GUIDELINES TO FILL IN THE NBFI RETURNS NBFI-1, NBFI-2 & NBFI-3

(SECOND EDITION)

September 2021

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September 2021
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Preface

In the light of current economic activities and experiences thereof, the second edition of the revised directory of NBFIs Returns is published. Information/data on banking and NBFIs sector of the country play an important role in formulating monetary policy and determining the trend of economic activities. In order to meet that end, the NBFIs returns which were used earlier for collection of information/data from the NBFIs in Bangladesh have been revised and enlarged. The Statistics Department of the Bangladesh Bank published NBFIs Guideline in the form of a booklet for enabling the NBFIs to fill in the above returns properly and submitting the same to the Bangladesh Bank through Rationalized Input Template (RIT).

In the current edition of the booklet, detailed explanatory notes of the terms have been given in addition to the revisions of definitions of some terms. Necessary changes and modifications have also been made on different codes related to advances and deposits, specially sector, economic purposes, product etc.

Statistics Department
Bangladesh Bank
Contents

PART-1
(NBFI-1 Return)

CHAPTER -1 INTRODUCTION AND GENERAL INSTRUCTIONS .................................................. 1

1.1 INTRODUCTION .............................................................................................................. 1
1.2 RATIONALIZED INPUT TEMPLATE (RIT) ................................................................. 1
1.3 GENERAL INSTRUCTIONS .......................................................................................... 2

CHAPTER -2 DEFINITIONS, EXPLANATORY NOTES & INSTRUCTIONS ......................... 3

2.1 LIABILITIES .................................................................................................................. 3
  2.1.1 PAID-UP CAPITAL .................................................................................................. 3
  2.1.2 RESERVES ............................................................................................................ 3
  2.1.3 TOTAL DEPOSIT LIABILITIES .............................................................................. 3
  2.1.4 DOMESTIC BORROWINGS .................................................................................. 7
  2.1.5 SECURITIES OTHER THAN SHARE .................................................................. 11
  2.1.6 FOREIGN LIABILITIES ......................................................................................... 12
  2.1.7 HEAD OFFICE AND INTER-BRANCHES ADJUSTMENTS A/C ....................... 12
  2.1.8 OTHER LIABILITIES ............................................................................................ 12

2.2 ASSETS ....................................................................................................................... 14
  2.2.1 CURRENCY AND DEPOSITS HELD IN FIs (except FIs abroad) ...................... 14
  2.2.1.1 A CASH IN HAND .......................................................................................... 14
  2.2.1.2 B TRANSFERABLE DEPOSITS (CD, SB, SND etc.) .................................... 14
  2.2.1.2 C OTHER DEPOSITS (FIXED/TERM DEPOSIT) ......... ........................... 15
  2.2.2 MONEY AT CALL AND SHORT NOTICE ............................................................. 16
  2.2.3 FOREIGN CURRENCY BALANCES HELD ............................................................ 17
  2.2.4 LEASE/LOANS AND ADVANCES ....................................................................... 17
  2.2.5 DOMESTIC INVESTMENT (BREAK UP IS GIVEN IN TABLE-D) ....................... 20
    2.2.5.1 A SECURITIES OTHER THAN SHARES ...................................................... 20
    2.2.5.2 B SHARES AND OTHER EQUITIES .......................................................... 23
  2.2.6 HEAD OFFICE AND INTER BRANCHES ADJUSTMENTS A/C ....................... 25
  2.2.7 OTHER ASSETS .................................................................................................... 25
CHAPTER -3  EXPLANATION & COMPILATION PROCEDURE OF TABLES – A, B, C1, C2, D & E OF NBDC RETURNS…………………… 27

3.1 TABLE-A........................................................................................................................................... 27
3.2 TABLE-B ......................................................................................................................................... 27
3.3 TABLE-C1 ..................................................................................................................................... 27
3.4 TABLE-C2 ..................................................................................................................................... 28
3.5 TABLE-D........................................................................................................................................ 28
3.5.1. UNENCUMBERED APPROVED SECURITIES (CODE NO. 99210)................................. 28
3.5.2. ENCUMBERED APPROVED SECURITIES (CODE NO. 99215 & 99219)................ 28
3.5.3. OTHER INVESTMENTS (OTHER THAN GOVT. SECURITIES) (CODE NO. 99220)...... 29
3.6 TABLE-E ....................................................................................................................................... 29

CHAPTER -4  DETAILS OF SECTORS AND THEIR COMPONENTS..................................................... 30

4.1 PUBLIC SECTOR ............................................................................................................................. 30
4.1.1 A GOVERNMENT SECTOR....................................................................................................... 30
4.1.2 B OTHER PUBLIC SECTOR (OTHER THAN GOVERNMENT)........................................... 38
4.2 PRIVATE SECTOR .......................................................................................................................... 42
4.2.1 FINANCIAL SECTOR ............................................................................................................... 42
4.2.2 NON-FINANCIAL SECTOR ....................................................................................................... 43
4.3 FOREIGN SECTOR ......................................................................................................................... 47
4.4 DEPOSIT MONEY BANKS ........................................................................................................... 48
4.5 PRIVATE INSURANCE COMPANIES ......................................................................................... 48
4.6 PRIVATE INVESTMENT & LEASING COMPANIES ................................................................. 48

CHAPTER -5  FORMATS OF NBDC RETURNS.................................................................................. 49

5.1 LIABILITIES SIDE........................................................................................................................... 49
5.2 ASSETS SIDE ................................................................................................................................. 51
5.3 TABLE-A....................................................................................................................................... 55
5.4 TABLE-B....................................................................................................................................... 56
5.5 TABLE-C1..................................................................................................................................... 57
5.6 TABLE-C2..................................................................................................................................... 57
5.7. TABLE-D...................................................................................................................................... 58
5.8 TABLE-E....................................................................................................................................... 58
PART-2
(NBFI-2 & NBFI-3 Returns)

CHAPTER -1 INTRODUCTION AND GENERAL INSTRUCTIONS........................................59

1.1 INTRODUCTION...........................................................................................................59

1.2 GENERAL INSTRUCTIONS............................................................................................59

1.3 INSTRUCTIONS AND EXPLANATORY NOTES ON NBFI RETURNS 2 & 3........62

1.3.1. WITHDRAWALS FROM DEPOSIT ACCOUNT.........................................................68

1.4 PROCEDURE TO FILL IN THE NBFI-2 & NBFI-3 RETURNS.............................68

CHAPTER - 2 SECTOR CODE..............................................................................................70

CHAPTER -3 DEPOSIT TYPE CODES................................................................................80

3.1 TYPE OF DEPOSITS.................................................................................................80

3.2 NOTES ON TYPE OF DEPOSITS..............................................................................80

CHAPTER - 4 ECONOMIC PURPOSE CODE....................................................................84

CHAPTER - 5 SECURITY CODE..........................................................................................86

CHAPTER - 6 LOAN CLASSIFICATION CODE.................................................................87

CHAPTER -7 SME CODES ....................................................................................................88

7.1 SME CODES.............................................................................................................88

7.2 DEFINITION OF DIFFERENT INDUSTRIES............................................................89

CHAPTER -8 PRODUCT CATEGORY OF LOAN/LEASE....................................................91

CHAPTER -9 NBFI RETURNS 2 & 3 REPORTING FORM..............................................92

CHAPTER -10 INTEREST RATE SPREAD........................................................................98

10.1 INTRODUCTION.......................................................................................................98
10.2 DEFINITION ........................................................................................................................................ 98
10.3 CALCULATION PROCEDURE OF INTEREST RATE SPREAD ............................................... 98
10.4 INSTRUCTION TO SUBMIT THE RETURN THROUGH RIT ............................................ 100

APPENDIX ..................................................................................................................................................... 101

1. LIST OF SUBSIDIARY ORGANIZATIONS OF PUBLIC NON-FINANCIAL CORPORATIONS .. 101
2. LIST OF PRIVATE INSURANCE COMPANIES ................................................................................. 107
3. LIST OF SCHEDULED BANKS ......................................................................................................... 110
4. LIST OF NON-BANK FINANCIAL INSTITUTES ............................................................................. 113
### List of Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACU</td>
<td>Asian Clearing Union</td>
</tr>
<tr>
<td>AD</td>
<td>Authorised Dealer</td>
</tr>
<tr>
<td>BARD</td>
<td>Bangladesh Academy for Rural Development</td>
</tr>
<tr>
<td>BB</td>
<td>Bangladesh Bank</td>
</tr>
<tr>
<td>BCD</td>
<td>Bearer Certificate of Deposits</td>
</tr>
<tr>
<td>BDBL</td>
<td>Bangladesh Development Bank Limited</td>
</tr>
<tr>
<td>BDT</td>
<td>Bangladesh Taka</td>
</tr>
<tr>
<td>BKB</td>
<td>Bangladesh Krishi Bank</td>
</tr>
<tr>
<td>BL</td>
<td>Bad/Loss</td>
</tr>
<tr>
<td>BRDB</td>
<td>Bangladesh Rural Development Board</td>
</tr>
<tr>
<td>BRPD</td>
<td>Banking Regulation and Policy Department</td>
</tr>
<tr>
<td>BSEC</td>
<td>Bangladesh Securities Exchange Commission</td>
</tr>
<tr>
<td>CC</td>
<td>Cash Credit</td>
</tr>
<tr>
<td>CL</td>
<td>Classified Loans</td>
</tr>
<tr>
<td>CSE</td>
<td>Chittagong Stock Exchange Ltd.</td>
</tr>
<tr>
<td>CSV</td>
<td>Comma Separated Values</td>
</tr>
<tr>
<td>DD</td>
<td>Demand Draft</td>
</tr>
<tr>
<td>DF</td>
<td>Doubtful</td>
</tr>
<tr>
<td>DMB</td>
<td>Deposit Money Banks</td>
</tr>
<tr>
<td>DPS</td>
<td>Deposit Pension Scheme</td>
</tr>
<tr>
<td>DSE</td>
<td>Dhaka Stock Exchange Ltd.</td>
</tr>
<tr>
<td>EDW</td>
<td>Enterprise Data Warehouse</td>
</tr>
<tr>
<td>EPZ</td>
<td>Export Processing Zone</td>
</tr>
<tr>
<td>ERQ</td>
<td>Exporter’s Retention Quota</td>
</tr>
<tr>
<td>FC</td>
<td>Foreign Currency</td>
</tr>
<tr>
<td>FDI</td>
<td>Foreign Direct Investment</td>
</tr>
<tr>
<td>FE</td>
<td>Foreign Exchange</td>
</tr>
<tr>
<td>FOB</td>
<td>Free on Board or Freight on Board</td>
</tr>
<tr>
<td>GII B</td>
<td>Government Islamic Investment Bond (Islamic Bond)</td>
</tr>
<tr>
<td>GIRO</td>
<td>General Interbank Recurring Order</td>
</tr>
<tr>
<td>GOB</td>
<td>Government of Bangladesh</td>
</tr>
<tr>
<td>HBFC</td>
<td>House Building Finance Corporation</td>
</tr>
<tr>
<td>ICB</td>
<td>Investment Corporation of Bangladesh</td>
</tr>
<tr>
<td>ICPF</td>
<td>Insurance Companies and Pension Funds</td>
</tr>
<tr>
<td>IDA</td>
<td>International Development Association</td>
</tr>
<tr>
<td>IDB</td>
<td>Islamic Development Bank</td>
</tr>
<tr>
<td>IFAD</td>
<td>International Fund for Agricultural Development</td>
</tr>
<tr>
<td>IMF</td>
<td>International Monetary Fund</td>
</tr>
<tr>
<td>IPFF</td>
<td>Investment Promotion and Financing Facility</td>
</tr>
<tr>
<td>JICA</td>
<td>Japan International Co-operation Agency</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Description</td>
</tr>
<tr>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td>LAM</td>
<td>Loan Against Merchandise</td>
</tr>
<tr>
<td>LIM</td>
<td>Loan Against Imported Merchandise</td>
</tr>
<tr>
<td>LTR</td>
<td>Loan Against Trust Receipts</td>
</tr>
<tr>
<td>ME</td>
<td>Monetary and Economic</td>
</tr>
<tr>
<td>MT</td>
<td>Mail Transfer/Money Transfer</td>
</tr>
<tr>
<td>NBDC</td>
<td>Non-Bank Depository Corporation</td>
</tr>
<tr>
<td>NCCB</td>
<td>National Credit and Commerce Bank Ltd.</td>
</tr>
<tr>
<td>NCD</td>
<td>Negotiable Certificate of Deposits</td>
</tr>
<tr>
<td>NFCD</td>
<td>Non-resident Foreign Currency Deposits</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Government Organisations.</td>
</tr>
<tr>
<td>NITA</td>
<td>Non-Resident Investors Taka Account.</td>
</tr>
<tr>
<td>NPISH</td>
<td>Non-Profit Institutions Serving Household</td>
</tr>
<tr>
<td>NSD</td>
<td>Department of National Savings</td>
</tr>
<tr>
<td>OFI</td>
<td>Other Financial Intermediaries</td>
</tr>
<tr>
<td>PAD</td>
<td>Payment Against Documents</td>
</tr>
<tr>
<td>PC</td>
<td>Packing Credit / Pre-shipment Credit</td>
</tr>
<tr>
<td>PD</td>
<td>Primary Dealer</td>
</tr>
<tr>
<td>PKSF</td>
<td>Palli Karma Sahayak Foundation</td>
</tr>
<tr>
<td>PSD</td>
<td>Pension Scheme Deposits</td>
</tr>
<tr>
<td>PSS</td>
<td>Pension Savings Scheme</td>
</tr>
<tr>
<td>RAJUK</td>
<td>Rajdhani Unnayan Kartripakkha</td>
</tr>
<tr>
<td>RAKUB</td>
<td>Rajshahi Krishi Unnayan Bank</td>
</tr>
<tr>
<td>REPO</td>
<td>Repurchase Agreement</td>
</tr>
<tr>
<td>RFCD</td>
<td>Resident Foreign Currency Deposits</td>
</tr>
<tr>
<td>RIT</td>
<td>Rationalized Input Template</td>
</tr>
<tr>
<td>SBS</td>
<td>Scheduled Banks Statistics</td>
</tr>
<tr>
<td>SDPS</td>
<td>Special Deposit Pension Scheme</td>
</tr>
<tr>
<td>SEM</td>
<td>Secondary Exchange Market</td>
</tr>
<tr>
<td>SMA</td>
<td>Special Mention Account</td>
</tr>
<tr>
<td>SME</td>
<td>Small and Medium Enterprises</td>
</tr>
<tr>
<td>SND</td>
<td>Special Notice Deposits</td>
</tr>
<tr>
<td>SS</td>
<td>Substandard</td>
</tr>
<tr>
<td>STA</td>
<td>Special Trade Arrangement</td>
</tr>
<tr>
<td>TC</td>
<td>Traveler’s Cheque</td>
</tr>
<tr>
<td>TT</td>
<td>Telephonic Transfer/Telegraphic Transfer</td>
</tr>
<tr>
<td>UC</td>
<td>Unclassified</td>
</tr>
<tr>
<td>VAT</td>
<td>Value Added Tax</td>
</tr>
<tr>
<td>WASA</td>
<td>Water and Sewerage Authority</td>
</tr>
<tr>
<td>WB</td>
<td>World Bank</td>
</tr>
</tbody>
</table>
PART-1

(NBFI-1 Return)
CHAPTER 1
INTRODUCTION AND GENERAL INSTRUCTIONS

1.1 Introduction

Non-Bank Financial Institutions (NBFIs) include all depository and non-depository financial institutions. The NBFIs which have the authority to receive deposits are treated as Non-bank Depository Corporations (NBDCs). As the NBDCs are the part of NBFIs, so in the first part of this guideline all definitions, explanations, interpretations and illustrations have been described based on NBDCs. The monthly Non-Bank Depository Corporation (NBDC) return is one of the basic returns for collecting data on monetary and financial statistics. It is a comprehensive set of sector wise assets and liabilities of the NBDCs. Bangladesh Bank is using these data to calculate Broad Money ($M_3$) of Bangladesh. These data are also used in formulating and implementing monetary policy of the country by Bangladesh Bank. Government of Bangladesh (GOB), World Bank, IMF and other national and international agencies, researchers, students use these data for evaluating monetary and economic activities of the country. Proper reporting of data in NBDC return is, therefore, extremely vital for compilation of consistent database. Detailed instructions, explanations and definitions are provided in this booklet to help the financial institutions in reporting the data of monetary and financial statistics and link them to their internal accounting system.

1.2 Rationalized Input Template (RIT)

The Rationalized Input Template (RIT) is a standardized electronic data reporting form. Bangladesh Bank has established the Enterprise Data Warehouse (EDW) for online data reporting by the Banking sector & other financial institutions (FIs) operate in Bangladesh. It allows an efficient method of reporting data to Bangladesh Bank in a secured internet environment. The RIT for NBDC return has already been provided to the reporting FIs with a view to collecting the information timely and accurately through the web portal of Bangladesh Bank.
In submitting the RIT related to NBDC return through Web Portal, Head Offices of the reporting FIs are advised to follow the instructions given in the next page.

1.3 **General Instructions:** -

1. The reporting FI branches must have to follow the definitions, explanatory notes and instructions provided in chapter-2 of this booklet.
2. Intensive care should also be taken so that the figures are correctly reported against the appropriate sectors or item codes of both assets and liabilities sides in the NBDC return.
3. The reporting FI branches shall have to submit the NBDC returns to their respective Head Offices by the **10th of the following month to which it relates.**
4. The Head Office of the reporting FI must ensure that all of their branch offices have submitted the NBDC returns and they will make instant check for accuracy of the data.
5. The Head Offices of the reporting FI will have to consolidate all the returns and enter the consolidated information into the RIT and upload them through the Web Portal of BB’s EDW by the **20th of the following month to which it relates.**
6. The process of filling in the template and submitting or uploading the same will be as follows:
   a. Open the template to be filled in: - **T_ME_M_ASS_LIAB_FIN.**
   b. Fill in corresponding columns and rows with the necessary information.
   c. Check and recheck that the information entered into the template is correct and appropriate.
   d. Save the file in Comma Separated Value (CSV) format for uploading to BB’s web portal.
   e. The next step is to navigate to the BB’s web Portal and Log-in.
   f. Select the template category (ME) and locate the name of the template to be uploaded.
   g. Browse the files to be uploaded and Upload CSV files.
   h. A confirmation message “successfully uploaded” will be displayed and preserve it for future reference and finally Log out from the Portal.
7. While reporting foreign currency balances, it should be converted into taka by using average rate of end month exchange rate compiled by statistics department of Bangladesh Bank.
8. For all queries regarding NBDC returns/ templates, reporting FI branches and their Head Offices may contact directly with the Statistics Department, Bangladesh Bank, Head Office, Dhaka.
CHAPTER 2
DEFINITIONS, EXPLANATORY NOTES & INSTRUCTIONS

2.1 LIABILITIES

2.1.1 Paid-up Capital
The amount of a company’s paid-up capital is that which has been paid in full/subscribed by the sponsors or shareholders. The paid-up capital can be less than a company’s total authorized capital because a company cannot issue all of the shares that have been authorized to sell. The paid-up capital can also reflect how a company depends on equity financing. The Head Office of the reporting FI is required to report the amount of paid-up capital under this code in the NBDC return.

2.1.2 Reserves
The amount which has been retained in the business and not distributed to the owners or shareholders is known as the reserves. It is the part of capital of a company/ firm that has not been called up and is, therefore, available for drawing in case of need. Such reserves or funds set aside from profit to meet obligations/special purposes/ emergencies should be reported in this code. Reserves such as Rural Credit Fund, Statutory Reserve, and Reserve for revaluation, Retained Earnings, share premium, Reserve for Unforeseen Losses etc. and all borrowings from shareholders should also be included in reserves.

2.1.3 Total Deposit Liabilities
Grand Total of the Deposit Classification Matrix-A should be reported in this code. The compilation procedure of deposit classification matrix is described at page no. 27.

Deposit Classification Matrix (Table-A)
Table-A is a Sector and Instrument wise Deposit Classification Matrix. All deposits except foreign currency deposits should be classified by Sectors and types of deposits/Instruments. In compilation of Table-A, the first and most basic frame work is to identify the sectors for all depositors. The sectors should be determined by the main activities or professions of the depositors. The second frame work is to identify the types of deposits. The financial institutions are required to report the outstanding amounts of deposits against related sector codes & respective instrument codes. Total amounts of the sectors and the total amounts of the instruments must agree with the grand total of the matrix (Table-A).
Classification of Sectors

The sectors should be determined on the basis of main activity or professions of the depositors. The concepts and definitions of sectors are given in chapter-4 at page no. 30-48. The outstanding amount of deposits of different sectors should be reported against respective code in Table-A. Detailed of Deposit Classification Matrix with sector codes is given below:

I. Public Sector:

a) Government Sector:

The definition of the Government sector and the name of the available Government institutions are given at page no. 30-38.

The government sector is subdivided into the following two categories for reporting NBDC return.

i) Presidency, PM'S office, Ministries & Judiciary, Directorates & Other Govt. Offices/Institutions.  

All kinds of deposits received from different Government offices as stated above should be reported against this code. A list of the Government Directorates, Departments, and Offices has been given at page no. 30-32.

ii) Autonomous & Semi-Autonomous Bodies.  

