



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

*(SECOND EDITION)*

September  
2021

STATISTICS DEPARTMENT  
BANGLADESH BANK

*September 2021*

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

***(Second Edition)***



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

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## **List of Acronyms**

ACU	==	Asian Clearing Union
AD	==	Authorised Dealer
BARD	==	Bangladesh Academy for Rural Development
BB	==	Bangladesh Bank
BCD	==	Bearer Certificate of Deposits
BDBL	==	Bangladesh Development Bank Limited
BDT	==	Bangladesh Taka
BKB	==	Bangladesh Krishi Bank
BL	==	Bad/Loss
BRDB	==	Bangladesh Rural Development Board
BRPD	==	Banking Regulation and Policy Department
BSEC	==	Bangladesh Securities Exchange Commission
CC	==	Cash Credit
CL	==	Classified Loans
CSE	==	Chittagong Stock Exchange Ltd.
CSV	==	Comma Separated Values
DD	==	Demand Draft
DF	==	Doubtful
DMB	==	Deposit Money Banks
DPS	==	Deposit Pension Scheme
DSE	==	Dhaka Stock Exchange Ltd.
EDW	==	Enterprise Data Warehouse
EPZ	==	Export Processing Zone
ERQ	==	Exporter's Retention Quota
FC	==	Foreign Currency
FDI	==	Foreign Direct Investment
FE	==	Foreign Exchange
FOB	==	Free on Board or Freight on Board
GIIB	==	Government Islamic Investment Bond (Islamic Bond)
GIRO	==	General Interbank Recurring Order
GOB	==	Government of Bangladesh
HBFC	==	House Building Finance Corporation
ICB	==	Investment Corporation of Bangladesh
ICPF	==	Insurance Companies and Pension Funds
IDA	==	International Development Association
IDB	==	Islamic Development Bank
IFAD	==	International Fund for Agricultural Development
IMF	==	International Monetary Fund
IPFF	==	Investment Promotion and Financing Facility
JICA	==	Japan International Co-operation Agency

LAM	==	Loan Against Merchandise
LIM	==	Loan Against Imported Merchandise
LTR	==	Loan Against Trust Receipts
ME	==	Monetary and Economic
MT	==	Mail Transfer/Money Transfer
NBDC	==	Non-Bank Depository Corporation
NCCB	==	National Credit and Commerce Bank Ltd.
NCD	==	Negotiable Certificate of Deposits
NFCD	==	Non-resident Foreign Currency Deposits
NGO	==	Non-Government Organisations.
NITA	==	Non-Resident Investors Taka Account.
NPISH	==	Non-Profit Institutions Serving Household
NSD	==	Department of National Savings
OFI	==	Other Financial Intermediaries
PAD	==	Payment Against Documents
PC	==	Packing Credit / Pre-shipment Credit
PD	==	Primary Dealer
PKSF	==	Palli Karma Sahayak Foundation
PSD	==	Pension Scheme Deposits
PSS	==	Pension Savings Scheme
RAJUK	==	Rajdhani Unnayan Kartripakkha
RAKUB	==	Rajshahi Krishi Unnayan Bank
REPO	==	Repurchase Agreement
RFCD	==	Resident Foreign Currency Deposits
RIT	==	Rationalized Input Template
SBS	==	Scheduled Banks Statistics
SDPS	==	Special Deposit Pension Scheme
SEM	==	Secondary Exchange Market
SMA	==	Special Mention Account
SME	==	Small and Medium Enterprises
SND	==	Special Notice Deposits
SS	==	Substandard
STA	==	Special Trade Arrangement
TC	==	Traveler's Cheque
TT	==	Telephonic Transfer/Telegraphic Transfer
UC	==	Unclassified
VAT	==	Value Added Tax
WASA	==	Water and Sewerage Authority
WB	==	World Bank

**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<sub>3</sub>) 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 **10<sup>th</sup> 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 **20<sup>th</sup> 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	CODE
<b>2.1.1 Paid-up Capital</b> 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.	<b>30000</b>
<b>2.1.2 Reserves</b> 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.	<b>31000</b>
<b>2.1.3 Total Deposit Liabilities</b> 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.	<b>32000</b>

#### **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. 32110**

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 32210**

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. **32220**

**iii) Non-Bank Depository Corporation (NBDCs)-Public 32230**

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 32240**  
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 32250**  
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 32330**  
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 32340**  
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 32350**  
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 32360**  
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 32370**  
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 32380**  
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 32390**

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) 32500**

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 32950**

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 32960**

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 32981**

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** **32999**  
Balances of any other deposits which are not included elsewhere should be reported under this code.
- e) **Restricted (Blocked) Deposits** **32912**  
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.
- f) **Accrued Interest-Payable** **32991**  
Balances of accrued interest payable on deposits should be reported in this code according to the sectors and types of deposits.

#### 2.1.4 Domestic Borrowings

##### a) Government

- i) **Government for on-lending** **33000**  
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.
- ii) **Government Islamic Investment Bond (GIIB) Fund** **33101**  
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.

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 33231**

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) 33232**

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 33239**

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 33241**

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) 33242**

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 33249**

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 33251**

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) 33252**

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 33259**

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 33331**

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) 33332**

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 33339**

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 33341**

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) 33342**

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 33349**

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** **33351**  
 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)** **33352**  
 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** **33359**  
 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** **33401**  
 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** **33402**  
 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** **33403**  
 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)** **33404**  
 Borrowings from Bangladesh Bank in the form of REPO by the reporting financial institutions should be reported in this code.
  - v) Other Borrowings/Refinance** **33409**  
 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** **33501**  
 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)** **33502**  
 Borrowings from DMBs by the reporting financial institutions in the form of REPO should be reported in this code.
- iii) Other Borrowings** **33509**  
 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** **34501**  
 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** **34230**  
 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** **34330**  
 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)** **34200**  
 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)** **34300**  
 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** **34600**  
 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 35301**

