocks; -- Zero-coupon and other deep-discounted bonds ; -- Indexed bonds; -- Asset-backed securities; -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; <ul style="list-style-type: none"> --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
8223	Sale of long-term debt securities: (non-financial corporations, households, and NPISHs)	Sales of long-term debt securities issued by non-financial corporations, households, and NPISHs purchase by nonresident investors; - Debt securities of non-financial corporations, households, and NPISHs; such as : <ul style="list-style-type: none"> -- Treasury bills; -- Bonds or corporate bonds;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- Debentures; -- Notes; -- Treasury bills; -- Convertible bonds into equity; -- Nonparticipating preferred stocks; -- Zero-coupon and other deep-discounted bonds ; -- Indexed bonds; -- Asset-backed securities; -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
823	Withdrawal or retirement of foreign equity securities: (other financial corporations)	Withdrawal or retirement of foreign equity securities held by resident other financial corporations (Bangladeshi) investors issued by foreign authority;
8230	Withdrawal or retirement of foreign equity securities: (other financial corporations)	- Remittances received on account for withdrawal or retirement of foreign shares, equities, or stocks held by resident other financial corporations (Bangladeshi) investors issued by foreign authority;
8231	Withdrawal of foreign equity securities: (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) investors issued by foreign authority;
824	Withdrawal or retirement of debt securities: (other financial , non-financial corporations, households, and NPISHs)	<i>Foreign issue of debt securities held by other financial , non-financial corporations, households, and NPISHs;</i>
8240	Withdrawal or retirement of short-term foreign debt securities: (other financial corporations)	- Remittances received on account for withdrawal or retirement of short-term debt securities held by resident other financial corporations (Bangladeshi) investors issued by foreign authority; such as <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptances; -- Commercial paper; -- Certificates of deposit -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; --- Debenture stocks

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		<ul style="list-style-type: none"> --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
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) investors issued by foreign authority; such as</p> <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptances; -- Commercial paper; -- Certificates of deposit -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; <ul style="list-style-type: none"> --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
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 investors issued by foreign authority ; such as</p> <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptances; -- Commercial paper; -- Certificates of deposit -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; <ul style="list-style-type: none"> --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
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) investors issued by foreign authority; such as</p> <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptances; -- Commercial paper; -- Certificates of deposit -- Others n.i.e.; -- Bonds; -- Debentures;

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		-- Notes; --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- 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.</p> <p>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. The following types of financial arrangements are not financial derivatives:</p> <p><i>(a) A fixed-price contract for goods and services is not a financial derivative</i></p> <p><i>(b) Insurance and standardized guarantees are not financial derivatives.</i></p> <p><i>(c) Contingent assets and liabilities, such as one-off guarantees and letters of credit, are not financial assets.</i></p> <p><i>(d) Instruments with embedded derivatives are not financial derivatives.</i></p> <p><i>(e) 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) Options: 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. The purchaser of an option pays a premiums 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</p>

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		<p>zero value, whereas there is usually a premiums 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 creditor and the writer is always the debtor; and</p> <p>(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.</p> <p>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><i>(a) foreign exchange;</i></p> <p><i>(b) single-currency interest rate;</i></p> <p><i>(c) equity;</i></p> <p><i>(d) commodity;</i></p> <p><i>(e) credit; and</i></p> <p><i>(f) other.</i></p> <p>Employee stock options:</p> <p>Employee stock options are options to buy the equity of a company, offered to employees of the company as a form of</p>

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		<p>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 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. 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.</p> <p>Financial Derivatives:</p> <p>(a) General Government:</p> <ul style="list-style-type: none"> • <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> <p>(b) Deposit-taking corporations except central bank:</p> <ul style="list-style-type: none"> • <i>Banks, NBDs, building societies; or friendly society, and credit unions.</i> <p>(c) Other financial corporations:</p> <ul style="list-style-type: none"> - <i>non-depository institutions (public and private);</i> <p>(d) Non-financial corporations:</p> <ul style="list-style-type: none"> - <i>Public sector corporations, Private industrial units;</i> <p>(e) Households and NPISHs:</p> <ul style="list-style-type: none"> - <i>individuals non-profit institutions and others ;</i>
8910	General Government:	<p>Financial derivatives (other than reserves) and employee stock options:</p> <ul style="list-style-type: none"> - Options; - Forward-type contracts; - Swaps; - Credit derivatives; - Margins; - Employee stock options;
8911	Deposit-taking corporations except central bank:	<p>Financial derivatives (other than reserves) and employee stock options:</p> <ul style="list-style-type: none"> - Options; - Forward-type contracts; - Swaps; - Credit derivatives; - Margins; - Employee stock options;
8912	Other financial corporations:	<p>Financial derivatives (other than reserves) and employee stock options:</p>

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		<ul style="list-style-type: none"> - Options; - Forward-type contracts; - Swaps; - Credit derivatives; - Margins; - Employee stock options;
8913	Other non-financial corporations, households, and NPISHs:	Financial derivatives (other than reserves) and employee stock options: <ul style="list-style-type: none"> - Options; - Forward-type contracts; - Swaps; - Credit derivatives; - Margins; - Employee stock options;
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"> (a) other equity; (b) currency and deposits; (c) loans (including use of IMF credit and loans from the IMF); (d) nonlife insurance technical reserves, life insurance and annuities entitlements, pension entitlements, and provisions for calls under standardized guarantees; (e) trade credit and advances; (f) other accounts receivable/payable; and (g) SDR allocations (SDR holdings are included in reserve assets) <p><i>Other investments:</i></p> <p><i>((a) General Government:</i></p> <ul style="list-style-type: none"> • <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> <p><i>(b) Deposit-taking corporations except central bank:</i></p> <ul style="list-style-type: none"> • <i>Banks, NBDCS, building societies; or friendly society, and credit unions.</i> <p><i>(c) Other financial corporations:</i></p> <ul style="list-style-type: none"> - <i>non-depository institutions (public and private);</i> <p><i>(d) Non-financial corporation:</i></p> <ul style="list-style-type: none"> - <i>Public sector corporations, Private industrial units;</i> <p><i>(e) Households and NPISHs:</i></p> <ul style="list-style-type: none"> - <i>individuals non-profit institutions and others ;</i>
90	Long-term Loans:	Long-term Loans: A type of loan that has an extended time period for repayment usually lasting between three and 30 years.

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		<p>Long-term loans, definition and process : 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>Process : 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"> 1. length of loan 2. insurance details 3. purpose of the loan 4. use of the object 5. when permission is required from the owner and when not 6. what to do with loan requests
901	General Government:	<p>General Government:</p> <ul style="list-style-type: none"> - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i>
9010	Drawing long-term loans (other than IMF) of general government: (general government)	<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"> - IDB or ITFC long-term loan; - ADB long-term loan; - JICA long-term loan; - Other long-term loan; - 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> (general government)	<p>- Received by resident general government on account of long-term loan extended (<i>principal</i>) repayments by foreign government or international bodies;</p>
9012	Suppliers' credit of general government: (general government)	<p>- Drawing suppliers' credit by resident general government from nonresident suppliers';</p> <ul style="list-style-type: none"> -- <i>Central Government;</i> -- <i>Semi-government;</i> -- <i>Autonomous bodies;</i> -- <i>State and Local Authorities;</i>
9018	Credit and loans with the IMF (other than reserves): (general government)	<p>- Drawing IMF credit and loans from IMF;</p>
902	Deposit-taking corporations except central bank:	<p><i>Deposit-taking corporations except central bank: Banks, NBDCs, building societies; or friendly society, and credit unions.</i></p>

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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;
903	Other financial, non-financial corporations, households, and NPISHs :	(a) Other financial corporations: <i>- non-depository institutions (public and private);</i> (b) Non-financial corporations: <i>- Public sector corporations, Private industrial units;</i> (c) Households and NPISHs: <i>- individuals non-profit institutions and others ;</i>
9030	Drawing long-term loans of other financial corporations: (other financial corporations: public and private sectors)	- Drawing or borrowing long-term loan or credit by other financial corporations from nonresident lender; -- <i>Public sector non-depository institutions;</i> -- <i>Private sector non-depository institutions;</i>
9031	Received long-term loans <i>extended</i> of other financial corporations: (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; -- <i>Public sector non-depository institutions;</i> -- <i>Private sector non-depository institutions;</i>
9032	Drawing long-term loans : (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; -- <i>Non-financial corporations;</i> --- <i>Private industrial units;</i> -- <i>Households and NPISHs:</i> --- <i>individuals non-profit institutions;</i> --- <i>and others ;</i>
9033	Received long-term loans <i>extended</i> : (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; -- <i>Non-financial corporations;</i> --- <i>Public sector corporations;</i> --- <i>Private industrial units;</i> -- <i>Households and NPISHs:</i> --- <i>individuals non-profit institutions;</i> --- <i>and others ;</i>
9034	Drawing suppliers' credit of non-financial corporations:	- Drawing or borrowing suppliers' credit by non-financial corporations nonresident suppliers'; -- <i>Non-financial corporations;</i> --- <i>Public sector corporations;</i> --- <i>Private industrial units;</i>
9035	Drawing long-term buyers' credit of non-financial corporations:	- Drawing or borrowing long-term buyers' credit by non-financial corporations from nonresident financier or lender; -- <i>Non-financial corporations;</i> --- <i>Public sector corporations;</i>

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		--- <i>Private industrial units;</i>
9036	Drawing long-term loans of non-financial corporations: public sectors :	<p>Drawing or borrowing long-term loan or credit including long-term buyers' credit by non-financial corporations of public sectors from nonresident lender;</p> <p>- <i>Non-financial corporations;</i></p> <p>-- <i>Public non-financial corporations;</i></p> <p>--- <i>Bangladesh Textile Mills Corporation;</i></p> <p>--- <i>Bangladesh Sugar and Food Industries Corporations;</i></p> <p>--- <i>Bangladesh Chemical Industries Corporations;</i></p> <p>--- <i>Bangladesh Steel and Engineering Corporations;</i></p> <p>--- <i>Bangladesh Jute Mills Corporations;</i></p> <p>--- <i>Bangladesh Petroleum Corporations;</i></p> <p>--- <i>Bangladesh Oil, Gas and Mineral Corporations;</i></p> <p>--- <i>Bangladesh Power Development Board;</i></p> <p>-- <i>public other non-financial corporations;</i></p> <p>--- <i>Bangladesh Biman Corporations;</i></p> <p>--- <i>Bangladesh Shipping Corporations;</i></p> <p>--- <i>Trading Corporation of Bangladesh;</i></p> <p>--- <i>Bangladesh Railway;</i></p> <p>--- <i>Bangladesh Telecommunications Company Limited;</i></p> <p>--- <i>BRTC;</i></p> <p>--- <i>BIWTA;</i></p> <p>--- <i>BIWTC;</i></p> <p>--- <i>WASA;</i></p> <p>--- <i>Other non-financial corporations-public;</i></p>
91	Short-term Loans	<p>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.</p> <p>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.</p>
911	General Government:	<p>General Government:</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>
9110	Drawing short-term loans (other than IMF) of general government:	<p>Drawing or borrowing short-term loan by <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities:</i></p> <p>- Other short-term-term loan;</p> <p>- Reimbursement of project short-term loan or commodities short-term loan;</p>
9111	Received short-term loans	- Received by resident general government on account of short-

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	<i>extended:</i>	term loan extended (<i>principal</i>) repayments by foreign government or international bodies;
9112	Drawing short-term buyers' or other approved credit of general government:	- Drawing or borrowing short-term buyers' or approved credit by resident general government from nonresident suppliers'; -- <i>Semi-government</i> ; -- <i>Autonomous bodies</i> ; -- <i>State and Local Authorities</i> ;
912	Deposit-taking corporations except central bank:	<i>Deposit-taking corporations except central bank: Banks, NBDCs, building societies; or friendly society, and credit unions.</i>
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 corporations:	- Received by deposit-taking corporations except central bank on account of short-term loan extended (<i>principal</i>) repayments by nonresident borrower;
913	Other financial, non-financial corporations, households, and NPISHs : Short-term Loans;	<i>(a) Other financial institutions</i> <i>-non-depository institutions (public and private);</i> <i>(b) Non-financial corporations;</i> <i>- Public sector corporations, Private industrial units;</i> <i>(c) Households and NPISHs:</i> <i>- individuals non-profit institutions and others ;</i>
9130	Drawing short-term loans : (other financial corporations: public and private sectors)	- Drawing borrowing short-term loan or credit by other financial corporations from nonresident lender; -- <i>Public sector non-depository institutions</i> ; -- <i>Private sector non-depository institutions</i> ;
9131	Received short-term loans <i>extended</i> : (other financial corporations: public and private sectors)	- Received by other financial corporations on account of short-term loan extended (<i>principal</i>) repayments by nonresident borrower; -- <i>Public sector non-depository institutions</i> ; -- <i>Private sector non-depository institutions</i> ;
9132	Drawing short-term loans : (non-financial corporations, households, and NPISHs: private sectors)	- Drawing or borrowing short-term loan or credit by non-financial corporations, households, and NPISHs from nonresident lender; -- <i>Non-financial corporations</i> ; --- <i>Private industrial units</i> ; -- <i>Households and NPISHs</i> : --- <i>individuals non-profit institutions</i> ; --- <i>and others ;</i>
9133	Received short-term loans <i>extended</i> : (non-financial corporations,	- Received by non-financial corporations, households, and NPISHs on account of short-term loan extended (<i>principal</i>) repayments by nonresident borrower; -- <i>Non-financial corporations</i> ; --- <i>Public sector corporations</i> ;

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	households, and NPISHs: public and private sectors)	<p>--- <i>Private industrial units;</i> -- <i>Households and NPISHs:</i> --- <i>individuals non-profit institutions;</i> --- <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;
9136	Drawing short-term loans including buyers' credit of non-financial corporations: public sectors:	<p>Drawing short-term loan or credit by non-financial corporations of public sectors;</p> <p>- <i>Non-financial corporations;</i> -- <i>Public non-financial corporations;</i> --- <i>Bangladesh Textile Mills Corporation;</i> --- <i>Bangladesh Sugar and Food Industries Corporations;</i> --- <i>Bangladesh Chemical Industries Corporations;</i> --- <i>Bangladesh Steel and Engineering Corporations;</i> --- <i>Bangladesh Jute Mills Corporations;</i> --- <i>Bangladesh Petroleum Corporations(BPC);</i> --- <i>Bangladesh Oil, Gas and Mineral Corporations;</i> --- <i>Bangladesh Power Development Board;</i> -- <i>public other non-financial corporations;</i> --- <i>Bangladesh Biman Corporations;</i> --- <i>Bangladesh Shipping Corporations;</i> --- <i>Trading Corporation of Bangladesh;</i> --- <i>Bangladesh Railway;</i> --- <i>Bangladesh Telecommunications Company Limited;</i> --- <i>BRTC;</i> --- <i>BIWTA;</i> --- <i>BIWTC;</i> --- <i>WASA;</i> --- <i>Other non-financial corporations-public;</i></p>
914	Other residual received:	Other residual received:
9141	Transfer in:	- Receipts on account of placement extended repayment by nonresident investors;
92	Insurance, pension and standardized guarantee	Insurance, pension and standardized guarantee schemes:

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	schemes	
921	General Government and deposit taking corporations:	General Government: - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i> and Deposit-taking corporations except central bank: <i>Banks, NBDCs, building societies; or friendly society, and credit unions.</i>
9210	General Government :	Insurance, pension and standardized guarantee schemes; - Nonlife insurance(direct insurance and reinsurance) technical reserves; -- reserves for unearned insurance premiums; -- reserves against outstanding insurance Claims; - Life insurance and annuity entitlements; -- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities; - Pension entitlements; -- 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; -- Claims of pension funds on pension managers; -- entitlements to non-pension benefits; - 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. - guarantees cover similar types of credit risk for a large number of cases; --guarantees issued by governments on export credit or student loans;
9211	Deposit-taking corporations except central bank:	Insurance, pension and standardized guarantee schemes; - Nonlife insurance(direct insurance and reinsurance) technical reserves; -- reserves for unearned insurance premiums; -- reserves against outstanding insurance Claims; - Life insurance and annuity entitlements; -- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities; - Pension entitlements; -- 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; -- Claims of pension funds on pension managers; -- entitlements to non-pension benefits;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - 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. - guarantees cover similar types of credit risk for a large number of cases; <ul style="list-style-type: none"> --guarantees issued by governments on export credit or student loans;
922	Other sectors:	Other sectors: <ul style="list-style-type: none"> - Other financial, - non-financial corporations, - households, and - NPISHs ;
9220	Other financial corporations:	Insurance, pension and standardized guarantee schemes; <ul style="list-style-type: none"> - Nonlife insurance(direct insurance and reinsurance) technical reserves; <ul style="list-style-type: none"> -- reserves for unearned insurance premiums; -- reserves against outstanding insurance Claims; - Life insurance and annuity entitlements; <ul style="list-style-type: none"> -- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities; - Pension entitlements; <ul style="list-style-type: none"> -- 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; -- Claims of pension funds on pension managers; -- entitlements to non-pension benefits; - 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. - guarantees cover similar types of credit risk for a large number of cases; <ul style="list-style-type: none"> --guarantees issued by governments on export credit or student loans;
9221	Non-financial corporations, households, and NPISHs:	Insurance, pension and standardized guarantee schemes; <ul style="list-style-type: none"> - Nonlife insurance(direct insurance and reinsurance) technical reserves; <ul style="list-style-type: none"> -- reserves for unearned insurance premiums; -- reserves against outstanding insurance Claims; - Life insurance and annuity entitlements; <ul style="list-style-type: none"> -- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities; - Pension entitlements; <ul style="list-style-type: none"> -- the extent financial Claims both existing and future

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		<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"> -- Claims of pension funds on pension managers; -- entitlements to non-pension benefits; <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"> --guarantees issued by governments on export credit or student loans;
93	Other accounts receivable:	<p>Other accounts receivable:</p> <p><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, 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></p>
931	Long-term:	Long-term of other accounts receivable:
9310	General Government:	<ul style="list-style-type: none"> - 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; - prepayments of those items; - for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;
9311	Deposit-taking corporations except central bank:	<ul style="list-style-type: none"> - 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; - prepayments of those items; - for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;
9312	Other financial corporations:	<ul style="list-style-type: none"> - 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;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - prepayments of those items; - for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;
9313	Non-financial corporations, households, and NPISHs:	<ul style="list-style-type: none"> - 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; - prepayments of those items; - for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;
932	Short-term	Short-term of other accounts receivable:
9320	General Government:	<ul style="list-style-type: none"> - 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; - prepayments of those items; - for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;
9321	Deposit-taking corporations except central bank:	<ul style="list-style-type: none"> - 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; - prepayments of those items; - for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;
9322	Other financial corporations:	<ul style="list-style-type: none"> - 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; - prepayments of those items; - for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable/payable;
9323	Non-financial corporations, households, and NPISHs:	<ul style="list-style-type: none"> - 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; - prepayments of those items; - for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts receivable;
94	Other equity :	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

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		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.
941	Other equity:	Other equity:
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>

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 - Division -Groups - Reporting classes code	Short description	Explanatory note
0	TRANSPORTATION	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.
00	Sea transport services:	Sea transport services <i>- Transportation services performed by sea transports for movement of passengers, goods and other related services.</i>
001	Passenger services under sea transport:	Passenger services under sea transport
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> - for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects; - 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> - by Bangladesh Shipping corporation; - by shipping companies; -by shipping agents; -- International water transport with operator for carriage of passengers; -- Inland water transport with operator for carriage of passengers;
002	Freight services under sea transport:	Freight services under sea transport.
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> - International transportation of goods including demurrage charges;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
0021	Charters, rentals, or operating leases of freight vessels/ships (with crew/operator) payments by public sector corporations:	<i>Remittances payment to abroad on account of charters, rentals, or operating leases of freight vessels/ships (with crew/operator);</i> - <i>by Bangladesh Shipping Corporation;</i> - <i>by Bangladesh Petroleum Corporation;</i> - <i>by other public sector corporation; for</i> -- International water transport with operator for carriage of goods; -- Inland water transport with operator for carriage of goods;
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> - <i>by shipping companies;</i> - <i>by shipping agents;</i> - <i>by other private enterprises; for</i> -- International water transport with operator for carriage of goods; -- Inland water transport with operator for carriage of goods;
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> - 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 -- sea transport cost for international carriage of goods; - Inland/local/domestic freight cost for carriage of goods; -- Inland water transport services of freight by refrigerator vessels; -- Inland water transport services of freight by tankers; -- Inland water transport services of freight by others;
003	Other sea transport services.	Other sea transport services
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> - <i>Cargo handling services i.e. cargo handling charges billed separately from freight;</i> -- container handling services; -- cargo loading and unloading/discharging; -- other cargo and baggage handling services; -- combining and separating cargoes; - <i>Storage and warehousing;</i> -- refrigerated storage services; -- bulk liquid or gas storage services; -- bulk liquid or gas storage services; -- bulk storage services; -- tank storage services; -- other storage; -- general/conditioned warehousing services; - <i>Supporting services for water transport during the course of shipment;</i> -- port and waterway operation services (excl. cargo handling) -- port and waterway operation services (excl. cargo handling) on coastal and transoceanic waters;

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

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
0041	Maintenance and repairs services of Bangladeshi ships:	<i>Remittances payment to abroad on account of</i> - 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. <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>
01	Air Transport Services :	- Transportation services performed by air transports for movement of passengers, goods and other related services.
011	Passenger services under air transport:	Passenger services under air transport.
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> -- for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects; -- 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> - International air transport with operator for carriage of passengers; - 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> - by Bangladeshi private aircraft companies; - by air agent; - by private enterprises; for -- International air transport with operator for carriage of passengers; -- Inland air transport with operator for carriage of passengers;
0113		
012	Freight services under air transport:	Freight services under air transport.
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> -- 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> - International freight/cargo air transport with operator for carriage of goods;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		- 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 Bangladeshi private aircraft companies or agents:	<i>Remittances payment to abroad on account of charters, rentals, or operating leases of foreign freight/cargo aircraft (with crew/operator)</i> - by Bangladeshi private aircraft companies; - by air agent; - by private enterprises; for -- International air transport with operator for carriage of goods; -- Inland air transport with operator for carriage of goods;
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> - 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 ; -- air transport cost for international carriage of goods; - Inland/local/domestic freight cost for carriage of goods; -- Inland air freight transport services of freight by freight aircraft/cargo; --- air freight transport services of letters and parcels, other freight etc.; --- air space freight transport services of freight; --- others air freight transport n.i.e.;
013	Other air transport services	Other air transport services
0130	Airport services or expenses during the course of air shipment;	- <i>Operating expenses of air transport companies to meet bona fide disbursements in ports or stations;</i> - <i>Air cargo handling services i.e. cargo handling charges billed separately from freight;</i> -- cargo loading and unloading/discharging; -- other cargo and baggage handling services; -- combining and separating cargoes; - <i>Storage and warehousing;</i> -- refrigerated storage services; -- bulk and other storage; -- general/conditioned warehousing services; - <i>Air traffic control;</i> - <i>Other supporting services for air transport during the course of shipment;</i> -- packing and repackaging; weighing; labeling; shrink-wrapping; -- transferring; distribution of cargo; -- quality control; customizing; assembly; testing; -- cleaning, tanking, communication, information, safety and security; -- others supporting services in airports n.i.e.; - <i>Other dues and fees charged by the airport authority</i> - <i>Others charges, expenses during the course of air shipment etc.</i>
0132	Auxiliary other supporting air transport services;	<i>Remittances payment to abroad on account of</i> - Air freight related forwarding ;freight transport agency

