GUIDELINES TO FILL IN THE BANKING STATISTICS RETURNS
SBS-1, SBS-2 & SBS-3

(Fifth edition)

STATISTICS DEPARTMENT
BANGLADESH BANK
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Preface to the Fifth Edition

In the light of current economic activities and experiences thereof, the fifth edition of the revised directory on compilation of Banking Statistics Returns is in the process of being published. Information/data on banking 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 SBS returns which were used earlier for collection of information/data from the banking sector in Bangladesh have been revised and enlarged. The Statistics Department of the Bangladesh Bank published Banking Statistics Guidelines 8 (Eight) years ago in the form of a booklet for enabling the scheduled banks to fill in the above returns properly and submitting the same to the Bangladesh Bank through rationalised input templates (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 in some areas pertaining to Asset/Liability as well as deposits/advances and on different codes relating to advances and deposits specially sector, economic purposes, security, product, SME etc.

Statistics Department
Bangladesh Bank
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<td>ACU</td>
<td>Asian Clearing Union</td>
</tr>
<tr>
<td>AD</td>
<td>Authorised Dealer</td>
</tr>
<tr>
<td>BARD</td>
<td>Bangladesh Academy for Rural Development</td>
</tr>
<tr>
<td>BB</td>
<td>Bangladesh Bank</td>
</tr>
<tr>
<td>BCD</td>
<td>Bearer Certificate of Deposits</td>
</tr>
<tr>
<td>BDBL</td>
<td>Bangladesh Development Bank Limited</td>
</tr>
<tr>
<td>BDT</td>
<td>Bangladesh Taka</td>
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<tr>
<td>BKB</td>
<td>Bangladesh Krishi Bank</td>
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<tr>
<td>BL</td>
<td>Bad/Loss</td>
</tr>
<tr>
<td>BRDB</td>
<td>Bangladesh Rural Development Board</td>
</tr>
<tr>
<td>BRPD</td>
<td>Banking Regulation and Policy Department</td>
</tr>
<tr>
<td>BSB</td>
<td>Bangladesh Shilpa Bank</td>
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<tr>
<td>BSEC</td>
<td>Bangladesh Securities Exchange Commission</td>
</tr>
<tr>
<td>BSRS</td>
<td>Bangladesh Shilpa Rin Sangstha</td>
</tr>
<tr>
<td>CC</td>
<td>Cash Credit</td>
</tr>
<tr>
<td>CL</td>
<td>Classified Loans</td>
</tr>
<tr>
<td>CSE</td>
<td>Chittagong Stock Exchange Ltd.</td>
</tr>
<tr>
<td>CSV</td>
<td>Comma Separated Values</td>
</tr>
<tr>
<td>DD</td>
<td>Demand Draft</td>
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<tr>
<td>DF</td>
<td>Doubtful</td>
</tr>
<tr>
<td>DMB</td>
<td>Deposit Money Banks</td>
</tr>
<tr>
<td>DPS</td>
<td>Deposit Pension Scheme</td>
</tr>
<tr>
<td>DSE</td>
<td>Dhaka Stock Exchange Ltd.</td>
</tr>
<tr>
<td>EDW</td>
<td>Enterprise Data Warehouse</td>
</tr>
<tr>
<td>EPZ</td>
<td>Export Processing Zone</td>
</tr>
<tr>
<td>ERQ</td>
<td>Exporter's Retention Quota</td>
</tr>
<tr>
<td>FC</td>
<td>Foreign Currency</td>
</tr>
<tr>
<td>FDI</td>
<td>Foreign Direct Investment</td>
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<tr>
<td>FE</td>
<td>Foreign Exchange</td>
</tr>
<tr>
<td>FOB</td>
<td>Free on Board or Freight on Board</td>
</tr>
<tr>
<td>GIIB</td>
<td>Government Islamic Investment Bond (Islamic Bond)</td>
</tr>
<tr>
<td>GIRO</td>
<td>General Interbank Recurring Order</td>
</tr>
<tr>
<td>GOB</td>
<td>Government of Bangladesh</td>
</tr>
<tr>
<td>HBFC</td>
<td>House Building Finance Corporation</td>
</tr>
<tr>
<td>ICB</td>
<td>Investment Corporation of Bangladesh</td>
</tr>
<tr>
<td>ICPF</td>
<td>Insurance Companies and Pension Funds</td>
</tr>
<tr>
<td>IDA</td>
<td>International Development Association</td>
</tr>
<tr>
<td>IDB</td>
<td>Islamic Development Bank</td>
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<tr>
<td>IFAD</td>
<td>International Fund for Agricultural Development</td>
</tr>
<tr>
<td>IMF</td>
<td>International Monetary Fund</td>
</tr>
<tr>
<td>IPFF</td>
<td>Investment Promotion and Financing Facility</td>
</tr>
<tr>
<td>JICA</td>
<td>Japan International Co-operation Agency</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>--------------</td>
<td>-----------</td>
</tr>
<tr>
<td>LIM</td>
<td>Loan Against Imported Merchandise</td>
</tr>
<tr>
<td>LTR</td>
<td>Loan Against Trust Receipts</td>
</tr>
<tr>
<td>ME</td>
<td>Monetary and Economic</td>
</tr>
<tr>
<td>MT</td>
<td>Mail Transfer/Money Transfer</td>
</tr>
<tr>
<td>NBDC</td>
<td>Non-Bank Depository Corporation</td>
</tr>
<tr>
<td>NCCB</td>
<td>National Credit and Commerce Bank Ltd.</td>
</tr>
<tr>
<td>NCD</td>
<td>Negotiable Certificate of Deposits</td>
</tr>
<tr>
<td>NFCD</td>
<td>Non-resident Foreign Currency Deposits</td>
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<td>NGO</td>
<td>Non-Government Organisations.</td>
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<td>NITA</td>
<td>Non-Resident Investors Taka Account.</td>
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<td>NPISH</td>
<td>Non-Profit Institutions Serving Household</td>
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<td>NSD</td>
<td>Directorate of National Savings</td>
</tr>
<tr>
<td>OFI</td>
<td>Other Financial Intermediaries</td>
</tr>
<tr>
<td>PAD</td>
<td>Payment Against Documents</td>
</tr>
<tr>
<td>PC</td>
<td>Packing Credit / Pre-shipment Credit</td>
</tr>
<tr>
<td>PD</td>
<td>Primary Dealer</td>
</tr>
<tr>
<td>PKSF</td>
<td>Palli Karma Sahayak Foundation</td>
</tr>
<tr>
<td>PM</td>
<td>Prime Minister</td>
</tr>
<tr>
<td>PSD</td>
<td>Pension Scheme Deposits</td>
</tr>
<tr>
<td>PSS</td>
<td>Pension Savings Scheme</td>
</tr>
<tr>
<td>RAJUK</td>
<td>Rajdhani Unnayan Kartipakkha</td>
</tr>
<tr>
<td>RAKUB</td>
<td>Rajshahi Krishi Unnayan Bank</td>
</tr>
<tr>
<td>REPO</td>
<td>Repurchase Agreement</td>
</tr>
<tr>
<td>RFCD</td>
<td>Resident Foreign Currency Deposits</td>
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<tr>
<td>RIT</td>
<td>Rationaised Input Template</td>
</tr>
<tr>
<td>SBS</td>
<td>Scheduled Bank Statistics</td>
</tr>
<tr>
<td>SDPS</td>
<td>Special Deposit Pension Scheme</td>
</tr>
<tr>
<td>SEM</td>
<td>Secondary Exchange Market</td>
</tr>
<tr>
<td>SMA</td>
<td>Special Mention Account</td>
</tr>
<tr>
<td>SME</td>
<td>Small and Medium Enterprises</td>
</tr>
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<td>SND</td>
<td>Special Notice Deposits</td>
</tr>
<tr>
<td>SS</td>
<td>Substandard</td>
</tr>
<tr>
<td>STA</td>
<td>Special Trade Arrangement</td>
</tr>
<tr>
<td>TC</td>
<td>Traveler's Cheque</td>
</tr>
<tr>
<td>TT</td>
<td>Telephonic Transfer/Telegraphic Transfer</td>
</tr>
<tr>
<td>UC</td>
<td>Unclassified</td>
</tr>
<tr>
<td>VAT</td>
<td>Value Added Tax</td>
</tr>
<tr>
<td>WASA</td>
<td>Water and Sewerage Authority</td>
</tr>
<tr>
<td>WB</td>
<td>World Bank</td>
</tr>
</tbody>
</table>
PART-1
(SBS-1 Return)
Effective from July, 2013
CHAPTER 1. INTRODUCTION AND GENERAL INSTRUCTIONS

1.1 Introduction

The monthly SBS-1 return is the core statistics of banking sector operating in Bangladesh. It is a comprehensive set of sector wise assets and liabilities of the banking systems. The money and banking statistics are prepared on the basis of SBS-1 return which is used for formulating and implementing monetary policy of the country by the Bangladesh Bank. The GOB, WB, IMF and other national and international agencies, researchers, students use these data for evaluating monetary and economic activities of the country.