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 35602**

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 35603**

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 38500**

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 39000**

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 39100**

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) | <b>Provision for classified loans-Other Public</b><br>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. | <b>39200</b> |
| d) | <b>Provision for loans- Private</b><br>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.   | <b>39300</b> |
| e) | <b>Accumulated Depreciation</b><br>Total depreciation accumulated on its fixed assets should be reported under this code.   | <b>39002</b> |
| f) | <b>Valuation Adjustments</b><br>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.  | <b>39003</b> |
| g) | <b>Income Account</b><br>The credit balance of total gross income including receivable income of a financial institution should be reported here.   | <b>39004</b> |
| h) | <b>Interest Suspense Account</b><br>The entire amount of interest suspense i.e. all the interest calculated on classified loans should be reported here.  | <b>39005</b> |
| i) | <b>Other Provision not included elsewhere</b><br>Provision for VAT and Tax and other provisions not included elsewhere should be reported under this code.  | <b>39006</b> |
| j) | <b>Bad debts recovered</b><br>If any amount of bad loan has succeeded to be recovered, then it should be reported under this code.  | <b>39007</b> |



- |    |   |              |
|----|---|--------------|
| k) | <b>Current Year Profit</b>  | <b>39008</b> |
|    | Total profit earned (as per audited balance sheet) from its business for the year ended on <b>December</b> should be reported in this code. It should be reported once a year at the end of their financial year. |              |
| l) | <b>Others</b>   | <b>39009</b> |
|    | 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) | <b>Bangladesh Bank notes</b>   | <b>40001</b> |
|    | 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) | <b>Government notes and coins</b>  | <b>40002</b> |
|    | 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) | <b>Balances with Bangladesh Bank (Taka A/C)</b>   | <b>40400</b> |
|    | 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) | <b>Taka Balances with Deposit Money Banks</b>   | <b>40500</b> |
|    | 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) | <b>F.C. Balances with Deposit Money Banks</b><br>All types of foreign currency deposit balances held with Deposits Money Banks should be reported under this code. | <b>40501</b> |
|----|--|--------------|

#### **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) | <b>Balances with NBDCs-Public</b><br>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>40230</b> |
| b) | <b>Balances with Other financial Intermediaries (OFIs) –Public</b><br><br>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. | <b>40230</b> |
| c) | <b>Balances with NBDCs-Private</b><br>It includes all kinds of fixed or term deposits held with NBDCs- Private. These balances should be reported in this code.  | <b>40330</b> |
| d) | <b>Balances with Other financial intermediaries –Private</b><br>It includes all kinds of fixed and term deposits held with OFIs- Private. These balances should be reported in this code.  | <b>40340</b> |
| e) | <b>Taka Balances with Deposits Money Banks</b><br>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.  | <b>40502</b> |
| f) | <b>F.C. Balances with Deposit Money Banks</b><br>All types of deposits in Foreign Currency (F.C.) of reporting financial institutions with DMBs should be converted into   | <b>40503</b> |

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.

- |    |  |              |
|----|--|--------------|
| a) | <b>Non-Bank Depository Corporation (NBDCs)-Public</b><br>Amount of loans provided to <i>Non-Bank Depository Corporations-Public</i> in the form of money at call and short notice should be reported under this code.                                | <b>41230</b> |
| b) | <b>Other Financial Intermediaries (OFIs)-Public</b><br>Amount of loans provided to <i>Other Financial Intermediaries-Public</i> in the form of money at call and short notice should be reported under this code.                                    | <b>41240</b> |
| c) | <b>Insurance Companies and Pension Funds –Public</b><br>Amount of loans provided to Insurance Co. & 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. | <b>41250</b> |
| d) | <b>Non-Bank Depository Corporation (NBDCs)-Private</b><br>Amount of loans provided to <i>Non-Bank Depository Corporations-Private</i> in the form of money at call and short notice should be reported under this code.                              | <b>41330</b> |
| e) | <b>Other Financial Intermediaries (OFIs)–Private</b><br>Amount of loans provided to <i>Other Financial Intermediaries-Private</i> in the form of money at call and short notice should be reported under this code.                                  | <b>41340</b> |
| f) | <b>Insurance Companies and Pension Funds –Private</b><br>Amount of loans provided to Private Insurance Companies in the form of money at call and short notice should be reported under this code.   | <b>41350</b> |
| g) | <b>Deposit Money Banks (DMBs)</b><br>Amount of loans provided to Deposit Money Banks in the form of money at call and short notice should be reported under this code.   | <b>41500</b> |

### 2.2.3 Foreign Currency Balances Held

- |   |              |
|---|--------------|
| <b>a) Foreign currency notes in hand</b>  | <b>42601</b> |
| 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>b) F.C. Clearing Account Balances with Bangladesh Bank</b>   | <b>42400</b> |
| Foreign currency balances comprise foreign currency balances held with BB. Equivalent taka balances of this account should be reported in this code.                    |              |
| <b>c) Others</b>  | <b>42602</b> |
| 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.

- |   |              |
|---|--------------|
| <b>i) Food Ministry</b>   | <b>46111</b> |
| 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)	<b>Presidency, Prime Minister's office, Parliament, Judiciary, Directorates and Other Government Offices/Institutions.</b> 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.	<b>46112</b>
iii)	<b>Autonomous &amp; Semi-Autonomous Bodies</b> All loans and advances given to the Autonomous and Semi-autonomous Bodies by the reporting FIs should be reported under this code.	<b>46120</b>
<b>b) Other Public Sector</b>		
i)	<b>Local Authorities</b> All loans and advances given to the Local Authorities as specified at page-38 by the reporting FIs should be reported under this code.	<b>46210</b>
ii)	<b>Public Non-Financial Corporations</b> 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.	<b>46220</b>
iii)	<b>Non-Bank Depository Corporations-Public</b> 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.	<b>46230</b>
iv)	<b>Other Financial Intermediaries-Public</b> 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.	<b>46240</b>
v)	<b>Insurance Companies and Pension Funds-Public</b> 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.	<b>46250</b>

## **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 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. 46600**

### **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 47111**  
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 47112**  
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 47113**  
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 47114**  
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) 47121**  
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 ICPFs-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 47221**  
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 47231**  
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 47241**  
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 4725**  
Holdings of all types of shares and other equities issued by-ICPFs- Pub (Jiban/Shadharan Bima Corporations) should be reported in this code.