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		services ; - Air freight related brokerage services; - Air freight related agents' fees or commission associated with passenger and freight transport etc.; - Air freight commission charges etc; - Auxiliary to transport and not directly provided for the movement of goods and person; - Other air freight n.i.e.; - Agency commission for handling aircraft; - <i>Others n.i.e.</i> -- air freight transport services of letters and parcels, other freight etc.; -- air space freight transport services of freight; -- air freight of passengers services -- other air freight n.i.e.;
014	Special air transport:	Special air transport: (a) Supply of aviation oil/fuel; provisions; stores etc. (b) Maintenance and repairs on air transport is included in this item which work by residents on goods that are owned by the nonresident. <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> - Supply of aviation oil/fuel, provisions, stores etc. to Bangladesh Biman and Bangladeshi aircrafts in abroad during international transportation; - Gross value of any parts and materials supplied by repairer or any other supplier for maintenance and repairs if identified;
0141	Maintenance and repairs services of Bangladeshi aircrafts:	<i>Remittances payment to abroad on account of</i> - 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; <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>
02	Railway transport services:	Railway transport services: -Transportation services performed by air transports for movement of passengers, goods and other related services.
021	Passenger services under railway transport:	Passenger services under railway transport.
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> - for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects; - for expenditure for food, drink etc. for which passengers make

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		expenditure while on board; - Inland/local/domestic freight cost for carriage passengers; - Others rail passenger freight services n.i.e.;
022	Freight services under Rail Transportation	Freight services under Rail Transportation
0220	Surplus freight remittances(net) of foreign rail transport	<i>Surplus freight remittances(net) payments to abroad by foreign railway or their agents ;</i> - 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> -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 -- rail transport cost for international carriage of goods; - <i>Inland/local/domestic freight cost for carriage of goods ;</i> -- Inland/international railway transport services of freight cost for carriage of goods; --- railway transport services of freight by refrigerator cars, tanker cars; --- railway transport services of international containers; ---railway transport services of letters and parcels; ---railway transport services of dry bulk goods, live animals; --- other railway transport services of freight n.i.e.;
023	Other railway transport services:	Other railway transport services:
0231	Rail port or rail station services or expenses during the course of shipment;	<i>Remittances payment to abroad on account of</i> - <i>Operating expenses of rail transport authority to meet bona fide disbursements in ports or stations;</i> - <i>Cargo handling services i.e. cargo handling charges billed separately from freight;</i> -- cargo loading and unloading/discharging; -- other cargo and baggage handling services; -- combining and separating cargoes; - <i>Storage and warehousing;</i> -- refrigerated storage services; -- bulk and other storage; -- general/conditioned warehousing services; - <i>Railway traffic control;</i> - <i>Other supporting services for railway transport during the course of shipment;</i> - <i>Others supporting services in rail station during the course of shipment;</i> -- packing and repackaging; weighing; labeling; shrink-wrapping; -- transferring; distribution of cargo; -- quality control; customizing; assembly; testing; -- cleaning , tanking, communication, information, safety and security;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		-- railway pushing or towing services ; -- rail station services; -- other supporting services in rail station n.i.e.; <i>-Other dues and fees charged by the railway authority</i> <i>-Others charges, expenses during the course of rail shipment etc.</i>
0232	Auxiliary other supporting railway transport services ;	<i>Remittances payment to abroad on account of</i> - Railway freight related forwarding ;freight transport agency services ; - Railway freight related brokerage services; - Railway freight related agents' fees or commission associated with passenger and freight transport etc.; - Railway freight commission charges etc; - Auxiliary to transport and not directly provided for the movement of goods and person; - Agency commission for handling rail transport; - Other supporting services of rail transport n.i.e;
024	Special Railway Transport:	Special Railway Transport: -Supply of bunker oil/fuel; provisions; stores etc. -Maintenance and repairs on air transport is included in this item which worked by residents on goods that are owned by the nonresident. The repairs may be performed at the site of the repairer or elsewhere.
0240	Supply of bunker oil/fuel, provisions, stores etc. to Bangladesh rail transport:	<i>Remittances payment to abroad on account of</i> - Supply of bunker oil/fuel, provisions, stores etc. to Bangladesh rail transport in abroad during international transportation; - 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 Bangladesh rail transport equipments:	<i>Remittances payment to abroad on account of</i> - 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. (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	Road transport services:	Road transport services: -Transportation services performed by road transports for movement of passengers, goods and other related services.
031	Passenger services under road transport:	Passenger services under road transport
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> - for passenger fares, charges for excess baggage and vehicles or other personal accompanying effects; -for expenditure for food, drink etc. for which passengers make expenditure while on board;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>- <i>Local transport and sightseeing transportation services of passengers</i></p> <p>-- taxi services/ rental services of passenger cars with operator(tent 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>
032	Freight services under road transport	Freight services under road transport
0320	Surplus freight remittances (net) of foreign road transport authority or companies:	<p><i>Surplus freight remittances (net) payments to abroad by foreign road transport authority or companies or their 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></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 i.e. transport cost for international carriage of goods;</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 smi-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>
033	Other road transport services:	Other road transport services.
0331	Land port road transport services or expenses during the course of shipment:	<p><i>Remittances payment to abroad on account of</i></p> <p>- <i>Operating expenses of road transport corporations/ companies to meet bonafide disbursements in ports or stations;</i></p> <p>- <i>Cargo handling services i.c. 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 - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - <i>Other supporting services for road transport during the course of shipment;</i> - <i>Other supporting services for road transport during the course of shipment;</i> -- packing and repackaging; weighing; labeling; shrink-wrapping; -- transferring; distribution of cargo; -- quality control; customizing; assembly; testing; -- cleaning, tanking, communication, information, safety and security; -- bus/truck station services; -- highway, bridge and tunnel operation services; -- parking lot services; -- towing services for commercial and private vehicles; -- other supporting services in land port bus/truck station n.i.e.; - <i>Other dues and fees charged by the road authority ;</i> - <i>Others charges, expenses during the course of road shipment etc.;</i>
0332	Auxiliary other supporting road transport services.	<i>Remittances payment to abroad on account of</i> <ul style="list-style-type: none"> - Road freight related forwarding ;freight transport agency services ; - Road freight related brokerage services; - Road freight related agents' fees or commission associated with passenger and freight transport etc.; - Road freight commission charges etc; - Auxiliary to transport and not directly provided for the movement of goods and person; - Agency commission for handling road transport; - Other supporting services of rail transport n.i.e;
034	Special road transport:	Special road transport: -Supply of oil/fuel; provisions; stores etc. - Maintenance and repairs on air transport is included in this item which work by residents on goods that are owned by the nonresident. The repairs may be performed at the site of the repairer or elsewhere.
0340	Supply of oil/fuel, provisions, stores etc. to Bangladeshi road transport vehicles:	<i>Remittances payment to abroad on account of</i> <ul style="list-style-type: none"> - Supply of oil/fuel, provisions, stores etc. to Bangladeshi road transport vehicles in abroad during international transportation; - 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> <ul style="list-style-type: none"> - 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. <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>
04	Pipeline transport services:	Pipeline transport services.

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
041	Gas and water distribution services:	Gas and water distribution services.
0410	Gas distribution services:	Gas distribution services (on own account) rendered internationally. <i>Remittances payment to abroad on account of</i> - Gas distribution through mains (on own account);
0411	Water distribution services:	Water distribution services (on own account) rendered internationally. <i>Remittances payment to abroad on account of</i> - Water distribution through mains, except steam and hot water (on own account); - distribution of steam, hot water and air-conditioning supply through mains (on own account) - Water distribution except through mains (on own account);
05	Electricity transmission services:	Electricity transmission services .
051	Electricity transmission services (on own account) rendered internationally:	Electricity transmission services (on own account) rendered internationally.
0510	Electricity transmission services (on own account) rendered internationally:	<i>Remittances payment to abroad on account of</i> - Electricity transmission and distribution (on own account); -- transmission of electricity (on own account) -- distribution of electricity (on own account);
06	Postal and courier services:	Postal and courier services.
061	Postal and courier services:	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 payment to abroad on account of</i> - Surplus earnings payment to abroad for international postal services; - Pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matters and of parcels, packages; - Post office counter, such as sales of stamps money orders, poste restante services; telegram services, and so forth; - Mailbox rental services by national postal administrations ; - Other postal services;
0611	Courier services;	<i>Remittances payment to abroad on account of</i> - Pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matters and of parcels, packages; - Domestic courier services; - International courier services; - Local courier services; - Other courier services;
0612	Surplus earnings (net) of courier services.	Surplus earnings (net) of courier services payments to abroad - by international courier companies; - by courier agents;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
1	TRAVEL	<p>Travel covers all goods and services which are acquired from resident economy by the non-resident travelers during their stay in the resident economy.</p> <p>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</p> <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"> -business activities, - carrier crews stopping off or laying over, - government employees on official travel, - employees of international organization on official business; - 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.); - Self- employed nonresidents traveling for business purposes; <p>and seasonal, border, and other short-term workers/ employees doing work for enterprises which are not resident in the economy where the work occurs.</p> <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><i>Remittances payment to abroad on account of</i></p> <ul style="list-style-type: none"> - Missions, conference, conventions, other meetings workshops, training, etc.; <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 of government,	- Release of remittances made for all official travel of general

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	semi-government and private sector employees:	<p>government, sector corporations, autonomous , semi-autonomous bodies employees including all business delegation from Bangladesh who visit abroad; such as</p> <ul style="list-style-type: none"> -- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc. - <i>Release of remittances made for</i> all official travel of private sector employees including all business delegation of private sector organizations from Bangladesh who visit abroad; such as <ul style="list-style-type: none"> -- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc. - Travel costs advance paid or reimbursed by employer on official travel; <ul style="list-style-type: none"> -- daily allowances, training allowances, entertainment, contingencies, etc.; <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services; --- other services;
1011	Other official travel of foreign missions, NGOs, and international organizations/bodies:	<ul style="list-style-type: none"> - <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"> -- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc.; - <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"> -- mission, conference, conventions, other meeting, workshops, training, etc. on account of daily allowances, training allowances, entertainment, contingencies, medical fees etc.; - Travel by diplomats and privileged persons; <ul style="list-style-type: none"> -- debit from private foreign currency accounts/convertible taka accounts on other official travel; - Travel costs advance paid or reimbursed by employer on other official travel; <ul style="list-style-type: none"> -- daily allowances, training allowances, entertainment, contingencies, etc.; <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services; --- other services;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
102	Commercial Travel:	Commercial Travel
1020	Commercial travel:	<p><i>Release of remittances on traveling for commercial reasons, such as;</i></p> <ul style="list-style-type: none"> - Visit for production or installation work; - Visit for market exploration; commercial negotiations, missions, conference, conventions, other meetings, or other business purposes on behalf of an enterprise resident in another economy; -- daily allowances, training allowances, entertainment, contingencies, etc.; - Travel costs paid or reimbursed by employer; - Debit from ERQ account for bonafide business (commercial) purposes; <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services; --- other services;
1021	Commercial travel under international credit cards:	<p><i>International cards services payments by issuers against</i></p> <ul style="list-style-type: none"> --Visit for 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; --- daily allowances, training allowances, entertainment, contingencies, etc.; - Debit from ERQ account for bona fide business (commercial) purposes on behalf of international credit cards; <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services;
103		
1030		
104	Others business travel:	Others business travel
1040	Others business travel:	<p><i>Release of remittances on traveling for other business reasons, such as</i></p> <ul style="list-style-type: none"> - Non-official private delegation and non-officials in official delegation other than Commercial travel who visit abroad; - Carrier crews stopping off or laying over; including paid or reimbursement of air ticket of crews' by the agent; - Travel by Bangladeshi carrier crew ; - Travel by foreign national carrier crew; - By border, seasonal, and other short-term Bangladeshi workers/ employees doing work for enterprises in the reporting economy where the work occurs; -- daily allowances, training allowances, entertainment, contingencies, etc. ;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - Travel costs paid or reimbursed by employer on other business travel; - Travel costs paid or reimbursed by employer on seasonal, and other short-term cross-border workers; - Other business travel n.i.e. ; <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services; --- other services;
105	International cards of business travel:	International cards of business travel
1050	International cards payments by issuers against business travel other than commercial travel:	<p><i>International cards services payments by issuers against</i></p> <ul style="list-style-type: none"> - International cards services payments by issuers against travel of official visitors; - International cards services payments by issuers against travel of other official visitors; - International cards services payments by issuers against travel of other business travelers; <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services; --- other services;
11	Personal travel:	<p><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></p> <p>Where important, there may be supplementary items to break down personal travel into subcomponents:</p> <ul style="list-style-type: none"> a) Health-related b) Education-related c) All other personal travel ;
111	Health related travel:	Health related travel
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"> - Medical services acquired by Bangladeshi patients in abroad; - Other health care services acquired by Bangladeshi patients in abroad; - Other services i.e. food, accommodation, local transport, acquired by Bangladeshi patients in abroad; - Health costs of resident patients paid or reimbursed by Bangladesh government or insurers; <p><i>Traveling for medical purposes/ reasons may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
112	Education related travel	Education related travel
1120	Bangladeshi student for study purpose:	<i>Release of remittances made on traveling of Bangladeshi students for study purpose;</i> - 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; - Tuition fee, admission fee, sessions fee, etc. of Bangladeshi students abroad; - Visa/ admission processing fees or evaluation fees, right of landing fees against study purpose; - Health services of Bangladeshi students in abroad; - Goods such as food and beverage services of Bangladeshi students abroad; - Local transport services of Bangladeshi students in abroad; - Accommodation services of Bangladeshi students abroad; - Other services acquired by Bangladeshi resident students abroad; - Tuition and living costs of a student paid or reimbursed by Bangladesh government or employer;
1121	Bangladeshi trainee for training purpose other than business training	<i>Release of remittances made on traveling for training purpose;</i> - Training for short-term programmed/courses on professional and non-professional other than business training(official, other official, commercial and other business travel); - Course fees of Bangladeshi trainee; - Health services of Bangladeshi trainee; - Goods such as food and beverage services of Bangladeshi trainee; - Local transport services of Bangladeshi trainee; - Accommodation services of Bangladeshi trainee; - Other services of Bangladeshi trainee; - Training costs paid or reimbursed by government or employer;
113	Other personal travel	Other personal travel
1130	Bangladeshi tourist	<i>Release of remittances made on traveling for</i> - Bangladesh nationals who visit abroad for -- Recreation or vacation other than business travel; -- Excursionists such as group study tour, etc.; - Bangladesh national who visit abroad for -- To meet with relatives and friends; <i>Travel may be provided according to:</i> --- goods such as food and beverage services; --- local transport services; --- accommodation services; --- other services;
1131		
1132		

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
1133	Sports, recreational and cultural travel:	<p><i>Release of remittances made on traveling for</i></p> <ul style="list-style-type: none"> - Bangladesh nationals who visit abroad for -- Participation in recreational and cultural activities; -- Participation in sports activities; <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services; --- other services
1134	Religious travel-Hajj	<p><i>Release of remittances made for Hajj purposes</i> (excluding Umra Hajj;)</p> <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services; --- other services;
1135	Religious travel- others	<p><i>Release of remittances made on traveling for</i></p> <ul style="list-style-type: none"> - Bangladesh nationals who visit abroad for a religious purposes; -- Pilgrimage; (Pilgrims are people who make a journey to holy place for a religious purposes; -- To attend tablig jamaat/ istema and other religious functions etc.; - Release of remittances made for Umra Hajj purposes ; <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services; --- other services;
1136	Travel under 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"> - Hajj purpose ; - Umra Hajj purpose ; -Payments of mobile phone roaming bill against travel of that visitors;
1137	Travel under international cards of others	<p><i>International cards services payments s by issuers against</i></p> <ul style="list-style-type: none"> - Personal travel; -- Tourists; -- Others excluding Hajj and Umra Hajj; - International cards services receipts from acquirer against travel of that visitors;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
1138	Other personal travel n.i.e.	<p><i>Release of remittances made on traveling for</i></p> <ul style="list-style-type: none"> - Re-conversion of unspent taka into foreign exchange by foreign tourists; - Transit traveler who visiting a country “ en-route” to another destination - Travel by foreign nationals who residing in Bangladesh; - Debit from convertible taka accounts or foreign currency account of foreign national for visit; - Travel related foreign exchange /margin or commission payments by tour operators, travel agents, and other provider; - Online visa processing fees services for visitors; - Online hotel booking/accommodation services for visitors; - Online other accommodation services for visitors; - Online transport reservation services for visitors provided by Tour operator or related agent; - Online accommodation, cruises and package tour reservation services for visitors provided by tour operator or related agent; - Online event tickets booking services for visitors provided tour operator or related agent; - Online other services for visitors provided tour operator or related agent; <ul style="list-style-type: none"> -- food services for visitors; -- beverage services for visitors; -- tour operator, travel agent commission; time-share exchange agent, or other provider etc.; - Travel of Bangladesh nationals to destinations outside the country on employment; - Others purpose of travel, such as reimbursement of travel cost / any accommodation services, etc.; - Immigration visa processing fees , evaluation fees, right of landing fees; - Any all other travel related cost or travel which are not included elsewhere; - Any all other travel cost refund; - <i>Refund of tuition fee, admission fee, sessions fee etc of student travel;</i> <p><i>Travel may be provided according to:</i></p> <ul style="list-style-type: none"> --- goods such as food and beverage services; --- local transport services; --- accommodation services; --- other services;
2	OTHER SERVICES	Other services comprise those international services that are not covered under transportation and travel services.
20	Telecommunication services:	Telecommunication services.
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</i></p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<i>equipment (which included in construction services) and data base services (which included in information services).</i>
2010	Telecommunication services:	<p><i>Remittances payment to abroad on account of</i></p> <ul style="list-style-type: none"> -Broadcasting, programming and programme distribution services; <ul style="list-style-type: none"> -- radio and television broadcast originals (sound, images, data, or other information) by radio and television satellite ; -- radio and television channel programmes (sound, images, data, or other information) by radio and television satellite; -- broadcasting services and multi-channel; originals by radio and television satellite; -- transmission of sound, images, data, or other information telephone, telex, telegram services; -- radio and television cable transmission services; -- radio and television satellite services; -- electronic mail, facsimile, and so forth, etc. services; -- business network services (cost/fees for Reuter monitors, SWIFT); -- teleconferencing, and support services; -- satellite cable subscription; - Leasing of telecommunications lines or capacity; - Mobile telecommunications services; <ul style="list-style-type: none"> -- mobile voice services; -- mobile text services; -- mobile data services, except text services; -- mobile roaming services; - Internet telecommunications services; <ul style="list-style-type: none"> --internet backbone services; -- internet access services; -- narrowband internet access services; -- broadband internet access services; -- Other internet telecommunications services; -- Online access services; provision of access to the internet. -- Other telecommunications services; - Data transmission services; - Other telecommunication services; - Private network services; - Outward remittance by satellite channel distributor to/from principal
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"> - Maintenance services of telecommunication network /machineries equipments etc; -- Repair services of telecommunication network tower/machineries equipments etc; <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"> -International Gateway (IGW) for transmitting calls between countries;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>(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.</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	Import of Bandwidth services:	<p>Remittances payment to 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. 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:	Construction cover works on construction project and installation by resident to nonresident enterprises.
211	Construction services:	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.
2110	Construction work in the reporting economy: (debit.)	<p>Construction work for residents by nonresident enterprises in the compiling economy :(debit.)</p> <ul style="list-style-type: none"> - Construction services of building; <ul style="list-style-type: none"> -- residential building; -- non- residential building; --- industrial building; --- commercial building; --- other non-residential building; - Construction services of civil engineering works; <ul style="list-style-type: none"> -- Highways (except elevated highways), streets, roads, railways and airfield runways construction, repairs of railway facilities and airfield facilities; -- Bridges, flyover, metro rail, elevated highways and tunnels; -- Land improvement of engineering nature; -- Harbors, waterways, dams, water mains and lines, irrigation and other waterworks ; <ul style="list-style-type: none"> --- aqueducts and other water supply conduits, except pipelines;

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

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		--- Other installation services n.i.e. -- Assembly and erection of prefabricated constructions; - Construction projects services; - Other constructions for manufacturing;
2111		
2112	Construction work abroad : (debit.)	Goods and services acquired from the compiling economy from resident enterprise by non-resident construction enterprises: (debit.) <i>Acquisition of goods and services from resident enterprise by non-resident construction enterprises;</i> - Construction services of building; -- residential building; -- non- residential building; --- industrial building; --- commercial building; --- other non-residential building; - Construction services of civil engineering works; -- Highways (except elevated highways), streets, roads, railways and airfield runways construction, repairs of railway facilities and airfield facilities; -- Bridges, flyover, metro rail, elevated highways and tunnels; -- Land improvement of engineering nature; -- Harbors, waterways, dams, water mains and lines, irrigation and other waterworks ; --- aqueducts and other water supply conduits, except pipelines; --- harbors construction and repairs and similar waterworks; --- dams; --- irrigation and flood control waterworks; --- dragging waterworks; -- Long-distance pipelines, communication and power lines(cable); -- Construction services of local pipelines and cables and related works ; -- Construction services of sewage and water treatment plants ; -- Construction services of mines and industrial plants ; --- mining constructions; --- power plants; --- other industrial plants; -- Outdoor sport and recreation facilities; -- Other civil engineering works; - Site preparation construction services ; -- demolition services; (the demolition of a building is the act of deliberately destroying it); -- site formation and clearance services; -- excavating and earthmoving services; -- water well drilling and septic system installation services;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - Special trade construction services ; <ul style="list-style-type: none"> -- Pile driving and foundation services; -- Construction framing services; <ul style="list-style-type: none"> --- building framing, roof framing, roofing and waterproofing, concrete, structural steel erection, masonry, scaffolding services; --- other special trade construction services; - Building completion and finishing services ; <ul style="list-style-type: none"> -- glazing, plastering, painting and floor wall tiling services; -- other floor laying, wall covering and wall papering services; -- joinery and carpentry, fencing and railing, other building completion and finishing services; -- plumbing services;(the plumbing in a building consists of the water and drainage pipes, baths, and toilets in it); - Installation and assembly services <ul style="list-style-type: none"> -- Telephone/mobile network equipment installation services; -- Electrical installation services; <ul style="list-style-type: none"> --- electrical wiring and fitting services ; --- fire alarm, burglar alarm system installation services; --- residential antenna installation services; --- other electrical installation services ; -- Water plumbing and drain laying services; -- Heating, ventilation and air-conditioning equipment installation services; -- Gas fitting installation services; -- Insulation services; -- Other installation services; <ul style="list-style-type: none"> --- lift and escalator installation services --- Other installation services n.i.e. -- Assembly and erection of prefabricated constructions; - Construction projects services; - Other constructions for manufacturing;
2113		
22	Insurance services:	<p>Insurance services include services of providing</p> <p>(a) Direct insurance : Direct insurance is between an insurance company and the public. Direct insurance consist:</p> <p>i) Marine insurance, ii) Non-marine insurance , iii) life insurance and annuities, and iv) freight insurance</p> <p>(b) Reinsurance,</p> <p>(c) auxiliary services to insurance,</p> <p>(d) pension schemes, and</p> <p>(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>(Gross insurance premiums and claims reported in the following codes)</i></p>
221	Marine insurance services:	Marine insurance covers the loss or damage of ships, cargo,