So the availability of reliable and comparable statistics is an essential prerequisite for formulating and implementing monetary policy. In order to meet that end, the compilation of a consistent database is, therefore, extremely vital.

Detailed instructions, explanations and definitions have been provided in this booklet (5th addition) to help the bank officials for reporting SBS-1 data correctly.

1.2 Rationalized Input Template (RIT)

The Rationalized input Template (RIT) is standardized electronic data reporting form. Bangladesh Bank has established the Enterprise Data Warehouse (EDW) for online data reporting by the banks and financial institutions operating in Bangladesh. It allows an efficient method of reporting data to Bangladesh Bank in a secure internet environment. The RIT for SBS-1 return has already been provided to the reporting banks with a view to collect the information timely and accurately through the web portal of Bangladesh Bank.

In submitting the RIT related to SBS-1 return through Web Portal, head office of the reporting banks are advised to follow the instructions given in the next page.
1.3 **General Instructions:-**

1. The reporting bank branches must have to follow the definitions, explanations 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 SBS-1 return.
3. The reporting bank branches shall have to submit the SBS-1 returns to their respective head offices by 10th of the following month to which it relates.
4. The Head Office of the reporting banks must ensure that all of their branch offices have submitted the SBS-1 returns and they will make instant check for accuracy of the data.
5. The Head Offices of the reporting banks will have to consolidate all the returns for each month and enter the consolidated information into the RIT and upload them through the web portal of BB’s EDW by 25th day of the following month.
6. The process of filling up and submitting or uploading the template will be as follow:
   a. Open the template to be filled up: 
   b. Fill up 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 CSV format for uploading 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.
8. For all queries regarding SBS-1 returns/ templates, reporting bank branches and their Head Offices may contact directly with the Statistics Department of Bangladesh Bank.
CHAPTER 2. DEFINITIONS, EXPLANATORY NOTES & INSTRUCTIONS OF SBS-1 RETURN

2.1 LIABILITIES:

2.1.1 Paid-up Capital:

The amount of a company's paid up capital is that which has been paid in full/subscribed by the sponsors or shareholders. The paid-up capital can be less than a company's total authorized capital because a company cannot issue all of the shares that have been authorized to sell. Paid-up capital can also reflect how a company depends on equity financing. The Head Office of the reporting bank is required to report the amount of paid-up capital under this code in the SBS-1 return.

2.1.2 Reserve and Surplus:

The amount which has been retained in the business and not distributed to the owners or shareholders. 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. It should be noted here that the capital brought in by the foreign bank branches operating in Bangladesh should also be included in this code.

2.1.3 Deposit Liabilities:

Total amount of the Deposit Classification Matrix (Table-A) should be reported in this code. The compilation procedures of deposit classification matrix are described at page No. 35.

Deposit Classification Matrix (Table - A):
(Excluding Foreign Currency Deposits)

Table-A is a Deposit Classification Matrix. All deposits except foreign currency deposits (code nos. 17602, 17603, 17604, 17605, 17606, 16700, 16391, 16392 and 16393) 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 banks 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 39-55. The outstanding amount of deposits of different sectors should be reported against respective code 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.-39-44.

The government sector is subdivided into the following two categories for reporting SBS-1 return.

i) Presidency, PM's office, Ministries & Judiciary, Directorates and Other Government offices/Institutions.

All kinds of deposits received from all Government offices should be reported against this code. A list of the Government Directorates, Departments and Offices has been given at page No.-39-40.

ii) Autonomous & Semi Autonomous Bodies.

All kinds of deposits received from the Autonomous and Semi-Autonomous Bodies as listed at page No.-41-44 should be reported against this code.

b) Other Public Sector:

i) Local Authorities

All types of deposits received from the Local Authorities as listed at page No. 46 should be reported against this code number.

ii) Public Non-Financial Corporations

All types of deposits received from the Public Non-Financial Corporations as listed at page No.-45-46 should be reported against this code number.

iii) Non Bank Depository Corporations (NBDC)-Public

All types of deposits received from the Non Bank Depository Corporations-Public as listed at page No. 47 should be reported against this code number.
iv) Other Financial Intermediaries (OFIs)- Public
All types of deposits received from the Other Financial Intermediaries- Public as listed at page No. 47 should be reported against this code number.

v) Insurance Companies & Pension Funds- Public
All types of deposits received from the Insurance Companies & Pension Funds- Public as listed at page No. 47 should be reported against this code number.

II. Private Sector:

i) Non-Bank Depository Corporations (NBDC)- Private
All types of deposits received from the Non-Bank Depository Corporations- Private as listed at page 48 should be reported against this code number.

ii) Other Financial Intermediaries (OFIs) - Private
All types of deposits received from the Other Financial Intermediaries- Private as listed at page 48 should be reported against this code number.

iii) Insurance Companies & Pension Funds- Private
All types of deposits received from the Insurance Companies & Pension Funds-Private as listed at page No. 76-77 in the annexure should be reported against this code number.

iv) Financial Auxiliaries- Private
All types of deposits received from the Financial Auxiliaries- Private as defined at page 48 should be reported against this code number.

v) Non-Financial Corporations-Private
All types of deposits received from the Non-Financial Corporations- Private as defined at page No. 49-51 should be reported against this code number.

vi) Non Profit Institutions Serving Household (NPISH)
All types of deposits received from the Non-Profit Institutions Serving Household as defined at page No.-51 should be reported against this code number.

vii) Household / Individual-Resident
All types of deposits received from the Household Resident/ Individual as defined at page No.-51-52 should be reported against this code number.
III. Deposit Money Banks (DMB) Deposits

All types of interbank taka deposits should be reported against this code. Foreign currency deposits of DMBs held with the reporting bank should not be reported under this code. A list of DMBs has been given at page No. 52-53.

Classification of Types of Deposits:

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) Current Deposits

The nature of current account is non-interest bearing and provides transferable chequing facilities, but in some cases a few number of banks provide interest on its balances. Balances of Current Account should be reported in this code according to sectors. But amount in Convertible Taka account of Foreigners (code-17602), Non-resident investors’ taka account (code-17605) and Non-resident Taka accounts of foreign bank branches and correspondents (code-17606) should not be reported in this code.

b) Cash Credit Deposits (Credit Balances of Loans & Advances)

Credit balance of all loans and advances should be reported in this code. Usually banks do not provide interest on these balances but in some cases a few number of banks provide interest on its balances.

c) Deposits withdrawable on Sight

This item includes all deposits which cannot be transferred through cheques, but are withdrawable on demand.

The following items should be reported in this code according to the sectors.

a) Overdue Fixed Deposit Accounts
b) Unclaimed Balances
c) Payment Orders
d) Telephonic Transfers
e) Mail Transfers
f) Demand Drafts
g) Traveler’s Cheques
h) Unclaimed Dividends
i) Drafts Payable Accounts
j) Earnest Money of Tender/Quotation
k) Electronic Money Transfers
   (Western Union, Money Gram etc).
d) Savings Deposits
Balances of Savings deposit accounts should be reported in this code according to sectors. Interests are paid in certain percentage on the balance of this account.

e) Fixed Deposits
Deposits taken for any terms are specified as fixed deposits. Balances of fixed deposit accounts should be reported in this code according to the sectors. As compared with other deposits higher rate of interest is paid on the balance of this account. Monthly income scheme, Double/Triple Benefit Scheme, etc should also be reported under this code.

f) Special Notice Deposits (SND)
All the accounts like short term deposits and call deposits shall be treated as SND. Minimum 7 days prior notice from the depositors will be required to withdraw money from the SND accounts. This account is interest bearing and provides chequing facilities. Balances of Special Notice Deposit accounts should be reported in this code according to the sectors.

g) Pension Scheme Deposit/ Recurring Deposits
Balances of Deposit Pension Scheme should be reported in this code against Household/Individual-Resident only. Besides DPS, same nature of instruments those are introduced by different banks such as APS, SDPS, SPS, PDS, MSDS, PSS, Hajj Deposit Scheme, Education Savings Scheme, Marriage Scheme, Lakhopati Scheme, Millionaire Scheme etc. should be reported in this code.

h) Margin Deposits- Foreign Currency
Equivalent Taka on the foreign currency margin deposits (Margins on Letter of Credits and Margins on Guarantees) should be reported in this code according to the sectors.

i) Margin Deposits- Taka
Balances of Taka margin deposits on Letter of Credits and Letter of Guarantees should be reported in this code according to the sectors. Balances of margin deposit against credits or inland bills should also be reported here.

j) Special Purpose Deposits
Balances of the following items should be reported in this code according to the sectors.
   a) Employees Provident /Pension Funds
   b) Employees Security/ Guarantee Deposits
   c) Contribution Towards Insurance Funds
   d) Security Deposits
   e) Seasonal Hajj Deposits
   f) Gift Certificate Deposits
   g) Cash Waqf Deposits
   h) Sundry Deposits
   i) Surcharge and Development Tax, VAT, Income Tax, Source Tax, Excise Duties, Fees, Levies etc.
k) Negotiable Certificates of Deposits & Promissory Notes

Balances of Negotiable Certificates of Deposits (NCD) should be reported in this code. The balances in the account of Promissory Notes/Savings Bonds issued by the reporting bank should be reported in this code according to the sectors.

l) Restricted (Blocked) Deposits

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

m) Accrued Interest- Payable

Accrued interest payable on deposits should be reported in this code according to the sectors and type of deposits.