## **II. Private Sector**

- a) Non Bank Depository Corporations (NBDC)-Private 47331**  
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 47341**  
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 47351**  
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 47371**  
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 47503**  
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 48500**

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 49000**

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 49002**

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 49003**

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 49004**

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

**e) Suspense Account 49005**

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 49100**

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** **49200**

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** **49300**

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** **49008**

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** **49009**

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

Bangladesh Bureau of Statistics  
 Bangladesh Civil Service (Administration) Academy  
 Bangladesh Diplomatic Mission  
 Hajj Office  
 Marine Academy  
 National Board of Revenue  
 National Broadcasting Authority  
 Office of the Boiler Inspection  
 Office of the Commissioner of Taxes  
 Office of the Comptroller and Auditor General of Bangladesh  
 Office of the Dhaka Malaria Eradication  
 Office of the Divisional/District Commissioner  
 Office of the Thana Executive Officer  
 Other Government Offices

**ii) Directorate of Bangladesh Post Office (Postal services)**

**iii) Bangladesh Post Office (Savings Bank Scheme)**

### **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 (BISS)  
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 Karttripakkha (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
2. Bangladesh Textile Mills Corporation and Related Enterprises (Page:101)
3. Bangladesh Sugar & Food Industries Corporation and Related Enterprises (Page:102)
  - 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
6. Bangladesh Petroleum, Oil, Gas and Mineral Corporation & Related Enterprises
  - 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 depository) 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.

**2. Manufacturing Industries.**

- 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, Madrashes, 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/Temples/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

	Name of the items		Code	Tk. in unit
1	PAID UP CAPITAL		30000	
2	RESERVS		31000	
3	TOTAL DEPOSIT LIABILITIES (AS PER ANNEXURE TABLE-A)		32000	
4	DOMESTIC BORROWING FROM			
	a)	Government		
		1) Government for on-lending	33000	
		2) Government Islamic Investment Bond (GIIB) Fund	33101	
	b)	Non-Bank Depository Corporations (NBDCs)-Public		
		1) Money at Call & Short Notice	33231	
		2) REPO	33232	
		3) Other Borrowings	33239	
	c)	Other Financial Intermediaries-Public		
		1) Money at Call & Short Notice	33241	
		2) REPO	33242	
		3) Other Borrowings	33249	
	d)	Insurance Companies & Pension Funds-Public		
		1) Money at Call & Short Notice	33251	
		2) REPO	33252	
		3) Other Borrowings	33259	
	e)	Non-Bank Depository Corporation-Private		
		1) Money at Call & Short Notice	33331	
		2) REPO	33332	
		3) Other Borrowings	33339	
	f)	Other Financial Intermediaries-Private		
		1) Money at Call & Short Notice	33341	
		2) REPO	33342	
		3) Other Borrowings	33349	
	g)	Insurance Companies & Pension Fund-Private		
		1) Money at Call & Short Notice	33351	
		2) REPO	33352	
		3) Other Borrowings	33359	

	<b>h)</b>	<b>Bangladesh Bank</b>		
	<b>1)</b>	<b>On Lending Project</b>	<b>33401</b>	
	<b>2)</b>	<b>Normal Borrowings</b>	<b>33402</b>	
	<b>3)</b>	<b>F.C. Loans</b>	<b>33403</b>	
	<b>4)</b>	<b>REPO</b>	<b>33404</b>	
	<b>5)</b>	<b>Other Borrowings</b>	<b>33409</b>	
	<b>i)</b>	<b>Deposit Money Banks (DMBs)</b>		
	<b>1)</b>	<b>Money at Call &amp; Short Notice</b>	<b>33501</b>	
	<b>2)</b>	<b>REPO</b>	<b>33502</b>	
	<b>3)</b>	<b>Other Borrowings</b>	<b>33509</b>	
<b>5</b>	<b>SECURITIES OTHER THAN SHARES</b>			
	<b>a)</b>	<b>Deposit Money Banks (DMBs)</b>	<b>34501</b>	
	<b>b)</b>	<b>Non-Bank Depository Corporations (NBDCs)-Public</b>	<b>34230</b>	
	<b>c)</b>	<b>Non-Bank Depository Corporations (NBDCs)-Private</b>	<b>34330</b>	
	<b>d)</b>	<b>Other Public Sectors (other than DMBs &amp; NBDCs)</b>	<b>34200</b>	
	<b>e)</b>	<b>Other Private Sectors (other than DMBs &amp; NBDCs)</b>	<b>34300</b>	
	<b>f)</b>	<b>Non-Resident</b>	<b>34600</b>	
<b>6</b>	<b>FOREIGN LIABILITIES</b>			
	<b>a)</b>	<b>Short Term Foreign Liabilities</b>	<b>35301</b>	
	<b>b)</b>	<b>Long Term Foreign Liabilities</b>	<b>35602</b>	
<b>7</b>	<b>HEAD OFFICE AND INTER-BRANCH ADJUSTMENTS A/C</b>		<b>38500</b>	
<b>8</b>	<b>OTHER LIABILITIES</b>			
	<b>a)</b>	<b>Contingent Liabilities as per Contra</b>	<b>39000</b>	
	<b>b)</b>	<b>Provision for Classified Loans-Private (As per Table C2)</b>	<b>39300</b>	
	<b>c)</b>	<b>Provision for Classified Loans-Other Public (As per Table C2)</b>	<b>39200</b>	
	<b>d)</b>	<b>Provision for Classified Loans-Government (As per Table C2)</b>	<b>39100</b>	
	<b>e)</b>	<b>Accumulated Depreciation</b>	<b>39002</b>	
	<b>f)</b>	<b>Valuation Adjustments</b>	<b>39003</b>	
	<b>g)</b>	<b>Income Account</b>	<b>39004</b>	
	<b>h)</b>	<b>Interest Suspense Account</b>	<b>39005</b>	
	<b>i)</b>	<b>Other Provisions not included elsewhere</b>	<b>39006</b>	
	<b>j)</b>	<b>Bad Debt Recovered</b>	<b>39007</b>	
	<b>k)</b>	<b>Current Year Profit</b>	<b>39008</b>	
	<b>l)</b>	<b>Others</b>	<b>39009</b>	
	<b>TOTAL LIABILITIES</b>			