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	Non-life: (Direct insurance)	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.
2210	Marine insurance premium services: Non-life: (Direct insurance)	<i>Marine insurance premium services payable by resident policy holder to non-resident insurance company;</i> - Payment premiums of marine insurance by resident policy holder to nonresident insurance company abroad; -- 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; -- any marine insurance premiums related service charges payment to abroad;
2211	Marine insurance claim services: Non-life (Direct insurance)	<i>Marine insurance claim services payable by resident insurance company to non-resident policy holder;</i> - Payment claims of marine insurance by resident insurance company to nonresident policy holder ; -- 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; -- any marine insurance claims related service charges payment to abroad;
222	Non-marine insurance services: Non-life (Direct insurance)	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. 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. 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. Some units, especially government units, may provide guarantees against creditors defaulting in conditions that have the same characteristics as nonlife insurance

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
2220	Non-marine insurance premium services: Non-life (Direct insurance)	<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 (Direct insurance)	<p><i>Non-marine insurance claim service payable by resident insurance company to non-resident policy holders;</i></p> <p>- Payment claims of non-marine insurance by resident insurance company to non-resident insurance policy holder 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>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		-- pecuniary loss; -- general liability insurance; -- some units, especially government units, may provide guarantees against creditors defaulting in conditions that have the same characteristics as nonlife insurance -- other non-life insurance services n.i.e received from abroad; <i>-Non- marine insurance claims related service charges payment to abroad;</i>
223	Life insurance and annuities services: (Direct insurance)	Life insurance involves a stream of payments s by the policyholder in return for a lump sum at end of the policy. Annuities are the reverse, where a stream of payments s is made by the insurer in return for a lump sum at the beginning of the policy.
2230	Life insurance and annuities premium services: (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> <i>An annuity is an investment or insurance policy that pays someone a fixed sum of money each year;</i> <i>Life insurance premium services payable by resident policy holders to non-resident insurance company;</i> - Payment regular premiums of life insurance by resident policy holder to non-resident insurance company ; - Payment regular premiums or fixed sum of money of annuities by resident policy holder to non-resident policy company; - Life insurance and annuities premiums related service charges payment to abroad;
2231	Life insurance and annuities claim services: (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> <i>An annuity is an investment or insurance policy that pays someone a fixed sum of money each year;</i> <i>Life insurance claim services payable by resident insurance company to non-resident policy holders;</i> - Payment 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; - Payment 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; - Life insurance and annuities claims related service charges payment to abroad;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
224	Freight insurance : (Merchandise) (Direct insurance)	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. 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. 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.
2240	Freight insurance services: (Direct insurance)	Freight insurance premiums/ claims etc. payable on international traded goods. - Freight insurance services; -- payments on account of annual premium by insurance company ; -- freight insurance premium related service charges; - Freight insurance services; -- payments on account of claims by policy holder ; -- payments on account of freight insurance claims related service charges; - Freight insurance claims payable on FOB/CFR/CIF basis export/import as per invoice or L/C condition;
225	Re-insurance:	<i>Reinsurance is insurance where both parties to the policy are providers of insurance services.</i> 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.
2250	Re-insurance premiums : Life	<i>Re-insurance premium services payable by resident life insurance company to nonresident life insurance company;</i> - Payment on account of re-insurance premiums by resident life insurance company or annuities insurer to nonresident life insurance company abroad; - Re-insurance premiums related service charges of life insurance or insurer payment to abroad; - 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</i>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<i>nonresident insurance company;</i> - 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; - Re-insurance premiums related service (marine and non-marine including freight) charges of nonlife insurance payment to abroad; - 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 services payable by life insurance company;</i> - Payments on account of claims of life insurance/annuities by resident life insurance company or annuities insurer to nonresident life insurance company abroad; - Re-insurance claims related service charges of life insurance or insurer payment to abroad; - 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 receivable by resident insurance company to nonresident insurance company;</i> - 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; - Re-insurance claims related service (marine and non-marine including freight) charges of nonlife insurance payment to abroad; - any reinsured claims component (marine and non-marine including freight) of non-life payment to abroad shall be reported in this code;
226	Auxiliary insurance services	Auxiliary insurance services comprise provision that are closely related to insurance and pension fund operations.
2260	Auxiliary insurance services	- <i>Payments on account of Auxiliary insurance services;</i> -- insurance and pension related insurance agent commissions; -- insurance brokering and agency services; -- insurance and pension related consultancy; -- insurance and pension related evaluation, claim adjustment and loss adjustment services; -- insurance and pension related actuarial (relating to the work of an actuary) services; -- insurance and pension related salvage administration services; -- insurance and pension related regulatory and monitoring services on indemnities and recovery services; -- pension fund management services; -- other services auxiliary to insurance and pensions;
227	Pension schemes	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.

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
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> <ul style="list-style-type: none"> - <i>Individual pension schemes services;</i> <ul style="list-style-type: none"> -- payments on account of gross contributions ; -- payments on account of regular contributions ; -- payments on account of supplements contribution ; -- payments on account of benefits ; -- adjustment for change in pension entitlements ; - <i>Group pension schemes services;</i> <ul style="list-style-type: none"> -- payments on account of gross contributions ; -- payments on account of regular contributions ; -- payments on account of supplements contribution ; -- payments on account of benefits ; -- adjustment for change in pension entitlements ; - <i>Other pension schemes services;</i> <ul style="list-style-type: none"> -- payments on account of gross contributions ; -- payments on account of regular contributions ; -- payments on account of supplements contribution ; -- payments on account of benefits ; -- adjustment for change in pension entitlements ;
228	Standardized guarantees	Standardized Guarantees are issued in large numbers along similar lines. Examples include export credit guarantees and student loan guarantees.
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	Financial services cover financial intermediary and auxiliary services (except those of insurance enterprise and pension fund services), conducted between residents and non-residents.
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 s. 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

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		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;	<i>Remittances payment to abroad on account of</i> - Commission and charges related to financial leasing, bankers' acceptances factoring, underwriting, and clearing of payments; - Difference in exchange rates etc; - Fees related to letter of credit, back to back L/C, bankers acceptances; <i>(except Back to Back L/C interest which is included other investment income),</i> - Fees related to money transfer, and foreign exchange transactions; - Fees related to lines of credit, charge of credit report fees, credit card related charge; - Financial leasing underwritings, commissions and fees paid for the arrangement of financial derivative contracts; - Bank guarantee and securities related services; - Other banking services n.i.e -- bank charges and sundries such as bank charges, cost of cable and other incidental charges ; - Central banking services; - Investment banking services; -- service related to investment banking; --- mergers and acquisition services; --- corporate finance and venture capital services --- other services related to investment banking; - Postal giro, Banking and savings account services; - Related other charges or fees n.i.e - Legal expenses of banks; - Bank guarantees or securities payments such as ; -- minor guarantees or securities; -- export guarantees or securities; -- local project guarantees or securities, etc.; -- any bank guarantees or securities refund; - Bank guarantees and pledging of collateral in favour of overseas bank branches and correspondents ;
2311	Deposit and lending related explicit charges.	<i>Remittances payment to abroad on account of</i> - Deposit taking and lending services; -- <i>deposits services;</i> --- deposit services to corporate and institutional depositors; --- deposit services to other depositors; -- <i>lending services;</i> --- credit-granting services; --- guarantee towards repayments of foreign suppliers' credit; --- credit card loan services; --- other credit-granting services; --- non-mortgage loan services for business purposes; --- application and commitment fees; --- front end fees, syndication fees, administration fees,

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>appraisal fees; --- fees for one-off guarantees; --- 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; --- account charges, administration cost, lending cost and margins; between interest payable and the reference rate on loans deposits ; -- <i>Related other charges or fees n.i.e</i> - Repayment of guarantees by resident against suppliers' credit or foreign loan;</p>
2312	Auxiliary explicit charges n.i.e	<p><i>Remittances payment to abroad on account of</i> - Financial advisory services; - Trust and Custody of financial assets or bullion; - Financial asset management and monitoring services; - Liquidity provision services; - Risk assumption services other than insurance; - Merger and acquisition services; - Credit rating services; - Stock exchange services; -- commission earnings of brokerage firms; - Brokerage on financial instruments; - Other charge related to transaction in securities: -- securities brokerage; placement of issues; underwriting; redemptions; -- processing and clearing services of securities transactions; - Commissions and fees paid for the arrangement of financial derivative contracts; - Arrangements of swaps, options and other hedging instruments; - Services related to assets management, financial market operational and regulatory services, security custody services; - Syndicate , commitment fees, etc other than lending; - Service charges on purchases of IMF resources; - 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; - Asset management cost deducted from property income receivable in the case of asset-holding entities; - Margins between interest payable and the reference rate on loans and deposits ; - Leasing fees such as positioning fees etc; - Survey fees; - Portfolio management services; - Services related to the administration of financial markets; -- financial market operational, market regulatory, other financial market administration services; - Other services auxiliary to financial services;</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- financial consultancy, financial transactions processing and clearinghouse services; -- other services auxiliary to financial services; - Services of holding financial assets; <ul style="list-style-type: none"> -- services of holding financial assets, holding equity of subsidiary companies, holding securities and other assets of trusts and funds and similar financial entities; - Related other charges or fees n.i.e.;
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"> - Document handling charges; - FCA charges; - Commission, fees etc
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
232	Other financial services	Other financial services
2320	Refunds and rebates	<i>Remittances payment to abroad on account of</i> Refunds and rebates <ul style="list-style-type: none"> (a) Short weight claim; <ul style="list-style-type: none"> - Remittances against export or import claims; - Loss in weights of goods, quality claims and difference in prices etc.; - Miscellaneous claims on export or import; (b) Quality claim; <ul style="list-style-type: none"> - Default; - Moisture Claim; - Late shipment penalty; - Difference for payment at sight instead of after sight (Usance) basis; - Freight rebate (or difference in rebate); - Refund against overpricing; - Discount claims for shipment of Readymade Garments; (c) Other refunds and rebate; <ul style="list-style-type: none"> - Refund of import or export value to nonresident ; - Other refund of financial services to nonresident;
2321	Receipts of earnest money	<i>Remittances payment to abroad on account of</i> <ul style="list-style-type: none"> - Deposits of any type of earnest or security money payment to abroad by nonresident enterprises/firms etc. - Refund of securities money to nonresident ; - Refund of earnest money to nonresident ;
24	Computer and Information Services	Computer services consist of hardware and software- related services and data-processing services. Information services include news agency services and other information provision services.
241	Computer Services	Computer services consist of hardware and software- related services, IT enabled services and data-processing services. <i>(Note: The following services are excluded from computer</i>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p><i>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"> - <i>Business Process Outsourcing(BPO);</i> <ul style="list-style-type: none"> -- Data entry; tabulation, and processing on a timesharing basis; -- Analysis, design, and programming of systems ready to use; --- web page development and design; -- Call centre; -- Graphic design; computer aided design/ drawing (cad); -- Digital (on line, mobile etc.) content development and management; -- Animation (2d and 3d); -- Geographic information systems (GIS); -- Medical transcription services; -- Finance & accounting outsourcing; -- HR & Payroll outsourcing ; -- Legal process outsourcing; -- Supply chain management outsourcing; -- Robotics process outsourcing; -- IT management and services outsourcing; -- Customer relationship management (CRM) outsourcing; -- Digital content development and management; -- Search engine optimization ; -- Document conversion ; -- Imaging and archiving including digital archiving of physical records; -- Server system management and maintenance; -- Cyber security services; -- Database management; -- Virtual assistant ; -- IT Helpdesk ; -- Data security & big data management ; -- E-health ; --Internet of Things (IOT); --Big data management; --Banking application services;

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

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

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>with a periodic license fee or a single payment;</p> <ul style="list-style-type: none"> -- provided on physical media/on a storage device with periodic license fee -- provided on physical media with right to perpetual use; -- sales and purchases of originals and ownership rights for software systems and applications; <p>- Non-customized software other all types;</p> <ul style="list-style-type: none"> -- operating systems, packaged; -- network software, packaged; -- database management software, packaged; -- development tools and programming languages software, packaged; -- general business productivity and home use applications, packaged; -- other application software, packaged; -- software originals; -- system software downloads; -- application software downloads; -- on-line software;
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"> - Hardware and software installation, including installation of mainframes and central computing units; - Maintenance and repairs of computers and peripheral equipment; - Installation of personal computers and peripheral equipment; - Hardware maintenance; - Installation, maintenance and repairs of computers all types; - Technical assistance on computing services; <p>(not as grant but as provided by the entity that employs the personnel delivering the services)</p>
242	Information services	<p>Information services</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"> - Earnings of journalists and writers; -- for contribution in foreign magazines, news papers, journal etc. -- book translation services; -- advance payments or reimbursement of such related services;
2421	News agency, library and archive services	<p>Payments for News agency, library and archive services;</p> <p>-News agents and correspondents agency services:</p>

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

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> --- steamed video downloads; -- on-line software downloads; --- system software downloads; --- application software downloads; -- on-line courses services to use server; -- other on-line content; --- on-line games; --- on-line software; --- on-line adult content; - Other on-line content provision services etc.;
25	Charges for the use of intellectual properties n.i.e.	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.
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	<p>Charges for the use of proprietary right</p> <p><i>(These right can arise from research and development, as well as from marketing)</i></p>	<p>Payments for Charges for the use of proprietary right</p> <ul style="list-style-type: none"> - Royalties; <ul style="list-style-type: none"> -- 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.; - Charges for the use of proprietary rights; <ul style="list-style-type: none"> -- Rights can arise from research and development, as well as from marketing; - Patents; <ul style="list-style-type: none"> -- 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 - Copyrights; <ul style="list-style-type: none"> -- charges of copy right on books and manuscripts; -- charges of copy right on computer software; -- charges of copy right on cinematographic works; -- charges of copy right on sound recordings; -- charges of copy right on live performances and television / cable/ satellite broadcast; - Trademarks;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>-- <i>A trademark is a name or symbol that a company uses on its products and that cannot legally be used by another company.</i></p> <p>- Industrial processes and designs; --- charges of trade secrets; --- 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></p> <p>- Originals and ownership rights for software systems and applications; - Royalties of other intellectual property; - Fees or charges for fishing rights;</p>
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> <p>- Charges for licenses to reproduce and / or distribute(or both) intellectual property embodied in produced originals or prototypes; -- licensing services for the right to use of books and manuscripts; -- licensing services for the right to use of cinematographic works, and sound recording, films related rights and other related rights; -- licensing services for the right to use of live performances and television / cable/ satellite broadcast; -- licensing services for the right to use of credit card/visa card etc; - Charges for licenses for the right to use computer software and databases; -- licensing services for the right to use all types of customized and non-customized computer software; -- licensing services for the right to use databases; - Charges for licenses for the right to use entertainment, literary or artistic originals; -- licensing services for the right to use entertainment, literary or artistic originals; - Licensing services for the right to use research and development (R&D); - Licensing services for the right to use trademarks and franchises; - Licensing services for the right to use mineral exploration and evaluation; - Licensing services for the right to use other intellectual property products;</p>
26	Personal, Cultural and Recreational Services	<p>Personal, cultural and recreational services consists of</p> <p>(i) audiovisual and related services and</p> <p>(ii) Other Personal, cultural and recreational services.</p> <p>Audiovisual and related services consist of services and fees related to the production of motion pictures.</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		Other cultural and recreational services include health services, education services, and others.
262	Audiovisual services	Audiovisual and related services consist of services and fees related to the production of motion pictures.
2620	Audio Visual and related services	<p>Payments for Audio Visual and related services;</p> <ul style="list-style-type: none"> - Produced of motion pictures services charges and fees; <ul style="list-style-type: none"> -- on film or motion picture or videotape, disk, or transmitted electronically, etc.; -- motion picture, videotape, radio and television programme (live or on tape) production services; -- motion picture, videotape, radio and television programme originals; -- musical/sound recordings services(live or on tape) ; sound recording originals; - Motion picture, videotape and television programme distribution services; - Motion picture projection services; - Audiovisual post-production services; <ul style="list-style-type: none"> -- audiovisual editing services; -- transfers and duplication of masters services; -- colour correction and digital restoration services; -- animation services; -- captioning titling and subtitling services; -- sound editing and design services; -- other post-production services; - Rental of audiovisual and related products services; - Charges for access to encrypted television channels such as cable and satellite services; - Fees to actors, directors, and producers involved with theatrical and musical productions services; - 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 ; - 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; <ul style="list-style-type: none"> - Purchases and sales of original manuscripts, sound recordings, films and so forth;
263	Other personal, cultural and recreational services	Other personal, cultural and recreational services include health services, education services, and others. <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>Health services:</p> <ul style="list-style-type: none"> - Charges /fees for health services provided by hospitals, doctors,

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>nurses and paramedical and similar personnel;</p> <ul style="list-style-type: none"> - Charges /fees for health services provided by laboratory and similar services, whether rendered remotely or on-site; - Inpatient (surgical, gynecological and obstetrical, psychiatric and others) services; - Medical and dental services; - Other human health services; - Residential care services for the elderly and disabled; - Charges /fees for medical check-up/ medical examination for migrant workers by hospitals, diagnostic center; <p>Education services:</p> <ul style="list-style-type: none"> - charges /fees for education services comprise services relating to education; - correspondence courses and education via television or the internet; - correspondence courses and education by teachers and so forth who supply services directly in host economies; - computer training courses not designed for a specific user; - 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; <p>Other personal, cultural, and recreational services:</p> <ul style="list-style-type: none"> - charges /fees for those associated with museums and other cultural; - museum and preservation services of historical site and buildings; - botanical, zoological and nature reserve services; - charges /fees for those associated with sporting; - fees and prize of athletes; services of athletes, and support services related to sports and recreation; - charges or fees of sporting events, circuses, other similar events services; - sports and recreational sports event promotion and organization (sports clubs) services; - sports and recreational sports facility operation services; - other sports and recreational sports services; - charges /fees for those with gambling, recreational activities; and other amusement services ; - gambling and betting services; - online gambling services; - other gambling and betting services; - The amount paid for lottery tickets or placed in bets: <ul style="list-style-type: none"> -- a service charge receivable by the unit organizing the lottery or gambling (this charge may also have to cover taxes on gambling); -- transfer to cover the amounts payable to the winners and , in some cases, amounts payable to charities; - amusement park and similar attraction services; <p><i>(Amusement is the pleasure that you get from being entertained or from doing something interesting.)</i></p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - coin operated amusement machine services; - other recreation and amusement services n.i.e.; - charges /fees for those with performing arts and other live entertainment event presentation promotion activities; - performing arts event promotion and organization services; - performing arts event production and presentation services; - performing arts facility operation services; - other performing arts and live entertainment services; - charges /fees for those with services of performing and other artists; - services of performing artists; - services of authors, composers, sculptors and other artists, except performing artists; - original works of authors, composers and other artists except performing artists, painters and sculptors; - Other social services with accommodation; - Social services without accommodation for the elderly and disabled; - Other social services without accommodation; <p><i>- Refund of such above services such as refund of application fees advance admission fees etc.</i></p>
27	Other Business Services	<p>Other business services cover various categories of services transactions between residents and non-residents other than those mentioned above. It comprises:</p> <ul style="list-style-type: none"> (i) Trade-related services; (ii) Operating leasing; (iii) Professional and management consulting services; (iv) Research and development services; (v) Technical, Waste treatment and depollution, agricultural, and mining services, and Other business services;
271	Trade related services:	<p>Trade-related services cover merchanting and other trade-related services.</p> <p>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.</p> <p>ii) Other trade-related services.</p>
2710	Merchanting services:	<p>Payments for Merchanting services:</p> <ul style="list-style-type: none"> - 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

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>in this code.</p> <p>-- turn-key basis merchandise import; (except turn-key basis software import);</p> <p>-- other merchandise import out of general merchandise ;</p>
2711	Other trade related services:	<p>Payments for Other trade related services;</p> <ul style="list-style-type: none"> - 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; <ul style="list-style-type: none"> -- auctioneer's fee or agent's commission on sales of ship, aircraft, and other goods; -- any trader's margin on CFR/CIF L/C or contract basis shall be reported shall be reported in this code; -- fees and commissions on account of services performed by resident agents; -- fees and commissions on account of services performed by merchants; -- fees and commissions on account of services performed by commodity brokers; -- fees and commissions on account of services performed by commodity dealers; -- fees and commissions on account of services performed by auctioneers; -- fees and commissions on account of services performed by commission agents etc.; -- buying house commission; - Wholesale trade services; <ul style="list-style-type: none"> -- wholesale trade services, except on a fee or contract basis; -- wholesale trade services on a fee or contract basis; - Retail trade services; <ul style="list-style-type: none"> -- non-specialized store retail trade services; -- special store retail trade services; -- mail order or internet retail trade services; -- other non-store retail trade services; -- retail trade services on a fee or contract basis; - On-line trade services; <ul style="list-style-type: none"> -- purchase of goods through online trade system, except payment by credit cards; -- purchase of goods through online trade system, payment by credit cards; - Other trade related services n.i.e. such as; <ul style="list-style-type: none"> -- any margins, discounts, incentive etc. not included in the FOB price of the goods; - <i>Commission of commodity futures traders;</i>
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"> - Pre-shipment inspection fees(on a fee or contract basis) in connection with goods transactions between resident and non-resident.