All kinds of deposits received from the Autonomous and Semi-autonomous Bodies as listed in page no. 32-38 should be reported against this code.

b) Other Public Sector:

i) Local Authorities  

All types of deposits received from the Local Authorities as listed at page no. 38 should be reported against this code.

ii) Public Non-Financial Corporation  

All types of deposits received from the Public Non-Financial Corporation as listed in page no. 38-40 should be reported against this code.

iii) Non-Bank Depository Corporation (NBDCs)-Public  

All types of deposits received from the Non-Bank Depository Corporations (NBDCs)-Public as listed in page no. 41 should be reported against this code.
iv) Other Financial Intermediaries (OFIs) –Public  
All types of deposits received from Other Financial Intermediaries-Public as listed in page no. 41 should be reported against this code.

v) Insurance Companies & Pension Funds (ICPFs)-Public  
All types of deposits received from Insurance Companies & Pension Funds-Public as listed in page no. 42 should be reported against this code.

II) Private Sector:

i) Non-Bank Depository Corporation (NBDCs)-Private  
All types of deposits received from Non-Bank Depository Corporation-Private as listed in page no. 42 should be reported against this code.

ii) Other Financial Intermediaries (OFIs)-Private  
All types of deposits received from Other Financial Intermediaries- Private as listed in page no. 42 should be reported against this code.

iii) Insurance Companies & Pension Funds (ICPFs) -Private  
All types of deposits received from Insurance Companies & Pension Funds-Private as listed in page no. 43 should be reported against this code.

iv) Financial Auxiliaries-Private  
All types of deposits received from Financial Auxiliaries -private as defined in page no. 43 should be reported against this code.

v) Other Non-Financial Corporation –Private  
All types of deposits received from Other Non-Financial Corporation-Private as defined in page no. 43-46 should be reported against this code.

vi) Non-Profit Institutions Serving Household-Private  
All types of deposits received from Non-Profit Institutions Serving Household as defined in page no. 46 should be reported against this code.
vii) **Household Residents**

All types of deposits received from Household/Individual resident as defined in page no. 46-47 should be reported against this code.

### III. Deposit Money Banks (DMBs)

All kinds of deposits received from Deposit Money Banks should be reported against this code. Foreign currency deposit of DMBs held with the reporting NBDCs should not be reported under this code. List of DMBs are given in page no. 110-112.

#### Classification of Deposits by Types

The types of deposits should be determined on the basis of the nature of the deposit accounts. The concepts and definitions of the types of deposits are given below:

a) **Fixed/Term Deposits**

Deposits taken for any terms are specified as fixed deposits. Balances of Fixed Deposit accounts should be reported in this code according to the sector. Periodic income (Monthly/Quarterly/Half Yearly) scheme, Double/Triple Benefit Scheme, Flexible Fixed Deposit, and Profit First Deposit Scheme etc. should also be reported under this code.

b) **Recurring Deposits/ Monthly Pension Scheme Deposit**

Balances of Deposit Pension Scheme (DPS) should be reported in this code against household/Individual-Resident only. Besides DPS, same types of savings scheme such as Education Saving Scheme, Marriage Savings Scheme, Hajj Savings Scheme, House Savings Scheme, Millionaire Deposit Scheme, Lakhopoti Deposit Scheme etc. should be reported in this code. Any types of flexible recurring deposit scheme also reported in this code.

c) **Negotiable Certificates of Deposits & Promissory Notes**

Balances of Negotiable Certificates of Deposits (NCD) should be reported in this code. The taka balances of Promissory Notes/Savings Bonds issued by the reporting financial institution should be reported in this code according to the sectors.
d) Other Deposits
Balances of any other deposits which are not included elsewhere should be reported under this code.

32999

e) Restricted (Blocked) Deposits
Restricted deposits comprise obligation carrying special terms set by the appropriate authority that override normal liquidity characteristics (e.g. blocked or earmarked accounts). The nature of these deposits is that the account holders do not have access to the funds during blocked period. Balances of Restricted (Blocked) deposits should be reported in this code against private sector only. It should be noted that the deposit accounts blocked by the FI for internal purposes should not be reported here.

32912

f) Accrued Interest-Payable
Balances of accrued interest payable on deposits should be reported in this code according to the sectors and types of deposits.

32991

2.1.4 Domestic Borrowings

a) Government

i) Government for on-lending
Borrowing from Government comprises borrowing for on lending project on behalf of the government; the reporting financial institutions act as an agent of the Government. Generally, these funds (e.g. IDA credit, IFAD fund, JICA, IPFF Project funds etc.) have been borrowed from abroad by the Government, which are the Government’s foreign liabilities. The reporting financial institution carries liabilities to the Government as these are routed through NBDCs. Balance of such borrowing should be reported against this code.

33000

ii) Government Islamic Investment Bond (GIIB) Fund
In order to develop a money market in Islamic Banking sector, Bangladesh Bank has issued GIIB on behalf of the Government. This bond is treated as approved securities.

33101

Borrowings from this fund by the reporting institution should be reported against this code.
b) Non-Bank Depository Corporation-Public

i) Money at call and short notice
It is a kind of short-term borrowings/loans from Non Bank Depository Corporations. It does not have any repayment schedule but it is repayable immediately i.e. within a couple of hours or a couple of days. Such borrowings from Non Bank Depository Corporations-Public (such as, Ansar-VDP Unnayan Bank, Karmasangsthan Bank, Probashi Kallyan Bank etc.) by the reporting financial institutions in the form of money payable at call should be reported in this code.

ii) Repurchase agreement (REPO)
Repurchase agreement (REPO) is the sale of a security with a commitment by the seller to buy the security back from the purchaser at a specific price and date. The transaction is called REPO from the perspective of the seller (i.e. cash taker) of the security and Reverse REPO from the buyer side (i.e. cash provider). Borrowings of the reporting financial institutions in the form of REPO from NBDC-Public should be reported in this code.

iii) Other Borrowings
All other liabilities except deposits, money payable at call and REPO of the reporting financial institutions should be reported here.

c) Other Financial Intermediaries (OFIs) – Public

i) Money at call and short notice
Borrowings from Other Financial Intermediaries - Public (such as HBFC, ICB, PKSF, EEF, SME Foundation etc.) by the reporting financial institutions in the form of money payable at call should be reported in this code.

ii) Repurchase agreement (REPO)
Borrowings from Other Financial Intermediaries- Public by the reporting financial institutions in the form of REPO should be reported in this code.

iii) Other Borrowings
All other liabilities except deposits, money payable at call and REPO of the reporting financial institutions should be reported here.

d) Insurance Companies and Pension Funds (ICPFs)-Public

i) Money at call and short notice
Borrowings from Insurance Companies and Pension Funds- Public (such as Shadharan Bima Corporation, Jibon Bima Corporation, and
Pension Funds of Public Sectors etc.) in the form of money payable at call should be reported in this code.

ii) **Repurchase Agreement (REPO)**  
Borrowings from Insurance Companies and Pension Funds-Public in the form of REPO of the reporting financial institutions should be reported in this code.

iii) **Other Borrowings**  
All other liabilities except deposits, money payable at call and REPO of the reporting financial institutions should be reported here.

e) **Non Bank Depository Corporations-Private**

i) **Money at call and short notice**  
Borrowings of the reporting financial institutions from Non Bank Depository Corporations-Private (such as, Grameen Bank, Deposit taking Leasing Companies, Land Mortgage Banks and central co-operative banks etc.) in the form of money payable at call should be reported in this code.

ii) **Repurchase agreement (REPO)**  
Borrowings of the reporting financial institutions from Non Bank Depository Corporations–Private in the form of REPO should be reported in this code.

iii) **Other Borrowings**  
All other liabilities except deposits, money payable at call and REPO of the reporting financial institution should be reported here.

f) **Other Financial Intermediaries (OFIs) – Private**

i) **Money at call and short notice**  
Borrowings of the reporting financial institutions from Other Financial Intermediaries-Private (Non-depository leasing & investment companies, mutual funds etc.) in the form of money payable at call should be reported in this code.

ii) **Repurchase agreement (REPO)**  
Borrowings of the reporting financial institutions from Other Financial Intermediaries-Private in the form of REPO should be reported in this code.

iii) **Other Borrowings**  
All other liabilities except deposits, money payable at call and REPO of the reporting financial institutions should be reported here.
g) Insurance Companies and Pension Funds (ICPFs)-Private

i) Money payable at call
Borrowings of the reporting financial institutions from Insurance Companies and Pension Funds-Private (such as Private Life & General Insurance Companies and pension funds of private organizations etc.) in the form of money payable at call should be reported in this code.

ii) Repurchase agreement (REPO)
Borrowings of the reporting financial institutions from Insurance Companies and Pension Funds-Private in the form of REPO should be reported in this code.

iii) Other Borrowings
All other liabilities except deposits, money payable at call and REPO of the reporting financial institutions should be reported here.

h) Bangladesh Bank

i) On-lending projects
These funds (IDA Credit, IFAD Loan, JICA loan etc.) have been borrowed by the Government from abroad and lent by the Bangladesh Bank to NBDCs for on-lending project purposes. Borrowings from such funds should be reported here.

ii) Normal borrowings
Borrowings from Bangladesh bank such as demand loan, borrowing against export bills, borrowing against promissory notes issued by Ministries should be reported under this code.

iii) Foreign Currency Loans
Foreign currency loan or Over Draft (OD) from the Bangladesh Bank for import & other purposes should be reported in this code.

iv) Repurchase agreement (REPO)
Borrowings from Bangladesh Bank in the form of REPO by the reporting financial institutions should be reported in this code.

v) Other Borrowings/Refinance
Funds received from Bangladesh Bank by the reporting financial institutions for refinancing (such as SME, Agro-Processing Industries, Housing Refinance Investment, Enterprise Growth & Bank Modernization Program, Solar & Bio-Gas Plant, Effluent Treatment Plant etc.) and all other borrowings not included elsewhere should also be reported together under this code.
i) Deposit Money Banks (DMBs)

i) Money payable at call
Borrowings from DMBs by the reporting financial institutions in the form of money payable at call should be reported in this code.

ii) Repurchase agreement (REPO)
Borrowings from DMBs by the reporting financial institutions in the form of REPO should be reported in this code.

iii) Other Borrowings
All other borrowings/liabilities (except deposits, & money payable at call and REPO) such as T.T. discounting facility, swap, SOD etc. from the DMBs by the reporting financial institutions should be reported in this code.

2.1.5 Securities Other than Share

i) Deposit Money Banks
Securities (such as debenture, bonds, mutual funds etc.) issued by the reporting financial institution held with the Deposit Money Banks should be reported in this code.

ii) Non Bank Depository Corporation-Public
Securities issued by the reporting financial institution purchased by Non Bank Depository Corporation-Public should be reported in this code.

iii) Non Bank Depository Corporation-Private
Securities issued by the reporting financial institutions purchased by Non-Bank Depository Corporation- Private should be reported in this code.

iv) Other Public sectors (other than DMB & NBDC-Public)
Securities issued by the reporting financial institutions purchased by the other public sector (except SOBs & NBDCs-Public) should be reported in this code.

v) Other Private sectors (other than DMB & NBDC-Private)
Securities (such as debenture, bonds, mutual funds etc.) issued by the reporting financial institution purchased by other private sectors (other than DMBs & NBDCs) should be reported in this code.

vi) Non-residents
Securities (such as debenture, bonds, mutual funds etc.) issued by the reporting financial institution held with the Non-resident (individuals or enterprises) should be reported in this code.
2.1.6 Foreign Liabilities

a) Short-term Foreign Liabilities
It comprises equivalent taka of all foreign currency liabilities/borrowings (received from non-resident sector) of the reporting institutions with a contractual maturity of below one year. Taka balances of these short-term foreign liabilities should be reported in this code and such foreign currency balances should be reported in Table-B.

b) Long Term Foreign Liabilities
It comprises equivalent taka of all foreign liabilities/borrowings (received from non-resident sector) of the reporting institutions with a contractual maturity of one year and above. Taka balances of these long-term foreign liabilities should be reported in this code and such foreign currency balances should be reported in Table-B.

2.1.6.1 DMBs Foreign Currency Deposits
Balances of DMBs Foreign currency deposit held with the reporting FI should be reported in taka under this code. Balances of this account should not be reported in Deposit Matrix.

2.1.7 Head office and Inter-Branches Adjustments A/C
This item comprises the adjustments between the head office and its branches and also among the branches of the same financial institution. The credit balance should be reported against this code. In case of debit balances the amount should be reported in code 48500. It is noted that the branches should not report data at a time both in code 38500 and 48500. That is, the FI’s branches should report either in code 38500 or in 48500. The Head office will sum up both credit and debit balances of adjustments accounts as reported by its branches and report both in credit and debit sides of NBDCs return.

2.1.8 Other Liabilities

a) Contingent liabilities as per contra
Contingent liabilities as per contra comprise bills, FI’s guarantees and other liabilities including cheques held for collection. Other contingent liabilities should also be included in this item.

b) Provision for classified loans –Government
As per DFIM Circular, the provision for loans and advances for government sector should be reported here. Breakdown of provision for government loans are given in Table-C2, which should be filled in as per specifications over there. Provision for Government loans reported in Table-C2 must agree with the reported data in this code.
It is noted here that provisioning for loans should be made as per latest circular relating to loans provisioning by Bangladesh Bank. It should be noted here that provision for loans may be changed and the relevant data should be reported accordingly.

c) **Provision for classified loans-Other Public**
   The provision for loans and advances for other public sector should be reported here. Breakdown of provision for other public sector loans are given in Table-C2 which should be filled in as per specifications there. Provision for other public sector loans in Table-C2 must agree with the reported data in this code. It is noted here that provisioning for loans should be made as per latest circular relating to loans provisioning by Bangladesh Bank.

d) **Provision for loans- Private**
   The provision for loans and advances for private sector should be reported here. Breakdown of provision for private sector loans are given in Table-C2 which should be filled in as per specifications there. Provision for private sector loans in Table-C2 must agree with the reported data in this code.

e) **Accumulated Depreciation**
   Total depreciation accumulated on its fixed assets should be reported under this code.

f) **Valuation Adjustments**
   While reporting foreign currency liabilities, if the amount in taka differs due to the fluctuation of foreign exchange rate then only the difference amount (credit balance) should be reported here. In the case of debit balance, it should be reported against the code-49003. In both the cases the amount of foreign currency may not be changed.

g) **Income Account**
   The credit balance of total gross income including receivable income of a financial institution should be reported here.

h) **Interest Suspense Account**
   The entire amount of interest suspense i.e. all the interest calculated on classified loans should be reported here.

i) **Other Provision not included elsewhere**
   Provision for VAT and Tax and other provisions not included elsewhere should be reported under this code.

j) **Bad debts recovered**
   If any amount of bad loan has succeeded to be recovered, then it should be reported under this code.
k) **Current Year Profit**
Total profit earned (as per audited balance sheet) from its business for the year ended on **December** should be reported in this code. It should be reported once a year at the end of their financial year.

l) **Others**
The "Others" item comprises those, which cannot be allocated to any of the items above. It mainly comprises:
1. Profit on sale of assets.
2. Transfer fees.
3. Others.

### 2.2 ASSETS

#### 2.2.1 Currency and Deposits held in FIs (except FIs abroad)
Currency consists of notes and coins that are of fixed nominal values and are issued or authorized by Central Bank or Government.

##### 2.2.1.1 A. Cash in hand

a) **Bangladesh Bank notes**
Bangladesh Bank notes comprise of the total amount of all legal tender notes issued by Bangladesh Bank. The amount of such notes held by the financial institutions should be reported here.

b) **Government notes and coins**
Government notes and coins comprise of five, two- and one-taka notes/coins and subsidiary coins below one taka held in NBDCs. The total amount should be reported here.

##### 2.2.1.2 B. Transferable Deposits (CD, SB, SND etc.)
Transferable deposits consist of all deposits that are exchangeable on demand at par and without penalty or restriction and are directly usable for making third party payments.

a) **Balances with Bangladesh Bank (Taka A/C)**
Balances with Bangladesh Bank comprise taka balances held in Bangladesh Bank. The balances should be reported under this code. It is noted here that taka balances with Sonali bank as agent of Bangladesh Bank should also be reported here.

b) **Taka Balances with Deposit Money Banks**
The balances of transferable deposits accounts held with DMBs should be reported in this code. Balances with Sonali
Bank Limited as agent of Bangladesh Bank should be excluded from this code. It should be noted that balances with Deposit Money Banks should exclude money at call and short notice.

c) **F.C. Balances with Deposit Money Banks**
   All types of foreign currency deposit balances held with Deposits Money Banks should be reported under this code.

### 2.2.1.2 C. Other Deposits (Fixed/Term Deposit)

Other deposits comprise all types of deposits or claims except transferable deposits that are represented by evidence of deposits (such as, fixed or term deposits, N.C.D etc.)

a) **Balances with NBDCs-Public**
   It includes all kinds of fixed or term deposits held with NBDCs- Public. These balances should be reported in this code. Balances with Non Bank Depository Corporations (NBDCs)-Public should exclude money at call and short notice.

b) **Balances with Other financial Intermediaries (OFIs) –Public**
   It includes all kinds of fixed or term deposits held with OFIs- Public. The balances should be reported in this code. Balances with Other Financial Intermediaries-Public should exclude money at call and short notice.

c) **Balances with NBDCs-Private**
   It includes all kinds of fixed or term deposits held with NBDCs- Private. These balances should be reported in this code.

d) **Balances with Other financial intermediaries –Private**
   It includes all kinds of fixed and term deposits held with OFIs- Private. These balances should be reported in this code.

e) **Taka Balances with Deposits Money Banks**
   It includes all type of deposits/claims (except transferable deposits) held with DMBs. It should be noted that balances with Deposit Money Banks should exclude money at call and short notice.

f) **F.C. Balances with Deposit Money Banks**
   All types of deposits in Foreign Currency (F.C.) of reporting financial institutions with DMBs should be converted into
Taka with end month average exchange rate and the amounts should be reported under this code.

### 2.2.2 Money at call and short notice

It is a kind of short term lending/investment of the reporting institutions for a couple of hours or couple of days. It does not have a set of repayment schedule but it is repayable immediately i.e. repayable within a couple of hours or a couple of days.

<table>
<thead>
<tr>
<th>Code</th>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>41230</td>
<td>Non-Bank Depository Corporation (NBDCs)-Public</td>
<td>Amount of loans provided to Non-Bank Depository Corporations-Public in the form of money at call and short notice should be reported under this code.</td>
</tr>
<tr>
<td>41240</td>
<td>Other Financial Intermediaries (OFIs)-Public</td>
<td>Amount of loans provided to Other Financial Intermediaries-Public in the form of money at call and short notice should be reported under this code.</td>
</tr>
<tr>
<td>41250</td>
<td>Insurance Companies and Pension Funds –Public</td>
<td>Amount of loans provided to Insurance Co. &amp; Pension Fund- Pub. (Such as Jiban/Shadharan Bima Corporations) in the form of money at call and short notice should be reported under this code.</td>
</tr>
<tr>
<td>41330</td>
<td>Non-Bank Depository Corporation (NBDCs)-Private</td>
<td>Amount of loans provided to Non-Bank Depository Corporations-Private in the form of money at call and short notice should be reported under this code.</td>
</tr>
<tr>
<td>41340</td>
<td>Other Financial Intermediaries (OFIs)–Private</td>
<td>Amount of loans provided to Other Financial Intermediaries-Private in the form of money at call and short notice should be reported under this code.</td>
</tr>
<tr>
<td>41350</td>
<td>Insurance Companies and Pension Funds –Private</td>
<td>Amount of loans provided to Private Insurance Companies in the form of money at call and short notice should be reported under this code.</td>
</tr>
<tr>
<td>41500</td>
<td>Deposit Money Banks (DMBs)</td>
<td>Amount of loans provided to Deposit Money Banks in the form of money at call and short notice should be reported under this code.</td>
</tr>
</tbody>
</table>
2.2.3 Foreign Currency Balances Held

a) **Foreign currency notes in hand**  
   Equivalent Taka of foreign currency notes and coins in hand should be reported in this code and the same F.C to be reported in foreign currency Table-B.

b) **F.C. Clearing Account Balances with Bangladesh Bank**  
   Foreign currency balances comprise foreign currency balances held with BB. Equivalent taka balances of this account should be reported in this code.

c) **Others**  
   Any other foreign currency balances held by the NBDCs should be reported under this code and foreign currency balances of these accounts should be reported in Table-B.

2.2.4 Lease/Loans and Advances

Lease/Loans and advances are defined as financial assets that are created when a creditor lends fund directly to a debtor and that are evidenced by non-negotiable documents. More specifically in our country’s context these are all sorts of loans and advances given to its clients such as, Corporate Finance, Consumer finance, Agriculture Finance, SME loans, Housing Loans, Staff advances etc. The sector should be determined on the basis of the category/professions of the borrower. The FIs are required to report the amount of loans and advances against the respective sectors.