## 5.2: Assets Side

Name of the Items			Code	Tk. in unit
1	<b>CURRENCY AND DEPOSITS (EXCEPT FIs ABROAD)</b>			
	A)	Cash in Hand		
	a)	Bangladesh Bank Notes & Coins	40001	
	b)	Government Notes & Coins	40002	
	B)	Transferable Deposits (Current & Savings A/C)		
	a)	Balances with Bangladesh Bank (Taka A/C)	40400	
	b)	Taka Balances with DMBs	40500	
	c)	F.C. Balances with DMBs	40501	
	C)	Other Deposits (Fixed & Term Deposits)		
	a)	Balances with NBDCs-Public	40230	
	b)	Balances with Other Financial Intermediaries-Public	40240	
	c)	Balances with NBDCs-Private	40330	
	d)	Balances with Other Financial Intermediaries-Private	40340	
	e)	Taka Balances with DMBs	40502	
	f)	F.C. Balances with DMBs	40503	
2	<b>MONEY AT CALL &amp; SHORT NOTICE</b>			
	a)	Non-Bank Depository Corporations (NBDC)-Public	41230	
	b)	Other Financial Intermediaries-Public	41240	
	c)	Insurance Companies & Pension Funds-Public	41250	
	d)	Non-Bank Depository Corporations (NBDC)-Private	41330	
	e)	Other Financial Intermediaries-Private	41340	
	f)	Insurance Companies & Pension Funds-Private	41350	
	g)	Deposit Money Banks	41500	
3	<b>FOREIGN CURRENCY BALANCES HELD</b>			
	a)	Foreign Currency Notes in Hand	42601	
	b)	F.C. Clearing Balance A/C with Bangladesh Bank	42400	
	c)	Others	42602	
4	<b>LOANS/LEASE &amp; ADVANCES</b>			
	A)	Government Sector		
	a)	Food Ministry	46111	
	b)	Presidency, Prime Minister's Office, Parliament, Judiciary & Other Ministries	46112	
	c)	Autonomous & Semi-Autonomous Bodies	46120	

Name of the Items					Code	Tk. in unit	
	B)	Other Public Sector					
		a)	Local Authorities			46210	
		b)	Public Non-Financial Corporations			46220	
		c)	Non-Bank Depository Corporations (NBDC)-Public			46230	
		d)	Other Financial Intermediaries-Public			46240	
		e)	Insurance Companies & Pension Funds-Public			46250	
	C)	Private Sector					
		a)	Non-Bank Depository Corporations (NBDC)-Private			46330	
		b)	Other Financial Intermediaries-Private			46340	
		c)	Insurance Companies & Pension Funds-Private			46350	
		d)	Financial Auxiliaries			46360	
		e)	Other Non-Financial Corporations			46370	
		f)	Non-Profit Institutions Serving Household			46380	
		g)	Household Resident			46390	
	D)	Deposit Money Banks			46500		
5	INVESTMENT (AS PER MATRIX IN TABLE-D)						
	A)	Securities Other than Shares					
		a)	Government				
			1)	Treasury Bills (Less Than 1 Year)		47111	
			2)	Treasury Bills (1 Year & Above)		47112	
			3)	Treasury Bonds (1 Year & Less than 5 Year)		47113	
			4)	Treasury Bonds (5 Year & Above)		47114	
			5)	SUKUK Bonds (5 Years)		47121	
			6)	Prize Bonds/Income Tax Bonds		47117	
			7)	Government Islamic Investment Bond (GIIB)		47218	
			8)	Other Government Securities		47119	
		b)	Autonomous & Semi-Autonomous Bodies			47120	
		c)	Other Public Sectors				
			1)	Local Authorities		47210	
			2)	Public Non-Financial Corporations			
				i)	Bonds/Debentures	47220	
				ii)	Reverse REPO	47222	
			3)	Non-Bank Depository Corporations (NBDC)-Public			
				i)	Bonds/Debentures	47230	
				ii)	Reverse REPO	47232	

Name of the Items					Code	Tk. in unit	
			4)	Other Financial Intermediaries-Public			
				i)	Bonds/Debentures	47240	
				ii)	Reverse REPO	47242	
			5)	Insurance Companies & Pension Funds-Public			
				i)	Bonds/Debentures	47250	
				ii)	Reverse REPO	47252	
		d)	Private Sectors				
			1)	Non-Bank Depository Corporations (NBDCs)-Private			
				i)	Bonds/Debentures	47332	
				ii)	Reverse REPO	47332	
			2)	Other Financial Intermediaries-Private			
				i)	Bonds/Debentures	47340	
				ii)	Reverse REPO	47342	
			3)	Insurance Companies & Pension Funds-Private			
				i)	Bonds/Debentures	47350	
				ii)	Reverse REPO	47352	
			4)	Other Non-Financial Corporations			
				i)	Bonds/Debentures	47370	
				ii)	Reverse REPO	47372	
		e)	Bangladesh Bank				
			1)	Reverse REPO		47401	
			2	Others		47402	
		f)	Deposit Money Banks				
			1)	Reverse REPO		47501	
			2	Debenture of DMBs		47502	
	B)	SHARES & OTHER EQUITY					
		a)	Other Public sector				
			1)	Public Non-Financial Corporations		47221	
			2)	Non-Bank Depository Corporations (NBDCs)-Public		47231	
			3)	Other Financial Intermediaries-Public		47241	
			4)	Insurance Companies & Pension Funds-Public		47251	



Name of the Items					Code	Tk. in unit
		b)	Private Sector			
			1)	Non-Bank Depository Corporations (NBDCs)-Private	47333	
			2)	Other Financial Intermediaries-Private	47341	
			3)	Insurance Companies & Pension Funds-Private	47351	
			4)	Other Non-Financial Intermediaries-Private	47371	
		c)	Deposit Money Banks		47503	
6	HEAD OFFICE & INTER-BRANCH ADJUSTMENTS					
7	OTHER ASSETS					
	a)	Contingent Assets as Per Contra			49000	
	b)	Fixed Assets			49002	
	c)	Valuation Adjustments			49003	
	d)	Expenditure Account			49004	
	e)	Suspense Account			49005	
	f)	Accrued Interest Receivable (Break up at Table-E)				
		1)	Government		49100	
		2)	Other Public		49200	
		3)	Private		49300	
	g)	Current Year Loss			49008	
	h)	Others			49009	
	TOTAL ASSETS					

### 5.3 TABLE-A

Deposit Classification Matrix  
(Sector and Instruments)

(Amount in Taka)