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>- Any other inspection fees (on a fee or contract basis) advance receipts or reimbursed in connection with goods transactions between resident and non-resident;</p> <p>- Import related goods inspection services (on a charges or fees or commissions or contract basis)</p>
272	Operating leasing services :	<p>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.</p> <p>Operating leasing can be identified by the following characteristics:</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>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>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>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
2721	Operating Leasing services concerning other type of equipment and other goods without an operator:	<p>(a) Payment of leasing or rental charters services concerning other type of machinery and equipment without an operator:--</p> <p>Leasing or rental and charters services concerning agricultural machinery and equipment;</p> <ul style="list-style-type: none"> - Leasing or rental and charters services concerning construction machinery and equipment; - Leasing or rental and charters services concerning office machinery and equipment(except computers); - Leasing or rental and charters services concerning computers without operator; - Leasing or rental and charters services concerning telecommunications equipment without operator; (<i>telecommunication line or capacity</i>) - Leasing or rental and charters services concerning other machinery and equipment n. i.e.; <p>(b) Payments for operating leasing or rental and charters services concerning other goods without an operator:</p> <ul style="list-style-type: none"> - Leasing or rental and charters services concerning televisions, radios, video cassette recorders and related equipment and accessories; - Leasing or rental and charters services concerning videotapes and disks; - Leasing or rental and charters services concerning furniture and other household appliances; - Leasing or rental and charters services concerning pleasure and leisure equipment; - Leasing or rental and charters services concerning household linen; - Leasing or rental and charters services concerning textiles, clothing and footwear; - Leasing or rental and charters services concerning do-it-yourself machinery and equipment; - Leasing or rental and charters services concerning other goods n. i.e.;
2723		
273	Other miscellaneous services:	<p>Other miscellaneous services:</p> <p>a) Professional and management consulting services,</p> <p>b) Research and development services,</p> <p>c) Technical services,</p> <p>d) Waste treatment and depollution, agricultural, and mining services, and</p> <p>e) Other business services.</p>
2730	Legal services: (under professional and management consulting services)	<p>Payments for Legal services :</p> <ul style="list-style-type: none"> - Legal advisory and representation services concerning criminal law; - Legal advisory and representation services concerning other fields of law; - Legal documentation and certification services; - Other legal services

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		-- legal advisory and representation services concerning other legal services; -- arbitration and conciliation services; -- other legal services n.i.e. such as court fees etc.;
2731	Accounting, auditing, book keeping, tax consultancy and other related service: (under professional and management consulting services)	Payments for Accounting, auditing, book keeping, tax consultancy and other related service: - Accounting, auditing, book keeping services; -- financial auditing services; -- accounting services; -- bookkeeping services; -- payroll services; - Tax consultancy and preparation services; -- corporate tax consulting and preparation services; -- individual tax preparation and planning services; - Insolvency and receivership services;
2732	Management consulting, managerial, public relation services: (under professional and management consulting services) <i>(Services for the general management of a branch , subsidiary, or associate provided by a parent enterprise or other affiliated enterprise)</i>	Payments for Management consulting, managerial, public relation services: - Management consulting management services; -- strategic management consulting services; -- financial management consulting services; -- human resources management consulting services; ---recruitment services including collecting information, Matching qualification and cross verification; -- marketing management consulting services; -- supply chain and other management consulting services; -- business process management consulting services; -- operations management consulting services; -- head office services such as managerial services; -- cost of training and consulting services; -- ancillary services provided by affiliated enterprises; -- costs of training and consultancy services as per relevant Contract with the foreign trainer/consultant, - Business consulting services; -- public relations services; -- other business consulting services; - Other management services <i>except construction project management</i> ; - Other consulting services <i>other than architectural, engineering, and other technical consulting services</i> ; - Photography services and photographic processing services; -- photography services and event videography services; --- portrait photography services; --- advertising and related photography services; --- event photography and event videography services; --- specialty photography services; --- restoration and retouching services of photography; --- other photography services; -- photography processing services; - Other professional services;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- original compilation of facts/information; -- translation and interpretation services; -- trademarks and franchises; -- other professional services n.i.e.; - Veterinary services; -- veterinary services for pet animals; -- veterinary services for livestock; -- other veterinary services;
2733	<p>Advertising, market research , and public opinion polling services:</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"> - Advertising services; -- full services advertising; -- direct marketing and direct mail services; -- exhibition services; -- other advertising services; -- cost of advertisement for products in electronic/online media; - Purchase or sale of advertising space or time, on commission; - Sale of advertising space or time (except on commission); -- sale of advertising space in print media(except on commission); -- sale of TV/ radio advertising time(except on commission); -- sale of internet advertising space (except on commission); -- website advertising services; -- sale of other advertising space or time (except on commission); - Market research , and public opinion polling services;
2734	<p>Research and development services:</p> <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>Payments for Research and development services:</p> <ul style="list-style-type: none"> - Research and experimental development services in natural sciences and engineering: -- <i>Basic research services in natural sciences and engineering;</i> --- basic research services in physical sciences, chemistry and biology; --- basic research services in biotechnology; --- basic research services in engineering and technology; --- basic research services in medical sciences and pharmacy; --- basic research services in agricultural sciences; --- basic research services in other natural sciences; -- <i>Applied research services in natural sciences and engineering;</i> --- applied research services in physical sciences, chemistry and biology; --- applied research services in biotechnology; --- applied research services in engineering and technology; --- applied research services in medical sciences and pharmacy; --- applied research services in agricultural sciences;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> --- applied research services in other natural sciences; -- <i>Experimental development services in natural sciences and engineering;</i> --- experimental development services in physical sciences, chemistry and biology; --- experimental development services in biotechnology; --- experimental development services in engineering and technology; --- experimental development services in medical sciences and pharmacy; --- experimental development services in agricultural sciences; --- experimental development services in other natural sciences; - Research and experimental development services in social sciences and humanities: <ul style="list-style-type: none"> -- <i>Basic research services in social sciences and humanities;</i> <ul style="list-style-type: none"> --- basic research services in psychology; --- basic research services in economics; --- basic research services in law; --- basic research services in languages and literature; --- basic research services in other social sciences and humanities; -- <i>Applied research services in social sciences and humanities;</i> <ul style="list-style-type: none"> --- applied research services in psychology; --- applied research services in economics; --- applied research services in law; --- applied research services in language and literature; --- applied research services in other social sciences and humanities; -- <i>Experimental development services in social sciences and humanities;</i> <ul style="list-style-type: none"> --- experimental development services in psychology; --- experimental development services in economics; --- experimental development services in law; --- experimental development services in languages and literature; --- experimental development services in other social sciences and humanities; - Interdisciplinary research and experimental development services; (<i>Interdisciplinary means involving more than one academic subject</i>) <ul style="list-style-type: none"> -- <i>Interdisciplinary research and experimental development services;</i> <ul style="list-style-type: none"> --- Interdisciplinary basic research services; --- Interdisciplinary applied research services; --- Interdisciplinary experimental development services; - Research and development originals: <ul style="list-style-type: none"> -- experimental development of new products;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - Development of operating systems that represent technological advances; - Commercial research related to electronics, pharmaceuticals, and Biotechnology; - Other product development that may give rise to patents; - Outright(<i>complete and total</i>) sales of the results of research and development;
2735	Architectural, engineering, and other technical services: (technical services)	Payments for Architectural, engineering, and other technical services: <ul style="list-style-type: none"> - Architectural services, urban and land planning, and landscape architectural services; <ul style="list-style-type: none"> -- <i>Architectural services and advisory services</i>; --- architectural advisory services; --- architectural services for residential building projects; --- architectural services for non-residential building projects; --- historical restoration architectural services; -- <i>Urban and land planning services</i>; --- urban planning services; --- rural land planning services; --- project site master planning services; -- <i>Landscape architectural services and advisory services</i>; --- Landscape architectural advisory services; --- Landscape architectural services; - Engineering services; <ul style="list-style-type: none"> -- <i>Engineering advisory services</i>; -- <i>Engineering services for specific projects</i>; --- Engineering services for building projects; --- Engineering services for industrial and manufacturing projects; --- Engineering services for transportation projects; --- Engineering services for power projects; --- Engineering services for telecommunication and broadcasting projects; --- Engineering services for waste management projects (hazardous and non-hazardous); --- Engineering services for water, sewerage and drainage projects; --- Engineering services for dams, bridges, airports, turnkey project etc; --- Engineering services for other projects; - Project management services : <ul style="list-style-type: none"> -- Technical and management services for construction projects; -- Technical and management services for all type installations (except computer installations); -- Technical and management services for other various projects - Scientific and other technical services; <ul style="list-style-type: none"> -- <i>Geological, geophysical and other prospecting services</i>; --- geological and geophysical consulting services; --- geophysical services;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> --- mineral exploration and evaluation; -- <i>Surface surveying and map-making services;</i> --- surface surveying services ; --- map-making services; -- <i>Weather forecasting and meteorological services;</i> -- <i>Technical testing and analysis services;</i> --- composition and purity testing and analysis services; --- testing and analysis services of physical properties; --- testing and analysis services of integrated mechanical and electrical systems; --- technical inspection services of road transport vehicles; --- other technical testing and analysis services; - Other technical services; -- <i>Specialty design services;</i> --- interior design services; --- industrial design services; --- other specialty design services; -- <i>Design originals;</i> -- <i>Scientific and technical consulting services;</i> --- environmental related technical consulting services; --- dams, bridges, airports, turnkey project etc related technical consulting, and supervision services; --- architectural design of urban and rural development projects; --- planning and project design ; --- agricultural related technical consulting services; --- mining related technical consulting services; --- veterinary related technical consulting services; --- other scientific and technical consulting services n. i.e.; - 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)
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: (under professional and management consulting services)</p> <ul style="list-style-type: none"> - Waste collection; -- Collection services of hazardous waste; --- collection services of hazardous medical and other bio-hazardous waste; --- collection services of industrial hazardous waste (except medical and other bio-hazardous waste); --- collection services of other hazardous waste; -- Collection services of non-hazardous recyclable materials; --- Collection services of non-hazardous recyclable materials, residential; --- Collection services of non-hazardous recyclable materials,

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

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>others;</p> <ul style="list-style-type: none"> --- support services to farm animal husbandry; --- other animal husbandry services; -- Support and operation services to hunting; --- hunting services on resources owned by others; --- support services to hunting; -- Support and operation services to forestry and logging; --- forestry and logging services on inputs owned by others; --- support services to forestry and logging; -- Support and operation services to fishing; --- fishing services on resources and on inputs owned by others; --- support services to fishing and aquaculture; - Support and operation services to mining; (except mining construction services and mining related technical consulting services) -- Support services to mining; --- support services to oil, gas extraction and other mining; --- oil, gas extraction and other mining services on resources owned by others;
2737	<p>Agency commission:</p> <p><i>(except freight agent, travel agent, insurance agent, and securities- brokerage agent etc.)</i></p>	<p>Payments for Agency commission (other than indenting commission):</p> <p><i>(except freight agent, travel agent, insurance agent, and securities- brokerage agent etc.)</i></p> <ul style="list-style-type: none"> - Agency commission of commercial trade agent and other business services agents ; (excluding other trade related services, freight agent, travel agent, etc) - Employment of overseas agents etc commission;
2738	Indenting commission:	<p><i>Remittances payment to abroad on account of</i></p> <ul style="list-style-type: none"> - Commission etc. payment by agents of importers/ indentors;
2739		
2740	Real estate services	<p>Payments for Real estate services:</p> <ul style="list-style-type: none"> - Real estate services involving own or leased property; <ul style="list-style-type: none"> -- rental or leasing services involving own or leased residential property, non-residential property; - Trade services of buildings; <ul style="list-style-type: none"> -- trade services of residential buildings, non-residential buildings, time-share properties, and vacant and subdivided land; - Real estate services on a fee or contract basis; <ul style="list-style-type: none"> -- residential property, non-residential property, and time-share property management services on a fee or contract basis; --- residential building sales, non-residential building sales, and sale of time-share properties on a fee or contract basis; --- land sales on a fee or contract basis;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		--- real estate appraisal services on a fee or contract basis;
2741		
2742		
2743	Import of samples :	<i>Remittances payment to abroad on account of</i> - sample value payment on behalf of import;
2744	Maintenance, repair(repairing/re-conditioning/ improvements) and installation (other than construction) services: <i>(except construction, transportation, telecommunication and computer maintenance and installation services.)</i>	Payments for Maintenance, repair(repairing/re-conditioning/ improvements) and installation (other than construction) services - Maintenance and repair services of fabricated metal products, machinery and equipments; - Maintenance and repair services commercial and industrial machinery and equipments; - Maintenance and repair services other machinery and equipments; - Repair services other goods; - Installation services of fabricated metal products, machinery and equipments; - Installation services commercial and industrial machinery and equipments; - Installation services other machinery and equipments; - Fabrication, erection and installation of facilities; - Any all other maintenance and repairing cost of machineries equipments of mills, factories and plants, etc - <i>Other Maintenance, repair (repairing/re-conditioning/ improvements) and installation services n.i.e.</i> - <i>Vendor or any other supervision charges or fees of machineries equipments;</i>
2745		
2746	Miscellaneous refund:	Payment of miscellaneous refund: - <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: -Travel arrangement and tour operator related services: -- Reservation services for convention centers, congress centers, exhibition halls; -- Tour operator services; -- Tourist guide services; -- Tourism promotion and visitor information services; - Support and operation services to electricity, gas, water and petroleum products distribution services: (except related transportation services, construction services and technical consulting services) -- Electricity transmission and distribution services (on fee or contract basis) ; -- Gas distribution services through mains (on fee or contract

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>basis)</p> <ul style="list-style-type: none"> -- Water distribution services through mains (on fee or contract basis) -- Steam, hot water and air conditioning supply (distribution services) through mains (on fee or contract basis) ; -- Water distribution services, <i>except through mains</i> (on fee or contract basis) ; -- Petroleum or other petroleum products supply (distribution services), <i>through mains</i> (on fee or contract basis) ; -- Petroleum or other petroleum products supply (distribution services), <i>except through mains</i> (on fee or contract basis) ; - Employment services; <ul style="list-style-type: none"> -- personnel search and referral services; -- labour/staff supply on a contract staffing, temporary staffing, long-term staffing etc. services; - Investigation and security services; - Inspection Fee, Arbitration Fee, Survey and Analysis Fee etc. <ul style="list-style-type: none"> -- investigation services; -- security consulting services; -- security system services; -- armoured car services; -- guard services; -- other security services; -- Cleaning services <ul style="list-style-type: none"> --- disinfecting and exterminating services; --- window cleaning, general cleaning services; --- building and specialized cleaning services; - Other support services; <ul style="list-style-type: none"> -- credit reporting services; -- collection agency services; -- telephone based call center and other support services; -- combined office administrative services; -- duplicating, mailing list compilation, mailing, document preparation and other specialized office support services; -- convention assistance , trade show assistance and organization services; -- landscape care and maintenance services; -- other information and support services n. i. e.; -- signboard or bill board installation services; -- Warranty claim services; - 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"> -- publishing, printing and reproduction services; <ul style="list-style-type: none"> --- publishing, on a fee or contract basis; --- publishing and reproduction services of recorded media, on a fee or contract basis; -- Moulding, pressing, stamping, extruding and similar plastic manufacturing services; on a fee or contract basis; -- Casting, forging, stamping and similar metal manufacturing

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>services;</p> <p>-- Materials recovery(recycling) services, on a fee or contract basis;</p> <p>--- metal waste and scrap recovery(recycling) services, on a fee or contract basis;</p> <p>--- non-metal waste and scrap recovery(recycling) services, on a fee or contract basis;</p> <p>- Beauty and physical well-being services;</p> <p>- Funeral, cremation and undertaking services;</p> <p>- Other miscellaneous services;</p> <p>- Domestic services;</p> <p>-- 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.</p>
2748		
2749		
28	Government goods and services n.i.e.:	<p>Government goods and services n.i.e. cover:</p> <p>(a) goods and services supplied by and to enclaves, such as embassies, military bases, and international organizations;</p> <p>(b) goods and services acquired from the host economy by diplomats, consular staff, and military personnel located abroad and their dependents; and</p> <p>(c) services supplied by and to governments and not included in other categories of services.</p> <p>Transactions of public corporations are not included, unless the other party is one of the specified types of institutions.</p> <p>Goods and services supplied by and to government and international organization enclaves</p> <p>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.</p> <p>(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)</p>
281	Bangladesh diplomatic missions and their attached offices :	Bangladesh diplomatic missions and their attached offices :
2810	Bangladesh diplomatic missions and their attached offices located in abroad:	<p>Bangladesh diplomatic missions and their attached offices located in abroad:</p> <p>Amount remitted to Bangladesh Diplomatic mission and their attached offices located in abroad:</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - 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) -- to meet their establishment expenses; -- to meet expatriate employees salaries; -- to meet related attached office or project expenses; -- acquisition of goods and services for joint military arrangements, peacekeeping forces, and other services -- 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:	<p>Payment to abroad by foreign diplomatic mission, and their attached offices or their agents located in Bangladesh:</p> <ul style="list-style-type: none"> - Surplus earnings payments or fund refund on account of visa fees or charges and other services provided by embassies, consulates and their agents; -- as well as their administrative payments on account of recovery of loans and advances to their employees; - Surplus earnings payments or fund refund of military units or bases, defense agencies; - Surplus earnings payments or fund refund of other official entities such as aid missions, foreign government tourism, information, and trade promotion offices; - 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	<p>Mutual agreement between foreign government or international organizations:</p> <p><i>(Technical assistance as grant is classified as current account)</i></p>	<p>Payments for Mutual agreement between foreign government or international organizations:</p> <ul style="list-style-type: none"> - Payments on provision of joint military arrangements and peace keeping forces; such as those of the U.N. and with foreign military technical assistance; - Payments for police-type services such as keeping order; - 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) - Other payments for as joint military agreements /arrangements ; - Payments on account of other services, such as those provided by the United Nations under mutual agreement;
282	Convertible Taka Account	<p>Convertible Taka Account:</p> <p>ADs may open convertible Taka accounts in the names of</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		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 Credits to convertible taka account and Debits to convertible taka account as per GFET Vol-1, chapter -14, section-1.
2820	Convertible Taka A/C of foreign missions and expatriate diplomatic personnel	Convertible Taka A/C of foreign missions and expatriate diplomatic personnel: - 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 and expatriate diplomatic personnel;
2821	Convertible Taka A/C of International Bodies and the expatriate employees: <i>(UN organizations, non-profit international bodies)</i>	Convertible Taka A/C of International Bodies and the expatriate employees: - 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 and expatriate employees;
2822	Convertible Taka A/C of non-resident business enterprises:	Convertible taka account of non-resident business enterprises: - 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 and the expatriate employees or their local agents in Bangladesh; - Foreign individuals working in different organizations located in Bangladesh;
2823		
283		
2830		
2831		
2832		
2833		
284		
2841		
2842		
285	Others	Others
2850	Import of foreign currency notes and coins	Import of foreign currency notes and coins: - 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: Funds transfer to abroad on account of - Opening of branches or subsidiary companies by a commercial

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>or industrial concern;</p> <ul style="list-style-type: none"> -- Payment to abroad for operating expenses or current Expenses of such offices opened in abroad by Bangladeshi commercial or industrial concern located in abroad; - Payment to abroad for operating expenses or current expenses of local agents in abroad of Bangladeshi companies located in abroad; - Payment to abroad for operating expenses or current expenses of Bangladeshi farms or construction projects or companies located in abroad; - Payment to abroad for operating expenses or current expenses of Bangladeshi shipping companies/ airlines/ Bangladesh Biman or related agents offices located in abroad; - 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	<p>Miscellaneous payments of government goods and services n.i.e to abroad:</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. 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>Miscellaneous payments of government goods and services n.i.e to abroad:</p> <ul style="list-style-type: none"> -Payment to abroad on account of government licenses, permits, and so forth; -- 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; -- government may provide some kind of certificate, or authorization, in return. <ul style="list-style-type: none"> --- 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 that it would otherwise not be obliged to do, the payments made should be treated as purchases of services from government; - Services supplied by and to governments should be classified to specific services (business services, health, etc.), if possible; - Administrative services of the government <ul style="list-style-type: none"> -- Overall government public services -- Public administrative services related to the provision of educational, health care, cultural and other social services, excluding social security services; -- Public administrative services related to the more efficient operation of business; -- Other administrative services of the government; - Public administrative services provided to the community as a

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>whole</p> <ul style="list-style-type: none"> -- Public administrative services related to external affairs, diplomatic and consular services abroad; -- Services related to foreign economic aid; -- Services related to foreign military aid; -- Military defence services; -- Civil defence services; -- Police and fire protection services; -- Public administrative services related to law courts ; -- Administrative services related to the detention or rehabilitation of criminals; -- Public administrative services related to other public order and safety affairs; <p>- Administrative services related to compulsory social security schemes</p> <ul style="list-style-type: none"> -- Administrative services related to sickness, maternity or temporary disablement benefit Schemes; -- Administrative services related to government employee pension schemes; old-age disability or survivors' benefit schemes, other than for government employees; -- Administrative services related to unemployment compensation benefit schemes; -- Administrative services related to family and child allowance programmes; -- other government services n.i.e.; <p>- Payment to abroad on account of miscellaneous refund of government goods and services;</p>
2856		
2857		
2858		
29	<p>MANUFACTURING SERVICES ON PHYSICAL INPUTS OWNED BY OTHERS:</p> <p><i>(All CMT basis export and import should be reported shall be reported in this code)</i></p>	<p>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.</p>
291	<p>Goods for Processing (with no change of ownership to the processor):</p> <p><i>(All CMT basis export and import should be reported shall be reported in this code)</i></p>	<p>Goods for Processing (with no change of ownership to the processor)</p> <p>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) .</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
2910	Goods for processing in the reporting economy - goods received from abroad (Dr.):	<p>Goods received from abroad for Processing (Dr.): Gross value of goods payment for processing (goods payment from abroad before processing) with no change of ownership to the processor. [Calculation: FOB value of goods i.e. import for processing]</p> <ul style="list-style-type: none"> - Manufacturing services on physical inputs owned by others: <ul style="list-style-type: none"> -- Food, beverage and tobacco manufacturing services; -- Textile, wearing apparel and leather manufacturing services; -- Wood and paper manufacturing services; -- Petroleum, vegetable oil, chemical and pharmaceutical product manufacturing/refining services; -- Rubber, plastic and other non-metallic mineral product manufacturing services; -- Basic metal manufacturing services; -- Fabricated metal product, machinery and equipment manufacturing services; -- Transport equipment manufacturing services; -- Other manufacturing services;
2911	Goods for Processing abroad – goods return from abroad (Dr.):	<p>Goods returned from abroad after processing (Dr.) Gross value of goods dispatched after processing (goods transfer to abroad after processing) with no change of ownership to the processor. [Calculation: FOB value+ CMT value of goods i.e. CMT basis import after processing]</p> <ul style="list-style-type: none"> - Manufacturing services on physical inputs owned by others: <ul style="list-style-type: none"> -- Food, beverage and tobacco manufacturing services; -- Textile, wearing apparel and leather manufacturing services; -- Wood and paper manufacturing services; -- Petroleum, vegetable oil, chemical and pharmaceutical Product manufacturing/refining services; -- Rubber, plastic and other non-metallic mineral product manufacturing services; -- Basic metal manufacturing services; -- Fabricated metal product, machinery and equipment manufacturing services; -- Transport equipment manufacturing services; -- 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 - Division - Groups - Reporting 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 receipts 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, foreign governments, or commercial enterprises</i>) their employer-employee relationship may not always be clear.</p>
30	Compensation of employees:	<p>Compensation of employees has three main components:</p> <p>a) Wages and salaries in cash; Basic wage and salaries; extra pay for overtime, night work,</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>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; 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. - benefits in kind should be valued at the market equivalent price; - employee stock options (ESQ) are a way of paying wage and salaries in kind; and</p> <p>c) Employers’ social contributions. 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>Cross-border employees, seasonal or other short-term workers (less than one year)</p> <p>a) Wages and salaries in cash; - basic wage and salaries; - extra pay for overtime, night work, and weekend work; - cost of living allowances, local allowances, and expatriation allowances; - bonuses; stock dividends - 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; - 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. -- benefits in kind should be valued at the market equivalent price; -- employee stock options (ESQ) are a way of paying wage and salaries in kind;</p> <p>Local staff of embassies, international organizations, consulates, military bases, other institutional entities or commercial enterprises etc.</p> <p>a) Wages and salaries in cash; - basic wage and salaries; - extra pay for overtime, night work, and weekend work; - cost of living allowances, local allowances, and expatriation allowances; - bonuses; stock dividends - annual supplementary pay, such as ‘thirteenth month’ pay;</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - allowances for transportation to and from work; - holiday pay for official holidays or annual holidays; - housing allowances; b) Wages and salaries in kind; - 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. -- benefits in kind should be valued at the market equivalent price; -- employee stock options (ESQ) are a way of paying wage and salaries in kind; <p>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.</p> <ul style="list-style-type: none"> a) Wages and salaries in cash; - basic wage and salaries; - extra pay for overtime, night work, and weekend work; - cost of living allowances, local allowances, and expatriation allowances; - bonuses; stock dividends - 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; b) Wages and salaries in kind; - 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. -- benefits in kind should be valued at the market equivalent price; -- employee stock options (ESQ) are a way of paying wage and salaries in kind; <p><i>Compensation of employees is recorded gross, before taxes and other expenses incurred in the economy where the 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></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,</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		(b) Portfolio investment income and (c) Other investment income.
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: i) Dividends; ii) Reinvestment earning; iii) Interest; Dividend: Dividends are the distributed earnings allocated to the owners of equity for placing funds at the disposal of corporations.</p> <p>Withdrawals from income of quasi-corporations: 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>Reinvestment earning: 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>Interest: 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 debt payables.</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
401	Income on equity and investment fund share	<p>Income on equity:</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>Income on investment fund share:</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	<i>Dividends and distributed branch profits & withdrawals from income of quasi-corporations of Telecommunication sectors:</i>	<p><i>Dividend and distributed branch profits of direct investor in direct investment enterprises</i></p> <p>- Direct investors in direct investment enterprises: [Income of non-resident direct investor from resident direct investment enterprise]</p> <p>-- <i>Income on equity other than investment fund shares;</i></p> <p>--- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern;</p> <p>--- Withdrawals from income of quasi-corporations including distributed branch profits;</p> <p>--- Distributed branch profits;</p> <p>--- Reinvested earnings;</p> <p>-- <i>Income on investment fund shares;</i></p> <p>--- Dividends;</p> <p>--- Reinvested earnings;</p> <p>- Direct investment enterprises in direct investors(reverse investment):</p> <p>[Income of non-resident direct investment enterprise from resident direct investor i.e. income from reverse investment]</p> <p>-- <i>Income on equity other than investment fund shares;</i></p> <p>--- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern;</p> <p>--- Withdrawals from income of quasi-corporations including distributed branch profits;</p> <p>--- Distributed branch profits;</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p> --- Reinvested earnings; -- <i>Income on investment fund shares</i>; --- Dividends; --- Reinvested earnings; - Between fellow enterprises: [Income of non- resident direct investment enterprise from resident fellow enterprise] -- <i>Income on equity other than investment fund shares</i>; --- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern; --- Withdrawals from income of quasi-corporations including distributed branch profits; --- Distributed branch profits; --- Reinvested earnings; -- <i>Income on investment fund shares</i>; --- Dividends; --- Reinvested earnings; </p>
4011	<p> <i>Dividends and distributed branch profits & withdrawals from income of quasi-corporations of Oil, Gas, Mineral and power sectors:</i> <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> - Direct investors in direct investment enterprises: [Income of non-resident direct investor from resident direct investment enterprise] -- <i>Income on equity other than investment fund shares</i>; --- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern; --- Withdrawals from income of quasi-corporations including distributed branch profits; --- Distributed branch profits; --- Reinvested earnings; -- <i>Income on investment fund shares</i>; --- Dividends; --- Reinvested earnings; - Direct investment enterprises in direct investors(reverse investment): [Income of non-resident direct investment enterprise from resident direct investor i.e. income from reverse investment] -- <i>Income on equity other than investment fund shares</i>; --- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern; --- Withdrawals from income of quasi-corporations including distributed branch profits; --- Distributed branch profits; --- Reinvested earnings; </p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>-- <i>Income on investment fund shares</i>; --- Dividends; --- Reinvested earnings; - Between fellow enterprises:</p> <p>[Income of non- resident direct investment enterprise from resident fellow enterprise]</p> <p>-- <i>Income on equity other than investment fund shares</i>; --- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern; --- Withdrawals from income of quasi-corporations including distributed branch profits; --- Distributed branch profits; --- Reinvested earnings; -- <i>Income on investment fund shares</i>; --- Dividends; --- Reinvested earnings;</p>
4012	<p><i>Dividends</i> and distributed branch profits & withdrawals from income of quasi-corporations of Garments and textile sectors:</p>	<p><i>Dividend and distributed branch profits of direct investor in direct investment enterprises</i></p> <p>- Direct investors in direct investment enterprises: [Income of non-resident direct investor from resident direct investment enterprise]</p> <p>-- <i>Income on equity other than investment fund shares</i>; --- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern; --- Withdrawals from income of quasi-corporations including distributed branch profits; --- Distributed branch profits; --- Reinvested earnings; -- <i>Income on investment fund shares</i>; --- Dividends; --- Reinvested earnings;</p> <p>- Direct investment enterprises in direct investors(reverse investment):</p> <p>[Income of non-resident direct investment enterprise from resident direct investor i.e. income from reverse investment]</p> <p>-- <i>Income on equity other than investment fund shares</i>; --- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern; --- Withdrawals from income of quasi-corporations including distributed branch profits; --- Distributed branch profits; --- Reinvested earnings; -- <i>Income on investment fund shares</i>;</p>