I. **PUBLIC SECTOR:**

The Public sectors are grouped into two categories:

a) Government Sector  
b) Other Public Sector

a) **Government Sector**

The definition of the Government sector and the name of the available government institutions are given at page no.30-38. The sector is subdivided into the following categories for reporting NBDC return.

i) **Food Ministry**  
   All loans and advances as mentioned above given to the Food Ministry including Directorate of Food by the reporting FIs should be reported under this code.
ii) **Presidency, Prime Minister's office, Parliament, Judiciary, Directorates and Other Government Offices/Institutions.**

All loans and advances given to other ministries as mentioned above (other than the Food Ministry including Directorate of Food) and all other government offices by the reporting FIs should be reported under this code.

iii) **Autonomous & Semi-Autonomous Bodies**

All loans and advances given to the Autonomous and Semi-autonomous Bodies by the reporting FIs should be reported under this code.

b) **Other Public Sector**

i) **Local Authorities**

All loans and advances given to the Local Authorities as specified at page-38 by the reporting FIs should be reported under this code.

ii) **Public Non-Financial Corporations**

All loans and advances given to the Public Non-Financial Corporations as specified at page 38-40 by the reporting FIs should be reported under this code.

iii) **Non-Bank Depository Corporations-Public**

All loans and advances given to the Non-Bank Depository Corporations-Public as specified at page 41 by the reporting FIs should be reported under this code.

iv) **Other Financial Intermediaries-Public**

All loans and advances given to the Other Financial Intermediaries-Public as specified at page 41 by the reporting FIs should be reported under this code.

v) **Insurance Companies and Pension Funds-Public**

All loans and advances given to the Jiban/Shadharan Bima Corporations as specified at page-42 by the reporting FIs should be reported under this code.
II. PRIVATE SECTOR:

i) **Non Bank Depository Corporations-Private** 46330
   All loans and advances given to the Non-Bank Depository Corporations (NBDC)-Private as specified at page-42 by the reporting FIs should be reported in this code.

ii) **Other Financial Intermediaries (OFIs)-Private** 46340
    All loans and advances to the Other Financial Intermediaries (OFIs)-Private (See page-42) by the reporting FIs should be reported in this code.

iii) **Insurance Companies and Pension Funds-Private** 46350
     All loans and advances given to the Private (See page-43) Insurance Companies by the reporting FIs should be reported in this code.

iv) **Financial Auxiliaries-Private** 46360
    All loans and advances to the Financial Auxiliaries-Private (See page-43) given by the reporting FIs should be reported in this code.

v) **Other Non-Financial Corporations-Private** 46370
    All loans and advances given to other Non-Financial Corporations- Private (See page 43-46) by the reporting FIs should be reported in this code.

vi) **Non Profit Institutions Serving Household (NPISH)** 46380
    All loans and advances to the Non-Profit Institutions Serving Household (NPISH) (See page-46) given by the reporting FIs should be reported in this code.

vii) **Household Resident (Individual Customers)** 46390
     All loans and advances given to the Household/Individual-Resident at page 46-47 by the reporting FIs should be reported in this code.

III. Deposit Money Banks 46500
    All loans and advances given to the Deposit Money Banks (See page 48) by the reporting FIs should be reported in this code.

IV. **Non-resident:** A non-resident is a person; bank or firm Who/Which resides outside 46600 Bangladesh. Non-resident includes Bangladesh Nationals who go out of Bangladesh for a minimum period of one year or transfer centre of economic interest abroad.
2.2.5 Domestic Investment (Break up is given in Table –D)

It comprises holdings of bonds, treasury bills/bonds, sanchaya patra and other securities such as shares and debentures issued by the public/private institutions. These investments are segregated as follows:
(a) Securities other than share and
(b) Shares & other equities

The Holdings of above instruments should be reported at cost value. Classification of investment should be reported in table-D of NBDC return. It is noted that total investment should be equal to the grand total of table-D.

2.2.5.1 A Securities Other than shares

All kind of securities other than shares held with the reporting FIs should be reported at cost values under the following categories.

I. PUBLIC SECTOR:

a) Government Sector

All kinds of Government treasury bills/bonds, sanchaya patra and other securities purchased by the reporting financial institutions should be reported against the following categories.

i) Treasury Bills Less than 1 year

Holding of treasury bills issued by the Government having a maturity of less than one year should be reported here. The holding of Treasury bill should be reported at cost value.

ii) Treasury Bills, 1 year and above

Holding of Treasury bills issued by the Government having maturity of one year and above should be reported in this code.

iii) Treasury Bonds 1 year and less than 5 years

Holding of Treasury Bonds issued by the Government having maturity of one year and less than 5 years should be reported here against this code.

iv) Treasury Bonds 5 years and above

Holding of Treasury Bonds issued by the Government having a maturity of 5 years and above should be reported here in this code.

v) SUKUK Bonds (5 Years)

Holding of SUKUK Bonds issued by the Government having a maturity of 5 years should be reported here in this code.
vi) Prize Bonds/Income Tax Bonds 47117
Prize bonds comprise unsold balances of 100 Taka prize Bonds and Income tax bonds. Holdings of these bonds by the NBDC should be reported here.

vii) Government Islamic Investment Bond (Islamic Bond) 47118
Holding of Government Islamic Investment Bond (GIIB) should be reported in this code.

viii) Other Securities of Government 47119
Other securities of Government include the holding of pre-liberation and post liberation treasury bonds, all kinds of Government savings certificates, shares and debentures, etc. Moreover, holdings of mutual funds, unit certificates, debentures etc. issued by the Government should be reported in this code.

b) Autonomous & Semi-autonomous Bodies 47120
Holdings of all sorts of securities other than shares issued by Autonomous & Semi-autonomous bodies should be reported against this code.

c) Other Public Sector
Holding of all sorts of securities issued by Other Public Sector (Local Authorities, Public Non-financial Corporations, NBDCs, OFIs, and ICPFs-Public) should be reported as per following sectors.

i) Local Authorities 47210
Holding of all sorts of securities issued by Local Authorities should be reported in this code.

ii) Public Non Financial Corporations 47220
Holdings of all sorts of securities issued by Public Non-Financial Corporations should be reported in this code.

iii) Non Bank Depository Corporations (NBDCs)-Public

a) Securities other than share (Bonds/Debentures) 47230
Holdings of all types of securities issued by the NBDCs-Public should be reported in this code.

b) Reverse REPO 47232
Investment made in the form of Reverse REPO with the NBDCs-Public should be reported in this code.
iv) Other Financial Intermediaries (OFIs)-Public

   a) Securities Other than share (Bonds/Debentures)  47240
      Holdings of all types of securities issued by the OFIs-Public should be reported in this code.

   b) Reverse REPO  47242
      Investment made in the form of Reverse REPO with the OFIs-Public should be reported in this code.

v) Insurance Companies and Pension Funds (ICPFs)-Public

   a) Securities Other than share (Bonds/Debentures)  47250
      Holdings of all types of securities issued by the ICPF-Pub. (Jiban Bima/Shadharan Bima Corporations) should be reported in this code.

   b) Reverse REPO  47252
      Investment made in the form of Reverse REPO with the OFIs-Public should be reported in this code.

II. PRIVATE SECTOR:

   i) Non Bank Depository Corporations (NBDCs)-Private

      a) Reverse REPO  47331
         Investment made in the form of Reverse REPO with the NBDCs-Private should be reported in this code.

      b) Securities Other than share (Bonds/Debentures)  47332
         Holdings of all types of Securities issued by the NBDCs-Private should be reported in this code.

   ii) Other Financial Intermediaries (OFIs)-private

      a) Securities Other than share (Bonds/Debentures)  47340
         Holdings of all types of securities issued by the OFIs-Private should be reported in this code.

      b) Reverse REPO  47342
         Investment made in the form of Reverse REPO with the OFIs – Private should be reported in this code.
iii) Insurance Companies and Pension Funds (ICPFs)-private

a) Securities Other than share (Bonds/Debentures) 47350
Holdings of all types of securities issued by Private Insurance Companies should be reported in this code.

b) Reverse REPO 47352
Investment made in the form of Reverse REPO with private Insurance Companies should be reported in this code.

iv) Other Non Financial Corporations-Private 47370
Holdings of all type of securities issued by Non-Financial Corporations-Private should be reported in this code.

III. Bangladesh Bank:

i) Reverse REPO 47401
Investment made in the form of Reverse REPO with Bangladesh Bank should be reported in this code.

ii) Bangladesh Bank Bills/Others 47402
Holdings of all types of Bangladesh Bank Bills (7 days, 14 Days, 30 days, 91 days, 182 days etc.) and other investments with BB by the reporting NBFIs should be reported at cost value in this code.

IV. Deposit Money Banks:

i) Reverse REPO 47501
Investment made in the form of Reverse REPO with Deposit Money Banks should be reported (at cost price) in this code.

ii) Debt securities of DMBs 47502
Holdings of all types of debentures, bonds, mutual funds etc. issued by Deposit Money Banks should be reported in this code.

2.2.5.2 B Shares and Other Equities
Shares and equities cover all instruments and records acknowledging after the claims of all creditors have been met, claims on the residual value of incorporated enterprises, viz: shares, stocks, preferred shares and participation on similar documents. Holdings of stocks/shares and other equities by the reporting FIs should be reported against respective sector codes (the sector should be determined on the basis of the issuing authorities of the stocks/shares and other equities). If the securities are traded in stock exchanges (DSE, CSE etc) data should be reported at market price.
I. Public Sector

a) Public Non Financial Corporations
   Holdings of all types of shares and other equities of public non financial corporation’s by the reporting financial institutions should be reported in this code.

b) Non Bank Depository Corporations (NBDC)-Public
   Holdings of all types of shares and other equities issued by the Non-Bank Depository Corporations (NBDC)-Public should be reported in this code.

c) Other Financial Intermediaries (OFIs)-Public
   Holdings of all types of shares and other equities issued by the Other Financial Intermediaries (OFIs)-Public by the reporting OFIs should be reported in this code.

d) Insurance Companies and Pension Funds (ICPFs)-Public
   Holdings of all types of shares and other equities issued by ICPF (Jiban/Shadharan Bima Corporations) should be reported in this code.

II. Private Sector

a) Non Bank Depository Corporations (NBDC)-Private
   Holdings of all types of shares and other equities issued by the Non-Bank Depository Corporations (NBDC)-Private should be reported in this code.

b) Other Financial Intermediaries (OFIs)-Private
   Holdings of all types of shares and other equities issued by the Other Financial Intermediaries (OFI)-Private should be reported in this code.

c) Insurance Companies and Pension Funds (ICPFs)-Private
   Holdings of all types of shares and other equities issued by Private Insurance Companies should be reported in this code.

d) Other Non Financial Corporations-Private
   Holdings of all types of shares and other equities issued by other Non-Financial Corporations-Private should be reported in this code.

III. Deposit Money Banks
   Holdings of all types of shares and other equities issued by Deposit Money Banks (DMBs) should be reported in this code.
2.2.6 Head Office and Inter Branches Adjustments A/C

This item comprises the adjusted balances (Adjustments Account) between the head office and its branches and also among other branches of the same FIs. Only the debit balances of this account should be reported against this code (48500). In case of credit balances the amount should be reported in code 38500. It is noted that the FI’s branches should not report data at a time both in codes 38500 and 48500. The head office will sum up both credit and debit balances of adjustments accounts as reported by its branches and report both in credit and debit sides of NBDC return.

2.2.7 Other Assets

a) Contingent Assets as per Contra

Contingent assets as per contra should tally with the data reported in the liability side i.e. contingent liabilities as per contra (code-39000).

b) Fixed Assets

Present value of all kinds of fixed assets (furniture, fixtures, Institutions premises, other fixed assets etc.) of the financial institutions should be reported here.

c) Valuation Adjustments

While reporting foreign currency assets/liabilities, if the amount in taka differs due to the fluctuations of exchange rate then only the difference amount (debit balance) should be reported here. In case of credit balance, it should be reported against the code 39003. In both the cases the amount of Foreign Currency should not be changed.

d) Expenditure Account

Total expenditure of the Institution (NBDCs) up to the reporting period should be reported against this code.

e) Suspense Account

The balance of suspense account should be reported under this code.

f) Accrued Interest (receivable)

Interest receivable from loans and advances and all other investments should be reported as described under the following codes.

i) Government Sector

Interest receivable from loans/advances and all other investments (securities) against Government sector should be reported under this code. Sector and instrument wise breakdown of the accrued interest should be reported in Table-E. The amount reported in Table-E against Government sector must agree with the amount reported in this code.
ii) **Other Public Sector**

Interest receivable from loans/advances and all other investments (securities) against other public sector should be reported under this code. The breakdown of the accrued interest as per loans/advances and investments (securities) should be reported in Table-E of the NBDC return. The amount reported in Table-E against other public sector must agree with the amount reported in this code.

iii) **Private Sector**

Interest receivable from loans/advances and all other investments (securities) against Private Sector should be reported under this code. The breakdown of the accrued interest should be reported in Table-E of the NBDC return. The amount reported in Table-E against Private sector must agree with the amount reported in this code.

g) **Current Year Losses**

Total loss of the Institution (NBDC) incurred from its business for the year should be reported under this code. It should be reported once a year at the end of December only.

h) **Others**

The item others under this head "Other Assets" comprises accounts that cannot be allocated to any of the items or sectors listed above.
CHAPTER 3

EXPLANATION AND COMPILATION PROCEDURE OF TABLES - A, B, C1, C2, D & E OF NBDC RETURNS

Some components of assets and liabilities of NBDC return have been classified by separate tables which are needed for analytical purposes. In Table-A, the total deposit liabilities of NBDCs have been classified by Sectors and Instruments, Table-B is for foreign assets and liabilities, Table-C1 is for classification of loans and loans write off, Table-C2 is for loans provision and Table-D is for the classification of total investment. In Table-E, accrued interest receivable has been classified by sectors and category of investments.

The explanations and guidelines to fill up the tables/matrix have been given below:

3.1 TABLE-A (Deposit Classification Matrix by Sectors and Instruments)

Deposit Classification Matrix comprises of all types of deposits received from different sectors. Financial Institutions are required to report their instrumental deposits of different sectors against respective codes shown in Table-A. The aggregate total of deposits of all columns should be equal to the aggregate total of deposits of all rows of the matrix. Institutions are to report the aggregate total against the code no.32000 of the liabilities side of the main return. Explanation of each code of sectors & instruments are given in chapter 2 at page no. 6-9.

3.2 TABLE-B (Details of Foreign Assets and Liabilities)

Table-B is a matrix classified by currency wise foreign liabilities/assets. Short-term foreign liabilities should be reported under both directions as per listed currency and reporting code-35301 in the table. Such as long term foreign liabilities should be reported as per listed currency and code-35602. Foreign assets comprise foreign currency notes in hand to be reported in code -42601 and other foreign currency balances (not included elsewhere) should be reported in code-42602.

3.3 TABLE-C1 (Classification of Loans and Advances)

Loans and advances provided by the financial institutions to their clients should be classified as per FID Circular No. 06, dated 20 August 2006 of Bangladesh Bank. The classified and unclassified loans against three major sectors as per Table-C1 should be reported. Loan write off should be made according to DFIM Circular No. 03, dated 08 April 2015 and the amount of loan write off made by the financial institutions should be reported in Table-C1 against respective sectors (code 46100, 46200 & 46300) as memorandum item. The Cumulative loans write off up to reporting period should be reported in Table-C1.
3.4 Table-C2 (Provisions for Loans and Advances)

According to FID Circular No. 06, dated 20 August 2006 of Bangladesh Bank, the provision for loans and advances should be reported here. Sector wise provisions for loans and advances should be reported in Table-C2. Provisions for loans and advances reported in the sector codes 46100, 46200 & 46300 of NBDC return of liabilities side must agree with Table-C2.

3.5 TABLE-D (Classification of Total Investment)

3.5.1. Unencumbered Approved Securities (Code No. 99210)

The amounts of unencumbered approved securities should be reported against the code No. 99210 in Table-D. Financial institutions are to determine the amount of unencumbered approved securities as per definition stated below:

**Definition of Unencumbered Approved Securities**

In terms of Section No. 33 of the Banking Companies Ordinance, 1991(revised) the following securities have been declared as approved securities.

a) All Promissory Notes, Bonds, Treasury Bills and any other securities of the Govt. of Bangladesh.

b) All types of Savings Certificates issued by the Directorate of National Savings (NSD).

c) Debentures of the Nationalized Institutions which are guaranteed by the Govt. of Bangladesh but are not marked 'Non-Transferable'.

All kinds of above-noted securities held with a financial institution will be treated as "Unencumbered Approved Securities" for the purpose of Section 33 of the Banking Companies Ordinance, 1991 (revised) provided that these Securities are free from any encumbrance. Approved securities lodged with another institution for an advance or any other credit arrangement to the extent to which such securities have not been drawn against or availed of, are also treated as unencumbered approved securities.

3.5.2. Encumbered Approved Securities (Code No-99215 & 99219)

All kinds of shares and securities (such as Treasury Bills, Savings certificates, Shares, Debentures, Bonds, etc. of private and public companies) of reporting FI that are encumbered should be reported here.

a) Against REPO:

Bangladesh Bank develops repurchase agreements (REPO) with commercial banks/financial institutions for the purpose of short-term liquidity management. Repurchase agreements are
arrangements whereby a bank/financial institution sells securities at a specified price with a commitment to repurchase the same or similar securities at a fixed price either on a specified future date (one day or few days later). The agreement generally represents a form of short-term borrowing in which the third party securities represent collateral for transaction. By treating the repurchase agreement as a means of short term lending against which the assets in question only serve as collateral- rather than as a means of changing the ownership of those assets. The treasury bills that are being used as collateral be separately identified from other treasury bills in the accounts of the financial institutions and it should be reported against REPO in code 99215 in Table-D.

b) Others:
Other encumbered approved securities should be reported against "others" in code 99219 in Table-D.

3.5.3. Other Investments (Other than Govt. Securities) (Code No-99220)
All kinds of unapproved securities (such as, shares, debentures of the private and public companies) held with a financial institution should be reported against this code 99220

3.6 Table-E: (Classification of total accrued interest)
Interest accrued on investments (securities) should be reported in code no. 33310 and interest accrued on loans and advances should be reported in code no. 33315 in Table-E according to the specified sectors.
CHAPTER 4
DETAILS OF SECTORS AND THEIR COMPONENTS

Sectorization of domestic enterprises/institutions is a key element in compilation and presentation of monetary & financial statistics. Enterprises/institutional units differ with respect to their economic objectives, functions and behaviors. They are grouped into sectors that include units with similar characteristics/activities.

The domestic sectors of the economy are grouped into the following mutually exclusive institutional units.

4.1. PUBLIC SECTOR

Public sector is divided into major two categories: -

A) Government Sector
B) Other Public Sector

4.1.1 A. Government Sector:

Government Sector of a country consists of the public authorities and their agencies, which are entities established through political process that exercise legislative, judicial and executive authorities within the country. The Government sector is divided into three categories for reporting of data in NBDC return.

a) Food Ministry (Including Directorate of Food)

b) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, all Directorates and Departments

All Directorates, Directorate General and Departments etc. of the Government which are not stated in any other sectors should be included under this head.

i) Directorates, Departments and other govt. offices

a) Directorates
- Directorate of Agricultural Expansion
- Directorate of Archaeology
- Directorate of Armed Forces Medical Service
Directorate of Bangladesh Family Planning
Directorate of Bangladesh Geological Survey
Directorate of Co-operatives
Directorate of Government Transport
Directorate of Health Services
Directorate of Insurance
Directorate of Jute
Directorate of Land Records and Survey
Directorate of Livestock
Directorate of Police
Directorate of Primary Education
Directorate of Public Health & Engineering
Directorate of Public Works
Directorate of Registration
Directorate of Relief and Rehabilitation
Directorate of Roads & Highways
Directorate of Secondary & Higher Secondary Education
Directorate of Social Welfare Directorate of Textiles
Other Directorates not included elsewhere

b) **Departments**

Department of labor
Department of Local Government & Engineering
Department of National Savings
Department of Printing, Stationery, Forms and Publications
Department of Railroad Inspector
Department of Sports
Department of Women's Affairs
Other Departments n.i.e

c) **Other Govt. Offices**

Anti-Corruption Commission
c) **Autonomous and Semi-Autonomous Bodies**

The Ministry of Finance has defined the Autonomous and Semi-autonomous bodies for the presentation of Government accounts. The bodies that are substantially financed by the Government and do not produce goods or services for sale at market price are defined as Autonomous and Semi-Autonomous Bodies. Different institutions such as Text Book Board and Educational Board, all public educational institutions, Research Councils/institutions, Training Academy, Development Board/centre/Foundation/Improvement Trust, Social Welfare Organisations, Publicity and News Media’s etc. are Autonomous and Semi-Autonomous Bodies.