Sector	Code Nos.	Government Sector		Other Public Sector						Private Sector						DM B	
		Presidency, PM's Office, Ministries & Govt. Offices	Autonomous & Semi-Autonomous Bodies	Local Authorities	Public Non-Financial Corporations	Non-Bank Depository Corporations-Public	Other Financial Intermediaries-Public	Pension Funds-Public	Non-Bank Depository Corporations-Private	Other Financial Intermediaries-Private	Insurance Companies & Pension Funds-Private	Financial Auxiliaries	Other Non-Financial Corporations-Private	Non-Profit Institutions Serving Household	Household Residents	Deposit Money Banks	Total
Instruments		32110	32120	32210	32220	32230	32240	32250	32330	32340	32350	32360	32370	32380	32390	32500	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
1. Fixed/Term Deposits	32950																
2. Pension Scheme/Recurring Deposits	32960																
3. NCD & Promissory Notes	32981																
4. Restricted (Blocked) Deposits	32912																
5. Other Deposits	32999																
6. Accrued interest	32991																
<b>Total</b>	99990																

**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)

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

**5.5 Table-C1****CLASSIFICATION OF LOANS & ADVANCES AND LOANS WRITE OFF**

(Amount in taka)

Loan Classification	Code Number	Sector-wise Loan			
		Government	Other Public	Private	Total
		46100	46200	46300	
Unclassified (Standard and SMA)	50100				
Substandard	50200				
Doubtful	50300				
Bad/Loss	50400				
Total	99990				
Loan Write Off	99991				

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

(Amount in taka)

Loan Classification	Code Number	Sector-wise Provision			
		Government	Other Public	Private	Total
		46100	46200	46300	
Unclassified (Standard and SMA)	50110				
Substandard	50210				
Doubtful	50310				
Bad/Loss	50410				
Total	99990				

**5.7 Table-D**  
**Break up of Investment**

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

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

(Amount in taka)

Accrued Interest	Code Number	Sector-wise Loan			
		Government	Other Public	Private	Total
		46141	46142	46143	
Investment (Securities)	33310				
Loan/Lease/Advances	33315				
Total	99990				

**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 7<sup>th</sup> 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 20<sup>th</sup> 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 31<sup>st</sup> 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 10<sup>th</sup> 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 NBFIs 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 NBFIs 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 3<sup>rd</sup> 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 NBFIs takes term deposits which are treated as NBDCs and some of NBFIs 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

NBFI -2	NBFI -3	INSTRUCTIONS AND EXPLANATIONS
Column-1	Column-1	<b>Dated</b> 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.
Column-2	Column-2	<b>FI ID</b> The name of the reporting Financial Institutions has to be selected from the pop-up list included in this column.
Column-3	Column-3	<b>FI Branch ID</b> Code of the reporting Branch of the Financial Institutions supplied by the Statistics Department of Bangladesh Bank has to be entered in this column.
Column-4	Column-4	<b>Account Number</b> 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.
-----	Column-5	<b>Name of Account Holder</b> 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.
Column-5	Column-6	<b>Gender Code</b> 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 <b>Women Entrepreneur</b> given in Page no. 90 of the Guideline the gender will be “female”, gender of all other company/firm will be “male”.
Column-6	Column-7	<b>Sector Codes</b> Sector codes are the identity of the depositors/borrowers. In case of personal account, sector codes will be determined according to their

**NBFI -2****NBFI -3****INSTRUCTIONS AND EXPLANATIONS**

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

<u>Sector</u>	<u>First two digits of the code</u>
Government Sectors	11
Other Public Sectors	12
Private Sectors	90 and 91

Column-7

Column-9

**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.

Column-8

-----

**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.

NBFI -2	NBFI -3	INSTRUCTIONS AND EXPLANATIONS
Column-9	Column-13	<p><b>Rate of Interest</b></p> <p>Reporting NBFIs 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).</p>
Column-10	-----	<p><b>Amount</b></p> <p>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. <b>Negative balance</b> of deposit accounts should be reported in NBFI-3 in the reporting period.</p>
-----	Column-8	<p><b>Economic Purpose Code</b></p> <p>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 &amp; 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”.</p> <p>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:</p>
	Economic Purposes	Code Numbers
	A. Agriculture, Fishing & Forestry	- 1110 to 1300
	B. Industry	-2090 to 3300
	1 ) Term Loan	2090
	2 ) Working Capital Financing	3090
	3 ) Factoring	3300

**NBFI -2****NBFI -3****INSTRUCTIONS AND EXPLANATIONS**

C. Construction

-- 4100 to 4600

D. Transport

-- 6100 to 6300

E. Trade &amp; Commerce

-- 8111 to 8507

F. Other Institutional Loans

-- 9101 to 9111

G. Consumer Finance

-- 9805 to 9899

H. Miscellaneous

9909

-----

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.

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Column-15

**Opening Balance**

The amount of opening balance of the reporting quarter is the closing balance (outstanding amount) of the previous quarter.

<b>NBFI -2</b>	<b>NBFI -3</b>	<b>INSTRUCTIONS AND EXPLANATIONS</b>
-----	Column-16	<p><b>Disbursed Amount</b></p> <p>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.</p>
-----	Column-17	<p><b>Recovered Amount</b></p> <p>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.</p>
-----	Column-18	<p><b>Accrued Interest/Profit</b></p> <p>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 (1<sup>st</sup> to 31<sup>st</sup> December) of interest.</p>
-----	Column-19	<p><b>Other Charges</b></p> <p>Other charges include fees, commissions, charges, penalty etc. which charged against the loan account during the reporting quarter.</p>

NBFI -2	NBFI -3	INSTRUCTIONS AND EXPLANATIONS
-----	Column-20	<p data-bbox="722 252 1128 283"><b>Adjustment Amount (If any)</b></p> <p data-bbox="722 315 1421 525">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.</p>
-----	Column-21	<p data-bbox="722 588 1096 619"><b>Write off Amount (If any)</b></p>
-----	Column-22	<p data-bbox="722 714 1274 745"><b>Outstanding Amount (Closing Balance)</b></p> <p data-bbox="722 798 1421 1113">The outstanding position of each Loan account is maintained by the NBFIs 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. <b>Zero balance</b> of the respective accounts should also be reported.</p> <p data-bbox="722 1134 1421 1228">The General formula for the outstanding advances at the end of current quarter may be given as below:</p> $O_r = O_p + D - R + I$ <p data-bbox="722 1291 836 1333">Where,</p> <p data-bbox="722 1354 1421 1438"><math>O_r</math> = Outstanding advance at the end of reporting quarter.</p> <p data-bbox="722 1459 1421 1543"><math>O_p</math> = Outstanding advance at the end of preceding quarter.</p> <p data-bbox="722 1564 1421 1648"><math>D</math>= Total disbursement of loan during the reporting period.</p> <p data-bbox="722 1669 1421 1753"><math>R</math>= Total recovery of loan during the reporting period.</p> <p data-bbox="722 1774 1421 1879"><math>I</math> = Interest added there on during the period + other charges.</p>

<b>NBFI -2</b>	<b>NBFI -3</b>	<b>INSTRUCTIONS AND EXPLANATIONS</b>
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-----	Column-23	<b>Overdue Amount</b>
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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.