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

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>--- Dividends; --- Reinvested earnings; - Between fellow enterprises:</p> <p>[Income of non- resident direct investment enterprise from resident fellow enterprise]</p> <p>-- <i>Income on equity other than investment fund shares</i>; --- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern; --- Withdrawals from income of quasi-corporations including distributed branch profits; --- Distributed branch profits; --- Reinvested earnings; -- <i>Income on investment fund shares</i>; --- Dividends; --- Reinvested earnings;</p>
4014	<p><i>Dividends</i> and distributed branch profits & withdrawals from income of quasi-corporations of all other sectors:</p>	<p><i>Dividend and distributed branch profits of direct investor in direct investment enterprises</i></p> <p>- Direct investors in direct investment enterprises: [Income of non-resident direct investor from resident direct investment enterprise]</p> <p>-- <i>Income on equity other than investment fund shares</i>; --- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern; --- Withdrawals from income of quasi-corporations including distributed branch profits; --- Distributed branch profits; --- Reinvested earnings; -- <i>Income on investment fund shares</i>; --- Dividends; --- Reinvested earnings;</p> <p>- Direct investment enterprises in direct investors(reverse investment):</p> <p>[Income of non-resident direct investment enterprise from resident direct investor i.e. income from reverse investment]</p> <p>-- <i>Income on equity other than investment fund shares</i>; --- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern; --- Withdrawals from income of quasi-corporations including distributed branch profits; --- Distributed branch profits;</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>--- Reinvested earnings; -- <i>Income on investment fund shares</i>; --- Dividends; --- Reinvested earnings; - Between fellow enterprises:</p> <p>[Income of non- resident direct investment enterprise from resident fellow enterprise]</p> <p>-- <i>Income on equity other than investment fund shares</i>; --- Dividends or profits of subsidiary or associate companies by a commercial or industrial concern; --- Withdrawals from income of quasi-corporations including distributed branch profits; --- Distributed branch profits; --- Reinvested earnings; -- <i>Income on investment fund shares</i>; --- Dividends; --- Reinvested earnings;</p>
403		
4030		
4031		
404	Income on Debt : Interest;	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.
4040	Interest (income on debt instruments):	<p>Interest income on debt: Short-term</p> <p>- Direct investors in direct investment enterprises:</p> <p>[Interest payment by non-resident direct investor from resident direct investment enterprise]</p> <p>- Interest on short-term intra-company loan; - Interest on short-term debt securities;</p> <p>- Interest on long-term intra-company loan; - Interest on long-term debt securities;</p> <p>- Direct investment enterprises in direct investors(reverse investment):</p> <p>[Interest payment by non- resident direct investment enterprise</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>from resident direct Investor i.e. income from reverse investment]</p> <ul style="list-style-type: none"> - Interest on short-term intra-company loan; - Interest on short-term debt securities; - Interest on long-term intra-company loan; - Interest on long-term debt securities; - Between fellow enterprises: <p>[Interest payment by non- resident direct investment enterprise from resident fellow enterprise]</p> <ul style="list-style-type: none"> - Interest on short-term intra-company loan; - Interest on short-term debt securities; - Interest on long-term intra-company loan; - Interest on long-term debt securities;
41	Portfolio Investment income	<p>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.</p> <p>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.</p> <p>Classification of portfolio investment income:</p> <p>(a) General Government:</p> <ul style="list-style-type: none"> • <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> <p>(b) Deposit-taking corporations except central bank:</p> <ul style="list-style-type: none"> • <i>Banks, NBDCS, building societies; or friendly society, and credit unions.</i> <p>(c) Other financial corporations</p> <ul style="list-style-type: none"> - <i>non-depository institutions (public and private);</i> <p>(d) Non-financial corporations;</p> <ul style="list-style-type: none"> - <i>Public sector corporations, Private industrial units;</i> <p>(e) Households and NPISHs:</p> <ul style="list-style-type: none"> - <i>individuals non-profit institutions and others ;</i>
411	Dividends on equity (except bonus share) excluding investment fund shares:	Dividends on equity (except bonus share) excluding investment fund shares;
4110	<p>General government:</p> <p><i>(Central Government, semi-government, Autonomous bodies,</i></p>	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

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	<i>State and Local Authorities)</i>	fund shares) to foreign investors. - Dividends on equity excluding investment fund shares; (excluding bonus share); --- Dividends; --- Reinvested earnings;
4111	Deposit taking corporations: <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. - Dividends on equity excluding investment fund shares; (excluding bonus share); --- Dividends ; --- Reinvested earnings;
4112	Other financial corporations of other sectors: <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. - Dividends on equity excluding investment fund shares; (excluding bonus share); --- Dividends; --- Reinvested earnings;
4113	Non- financial corporations, households and NPISHs of other sectors: <i>(a) Non-financial corporations; - Public sector corporations, Private industrial units; (b) Households and NPISHs: - 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.. - Dividends on equity excluding investment fund shares; (excluding bonus share); --- Dividends; --- Reinvested earnings;
412	Investment income attributable to investment fund shareholders (except bonus share);	Investment income attributable to investment fund shareholders (except bonus share);
4120	General government: <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.

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		- Investment income attributable to investment fund shareholders (excluding bonus share); --- Dividends; --- Reinvested earnings;
4121	Deposit taking corporations: <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. - Investment income attributable to investment fund shareholders: (excluding bonus share); --- Dividends; --- Reinvested earnings;
4122	Other financial corporations of other sectors: <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. Income on equity and investment fund share: (excluding bonus share); --- Dividends; --- Reinvested earnings;
4123	Non-financial corporations, households and NPISHs of other sectors: <i>(a) Non-financial corporations; - Public sector corporations, Private industrial units; (b) Households and NPISHs: - 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. Income on equity and investment fund share: (excluding bonus share); --- Dividends; --- Reinvested earnings;
414	Short-term interest (Income on portfolio debt securities):	Short-term interest (Income on portfolio debt securities):
4140	General government: <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. Interest on short-term; (debt securities held by foreign investors) -- Interest on bonds; -- 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 - Division - Groups - Reporting classes code	Short description	Explanatory note
	<i>(Banks, NBDCS, building societies; or friendly society, and credit unions)</i>	Interest on short-term; (debt securities held by foreign investors) -- Interest on bonds; -- Interest on debentures and notes;
4142	Other financial corporations of other sectors: <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. Interest on short-term; (debt securities held by foreign investors) -- Interest on bonds; -- Interest on debentures and notes;
4143	Non-financial corporations, households and NPISHs of other sectors: <i>(a) Non-financial corporations; - Public sector corporations, Private industrial units; (b) Households and NPISHs: - individuals non-profit institutions and others ;</i>	Interest on short-term bonds, debentures and notes paid by non-financial corporation entities to foreign investors. Interest on short-term; (debt securities held by foreign investors) -- Interest on bonds; -- Interest on debentures and notes;
415	Long-term interest (Income on portfolio debt securities):	Long-term interest (Income on portfolio debt securities):
4150	General government: <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. Interest on long-term; (debt securities held by foreign investors) -- Interest on bonds; -- Interest on debentures and notes;
4151	Deposit taking corporations: <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. Interest on long-term; (debt securities held by foreign investors) -- Interest on bonds; -- Interest on debentures and notes;
4152	Other financial corporations of other sectors: <i>(Non-depository institutions</i>	Interest on short-term foreign bonds, debentures and notes paid by other financial corporation entities to foreign investors . Interest on long-term;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	<i>(public and private sectors)</i>	(debt securities held by foreign investors) -- Interest on bonds; -- Interest on debentures and notes;
4153	Non-financial corporations, households and NPISHs of other sectors: <i>(a) Non-financial corporations; - Public sector corporations, Private industrial units; (b) Households and NPISHs: - individuals non-profit institutions and others ;</i>	Interest on long-term foreign bonds, debentures and notes paid by non-financial corporation entities to foreign investors. Interest on long-term; (debt securities held by foreign investors) -- Interest on bonds; -- Interest on debentures and notes;
42	Other Investment Income	<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. 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 quality 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.. Other investment income: (a) General Government: • Central Government, semi-government, Autonomous bodies, State and Local Authorities (b) Deposit-taking corporations except central bank: • Banks, NBDCS, building societies; or friendly society, and credit unions. (c) Other financial corporations -non-depository institutions (public and private); (d) Non-financial corporations; - Public sector corporations, Private industrial units; (e) Households and NPISHs: - individuals non-profit institutions and others ;</i>
420	Short-term interest of other investment:	Short-term interest of other investment;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
4201	General government: <i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>	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. Interest on short-term; -- Interest on deposits or investment in deposits; -- Interest on loans(all type short-term); -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on SDR allocations; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans;
4202	Deposit taking corporations: <i>(Banks, NBDCS, building societies; or friendly society, and credit unions)</i>	Interest (including discount) accrued on short-term loans, on deposits and on other commercial and financial claims paid by deposit taking corporation entities to non-resident investors. Interest on short-term; -- Interest on deposits or investment in deposits or nostra placement; -- Interest on loans(all type short-term); -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans;
4203	Other financial corporations of other sectors: <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. Interest on short-term; -- Interest on deposits or investment in deposits; -- Interest on loans(all type short-term); -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Irregular income such as excess amount of interest and commission/charges etc. -- Interest on trade credit and advances; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans;
4204	Non-financial corporations, households and NPISHs of other sectors: <i>(a) Non-financial corporations; - Public sector corporations,</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. Interest on short-term;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	<i>Private industrial units; (b) Households and NPISHs: - individuals non-profit institutions and others ;</i>	-- Interest on deposits or investment in deposits; -- Interest on loans including short-term suppliers' credit; -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Irregular income such as excess amount of interest and commission/charges etc. -- Interest on trade credit and advances; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans;
4205	Interest of buyers' credit: <i>(Non-financial corporations; - Public sector corporations, Private industrial units)</i>	- Interest paid on account of short-term buyers' credit by public sector (such as BPC) of non-financial corporations to non-resident financier or lender; - 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: <i>(Non-financial corporations; - Public sector corporations, Private industrial units)</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.
421	Long-term interest of other investment:	Long-term interest of other investment
4210	General government : <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. Interest on long-term; -- Interest on deposits or investment in deposits; -- Interest on loans(all type long-term); -- Interest on suppliers' credit; -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on SDR allocations; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans;
4211	Deposit taking corporations : <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. Interest on long-term;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		-- Interest on deposits or investment in deposits; -- Interest on loans(all type long-term); -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans;
4212	Other financial corporations of other sectors: <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. Interest on long-term; -- Interest on deposits or investment in deposits; -- Interest on loans(all type long-term); -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans;
4213	Non-financial corporations, households and NPISHs of other sectors: <i>(a) Non-financial corporations; - Public sector corporations, Private industrial units; (b) Households and NPISHs: - individuals non-profit institutions and others ;</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 . Interest on long-term; -- Interest on deposits or investment in deposits; -- Interest on loans(excluding suppliers' credit and long-term buyers' credit); -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans;
4214	Interest of suppliers' credit and long-term buyers' credit: <i>(Non-financial corporations)</i>	Interest paid on account of long-term suppliers' credit: - Interest paid by non-financial corporations to non-resident suppliers'; Interest paid on account of long-term buyers' credit: - Interest paid by non-financial corporations to non-resident financier or lender;
422	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
4220	Investment income attributable	Investment income attributable to policy holders, in insurance,

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	to policy holders, in insurance, pension schemes and standardized guarantee schemes:	pension schemes and standardized guarantee schemes - Investment income attributable to policy holders, in insurance, pension schemes and standardized guarantee schemes; -- Interest or any other income;
423	Withdrawals from income of quasi-corporations:	Withdrawals from income of quasi-corporations
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> -- Dividends; -- Withdrawals from income of quasi-corporations; - 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). -- Dividends; -- Reinvested earning;
43	Other Primary Income	Other Primary Income
431	Other Primary Income	Other Primary Income i) Rent; ii) Taxes on production and imports; iii) Subsidies
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> <i>Remittances payment to abroad on account of</i> - Right to use land or another natural resource is provided on a short- term, nontransferable basis classified as rent; -- Payment to abroad on account of rent for the use of land extracting mineral deposits; -- Payment to abroad on account of rent for the use of other subsoil assets; -- Payment to abroad on account of rent for the use of fishing, forestry, grazing rights; -- Payments by government of rent on land without building (<i>e.g. for military base</i>) -- Payment to abroad on account of rent for the use of land and structures; (<i>a single payment</i>); -- 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>); -- Payment to abroad on account of rent for use of land for long periods by resident enterprises to nonresident;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- Payment to abroad on account of vacation homes or flats rent to nonresidents; - Other rent related services: <ul style="list-style-type: none"> -- Payment to abroad on account of vacation homes i.e. house rent or flats rent etc. to nonresidents; -- Payment to abroad on account of official space rent for short or long period of time to nonresidents; -- 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;
4311	<p>Taxes on production and on exports or imports:</p> <p>(Excluding taxes on income and wealth)</p>	<ul style="list-style-type: none"> - Taxes on products and production; (<i>which are payable per unit of a good or services</i>) <ul style="list-style-type: none"> -- payment to abroad on account of value added tax (VAT) -- payment to abroad on account import duties; -- payment to abroad on account export taxes, and excise; -- payment to abroad on account cross-border taxes on products and production - Miscellaneous claims like refund of export or import Duties; - Other taxes on production; <ul style="list-style-type: none"> -- payment to abroad on account payroll taxes; -- payment to abroad on account recurrent taxes on buildings and land; -- payment to abroad on account taxes on business licenses; -- payment to abroad on account customs duties paid by residents on products to nonresident; -- payment to abroad on account 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>) -- payment to abroad on account tourist landing fees or taxes; -- payment to abroad on account taxes on tickets sold by foreign government sponsored lotteries;
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"> - Subsidies on products and productions; <ul style="list-style-type: none"> -- Payment to abroad on account of subsidies on VAT, import duties, export taxes, excise etc.; -- Payment to abroad on account of subsidies of cross-border on products and production; - Other subsidies ; <ul style="list-style-type: none"> -- Payment to abroad on account of other subsidies n.i.e. -- Reimbursed any other subsidies;

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 - Division - Groups - Reporting classes code	Short description	Explanatory note
5	CURRENT TRANSFER	CURRENT TRANSFER 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. The international accounts classify the following types of current transfers. A) Personal transfers; B) Other current transfers; i) current taxes on income, wealth, etc., ii) social contributions, iii) social benefits, iv) net nonlife insurance premiums, v) nonlife insurance claims, vi) current international cooperation, and vii) Miscellaneous current transfers.
50	GENERAL GOVERNMENT:	General Government: - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i> The international accounts classify the following types of current transfers under general government: i) current taxes on income, wealth, etc., ii) social contributions, iii) social benefits, iv) current international cooperation, and v) Miscellaneous current transfers.
501	Grants or aid in cash or kind : (Current International Cooperation of general government)	Current International Cooperation: Current international cooperation consists of current transfers in cash or in kind between the governments of different countries or between governments and international organizations. Grants or aid in cash or kind; 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;
5010	Foreign grants or aid, and donations:	<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,</i>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	(Current International Cooperation of general government excluding project grants which reported capital transfers):	<i>clothing, blankets, medicines, and so forth;</i> Remittances payment to abroad by Bangladesh government on account of; - Emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth; -- Food grants, commodity grants etc; -- So forth; - Grants and donations of a current nature not included elsewhere are regarded as current transfers; - Refund of Grants and donations of a current nature;
5011		
502	Technical assistance : (Current International Cooperation of general government)	Technical assistance : (<i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>) 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. (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.
5020	Technical assistance and scholarship : (Current International Cooperation of general government) (Technical assistance that is tied to or part of capital project)	Remittances payment to abroad which - 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; - Funding of technical assistance (excluding technical assistance that is tied to or part of capital projects); - Also included is technical assistance supplied in kind; - 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> ; - 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	Others Transfers: (General government : <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>)	Others Transfers: i) current taxes on income, wealth, etc., ii) social contributions, iii) social benefits, and iv) Miscellaneous current transfers.
5030	Current taxes on income, wealth, etc. under general	Payment to abroad on account of; - Taxes levied on the income earned paid by <i>general government</i>

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

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	(Current International Cooperation of general government)	cash etc. ; JDR grants refund: - Unutilized JDR Grants refund which payment as a grant of Japan Debt. Relief (JDR) for import of commodities;
5034	Social contributions: (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> - Social contributions which payable by border, seasonal, and other short-term workers' -- 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; - Social contributions which payable by other than border, seasonal, and other short-term workers' -- 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: (General government : <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>)	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> Payment to abroad on account of; - Social benefits include benefits payable under social security and pension schemes; - Pension and non-pension benefits regarding events or circumstances such as sickness, unemployment, housing, and education, may be cash or kind; - Social benefits payable to households;
5036		
5037	Current transfers to Nonprofit Institution Serving Households (NPISHs): (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 ; - 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; - 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; - So forth whether made on a regular or occasional basis payment by resident NPISHs to foreign government or international bodies other than international bodies; - Donations, and so forth payment by resident NPISHs to foreign government or international bodies;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
5038	Other miscellaneous current transfers of general government: (Central Government, semi-government, Autonomous bodies, State and Local Authorities)	Payment to abroad on account of - Fines and penalties imposed on institutional units by courts of law or other government bodies; - 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; (Major compensation payments for extensive damages (e.g. oil spillages or side effects of pharmaceutical products) are treated as capital transfers.) - 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) - Others: -- 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; - Payment on account of research and development related grants or donations , subscriptions etc.;
5039		
5040		
51	Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs)	(a) <i>Financial corporations: Non-depository institutions (public and private)</i> (b) <i>Non-financial corporations;</i> - <i>Public sector corporations, Private industrial units;</i> (c) <i>Households and NPISHs:</i> - <i>individuals non-profit institutions and others ;</i> The international accounts classify the following types of current transfers under financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs): A) Personal transfers; B) Other current transfers; i) current taxes on income, wealth, etc., ii) social contributions, iii) social benefits, iv) net nonlife insurance premiums, v) nonlife insurance claims, vi) current international cooperation, and vii) Miscellaneous current transfers.
511	Personal Transfers	Personal Transfers: 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 :