2.1.4 Domestic Borrowings From:

a) Government

i) For on-lending

Borrowing from Government comprises borrowing for on-lending on behalf of the government; the reporting banks act as an agent of the Government. Generally these funds (e.g. IDA credit, IFAD fund, JICA, IPFF project fund etc.) have been borrowed from abroad by the Government, which are the Govt. foreign liabilities. The reporting bank carries liabilities to the government as these are routed through DMBs directly. Balances of such borrowings should be reported against this code. Branches of the reporting bank are not required to report here.

ii) Government Islamic Investment Bond (Islamic Bond) Fund

In order to develop a money market in Islamic banking sector, Bangladesh Bank has issued an Islamic Bond on behalf of the GOB against the pool of funds formed by the Islamic banks named as "Bangladesh Government Islamic Investment Bond (GIIB)". This bond is an approved security for the purpose of regulating the SLR as well as providing an outlet for investment or procurement of funds by the banks. Borrowing from Government Islamic Investment Bond Fund should be reported against this code.
b) Non-Bank Depository Corporations (NBDC)- Public

i) Money payable at call

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

ii) Repurchase agreement (REPO)

Repurchase agreement is the sale of a security with a commitment by the seller to buy the security back from the purchaser at a specified 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 banks in the form of REPO from Non Bank Depository Corporations- Public (such as, Ansar-VDP Unnayan Bank, Karmasangsthan Bank etc.) should be reported in this code.

iii) Other Borrowings

All other liabilities except deposits, money payable at call and REPO of the reporting banks should be reported against this code number.

C) Other Financial Intermediaries (OFIs)- Public

i) Money payable at call

Borrowings from Other Financial Intermediaries- Public (such as HBFC, ICB, PKSF, EEF, SME Foundation etc.) in the form of money payable at call should be reported in this code.

ii) Repurchase agreement (REPO)

Borrowings from Other Financial Intermediaries- Public (such as HBFC, ICB PKSF, EEF, SME Foundation etc.) in the form of REPO should be reported in this code.

iii) Other Borrowings

All other liabilities except deposits, money payable at call and REPO of the reporting banks should be reported here.
d) Insurance Companies and Pension Funds- Public

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

ii) Repurchase agreement (REPO)
Borrowings from Insurance Companies and Pension Funds- Public (such as Sadharan Bima Corporation, Jiban Bima Corporation, and Pension Funds etc.) in the form of REPO should be reported in this code.

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

e) Non-Bank Depository Corporations (NBDC)- Private

i) Money payable at call
Borrowings from Non-Bank Depository Corporations- Private (such as, Grameen Bank, Deposit taking Leasing Companies, Land Mortgage Co-operative Banks, and Central Co-operatives Banks etc.) in the form of money payable at call should be reported here.

ii) Repurchase agreement (REPO)
Borrowings from Non-Bank Depository Corporations- Private (such as, Grameen Bank, Deposit taking Leasing Companies, Land Mortgage Co-operative Banks, and Central Co-operatives Banks etc.) in the form of REPO should be reported in this code.

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

f) Other Financial Intermediaries (OFIs)- Private

i) Money payable at call
Borrowings from Other Financial Intermediaries- Private (such as investment companies, mutual funds etc.) in the form of money payable at call should be reported in this code.
ii) Repurchase agreement (REPO)  
Borrowings from Other financial Intermediaries- Private (such as investment companies, mutual funds etc.) in the form of REPO should be reported in this code.

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

g) Insurance Companies and Pension Funds- Private

i) Money payable at call  
Borrowings from Insurance Companies and Pension Funds- Private in the form of money payable at call of the reporting banks should be reported in this code.

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

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

h) Bangladesh Bank

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

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

iii) Foreign Currency Loans  
Foreign currency loan or Over Draft (OD) received from the Bangladesh Bank for import & other purposes should be reported in this code.
iv) Repurchase agreement (REPO)  
Borrowings from Bangladesh Bank in the form of REPO of the reporting banks should be reported in this code.

v) Borrowing for Refinancing  
Funds received from Bangladesh Bank by the reporting bank for refinancing (such as SME, Agro-Processing Industries, Housing Refinance Investment, Enterprise Growth & Bank Modernization Program, Solar & Bio-Gas Plant and Effluent Treatment Plant etc.) should be reported under this code.

vi) Other Borrowings  
All other Borrowings (such as EDF loan in foreign currency) from Bangladesh Bank not included elsewhere should be reported under this code.

i) Deposit Money Banks (DMBs)  
i) Money payable at call  
Borrowings from DMBs by the reporting bank in the form of money payable at call should be reported in this code.

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

iii) Other Borrowings  
All other liabilities (except money payable at call and REPO) such as T.T. discounting facility, swap, borrowings against term deposit etc. by the reporting bank from the Deposit Money Banks should be reported in this code. Short-term or any other kind of deposits of the DMB’s should not be reported here.

2.1.5 Securities other than shares  

a) Non-Bank Depository Corporations (NBDC)- Public  
Securities (such as debenture, bonds, mutual funds etc.) issued by the reporting bank held with the Non-Bank Depository Corporations-Public should be reported in this code.

b) Other Public Sector (other than NBDC)  
Securities (such as debenture, bonds, mutual funds etc.) issued by the reporting bank held with other public sectors (other than NBDCs) should be reported in this code.
c) **Non-Bank Depository Corporations (NBDC)- Private**
Securities (such as debenture, bonds, mutual funds etc.) issued by the reporting bank held with the Non-Bank Depository Corporations-Private should be reported in this code.

14330


d) **Other Private Sectors (other than NBDC)**
Securities (such as debenture, bonds, mutual funds etc.) issued by the reporting bank held with other private sectors (other than NBDCs) should be reported in this code.

14300


e) **Deposit Money Banks (DMBs)**
Securities (such as debenture, bonds, mutual funds etc.) issued by the reporting bank held with the other DMBs should be reported in this code.

14500


f) **Non-resident (Individuals and Enterprises)**
Securities (such as debenture, bonds, mutual funds etc.) issued by the reporting bank held with the Non-resident (individuals or enterprises not included elsewhere) should be reported in this code.

14600


2.1.6 **Foreign Currency Deposits of Wage Earners’**
Bangladesh nationals working and earning abroad may open wage earners’ account with the authorized dealer banks. Taka equivalent of foreign currency deposits of wage earners’ held with the DMBs under the Wage Earners’ Account (both Normal & Education Account) should be reported under this code. Detailed description of Foreign Currency Deposits of Wage Earners’ is described at page 143 in the Appendix.

16700


2.1.7 **Foreign Currency Deposits of Resident Sector**

a) **Exporters Retention Quota**
Generally merchandise exporters are entitled to a foreign exchange retention quota of certain portion of repatriated FOB value of their exports. Service exporters and software exporters may also be entitled to retain a certain portion in foreign currency of their repatriated income. Foreign exchange out of the retention quota of the merchandise and service exporters may be maintained in Foreign Currency accounts with the concerned ADs which may also be kept as interest bearing renewable term deposits. (F.E Circular No. 31/1992 & F.E Circular No. 12/1993). Taka equivalent of ERQ held with the DMBs should be reported under this code. The detailed description of Exporters Retention Quota has been given at page No. 144 in the Appendix.

16391
b) Resident Foreign Currency Account of Individuals

1. **RFCD:** Persons ordinarily resident in Bangladesh may open and maintain Resident Foreign Currency Deposit (RFCD) accounts with foreign exchange brought in at the time of their return from travel abroad. Any amount brought in with declaration to customs authorities in the form FMJ and up to US$ 5000 brought in without declaration, can be credited to such accounts. Balances in these accounts shall be freely transferable abroad. Authorized dealers may also issue the fund from these accounts to the account-holders for the purpose of their foreign travels in the usual manner. However, proceeds of export of goods or services from Bangladesh or commission arising from business deals in Bangladesh shall not be credited to such accounts (as per F.E Circular No. 26/1991). The detailed explanation of RFCD of individuals has given at page No.145 in the Appendix.

2. **Private Foreign Currency Account:** Foreign Currency account may be opened in the names of resident Bangladesh nationals working with the foreign/international organizations operating in Bangladesh provided their salary is paid in foreign currency (details at CH-13, BB's F E transaction, volume-1). The balances of these accounts should also be reported in this code.