### **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 **NBFIs** should report each account as a **single entry** in the returns.

### **a) For Deposits**

The reporting NBFIs branches are required to pick up sector code and type of deposit code from “*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.

### **b) For Advance**

The reporting NBFIs branches are required to pick up sector code, economic purpose code, security code, product code and SME code from “*NBFI Returns 2 & 3 Reporting*



*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
<b>1 PUBLIC SECTOR (A+B)</b>	
<b>A. GOVERNMENT SECTOR</b>	
I) Food Ministry (Including food divisions/directorates)	111000
II) Other Ministries/Offices	
a) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, all Directorates, Departments and other Govt. offices	112000
b) Bangladesh Post Office ( <i>Postal services</i> )	112100
c) Bangladesh Post Office ( <i>Savings Bank Scheme</i> )	112200
III) Autonomous and Semi-Autonomous Bodies	
a) Text Book Board and Education Boards	113100
b) Government Educational Institutions (Government Schools, Colleges, University & Madrashes)	113200
c) Academy, Research Institute, Development Institutes, Training Centre and Council.	113300
d) Other Autonomous & Semi-autonomous bodies (Commission, Authority, Development Board/Centre/Foundations etc.)	113400
e) Publicity and News Media.	113500
<b>B. OTHER PUBLIC SECTOR (OTHER THAN GOVT.)</b>	
I) Public Non-financial Corporations	
a) Bangladesh Textile Mills Corporation & Related Enterprises (Appendix- Page No. 101)	122100
b) Bangladesh Sugar & Food Industries Corporation and Related Enterprises (Appendix- Page No. 102)	
1) Sugar Mills	122210
2) Food and Allied Industries	122220
c) Bangladesh Chemical Industries Corporation and Related Enterprises (Appendix- Page No. 103)	
1) Fertilizer, Chemical & Pharmaceutical Industries	122310
2) Paper and Paper Board Industries	122320
d) Bangladesh Steel & Engineering Corporation and Related Enterprises (Appendix- Page No. 104)	
1) Steel Mills	122410

2)	Engineering and Ship Building Industries	122420
e)	Bangladesh Jute Mills Corporation and Related Enterprises Appendix- Page No. 104)	122510
f)	Bangladesh Petroleum Corporation and Bangladesh Oil, Gas & Mineral Corporation and Related Enterprises (Appendix- Page No. 105)	
1)	Bangladesh Petroleum Corporation & related enterprises	122610
2)	Bangladesh Oil, Gas & Mineral Corporation & related enterprises	122620
3)	Hydrocarbon Unit, Bangladesh	122630
g)	Bangladesh Power Development Board & Related Enterprises (Appendix- Page No. 106)	122700
h)	Other Non-Financial Corporations- Public	
1)	Bangladesh Biman Corporation	122810
2)	Bangladesh Shipping Corporation	122820
3)	Trading Corporation of Bangladesh	122901
4)	Bangladesh Railway	122902
5)	Bangladesh Telecommunications Company Limited (BTCL) (Including Teletalk Bangladesh Ltd)	122903
6)	Bangladesh Road Transport Corporation (BRTC)	122904
7)	Bangladesh Forest Industries Development Corporation	122905
8)	Bangladesh Fish Development Corporation	123110
9)	Bangladesh Tea Board	123120
10)	Bangladesh Inland Water Transport Authority (BIWTA)	123210
11)	Bangladesh Inland Water Transport Corporation (BIWTC)	123220
12)	Bangladesh Water Development Board	123310
13)	WASA (Dhaka, Chittagong, Khulna etc)	123390
14)	Chittagong Port Authority	123510
15)	Mongla Port Authority	123520
16)	Bangladesh Sthal Bandar Katri paksha	123530
17)	Bangladesh Small & Cottage Industries Corporation (BSCIC)	123610
18)	Bangladesh Parjatan Corporation	123701
19)	Bangladesh Film Development Corporation	123702
20)	Civil Aviation Authority of Bangladesh	123704
21)	Bangladesh Freedom Fighters Welfare Trust	123705
22)	Telephone Shilpa Sangstha	123706
23)	Bangladesh Cable Industries Corporation	123707

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
<b>2. PRIVATE SECTOR (Occupations/Activities)</b>		
<b>1) NON-FINANCIAL CORPORATIONS</b>		
<b>A. Agriculture, Fishing &amp; Livestock</b>		
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>B. Industries</b>		
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

21)	Steel Engineering & Metallic Products Industries (Including Rerolling Mills)	902137
22)	Assembling Industry	902138
23)	Fertilizer Company	902141
24)	Sugar Mills	902142
25)	Beverage and Soft Drinks manufacturing Companies	902143
26)	Distilleries, Mineral & Drinking Water purifying industries	902144
27)	Leather Processing and Tanning (raw hide)	902145
28)	Packaging Industries including paper boards	902146
29)	Manufacturing of Electrical equipment & spares (cables, bulbs, switches etc.)	902147
30)	Manufacturing of Transport Equipment	902148
31)	Electronic Goods Manufacturing/Assembling Industries (TV, Computer etc.)	902150
32)	Ice Factory	902151
33)	Ship Building Industries	902152
34)	Ship Breaking Industries	902153
35)	Battery Manufacturing Industries	902154
36)	Garments Accessories manufacturing industries (Zipper, Button etc.)	902155
37)	Polymer and polythene industries	902156
38)	Cottage Industries	902157
39)	Saw Mills	902158
40)	Handloom Factories	902159
41)	Handicrafts Factories	902160
42)	EPZ Industries (Type A)	902161
43)	EPZ Industries (Type B)	902162
44)	EPZ Industries (Type C)	902163
45)	Other Industries not above mentioned	902199
II)	Gas/Electricity/Power Generating Companies	
1)	Production, supply and distribution of power in the private sector	902310
2)	LP Gas Companies	902311
3)	Oxygen Gas Companies	902312
4)	Other Gas Companies	902313
5)	Other Electricity/Power Generating Companies	902319
III)	Service Industries	
1)	Road Transport Companies (including Rent -a - car)	902401
2)	Water Transport/ Ocean Shipping Business	902402