A list of Autonomous and Semi-Autonomous Bodies is given below:

i) **Text Book Board and Education Boards**

   Board of Intermediate and Secondary Educations
   Bangladesh Madrasha Education Board
   Bangladesh Technical Education Board
   National Curriculum and Text Book Board

ii) **Government Educational Institutions**

   All Agricultural Universities/Colleges
All Government Schools, Colleges & Madrashas
All Public Universities (General, Engineering, Technical etc.)
Bangladesh Krira Shikkha Protisthan (BKSP)
Bangladesh National University (NU)
Bangladesh Open University (BOU)
Cadet Colleges
Medical Universities
Medical/Dental Colleges
Nazrul Institute
Other Public Educational Institutions
Technical Colleges/Institutes
(Vocational, Polytechnic, Commercial, Physical Institutes etc.)

iii) Research, Training and Cultural Academy

Bangla Academy
Bangladesh Academy for Rural Development (BARD), Cumilla
Bangladesh Insurance Academy
Bangladesh Shilpakala Academy
Bangladesh Shishu Academy
Foreign Services Academy
Marine Fisheries Academy
National Academy for Planning & Development
National Training & Research Academy for Multilingual Shorthand, Bogura
Rural Development Academy, Bogura
Tribal Cultural Academy, Birisiri, Netrokona
Bangladesh Agriculture Research Council (BARC)
Bangladesh Computer Council (BCC)
Bangladesh Medical & Dental Council (BMDC)
Bangladesh Medical Research Council
Bangladesh National Social Welfare Council
Bangladesh Nursing Council
Bangladesh Veterinary Council
National Sports Council (NSC)
Pharmacy Council of Bangladesh
Bangladesh Council of Scientific & Industrial Research (BCSIR)
Bangladesh National Medical Council
Bangladesh Press Council
Accident Research Institute (ARI), Bangladesh
Bangladesh Agricultural Research Institute (BARI)
Bangladesh Fisheries Research Institute (BFRI)
Bangladesh Forestry Research Institute
Bangladesh Health Professionals Institute (BHPI), Savar
Bangladesh Institute of Development Studies (BIDS)
Bangladesh Institute of International and Strategic Studies (BIISS)
Bangladesh Institute of Bank Management (BIBM)
Bangladesh Institute of Management (BIM)
Bangladesh Institute of Textile Technology (BITT), Tangail
Bangladesh Jute Research Institute (BJRI)
Bangladesh Livestock Research Institute
Bangladesh Rice Research Institute (BRRI)
Bangladesh Rural Development Training Institute (BRDTI)
Bangladesh Silk Research and Training Institute (BSRTI), Rajshahi
Bangladesh Standards and Testing Institution (BSTI)
Bangladesh Sugarcane Research Institute (BSRI)
Bangladesh Sugarcane Research Institute, Pabna
Bangladesh Tea Research Institute (BTRI)
Council of Bangladesh Institute of Technology
Housing & Building Research Institute
Institute of Chartered Accountants of Bangladesh
Institute of Cost & Management Accountants of Bangladesh
National Institute of Cardiovascular Diseases
National Institute of Disease of Chest & Hospital (NIDCH)
National Institute of Local Government
National Institute of Mass Communication (NIMCO)
National Institute of Ophthalmology
National Institute of Population, Research & Training (NIPORT)
National Institute of Preventive & Social Medicine (NIPSOM)
National Institute of Traumatology & Orthopedic Rehabilitation (NITOR)
Press Institute of Bangladesh
River Research Institute
Tribal Cultural Institute, Rangamati & Bandarban
Bangladesh Institute of Nuclear Agriculture Research, Mymensingh
Other Similar Councils/Institutes n.i.e

iv) Other Similar Centre, institutes

- Bangladesh College of Physicians & Surgeons
- Bangladesh Industrial Technical Assistance Centre (BITAC), Tejgaon, Dhaka
- Bangladesh National Museum
- Bangladesh Space Research and Remote Sensing Organization (SPARRSO)
- Central Public Library
- Cox's Bazar Cultural Centre
- Islamic Foundation, Bangladesh
- Jatiya Mohila Sangstha
- National Book Centre, Bangladesh
- National Museum of Science & Technology
- Public Administration Training Centre, Savar & Eskaton

v) Development Board/Centre/Authorities/Foundations

a) Authorities:

- Bangladesh Export Processing Zone Authority (BEPZA)
- Bridge Authority
- Chittagong Development Authority
- Khulna Development Authority
- Micro Credit Regulatory Authority (MRA)
- National Housing Authority
- Rajdhani Unnayan Kartripakkha (RAJUK)
Rajshahi Development Authority
Varendra Multipurpose Development Authority, Rajshahi
Other Authorities n.i.e

b) **Boards:**

- Bangladesh Handloom Board
- Bangladesh Sericulture Board
- Bangladesh Power Development Board
- Bangladesh Water Development Board
- Rural Electrification Board (REB)
- Bangladesh Rural Development Board (BRDB)
- Dhaka Transport Co-ordination Board (DTCB)
- Bangladesh Haor And Wetland Development Board
- Bangladesh Homeopathic Board
- Bangladesh Tobacco Development Board
- Jute Industries Development Board
- Bangladesh Sports Control Board
- Vested Property Management Board
- Board of Unani & Ayurvedic Council
- Bangladesh Tea Plantation Employees’ Provident Fund Trustee Board National
- Board of Abandoned Properties
- Bangladesh Applied Nutrition and Human Resources Development Board
- Other Boards n.i.e

c) **Commissions:**

- Bangladesh Atomic Energy Commission
- Bangladesh Tariff Commission
- Joint River Commission
- Privatization Commission
- University Grants Commission of Bangladesh
- Other Commissions n.i.e
d) **Funds and Welfare Trusts:**
   - Benevolent Funds
   - Buddhist Welfare Trust
   - Development Funds
   - Development Works Program Fund
   - Hindu Welfare Trust
   - Prime Minister's Relief Fund
   - Public Educational Funds
   - Public Trust Funds
   - Sheikh Zayad Bin Sultan Al Nahian Trust (Bangladesh)
   - Urban Development Trust
   - Welfare Funds
   - Other similar funds n.i.e

e) **Hill Tracts:**
   - Chittagong Hill Tracts Development Board
   - Chittagong Hill Tracts Regional Council
   - Hill Tracts District Council, Rangamati
   - Hill Tracts District Council, Khagrachhari
   - Hill Tracts District Council, Bandarban

f) **Foundations:**
   - Bangladesh Folk Arts & Craft Foundation, Sonargaon
   - Bangladesh NGO Foundation
   - Horticulture Export Development Foundation
   - National Foundation for Development of the Disabled Persons
   - National Foundation for Research on Human Resources
   - Other Foundations n.i.e

g) **Others:**
   - Bangladesh Girls' Guide Association
   - Bangladesh National Science & Technical Documentation Centre
   - Bangladesh Agricultural Development Corporation (BADC)
Bangladesh Overseas Employment Service Limited (BOESEL)
Bangladesh Scouts
Cyclone Preparedness Programme (CPP)
Executive Cell, BEPZA
Power Cell
Export Promotion Bureau
Investment Advisory Centre of Bangladesh
Office of the Bangladesh Waqf Administrator
Other Similar Boards/Centres n.i.e

vi) Publicity and News Media
Bangladesh Betar
Bangladesh Sangbad Sangstha (BSS)
Bangladesh Television

4.1.2 B. OTHER PUBLIC SECTOR (Other than Government)

a) Local Authorities
   a) City Corporations
   b) Zila Parisad
   c) Municipalities
   d) Upazila Parishad
   e) Union Parishad
   f) Gram Parishad
   g) Other Local Bodies

b) Public Non-financial Corporations
   These sectors comprise of enterprises owned or controlled by the Government that produce goods or services for sale to the public at significant market price. These enterprises have their own budget and are likely to hold accounts and overdraft facilities with Financial Institutions. The following enterprises should be included in this sector.
The list of subsidiary organizations of some of the enterprises has been given below:

1. Bangladesh Jute Mills Corporation and Related Enterprises
   a) Sugar Mills
   b) Food and Allied Industries
4. Bangladesh Steel & Engineering Corporation and Related Enterprises (Page:104)
   a) Steel Mills
   b) Engineering and Ship Building Industries
5. Bangladesh Chemical Industries Corporation and Related Enterprises (Page: 103)
   a) Fertilizer, Chemical & Pharmaceutical Industries
   b) Paper and Paper Board Industries
   a) Bangladesh Petroleum Corporation and Related Enterprises (Page: 105)
   b) Bangladesh Oil, Gas and Mineral Corporation & Related Enterprises (Page:105)
   c) Hydrocarbon Unit, Bangladesh
7. Bangladesh Power Development Board and Related Enterprises
   a) Ashuganj Power Station Company Ltd (APSCO)
   b) Dhaka Electric Supply Company (DESCO)
   c) Dhaka Power Distribution Company Ltd (DPDCL)
   d) Electric Generation Company of Bangladesh Ltd (EGCB)
   e) North West Power Generation Company Ltd (NWPGC)
   f) Pally Bidhut Samities
   g) Power Grid Company of Bangladesh (PGCB)
   h) Rural Power Company Ltd (RPLC)
   i) West Zone Power Distribution Company Ltd (WZPDCL)
   j) Other power generation and distribution companies.
8. Bangladesh Tannery Industries Corporation
9. Bangladesh Forest Industries Development Corporation
10. Bangladesh Film Development Corporation
11. Bangladesh Fisheries Development Corporation
12. Bangladesh Parjatan Corporation
13. Bangladesh Small & Cottage Industries Corporation (BSCIC)
14. Trading Corporation of Bangladesh
15. Land, Water and Air transportation related enterprises.
   a) Bangladesh Water Transport Corporation
   b) Biman Bangladesh Airlines Ltd.
   c) Bangladesh Inland Water Transport Authority (BIWTA)
   d) Bangladesh Inland Water Transport Corporation (BIWTC)
   e) Bangladesh Railway
   f) Bangladesh Road Transport Corporation (BRTC)
   g) Bangladesh Shipping Corporation (BSC)
   h) Chittagong Port Authority
   i) Mongla Port Authority
   j) Bangladesh Land port Authority
   k) Civil Aviation Authority of Bangladesh
   l) Others.
16. Bangladesh Telecommunications Company Limited (BTCL)
   a) Fixed Land Phone
   b) Teletalk (Cell phone, Internet service provider enterprises.)
17. Bangladesh Services Limited and Hotels International Limited (Hotels having status 3 stars and above).
18. Chittagong WASA
19. Dhaka WASA
20. Bangladesh Tea Board
21. Chittagong Dock Labour Management Board
22. Mongla Dock Labour Management Board
23. Bangladesh Tourism Board
c) Non Bank Depository Corporations-Public

Government owned or controlled financial institution that takes term deposits and takes part in deposit mobilization is specified as Non-bank Depository Corporations- Public. This type of NBDCs is not the member of Bangladesh Bank clearing house and they are not permitted to issue cheques.

Examples of such institutions are given below:

1. Ansar-VDP Unnayan Bank
2. Investment Corporation of Bangladesh (ICB)
3. Pallisanchay Bank
4. Karma Sangsthan Bank
5. Others

d) Other Financial Intermediaries (OFIs)-Public

Government owned or controlled financial institutions other than Deposit Money Banks that do not take term deposits directly from the public are treated as OFIs-Public. They are not permitted to issue cheques. Their main function is financial intermediations and they are deemed to create liquidity.

The following institutions should be included in this sector.

1. House Building Finance Corporation (HBFC)
2. Infrastructure Development Company Ltd (IDCOL)
3. Pally Karma Sahayak Foundation (PKSF)
4. SME Foundation
5. Equity Entrepreneur Fund (EEF)
6. Grihayan Tahabil
7. Bangladesh Infrastructure Finance Fund Limited (BIFFL)
8. Agrani SME Financing Co. Ltd.
9. Mutual Funds/Units of Public Enterprises
10. Others
e) **Insurance Companies and Pension Funds (ICPFs)-Public**

1. Jiban Bima Corporation
2. Sadharan Bima Corporation
3. Pension Funds/Provident Funds of Public Organizations

### 4.2. PRIVATE SECTOR

#### 4.2.1 Financial Sector

**a) Non-Bank Depository Corporations (NBDCs) -Private**

Private financial institutions that take term deposits and takes part in deposit mobilization are specified as Private Non-bank Depository Corporations.

List of such institutions is given below: -

a) Finance & Leasing Companies (Depository) (Pages: 113-114)

b) Central Co-operative Banks

c) Land Mortgage Co-operative Banks

d) Other Co-operative Banks/Societies

e) Grameen Bank

f) Jubilee Bank limited

g) NGOs-(Depository Such as BRAC, ASA, PROSHIKA etc.)

h) Other Depository Corporations

**b) Other Financial Intermediaries (OFIs)--Private**

Other Financial Intermediaries (Private) composed of those financial institutions (non depositary) other than Deposit Money Banks that are deemed to create liquidity.

A list of Other Financial Intermediaries-Private is given below: -

a) All Investment Companies

b) Finance & Leasing Companies (Non-depository)

c) Merchant Banks-Private

d) Mutual Funds/Units-Private

e) Micro Credit Organizations

(who participates in microcredit and earns profits)
c) Insurance Companies and Pension Fund (ICPFs) – Private
   a) All Private Insurance Companies. (Appendix – Page No. 107 - 110)
   b) Pension Funds/ Provident Funds of Private Organizations

d) Financial Auxiliaries -Private
   a) Money Changers
   b) Stock Exchanges (DSE, CSE etc)
   c) Brokerage Houses (Share & Securities Trading Houses)
   d) Issue Manager, Underwriter, Asset Management Companies etc.
   e) Other Financial Auxiliaries (Such as MFS)

4.2. 2. Non-Financial Sector

1) Other Non-Financial Corporations-Private
The Private non-financial corporation sector encompasses corporations and quasi corporations are engaged primarily in the production of goods and non-financial services for sale to the public at significant market price (Profit motive). Other non-financial corporation comprises foreign controlled financial corporations and national private non-financial corporations. Foreign-controlled non-financial corporations are resident non-financial corporations and quasi corporations controlled by non-residents. National private non-financial corporations are resident non-financial corporations and quasi corporations that are not controlled by government or non-residents. Such as:

1. Agriculture, Forestry, Fishing, Livestock and other related enterprises.
   a) Agriculture, Nursery, Horticulture, Apiculture, Plantation etc.
   b) Forestry and related activities
   c) Fishing (Inland and Marine), Hatchery, Shrimp culture etc.
   d) Livestock - Dairy Farms, Poultry Farms, etc.

   a) Jute Mills and Jute products industries
   b) Textile Mills and Textile related, spinning, Weaving, Knitting, Hosiery, Handloom, Handicrafts & Similar Industries
   c) Garments and Garments Accessories Industries
   d) Other private manufacturing, processing and assembling Industries (not mentioned elsewhere).
3. **Chemical and Chemical Products Industries.**
   a) Chemicals, Pharmaceuticals, Cements, Fertilizer, Paints, etc.
   b) Cosmetic & Detergents, Polymer & Polythene, Rubber, Battery etc.

4. **Steel & Engineering Industries.**
   a) Steel/Engineering products, Ship building & breaking, Re-rolling, etc.
   b) Electronic Goods Manufacturing and Assembling Industries.

5. **Food and Food products.**
   a) Agro and Agro based industries
      (Coconut, Rice, Flower, Pulse and other agro based product Industries.)
   b) Sugar, Beverage, Mineral water, Ice, Salt, Oil, Fish, Milk, Potato, Mushroom, Tea, Meat, Bakery products, other agro processing activities.

6. **Leather and Leather Products.**
   a) Leather Processing and Tanning Industries.
   b) Leather Products Manufacturing Industries (Bags, Shoes, Belt, etc).

7. **Electricity, Gas and Power Generating Companies.**
   a) Electricity Generating Companies
   b) LP Gas, Oxygen and Other Gas Companies

8. **Furniture, Fixture, Sawing, Particle Board and other wood related Industries.**
   a) Saw Mills
   b) Furniture, Fixture, Particle Board and other wood related Industries.

9. **Tiles, Ceramics, Glass & Glassware, Stone Crashing, Bricks and similar Industries.**
   a) Tiles, Ceramics, Crockery’s, Potteries Industries
   b) Glass and Glassware Industries
   c) Stone Crashing, Brick Manufacturing and Similar industries
10. **Transport & Communications.**
   a) Road, Water and Air Transport  
      (Bus, Track, Rail, Launch, Cargo, Rent-a-car etc.)
   b) Shipping, Freight and other carriers.
   c) Telecommunication services (cell/land phone).

11. **Other Services.**
   a) Travel & Tourism Agencies.
   b) Consulting and Advisory Farms  
      (Law, Engineering, Construction, Education, IT etc.)
   c) Postal, Courier, Outsourcing, Information Centre, Cable Operating, etc.
   d) Hospital, Clinics, Diagnostic Centres and other health related activities
   e) Hotel & Restaurant, Tourism, Caterers, Community Centre, etc.
   f) Security Services, Beauty Parlor and Similar Services and Activities
   g) Chain Super Market/Shopping Mall
   h) Indenting Farms, Suppliers etc.

12. **Commerce and Trades.**
   a) Importers and Exporters
   b) Wholesale and Retail Traders
   c) All other Business Enterprises

13. **Construction Companies**
   a) Real Estate Companies
   b) Road, Warehouse and other Construction Companies

14. **News Media**
   a) Newspaper (Daily, Weekly and Other periodicals)
   b) Private Television Channels
   c) Private Radio
   d) Online News Media

15. **Educational Institutions(General/Technical/Specialized)**
   a) Private Schools, Colleges, Madrashas, Universities
b) Medical & Dental Colleges  
c) IT/Vocational Training Institutions  
d) Other Educational/Training Institutions  
e) Others (other Non-financial entities not included above).

2) **Non Profit Institutions Serving Household (NPISH)**

The NPISH sector composed of a subset of non-profit institutions. NPISHs are mainly engaged in providing goods and services to households or the community at large free of charge or at prices that are not economically significant (and thus are classified as non market producers), except those that are controlled and mainly financed by government units. NPISHs are mainly financed from contributions, subscriptions from members or earnings on holdings or real or financial assets. NPISHs consist mainly of associations such as trade unions; professional or learned societies; consumers associations; political parties (except is included in general government); churches and religious societies (including those financed by government); social, cultural, recreational and sports clubs; and organizations that provide goods and services for philanthropic purposes rather than for the units that control them.

a) All Mosques/Temperles/Churches etc  
b) All Sporting Clubs/Other Clubs (Private non-profit)  
c) Theatre & Cultural Organizations (non-profit)  
d) Political Parties/Trade Unions/Associations  
e) Professional Associations (Doctor, Engineers, Economist, Statisticians etc)  
f) Chamber of Industries  
g) Micro Credit Organizations (Non Profit NGOs)  
h) Trust Funds  
i) Other Associations n.i.e

3) **Households**

A household is defined as a small group of persons who share the same living accommodation, pool some or all of their income and wealth and consume certain types of goods and services (mainly housing and food) collectively. Unattached individuals are also considered households. Other groups, such as persons in monasteries, hospitals, asylums, prisons and retirement homes, may constitute households if the inhabitants share resources and consumption for extended periods. Servants or other paid domestic employees who live on the premises but do not have claims on the collective resources are treated as separate households. Individuals who work in other countries are considered part of their home country households unless and until they establish centres of economic interest in foreign economies. Households may engage in the
production of goods and services for sale in the market, for consumption by the household itself, for construction of housing and for accumulating other physical capital for the household's own use. Unincorporated enterprises owned by households and engaged in market production are classified in the non-financial corporation if the enterprises can be treated as quasi-corporations. Otherwise, these unincorporated enterprises are classified in the household sector. The activities of unincorporated enterprises owned by households correspond closely to informal economic activity, which exists in all countries. The informal economy is not identical with hidden or illegal activity typically consists of small scale production that provides employment and income for individuals or small family or kinship units but is not integrated into a formal system of registration of legal recognition. In many developing countries, the informal economy is extensive and statistics on the extent of production and income generated through informal activities are clearly necessary. In economies with large informal sectors, many financial flows may be channeled through informal markets and it may be necessary to develop statistics on informal financial activity in order to measure the behavioral relationships between monetary and financial activity.

The accounts of a single person or persons may be treated as Households.

4.3 FOREIGN SECTOR

The definition of the foreign sector is, for the most part, consistent with the exchange control regulations. All enterprises that produce goods or services in Bangladesh are deemed to be resident in Bangladesh regardless of ownership. However, foreign embassies, foreign government bodies and international agencies that have office in Bangladesh are deemed to be non-resident as well as their non-locally recruited employees. Overseas branches of banks are deemed to be resident abroad; any accounts with them should therefore be treated as foreign accounts. The non-resident sector is defined as comprising all units, which have a centre of economic interest outside Bangladesh. All other units are regarded as comprising the resident sector. Significant involvement with an economic activity located in a foreign country for one year or longer generally implies that a unit no longer has its centre of economic interest in Bangladesh.
4.4 Deposit Money Banks

The Financial Institutions that accept all types of deposits including transferable deposits, provide chequing facilities and participate in Money Supply are known as Deposit Money Banks. The Banks Listed in Appendix - Page No. 110 – 112 have been Specified as Dipository Money Banks.

4.5 Private Insurance Companies

The List of Insurance Companies has been provided in Appendix - Page No. 107 - 110.