3. **Other FC Accounts of individuals:** Freelancers Foreign Currency account balance should be reported here. That is, foreign currency earned by outsourcing activities (Data entry, Data processing, Business process outsourcing/Free lancing etc.) through online should also be reported in this code.

c) FC Accounts of other resident sectors

Balances of Foreign Currency deposits other than that of Exporters Retention Quota and FC of individuals should be reported here. Such as, proceeds of export of goods or services or commission arising from business deals in foreign currency should be reported in this code. Resident Corporate Entities may open FC accounts with prior permission of the Bangladesh Bank for special purposes.

2.1.8 DMBs' Foreign Currency Deposits

Balances of DMBs' foreign currency deposits held with the reporting bank should be reported in taka under this code. Balances of this account **should not** be reported under code 12000 or in deposit matrix (Table-A).
2.1.9 Foreign Liabilities

a) Short-term Foreign Liabilities:

i) Bilateral Trade Liabilities

Barter and Special Trade Arrangement (STA) transactions arising out of an agreement initiated by the Government or Government organisations with those of other countries’ Government and Government organizations. In such transaction if other countries are the creditor then the equivalent taka balances of foreign currencies (credit amount) should be reported under this code and the foreign currencies should be reported in Table-B.

ii) Convertible Taka Account of Foreigners

Authorized Dealer (AD) banks may open convertible taka accounts in the names of foreign organizations or nationals (such as diplomatic missions, UN organizations, non-profit international institutions, foreign contractors and consultants engaged for specific projects under the government/semi-government agencies and the repatriate employees of such missions/organizations who are resident in Bangladesh. Taka balances of convertible taka accounts of foreigners should be reported both in SBS-1 return under code no.17602 and in Table-B against BDT (Currency code 19). Balances of this account should not be reported in deposit classification matrix (Table-A). Definition and detail explanation of this account are given at page No.146 in the Appendix.

iii) Foreign Currency Account of Non-Residents

ADs may open foreign currency accounts in the names of (a) Bangladesh nationals residing abroad. (b) Foreign nationals residing abroad or in Bangladesh and also foreign firms registered abroad and operating in Bangladesh or abroad. (c) Foreign missions and their expatriate employees. Taka balances of Foreign Currency Account of Non-residents should be reported in this code and foreign currency balances of these accounts should be reported in Table-B.

iv) NFCD Accounts

All non-resident Bangladesh nationals and persons of Bangladesh origin including those having dual citizenship and ordinarily residing abroad may maintain interest bearing time deposit accounts named Non Resident Foreign Currency Deposit (NFCD) Account. Under the BB’s foreign exchange regulation, Type-A companies of EPZ areas may open NFCD Accounts with ADs. Taka balances of these NFCD account should be reported in this code and foreign currency balances of this accounts should be reported in Table-B.
v) Non-Resident Investors Taka Account (NITA)
In respect of portfolio investment in Bangladesh, the non-resident investors (foreign nationals or institutions including Bangladesh nationals residing abroad) shall open a Non-resident Investors Taka Account (NITA) with any AD banks in Bangladesh, with freely convertible foreign currency remitted from abroad through normal banking channel or transfer of funds from the non-resident investors foreign currency account if any, in Bangladesh. The balances in the NITA may freely be used to buy shares/securities. These balances are also freely transferable to the foreign currency account of the same person as well as remittable abroad in equivalent foreign exchange. Taka balances of NITA Account should be reported in SBS-1 return under code-17605 and foreign currency balances of these accounts should be reported in Table-B.
Taka Balances of this account should not be reported in Table-A.

vi) Non-resident Taka Accounts of Foreign Bank Branches and correspondents
The taka accounts of all foreign bank branches or correspondents operating outside Bangladesh with the AD banks are regarded as Non-resident Taka Account of foreign bank branches or correspondents. Another name of this account is VOSTRO Account (i.e, their accounts with us). VOSTRO Account is terminology for a non-resident institutions’ deposit in a domestic bank (operating in Bangladesh). Taka balances of these accounts should be reported in SBS-1 return under code-17606 and foreign currency balances of these accounts should be reported in Table-B. The balances of these accounts should not be reported in deposit classification matrix (Table-A).

vii) Other Short-Term Liabilities to Banks Abroad
This item comprises equivalent taka of foreign currency balances of the correspondent bank accounts, deposits of foreign banks in foreign currency and other liabilities to foreign banks with a contractual maturity of below one year. Taka balances of these short-term foreign liabilities should be reported in this code and such foreign currency balances should be reported in Table-B.

b) Long-term Foreign Liabilities:
It comprises equivalent taka of all foreign liabilities/borrowings 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.
2.1.10 **Head office and Inter-Branches Adjustments Account**

This item comprises the adjusted balances (Adjustments Account) between the head office and its branches and also among other branches of the same bank. Only the credit balances of this account should be reported against this code (18500). In case of debit balances the amount should be reported in code 28500. It is noted that the bank branches should not report data at a time both in codes 18500 and 28500. That is, the bank branches should report either the code 18500 or 28500 when applicable. 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 code nos. 18500 and 28500 respectively in the SBS-1 return.

2.1.11 **Other liabilities**

a) **Contingent liabilities as per contra**

Contingent liabilities as per contra comprise bills, bank guarantee etc. held for collection and liabilities concerning outstanding letter of credits except those exported under deposit liabilities. The items in transit including cheques in course of collection should be reported in this code. Other contingent liabilities should also be included in this item.

b) **Provision for loans- Government Sector (as per Table-C2)**

According to BRPD 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 up as per specifications over there. Provision for Government loans reported in Table-C2 must agree with the reported data in code 19100. It is noted here that provisioning for loans and should be made as per latest circular relating to loans provisioning by Bangladesh Bank.

c) **Provision for loans- Other Public Sector (as per Table-C2)**

According to BRPD Circular, 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 up as per specifications there. Provision for other public sector loans in Table-C2 must agree with the reported data in code 19200. It is noted here that provisioning for loans and should be made as per latest circular relating to loans provisioning by Bangladesh Bank.

d) **Provision for loans- Private Sector (as per Table-C2)**

According to BRPD Circular, 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 up as per specifications there. Provision for private sector loans in Table-C2 must agree with the reported data in code 19300. It is noted here that provisioning for loans and should be made as per latest circular relating to loans provisioning by Bangladesh Bank.
e) Valuation Adjustments
While reporting foreign currency liabilities/assets, if the amount in taka differs due to the fluctuation of foreign exchange rate then only the difference amount (i.e., credit balance) should be reported against the code 19002. In case of debit balance, it should be reported against the code 29002. In both cases the amount of foreign currency may not be changed.

f) Income Account
The credit balance of total gross income including receivable income of a bank should be reported here.

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

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

i) Bad debt recovered
If any amount of bad loan has succeeded to be recovered, then it should be reported under this code.

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

k) Current year profit
Total profit earned (as per audited balance sheet) from its business for the year ended December should be reported under this code. It should be reported once a year at the end of December only.

l) Others
The “Others” item comprises those, which cannot be allocated to any of the items above. It mainly comprises:
1. Profit on sale of assets.
2. Transfer fees etc.
3. Adjusting Account Credit.
5. Others.
2.2 **ASSETS:**

2.2.1 **Currency and Deposits held in banks (except banks abroad)**

Currency consists of notes and coins that are of fixed nominal values and are issued or authorized by Central Bank or Government.

2.2.1.1 **A. Cash in hand:**

**a) Bangladesh Bank notes and coins**

Bangladesh Bank notes and coins comprise of the total amount of all legal tender notes and coins issued by Bangladesh Bank. The amount held in DMBs’ tills/volts should be reported here.

**b) Government notes and coins**

Government notes and coins comprise of two taka and one taka notes/coins and subsidiary coins below one taka held in Money Banks. The total amount should be reported here.

2.2.1.2 **B. Transferable Deposits:**

Transferable deposits consist of all deposits that are exchangeable on demand at par and without penalty or restriction and are directly useable for making third party payments by cheques, draft, giro transfer, direct debit/credit or other direct payment facilities.

**a) Balances with Bangladesh Bank (Taka Account )**

Balances with Bangladesh Bank comprise balances held in taka clearing accounts maintained with branch offices of Bangladesh Bank. These balances should be reported in this code.

**b) Balances with Sonali Bank Limited (as agent of Bangladesh Bank.)**

It includes the balances held in clearing account of Sonali Bank Limited acting as agent of Bangladesh Bank. A special care should be taken by Deposit Money Banks to separate the balances held with Sonali Bank Limited acting as agent of Bangladesh Bank from those held with this bank as Deposit Money Banks. These balances should be reported in this code.