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 Crushers	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, lichie, 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	907603
IV) Online News Media	907604
<b>E. Private Educational Institutions</b>	
I) Private Schools, Colleges, University Colleges & Madrashas	908100
II) Private Medical & Dental Colleges	908200
III) Private Universities	908300
IV) Private Institute of IT	908400
V) Other Educational/Technical / Vocational Training institutions	908900
<b>F. Other Private Sector (Official Account n.i.e)</b>	
Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspense account etc.	909051
<b>2 FINANCIAL CORPORATIONS</b>	
<b>A. Non-Bank Depository Corporations – Private</b>	
I) Leasing Companies (Appendix -Page No. 113-114)	909200
II) Central Co-operative Bank	909300
III) Land Mortgage Co-operative Bank	909400
IV) Other Co-operative Banks/Societies	909500
V) Grameen Bank	909600
VI) Bangladesh Samabaya Bank Ltd	909650
VII) Other Non-Bank Depository Corporations- Private	909699
<b>B. Other Financial Intermediaries-- Private</b>	
I) Investment Companies	909210
II) Leasing Companies Non-Depository (Appendix -Page No. 114)	909220
III) Mutual Funds	909230
IV) Merchant Banks	909240
V) NGO/Micro Credit Organizations (BRAC, ASA etc.)	909250
VI) Other Financial Intermediaries-Private	909299
<b>C. Insurance Companies and Pension Funds-Private</b>	
I) Life Insurance Companies (Appendix - Page No. 107-108)	909110
II) General Insurance Companies (Appendix -Page No. 108-110)	909120
III) Pension Funds /Provident Funds of Private Organizations	909199
<b>D. Financial Auxiliaries</b>	
I) Money Changers	909700
II) Stock Exchanges (DSE, CSE, etc.)	909710
III) Brokerage Houses/ (Share & Security Trading Houses)	909720
IV) Issue manager, Under-writer, Asset Management Company etc.	909730

V)	Finance Companies	909740
VI)	Other Financial Auxiliaries/Services (Such as bKash)	909799
<b>E. Scheduled Banks</b>		
I)	Foreign Commercial Bank (FCB)	909901
II)	Private Commercial Bank (PCB)	909902
<b>3</b>	<b>Foreign Offices/Embassies/Enterprises/Companies/Liaison Offices/Firms/NGOs</b>	
	(Excluding Multinational Companies incorporated in Bangladesh)	912051
<b>4</b>	<b>Non-profit institutions serving households (NPISH)</b>	
I)	Mosques	914051
II)	Temples, Churches & the like	914052
III)	Sports Clubs	914053
IV)	Other Clubs	914054
V)	Theatre & Cultural Organizations	914055
VI)	Political Parties	914056
VII)	Trade Unions	914057
VIII)	District/Upazila Associations	914058
IX)	Professional Associations (Doctors, Engineers, Statisticians, Economists etc.)	914059
X)	Chambers of Industries	914060
XI)	Other Associations, n.e.s.	914061
XII)	Trust fund & Other Non-profit Organizations	914062
XIII)	Other Non-profit institutions serving Households	914099
<b>5</b>	<b>Households (Individual Customers)</b>	
I)	Farmer/Fishermen	901009
II)	Businessmen/Industrialists	903009
III)	Non-Resident Bangladeshi	910500
IV)	Service Holders (Salaried Person)	911000
V)	Professionals and Self-employed Persons (Such as Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants, etc.)	910000
VI)	Foreign Individuals	912050
VII)	Housewives	915001
VIII)	Students	915002
IX)	Minor/Autistics/Disabled and other dependent persons	915003
X)	Retired Persons	915004
XI)	Old/Widowed/Distressed person/Freedom Fighter	915005
XII)	Land Lords/Ladies	915006
XIII)	Other Local Individuals not mentioned above.	915059

## CHAPTER 3

### DEPOSIT TYPE CODE

(Code List-2)

<b>3.1</b>	<b>Type of Deposits</b>	<b>Code</b>
1.	Current & Cash Credit Account (Credit Balance) Deposit	10300
2.	Savings Deposits	10500
3.	Fixed Deposits / Term Deposits	
	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) Above 3 years (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc.)	11405
4.	Recurring Deposits (Deposit Pension Scheme)	11703
5.	Special Purpose Deposits	11900
6.	Restricted (Blocked) Deposits	12100

### 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 NBFIs.

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

(Code List-3)

Economic Purposes	Code
<b>A. Agriculture, Fishing and Forestry</b>	
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>B. Industry</b>	
1. Term Loan	2090
2. Working Capital Financing	3090
3. Factoring	3300
<b>C. Construction</b>	
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)

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

**CHAPTER 6**  
**LOAN CLASSIFICATION CODE**

(Code List-5)

<u>Status of Loans &amp; Advances</u>		Code
1.	Unclassified Loans	
	a) Standard	1001
	b) Special Mentioned Account (SMA)	1002
2.	Classified Loans	
	a) Substandard (SS)	1003
	b) Doubtful (DF)	1004
	c) Bad/Loss (BL)	1005

## CHAPTER 7

### SME CODE

(Code List-6)

#### 7.1 SME CODE

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

[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 fall into the ‘micro’ category, while it falls into ‘small’ category based on the other criterion, the firm will be deemed as in the ‘small’ category.

### **Cottage Industry**

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

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

### **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 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.
9. Shooting spot.
10. Health club.
11. Children Park.
12. Permanent stage for indigenous dance, cultural show etc.
13. Birds/butterfly Park etc.