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<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 (<i>irrespective of whether they are related or unrelated individuals</i>).</p> <p>(c) <i>Workers' remittances are current transfers made by employees to residents of another economy. They are included as a supplementary item.</i></p> <p>(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.</p>
5110	Workers' remittances of foreign national working in Bangladesh:	<p>Workers' remittances: (<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> <p>- Remittances transfer to abroad by foreign national working in Bangladesh at different enterprises or organizations or institutions (<i>net salary and allowances</i>);</p>
5111	Other personal remittances other than workers' remittances:	<p>(a) Other personal remittances other than workers' remittances :</p> <p>- 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;</p> <p>-- pension funds at regular intervals after the initial lump sum payment by employer from retirement benefits;</p> <p>- Remittances transfer to abroad by foreign individuals on account of purchase flats, plots, investment in landed properties, securities, etc in favour of legal authorities;</p> <p>(b) Others:</p> <p>- Sale proceeds of real assets transfer to abroad such as household articles and real estates by foreign or resident individuals or others;</p> <p>- 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;</p> <p>- Remittances transfer to abroad by foreign individuals (withdrawal from his or her account) to his or her another account;</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		- Remittances payment abroad as gift to relative or friends by foreign national;
5112	Other personal remittances transfer to abroad other than foreign national	-Remittances transfer to abroad by nonresident Bangladeshi (withdrawal from his or her account) to his or her another account; - Remittances transfer to abroad by resident individuals for maintenance of family members (dependent parents, spouses and children <i>except foreign born wives or husbands of Bangladesh nationals</i>) - Remittances allowed to Bangladeshi emigrants; - Remittances payment abroad as gift to relative or friends by Bangladeshi national;
512	Other current transfers: (Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs))	Other current transfers consist: i) current taxes on income, wealth, etc., ii) social contributions, iii) social benefits, iv) net nonlife insurance premiums, v) nonlife insurance claims, vi) current international cooperation, and vii) Miscellaneous current transfers.
5120		
5121	Private grants and donations: (<i>Miscellaneous current transfers to NPISHs</i>)	Private grants or aid and donations , and so forth whether made on a regular or occasional basis; - Grants or donations payment to abroad on account of churches, religious bodies and philanthropic organizations or nonresident NPISHs by resident institutional units; - Other grants; donations (e.g. donation for relief works); payment to abroad by resident NPISHs to nonresident institutional units; - so forth; payment to abroad by resident NPISHS to nonresident institutional units; - Remittance payment to abroad which sent by resident individuals to nonresident individuals as a gift nature in cash; - Gifts and donation of a current nature not included elsewhere are regard as current transfers;
5122	Subscriptions and membership fees: (<i>Miscellaneous current transfers to NPISHs</i>)	Membership dues, subscriptions , and so forth whether made on a regular or occasional basis; -- Membership dues (<i>made on a regular or occasional basis</i>) payment by resident NPISHS to nonresident institutional units; -- subscriptions (<i>made on a regular or occasional basis</i>) payment by resident NPISHS to nonresident institutional units; -- so forth whether made on a regular or occasional basis payment by resident NPISHS to nonresident institutional units; -- Subscriptions of media services such as Reuter monitor, and EWIFT etc. payment by resident NPISHS to nonresident institutional units; -- Membership dues or subscriptions to market profit or non-profit organizations serving businesses; <i>such as chambers of</i>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p><i>commerce or trade associations</i> payment by resident NPISHS to nonresident institutional units;</p> <p>-- Membership fees to foreign professional and scientific institutions, both for individual and corporate payment by resident NPISHS to nonresident institutional units;</p> <p>-- Any other subscriptions as made on regular or occasional basis n.i.e payment by resident NPISHS to nonresident institutional units;</p> <p>- Any fees or charges to published in foreign journals and newspapers etc.</p>
5123	<p>Other miscellaneous current transfers:</p> <p>(Financial corporations, non-financial corporations, households and nonprofit institution serving households (NPISHs))</p>	<p><i>Other miscellaneous current transfers:</i></p> <p>-- Fines and penalties imposed on institutional units by courts of law or other non-government bodies;</p> <p>-- Compensation for injury to persons or damage to property caused by the former that are not settled as payments of nonlife insurance claims;</p> <p>-- ex gratia payments made by non-government units or NPISHs in compensation for injuries or damages caused by natural disasters;</p> <p>(excluding major compensation payments for extensive damages e.g. oil spillages or side effects of pharmaceutical products are treated capital transfers)</p> <p>-- Compensation for any all other purposes such as exporter and importer relationship for development of business, industries etc;</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>-- Any other miscellaneous current transfers n.i.e such as compensation of industrial sectors paid foreign buyers' etc.;</p> <p><i>By convention, current transfers between households with regard to lotteries and other gambling are included other miscellaneous current transfer.</i></p> <p>- Lotteries and other gambling:</p> <p>-- Payment of the lump sum as a sale of an annuity;</p> <p>- Payment on account of research and development related grants or donations , subscriptions etc.;</p>
5124	<p>Technical assistance and scholarship:</p> <p>(Current International Cooperation : Financial corporations, non-financial corporations, households and NPISHs)</p>	<p>Remittances payment to abroad which:</p> <p>- 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;</p> <p>- 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,</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	(Technical assistance that is tied to or part of capital project)	households and Nonprofit Institution Serving Households (NPISHs)) - Also included is technical assistance supplied in kind to financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs)); - Rewards of participants in seminars; - Other assistance for development of human resources etc; - 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> ;
5125		
5126	Reversal entry	Reversal entry: - Cancellation of the inward remittance as an outward remittance on TM form.
5127	Back to Back currency transactions	Back to Back currency transactions: - 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.: (Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs))	Payment to abroad on account of - Taxes levied on the income earned by nonresidents from the provision of their labor or financial assets payment to abroad ; - Taxes on capital gains arising from assets of nonresidents payment to abroad; - 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; - Taxes on income and capital gains from financial assets can be payable by ; -- payment by resident NPISHs to nonresident institutional units or corporations; -- payment by resident NPISHs to nonresident nonprofit institutional units; - Taxes on interest and dividends payment by resident NPISHs to nonresident institutional units or individuals ; - Taxes on financial transactions payment by resident NPISHs to nonresident institutional units; (<i>such as taxes on issue, purchase, and sale of securities</i>) - Tax refunds; (<i>refunds of taxes to taxpayers are treated as negative taxes</i>) - Any other taxes on income and wealth, etc. - Any fines or penalties on the late payment of taxes;
5129	Social contributions: (Financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (Social contributions <i>imposed, controlled, and financed by resident NPISHs on behalf of its employees included compensation of employees, and cross-border employees;</i> - Payment by resident NPISHs from nonresident institutional units for contributions to social security, social insurance

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	NPISHs))	schemes, pension schemes, funded and unfunded pension schemes, etc.;
5130	Social benefits: (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> - Payment by resident NPISHs from nonresident institutional units for social benefits include benefits payable under social security and pension schemes; - 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; - Payment by resident NPISHs from nonresident institutional units for social benefits payable to households;
5131	Annual or other regular contributions: (Current International Cooperation)	Annual or regular contributions paid by member financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (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 - Subscription to international organizations -- 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>); -- Regular transfers made as mater 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>this code use only BOP, statistics department, Bangladesh Bank</i>)	- <i>Net nonlife insurance premiums are derived from total nonlife insurance premiums and premium supplements after deducting the service charges;</i> - <i>Net nonlife reinsurance premiums are derived from total nonlife reinsurance premiums and premium supplements after deducting the service charges;</i> - <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>this code use only BOP, statistics department, Bangladesh Bank</i>)	- <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> - <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 - Division - Groups - Reporting 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.
60	Capital transfer of general government:	General Government: - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i> Capital transfer of general government consists of components: i) debt forgiveness and ii) other capital transfers.
601	Debt forgiveness of general government:	<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: (<i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>)	Debt forgiveness: - Cancels or forgives all or part of the principal amount outstanding, including interest arrears;
602	Other capital transfer of general government: (<i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>)	Other capital transfer consist: (a) Investment grants : <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> (b) Nonlife Insurance Claims: (c) One-off guarantees and other debt assumption: <i>One-off guarantees occur in situations in which the conditions of the loan or of the security that is guaranteed are so</i>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p><i>particular that is not possible for the degree of risk associated with it to be calculated with any degree of precision.</i></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 means that one party takes on the liability of another party.</i></p> <p><i>Debt assumption where the assumer is not a guarantor.</i></p> <ul style="list-style-type: none"> • <i>If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i> • <i>If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i> <p>(d) Taxes:</p> <p>- Capital levies; <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> <p>- Taxes on capital transfers; <i>(These consist of taxes on the values of assets transferred between institutional units.)</i></p> <p>(e) Other capital transfers:</p>
6020	Investment grants of general government: <i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>	<p><i>Investment grants in cash:</i></p> <ul style="list-style-type: none"> -- Project grants such as large construction investment projects; -- Investment grants as direct investor; -- Reimbursement of project grants; -- Any other project grants n.i.e. ;
6021	Nonlife Insurance Claims: <i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>	<p>Nonlife Insurance Claims:</p> <ul style="list-style-type: none"> -- Exceptionally large nonlife insurance claims;
6022	Capital Taxes of general government: (excluding taxes on income and wealth, etc) <i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>	<p>Capital Taxes:</p> <ul style="list-style-type: none"> - Capital levies; <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> - Taxes on capital transfers; <i>(These consist of taxes on the values of assets transferred between institutional units. They do not include taxes on sales of assets)</i> -- Inheritance taxes; <i>(excluding taxes on sales of assets)</i> <ul style="list-style-type: none"> --- Death taxes (death duties); --- Gift taxes;
6023	Other capital transfers n.i.e. of general government:	<p><i>Other capital transfers n.i.e.:</i></p> <ul style="list-style-type: none"> - Major non-recurrent payments in compensation for extensive

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	<i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>	<p>damages or serious injuries not covered by insurance policies (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);</p> <p>- Large gifts and inheritances(legacies), including those to nonprofit institutions; (these capital transfers could be made under wills or when donor is still living)</p> <p>- Exceptionally large donations by households or enterprises to nonprofit institutions to finance gross fixed capital formation;</p> <p>-- gifts to universities to cover the costs of building new residential colleges, libraries, and laboratories;</p> <p>- Cash grants from donor governments or multilateral financial institutions to the debtor economy to be used to repay debt;</p> <p>- A capital contribution to an international organization or nonprofit institution ; (if it does not give rise to equity for the provider of the contribution)</p> <p>- Reimbursement of project grants;</p>
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>-- Debt assumption where the assumer is not a guarantor.</p> <ul style="list-style-type: none"> • <i>If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i> • <i>If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i> <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	Capital transfer of financial corporations, non-financial corporations, households and nonprofit institution serving households (NPISHs):	<p>(a) Debt forgiveness: <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) Investment grants : <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>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>(c) Nonlife Insurance Claims:</p> <p>(d) One-off guarantees and other debt assumption: <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> <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> <i>Debt assumption means that one party takes on the liability of another party.</i> <i>Debt assumption where the assumer is not a guarantor.</i></p> <ul style="list-style-type: none"> • <i>If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i> • <i>If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i> <p>(e) Taxes: - Capital levies; <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> - Taxes on capital transfers; <i>(These consist of taxes on the values of assets transferred between institutional units.)</i></p> <p>(f) Other capital transfers:</p>
611	Debt forgiveness of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs):	<p>Debt forgiveness: <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"> - Cancels or forgives all or part of the principal amount outstanding, including interest arrears;
613	Other capital transfers of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs)	Other capital transfers :
6130	<i>Other capital transfers n.i.e</i> of financial corporations, non-financial corporations, households and Nonprofit	<p><i>Other capital transfers n.i.e.:</i></p> <ul style="list-style-type: none"> - Major non-recurrent payments in compensation for extensive damages or serious injuries not covered by insurance policies (e.g. oil spillages or side effects of pharmaceutical products,

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	Institution Serving Households (NPISHs)	<p><i>and so forth. The payments may be awarded by courts of law or by arbitration, or settled out of court);</i></p> <ul style="list-style-type: none"> - Large gifts and inheritances (legacies), including those to nonprofit institutions; <i>(these capital transfers could be made under wills or when donor is still living)</i> - Exceptionally large donations by households or enterprises to nonprofit institutions to finance gross fixed capital formation; -- gifts to universities to cover the costs of building new residential colleges, libraries, and laboratories; - Cash grants from donor governments or multilateral financial institutions to the debtor economy to be used to repay debt; - A capital contribution to an international organization or nonprofit institution ; <i>(if it does not give rise to equity for the provider of the contribution)</i>
6131	Investment grants of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs)	<p><i>Investment grants in cash:</i></p> <ul style="list-style-type: none"> -- Project grants such as large construction investment projects; -- Investment grants as direct investor; -- Reimbursement of project grants; -- Any other project grants n.i.e. ;
6132	Capital Taxes of financial corporations, non-financial corporations, households and Nonprofit Institution Serving Households (NPISHs) (excluding taxes on income and wealth, etc)	<p>Capital Taxes:</p> <ul style="list-style-type: none"> - Capital levies; - Taxes on capital transfers; - Inheritance taxes; <i>(excluding taxes on sales of assets)</i> <ul style="list-style-type: none"> -- Death taxes; -- Gift taxes; <p><i>Between households:</i></p> <ul style="list-style-type: none"> - Capital levies; - Taxes on capital transfers; - Inheritance taxes; <i>(excluding taxes on sales of assets)</i> <ul style="list-style-type: none"> -- Death taxes; -- Gift taxes;
6133	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"> - Exceptionally large nonlife insurance claims;
6134	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"> -- Debt assumption where the assumer is not a guarantor. <ul style="list-style-type: none"> • <i>If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i> • <i>If the original debtor no longer exists, the capital transfer is from the debt assumer to the debtor.</i> • <i>The value of any claim the debt assumer receives from the debtor (e.g. a promise of reimbursement is regarded</i>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		as a financial account transaction between the guarantor and the debtor.
62	Acquisitions and Disposals of Non-produced, Non-financial Assets:	Non-produced, non-financial assets consist of : (a) Natural resources; (b) Contracts, leases, and licenses; and (c) Marketing assets (and goodwill).
621	Acquisitions and Disposals of Non-produced, Non-financial Assets:	Non-produced, non-financial assets consist of : (a) Natural resources; Natural resources include land, mineral rights, forestry rights, water, fishing rights, air space, and electromagnetic spectrum. (b) Contracts, leases, and licenses; 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. (c) Marketing assets (and goodwill). Marketing assets consist of items such as brand names, mastheads, trademarks, logos, and domain names.
6210	Natural resources:	Natural resources: - Sales of natural resources include land, mineral rights, forestry rights, water, fishing rights, air space, and electromagnetic spectrum to nonresidents. <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>
6121	Contracts, leases, and licenses	Contracts, leases, and licenses: - Contracts, leases, and licenses of recognized as economic assets for long-term; (these assets are creations of society and its legal system, and are sometimes called intangible assets) -- marketable operating leases which can be transferred or subleased; (marketable operating lease asset flows are recorded in the capital account when the lessee sells the right and thus realizes price difference) -- permission to use natural resources that are not recorded as outright ownership of those resources; -- permissions to undertake certain activities (including some government permits); -- entitlements to purchase a good or service on an exclusive basis;
6122	Marketing assets (and goodwill):	Marketing assets (and goodwill): -Purchases the brand names from nonresident; - Purchases the mastheads from nonresident; - Purchases the trademarks from nonresident; - Purchases the logos from nonresident; - Purchases the domain (including internet domain) names 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 - Division - Groups - Reporting classes code	Short description	Explanatory note
7	DIRECT INVESTMENT: (abroad)	<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. 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</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>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).</p> <p>Equity may be split on a supplementary basis into:</p> <p>(i) listed shares,</p> <p>(ii) unlisted shares, and</p> <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>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
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>- Direct investors in direct investment enterprise (equity capital payment by resident direct investment enterprise to non-resident direct investor):</p> <p>-- Equity capital payment by subsidiary or associate company of Garments and Textile sectors.</p> <p>-- Equity capital payment by quasi-corporations (e.g. branch) of Garments and Textile sectors.</p> <p>-- Equity capital payment by subsidiary or associate company of manufacturing (Other than Garments & Textile) sectors;</p> <p>-- Equity capital payment by quasi-corporations (e.g. branch) of manufacturing (Other than Garments & Textile) sectors.</p> <p>-- Equity capital payment by subsidiary or associate company of Trade & Commerce (Trading, etc.) sectors.</p> <p>-- Equity capital payment by quasi-corporations (e.g. branch) of Trade & Commerce (Trading, etc.) sectors.</p> <p>-- Equity capital payment by subsidiary or associate company of Transport, Storage & Communication sectors.</p> <p>-- Equity capital payment by quasi-corporations (e.g. branch) of Transport, Storage & Communication sectors.</p> <p>-- Equity capital payment by subsidiary or associate company 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> <p>- Between fellow enterprises (equity capital payment by resident direct investment enterprise from non-resident fellow enterprise)</p> <p>-- Equity capital payment by subsidiary or associate company of Garments and Textile sectors.</p> <p>-- Equity capital payment by quasi-corporations (e.g. branch) of Garments and Textile sectors.</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- Equity capital payment by subsidiary or associate company of manufacturing (Other than Garments & Textile) sectors; -- Equity capital payment by quasi-corporations (e.g. branch) of manufacturing (Other than Garments & Textile) sectors. -- Equity capital payment by subsidiary or associate company of Trade & Commerce (Trading, etc.) sectors. -- Equity capital payment by quasi-corporations (e.g. branch) of Trade & Commerce (Trading, etc.) sectors. -- Equity capital payment by subsidiary or associate company of Transport, Storage & Communication sectors. -- Equity capital payment by quasi-corporations (e.g. branch) of Transport, Storage & Communication sectors. -- Equity capital payment by subsidiary or associate company of Service sectors. -- Equity capital payment by quasi-corporations (e.g. branch) of Service sectors. -- Equity capital payment by subsidiary or associate company of other sectors. -- Equity capital payment by quasi-corporations (e.g. branch) of other sectors. -- Equity capital payment by subsidiary or associate company of telecommunication sector. -- Equity capital payment by quasi-corporations (e.g. branch) of telecommunication sector. -- Equity capital payment by subsidiary or associate company of Power, Gas, Oil and Mineral exploration sectors. -- Equity capital payment by quasi-corporations (e.g. branch) of Power, Gas, Oil and Mineral exploration sector
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: Banks, leasing companies, building societies; or friendly society, and credit unions , insurance companies, NBFIs, and individuals non-profit institutions sectors;</p> <p>- Direct investors in direct investment enterprise (equity capital payment by resident direct investment enterprise to non-resident direct investor):</p> <ul style="list-style-type: none"> -- 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; -- 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;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>- Between fellow enterprises (equity capital payment by resident direct investment enterprise from non-resident fellow enterprise)</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	Equity capital (reverse investment) :	<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. 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> <p>-- Equity capital payment by quasi-corporations (e.g. branch).</p>
7013	Capital repatriation from abroad:	<p>Capital repatriation :</p> <p>- Disinvestment/ withdrawal of equity investment by the foreign direct investors from their resident direct investment enterprises operating in Bangladesh;</p> <p>-- Repatriation of sales proceeds of equity investment;</p>
702	Debt instruments (Other than debt securities)	<p>Debt instruments (Other than debt securities):</p> <p>Debt instruments:</p> <p>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</p>

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		<p>criterion for an instrument to be classified as debt. 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.</p> <p>Debt securities: 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.</p>
7020	Other capital of debt instruments other than debt securities:	<p>Short-term debt instruments other than debt securities:</p> <ul style="list-style-type: none"> - Direct investors in direct investment enterprise; Resident direct investment enterprise lend funds (including suppliers' credit) to non-resident direct investor as loans (including financial leases), trade credit and advances, etc.; - Between fellow enterprises: Resident direct investment enterprise lend funds (including suppliers' credit) to non-resident fellow enterprise as loans (including financial leases), trade credit and advances, etc.; <p>Long-term debt instruments other than debt securities:</p> <ul style="list-style-type: none"> - Direct investors in direct investment enterprise; Resident direct investment enterprise lend funds (including suppliers' credit) to non-resident direct investor as loans (including financial leases), trade credit and advances, etc.; - Between fellow enterprises: Resident direct investment enterprise lend funds (including suppliers' credit) to non-resident fellow enterprise as loans (including financial leases), trade credit and advances, etc.;
7021	Other capital-reverse investment of debt instruments other than debt securities:	<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>Short-term other capital –reverse investment:</p> <ul style="list-style-type: none"> - Direct investment enterprise in Direct investors; -- Resident direct investor lend funds (including suppliers' credit) to non-resident direct investment enterprise; <p>Long-term other capital –reverse investment:</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> - Direct investment enterprise in Direct investors; <ul style="list-style-type: none"> -- Resident direct investor lend funds (including suppliers' credit) to non-resident direct investment enterprise as loans (including financial leases), trade credit and advances, etc.;
7022	Other capital credit extended of debt instruments other than debt securities:	<p>Short-term other capital credit extended:</p> <ul style="list-style-type: none"> - Direct investors in direct investment enterprise; <ul style="list-style-type: none"> -- Resident direct investment enterprise's payment on account of short-term borrowing/credit etc. extended to non-resident direct investor abroad. - Direct investment enterprises in direct investor (reverse investment): <ul style="list-style-type: none"> -- Resident direct investor's payment on account of short-term borrowing/credit etc. extended to non-resident direct investment enterprise's abroad. - Between fellow enterprises: <ul style="list-style-type: none"> -- Resident direct investment enterprise's payment on account of short-term borrowing/credit etc. extended to non-resident fellow enterprise abroad. <p>Long-term other capital credit extended:</p> <ul style="list-style-type: none"> - Direct investors in direct investment enterprise; <ul style="list-style-type: none"> -- Resident direct investment enterprise's payment on account of long-term borrowing/credit etc. extended to non-resident direct investor abroad. - Direct investment enterprises in direct investor (reverse investment): <ul style="list-style-type: none"> -- Resident direct investor's payment on account of long-term borrowing/credit etc. extended to non-resident direct investment enterprise's abroad. - Between fellow enterprises: <ul style="list-style-type: none"> -- Resident direct investment enterprise's payment on account long-term borrowing/credit etc. extended to non-resident fellow enterprise abroad.
7023		
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7025		
703	Debt securities of debt instruments :	<p>Debt securities: 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</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		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.
7030	Other capital of debt securities:	<p>Short-term other capital of debt securities:</p> <ul style="list-style-type: none"> - Direct investors in direct investment enterprise; Resident direct investment enterprise purchase or holding against any debt securities from non-resident direct investor; -- Treasury bills; -- Bankers' acceptance; -- Commercial paper; -- Certificates of deposit; -- Others n.i.e.; - Between fellow enterprises: Resident direct investment enterprise purchase or holding against any debt securities from non-resident fellow enterprise. -- Treasury bills; -- Bankers' acceptance; -- Commercial paper; -- Certificates of deposit; -- Others n.i.e.; <p>Long-term other capital of debt securities:</p> <ul style="list-style-type: none"> - Direct investors in direct investment enterprise; Resident direct investment enterprise purchase or holding against any debt securities from non-resident direct investor -- Treasury bills; -- Bankers' acceptance; -- Commercial paper; -- Certificates of deposit; -- Others n.i.e.; - Between fellow enterprises: Resident direct investment enterprise purchase or holding against any debt securities from non-resident fellow enterprise. -- Treasury bills; -- Bankers' acceptance; -- Commercial paper; -- Certificates of deposit; -- Others n.i.e.;
7031	Other capital-reverse investment of debt securities:	<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>Short-term debt securities (Reverse investment):</p> <p>Direct investment enterprise in Direct investors:</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>- Resident direct investor purchase or holding against any debt securities from non-resident direct investment enterprise;</p> <p>-- Treasury bills;</p> <p>-- Bankers' acceptance;</p> <p>-- Commercial paper;</p> <p>-- Certificates of deposit;</p> <p>-- Others n.i.e.;</p> <p>Long-term debt securities (Reverse investment):</p> <p>Direct investment enterprise in Direct investors:</p> <p>- Resident direct investor purchase or holding against any debt securities from non-resident direct investment enterprise;</p> <p>-- Treasury bills;</p> <p>-- Bankers' acceptance;</p> <p>-- Commercial paper;</p> <p>-- Certificates of deposit;</p> <p>-- Others n.i.e.;</p>
7032	Debt securities credit extended:	<p>Short-term debt securities credit extended:</p> <p>- Direct investors in direct investment enterprise;</p> <p>Resident direct investment enterprise's payment against short-term debt securities to non-resident direct investor</p> <p>-- Treasury bills</p> <p>-- Bankers' acceptance</p> <p>-- Commercial paper</p> <p>-- Certificates of deposit</p> <p>-- Others n.i.e.</p> <p>- Direct investment enterprise in direct investors (reverse investment):</p> <p>Resident direct investor's payment against short-term debt securities to non-resident direct investment enterprise's</p> <p>-- Treasury bills</p> <p>-- Bankers' acceptance</p> <p>-- Commercial paper</p> <p>-- Certificates of deposit</p> <p>-- Others n.i.e.</p> <p>- Between fellow enterprises:</p> <p>Resident direct investment enterprise's payment against short-term debt securities to non-resident fellow enterprise</p> <p>-- Treasury bills</p> <p>-- Bankers' acceptance</p> <p>-- Commercial paper</p> <p>-- Certificates of deposit</p> <p>-- Others n.i.e.</p> <p>Long-term debt securities credit extended:</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>- Direct investors in direct investment enterprise; Resident direct investment enterprise's payment against long-term debt securities to non-resident direct investor</p> <ul style="list-style-type: none"> -- Treasury bills -- Bankers' acceptance -- Commercial paper -- Certificates of deposit -- Others n.i.e. <p>- Direct investment enterprise in direct investors (reverse investment): Resident direct investor's payment against long-term debt securities to non-resident direct investment enterprise's</p> <ul style="list-style-type: none"> -- Treasury bills -- Bankers' acceptance -- Commercial paper -- Certificates of deposit -- Others n.i.e. <p>- Between fellow enterprises: Resident direct investment enterprise's payment against long-term debt securities to non-resident fellow enterprise</p> <ul style="list-style-type: none"> -- Treasury bills -- Bankers' acceptance -- Commercial paper -- Certificates of deposit -- Others n.i.e.
7033		
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8	PORTFOLIO INVESTMENT	<p>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).</p> <p>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 (BPM6, para 5.15)</p> <p>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 & notes, money market instruments and financial derivatives) both traded and tradable in organized and other financial markets. 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</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>management of the enterprise and he/she has no share in the portion of reinvested earnings unlike the case of a direct investor.</p> <p><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></p> <p>Sectors of Portfolio investments:</p> <p><i>(a) General Government:</i></p> <ul style="list-style-type: none"> • <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> <p><i>(b) Deposit-taking corporations except central bank:</i></p> <ul style="list-style-type: none"> • <i>Banks, NBDCSs, building societies; or friendly society, and credit unions.</i> <p><i>(c) Other financial institutions</i></p> <ul style="list-style-type: none"> - <i>non-depository institutions (public and private);</i> <p><i>(d) Non-financial corporations;</i></p> <ul style="list-style-type: none"> - <i>Public sector corporations, Private industrial units;</i> <p><i>(e) Households and NPISHs:</i></p> <ul style="list-style-type: none"> - <i>individuals non-profit institutions and others ;</i>
80	General Government (Equity and investment fund shares)	<p>General government consist:</p> <ul style="list-style-type: none"> a) <i>Central Government,</i> b) <i>semi-government,</i> c) <i>Autonomous bodies, and</i> d) <i>State and Local Authorities,</i>
801	Equity Securities: (General government)	<p>Equity Securities of General Government:</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. 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.</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:	Remittances payment to abroad on account of shares or equity securities, or stocks purchased by resident general government