**c) Balances with DMBs (Taka Account )**

It includes inter-bank deposits and balances in its current accounts with the Deposit Money Banks. Such balances with Sonali Bank Limited as Deposit Money Bank should also be reported here. But 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. The list of Deposit Money Banks has been given at page No.52-53.
2.2.1.3 C. Other Deposits (Non-Transferable Deposits):

a) Balances with NBDCs - Public
It includes all kinds of fixed and term deposits held with NBDCs-Public. These balances should be reported in this code. Definition of Non-Bank Depository Corporations-Public has been given at page No. 47. Balances with Non Bank Depository Corporations-Public should exclude money at call.

b) Balances with OFIs - Public
It includes all kinds of fixed and term deposit balances held with OFIs-Public. These balances should be reported in this code. Definition of Other Financial Intermediaries-Public has been given at page No.47. Balances with Other Financial Intermediaries-Public should exclude money at call.

c) Balances with NBDCs - Private
It includes all kinds of fixed and term deposits held with NBDCs-Private. These balances should be reported in this code. Money at call should not be included in this code. Definition of Non-Bank Depository Corporations-Private has been given at page No.48 and a list of NBDC-Private is given at page No.48.

d) Balances with OFIs - Private
It includes all kinds of fixed and term deposits held with OFIs-Private. These balances should be reported in this code. Money at call should not be included in this code. Definition of Other Financial Intermediaries-Private has been given at page No.48 and a list of OFI-Private is given at page No.48.

e) Balances with DMBs-Taka Account
All types of fixed and term deposits in taka of the reporting bank held with other Deposit Money Banks should be reported in this code. A list of DMBs has been given at page No. 52-53.

f) Balances with DMBs-Foreign Currency Account
All types of foreign currency deposits of the reporting bank held with other Deposit Money Banks should be reported in this code. Money at call should not be included in this code.

2.2.2 Money at call and short notice
It is a kind of short term lending/investment of reporting banks. It does not have a set of repayment schedule but it is repayable immediately i.e, it is to repay within a couple of hours or a couple of days.
21230

a) Non-Bank Depository Corporations (NBDC)- Public
Amount of loans provided to Non-Bank Depository Corporations- Public in the form of money at call should be reported under this code. A list of NBDCs-Public has been given at page No. 47.

b) Other Financial Intermediaries (OFI)- Public
Amount of loans provided to Other Financial Intermediaries-Public in the form of money at call should be reported under this code. A list of OFIs -Public has been given at page No. 47.

c) Non-Bank Depository Corporations (NBDC)- Private
Amount of loans provided to Non-Bank Depository Corporations- Private in the form of money at call should be reported under this code. A list of NBDC-Private is given at page No.48.

d) Other Financial Intermediaries (OFI)- Private
Amount of loans provided to Other Financial Intermediaries-Private in the form of money at call should be reported under this code. A list of OFIs -Private has been given at page No.48.

e) Deposit Money Banks (DMBs)
Amount of loans provided to other banks in the form of money at call should be reported under this code. A list of DMBs has been given at page No.52-53.

22400

2.2.3 Foreign currency balances held

a) F. C. Clearing account balances with Bangladesh Bank
Foreign currency clearing account balances comprise foreign currency balances held with Bangladesh Bank in the foreign currency clearing account. Taka balances of this account should be reported in this code and foreign currency balances of these accounts should be reported in Table-B. The detailed description of Foreign Currency clearing arrangement with Bangladesh Bank has been given at page No.149 in the Appendix.

b) Foreign currency notes in hand
This category comprises notes and coins that have been issued by other central banks or foreign governments. Taka balances of this account should be reported in this code and foreign currency balances of these accounts should be reported in Table-B. It is noted that foreign currencies locally deposited with the other DMBs should not be included here.
c) **Balances with banks abroad**

The domestic banks maintain foreign currency accounts with banks or correspondents in foreign country to facilitate settlement of foreign exchange obligations and trade transactions. This account is called NOSTRO Account (i.e. our account with them). Taka balances of this account should be reported in this code and foreign currency balances of these accounts should be reported in Table-B. It should be noted that balances held in Wage Earners’ accounts should be **excluded** from this item.

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**d) Bilateral Trade Credits**

Bilateral trade credit balances comprise all claims due to barter transactions and balances under Special Trade Arrangements (STA) arising out of agreements initiated by the Government Sector/Corporations with those of other countries/organizations. Taka balances of this account should be reported in this code and foreign currency balances of these accounts should be reported in Table-B.

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**e) Wage Earners’ Accounts**

It comprises the balances of Wage Earners’ accounts held in foreign country. Foreign exchange retained abroad against outstanding letter of credits under Wage Earners’ Account should be included against this code. Taka balances of this account should be reported in this code and foreign currency balances of these accounts should be reported in Table-B.

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### 2.2.4 Foreign Bills

**a) Export bills**

Export bills purchased/discounted by reporting banks should be reported under this code. Taka balances of this account should be reported in this code and foreign currency balances of these accounts should be reported in Table-B.

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**b) Other foreign bills**

Other foreign bills purchased such as Demand Drafts (D.D.), Telegraphic Transfer (T.T.), Mail Transfer (M.T.) and Travelers’ Cheques (T.C.) which is under obligations of non-residents, should be reported against this code. Taka balances of this account should be reported in this code and foreign currency balances of these accounts should be reported in Table-B.
2.2.5 Foreign Investment

Definitions of all sorts of foreign investments are given in detail in page No.-54-55.

a) Foreign Direct Investment (FDI)
A direct investment in an enterprise incorporated or unincorporated abroad with 10% or more of the equity shares in its possession or having voting power for the enterprise should be treated as foreign direct investment. Market value of the holdings of equity securities should be reported. The foreign currency invested abroad should be converted into taka by average rate of end month exchange rate. Taka balances of this account should be reported in this code and foreign currency balances of these accounts should be reported in Table-B.

The definition of FDI in detail has been given at page No.54.

b) Portfolio Investment:
Portfolio investment is an investment abroad in equity or debt securities other than those invested as direct investment. The definition of Portfolio Investment in detail has been given at page No.55.

Portfolio investment is segregated into two separate entities as below:

i) Equity Securities:
Equity is treated as the liability of the issuing enterprises. It is a negotiable instrument. It comprises shares and stocks, participating preference shares, share money deposits, branches, mutual funds, investment trusts, depository receipts etc. It is to be noted here that holding of above mentioned instruments less than 10%of an enterprise should be treated as equity securities. Market value of the holding securities should be reported. Taka balances of this account should be reported in this code and foreign currency balances of these accounts should be reported in Table-B.

ii) Debt Securities:
Debt securities are negotiable instruments serving as evidence of a debt. It is interest bearing instrument and the interest does not depend on the earnings of debtors. It include all foreign securities like treasury bills, bonds, debentures, notes, negotiable certificates of deposit, commercial paper, asset-backed securities, money market instruments and other similar instruments traded in the financial markets. Market value of the holding securities should be reported. Taka balances of this account should be reported in this code and foreign currency balances of these accounts should be reported in Table-B.
2.2.6 Import and Inland Bills
This item includes all import and inland bills, which are held by the banks. All bills payable against documents/bill of exchange (such as PAD-cash, Aids/Grants/Barter and others) are to be treated as import bills and all cheques including T.T., D.D. etc. purchased and discounted are to be treated as inland bills. The sector should be determined on the basis of the owner of the bills. The banks are required to report the amount of bills against the respective sector code. The definition of sectors has been given at page No.-39-55.

I. PUBLIC SECTOR:
The Public sectors are grouped into the follows categories.

a) Government Sector:
The definition of the Government sector and the name of the available government institutions are given at page No.-39-44. This sector is subdivided into the following three categories for reporting SBS-1 return.

i) Food Ministry
All Import/Inland bills of Food Ministry purchased or discounted by the reporting banks should be reported under this code.

ii) Presidency, PM's office, Other Ministries, Judiciary, Directorates and Other Government offices/Institutions.
All Import/Inland bills of Other Ministries except Food Ministry such as pension bills of Army officials/Retired Government Officials held/purchased or discounted by the reporting banks should be reported under this code.

iii) Autonomous & Semi Autonomous Bodies.
All Import/Inland bills of Autonomous and Semi Autonomous Bodies purchased or discounted by the reporting banks should be reported under this code.

b) Other Public Sector:
The definition of the Other Public Sector and the names of the institutions are given at page No.-45-47.

i) Local Authorities
All Import/Inland bills of Local Authorities purchased or discounted by the reporting banks should be reported under this code.

ii) Public Non-Financial Corporations
All Import/Inland bills of Public Non-Financial Corporations purchased or discounted by the reporting banks should be reported under this code.
II. PRIVATE SECTOR:

a) Non-Financial Corporations
All Import/Inland bills of Private Non-Financial Corporations purchased or discounted by the reporting banks should be reported under this code.

b) Non-Profit Institutions Serving Households (NPISH)
All Import/Inland bills of Non-Profit Institutions Serving Households (NPISH) purchased or discounted by the reporting banks should be reported under this code.

c) Households (Individual Residents)
All Local bills of Households (Individual Residents) purchased or discounted by the reporting banks should be reported under this code.

2.2.7 Loans and Advances
Loans and advances are defined as financial assets that are created when a creditor lends funds directly to a debtor and that are evidenced by non-negotiable documents. More specifically in our country context all sorts of loans and advances given to its clients such as Overdrafts, SME loans, all Micro credits, Education loans, House building loans, Cash credit, Packing credits, Import loans, Export loan, Syndicate loans, Loan against trust receipts (LTR), Staff advances, Demand loans, Loans against imported merchandise (LIM), Pre-shipment credit and outstanding balances of other loans & advances to various sectors as defined in Chapter-4 of this guideline should be reported under this head. Foreign currency loans extended by the banks to the domestic sector should also be included here.