4.6 Private Investment & Leasing Companies

The List of Private Investment & Leasing Companies has been provided Appendix - Page No. 113 – 114.
CHAPTER 5
FORMATS OF NBDC RETURNS

5.1: Liabilities Side

<table>
<thead>
<tr>
<th>Name of the items</th>
<th>Code</th>
<th>Tk. in unit</th>
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- b) Public Non-Financial Corporations
  - Code: 46220
- c) Non-Bank Depository Corporations (NBDC)-Public
  - Code: 46230
- d) Other Financial Intermediaries-Public
  - Code: 46240
- e) Insurance Companies & Pension Funds-Public
  - Code: 46250

### C) Private Sector

- a) Non-Bank Depository Corporations (NBDC)-Private
  - Code: 46330
- b) Other Financial Intermediaries-Private
  - Code: 46340
- c) Insurance Companies & Pension Funds-Private
  - Code: 46350
- d) Financial Auxiliaries
  - Code: 46360
- e) Other Non-Financial Corporations
  - Code: 46370
- f) Non-Profit Institutions Serving Household
  - Code: 46380
- g) Household Resident
  - Code: 46390

### D) Deposit Money Banks

- Code: 46500

## 5 INVESTMENT (AS PER MATRIX IN TABLE-D)

### A) Securities Other than Shares

- a) Government
  - 1) Treasury Bills (Less Than 1 Year)
    - Code: 47111
  - 2) Treasury Bills (1 Year & Above)
    - Code: 47112
  - 3) Treasury Bonds (1 Year & Less than 5 Year)
    - Code: 47113
  - 4) Treasury Bonds (5 Year & Above)
    - Code: 47114
  - 5) SUKUK Bonds (5 Years)
    - Code: 47121
  - 6) Prize Bonds/Income Tax Bonds
    - Code: 47117
  - 7) Government Islamic Investment Bond (GIIB)
    - Code: 47218
  - 8) Other Government Securities
    - Code: 47119

- b) Autonomous & Semi-Autonomous Bodies
  - Code: 47120

- c) Other Public Sectors
  - 1) Local Authorities
    - Code: 47210
  - 2) Public Non-Financial Corporations
    - i) Bonds/Debentures
      - Code: 47220
    - ii) Reverse REPO
      - Code: 47222
  - 3) Non-Bank Depository Corporations (NBDC)-Public
    - i) Bonds/Debentures
      - Code: 47230
    - ii) Reverse REPO
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**Deposit Classification Matrix**  
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**(Amount in Taka)**

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<td></td>
<td></td>
</tr>
</tbody>
</table>

**Grand Total**

Note: Grand Total must agree with items-3 on the liability side of the return.
### 5.4 TABLE-B
**Details of foreign liabilities and assets**  
(Amount in TK)

<table>
<thead>
<tr>
<th>Name of Currency &amp; Code</th>
<th>Currency-wise Exchange Rate</th>
<th>Foreign Liabilities</th>
<th>Foreign Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Long term foreign Liabilities</td>
<td>Short term foreign Liabilities</td>
</tr>
<tr>
<td>(Code)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>US Dollar (01)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Canadian Dollar (02)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Philippines Peso (03)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pound Sterling (10)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Australian Dollar (11)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Newzealand Dollar (12)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pakistani Rupee (13)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Burmese Kyat (14)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Srilanka Rupee (15)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indian Rupee (16)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Malaysian Ringgit (17)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hongkong Dollar (18)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bangladeshi Taka (19)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Singapore Dollar (20)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Denish Krone (30)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Norwegian Krone (32)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Swedish Krona (35)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Swiss Franc (38)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Omani Riyal (41)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Saudi Arabian Riyal (42)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Iranian Rial (43)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Korean Won (50)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yemeni Riyal (53)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chinese Yuan (67)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indonesian Rupiah (71)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Iraqi Dinar (73)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Libyan Dinar (74)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Japanese Yen (75)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Syrian Pound (81)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thai Baht (85)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EURO (86)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Russian Rouble (87)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kuwaiti Dinar (90)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nepalese Rupee (91)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Qatari Rial (93)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bahrain Dinar (94)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>U. A. E. Dirham (96)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ACU Dollar (98)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Amount in Taka**
### 5.5 Table-C1
CLASSIFICATION OF LOANS & ADVANCES AND LOANS WRITE OFF

(Amount in taka)

<table>
<thead>
<tr>
<th>Loan Classification</th>
<th>Code Number</th>
<th>Sector-wise Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Government</td>
</tr>
<tr>
<td><strong>Unclassified (Standard and SMA)</strong></td>
<td>50100</td>
<td>46100</td>
</tr>
<tr>
<td>Substandard</td>
<td>50200</td>
<td></td>
</tr>
<tr>
<td>Doubtful</td>
<td>50300</td>
<td></td>
</tr>
<tr>
<td>Bad/Loss</td>
<td>50400</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>99990</td>
<td></td>
</tr>
<tr>
<td><strong>Loan Write Off</strong></td>
<td>99991</td>
<td></td>
</tr>
</tbody>
</table>

### 5.6 Table-C2
PROVISION FOR LOANS & ADVANCES

(Amount in taka)

<table>
<thead>
<tr>
<th>Loan Classification</th>
<th>Code Number</th>
<th>Sector-wise Provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Government</td>
</tr>
<tr>
<td><strong>Unclassified (Standard and SMA)</strong></td>
<td>50110</td>
<td>46100</td>
</tr>
<tr>
<td>Substandard</td>
<td>50210</td>
<td></td>
</tr>
<tr>
<td>Doubtful</td>
<td>50310</td>
<td></td>
</tr>
<tr>
<td>Bad/Loss</td>
<td>50410</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>99990</td>
<td></td>
</tr>
</tbody>
</table>
### 5.7 Table-D
Break up of Investment

<table>
<thead>
<tr>
<th>Shares &amp; Securities</th>
<th>Code Number</th>
<th>Amount in taka</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Un-encumbered (Approved Securities)</strong></td>
<td>99210</td>
<td></td>
</tr>
<tr>
<td><strong>B. Encumbered (Approved Securities)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a)  Against REPO</td>
<td>99215</td>
<td></td>
</tr>
<tr>
<td>b)  Others</td>
<td>99219</td>
<td></td>
</tr>
<tr>
<td>c)  Other Investment (Unapproved Securities)</td>
<td>99220</td>
<td></td>
</tr>
<tr>
<td><strong>Total Investments (A+B)</strong></td>
<td>99999</td>
<td></td>
</tr>
</tbody>
</table>

### 5.8 Table-E
Break up of Accrued Interest

(Amount in taka)

<table>
<thead>
<tr>
<th>Accrued Interest</th>
<th>Code Number</th>
<th>Sector-wise Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Government</td>
</tr>
<tr>
<td>Investment (Securities)</td>
<td>33310</td>
<td>46141</td>
</tr>
<tr>
<td>Loan/Lease/Advances</td>
<td>33315</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>99990</td>
<td></td>
</tr>
</tbody>
</table>
PART- 2
(NBFI-2 & 3 Returns)
CHAPTER 1
INTRODUCTION AND GENERAL INSTRUCTIONS

1.1 INTRODUCTION

Since the last quarter of the year, 2018 the Statistics Department of Bangladesh Bank has been collecting detailed information on deposits, advances and Economic Purpose & Sector wise disbursement, recovery, outstanding and overdue amount from all branches of NBFIs operating in Bangladesh in the prescribed formats NBFI-2 (Deposit) and NBFI-3 (Advance) on quarterly basis. This department is also collecting financial data on Interest Rate Spread. On the basis of these returns a consistent database is compiled for policy makers and other users. This information is therefore extremely vital for formulating monetary policy, credit policy, planning of economic developments. Detailed instructions, explanations and definitions have been provided below to help the NBFI officials to prepare NBFI-2 and NBFI-3 returns.

1.2 GENERAL INSTRUCTIONS

I. The NBFIs should submit NBFI-2 (T_ME_Q_DEPO_CLS_V2) & NBFI-3 (T_ME_Q_LNA_V2) returns to the Statistics Department by using appropriate codes embedded in this guideline.

II. The reporting NBFIs branches shall have to submit duly filled in statement to their respective Head Office/Controlling Office by 7th day of the month and the head office will make instant check of these returns and submit data through RIT to Statistics Department of Bangladesh Bank by 20th day of the same month following the quarter to which the returns relate.

III. The amount of Deposits, Debits and Advances must match with the statement of affairs for each of the NBFIs branches.

IV. The Head Office of all NBFIs should submit an updated list (in ascending order of branch code) of all the branches (as on 31st December) indicating their location containing the names of the division, district, thana, upazilla, municipality/union parishad etc. The updated list has to be submitted annually by 10th of January (Proforma at Annexure-A page no.-97).
V. At the time of opening new accounts NBFI officials who are experienced /trained on that line duly fill in “NBFI-2 & NBFI-3 Reporting Forms” and provide these accounts to NBFI-2 & NBFI-3 quarterly returns.

VI. The NBFI offices/branches should fill in the NBFI-2 & NBFI-3 reporting forms by the existing account and provide this account wise information while submitting NBFI-2 & NBFI-3 quarterly returns.

VII. For all queries, reporting branches of NBFI's should contact corresponding officials of their head offices who are thoroughly familiar with NBFI-2 & NBFI-3 returns. The head office should contact directly to the Statistics Department, Bangladesh Bank, Head Office, Dhaka, for any clarification.

VIII. If any of NBFI's failed to submit the returns within the stipulated time, the NBFI’s must be penalized according to the Bangladesh Bank DFIM circular no.-05, dated 3rd July 2012 of article no. 42 of “The Financial Institution Act, 1993”.

**Definition of Non-Bank Financial Institution (NBFI):**

The institutions (other than Deposit Money Banks) which mainly carry out the financing business are termed as Non-Bank Financial Institution (NBFI). It is constituted under the Financial Institutions Act, 1993. The main characteristics/functions of the institutions are specified as follows:

a) A NBFI is a financial Institution that does not have full Banking license and also not a member of clearing house.

b) Some of NBFI's takes term deposits which are treated as NBDCs and some of NBFI's who are non deposit taker but may deem to create liquidity. NBDC is a portion of NBFI.

c) It carry out the business of underwriting, receiving, investing and reinvesting shares, stocks, bonds, debentures issued by the Govt. or any statutory organization or stocks or securities or other marketable securities.

d) It makes loans advances for industries, commerce, agriculture or building construction.

e) It carry out installment transactions including the lease of machinery and equipment.

f) It finances to venture capital.
Presently in our economy merchant banks, investment companies, mutual associations/companies, leasing companies or building societies etc. are the members of Non-Bank financial institutions.
1.3 INSTRUCTIONS AND EXPLANATORY NOTES ON NBFI-2 & NBFI-3 RETURNS

<table>
<thead>
<tr>
<th>Column-1</th>
<th>Column-1</th>
<th>INSTRUCTIONS AND EXPLANATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td><strong>Dated</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Date of the last day of last month of the reporting quarter has to be entered in this column. For example, for January-March 2021 quarter the date would be 31-Mar-21.</td>
</tr>
<tr>
<td>Column-2</td>
<td>Column-2</td>
<td><strong>FI ID</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>The name of the reporting Financial Institutions has to be selected from the pop-up list included in this column.</td>
</tr>
<tr>
<td>Column-3</td>
<td>Column-3</td>
<td><strong>FI Branch ID</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Code of the reporting Branch of the Financial Institutions supplied by the Statistics Department of Bangladesh Bank has to be entered in this column.</td>
</tr>
<tr>
<td>Column-4</td>
<td>Column-4</td>
<td><strong>Account Number</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>This space is meant for reporting Deposit/Loan account number of account holder. The Account Number must be same as used in the branch register.</td>
</tr>
<tr>
<td>---------</td>
<td>Column-5</td>
<td><strong>Name of Account Holder</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Name of the Deposit/Loan account holder has to be reported in this column. The Name of the holder must be same as used in the branch register.</td>
</tr>
<tr>
<td>Column-5</td>
<td>Column-6</td>
<td><strong>Gender Code</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>The appropriate Gender of the account holder has to be selected from the drop-down list included in this column. For individual account the gender will be male or female or third gender according to the sex of the account holder. For institutional account if the company/firm is female owned according to the criteria of Women Entrepreneur given in Page no. 90 of the Guideline the gender will be “female”, gender of all other company/firm will be “male”.</td>
</tr>
<tr>
<td>Column-6</td>
<td>Column-7</td>
<td><strong>Sector Codes</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sector codes are the identity of the depositors/borrowers. In case of personal account, sector codes will be determined according to their</td>
</tr>
</tbody>
</table>
occupation and in case of organizational account it will be determined according to the activity of the organization.

The sectors have been classified mainly into two parts:

1. Public Sector
2. Private Sector

Public Sector is sub-grouped by:

a) Government Sector
b) Other Public Sector (Other than Government)

The reporting branches are required to insert the appropriate sector codes from the “NBFI Returns 2 & 3 Reporting Form” which is earlier chosen from Code list-1 at page no.-70-79 of the Guidelines.

The reporting officers, while picking up appropriate sector code, may take the opportunity of the following characteristics of the sector codes

<table>
<thead>
<tr>
<th>Sector</th>
<th>First two digits of the code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Sectors</td>
<td>11</td>
</tr>
<tr>
<td>Other Public Sectors</td>
<td>12</td>
</tr>
<tr>
<td>Private Sectors</td>
<td>90 and 91</td>
</tr>
</tbody>
</table>

**SME Type (Industrial Scale)**

The reporting NBFI branches are required to pick up the appropriate SME code in respect of the concern of the enterprises for each account of advance from the Code List-6 at Page no.-88 of the Guidelines and enter it in this Column.

**Product Type Code**

The reporting NBFI branches are required to pick up the appropriate code number in respect of each deposit account from the “NBFI Returns-2 & 3 Reporting Form” which is earlier taken from Code List-2. Type of deposit codes and their definitions are given at Page No.- 80-83 of the Guidelines.
### INSTRUCTIONS AND EXPLANATIONS

#### Rate of Interest

Reporting NBFI are required to enter the appropriate interest rate corresponding to each individual Deposit/Advance account. The rate of interest should be in conformity with the rates circulated from time to time by the Head Office of the concerned NBFI. The interest rate should be shown up to two decimal places. If there are some accounts bearing no interest, the interest rate should be reported as (0.00).

#### Amount

The reporting NBFI branches are required to report the actual ledger balance of each deposit account (including zero balance) in unit of taka (up to two decimal places) at the end of the reporting quarter. **Negative balance** of deposit accounts should be reported in NBFI-3 in the reporting period.

#### Economic Purpose Code

The purpose for which the advance is disbursed should be used as economic purposes. The reporting NBFI branches are required to pick up the appropriate code number of economic purposes from the “NBFI Returns 2 & 3 reporting Form” which is earlier chosen from Code List-3 at Page no.-84-85 and enter it in this column for each account of advance. Following points may be helpful to the reporting officers while picking up appropriate “Economic Purpose Codes”.

These codes have been divided into eight parts mainly. Each of these parts has been categorized into several small parts. The main parts of “Economic Purpose Codes” are mostly as follows:

<table>
<thead>
<tr>
<th>Economic Purposes</th>
<th>Code Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Agriculture, Fishing &amp; Forestry</td>
<td>- 1110 to 1300</td>
</tr>
<tr>
<td>B. Industry</td>
<td>-2090 to 3300</td>
</tr>
<tr>
<td>1) Term Loan</td>
<td>2090</td>
</tr>
<tr>
<td>2) Working Capital Financing</td>
<td>3090</td>
</tr>
<tr>
<td>3) Factoring</td>
<td>3300</td>
</tr>
<tr>
<td>NBFI -2</td>
<td>NBFI -3</td>
</tr>
<tr>
<td>---------------</td>
<td>----------------</td>
</tr>
<tr>
<td>C. Construction</td>
<td>-- 4100 to 4600</td>
</tr>
<tr>
<td>D. Transport</td>
<td>-- 6100 to 6300</td>
</tr>
<tr>
<td>E. Trade &amp; Commerce</td>
<td>-- 8111 to 8507</td>
</tr>
<tr>
<td>F. Other Institutional Loans</td>
<td>-- 9101 to 9111</td>
</tr>
<tr>
<td>G. Consumer Finance</td>
<td>-- 9805 to 9899</td>
</tr>
<tr>
<td>H. Miscellaneous</td>
<td>9909</td>
</tr>
</tbody>
</table>

Column-11 | **Product Code**

The reporting NBFI branches are required to pick up the appropriate Advance type Code in respect of the category of each account of advance from the Code List-7 at Page no.-91 of the Guidelines and enter it in this Column.

Column-10 | **Security/Collateral Code**

The reporting NBFI branches are required to pick up the appropriate code number in respect of security for each account of advance from the “NBFI Returns-2 & 3 Reporting Form” Which is earlier taken from Code List-4 at Page no.-86 of the Guidelines and enter it in this Column.

Column-12 | **Loan Classification Code**

In order to strengthen credit discipline and improve the recovery position of loans and advances by the NBFIs it has been decided to introduce a system covering loan classification. It is actually the status of the loan. The reporting NBFI branches are required to pick up the appropriate “Loan Classification Code” from Code List-5 at Page No-87 of the Guidelines.

Column-14 | **Sanction Amount**

The amount sanctioned for the corresponding loan has to be reported in this Column.

Column-15 | **Opening Balance**

The amount of opening balance of the reporting quarter is the closing balance (outstanding amount) of the previous quarter.
<table>
<thead>
<tr>
<th>Column-16</th>
<th>Column-17</th>
<th>Column-18</th>
<th>Column-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disbursed Amount</td>
<td>Recovered Amount</td>
<td>Accrued Interest/Profit</td>
<td>Other Charges</td>
</tr>
</tbody>
</table>

Disbursement should be consistent with the loan ledger debit column marked as disbursement at dates which fall within the starting and ending of the period. Disbursement on the first and last day will be included.

The amount recovered for term loan is the total payment made during the reporting period. This is determined by summing all credit entries which are listed as payments by the borrower with dates during the reporting period.

Accrued interest is the amount of loan interest that has already occurred, but has not yet been due for payment to the lender by the borrower. Accrued interest is calculated based on the last day of the accounting period. For example, if interest is payable on the 30th November and the reporting period is the end of December, the quarter of Oct.-Dec. will require an accrual of 31 days (1st to 31st December) of interest.

Other charges include fees, commissions, charges, penalty etc. which charged against the loan account during the reporting quarter.
INSTRUCTIONS AND EXPLANATIONS

---

**Column-20** Adjustment Amount (If any)

Any adjustment made in the outstanding amount of the loan account during the reporting quarter has to be reported in this column. For example, if any outstanding interest is waived during the quarter.

---

**Column-21** Write off Amount (If any)

---

**Column-22** Outstanding Amount (Closing Balance)

The outstanding position of each Loan account is maintained by the NBFI's in their ledger books/loan statements. The amount should be reported in unit of taka (up to two decimal places) at the end of the quarter. **Zero balance** of the respective accounts should also be reported.

The General formula for the outstanding advances at the end of current quarter may be given as below:

\[ O_r = O_p + D - R + I \]

Where,

- \( O_r \) = Outstanding advance at the end of reporting quarter.
- \( O_p \) = Outstanding advance at the end of preceding quarter.
- \( D \) = Total disbursement of loan during the reporting period.
- \( R \) = Total recovery of loan during the reporting period.
- \( I \) = Interest added there on during the period + other charges.
1.3.1 Withdrawals from Deposit Account

Reporting branches are required to report the total amount of withdrawals (debits) within the reporting period for each type of deposits on the NBFI-2 Return. The withdrawals or debits, pertaining to each type of deposits should be added up to give the total withdrawals or debits which are also to be reported in unit as usual.

1.4 PROCEDURE TO FILL IN THE NBFI-2 & NBFI-3 RETURNS

Reporting NBFI\text{s} should report each account as a \textit{single entry} in the returns.

\textbf{a) For Deposits}

The reporting NBFI\text{s} branches are required to pick up sector code and type of deposit code from \textit{“NBFI Returns 2 & 3 Reporting Form”} and amount should be reported in unit of taka (up to two decimal places) from their account wise ledger balance and rate of interest should be reported against each corresponding deposit account.