## CHAPTER 8

### Product Category of Loan/Lease

(Code List-7)

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

## 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)

হিসাব নম্বর (Account No.) :

ব্যক্তির ক্ষেত্রে (For individual) :

১। আমানতকারীর নাম (Depositor's Name) :  
(In Block Letter)

২। পেশা (Profession) :

Sector code :

(See page 70-79 of Guidelines for NBFI 1, 2 & 3 Returns)

৩। হিসাবের ধরন (Type of Account) :

Type of Deposit code :

(See page 80 of Guidelines for NBFI-1, 2 & 3 Returns)

প্রতিষ্ঠানের ক্ষেত্রে (For Institution/Office/Company/Farm etc.) :

১। প্রতিষ্ঠানের নাম (Name of the Institution) :  
(In Block Letter)

২। প্রতিষ্ঠানের ধরন (Type of Institution):

Sector code :

(See page 70-79 of Guidelines for NBFI-1, 2 & 3 Returns)

৩। হিসাবের ধরন (Type of Account) :

Type of Deposit code :

(See page 80 of Guidelines for NBFI-1, 2 & 3 Returns)



**B. ঋণ গ্রহণকারীর তথ্য (Borrower's Information) :-**

(For NBFI-3 Reporting)

হিসাব নম্বর (Account No.) :

ব্যক্তির ক্ষেত্রে (For individual) :১। ঋণগ্রহণকারীর নাম (Borrower's Name) :  
(In Block Letter)

২। পেশা (Profession) :

৩। ঋণ গ্রহণের উদ্দেশ্য  
(Purpose of loans/advances) :

৪। জামানত (Security) :

৫। ঋণের ধরন (Category of Loan) :

৬। এসএমই কি না (SME) : হ্যা/না।

Sector code : (See page 70-79 of Guidelines for NBFI-1, 2 & 3 Returns)						
Economic Purpose code : (See page 84-85 of Guidelines for NBFI-1, 2 & 3 Returns)						
Security code : (See page 86 of Guidelines for NBFI-1, 2 & 3 Returns)						
Product/Advance code : (See page 91 of Guidelines for NBFI-1, 2 & 3 Returns)						
SME code : (See page 88 of Guidelines for NBFI-1, 2 & 3 Returns)						

প্রতিষ্ঠানের ক্ষেত্রে (For Institution/Office/Company/Farm etc.) :১। ঋণগ্রহণকারী প্রতিষ্ঠানের নাম (Name of the Borrowing Institution) :  
(In Block Letter)

২। প্রতিষ্ঠানের ধরন (Type of Institution) :

৩। ঋণ গ্রহণের উদ্দেশ্য  
(Purpose of loans/advances) :

৪। জামানত (Security) :

৫। ঋণের ধরন (Category of Loan) :

৬। এসএমই কি না (SME) : হ্যা/না।

Sector code : (See page 70-79 of Guidelines for NBFI-1, 2 & 3 Returns)						
Economic Purpose code : (See page 84-85 of Guidelines for NBFI-1, 2 & 3 Returns)						
Security code : (See page 86 of Guidelines for NBFI-1, 2 & 3 Returns)						
Product/Advance code : (See page 91 of Guidelines for NBFI-1, 2 & 3 Returns)						
SME code : (See page 88 of Guidelines for NBFI-1, 2 & 3 Returns)						

**Prepared by****Verified by****Approved by****Note:**

- Form টি Account opening form/Loan Application Form এর সঙ্গে সংরক্ষণীয়।
- ঋণগ্রহণকারীর তথ্যসমূহ Loan Sanction হওয়ার পর প্রতিটি ঋণগ্রহীতা ব্যক্তি/প্রতিষ্ঠানের Loan File এর সঙ্গে সংরক্ষণীয়।
- Joint Account এর ক্ষেত্রে 1<sup>st</sup> applicant কে বিবেচনা করতে হবে।
- একাধিক Security দ্বারা Loan গ্রহণ করলে Reporting এর সময় এদের মধ্যে effective Security বিবেচনা করে তার Security code বসাতে হবে।
- NBFI-2/NBFI-3 Reporting এর সময় এই ফর্মের code গুলো অবশ্যই সন্নিবেশিত করতে হবে।



## WITHDRAWALS FROM DEPOSIT ACCOUNTS

During the Quarter ending on -----

Stamp of Branch Serial Number -----

(As provided by the Bangladesh Bank)

Type of Deposits	Debit code	Amount in unit Taka (Actual ledger balance)
<b>Current &amp; Cash Credit Account (Credit Balance) Deposit</b>	10300	
<b>Savings Deposits</b>	10500	
<b>Fixed Deposits / Term Deposits</b>		
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) Above 3 years (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc.)	11405	
<b>Recurring Deposits (Deposit Pension Scheme)</b>	11703	
<b>Special Purpose Deposits (Lease Deposit, Loan Deposit, Security Deposit, Safety Net Deposit etc.)</b>	11900	
<b>Restricted (Blocked) Deposits</b>	12100	

Certified to be correct

Signature-----

Name-----

Manager/Officer-in-charge

Date-----

Official Stamp

Telephone No:-----

## CLASSIFICATION OF ADVANCES

[illegible]

Annexure-A

List of Reporting NBF Branches with their Location (Urban/Rural)  
(As on 31<sup>st</sup> December)

FI_NAME	FI_ID	BRANCH_NAME	BRANCH_ID	DIVISION	DISTRICT	UPAZILA	THANA	CITY Corporation/ Pouroshava_NAME	Pouroshava_ TYPE	UNION_ NAME	WARD_ NO	Village/Para /Moholla_ NAME	LOCATION_TYPE (Urban/Rural)	OPEN_DATE

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 NBFIs system in a country. Magnitude of the spread varies across the world. It is actually reverse to the degree of efficiency of the NBFIs sector, which is an offshoot 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

(Amount in unit taka)

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

### Advances Classified by Rates of Interest/Profit

(Amount in unit taka)

Serial No.	Type of Advance	Product Code	Rate of Interest/Profit	Outstanding Advances
1				
2				
3				
4				
Total				

## 10.4 INSTRUCTION TO SUBMIT THE RETURN THROUGH RIT

The NBFIs should invariably submit the monthly statement by the 10<sup>th</sup> 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:- **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:- **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
- 6 Karnaphuli Paper Mills 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

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\*\*\* 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 belongs 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)
- 6 North West Power Generation Company Limited (NWPGC)
- 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 Sthal Bandar Katripaksha
- 17) Bangladesh Small & Cottage Industries Corporation (BSCIC)
- 18) Bangladesh Parjatan Corporation

- 19) Bangladesh Film Development Corporation
- 20) Civil Aviation Authority of Bangladesh
- 21) Bangladesh Freedom Fighters Welfare Trust
- 22) Telephone Shilpa Sangstha
- 23) Bangladesh Cable Industries Corporation
- 24) Bangladesh Tannery Industries Corporation
- 25) Bangladesh Services 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 Karnaphully 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
14. International Leasing and Financial Services 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