The sector should be determined on the basis of the category/professions of the borrower. The banks 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:
The definition of the Government sector and the name of the available government institutions are given at page No.-39-44. This sector is subdivided into the following three categories for reporting SBS-1 return.
i) Food Ministry
All loans and advances as mentioned at page No.-25 given to the Food Ministry including Directorate of Food by the reporting bank should be reported under this code.

ii) Presidency, PM's office, Other Ministries, Judiciary, Directorates and Other Government offices/Institutions.
All loans and advances given to other ministries (other than the Food Ministry including Directorate of Food) and all other government offices by the reporting banks should be reported under this code.

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

b) Other Public Sector:

i) Local Authorities
All loans and advances given to the Local Authorities by the reporting banks should be reported under this code.

ii) Public Non-Financial Corporations
All loans and advances given to the Public Non-Financial Corporations by the reporting banks should be reported under this code.

iii) Non-Bank depository Corporations-Public
All loans and advances given to the Non-Bank Depository Corporations-Public by the reporting banks should be reported under this code.

iv) Other Financial Intermediaries -Public.
All loans and advances given to the Other Financial Intermediaries-Public by the reporting banks should be reported under this code.

v) Insurance Companies and Pension Funds-Public.
All loans and advances given to the Insurance Companies and Pension Funds- Public by the reporting banks should be reported under this code.
II. PRIVATE SECTOR:

a) Non Bank Depository Corporations (NBDC)-Private. 26330
All loans and advances given to the Non-Bank Depository Corporations (NBDC)-Private by the reporting banks should be reported under this code.

b) Other Financial Intermediaries (OFI) -Private. 26340
All loans and advances given to the Other Financial Intermediaries (OFIs)-Private by the reporting banks should be reported under this code.

c) Insurance Companies and Pension Funds-Private. 26350
All loans and advances given to the Insurance Companies and Pension Funds- Private by the reporting banks should be reported under this code.

d) Financial Auxiliaries-Private. 26360
All loans and advances given to the Financial Auxiliaries-Private by the reporting banks should be reported under this code.

e) Non-Financial Corporations-Private. 26370
All loans and advances given to the Non-Financial Corporations-Private by the reporting banks should be reported under this code.

f) Non-Profit Institutions Serving Household (NPISH) 26380
All loans and advances given to the Non-Profit Institutions Serving Household (NPISH) by the reporting banks should be reported under this code.

g) Households (Individual Residents) 26390
All loans and advances given to the Households (Individual Residents) by the reporting banks should be reported under this code.

III. NON-RESIDENT SECTOR: 26600
All loans and advances given to the Non-Residents by the reporting banks should be reported under this code. Taka balances of this account should be reported in this code and foreign currency balances of these accounts should be reported in Table-B.
2.2.8 **Domestic Investment**

It comprises holdings of bonds, treasury bills, sanchaya patra, prize bond and other securities such as shares and debentures issued by the public and private institutions. The domestic investments are segregated by

(a) Securities other than share
(b) Shares & other equities.

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

2.2.8.1 **A. Securities other than share:**

All kind of securities other than shares held with the reporting bank should be reported under the following categories.

**I. PUBLIC SECTOR:**

a) **Government Sector:**

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

i) **Treasury Bills - Less than 1 year**

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

ii) **Treasury bills - 1 year and above**

Holding of treasury bills issued by the Government having a maturity of one year and above should be reported at cost value against this code.

iii) **Treasury Bonds - 1 year and less than 5 years**

Holding of treasury bonds issued by the Government having a maturity of one year and less than 5 years should be reported at cost value against this code.

iv) **Treasury Bonds - 5 years and above**

Holding of treasury bonds issued by the Government having a maturity of 5 years and above should be reported at cost value against this code.

v) **Prize bonds/ Income tax bonds**

Prize bonds (comprise holding of unsold prize bonds denominated Tk.100) and Income tax bonds held by the Deposit Money Banks should be reported here.
v) Government Islamic Investment bonds (Islamic Bonds) 27118
Holding of Islamic bonds issued by Bangladesh Bank on behalf of the Government should be reported at cost value against this code.

vii) Other Securities of Government 27119
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. Holdings of mutual funds, unit certificates, debentures etc. issued by the Government should be reported against respective sectors codes. The sector should be determined on the basis of the issuing authorities of the mutual funds, unit certificates, debentures etc. and before reporting these should be valued at cost price.

b) Autonomous and Semi-Autonomous Bodies 27120
Holding of all sorts of securities other than shares issued by Autonomous and Semi-autonomous bodies should be reported at cost value against this code.

c) Other Public Sectors
Holding of all sorts of securities issued by Local Authorities, Public Non-financial Corporations, NBDCs, OFIs, and ICPF-Public should be reported at cost value as per following sectors.

i) Local Authorities 27210
Holding of all sorts of securities issued by Local Authorities should be reported at cost value against this code.

ii) Public Non-Financial Corporations 27220
Holding of all sorts of securities issued by Public Non-Financial Corporations should be reported at cost value against this code.

iii) Non-Bank Depository Corporations (NBDCs)-Public
a) Securities other than shares 27230
Holdings of all types of securities issued by the NBDCs-Public should be reported against this code.

b) Reverse REPO 27232
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 shares
      Holdings of all types of securities issued by the OFIs-Public should be reported against this code.
      \[ 27240 \]

   b) Reverse REPO
      Investment made in the form of Reverse REPO with the OFIs-Public should be reported in this code.
      \[ 27242 \]

v) Insurance Companies and Pension Funds-Public

   a) Securities other than shares
      Holdings of all types of securities issued by the Insurance Companies and Pension Funds-Public should be reported against this code.
      \[ 27250 \]

   b) Reverse REPO
      Investment made in the form of Reverse REPO with the Insurance Companies and Pension Funds-Public should be reported against this code.
      \[ 27252 \]

II. PRIVATE SECTOR:

i) Non Bank Depository Corporations (NBDC)-Private

   a) Securities other than shares
      Holdings of all types of securities issued by the NBDCs-Private should be reported against this code.
      \[ 27330 \]

   b) Reverse REPO
      Investment made in the form of Reverse REPO with the NBDCs-Private should be reported against this code.
      \[ 27332 \]

ii) Other Financial Intermediaries (OFIs)-Private

   a) Securities other than shares
      Holdings of all types of securities issued by the OFIs-Private should be reported against this code.
      \[ 27340 \]
b) Reverse REPO
Investment made in the form of Reverse REPO with the OFI-Private should be reported against this code.

iii) Insurance Companies and Pension Funds-Private

a) Securities other than shares
Holdings of all types of securities issued by the Insurance Company and Pension Funds-Private should be reported against this code.

b) Reverse REPO
Investment made in the form of Reverse REPO with the Insurance Company and Pension Funds-Private should be reported against this code.

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

III. BANGLADESH BANK

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

b) Bangladesh Bank Bills
Holdings of all types of Bangladesh Bank Bills (such as 30 days, 91 days, etc.) should be reported at cost value in this code.

c) Undisbursed Agri-Credit
Holdings of undisbursed agri-credit with Bangladesh Bank should be reported in this code.

d) Others
Other investment except Reverse REPO and Bangladesh Bank bills (if any) by reporting bank should be reported against this code.
IV. DEPOSIT MONEY BANK:

a) Debt Securities of DMBs
Holdings of all types of debentures, bonds, mutual funds etc. issued by Deposit Money Banks should be reported against this code.

b) Reverse REPO
Investment made in the form of Reverse Repo with Deposit Money Banks (DMBs) should be reported against this code.

2.2.8.2 B. Shares and Other Equity:

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 Banks should be reported against respective sector codes (the sector should be determined on the basis of the issuing authorities of the stocks/shares and other equities). If the securities are traded in stock exchanges (DSE, CSE etc) data should be reported at market price.

I. PUBLIC SECTOR:

a) Public Non-Financial Corporations
Holdings of all types of shares and other equities of Public Non-Financial Corporations by the reporting bank should be reported in this code.

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

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

d) Insurance Companies and Pension Funds-Public
Holdings of all types of shares and other equities issued by the Insurance Companies and Pension Funds-Public should be reported in this code.
II. PRIVATE SECTOR:

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

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

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

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

III. DEPOSIT MONEY BANK
Holdings of all types of shares and other equities issued by Deposit Money Banks (DMBs) should be reported in this code.

2.2.9 Head Office and inter Branches Adjustments Account
This item comprises the adjusted balances (Adjustments Account) between the head office and its branches and also among other branches of the same bank. Only the debit balances of this account should be reported against this code (28500). In case of credit balances the amount should be reported in code 18500. It is noted that the bank branches should not report data at a time both in codes 18500 and 28500. 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 SBS-1 return.