\textbf{b) For Advance}

The reporting NBFI\text{s} branches are required to pick up sector code, economic purpose code, security code, product code and SME code from \textit{“NBFI Returns 2 & 3 Reporting Form”}.

\begin{tabular}{lll}
\textbf{NBFI -2} & \textbf{NBFI -3} & \textbf{INSTRUCTIONS AND EXPLANATIONS} \\
\hline
--------- & Column-23 & Overdue Amount \\
\end{tabular}

\textbf{Overdue Amount}

The loan which is repayable within a particular period of time as per repayment schedule will be treated as term loan. If any borrower fails to repay the amount as per schedule that amount will be treated as overdue. In case of continuous loan, if the advances have not been renewed, and the expiration date is passed, the loan becomes overdue on the date of expiration.

\begin{tabular}{lll}
\textbf{INSTRUCTIONS AND EXPLANATIONS} & \textbf{Overdue Amount} \\
\hline
\textbf{Column-23} & Overdue Amount \\
\end{tabular}
Form” and rate of interest should be reported which was imposed for each account. Then amount should be reported in unit of taka (up to two decimal places) on the basis of ledger balance of outstanding advance for each account. Loan classification code should be determined according to the classification status for each account.
# CHAPTER 2
## SECTOR CODE
(Applicable for NBFI-2 and NBFI-3) (Code List-1)

### SECTOR CODE

<table>
<thead>
<tr>
<th>SECTOR</th>
<th>CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1  PUBLIC SECTOR (A+B)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>A. GOVERNMENT SECTOR</strong></td>
<td></td>
</tr>
<tr>
<td>I) Food Ministry (Including food divisions/directorates)</td>
<td>111000</td>
</tr>
<tr>
<td>II) Other Ministries/Offices</td>
<td></td>
</tr>
<tr>
<td>a) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, all Directorates, Departments and other Govt. offices</td>
<td>112000</td>
</tr>
<tr>
<td>b) Bangladesh Post Office (<em>Postal services</em>)</td>
<td>112100</td>
</tr>
<tr>
<td>c) Bangladesh Post Office (<em>Savings Bank Scheme</em>)</td>
<td>112200</td>
</tr>
<tr>
<td>III) Autonomous and Semi-Autonomous Bodies</td>
<td></td>
</tr>
<tr>
<td>a) Text Book Board and Education Boards</td>
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<tr>
<td>b) Government Educational Institutions (Government Schools, Colleges, University &amp; Madrashas)</td>
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</tr>
<tr>
<td>c) Academy, Research Institute, Development Institutes, Training Centre and Council.</td>
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</tr>
<tr>
<td>d) Other Autonomous &amp; Semi-autonomous bodies (Commission, Authority, Development Board/Centre/Foundations etc.)</td>
<td>113400</td>
</tr>
<tr>
<td>e) Publicity and News Media.</td>
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<tr>
<td><strong>B. OTHER PUBLIC SECTOR (OTHER THAN GOVT.)</strong></td>
<td></td>
</tr>
<tr>
<td>I) Public Non-financial Corporations</td>
<td></td>
</tr>
<tr>
<td>a) Bangladesh Textile Mills Corporation &amp; Related Enterprises (Appendix- Page No. 101)</td>
<td>122100</td>
</tr>
<tr>
<td>b) Bangladesh Sugar &amp; Food Industries Corporation and Related Enterprises (Appendix- Page No. 102)</td>
<td></td>
</tr>
<tr>
<td>1) Sugar Mills</td>
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<tr>
<td>2) Food and Allied Industries</td>
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</tr>
<tr>
<td>c) Bangladesh Chemical Industries Corporation and Related Enterprises (Appendix- Page No. 103)</td>
<td></td>
</tr>
<tr>
<td>1) Fertilizer, Chemical &amp; Pharmaceutical Industries</td>
<td>122310</td>
</tr>
<tr>
<td>2) Paper and Paper Board Industries</td>
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</tr>
<tr>
<td>d) Bangladesh Steel &amp; Engineering Corporation and Related Enterprises (Appendix- Page No. 104)</td>
<td></td>
</tr>
<tr>
<td>1) Steel Mills</td>
<td>122410</td>
</tr>
</tbody>
</table>
2) Engineering and Ship Building Industries

e) Bangladesh Jute Mills Corporation and Related Enterprises
Appendix- Page No. 104

f) Bangladesh Petroleum Corporation and Bangladesh Oil, Gas
& Mineral Corporation and Related Enterprises (Appendix-
Page No. 105)
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
(Appendix- Page No. 106)

h) 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 Katri paksha
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 123708
25) Bangladesh Services Ltd. 123709
26) Hotels International Ltd. (3 Stars & above) 123710
27) Dock Labour Management Board, Chittagong 123711
28) Dock Labour Management Board, Bagerhat 123712
29) Bangabandhu Sheikh Mujibur Rahman Novo Theatre 123713
30) Bangladesh Submarine Cable Company Limited 123714
31) Bangladesh Cable Shilpa Limited 123715
32) Essential Drugs Company Limited 123716
33) Khulna Shipyard Limited 123717
34) Bangladesh Machine Tools Factory Limited 123718
35) Other Non-financial Corporations- Public 123799

II) Local Authorities
   a) Zila Parishad 124100
   b) Municipal/City Corporation 124200
   c) Thana/Upazila Parishad 124300
   d) Union Parishad 124400
   e) Gram Parishad 124500
   f) Other Local Authorities 124900

III) Other Financial Intermediaries (OFI) except DMBs-Public
   a) Bangladesh House Building Finance Corporation (HBFC) 121100
   b) Infrastructure Development Company Limited (IDCOL) 121501
   c) Palli Karma-Sahayak Foundation (PKSF) 121515
   d) Equity Entrepreneurship Fund 121516
   e) Grihayan Tahabil 121517
   f) SME Foundation 121518
   g) Agrani SME Financing Company Limited 121519
   h) Bangladesh Infrastructure Finance Fund Limited 121520
   i) Credit Guarantee Scheme Fund 121521
   j) Other Financial Intermediaries-Public 121599

IV) Insurance Companies and Pension Funds (ICPF)-Public
   a) Sadharan Bima Corporation 121600
   b) Jiban Bima Corporation 121700
   c) Pension Funds /Provident Funds of Government Offices 121799

V) Non-Bank Depository Corporations (NBDC) Public
   a) Ansar -VDP Unnayan Bank 121710
b) Karma Sangsthan Bank 121720

c) Investment Corporation of Bangladesh (ICB) 121300

d) Palli Sanchay Bank 121740

e) Other Non-bank Depository Corporations - Public 121750

VI) Scheduled Banks - Public
   a) State Owned Commercial Banks 121801
   b) Specialized Commercial Banks 121802

2. PRIVATE SECTOR (Occupations/Activities)

1) NON-FINANCIAL CORPORATIONS

A. Agriculture, Fishing & Livestock
   I) Agricultural Farms (Nursery, Horticulture, Apiculture etc) 901001
   II) Fishing Farms (Hatchery, Shrimp Culture etc) 901002
   III) Dairy Farms 901003
   IV) Poultry Farms 901004

B. Industries
   I) Manufactures/Manufacturing Companies
      1) Jute Mills/Jute products Manufacturing Industries (rope, thread, twain, canvass, bag, carpet etc.) 902110
      2) Printing & Dyeing Industries 902111
      3) Spinning Mills 902112
      4) Weaving Mills 902113
      5) Tobacco Processing Industries 902115
      6) Cosmetics & Toiletries Industries 902116
      7) Rubber and Plastic Industries 902117
      8) Leather Products (bag, shoe etc.) Manufacturing Industries 902119
      9) Textile Mills 902120
      10) Paper and Paper Products Manufacturing Industries 902121
      11) Furniture, Fixture, Particle Boards and Other Wood Product Manufacturers 902122
      12) Readymade Garments Industries 902125
      13) Hosiery Factories 902126
      14) Pharmaceutical Industries 902127
      15) Chemical and Chemical Products Industries 902130
      16) Cement Factories 902131
      17) Ceramic Industries 902132
      18) Bricks Manufacturers and Sand elevators 902133
      19) Glass and Glassware Products Factories 902134
      20) Soaps & Detergents Factories 902136
<table>
<thead>
<tr>
<th></th>
<th>Industry Description</th>
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<tbody>
<tr>
<td>21</td>
<td>Steel Engineering &amp; Metallic Products Industries (Including Rerolling Mills)</td>
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<tr>
<td>22</td>
<td>Assembling Industry</td>
<td>902138</td>
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<tr>
<td>23</td>
<td>Fertilizer Company</td>
<td>902141</td>
</tr>
<tr>
<td>24</td>
<td>Sugar Mills</td>
<td>902142</td>
</tr>
<tr>
<td>25</td>
<td>Beverage and Soft Drinks manufacturing Companies</td>
<td>902143</td>
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<tr>
<td>26</td>
<td>Distilleries, Mineral &amp; Drinking Water purifying industries</td>
<td>902144</td>
</tr>
<tr>
<td>27</td>
<td>Leather Processing and Tanning (raw hide)</td>
<td>902145</td>
</tr>
<tr>
<td>28</td>
<td>Packaging Industries including paper boards</td>
<td>902146</td>
</tr>
<tr>
<td>29</td>
<td>Manufacturing of Electrical equipment &amp; spares (cables, bulbs, switches etc.)</td>
<td>902147</td>
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<tr>
<td>30</td>
<td>Manufacturing of Transport Equipment</td>
<td>902148</td>
</tr>
<tr>
<td>31</td>
<td>Electronic Goods Manufacturing/Assembling Industries (TV, Computer etc.)</td>
<td>902150</td>
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<tr>
<td>32</td>
<td>Ice Factory</td>
<td>902151</td>
</tr>
<tr>
<td>33</td>
<td>Ship Building Industries</td>
<td>902152</td>
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<td>34</td>
<td>Ship Breaking Industries</td>
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<td>35</td>
<td>Battery Manufacturing Industries</td>
<td>902154</td>
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<tr>
<td>36</td>
<td>Garments Accessories manufacturing industries (Zipper, Button etc.)</td>
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<tr>
<td>37</td>
<td>Polymer and polythene industries</td>
<td>902156</td>
</tr>
<tr>
<td>38</td>
<td>Cottage Industries</td>
<td>902157</td>
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<tr>
<td>39</td>
<td>Saw Mills</td>
<td>902158</td>
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<td>40</td>
<td>Handloom Factories</td>
<td>902159</td>
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<td>41</td>
<td>Handicrafts Factories</td>
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<tr>
<td>42</td>
<td>EPZ Industries (Type A)</td>
<td>902161</td>
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<td>43</td>
<td>EPZ Industries (Type B)</td>
<td>902162</td>
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<td>44</td>
<td>EPZ Industries (Type C)</td>
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<td>45</td>
<td>Other Industries not above mentioned</td>
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**II) Gas/Electricity/Power Generating Companies**

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<th>Description</th>
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<tbody>
<tr>
<td>1</td>
<td>Production, supply and distribution of power in the private sector</td>
<td>902310</td>
</tr>
<tr>
<td>2</td>
<td>LP Gas Companies</td>
<td>902311</td>
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<tr>
<td>3</td>
<td>Oxygen Gas Companies</td>
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<td>4</td>
<td>Other Gas Companies</td>
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<tr>
<td>5</td>
<td>Other Electricity/Power Generating Companies</td>
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**III) Service Industries**

<table>
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<tr>
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<th>Description</th>
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<tr>
<td>1</td>
<td>Road Transport Companies (including Rent -a - car)</td>
<td>902401</td>
</tr>
<tr>
<td>2</td>
<td>Water Transport/ Ocean Shipping Business</td>
<td>902402</td>
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</tbody>
</table>
3) Air Transport 902403
4) Construction Companies 902404
5) Publishing Industries (including printing press) 902405
6) Telecommunication (Mobile/cellular operators and private land phone) 902406
7) Housing Companies or Societies/Land Developers 902407
8) Warehouse 902408
9) Buying House 902409
10) Entertainment Services (Amusement Park, Theme park, Eco park, Zoo etc.) 902410
11) Ginning and Baling 902411
12) Nuclear and Analytical Services (Such as Nuclear Medical Services) 902412
13) Human Resource Development, Knowledge Society with High Quality Talents and Skills 902413
14) Hospitals, Clinics, Diagnostic Centers and Other Health Services 902420
15) IT-based activities (system analysis, design, developing system solutions, Grameen Solution, information service, Call center service, offshore development center, business process outsourcing, Cyber Cafes, Internet Service Providers etc.) 902430
16) Courier Services & Express Mail Services 902440
17) Restaurants/Fast Food 902450
18) Photo Studios and Color labs 902451
19) Travel Agencies/Overseas Employment/Aviation Service/ Immigration consultants/Ticket sales agent 902452
20) Cold-Storages 902453
21) Beauty Parlors/ Saloons/ Health Club/Fitness center 902454
22) Clearing and Forwarding (C & F) Agents 902455
23) Testing Laboratory 902456
24) Tourism Industry 902457
25) Filling Stations (Petrol pump, CNG Station) 902458
26) Private Inland Container Depot and Container Freight Station 902459
27) Tank Terminal 902460
28) Chain Super Market/Shopping Mall 902461
29) Stone Crashers 902462
30) Jewelry Services 902463
31) Modernized Cleaning Service for High-rise Apartments, Commercial Building 902464
32) Auto mobile service including CNG conversion center. 902465
33) Advertising Industry and modeling (print modeling, TV 902466
commercials, ramp modeling, catwalk, fashion-show)

34) Outsourcing and Security Service (Private Security forces/manpower supply) 902467
35) Residential Hotels (Including 3 star & Above) 902468
36) Caterers /Decorators/Sound & Lighting rental business 902469
37) Community Centers/ Convention centers/Auditorium 902470
38) Shipping Agency 902471
39) Freight Forwarders 902472
40) Indenting firms 902473
41) Legal advisory Firms 902474
42) Laundry Services 902475
43) Private Survey Institutions 902476
44) Sports and Event management organization 902477
45) Tailoring Shop and Tailors 902478
46) Satellite Cable Operator 902479
47) Satellite Channel Distributor/Cinema Distributors 902480
48) Audit and Accounting Firm/CA Firm/ Credit Rating Company 902481
49) Cinema Studio 902482
50) Cinema Hall/Cineplex 902483
51) Graphic Designers 902484
52) Light Engineering and Metal-workshop 902485
53) Consultancy & Supervisory Firms 902486
54) Interior Design & Decorators and other Engineering Consultancy firms 902487
55) Contractor and Supplier firms 902488
56) Other Service Providing Organizations 902499

IV) Agro-based and agro-processing industry

1) Processing of bread and biscuits, vermicelli, laccha, chanachur, noodles etc. 902501
2) Processed fruit products (jam, jelly, juice, pickles, sarbat, syrup, sauce etc.) 902502
3) Fruits processing including vegetables. (Tomato, guava, jackfruit, liche, pineapple, coconut etc.) 902503
4) Manufacturing of flour, sujee (Flour Mills) 902504
5) Processing of mushroom and spirulina 902505
6) Starch, glucose and other dextrose product 902506
7) Processing of potato products (chips, potato, flex, starch etc.) 902507
8) Processing of powder spice 902508
9) Manufacturing of Unani and Ayurvedic Medicines/Herbal Cosmetics 902509
10) Fish feed and fish meal processing for poultry and livestock 902510
11) Seed processing and preservation 902511
12) Pulse Mills 902512
13) Processing of rubber tape, shellac 902513
14) Production of bamboo and cane furniture (excluding cottage industry) 902514
15) Meat processing 902515
16) Production of bio slurry, mixed manure and urea. 902516
17) Production of bio-pesticides, neem pesticides etc. 902517
18) Sweetening products. 902518
19) Soya food production & processing. 902519
20) Mustard oil producing industry (if local variety is used). 902520
21) Coconut oil production industries 902521
22) Rice mills including puffed rice, chirra, fine rice, flavoured rice etc. 902522
23) Milk Processing Industries (Pasteurisation, milk powder, ice-cream, condensed milk, sweet, cheese, butter, ghee, chocolate, curd etc.) 902523
24) Food Processing Industry (PRAN, AFTAB, BD-Food etc.) 902524
25) Salt Processing Industries 902525
26) Tea Processing industries 902526
27) Refining and hydrogenation of edible oil, vanaspati, Ghee etc. 902527
28) Processing of Prawn/Shrimp and other fishes and freezing. 902528
29) Manufacturing of Silk Fabrics 902529
30) Flower Preservation and Export 902530
31) Manufacturing of Agricultural Machinery 902531
32) Other Agro based/Processing Industries. 902599

C. Commerce & Trade (excluding individual businessmen)

I) Importers 903010
II) Exporters 903020
III) Importers and Exporters` 903030
IV) Whole Sale Traders 903040
V) Retail Traders 903050
VI) Other Business Institutions/Organizations 903090

D. Non-Govt. Publicity & News Media

I) Newspaper 907601
II) Television 907602
III) Radio
IV) Online News Media

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

F. Other Private Sector (Official Account n.i.e)
Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspense account etc.

2 FINANCIAL CORPORATIONS

A. Non-Bank Depository Corporations – Private
I) Leasing Companies (Appendix -Page No. 113-114)
II) Central Co-operative Bank
III) Land Mortgage Co-operative Bank
IV) Other Co-operative Banks/Societies
V) Grameen Bank
VI) Bangladesh Samabaya Bank Ltd
VII) Other Non-Bank Depository Corporations- Private

B. Other Financial Intermediaries-- Private
I) Investment Companies
II) Leasing Companies Non-Depository (Appendix -Page No. 114)
III) Mutual Funds
IV) Merchant Banks
V) NGO/Micro Credit Organizations (BRAC, ASA etc.)
VI) Other Financial Intermediaries-Private

C. Insurance Companies and Pension Funds-Private
I) Life Insurance Companies (Appendix - Page No. 107-108)
II) General Insurance Companies (Appendix -Page No. 108-110)
III) Pension Funds /Provident Funds of Private Organizations

D. Financial Auxiliaries
I) Money Changers
II) Stock Exchanges (DSE, CSE, etc.)
III) Brokerage Houses/ (Share & Security Trading Houses)
IV) Issue manager, Under-writer, Asset Management Company etc.
<table>
<thead>
<tr>
<th>E. Scheduled Banks</th>
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<tr>
<td>I) Foreign Commercial Bank (FCB)</td>
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<tr>
<td>II) Private Commercial Bank (PCB)</td>
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<th>3 Foreign Offices/Embassies/Enterprises/Companies/Liaison Offices/Firms/NGOs</th>
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<td>(Excluding Multinational Companies incorporated in Bangladesh)</td>
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<th>4 Non-profit institutions serving households (NPISH)</th>
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</thead>
<tbody>
<tr>
<td>I) Mosques</td>
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</tr>
<tr>
<td>II) Temples, Churches &amp; the like</td>
<td>914052</td>
</tr>
<tr>
<td>III) Sports Clubs</td>
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</tr>
<tr>
<td>IV) Other Clubs</td>
<td>914054</td>
</tr>
<tr>
<td>V) Theatre &amp; Cultural Organizations</td>
<td>914055</td>
</tr>
<tr>
<td>VI) Political Parties</td>
<td>914056</td>
</tr>
<tr>
<td>VII) Trade Unions</td>
<td>914057</td>
</tr>
<tr>
<td>VIII) District/Upazila Associations</td>
<td>914058</td>
</tr>
<tr>
<td>IX) Professional Associations (Doctors, Engineers, Statisticians, Economists etc.)</td>
<td>914059</td>
</tr>
<tr>
<td>X) Chambers of Industries</td>
<td>914060</td>
</tr>
<tr>
<td>XI) Other Associations, n.e.s.</td>
<td>914061</td>
</tr>
<tr>
<td>XII) Trust fund &amp; Other Non-profit Organizations</td>
<td>914062</td>
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<tr>
<td>XIII) Other Non-profit institutions serving Households</td>
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<table>
<thead>
<tr>
<th>5 Households (Individual Customers)</th>
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<tbody>
<tr>
<td>I) Farmer/Fishermen</td>
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<tr>
<td>II) Businessmen/Industrialists</td>
<td>903009</td>
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<tr>
<td>III) Non-Resident Bangladeshi</td>
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<tr>
<td>IV) Service Holders (Salaried Person)</td>
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<tr>
<td>V) Professionals and Self-employed Persons (Such as Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants, etc.)</td>
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<tr>
<td>VI) Foreign Individuals</td>
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</tr>
<tr>
<td>VII) Housewives</td>
<td>915001</td>
</tr>
<tr>
<td>VIII) Students</td>
<td>915002</td>
</tr>
<tr>
<td>IX) Minor/Autistics/Disabled and other dependent persons</td>
<td>915003</td>
</tr>
<tr>
<td>X) Retired Persons</td>
<td>915004</td>
</tr>
<tr>
<td>XI) Old/Widowed/Distressed person/Freedom Fighter</td>
<td>915005</td>
</tr>
<tr>
<td>XII) Land Lords/Ladies</td>
<td>915006</td>
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<tr>
<td>XIII) Other Local Individuals not mentioned above.</td>
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</table>
### CHAPTER 3

**DEPOSIT TYPE CODE**

(Code List-2)

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<th>3.1</th>
<th>Type of Deposits</th>
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<td>1.</td>
<td>Current &amp; Cash Credit Account (Credit Balance) Deposit</td>
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<tr>
<td>2.</td>
<td>Savings Deposits</td>
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<tr>
<td>3.</td>
<td>Fixed Deposits / Term Deposits</td>
<td></td>
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<tr>
<td></td>
<td>a) Less than 6 Months</td>
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<td></td>
<td>b) For 6 Months to less than 1 Year</td>
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<td>c) For 1 year to less than 2 Years</td>
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<td>d) For 2 years to less than 3 Years</td>
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<td></td>
<td>e) Above 3 years (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc.)</td>
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<td>4.</td>
<td>Recurring Deposits (Deposit Pension Scheme)</td>
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<tr>
<td>5.</td>
<td>Special Purpose Deposits</td>
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<tr>
<td>6.</td>
<td>Restricted (Blocked) Deposits</td>
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</tbody>
</table>

#### 3.2 NOTES ON TYPE OF DEPOSITS

1. **Current and Cash Credit Deposits (10300)**

   These are of nature of demand deposits and comprise current accounts. Balance of these accounts shall be reported under this code. Credit balance of Cash Credit deposits should also be reported in this code. Credit Balance of all loan account shall also be reported under this code. No interest is allowed on these deposits. Non-convertible Taka account and Non-resident Taka account should be reported in this code as these are of current account in nature.
2. Savings Deposits (10500)

Savings deposits are self-explanatory. These accounts generally carry minimum balance that must be maintained to earn interest.

3. Fixed Deposits (11401-11405)

Fixed deposits are self-explanatory. Fixed deposits should be included in Code Nos. 11401-11405 according to maturity time. Fixed Deposits are reported to the following codes:

- a) Less than 6 Months 11401
- b) For 6 Months to less than 1 Year 11402
- c) For 1 year to less than 2 Years 11403
- d) For 2 years to less than 3 Years 11404
- e) For 3 years and above 11405

Besides the above Fixed Deposit there are so many deposits of same nature offered by NBFI.

For example:-
- a) Periodic Income Deposit (Monthly/Quarterly).
- b) Flexible Fixed Deposit
- c) Profit First Deposit
- d) Double Benefit Scheme
- e) Triple Benefit Scheme etc

Deposits of such instruments should be reported according to their duration.

4. Recurring Deposits (11703)

All types of recurring Deposits should be reported in Code No. 11703.