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	(General government)	official sectors for investment issued by the foreign authority;
802	Debt Securities	<p>Debt Securities: 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.</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: i) Convertible bonds into equity (BPM6, para 5.46) ii) Nonparticipating preferred stocks (BPM6, para 5.46). iii) Zero-coupon and other deep-discounted bonds (BPM6, para 7.31) iv) Indexed bonds (BPM6 , para 5.49) v) Asset-backed securities (BPM6 , para 5.47) Short-term debt securities include: i) Treasury bills (BPM6,para 5.44) ii) Bankers' acceptances (BPM6, para 5.48) iii) Certificates of deposit (BPM6, para 5.44) iv) Commercial papers (BPM6,para 5 44)</p>
8020	Purchase of short-term debt securities: (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 - Treasury bills; - Bonds; - Debentures; - Notes;
8021	Purchase of long-term debt securities: (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 - Treasury bills; - Bonds; - Debentures; - Notes;
8022	Withdrawal or retirement of Long-term debt securities held by nonresident Bangladeshi working in abroad: (General government)	Withdrawal or transfer to abroad of long-term debt securities held by nonresident Bangladeshi working or residing in abroad(NRB) investors; - Wage Earners Development bonds; -US \$ Investment Bond - Bangladesh Government Treasury Bond (BGTB) -Mudaraba NRB Savings Bond

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		-Others
803	Withdrawal or sale of equity securities: (General government)	Withdrawal or sale of equity securities held by nonresident investors issued by resident general government official sectors;
8030	Withdrawal or sale of equity securities : (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;
804	Withdrawal or retirement of debt securities (General government)	Withdrawal or retirement of debt securities issued by resident general government held by nonresident investors;
8040	Withdrawal or sale of short-term debt securities: (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 - Treasury bills; - Bonds; - Debentures; - Notes;
8041	Withdrawal or sale of long-term foreign debt securities: (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 - Treasury bills; - Bonds; - Debentures; - Notes;
81	Equity and investment fund shares: (Deposit-taking corporations except central bank)	An institutions or corporations which is linseed to receive money on deposit from private individuals and to pay interest on it, e.g. a <ul style="list-style-type: none"> • Banks, • NBDCS, • building societies; or friendly society, and • credit unions,
811	Equity Securities: (Deposit-taking corporations except central bank)	Deposit-taking corporations except central bank consist: Banks, NBDCS, building societies; or friendly society, and credit unions ; 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. 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.
8110	Purchase of shares, equity, or stocks:	Remittance payment to abroad on account of shares or equity securities, or stocks purchased by resident (Bangladeshi) deposit

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	(Deposit-taking corporations except central bank)	taking corporations except central bank investors issued by the foreign authority;
812	Debt Securities: (Deposit-taking corporations except central bank)	Debt Securities: Debt securities are negotiable instruments serving as evidence of a debt serving as evidence of a debt. 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. <i>Debt Securities: Examples</i> Long-term debt securities include: i) Convertible bonds into equity (BPM6, para 5.46) ii) Nonparticipating preferred stocks (BPM6, para 5.46). iii) Zero-coupon and other deep-discounted bonds (BPM6, para 7.31) iv) Indexed bonds (BPM6 , para 5.49) v) Asset-backed securities (BPM6 , para 5.47) Short-term debt securities include: i) Treasury bills (BPM6,para 5.44) ii) Bankers' acceptances (BPM6, para 5.48) iii) Certificates of deposit (BPM6, para 5.44) iv) Commercial papers (BPM6, para 5 44)
8120	Purchase of short-term debt securities: (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 - Treasury bills; - Bonds; - Debentures; - Notes;
8121	Purchase of long-term debt securities: (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 - Treasury bills; - Bonds; - Debentures; - Notes;
813	Withdrawal or sale of equity securities: (Deposit-taking corporations except central bank)	Withdrawal or sale of equity securities held by nonresident investors issued by resident deposit-taking corporations except central bank;
8130	Withdrawal or sale of equity securities: (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;

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814	Withdrawal or sale of debt securities: (Deposit-taking corporations except central bank)	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;
8140	Withdrawal or sale of short-term debt securities: (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 - Treasury bills; - Bonds; - Debentures; - Notes;
8141	Withdrawal or sale of long-term debt securities: (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 - Treasury bills; - Bonds; - Debentures; - Notes;
82	Other sectors: (other financial , non-financial corporations, households, and NPISHs;)	Other sectors consist: <i>(a) Other financial corporations: Non-depository institutions (public and private)</i> <i>(b) Non-financial corporations;</i> <i>- Public sector corporations, Private industrial units;</i> <i>(c) Households and NPISHs:</i> <i>- individuals non-profit institutions and others ;</i> 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. 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. Debt securities are negotiable instruments serving as evidence of a debt serving as evidence of a debt. 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. <i>Debt Securities: Examples</i> Long-term debt securities include: i) Convertible bonds into equity (BPM6, para 5.46) ii) Nonparticipating preferred stocks (BPM6, para 5.46). iii) Zero-coupon and other deep-discounted bonds (BPM6, para 7.31)

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		<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>Equity Securities:</p> <p>(other financial , non-financial corporations, households, and NPISHs)</p>	<p>Equity Securities:</p> <p><i>(a) Other 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>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. 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.</p>
8210	<p>Purchase of shares, equity, or stocks:</p> <p>(other financial corporations)</p>	Remittance payment to abroad on account of shares, equity, or stocks purchased by resident (Bangladeshi) other financial corporations: Non-depository institutions (public and private investors issued by foreign authority;
8211	<p>Purchase of shares, equity, or stocks:</p> <p>(other non-financial corporations, households, and NPISHs)</p>	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	<p>Debt Securities:</p> <p>(Other financial corporations)</p>	<p>Debt Securities: Other financial corporations;</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>Debt Securities: Examples</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>

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		ii) Bankers' acceptances (BPM6, para 5.48) iii) Certificates of deposit (BPM6, para 5.44) iv) Commercial papers (BPM6, para 5.44)
8220	Short-term debt securities: (other financial corporations)	Short-term debt securities purchased by resident other financial corporations (Bangladeshi) investors issued by foreign authority; -- Debt securities purchased by other financial corporations; such as : -- Treasury bills; -- Bonds or corporate bonds; -- Debentures; -- Notes; -- Treasury bills; -- Convertible bonds into equity; -- Nonparticipating preferred stocks; -- Zero-coupon and other deep-discounted bonds ; -- Indexed bonds; -- Asset-backed securities; -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
8221	Long-term debt securities (other financial corporations)	- Long-term debt securities purchased by resident other financial corporations (Bangladeshi) investors issued by foreign authority; -- Debt securities of other financial corporations; such as : -- Treasury bills; -- Bonds or corporate bonds; -- Debentures; -- Notes; -- Treasury bills; -- Convertible bonds into equity; -- Nonparticipating preferred stocks; -- Zero-coupon and other deep-discounted bonds ; -- Indexed bonds; -- Asset-backed securities; -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
8222	Short-term debt securities:	Short-term debt securities purchased by non-financial corporations, households, and NPISHs (Bangladeshi) investors

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	(non-financial corporations, households, and NPISHs)	<p>issued by foreign authority ;</p> <ul style="list-style-type: none"> -- Debt securities of non-financial corporations , households, and NPISHs; such as <ul style="list-style-type: none"> -- Treasury bills; -- Bonds or corporate bonds; -- Debentures; -- Notes; -- Treasury bills; -- Convertible bonds into equity; -- Nonparticipating preferred stocks; -- Zero-coupon and other deep-discounted bonds ; -- Indexed bonds; -- Asset-backed securities; -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; <ul style="list-style-type: none"> --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
8223	<p>Long-term debt securities:</p> <p>(non-financial corporations, households, and NPISHs)</p>	<p>Long-term debt securities purchased by non-financial corporations, households, and NPISHs (Bangladeshi) investors issued by foreign authority ;</p> <ul style="list-style-type: none"> -- Debt securities of non-financial corporations , households, and NPISHs; such as <ul style="list-style-type: none"> -- Treasury bills; -- Bonds or corporate bonds; -- Debentures; -- Notes; -- Treasury bills; -- Convertible bonds into equity; -- Nonparticipating preferred stocks; -- Zero-coupon and other deep-discounted bonds ; -- Indexed bonds; -- Asset-backed securities; -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; <ul style="list-style-type: none"> --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
823	Withdrawal or sale of equity securities:	Withdrawal or sale of equity securities held by nonresident investors issued by resident other financial corporations, non-

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	(other financial corporations, non-financial corporations , households, and NPISHs)	financial corporations , households, and NPISHs;
8230	Withdrawal or sale of equity securities: (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: (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	Withdrawal or sale of debt securities: (other financial , non-financial corporations, households, and NPISHs)	Debt securities held by non-resident investors issued by resident other financial , non-financial corporations, households, and NPISHs;
8240	Withdrawal or sale of short-term debt securities: (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 -- Treasury bills; -- Bankers' acceptances; -- Commercial paper; -- Certificates of deposit -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
8241	Withdrawal or sale of long-term debt securities: (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 -- Treasury bills; -- Bankers' acceptances; -- Commercial paper; -- Certificates of deposit -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; --- Debenture stocks

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
8242	<p>Withdrawal or sale of short-term debt securities:</p> <p>(non-financial corporations, households, and NPISHs)</p>	<p>- 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</p> <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptances; -- Commercial paper; -- Certificates of deposit -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; <ul style="list-style-type: none"> --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- Import and export securities;
8243	<p>Withdrawal or sale of long-term debt securities:</p> <p>(non-financial corporations, households, and NPISHs)</p>	<p>- 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</p> <ul style="list-style-type: none"> -- Treasury bills; -- Bankers' acceptances; -- Commercial paper; -- Certificates of deposit -- Others n.i.e.; -- Bonds; -- Debentures; -- Notes; <ul style="list-style-type: none"> --- Debenture stocks --- Units or subunits of trusts; --- Coupons or warrants; --- Life or endowment insurance policies; --- 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.</p> <p>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</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>positions in financial derivatives are treated separately from the values of any underlying items to which they are linked. <i>The following types of financial arrangements are not financial derivatives:</i></p> <p><i>(a) A fixed-price contract for goods and services is not a financial derivative</i></p> <p><i>(b) Insurance and standardized guarantees are not financial derivatives.</i></p> <p><i>(c) Contingent assets and liabilities, such as one-off guarantees and letters of credit, are not financial assets.</i></p> <p><i>(d) Instruments with embedded derivatives are not financial derivatives.</i></p> <p><i>(e) 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) Options: 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. 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 creditor and the writer is always the debtor; and</p> <p>(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.</p> <p>Forward-type contracts include futures and swaps. Forward-</p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>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) <i>foreign exchange;</i></p> <p>(b) <i>single-currency interest rate;</i></p> <p>(c) <i>equity;</i></p> <p>(d) <i>commodity;</i></p> <p>(e) <i>credit; and</i></p> <p>(f) <i>other.</i></p> <p>Employee stock options:</p> <p>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 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</i></p>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p><i>stock options granted to employees is compensation of employees.</i></p> <p>Financial Derivatives:</p> <p>(a) General Government:</p> <ul style="list-style-type: none"> • <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> <p>(b) Deposit-taking corporations except central bank:</p> <ul style="list-style-type: none"> • <i>Banks, NBDCs, building societies; or friendly society, and credit unions.</i> <p>(c) Other financial institutions <i>-non-depository institutions (public and private);</i></p> <p>(d) Non-financial corporations; <i>- Public sector corporations, Private industrial units;</i></p> <p>(e) Households and NPISHs: <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"> - Options; - Forward-type contracts; - Swaps; - Credit derivatives; - Margins; - Employee stock options;
8911	Deposit-taking corporations except central bank	<p>Financial derivatives (other than reserves) and employee stock options:</p> <ul style="list-style-type: none"> - Options; - Forward-type contracts; - Swaps; - Credit derivatives; - Margins; - Employee stock options;
8912	Other financial corporations	<p>Financial derivatives (other than reserves) and employee stock options:</p> <ul style="list-style-type: none"> - Options; - Forward-type contracts; - Swaps; - Credit derivatives; - Margins; - Employee stock options;
8913	Other non-financial corporations, households, and NPISHs	<p>Financial derivatives (other than reserves) and employee stock options:</p> <ul style="list-style-type: none"> - Options; - Forward-type contracts; - Swaps; - Credit derivatives; - Margins; - Employee stock options;
9	OTHER INVESTMENT	Other investment is a residual category that includes positions and transactions other than those included in direct

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<p>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> <p>(a) other equity; (b) currency and deposits; (c) loans (including use of IMF credit and loans from the IMF); (d) nonlife insurance technical reserves, life insurance and annuities entitlements, pension entitlements, and provisions for calls under standardized guarantees; (e) trade credit and advances; (f) other accounts receivable/payable; and (g) SDR allocations (SDR holdings are included in reserve assets)</p> <p>Other investments:</p> <p>((a) General Government:</p> <ul style="list-style-type: none"> • <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i> <p>(b) Deposit-taking corporations except central bank:</p> <ul style="list-style-type: none"> • <i>Banks, NBDCs, building societies; or friendly society, and credit unions.</i> <p>(c) Other financial institutions <i>-non-depository institutions (public and private);</i></p> <p>(d) Non-financial corporations; <i>- Public sector corporations, Private industrial units;</i></p> <p>(e) Households and NPISHs: <i>- individuals non-profit institutions and others ;</i></p>
90	Long-term Loans	<p>Long-term Loans: A type of loan that has an extended time period for repayment usually lasting between three and 30 years.</p> <p>Long-term loans, definition and process : 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>Process :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"> 1. length of loan 2. insurance details 3. purpose of the loan 4. use of the object

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

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

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	(non-financial corporations of public sectors)	<ul style="list-style-type: none"> - <i>Non-financial corporations;</i> -- <i>Public non-financial corporations;</i> --- <i>Bangladesh Textile Mills Corporation;</i> --- <i>Bangladesh Sugar and Food Industries Corporations;</i> --- <i>Bangladesh Chemical Industries Corporations;</i> --- <i>Bangladesh Steel and Engineering Corporations;</i> --- <i>Bangladesh Jute Mills Corporations;</i> --- <i>Bangladesh Petroleum Corporations;</i> --- <i>Bangladesh Oil, Gas and Mineral Corporations;</i> --- <i>Bangladesh Power Development Board;</i> -- <i>public other non-financial corporations;</i> --- <i>Bangladesh Biman Corporations;</i> --- <i>Bangladesh Shipping Corporations;</i> --- <i>Trading Corporation of Bangladesh;</i> --- <i>Bangladesh Railway;</i> --- <i>Bangladesh Telecommunications Company Limited;</i> --- <i>BRTC;</i> --- <i>BIWTA;</i> --- <i>BIWTC;</i> --- <i>WASA;</i> --- <i>Other non-financial corporations-public;</i>
91	Short-term Loans	<p>Short-term Loans: <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>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.</p>
911	General Government:	<p>General Government:</p> <ul style="list-style-type: none"> - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i>
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	Repayment short-term buyers' or other approved credit by general government:	<ul style="list-style-type: none"> - Repayment short-term buyers' credit or other approved credit by resident general government to nonresident suppliers'; -- <i>By semi-government;</i> -- <i>By autonomous bodies;</i>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		-- <i>By state and local authorities;</i>
912	Deposit-taking corporations except central bank	<i>Deposit-taking corporations except central bank: Banks, NBDCs, building societies; or friendly society, and credit unions.</i>
9120	Payment short-term loans <i>extended</i> by deposit taking corporations::	- Payment by deposit-taking corporations except central bank on account of short-term loan extended (principal) to nonresident borrower;
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 ;
913	Other financial, non-financial corporations, households, and NPISHs: Short-term Loans	<i>Other financial, non-financial corporations, households, and NPISHs : Short-term Loans;</i> <i>(a) Other financial institutions</i> <i>-non-depository institutions (public and private);</i> <i>(b) Non-financial corporations;</i> <i>- Public sector corporations, Private industrial units;</i> <i>(c) Households and NPISHs:</i> <i>- individuals non-profit institutions and others ;</i>
9130	Payment short-term loans <i>extended</i> : (other financial corporations: <i>public and private sectors</i>)	- Payment by other financial corporations on account of short-term loan extended (<i>principal</i>) to nonresident borrower; -- <i>Payment by public sector non-depository institutions;</i> -- <i>Payment by private sector non-depository institutions;</i>
9131	Repayment short-term loans : (other financial corporations: <i>public and private sectors</i>)	- Repayment short-term loan or credit (principal) by other financial corporations to nonresident lender; -- <i>Repayment by public sector non-depository institutions;</i> -- <i>Repayment by private sector non-depository institutions;</i>
9132	Payment short-term loans <i>extended</i> : (non-financial corporations, households, and NPISHs: <i>public and private sectors</i>)	- Payment by non-financial corporations, households, and NPISHs on account of short-term loan extended (<i>principal</i>) to nonresident borrower; -- <i>Payment by non-financial corporations;</i> --- <i>Public sector corporations;</i> --- <i>Private industrial units;</i> -- <i>Payment by households and NPISHs:</i> --- <i>individuals non-profit institutions;</i> --- <i>and others ;</i>
9133	Repayment short-term loans : (non-financial corporations, households, and NPISHs: <i>private sectors</i>)	- Repayment short-term loan or credit (principal) by non-financial corporations, households, and NPISHs to nonresident lender; -- <i>Repayment by non-financial corporations;</i> --- <i>Private industrial units;</i> -- <i>Repayment by households and NPISHs:</i> --- <i>individuals non-profit institutions;</i>

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		--- and others ;
9134	Repayment buyers' credit: (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; <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>
9135	Repayment export bill discounting/ credit: (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 : (non-financial corporations: public sectors)	Repayment short-term loan or credit including buyers' credit by non-financial corporations of non-financial corporations under public sectors to nonresident lender; - Non-financial corporations; -- Public non-financial corporations; --- Bangladesh Textile Mills Corporation; --- Bangladesh Sugar and Food Industries Corporations; --- Bangladesh Chemical Industries Corporations; --- Bangladesh Steel and Engineering Corporations; --- Bangladesh Jute Mills Corporations; --- Bangladesh Petroleum Corporations(BPC); --- Bangladesh Oil, Gas and Mineral Corporations; --- Bangladesh Power Development Board; -- public other non-financial corporations; --- Bangladesh Biman Corporations; --- Bangladesh Shipping Corporations; --- Trading Corporation of Bangladesh; --- Bangladesh Railway; --- Bangladesh Telecommunications Company Limited; --- BRTC; --- BIWTA; --- BIWTC; --- WASA; ---Other non-financial corporations-public
914	Other residual payments	Other residual payments:
9141	Transfer out	Transfer out: - Transfer on account of short-term contractual investment to nonresident investors;
92	Insurance, pension and	Insurance, pension and standardized guarantee schemes:

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
	standardized guarantee schemes:	
921	General Government and deposit taking corporations:	General Government: - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i> and Deposit-taking corporations except central bank: <i>Banks, NBDCs, building societies; or friendly society, and credit unions.</i>
9210	General Government :	Insurance, pension and standardized guarantee schemes; - Nonlife insurance(direct insurance and reinsurance) technical reserves; -- reserves for unearned insurance premiums; -- reserves against outstanding insurance claims; - Life insurance and annuity entitlements; -- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities; - Pension entitlements; -- 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; -- claims of pension funds on pension managers; -- entitlements to non-pension benefits; - 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. - guarantees cover similar types of credit risk for a large number of cases; --guarantees issued by governments on export credit or student loans;
9211	Deposit-taking corporations except central bank	Insurance, pension and standardized guarantee schemes; - Nonlife insurance(direct insurance and reinsurance) technical reserves; -- reserves for unearned insurance premiums; -- reserves against outstanding insurance claims; - Life insurance and annuity entitlements; -- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities; - Pension entitlements; -- 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; -- claims of pension funds on pension managers;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- entitlements to non-pension benefits; - 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. - guarantees cover similar types of credit risk for a large number of cases; --guarantees issued by governments on export credit or student loans;
922	Other sectors:	Other sectors: <ul style="list-style-type: none"> - Other financial, - non-financial corporations, - households, and - NPISHs;
9220	Other financial corporations:	Insurance, pension and standardized guarantee schemes; <ul style="list-style-type: none"> - Nonlife insurance(direct insurance and reinsurance) technical reserves; <ul style="list-style-type: none"> -- reserves for unearned insurance premiums; -- reserves against outstanding insurance claims; - Life insurance and annuity entitlements; <ul style="list-style-type: none"> -- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities; - Pension entitlements; <ul style="list-style-type: none"> -- 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; -- claims of pension funds on pension managers; -- entitlements to non-pension benefits; - 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. - guarantees cover similar types of credit risk for a large number of cases; -- guarantees issued by governments on export credit or student loans;
9221	Non-financial corporations, households, and NPISHs:	Insurance, pension and standardized guarantee schemes; <ul style="list-style-type: none"> - Nonlife insurance(direct insurance and reinsurance) technical reserves; <ul style="list-style-type: none"> -- reserves for unearned insurance premiums; -- reserves against outstanding insurance claims; - Life insurance and annuity entitlements; <ul style="list-style-type: none"> -- reserves of life insurance companies and annuity providers for prepaid premiums and accrued liabilities to life insurance policyholders and beneficiaries of annuities; - Pension entitlements;