2.2.10 Other Assets

a) Contingent Assets as per Contra
Contingent assets as per contra should tally with the data reported in the liability side i.e. contingent liabilities as per contra (code-19000).

b) Fixed Assets
Present value of all kinds of fixed assets (furniture, fixtures, bank premises, other fixed assets etc.) of the bank should be reported here.
c) Valuation Adjustments

While reporting foreign currency Assets/Liabilities, if the amount in taka differs due to 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 19002. In both the cases the amount of foreign currency should not be changed.

d) Expenditure Account

Total expenditure of the bank up to the reporting period should be reported here.

e) Suspense Account

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

f) Accrued Interest (Interest receivable)

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

i) Government Sector

Interest receivable from loans/advances and all other investments (securities) against Government sector should be reported under this code. Sector and instrument wise breakdown of the accrued interest should be reported in Table-E. The amount reported in Table-E against Government sector must agree with the amount reported in code 29100.

ii) Other public Sector

Interest receivable from loans/advances and all other investments (securities) against other public sector should be reported under this code. The breakdown of the accrued interest as per loans/advances and investments (securities) should be reported in Table-E of the SBS-1 return. The amount reported in Table-E against other public sector must agree with the amount reported in code 29200.

iii) Private Sector

Interest receivable from loans/advances and all other investments (securities) against Private Sector should be reported under this code. The breakdown of the accrued interest should be reported in Table-E of the SBS-1 return. The amount reported in Table-E against Private sector must agree with the amount reported in code 29300.

g) Current year losses

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

h) Others

The item others under this head “Other Assets” comprises accounts that cannot be allocated to any of the items or sectors listed above.
CHAPTER 3. EXPLANATION & COMPIILATION PROCEDURE OF TABLES OF SBS-1 RETURN

Some components of assets and liabilities of SBS-1 return have been classified by separate tables which are needed for analytical purposes. In Table-A, the total deposit liabilities of banks have been classified by Sectors and types of Instrument, Table-B is for the detail reporting of Foreign Assets/Liabilities in foreign currencies, Table-C1 is for loans classification, Table-C2 is for loans provision and loans write off 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 above tables/matrix are given below:

3.1 Table-A:-
Deposit Classification Matrix by Sectors and Instruments

Table-A is a Deposit Classification Matrix which comprises of all types of taka deposits including margin deposits.

It is to be noted that the following items should not be included in this matrix:-
1. Exporters Retention Quota (Code No. 16391),
2. RFCD of Individuals (Code No. 16392),
3. Other Resident Foreign Currency Deposits (Code No. 16393),
4. Foreign Currency Deposit of Wage Earners (Code No. 16700),
5. Convertible Taka Accounts of Foreigners (Code No. 17602),
6. Foreign Currency Accounts of Non-residents (Code No- 17603),
7. NFCD Accounts (Code No- 17604),
8. NITA Accounts (Code No-17605),

Reporting Banks are required to report all types of Taka deposits by sectors against their respective codes in Table-A. The aggregate total of deposits of all columns should be equal to the aggregate total deposits of all rows of the matrix. The grand total of Table-A (deposit matrix) should be reported against the code No-12000 in the liabilities side of the SBS-1 return.

Explanation of each sectors and instruments are given in chapter-2 at page No- 4-8.
3.2 **Table-B: Details of Foreign Assets & Liabilities**

Table-B is a matrix classified by foreign liabilities/assets and foreign currencies. Foreign liabilities comprise of all types of non-resident deposits held in reporting banks; such as F.C Account (code-17603) & NFCD Account (code-17604), Bilateral trade liabilities (code-17601), Convertible Taka Account of foreigners (code-17602), Non-resident investors Taka Account (code-17605), Taka account of foreign bank branches & correspondents (code-17606), Short-term liabilities abroad (code-17608) and Long-term liabilities abroad (code-17609).

In Table-B, Foreign assets comprise foreign currency notes in hand (code-22601), F.C deposits held in abroad (code-22602), Bilateral trade credits (code-22603), Wage earners’ account abroad (code-22604), Export bills (code-23601), Other foreign bills (code-23602), Foreign direct investment-FDI (code-24601), Investment in foreign equity securities (code-24602), Investment in foreign debt securities (code-24603) and advances to non-residents (code-26600). The accounts maintained in foreign currencies should be reported in unit figures of foreign currencies and the accounts maintained in Taka should be reported in units of taka in the Table-B.

In case of conversion of the foreign currency into taka the general instruction given in chapter-1 should be meticulously followed. To convert the foreign currency into taka, the end month closing average exchange rate (supplied by the Bangladesh Bank) should be used and the converted amounts of taka should be reported both liabilities and assets sides accordingly. If the differences arise due to conversion into taka from foreign currency are to be adjusted with the Valuation Adjustments Account in liabilities side (Code No. 19002) for credit balances or with the Valuation Adjustments Account in assets side (Code No. 29002) for debit balances.

3.3 **Table-C1: Classification of Loans and Advances**

Loans and advances provided by the banks to their clients should be classified as per BRPD Circular of Bangladesh Bank. The classified and unclassified loans against three major sectors as per Table-C1 should be reported. Loans write off should be made according to BRPD Circular and the amount of loans write off made by the banks should be reported in Table-C1 against the respective sectors. Total amount (cumulative amount) of loans write off up to reporting period should be reported in Table-C1.

3.4 **Table-C2: Provision for Loans and Advances**

According to BRPD Circular 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 codes 19100, 19200 & 19300 of SBS-1 return of liabilities side must agree with Table-C2.
3.5 **Table-D:-**
Breakup of Total Investment

**A. Unencumbered Shares & Securities**

1. **Govt. Securities**

   a) All Promissory Notes, Bonds, Treasury Bills and any other securities of the government 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 government of Bangladesh but are not marked “Non-Transferable”.

All kinds of above mentioned securities held with a banking company 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.

The amounts of unencumbered approved securities should be reported against this code in Table-D.

2. **Other than Govt. Securities**

All kinds of securities other than govt. securities (such as shares, debentures, bonds, etc of private and public companies) held with reporting bank should be reported against this code.

Holdings of Bangladesh bank bills by the reporting banks should also be reported here.

Total amount of these shares and securities should be reported against this code in Table-D.

**B. Encumbered Shares & Securities**

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

a) Repurchase Agreement (REPO) 33111
Bangladesh Bank develops repurchase agreements (REPO) with commercial banks for the purpose of short-term liquidity management. Repurchase agreements are arrangements whereby a bank sells securities at a specified price under a commitment to repurchase the same or similar securities at a specific date. The REPO 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 banks and it should be reported against REPO in this code in Table-D.

b) Others: 33112
Govt. securities which are encumbered for loans and advances (other than REPO) should be reported against this code in Table-D.

2. Other than Govt. Securities 33118
All kinds of securities other than govt. securities (such as shares, debentures, bonds, etc of private and public companies) held with reporting bank should be reported against this code.

Total amount of these shares and securities should be reported against this code in Table-D.

3.6 Table-E-
Classification of total accrued interest

Interest accrued on investments (securities) should be reported in code 30131 and interest accrued on loans and advances should be reported in code 30132 in Table-E according to the specified sectors.
CHAPTER 4. CLASSIFICATION OF SECTORS AND ITS COMPONENTS

Sectorisation of domestic enterprises/institutions is a key element in compilation and presentation of monetary 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  I. PUBLIC SECTOR
Public sector is divided into two major 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 SBS-1 return.

a) Food Ministry (Including Directorate of Food)

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

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 n.i.e

b) **Departments**
Department of Labour
Department of Local Government & Engineering
Department of National Savings
Department of Printing, Stationary, 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.

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

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

v) Development Board/Centre/Authorities/Foundations

a) Authorities:

Bangladesh Export Processing Zone Authority (BEPZA)
Bridge Authority
Chittagong Development Authority
Khulna Development Authority
Micro Credit Regulatory Authority (MRA)
National Housing Authority
Rajdhani Unnayan Kartripakkha (RAJUK)
Rajshahi Development Authority
Barind 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 Homoeopathic Board
Bangladesh Tobacco Development Board
Jute Industries Development Board
Bangladesh Sports Control Board
Vested Property Management Board
Bangladesh Unani & Ayurvedic Board
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  
Privatisation 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 Zayed Bin Sultan Al Nahyan 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, Khagrachori  
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 Govt.)

a) 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 the significant market price. These enterprises have their own budget and are likely to hold accounts and overdraft facilities with banks. The following enterprises should be included in this sector.