For Example: -
- a) Deposit Pension Scheme
- b) Flexible Savings Plan
- c) Monthly Savings Scheme
d) Education Savings Scheme

e) Marriage Savings Scheme

f) Hajj Savings Scheme

g) House Owning Savings Scheme

h) Mohor Savings Scheme

i) Millionaire Deposit Scheme

j) Lakhopoti Deposit Scheme, etc

5. Special Purpose Deposits (11900)

Balance of the following items should be reported in this code.

a) Employees’ Provident Fund/Pension Funds

b) Contribution towards Insurance Funds

c) Hajj Deposits

d) Employees’ Security/Guarantee Deposits

e) Security Deposits

f) Gift Certificate Deposits

g) Cash Waqf Deposits

h) Lease deposits

i) Loan deposits

j) Safety net deposits

k) Sundry Deposits

l) Excise Duty, VAT, Source Tax, Development Tax, Surcharge etc.
6. Restricted (Blocked) Deposits (12100)

Balance of Restricted (Blocked) deposits should be reported in this code against private sector only. These deposits comprise obligations which carry special terms set by the appropriate authority that may override normal liquidity characteristics (e.g. blocked or earmarked accounts). The nature of these deposits is that the account holders do not have access to the funds during blocked period.
CHAPTER 4
ECONOMIC PURPOSE CODE

Economic Purposes

A. Agriculture, Fishing and Forestry

1. Agriculture
   a) Cultivation 1110
   b) Plantation 1120
   c) Agricultural Machineries and Implements 1130
   d) Fertilizers and Pesticides for farmers 1140
   e) Livestock 1150
   f) Vegetables/Fruits Preservation in Cold Storage 1160
   g) Agriculture Loan Disbursed through NGOs 1170

2. Fishing
   a) Inland Fishing (including pond fishing) 1210
   b) Marine Fishing 1220
   c) Shrimp/Prawn Culture (including hatchery) 1240
   d) Purchase of Fishing Equipments (Trawler, Boat, Net etc.) 1250
   e) Other Fishing 1290

3. Forestry and Logging 1300

B. Industry

1. Term Loan 2090
2. Working Capital Financing 3090
3. Factoring 3300

C. Construction

1. Housing (Commercial) :-For Developer/Contractor 4100
2. Housing (Residential) in urban area for individual person 4210
3. Housing (Residential) in rural area for individual person 4220
4. Infrastructure Development (Road, Culvert, Bridge, Tower etc.) 4230
5. House Renovation or Repairing or Extension 4240
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.) 4300
7. Establishment of Solar panel 4400
8. Effluent Treatment Plant 4500
9. Loan against Work Order/Pay Order/Earnest Money / Bid Bond etc. 4600
D. Transport
1. Road Transport (excluding Personal vehicle & Lease finance) 6100
2. Water Transport (excluding Fishing Boats) 6200
3. Air Transport 6300

E. Trade & Commerce
a) Wholesale Trading 8111
b) Retail Trading 8112
c) Other Commercial lending (SOD) / Local LC, TR etc. 8120
d) Margin Loans/Share Trading 8506
e) Lease Finance 8507

F. Other Institutional Loan
1. Loan to Financial Corporations
   a) Credit to NBFIs 9101
   b) Credit to Insurance Companies 9102
   c) Credit to NGOs (Excluding Agriculture loan) 9103
   d) Credit to Merchant Banks/Brokerage Houses 9104
   e) Credit to Co-operative Banks/Societies 9105
   f) Credit to Financial Auxiliaries 9106
   g) Credit to Non-profit institutions serving households 9107
   h) Credit to Schedule Bank 9109
2. Loan to Educational Institution 9110
3. Govt. Offices 9111

G. Consumer Finance (For Individual Person)
1. Doctors Loan/ Professional Loans 9805
2. Flat Purchase 9810
3. Transport loan (Motor car/Motor cycle etc.) 9815
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.) 9820
5. Credit Cards 9830
6. Educational Expenses 9840
7. Treatment Expenses 9850
8. Marriage Expenses 9860
9. Land Purchase 9870
10. Loan against Salary 9871
11. Loan against PF 9872
12. Personal Loan against DPS, MSS etc. 9873
13. Personal Loan against FDR, MBS, DBS etc. 9874
14. Travelling/ Holiday Loan 9875
15. Other Personal Loans 9899

H. Miscellaneous
1. Other loans not mentioned above. 9909
## CHAPTER 5
### SECURITY CODE

(Code List-4)

<table>
<thead>
<tr>
<th>Name of the Securities</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Gold / Gold Ornaments</td>
<td>1000</td>
</tr>
<tr>
<td>2. Shares &amp; Securities</td>
<td>1001</td>
</tr>
<tr>
<td>3. Commodities ---- Pledged /Hypothecated.</td>
<td>1012</td>
</tr>
<tr>
<td>4. Machinery/Fixed Assets (Excluding Land, Building/Flat)</td>
<td>1013</td>
</tr>
<tr>
<td>5. Vehicles</td>
<td>1026</td>
</tr>
<tr>
<td>6. Real estate (Land, Building, Flat etc.)</td>
<td>1014</td>
</tr>
<tr>
<td>7. Financial obligations only (Insurance Policies, Savings Certificates, FDR, TDR, DPS, MBS, DBS, TBS etc.)</td>
<td>1015</td>
</tr>
<tr>
<td>8. Hypothecation of Crops</td>
<td>1017</td>
</tr>
<tr>
<td>9. Guarantee of Institutions (Corporate Guarantee)</td>
<td>1027</td>
</tr>
<tr>
<td>10. Parri Passu Charge</td>
<td>1029</td>
</tr>
<tr>
<td>11. Guarantee of Individuals (Personal Guarantee)</td>
<td>1030</td>
</tr>
<tr>
<td>12. Other Securities.</td>
<td>1019</td>
</tr>
<tr>
<td>13. Without any security</td>
<td>1020</td>
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</tbody>
</table>
CHAPTER 6
LOAN CLASSIFICATION CODE

<table>
<thead>
<tr>
<th>Status of Loans &amp; Advances</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Unclassified Loans</td>
<td></td>
</tr>
<tr>
<td>a) Standard</td>
<td>1001</td>
</tr>
<tr>
<td>b) Special Mentioned Account (SMA)</td>
<td>1002</td>
</tr>
<tr>
<td>2. Classified Loans</td>
<td></td>
</tr>
<tr>
<td>a) Substandard (SS)</td>
<td>1003</td>
</tr>
<tr>
<td>b) Doubtful (DF)</td>
<td>1004</td>
</tr>
<tr>
<td>c) Bad/Loss (BL)</td>
<td>1005</td>
</tr>
</tbody>
</table>
# CHAPTER 7
## SME CODE

### 7.1 SME CODE

<table>
<thead>
<tr>
<th>Enterprises</th>
<th>Value of Fixed Asset (excluding Land &amp; Building)</th>
<th>Number of Employee</th>
<th>SME Code</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Small Enterprises</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trading Concern</td>
<td>Tk. 10.00 lac to Tk. 2.00 crore</td>
<td>16 to 50</td>
<td>10001</td>
</tr>
<tr>
<td>Service Concern</td>
<td>Tk. 10.00 lac to less than Tk. 2.00 crore</td>
<td>16 to 50</td>
<td>10002</td>
</tr>
<tr>
<td>Manufacturing Concern</td>
<td>Tk. 75.00 lac to less than Tk. 15.00 crore</td>
<td>31 to 120</td>
<td>10003</td>
</tr>
<tr>
<td><strong>Medium Enterprises</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Concern</td>
<td>Tk. 2.00 crore to Tk. 30.00 crore</td>
<td>51 to 120</td>
<td>10005</td>
</tr>
<tr>
<td>Manufacturing Concern</td>
<td>More than Tk. 15.00 crore to Tk. 50.00 crore</td>
<td>121 to 300</td>
<td>10006</td>
</tr>
<tr>
<td><strong>Micro Enterprises</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Concern</td>
<td>Less than Tk. 10.00 lac</td>
<td>Up to 15</td>
<td>10013</td>
</tr>
<tr>
<td>Trading Concern</td>
<td>Less than Tk. 10.00 lac</td>
<td>Up to 15</td>
<td>10014</td>
</tr>
<tr>
<td>Manufacturing Concern</td>
<td>Tk. 10.00 lac to less than Tk. 75.00 lac</td>
<td>16 to 30 or less than 30</td>
<td>10015</td>
</tr>
<tr>
<td><strong>Cottage Industries</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Less than Tk. 10.00 lac</td>
<td>Up to 15</td>
<td>10016</td>
</tr>
<tr>
<td><strong>Non-SME</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Large Industries</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Concern</td>
<td>More than Tk. 30.00 crore</td>
<td>120 and above</td>
<td>10021</td>
</tr>
<tr>
<td>Manufacturing Concern</td>
<td>More than Tk. 50.00 crore</td>
<td>300 and above</td>
<td>10023</td>
</tr>
<tr>
<td><strong>Other Non-SME Loans</strong></td>
<td></td>
<td></td>
<td>10012</td>
</tr>
</tbody>
</table>

[N.B. It should be changeable according to the circular of the SME & Special Programs Department, Bangladesh Bank.]
7.2 Definition of Different Industries

Under Chapter-3 of "Industrial Policy, 2016" published by the Ministry of Industries. Definition of various industries is as follows:

Large Industry

In manufacturing, large industry will be deemed to comprise enterprises with either the value (replacement cost) of fixed assets excluding land and building in excess of Tk. 500 million or with more than 300 workers.

For services, ‘large industry’ will correspond to enterprises with either the value(replacement cost) of fixed assets excluding land and building in excess of Tk. 300 million or with more than 120 workers.

Medium Industry

In manufacturing, medium industry will be deemed to comprise enterprises with either the value (replacement cost) of fixed assets excluding land and building excess of Tk. 150 million and not more than Tk. 500 million or with between 121 and 300 workers.

For services, ‘medium industry’ will correspond to enterprises with either the value (replacement cost) of fixed assets excluding land and building between Tk. 20 million and Tk. 300 million or with between 51 and 120 workers.

If on one criterion, a firm fall into the ‘medium’ category, while it falls into ‘large’ category based on the other criterion, the firm will be deemed as in the ‘large’ category.

Small Industry

In manufacturing, small industry will be deemed to comprise enterprises with either the value (replacement cost) of fixed assets excluding land and building between Tk. 7.5 million and less than Tk. 150 million or with between 31 and 120 workers.

For services, ‘small industry’ will correspond to enterprises with either the value (replacement cost) of fixed assets excluding land and building between Tk. 1.0 million and less than Tk. 20 million or with between 16 and 50 workers.

If on one criterion, a firm fall into the ‘small’ category, while it falls into ‘medium’ category based on the other criterion, the firm will be deemed as in the ‘medium’ category.

Micro Industry

In manufacturing, micro industry will be deemed to comprise enterprises with either the value (replacement cost) of fixed assets excluding land and building between Tk. 1.0 million and less than Tk. 7.5 million or manpower between 16 and 30 or less.

For services, micro industry will correspond to enterprises with either the value (replacement cost) of fixed assets excluding land and building less than Tk. 1 million or manpower not more than 15.
If on one criterion, a firm falls into the ‘micro’ category, while it falls into ‘small’ category based on the other criterion, the firm will be deemed as in the ‘small’ category.

**Cottage Industry**

Cottage industry is a family oriented/dominated industry with either the value (replacement cost) of fixed assets excluding land and building less than a million taka or manpower not more than 15 including household members.

If on one criterion, a firm falls into the ‘cottage’ category, while it falls into ‘micro’ category based on the other criterion, the firm will be deemed as in the ‘micro’ category of manufacturing.

**Women Entrepreneur**

A woman who is an entrepreneur if she is an owner or proprietor of a privately run organization or owns at least 51% of share in case of a joint venture company listed with the office of the Registrar of Joint Stock Companies and Firms.

If a woman is the proprietor of a firm or holds 51% stock/shares in a partnership firm or in a firm registered under RJC’s, then the entrepreneur will be treated as a woman entrepreneur.

**Tourism Industry:**

1. Private Tourism centre.
2. Hotel/motel/cottage/hunting lodge/holiday home etc.
3. All kind of rides.
4. Theme park.
5. Tourist resort.
6. Amusement park.
7. Family Fun and games.
8. Picnic spot.
12. Permanent stage for indigenous dance, cultural show etc.
13. Birds/butterfly Park etc.
## CHAPTER 8
Product Category of Loan/Lease

(Code List-7)

<table>
<thead>
<tr>
<th>Product Type</th>
<th>Product Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Term Loans</td>
<td></td>
</tr>
<tr>
<td>1. More than 1 year to less than 3 years</td>
<td>21031</td>
</tr>
<tr>
<td>2. For 3 years to less than 5 years</td>
<td>21032</td>
</tr>
<tr>
<td>3. For 5 years and above</td>
<td>21033</td>
</tr>
<tr>
<td>B. Housing Finance</td>
<td></td>
</tr>
<tr>
<td>1. More than 1 year to less than 3 years</td>
<td>21035</td>
</tr>
<tr>
<td>2. For 3 years to less than 5 years</td>
<td>21036</td>
</tr>
<tr>
<td>3. For 5 years and above</td>
<td>21037</td>
</tr>
<tr>
<td>C. Lease Finance</td>
<td></td>
</tr>
<tr>
<td>1. More than 1 year to less than 3 years</td>
<td>21040</td>
</tr>
<tr>
<td>2. For 3 years to less than 5 years</td>
<td>21041</td>
</tr>
<tr>
<td>3. For 5 years and above</td>
<td>21042</td>
</tr>
<tr>
<td>D. Short Term Loans (Up to 1 year)</td>
<td></td>
</tr>
<tr>
<td>1. Revolving Loans</td>
<td>21045</td>
</tr>
<tr>
<td>2. Factoring Loans</td>
<td>21046</td>
</tr>
<tr>
<td>3. Credit Card</td>
<td>24300</td>
</tr>
<tr>
<td>4. Other Short Term Loans</td>
<td>21049</td>
</tr>
<tr>
<td>E. Other Loan/Advances</td>
<td>29900</td>
</tr>
</tbody>
</table>
# CHAPTER 9

**NBFI-2 & 3 RETURNS REPORTING FORM**

(To be filled in English by the officials)

**A. আমানতকারীর তথ্য (Depositor’s Information)**

(For NBFI-2 Reporting)

<table>
<thead>
<tr>
<th>হিসাব নাম্বার (Account No.)</th>
<th>ব্যক্তির ক্ষেত্রে (For individual)</th>
</tr>
</thead>
<tbody>
<tr>
<td>১</td>
<td>আমানতকারীর নাম (Depositor’s Name)</td>
</tr>
<tr>
<td>২</td>
<td>পেশা (Profession)</td>
</tr>
<tr>
<td>৩</td>
<td>হিসাবের ধরন (Type of Account)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>প্রতিষ্ঠানের ক্ষেত্রে (For Institution/Office/Company/Farm etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>১</td>
</tr>
<tr>
<td>২</td>
</tr>
<tr>
<td>৩</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sector code</th>
<th>Type of Deposit code</th>
</tr>
</thead>
<tbody>
<tr>
<td>(See page 70-79 of Guidelines for NBFI 1, 2 &amp; 3 Returns)</td>
<td>(See page 80 of Guidelines for NBFI-1, 2 &amp; 3 Returns)</td>
</tr>
</tbody>
</table>
B. প্রকাশকরীর তথ্য (Borrower’s Information) ¬-
(For NBFI-3 Reporting)

<table>
<thead>
<tr>
<th>হিসাব নামকর (Account No.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ব্যক্তির ক্ষেত্রে (For individual)</td>
</tr>
<tr>
<td>১. প্রকাশকরীর নাম (Borrower's Name)</td>
</tr>
<tr>
<td>(In Block Letter)</td>
</tr>
<tr>
<td>২. পেশা (Profession)</td>
</tr>
<tr>
<td>Sector code</td>
</tr>
<tr>
<td>(See page 70-79 of Guidelines for NBFI-1, 2 &amp; 3 Returns)</td>
</tr>
<tr>
<td>৩. প্রকাশকরীর উদ্দেশ্য</td>
</tr>
<tr>
<td>(Purpose of loans/advances)</td>
</tr>
<tr>
<td>Economic Purpose code</td>
</tr>
<tr>
<td>(See page 84-85 of Guidelines for NBFI-1, 2 &amp; 3 Returns)</td>
</tr>
<tr>
<td>৪. জাতীয়তা (Security)</td>
</tr>
<tr>
<td>Security code</td>
</tr>
<tr>
<td>(See page 86 of Guidelines for NBFI-1, 2 &amp; 3 Returns)</td>
</tr>
<tr>
<td>৫. প্রকাশকরীর ধরন</td>
</tr>
<tr>
<td>(Category of Loan)</td>
</tr>
<tr>
<td>Product/Advance code</td>
</tr>
<tr>
<td>(See page 91 of Guidelines for NBFI-1, 2 &amp; 3 Returns)</td>
</tr>
<tr>
<td>৬. এএসএমই কি না (SME)</td>
</tr>
<tr>
<td>SME code</td>
</tr>
<tr>
<td>(See page 88 of Guidelines for NBFI-1, 2 &amp; 3 Returns)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>প্রতিষ্ঠানের ক্ষেত্রে (For Institution/Office/Company/Farm etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>১. প্রতিষ্ঠানের নাম (Name of the Borrowing Institution)</td>
</tr>
<tr>
<td>(In Block Letter)</td>
</tr>
<tr>
<td>২. প্রতিষ্ঠানের ধরন (Type of Institution)</td>
</tr>
<tr>
<td>Sector code</td>
</tr>
<tr>
<td>(See page 70-79 of Guidelines for NBFI-1, 2 &amp; 3 Returns)</td>
</tr>
<tr>
<td>৩. প্রকাশকরীর উদ্দেশ্য</td>
</tr>
<tr>
<td>(Purpose of loans/advances)</td>
</tr>
<tr>
<td>Economic Purpose code</td>
</tr>
<tr>
<td>(See page 84-85 of Guidelines for NBFI-1, 2 &amp; 3 Returns)</td>
</tr>
<tr>
<td>৪. জাতীয়তা (Security)</td>
</tr>
<tr>
<td>Security code</td>
</tr>
<tr>
<td>(See page 86 of Guidelines for NBFI-1, 2 &amp; 3 Returns)</td>
</tr>
<tr>
<td>৫. প্রকাশকরীর ধরন</td>
</tr>
<tr>
<td>(Category of Loan)</td>
</tr>
<tr>
<td>Product/Advance code</td>
</tr>
<tr>
<td>(See page 91 of Guidelines for NBFI-1, 2 &amp; 3 Returns)</td>
</tr>
<tr>
<td>৬. এএসএমই কি না (SME)</td>
</tr>
<tr>
<td>SME code</td>
</tr>
<tr>
<td>(See page 88 of Guidelines for NBFI-1, 2 &amp; 3 Returns)</td>
</tr>
</tbody>
</table>

**Note:**
- Form টি Account opening form/Loan Application Form এর সঙ্গে সংরক্ষণীয়।
- প্রকাশকরীর অর্থনীতি ব্যবস্থা Loan Sanction হওয়ার পর গ্রহিতকরী ব্যাবস্থার Loan File এর সঙ্গে সংরক্ষণীয়।
- Joint Account এর ক্ষেত্রে 1st applicant কে বিবেচনা করতে হবে।
- একাধিক Security ধারণ Loan ধারণ করলে Reporting এর সময় এদের মধ্যে effective Security বিবেচনা করে তার Security code ব্যবহার করতে হবে।
- NBFI-2/NBFI-3 Reporting এর সময় এই ফর্মের code ওলা অবশ্যই সরবরাহিত করতে হবে।
## Classification of Deposits

<table>
<thead>
<tr>
<th>DATED</th>
<th>FI_ID</th>
<th>FI_BRANCH_ID</th>
<th>ACCOUNT_NUMBER</th>
<th>GENDER_CODE</th>
<th>ECO_SECTOR_ID</th>
<th>INDUSTRY_SCALE_ID</th>
<th>PRODUCT_TYPE_ID</th>
<th>INTEREST_RATE</th>
<th>AMOUNT_BDT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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| Total |       |              |                |             |               |                   |                 |              |            |
**WITHDRAWALS FROM DEPOSIT ACCOUNTS**

During the Quarter ending on

Stamp of Branch Serial Number

(As provided by the Bangladesh Bank)

<table>
<thead>
<tr>
<th>Type of Deposits</th>
<th>Debit code</th>
<th>Amount in unit Taka (Actual ledger balance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current &amp; Cash Credit Account (Credit Balance) Deposit</td>
<td>10300</td>
<td></td>
</tr>
<tr>
<td>Savings Deposits</td>
<td>10500</td>
<td></td>
</tr>
<tr>
<td>Fixed Deposits / Term Deposits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Less than 6 Months</td>
<td>11401</td>
<td></td>
</tr>
<tr>
<td>b) For 6 Months to less than 1 Year</td>
<td>11402</td>
<td></td>
</tr>
<tr>
<td>c) For 1 year to less than 2 Years</td>
<td>11403</td>
<td></td>
</tr>
<tr>
<td>d) For 2 years to less than 3 Years</td>
<td>11404</td>
<td></td>
</tr>
<tr>
<td>e) Above 3 years (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc.)</td>
<td>11405</td>
<td></td>
</tr>
<tr>
<td>Recurring Deposits (Deposit Pension Scheme)</td>
<td>11703</td>
<td></td>
</tr>
<tr>
<td>Special Purpose Deposits (Lease Deposit, Loan Deposit, Security Deposit, Safety Net Deposit etc.)</td>
<td>11900</td>
<td></td>
</tr>
<tr>
<td>Restricted (Blocked) Deposits</td>
<td>12100</td>
<td></td>
</tr>
</tbody>
</table>

Certified to be correct

Signature----------------------------~~

Name---------------------------------

Manager/Officer-in-charge

Date-----------------

Official Stamp

Telephone No:----------------
## CLASSIFICATION OF ADVANCES

<table>
<thead>
<tr>
<th>DATED</th>
<th>FI_ID</th>
<th>FI_BRANCH_ID</th>
<th>ACCOUNT_NUMBER</th>
<th>ACCOUNT_HOLDER_NAME</th>
<th>GENDER_CODE</th>
<th>ECO_SECTOR_ID</th>
<th>ECO_PURPOSE_ID</th>
<th>INDUSTRY_SCALE_ID</th>
<th>COLLATERAL_ID</th>
<th>PRODUCT_TYPE_ID</th>
<th>LOAN_CLASS_ID</th>
<th>INTEREST_RATE</th>
<th>SANCTION_AMOUNT</th>
<th>OPENING_BALANCE</th>
<th>DISBURSED_AMOUNT</th>
<th>RECOVERED_AMOUNT</th>
<th>ACCRUED_INTEREST</th>
<th>OTHER_CHARGES</th>
<th>ADJUSTMENT_AMOUNT</th>
<th>WRITE_OFF_AMOUNT</th>
<th>OUTSTANDING_AMOUNT</th>
<th>OVERDUE_AMOUNT</th>
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</tbody>
</table>

**Total**
Annexure-A

List of Reporting NBFI Branches with their Location (Urban/Rural)
(As on 31st December)

<table>
<thead>
<tr>
<th>FL_NAME</th>
<th>FI_ID</th>
<th>BRANCH_NAME</th>
<th>BRANCH_ID</th>
<th>DIVISION</th>
<th>DISTRICT</th>
<th>UPAZILA</th>
<th>THANNA</th>
<th>CITY Corporation/ Pouroshava_NAME</th>
<th>Pouroshava_ TYPE</th>
<th>UNION_ NAME</th>
<th>WARD_ NO</th>
<th>Village/Para /Moholla_ NAME</th>
<th>LOCATION_TYPE (Urban/Rural)</th>
<th>OPEN_DATE</th>
</tr>
</thead>
</table>

| Total |

Note: * Code for Urban-100 and Rural-200.