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<ul style="list-style-type: none"> -- 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; -- claims of pension funds on pension managers; -- entitlements to non-pension benefits; - 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. - guarantees cover similar types of credit risk for a large number of cases; --guarantees issued by governments on export credit or student loans;
93	Other accounts payable:	<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 of those items. Interest accrued should be recorded with the 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>
931	Long-term:	Long-term of other accounts payable:
9310	General Government:	<ul style="list-style-type: none"> - 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; - prepayments of those items; - for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable/payable;
9311	Deposit-taking corporations except central bank:	<ul style="list-style-type: none"> - 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; - prepayments of those items; - for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;
9312	Other financial corporations:	<ul style="list-style-type: none"> - 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

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		<i>paid;</i> <i>- prepayments s of those items;</i> <i>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</i>
9313	Non-financial corporations, households, and NPISHs:	<i>- 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;</i> <i>- prepayments s of those items;</i> <i>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</i>
932	Short-term	Short-term of other accounts receivable:
9320	General Government	<i>- 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;</i> <i>- prepayments s of those items;</i> <i>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</i>
9321	Deposit-taking corporations except central bank	<i>- 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;</i> <i>- prepayments s of those items;</i> <i>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</i>
9322	Other financial corporations	<i>- 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;</i> <i>- prepayments s of those items;</i> <i>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</i>
9323	Non-financial corporations, households, and NPISHs	<i>- 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;</i> <i>- prepayments s of those items;</i> <i>- for securities lending and gold loan fees, which are treated as interest by convention the corresponding entries are included under other accounts payable;</i>
94	Other equity	Other equity is equity that is not in the form of securities. It

Section - Division - Groups - Reporting classes code	Short description	Explanatory note
		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.
941	Other equity	Other equity :
9410	Other equity	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>

DEPARTMENT/CATEGORY/SECTOR

DEPARTMENT/CATEGORY/SECTOR

SECTOR	Code	EDW Economic Sector Code
A. Import Payments		
a) Public		
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) Private		
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
	32	100000
B. Invisible Payments		
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>m²</i>	64	1023	SQM
Cubic metre (CM)	<i>m³</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)**

INVISIBLE RECEIVED FROM 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 - Division - Groups - Reporting Classes code	Short description	Explanatory note
0	TRANSPORTATION	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.
04		
041		
0410		
0411		
05		
051		
0510		
06	Postal and courier services	Postal and courier services
061	Postal services;	Postal 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:	Remittances received from abroad on account of ; - Surplus earnings received from abroad for international postal services; - Pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matters and of parcels, packages; - Post office counter, such as sales of stamps money orders, posted restate services; telegram services, and so forth; - Mailbox rental services by national postal administrations ; - Other postal services;
2	OTHER SERVICES	Other services comprise those international services that are not covered under transportation and travel services.
20	Telecommunication services:	Telecommunication services
201	Telecommunication services:	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

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>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 received from abroad on account of</i></p> <ul style="list-style-type: none"> -Broadcasting, programming and programme distribution services; -- electronic mail, facsimile, and so forth, etc. services; -- business network services (cost/fees for Reuter monitors, SWIFT); - Leasing of telecommunications lines or capacity; - Mobile telecommunications services; - Internet telecommunications services; - Data transmission services; - Other telecommunication services; - Inward remittance by satellite channel distributor from principal;
28	Government goods and services n.i.e.:	<p>Government goods and services n.i.e. cover:</p> <p>(a) goods and services supplied by and to enclaves, such as embassies, military bases, and international organizations;</p> <p>(b) goods and services acquired from the host economy by diplomats, consular staff, and military personnel located abroad and their dependents; and</p> <p>(c) services supplied by and to governments and not included in other categories of services.</p> <p>Transactions of public corporations are not included, unless the other party is one of the specified types of institutions.</p> <p>Goods and services supplied by and to government and international organization enclaves</p> <p>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.</p> <p>(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)</p>
281	Bangladesh diplomatic missions and their attached offices :	Bangladesh diplomatic missions and their attached offices :
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"> - Surplus earnings received on account of visa fees or charges and other services provided by embassies, consulates ; -- as well as their administrative received on account of

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>recovery of loans and advances to their employees;</p> <ul style="list-style-type: none"> - Surplus earnings received of military units or bases, defense agencies ; - Surplus earnings received of other official entities such as aid missions, government tourism, information, and trade promotion offices; - Other received such as administrative earnings from Bangladesh diplomatic missions located in abroad; <p>Refunds by Bangladesh diplomatic missions:</p> <ul style="list-style-type: none"> - 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>Others:</p> <ul style="list-style-type: none"> - Remittance Received from employee of Bangladesh missions located in abroad on account of maintenance of family members (dependent parents, spouses and children)
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"> - Provision of joint military arrangements and peace keeping forces; such as those of the U.N. and with foreign military technical assistance. - Received for police-type services such as keeping order; - 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) - Other received as joint military agreements /arrangements ; - Received on account of other services, such as those provided by the United Nations under mutual agreement;
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 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>	<p>Remittances received from abroad on account of other miscellaneous government goods and services n.i.e by Bangladesh government:</p> <ul style="list-style-type: none"> -Received on account of government licenses, permits, and so forth; - Services supplied by and to governments should be classified to specific services (business services, health, etc.), if possible; - Administrative services of the government; - Public administrative services provided to the community as a whole; - Administrative services related to compulsory social security schemes; - Other government services n.i.e.; - Received on account of miscellaneous refund of government goods and services;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
4	INVESTMENT INCOME	<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, (b) Portfolio investment income and (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: (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 government and government controlled enterprises to non-residents abroad.</p> <p>Interest on short-term; -- Interest on deposits or investment in deposits; -- Interest on loans; -- Interest on treasury bills; -- Interest on bonds;</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		-- Interest on discounting; -- Interest on trade credit and advances; -- Interest on SDR allocations; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans; -- Interest on monetary gold loans or accounts;
421	Long-term interest of other investment	Long-term interest of other investment
4210	General government : <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 government and government controlled enterprises from non-residents abroad. Interest on long-term; -- Interest on deposits or investment in deposits; -- Interest on loans; -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on SDR allocations; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans; -- Interest on monetary gold loans or accounts;

B. SECONDARY INCOME

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
5	CURRENT TRANSFER	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.
50	GENERAL GOVERNMENT:	General Government: - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
501	Grants or aid in cash or kind : (Current International Cooperation of general government)	Current International Cooperation of general government: 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. Grants or aid in cash or kind; 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;
5010	Foreign grants or aid, and donations: (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> Remittances received by Bangladesh government on account of; - Emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth; -- Food grants, commodity grants etc; -- So forth; - Grants and donations of a current nature not included elsewhere are regarded as current transfers
503	Others Transfers: (General government : <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>)	Others Transfers: i) current taxes on income, wealth, etc., ii) social contributions, iii) social benefits, and iv) Miscellaneous current transfers.
5030	Annual or other regular contributions : (Current International Cooperation of general government)	Annual or other regular contributions : (<i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>) (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 (Current International Cooperation) - Subscription to international organizations -- Annual or regular contributions received by member governments from international organizations; (<i>excluding taxes payable to supranational organizations</i>); -- Regular transfers made as mater of policy by the international organizations to governments ;

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
5031	Interest Subsidy by IMF:	Interest Subsidy by IMF: - Receipts by Bangladesh Government on account of interest subsidy given by IMF;
5032	Received grants under JDR: (Current International Cooperation of general government)	Remittances received from abroad on account of - Grants under Japan Debt. Relief (JDR) for import of commodities;
5034		
5040	Other miscellaneous current transfers of general government: <i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>	Received from abroad on account of -Miscellaneous current transfers; -- Fines and penalties imposed on institutional units by courts of law or other government bodies; -- 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; <i>(Major compensation payments for extensive damages (e.g. oil spillages or side effects of pharmaceutical products) are treated as capital transfers.)</i> -- 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) - <i>Others:</i> -- 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; -Received on account of research and development related grants or donations , etc.;
5127	Reversal entry:	Reversal entry: - Cancellation of the outward remittance as an inward remittance;

C. CAPITAL ACCOUNT:

Section - Division - Groups - Reporting 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 - Division - Groups - Reporting Classes code	Short description	Explanatory note
60	Capital transfer of general government:	General Government: - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i> Capital transfer of general government consists of components: i) debt forgiveness and ii) other capital transfers.
601	Debt forgiveness of general government:	<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: (<i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>)	Debt forgiveness: - Cancels or forgives all or part of the principal amount outstanding, including interest arrears;
602	Other capital transfer of general government: (<i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>)	Other capital transfer consist: (a) Investment grants : <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> (b) Nonlife Insurance Claims: (c) One-off guarantees and other debt assumption: <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. 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. Debt assumption means that one party takes on the liability of another party. Debt assumption where the assumer is not a guarantor.</i> <ul style="list-style-type: none"> <i>If the original debtor still exists, the capital transfer is from the debt assumer to the debtor.</i> <i>If the original debtor no longer exists, the capital</i>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p><i>transfer is from the debt assumer to the debtor.</i></p> <p>(d) Taxes: - Capital levies; <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> - Taxes on capital transfers; <i>(These consist of taxes on the values of assets transferred between institutional units.)</i> (e) Other capital transfers:</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"> -- Project grants such as large construction investment projects; -- Investment grants as direct investor; -- Reimbursement of project grants; -- Any other project grants n.i.e. ;
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"> -- Exceptionally large nonlife insurance claims;
6022	<p>Capital Taxes of general government: (excluding taxes on income and wealth, etc)</p> <p><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i></p>	<p><i>Capital taxes:</i></p> <ul style="list-style-type: none"> - Capital levies; <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> - Taxes on capital transfers; <i>(These consist of taxes on the values of assets transferred between institutional units. They do not include taxes on sales of assets)</i> -- Inheritance taxes; <i>(excluding taxes on sales of assets)</i> --- Death taxes (death duties); --- Gift taxes;
6023	<p><i>Other capital transfers n.i.e. of general government</i></p> <p><i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities):</i></p>	<ul style="list-style-type: none"> - 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> - Large gifts and inheritances(legacies), including those to nonprofit institutions; <i>(these capital transfers could be made under wills or when donor is still living)</i> - Exceptionally large donations by households or enterprises to

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>nonprofit institutions to finance gross fixed capital formation; -- gifts to universities to cover the costs of building new residential colleges, libraries, and laboratories; - Cash grants from donor governments or multilateral financial institutions to the debtor economy to be used to repay debt; - A capital contribution to an international organization or nonprofit institution ; <i>(if it does not give rise to equity for the provider of the contribution)</i> - Reimbursement of grants</p>

D. FINANCIAL ACCOUNT:

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
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> <p>(a) other equity; (b) currency and deposits; (c) loans (including use of IMF credit and loans from the IMF); (d) nonlife insurance technical reserves, life insurance and annuities entitlements, pension entitlements, and provisions for calls under standardized guarantees; (e) trade credit and advances; (f) other accounts receivable/payable; and (g) SDR allocations (SDR holdings are included in reserve assets)</p>
90	Long-term Loans:	<p>Long-term Loans: A type of loan that has an extended time period for repayment usually lasting between three and 30 years.</p> <p>Long-term loans, definition and process : 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</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		<p>website, and can be used in a variety of ways without always having to ask permission of the lender.</p> <p>Process :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"> 1. length of loan 2. insurance details 3. purpose of the loan 4. use of the object 5. when permission is required from the owner and when not 6. what to do with loan requests
901	General Government:	General Government: - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i>
9010	Drawing long-term loans (other than IMF):	Drawing or borrowing long-term loan by <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities on account of:</i> - IDB or ITFC long-term loan; - ADB long-term loan; - JICA long-term loan; - Other long-term loan;
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);
9013	Purchase of SDR under SAF;	Purchase of SDR under SAF;
9014	Purchase of SDR under CFF;	Purchase of SDR under CFF;
9015	Purchase of SDR under SFF;	Purchase of SDR under SFF;
9016	Purchase of SDR under EFF;	Purchase of SDR under EFF;
9017	Purchase of SDR under stand by arrangement;	Purchase of SDR under stand by arrangement;
9018	Credit or loans with the IMF(other than reserves)	- Drawing IMF credit and loans from IMF; - Purchase of SDR from IMF under emergency assistance;
91	Short-term Loans	Short-term Loans: <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</i>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
		inventory and/or accounts receivable buildup. 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.
911	General Government:	General Government: - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i>
9110	Drawing short-term loans (other than IMF):	Drawing or borrowing short-term loan by <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities on account of:</i> - IDB or ITFC short-term loan; - ADB short-term loan; - JICA short-term loan; - Other short-term-term loan;
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);
914	Other residual receipts	Other residual receipts
9140	Opening Balance	Opening Balance
9141	Transfer In	Transfer In: - Transfer on account of short-term contractual investment from nonresident investors or investment account;
9142	Purchase under WEF	Purchase under WEF
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 - Division -Groups - Reporting Classes code	Short description	Explanatory note
0	TRANSPORTATION	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.
04		
041		
0410		
0411		
05		
051		
0510		
06	Postal and courier services	Postal and courier services
061	Postal services;	Postal 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:	Remittances payment to abroad on account of ; - Surplus earnings payment to abroad for international postal services; - Pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matters and of parcels, packages; - Post office counter, such as sales of stamps money orders, posted restate services; telegram services, and so forth; - Mailbox rental services by national postal administrations ; - Other postal services;
0611		
0612		
2	OTHER SERVICES	Other services comprise those international services that are not covered under transportation and travel services.

Section - Division -Groups - Reporting Classes code	Short description	Explanatory note
20	Telecommunication services:	Telecommunication services
201	Telecommunication services:	<p>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;</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"> -Broadcasting, programming and programme distribution services; -- electronic mail, facsimile, and so forth, etc. services; -- business network services (cost/fees for Reuter monitors, SWIFT); - Leasing of telecommunications lines or capacity; - Mobile telecommunications services; - Internet telecommunications services; - Data transmission services; - Other telecommunication services; - Inward remittance by satellite channel distributor from principal;
2011		
2012		
2013		
28	Government goods and services n.i.e.:	<p>Government goods and services n.i.e. cover:</p> <p>(a) goods and services supplied by and to enclaves, such as embassies, military bases, and international organizations;</p> <p>(b) goods and services acquired from the host economy by diplomats, consular staff, and military personnel located abroad and their dependents; and</p> <p>(c) services supplied by and to governments and not included in other categories of services.</p> <p>Transactions of public corporations are not included, unless the other party is one of the specified types of institutions.</p> <p>Goods and services supplied by and to government and international organization enclaves</p> <p>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.</p> <p>(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)</p>

Section - Division -Groups - Reporting Classes code	Short description	Explanatory note
281	Bangladesh diplomatic missions and their attached offices :	Bangladesh diplomatic missions and their attached offices :
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"> - 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) -- to meet their establishment expenses; -- to meet expatriate employees salaries; -- to meet related attached office or project expenses; -- acquisition of goods and services for joint military arrangements, peacekeeping forces, and other services -- 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		
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"> - Payments on provision of joint military arrangements and peace keeping forces; such as those of the U.N. and with foreign military technical assistance; - Payments for police-type services such as keeping order; - 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) - Other payments for as joint military agreements /arrangements; - Payments on account of other services, such as those provided by the United Nations under mutual agreement;
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"> -Payment to abroad on account of government licenses, permits, and so forth; - Payment to abroad on account of administrative services of the government - Payment to abroad on account of public administrative services provided to the community as a whole; - Payment to abroad on account of administrative services related to compulsory social security schemes - Payment to abroad on account of other government services n.i.e.; - Payment to abroad on account of miscellaneous refund of government goods and services;

B. PRIMARY INCOME

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
4	INVESTMENT INCOME	<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, (b) Portfolio investment income and (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: <i>(Central Government, semi-government, Autonomous bodies, State and Local</i>	<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.</p> <p>Interest on short-term; -- Interest on deposits or investment in deposits;</p>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
	<i>Authorities)</i>	-- Interest on loans; -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on SDR allocations; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans;
421	Long-term interest of other investment	Long-term interest of other investment
4210	General government : <i>(Central Government, semi-government, Autonomous bodies, State and Local Authorities)</i>	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. Interest on long-term; -- Interest on deposits or investment in deposits; -- Interest on loans; -- Interest on suppliers' credit; -- Interest on treasury bills; -- Interest on bonds; -- Interest on discounting; -- Interest on trade credit and advances; -- Interest on SDR allocations; -- Interest on other accounts receivable and payable; -- Interest on nonmonetary gold loans;
4310	IMF Service charges	IMF Service charges: - Payment to abroad on account IMF service charges;

C. SECONDARY INCOME

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
5	CURRENT TRANSFER	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.
50	GENERAL GOVERNMENT:	General Government: - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i>
501	Grants or aid in cash or kind : (Current International Cooperation of general government)	Current International Cooperation of general government: 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. Grants or aid in cash or kind; 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;
5010	Grants or aid, donations: (<i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>) (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> Remittances payment to abroad by Bangladesh government on account of; - Emergency aid after natural disasters; they including transfers in kind in form of food, clothing, blankets, medicines, and so forth; -- Food grants, commodity grants etc; -- So forth; - Grants and donations of a current nature not included elsewhere are regarded as current transfers
5011		
502		
5020		
503	Others Transfers: (General government : <i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>)	Others Transfers: i) current taxes on income, wealth, etc., ii) social contributions, iii) social benefits, and iv) Miscellaneous current transfers.
5030		
5031	Annual or other regular contributions :	Annual or other regular contributions : (<i>Central Government, semi-government, Autonomous bodies,</i>

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
	(Current International Cooperation of general government)	<p><i>State and Local Authorities</i>)</p> <p>(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 (Current International Cooperation)</p> <p>- Subscription to international organizations;</p> <p>-- Annual or regular contributions payment by member governments to international organizations; (<i>excluding taxes payable to supranational organizations</i>);</p> <p>-- Regular transfers made as mater of policy by member government to international organizations ;</p>
5032	JDR grants refund: (<i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>)	Current International Cooperation under general government: - Refund unutilized JDR Grants which payment as a grant by Japan Debt. Relief (JDR) for import of commodities;
5033	Grants and donations refunds: (<i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>)	Current International Cooperation under general government: - Payment to abroad on account of refund -- grants, donations in cash etc. ;
5038	Other miscellaneous current transfers of general government: (<i>Central Government, semi-government, Autonomous bodies, State and Local Authorities</i>)	<p>- Miscellaneous current transfers;</p> <p>-- Fines and penalties imposed on institutional units by courts of law or other government bodies;</p> <p>-- 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;</p> <p>(<i>Major compensation payments for extensive damages (e.g. oil 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; (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 ,etc.;</p>
5126	Reversal entry:	<p>Reversal entry:</p> <p>- Cancellation of the inward remittance as an outward remittance on TM form.</p>

E. FINANCIAL ACCOUNT:

Section - Division - Groups - Reporting Classes code	Short description	Explanatory note
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> <p>(a) other equity; (b) currency and deposits; (c) loans (including use of IMF credit and loans from IMF); (d) nonlife insurance technical reserves, life insurance and annuities entitlements, pension entitlements, and provisions for calls under standardized guarantees; (e) trade credit and advances; (f) other accounts receivable/payable; and (g) SDR allocations (SDR holdings are included in reserve assets)</p>
90	Long-term Loans:	<p>Long-term Loans: A type of loan that has an extended time period for repayment usually lasting between three and 30 years.</p> <p>Long-term loans, definition and process : 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>Process :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> <p>1. length of loan 2. insurance details 3. purpose of the loan 4. use of the object 5. when permission is required from the owner and when not 6. what to do with loan requests</p>
901	General Government:	<p>General Government:</p> <ul style="list-style-type: none"> - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i>
9010		
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,</i>

Section - Division -Groups - Reporting Classes code	Short description	Explanatory note
		<i>State and Local Authorities to the foreign government or international bodies;</i> - Repayment by general government IDB or ITFC long-term loan; - Repayment by general government ADB long-term loan; - Repayment by general government JICA long-term loan; - Repayment Other long-term loan; - Repayment of project long-term loan or commodities long-term loan;
9013	Repurchase of SDR under CFF;	Repurchase of SDR under CFF;
9014	Repurchase of SDR under SFF;	Repurchase of SDR under SFF;
9015	Repurchase of SDR under EFF;	Repurchase of SDR under EFF;
9016	Repurchase of SDR under stand by arrangement;	Repurchase of SDR under stand by arrangement;
9017	Repurchase of SDR under emergency assistance;	Repurchase of SDR under emergency assistance;
9018	Repayment of long-term credit and loans to IMF	Repayment of long-term credit and loans to IMF - Repayment (principal) of IMF credit or loans to IMF;
91	Short-term Loans	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. 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.
911	General Government:	General Government: - <i>Central Government,</i> - <i>semi-government,</i> - <i>Autonomous bodies,</i> - <i>State and Local Authorities.</i>
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;
914	Other residual Payments:	Other residual Payments:
9140	Closing balances;	Closing balances;
9141	Transfer out:	Transfer out: - Transfer on account of short-term contractual investment to nonresident investors;
9142	Sale under WEF	Sale under WEF
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 Ordinance 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) Hajee 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 (BIISS)
- 46) Bangladesh Institute of Management (BIM)
- 47) Institute of Chartered Accountants of Bangladesh (ICAB)
- 48) Institute of Cost & Management Accountants of Bangladesh (ICMA)
- 49) 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 Kira 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) Privatisation Commission
- 3) University Grants Commission of Bangladesh
- 4) Bangladesh Tariff Commission
- 5) Joint River Commission
- 6) Bangladesh National Commission of UNESCO
- 7) Bangladesh Energy Regulatory Commission (BERC)
- 8) National Human Rights Commission
- 9) Bangladesh Judicial Service Commission
- 10) Election Commission Bangladesh
- 11) Anti Corruption Commission
- 12) Bangladesh Telecommunication Regulatory Commission (BTRC)
- 13) Bangladesh Public Service Commission
- 14) Rajdhani Unnayan Kartripakkha (RAJUK)
- 15) Chittagong Development Authority (CDA)
- 16) Khulna Development Authority (KDA)
- 17) Rajshahi Development Authority (RDA)
- 18) Bangladesh Bridge Authority
- 19) Barind Multipurpose Development Authority (BMDA), Rajshahi
- 20) National Housing Authority
- 21) Bangladesh Export Processing Zone Authority (BEPZA)
- 22) Micro Credit Regulatory Authority (MRA)
- 23) Dhaka Transport Co-ordination Authority (DTCA)
- 24) Non-Government Teachers Registration and Certification Authority (NTRCA)
- 25) Insurance Development and 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**
 - *Public sector corporations, Private industrial units*
 - *Households, NPISHs 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
 - 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
- xiv) Other Local Individuals not mentioned above.