Signature:
Name:
Designation:
Telephone:
Seal:
CHAPTER 10
INTEREST RATE SPREAD

10.1 INTRODUCTION

The Statistics Department of Bangladesh Bank has been collecting detailed interest rate based information on deposits and advances from all scheduled banks since August 2008 and from all Non-banks financial institutes (NBFIs) since January, 2013 operating in Bangladesh in the prescribed formats on monthly basis. On the basis of these returns the weighted average rates on deposits and advances are calculated for compilation of Interest Rate Spread (IRS).

Interest Rate Spread (IRS) is an important determinant of the productivity of the NIFI system in a country. Magnitude of the spread varies across the world. It is actually reverse to the degree of efficiency of the NIFI sector, which is an ofshoot of a competitive environment. The nature and efficiency of the financial sector have been found to be the major reasons behind differences in IRS in countries across the world. In economies with weak financial sectors, the intermediation costs which are involved in deposits mobilization and channeling them into productive uses, as much larger. They have been found to be responsible for high spreads.

10.2 DEFINITION

The gap between the interest rate a financial institute pays on deposits and the higher rate it charges for loans. i.e., the difference between Weighted Average Lending Rates and Weighted Average Deposit Rates.

10.3 CALCULATION PROCEDURE OF INTEREST RATE SPREAD

Earlier, Bangladesh Bank developed a uniform format for calculation of the interest rate spread considering regional and international practices which is weighted average method. In this method spread between lending and deposit rates would be calculated as the difference between weighted average interest rates on advances and weighted average interest rates on deposits. Weights for each type of advance and deposit would be calculated using end-period outstanding amount.
Formats used for collecting data are given below:

**Deposits Distributed by Rates of Interest/Profit**

<table>
<thead>
<tr>
<th>Serial No</th>
<th>Types of Deposits</th>
<th>Code</th>
<th>Rate of Interest/Profit</th>
<th>Outstanding Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Current &amp; Cash Credit Account (Credit Balance) Deposit</td>
<td>10300</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Savings Deposits</td>
<td>10500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Fixed Deposit (Less than 6 Months)</td>
<td>11401</td>
<td></td>
<td></td>
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<tr>
<td>4</td>
<td>Fixed Deposit (For 6 Months to less than 1 year)</td>
<td>11402</td>
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<tr>
<td>5</td>
<td>Fixed Deposit (For 1 year to less than 2 years)</td>
<td>11403</td>
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<tr>
<td>6</td>
<td>Fixed Deposit (For 2 years to less than 3 years)</td>
<td>11404</td>
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<tr>
<td>7</td>
<td>Fixed Deposit (For 3 years and above)</td>
<td>11405</td>
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<tr>
<td>8</td>
<td>Recurring Deposits (Other Deposit Pension Scheme)</td>
<td>11703</td>
<td></td>
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<tr>
<td>9</td>
<td>Special Purpose Deposits</td>
<td>11900</td>
<td></td>
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<tr>
<td>10</td>
<td>Restricted (Blocked) Deposits</td>
<td>12100</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
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</tbody>
</table>

**Advances Classified by Rates of Interest/Profit**

<table>
<thead>
<tr>
<th>Serial No.</th>
<th>Type of Advance</th>
<th>Product Code</th>
<th>Rate of Interest/Profit</th>
<th>Outstanding Advances</th>
</tr>
</thead>
<tbody>
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<td>1</td>
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<tr>
<td>Total</td>
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</table>
10.4 INSTRUCTION TO SUBMIT THE RETURN THROUGH RIT

The NBFI should invariably submit the monthly statement by the 10\textsuperscript{th} day of the following month. The statement should be submitted in respective Templates through web portal of EDW with following instructions:

**For Deposits:**

1. Type of Deposit will be reported separately.
2. For each different interest rate, a new row should be created.
3. Actual interest rate should be shown up to two decimal places.
4. The outstanding deposits must be in unit taka up to two decimal places.

**Procedure for uploading data in BBs web portal:**

- a) Open the template to be filled in:- \texttt{T\_ME\_M\_DEPO\_DRI}.
- b) Fill in corresponding columns and rows with the necessary data.
- c) Check the information entered into the template for correctness of the data.
- d) Save the file in CSV format for uploading Bangladesh Bank Web Portal.
- e) The next step is to navigate to the Bangladesh Bank Web Portal and Login.
- f) Select the template category (ME) and locate the name of the template to be uploaded.
- g) Browse the files to be uploaded and Upload CSV files.
- h) A confirmation message “successfully uploaded” will be displayed and preserve it for future reference and finally Log out from the Portal.

**For Advances:**

1. If several advance accounts having the same interest rate, the individual advance balance of these accounts should be merged together.
2. For each different interest rate, a new row should be created.
3. Actual interest rate should be shown up to two decimal places.
4. The outstanding Advances must be in unit taka up to two decimal places.

**Procedure for uploading data in BBs web portal:**

- a) Open the template to be filled in:- \texttt{T\_ME\_M\_LNA\_RATES}.
- b) Fill in corresponding columns and rows with the necessary data.
- c) Check the information entered into the template for correctness of the data.
- d) Save the file in CSV format for uploading Bangladesh Bank Web Portal.
- e) The next step is to navigate to the Bangladesh Bank Web Portal and Login.
- f) Select the template category (ME) and locate the name of the template to be uploaded.
- g) Browse the files to be uploaded and Upload CSV files.
- h) A confirmation message “successfully uploaded” will be displayed and preserve it for future reference and finally Log out from the Portal.
APPENDIX

1 List of Subsidiary Organizations of Public Non-financial Corporations.

1.1 The following mills belong to Bangladesh Textile Mills Corporation:

1 Amin Textiles Ltd-1*
2 Amin Textiles Ltd-2
3 Sundarban Textile Mills-2
4 R.R. Textile Mills*
5 Bengal Textile Mills-1*
6 Bengal Textile Mills-2
7 Tangail Cotton Mills-1*
8 Dost Textile Mills
9 Darwani Textile Mills
10 Quaderia Textile Mills*
11 Rajshahi Textile Mills
12 Valika Woolen Mills
13 Magura Textile Mills*
14 Ahmed Bawani Textile Mills
15 Chittaranjon Cotton Mills
16 Dinajpur Textile Mills*
17 Sylhet Textile Mills*
18 Khulna Textile Mills***
19 Rangamati Textile Mills*
20 Kurigram Textile Mills
21 Tangail Cotton Mills-2*
22 Sundarban Textile Mills-1

* Basically, closed but run temporarily by the workers without govt. liability.

*** Lay Off.
1.2 The following mills belong to Bangladesh Sugar and Food Industries Corporation:

1. Panchagar Sugar Mills Limited
2. Thakurgaon Sugar Mills Limited
3. Setabgonj Sugar Mills Limited
4. Rangpur Sugar Mills Limited*
5. Shyampur Sugar Mills Limited
6. Rajshahi Sugar Mills Limited
7. North Bengal Sugar Mills Limited
8. Jaipurhat Sugar Mills Limited
9. Carew and Co (Bangladesh) Limited
10. Kushtia Sugar Mills Limited
11. Mobarakgonj Sugar Mills Limited
12. Faridpur Sugar Mills Limited
13. Zeal Bangla Sugar Mills Limited
14. Pabna Sugar Mills Limited
15. Natore Sugar Mills Limited
16. Renwick, Jajneswar & Company Limited
17. Carew’s Distillery

* Lay off after pay off.
1.3 The following Enterprises belong to Bangladesh Chemical Industries Corporation:

1. Chittagong Urea Fertilizer Factory Limited
2. Ashuganj Fertilizer & Chemical Company Limited (Former Zia Fertilizer Company Limited)
3. Urea Fertilizer Factory Limited
4. Natural Gas Fertilizer Factory Limited
5. TSP (Tripal Super Phosphate) Complex Limited
7. Jamuna Fertilizer Company Limited
8. Chatak Cement Company Limited
9. Usmania Glass Sheet Factory Limited
10. Bangladesh Insulator & Sanitary Ware Factory Limited
11. Palash Urea Fertilizer Factory Limited
12. Khulna Hardboard Mills Limited*
13. DAP Fertilizer Company Limited

Joint Venture Companies.

1. KAFCO (Karnaphully Fertilizer Company) Limited
2. Sanafi Aventis Limited
3. Novartis (Bangladesh) Limited
4. Bulk Management (Bangladesh) Limited
5. Dhaka Match Industries Company Limited
6. Buyer Crop Science (BD) Limited
7. SYNGENTA (BD) Limited
8. Magura Paper Mills Limited
9. Miracle Industries Limited

*Closed Industries.*
1.4 The following mills belong to Bangladesh Steel & Engineering Corporation:

1 National Tubes Limited
2 Eastern Tubes Limited
3 Eastern Cables Limited
4 Gazi Wires Limited
5 GEM (General Electric Manufacturing) Company Limited
6 Chittagong Dry Dock Limited
7 Bangladesh Blade Factory Limited
8 Atlas Bangladesh Limited
9 Pragoti Industries Limited

1.5 The following mills belong to Bangladesh Jute Mills Corporation:

1 Latif Bawany Jute Mills Limited***
2 Bangladesh Jute Mills Limited
3 U.M.C Jute Mills Limited
4 Karim Jute Mills Limited
5 Aleem Jute Mills Limited
6 Carpeting Jute Industries Limited
7 Eastern Jute Mills Limited
8 Jessore Jute Industries Limited
9 Khalishpur Jute Mills (Peoples Jute Mills) Limited
10 Platinum Jubilee Jute Mills Limited**
11 Star Jute Mills Limited**
12 Rajshahi Jute Mills Limited
13 Qaumi Jute Mills Limited (Jatio Jute Mills Ltd)
14 Amin Jute Mills Limited
15 Amin Old Field Limited
16 Gul-Ahmed Jute Mills Limited
17 Hafiz Jute Mills Limited
18 Karnaphully Jute Mills Limited
19 M.M. Jute Mills Limited
20 R.R. Jute Mills Limited
21 Baghdad-Dhaka Carpet Factory.
22 Furat-Karnaphully Carpet Factory Limited
23 The Crescent Jute Mills Co. Limited
24 Development of Decorative Fabric.
25 Daulatpur Jute Mills
26 Monowar Jute Mills**
27 Mills Furnishing Limited
28 Galfra Habib Mills Limited
29 Jute-Fibre Glass Industries Limited

*** Merged with other Company
** Handed to private sector
1.6 The following mills belong to Bangladesh Petroleum Corporation:

1. Eastern Refinery Limited (ERL)
2. Padma Oil Company Limited (Burma Eastern Limited)
3. Jamuna Oil Company Limited (JOCL)
4. Meghna Petroleum Limited (MPL)
5. Standard Asiatic Oil Company Limited (SAOCL)
6. Eastern Lubricants Blenders Limited (ELBL)
7. L.P. Gas Limited (LPGL)
8. Asphaltic Bitumen Plant (ABP)

1.7 The following Enterprises belong to Bangladesh Oil, Gas and Mineral Corporation:

1) Bangladesh Gas Fields Company Limited
2) Sylhet Gas Fields Limited
3) Titas Gas Transmission & Distribution Company Limited
4) Bakhrabad Gas Systems Limited
5) Jalalabad Gas Transmission & Distribution System Limited
6) Rupantarita Prakritik Gas Company Limited
7) Bangladesh Petroleum Exploration Company Limited
8) Gas Transmission Company Limited
9) Barapukuria Coal Mining Company Limited
10) Maddhapara Granite Mining Company Limited
11) Pashchimanchal Gas Company Limited
12) Karnaphuli Gas Distribution Company Limited
13) Sundarban Gas Company Limited

Foreign Oil/Gas Company:

1 SANTOS
2 CHEVRON
3 NAIKO
4 TULLOW
5 CAIRN ENERGY PLC
6 UNOCAL
7 TAXACO
8 SHELL
9 CONOCO PHILLIPS
1.8 The following institutions/enterprises belong to Bangladesh Power Development Board:

1. Rural Electrification Board (REB)
2. Dhaka Electric Supply Authority (DESA)
3. Dhaka Electric Supply Company (DESCO)
4. Ashuganj Power Station Company Limited (APSCL)
5. Electricity Generation Company of Bangladesh Limited (EGCB)
7. West Zone Power Distribution Company Limited (WZPDCL)
8. Dhaka Power Distribution Company Limited (DPDCL)
9. Power Grid Company of Bangladesh (PGCB)
10. Rural Power Company Limited (RPCL)
11. Power Cell
12. Pally Bidyut Samities

1.9 The following institutions/enterprises belong to 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 Limited)
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, Chattogram, Khulna etc.)
14) Chattogram Port Authority
15) Mongla Port Authority
16) Bangladesh Stthal 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 Limited  
26) Hotels International Limited (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  

2. **List of Private Insurance Companies:**

   **A. List of Life Insurance Companies**

   1. Alpha Islami Life Insurance Limited  
   2. Baira Life Insurance Company Limited  
   3. Best Life Insurance Company Limited  
   4. Chartered Life Insurance Company Limited  
   5. Delta life Insurance Company Limited  
   6. Diamond Life Insurance Company Co. Limited  
   7. Fareast Islami Life Insurance Company Limited  
   8. Golden Life Insurance Company Limited  
   9. Guardian Life Insurance Limited  
  10. Homeland Life Insurance Company Limited  
  11. Jamuna Life Insurance Company Limited  
  12. Jibon Bima Corporation  
  13. Life Insurance Corporation (LIC) of Bangladesh Limited  
  14. Meghna Life Insurance Company Limited
15 Mercantile Islami Life Insurance Limited
16 MetLife
17 National Life Insurance Company Limited
18 NRB Global Life Insurance Company Limited
19 Padma Islami Life Insurance Limited
20 Popular Life Insurance Company Limited
21 Pragati Life Insurance Limited
22 Prime Islami Life Insurance Company Limited
23 Progressive Life Insurance Company Limited
24 Protective Islami Life Insurance Company Limited
25 Rupali Life Insurance Company Limited
26 Sandhani Life Insurance Company Limited
27 Sonali Life Insurance Company Limited
28 Sunflower Life Insurance Company Limited
29 Sun Life Insurance Company Limited
30 Swadesh Life Insurance Company Limited
31 Trust Islami Life Insurance Limited
32 Zenith Islami Life Insurance Limited

B. List of General Insurance Companies

1 Agrani Insurance Company Limited
2 Asia Insurance Limited
3 Asia Pacific General Insurance Company Limited
4 Bangladesh Co-operative Insurance Limited
5 Bangladesh General Insurance Company Limited
6 Bangladesh National Insurance Company Limited
7 Central Insurance Company Limited
8 City General Insurance Company Limited
9 Continental Insurance Limited
10 Crystal Insurance Company Limited
11 Desh General Insurance Company Limited
12 Dhaka Insurance Limited
13 Eastern Insurance Company Limited
14 Eastland Insurance Company Limited
15 Express Insurance Limited
16 Federal Insurance Company Limited
17 Global Insurance Limited
18 Green Delta Insurance Company Limited
19 Islami Commercial Insurance Company Limited
20 Islami Insurance Bangladesh Limited
21 Janata Insurance Company Limited
22 Karnaphuly Insurance Company Limited
23 Meghna Insurance Company Limited
24 Mercantile Insurance Company Limited
25 Nitol Insurance Company Limited
26 Northern General Insurance Company Limited
27 Paramount Insurance Company Limited
28 Peoples Insurance Company Limited
29 Phoenix Insurance Company Limited
30 Pioneer Insurance Company Limited
31 Progoti Insurance Limited
32 Prime Insurance Company Limited
33 Provati Insurance Company Limited
34 Purabi General Insurance Company Limited
35 Reliance Insurance Limited
36 Republic Insurance Company Limited
37 Rupali Insurance Company Limited
38 Sadharan Bima Corporation
39 Sena Kalyan Insurance Company Limited
40 Sikder Insurance Company Limited
41 Sonar Bangla Insurance Limited
42 South Asia Insurance Company Limited
43 Standard Insurance Limited
44 Takaful Islami Insurance Limited
45 Union Insurance Company Limited
46 United Insurance Company Limited

3. List of Scheduled Banks: -

A) State Owned Banks
   1. Agrani Bank Limited
   2. Janata Bank Limited
   3. Rupali Bank Limited
   4. Sonali Bank Limited
   5. Basic Bank Limited
   6. Bangladesh Development Bank Limited

B) Specialised Banks
   1. Bangladesh Krishi Bank
   2. Rajshahi Krishi Unnayan Bank
   3. Probashi Kallyan Bank

C) Foreign Banks
   1. Standard Chartered Bank
   2. State Bank of India
   3. Habib Bank Limited
   4. Citibank N.A.
   5. Commercial Bank of Ceylon Limited
   6. National Bank of Pakistan
7. Woori Bank  
8. HSBC  
9. Bank Alfalah Limited

D) Private Banks

1. AB Bank Limited  
2. Islami Bank Bangladesh Limited  
3. National Bank Limited  
4. The City Bank Limited  
5. IFIC Bank Limited  
6. United Commercial Bank Limited  
7. Pubali Bank Limited  
8. Uttara Bank Limited  
9. ICB Islamic Bank Limited  
10. Eastern Bank Limited  
11. NCC Bank Limited  
12. Prime Bank Limited  
13. Southeast Bank Limited  
14. Dhaka Bank Limited  
15. Al-Arafah Islami Bank Limited  
16. Social Islami Bank Limited  
17. Dutch-Bangla Bank Limited  
18. Mercantile Bank Limited  
19. Standard Bank Limited  
20. One Bank Limited  
21. EXIM Bank Limited  
22. Bangladesh Commerce Bank Limited  
23. Mutual Trust Bank Limited  
24. Premier Bank Limited  
25. First Security Islami Bank Limited  
26. Bank Asia Limited  
27. Trust Bank Limited  
28. Shahjalal Islami Bank Limited
29. Jamuna Bank Limited
30. BRAC Bank Limited
31. NRB Commercial Bank Limited
32. South Bangla Agriculture and Commerce Bank Limited
33. Meghna Bank Limited
34. Midland Bank Limited
35. Padma Bank Limited
36. Union Bank Limited
37. NRB Bank Limited
38. Global Islami Bank Limited
39. Modhumoti Bank Limited
40. Shimanto Bank Limited
41. Community Bank Bangladesh Limited
42. Bengal Commercial Bank Limited
4. List of Non-Bank Financial Institutes: -

A) Depository Public

1. Ansar-VDP Unnayan Bank
2. Karmasangsthan Bank
3. Investment Corporation of Bangladesh (ICB)
4. Palli Sanchay Bank

B) Depository Leasing Companies

1. Bangladesh Finance Limited
2. Bangladesh Industrial Finance Company Limited
3. Bay Leasing & Investment Limited
4. CVC Finance Limited
5. Delta Brac Housing Finance Corporation Limited
6. Fareast Finance & Investment Limited
7. FAS Finance & Investment Limited
8. First Finance Limited
9. GSP Finance Company (Bangladesh) Limited
10. Hajj Finance Company Limited
11. IDLC Finance Limited
12. Industrial and Infrastructure Development Finance Company Limited
13. IPDC Finance Limited
15. Islamic Finance and Investment Limited
16. Lanka Bangla Finance Limited
17. Lankan Alliance Finance Limited
18. Meridian Finance and Investment Limited
19. MIDAS Financing Limited
20. National Finance Limited
21. National Housing Finance and Investments Limited
22. Phoenix Finance & Investments Limited
23. Premier Leasing & Finance Limited
24. Prime Finance & Investment Limited
25. Aviva Finance Limited
26. Union Capital Limited
27. United Finance Limited
28. Uttara Finance and Investments Limited
29. Strategic Finance and Investments Limited
30. People’s Leasing and Financial Services Limited

C) Non-Depository Leasing Companies

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

D) Co-operative Society

Bangladesh Samabaya Bank Limited