The list of subsidiary organizations of some of the enterprises has been given below:

3. Bangladesh Sugar & Food Industries Corporation and Related Enterprises
   a) Sugar Mills (Page No- 133).
   b) Food and Allied Industries
4. Bangladesh Steel & Engineering Corporation and Related Enterprises
   a) Steel Mills (Page No- 135).
   b) Engineering and Ship Building Industries
5. Bangladesh Chemical Industries Corporation and Related Enterprises
   a) Fertilizer, Chemical & Pharmaceutical Industries (Page No- 134).
   b) Paper and Paper Board Industries
   a) Bangladesh Petroleum Corporation and Related Enterprises (Page No- 137).
   b) Bangladesh Oil, Gas and Mineral Corporation & Related Enterprises (Page No- 138).
   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. Transportation and 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. WASA (Dhaka, Chittagong etc)
19. Bangladesh Tea Board
20. Chittagong Dock Labour Management Board
21. Mongla Dock Labour Management Board

b) Local Authorities
1. City Corporations
2. Zilla Parisad
3. Municipalities
4. Thana/Upazila Parishad
5. Union Parishad
6. Gram Parishad
7. Other Local Bodies.
c) Non-Bank Depository Corporations (NBDC) - 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 do not issue chequing facility to the depositors. Examples of such institutions are given below:

1. Ansar-VDP Unnayan Bank
2. Karma Sangsthan Bank
3. Probashi Kallyan Bank
4. Others.

d) Other Financial Intermediaries (OFI) - Public

Other financial intermediaries comprises of bank like institutions other than DMB and NBDC-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.

2. Investment Corporation of Bangladesh (ICB).
3. Infrastructure Development Company Ltd (IDCOL).
4. Saudi-Bangladesh Industrial and Agricultural Investment Company Ltd.
5. Palli Karma Sahayak Foundation (PKSF).
6. SME Foundation.
7. Equity Entrepreneur Fund (EEF)
8. Grihayan Tahabil.
10. Agrani SME financing Company Limited.
12. Others.

e) Insurance Companies and Pension Funds-Public

1. Jiban Bima Corporation
2. Sadharan Bima Corporation
3. Pension Funds/Provident Funds of Public Organizations
4.2 II. PRIVATE SECTOR

4.2.1 1. Financial Sector

a) Non-Bank Depository Corporations -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) (Page No- 142).
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) Other Depository Corporations

b) Other Financial Intermediaries (OFI) -Private

Other Financial Intermediaries (Private) comprise 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.
   NGO/ Micro Credit Organizations
e) (who participates in microcredit and earns profits)

c) Insurance Companies and Pension Fund -Private

a) All Private Insurance Companies. (Page No- 140).
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 bKash, Ucash etc.)
4.2.2  2. Non-Financial Sector

1) Non-Financial Corporations- Private

The Private non-financial corporation sector encompasses corporations and quasi corporations engaging 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 and national private non-financial corporations. Foreign-controlled non-financial corporations are resident non-financial corporations and quasi corporations controlled by non-residents. National private non-financial corporations are resident non-financial corporations and quasi corporations that are not controlled by government or non-residents. Such as:

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

   a) Jute Mills and Jute products industries.
   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 & Polythine, 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-processing 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.

   a) Leather Processing and Tanning Industries.
   b) Leather Products Manufacturing Industries (Bags, Shoes, Belt, etc.)
Classification of Sectors and its components

Chapter 4

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, Crockeries, 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, Science & Technology etc)
    c) Postal, Courier, Outsourcing, Information Centre, Cable Operating, etc.
    d) Hospital, Clinics, Diagnostic Centers and other health related activities.
    e) Hotel & Restaurant, Tourism, Caterers, Community Centre, etc.
    f) Security Services, Beauty Parlour and Similar Services And Activities.

12. **Commerce and Trades.**
    a) Importers and Exporters.
    b) Wholesale and Retail Traders.
    c) Chain Super Market/Shopping Mall.
    d) Indenting Farms, Suppliers etc.
    e) 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

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15. **Educational Institutions (General/Technical/Specialised)**
   a) Private Schools, Colleges, Madrashas, Universities.
   b) Medical & Dental Colleges.
   c) IT/Vocational Training Institutions.
   d) Other Educational/Training Institutions.

16. **Others** (other Non-Financial entities not included above).

2) **Non Profit Institutions Serving Household (NPISH)**
   The NPISH sector comprises a sub set 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) Other Associations n.i.e
   h) Trust Funds
   i) Micro Credit Organizations (Non Profit NGOs)

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 centers 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 single person or persons may be treated as Households.

4.3 III. Deposit Money Banks (DMB)

The Financial Institutions those 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 below are specified as Deposit Money Banks.

1. Agrani Bank Ltd.
2. Janata Bank Ltd.
3. Rupali Bank Ltd.
4. Sonali Bank Ltd.
5. Standard Chartered Bank Limited
6. State Bank of India
7. Habib Bank Limited
8. Citibank N.A
9. Commercial Bank of Ceylon
10. National Bank of Pakistan
11. Woori Bank Limited
12. The Hongkong and Shanghai Banking Corporation Limited
13. Bank Al Falah Ltd.
14. Bangladesh Krishi Bank
15. Bangladesh Development Bank Ltd
16. Rajshahi Krishi Unnayan Bank
17. Bangladesh Small Industries and Commerce Bank Ltd.
18. Bangladesh Samabaya Bank Limited
19. AB Bank Limited
20. Islami Bank Bangladesh Limited
21. National Bank Limited
4.4 IV. Offshore Banking Units

According to the Balance of Payments Manual 6th edition, published by the IMF the offshore banks are treated as resident. Offshore Banking Units should also submit the separate SBS-1 return regularly to the Statistics Department, Bangladesh Bank through their head offices before the 25th of the month following the one to which it relates.
4.5 V. 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.

4.5.1 a) Foreign Direct Investment (FDI):

Direct Investment is a category of cross border investment associated with a resident in one economy having control or a significant degree of influence on the management of an enterprise that is resident in another economy.

Foreign direct investment reflects the objective of a resident entity in one economy obtaining a lasting interest in an entity resident in another economy (the resident entity is the direct investor and the entity in another economy is the direct investment enterprise). The lasting interest implies the existence of a long-term relationship between the direct investor and the direct investment enterprise and a significant degree of influence on the management of the enterprise. Direct investment involves both the initial transaction between the two entities and subsequent capital transactions between them and among affiliated enterprises, both incorporated and unincorporated.

A direct investment enterprise is an incorporated or unincorporated enterprise in which a direct investor owns 10 percent or more of the equity shares or voting power for an incorporated enterprise or its equivalent for unincorporated enterprises. The components of FDI equity capital transactions are ordinary shares, revaluation reserves, non-remittable and non-distributable reserves, tax holiday reserves, reserve for bonus shares, share money deposits, reinvested earnings, intra-company loans etc.

i) Subsidiary:
A subsidiary is a direct investment enterprise over which the direct investor owns more than 50 percent of shareholder’s voting power and is able to exercise control.

ii) Associate:
An associate is a direct investment enterprise over which the direct investor owns at least 10 percent but not more than 50 percent of shareholder’s voting power and is able to exercise a significant degree of influence, but not control.

iii) Branches:
Branches are direct investment enterprises that are wholly jointly owned unincorporated enterprise either directly or indirectly owned by the direct investor.
4.5.2  b) Portfolio Investment:

Portfolio investment is defined as cross border transactions and positions involving debt or equity securities, other than those included in direct investment or reserve assets. Securities are debt and equity instruments that have the characteristic feature of negotiability. That is, their legal ownership is readily capable of being transferred from one unit to another unit by delivery or endorsement.

The negotiability of securities is a way of facilitating trading, allowing them to be held by different parties during their lives. Negotiability allows investors to diversify their portfolios and to withdraw their investment readily. Investment fund shares or units (i.e., those issued by investment funds) that are evidenced by securities and that are not reserve assets or direct investment are included in portfolio investment. Although they are negotiable instruments, exchange traded financial derivatives are not included in portfolio investment because they are included in their own separate category.

i) Equity Securities:

Equity consists of all instruments and records that acknowledged claims on the residual value of instrumental units, after claims of all creditors have been met. Equity is treated as a liability of the issuing instrumental units. Equity securities comprise:

a) Shares and Stocks,

b) Participating Preference Shares,

c) Share Money Deposits,

d) Others (Branches, Mutual Funds, Investment Trusts, Depository Receipts etc.)

ii) Debt Securities:

Debt securities are negotiable instruments serving as evidence of a debt. They include bills, bonds, notes, negotiable certificates of deposit, commercial papers, debentures, asset-backed securities, money market instruments and similar instruments normally traded in the financial markets. Debt securities give the holders the unconditional right to fixed or contractually determined variable payments (i.e. earning of interest does not depend on earnings of the debtors).

4.5.3  Valuation of the securities:

Market value should be used to report all holdings of securities. The face value of the security should not be reported as the market value. For enterprises listed on a stock exchange, market value of all holdings of securities should be calculated using the market price prevailing on the stock exchange at close of business. For unlisted enterprises, if the market value is not available, market value of all holdings of securities should be estimated by using one of the following methods:

a) A recent transaction price.

b) Director's valuation and

c) Net asset value.
### CHAPTER: 5 FORMATS OF SBS-1 RETURNS

**5.1 Liability side of Deposit Money Banks**

*(Excluding Overseas Branches)*

<table>
<thead>
<tr>
<th>Name of the items</th>
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<td>Paid up Capital</td>
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<td>Reserve and Surplus</td>
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<tr>
<td>Deposit Liabilities <em>(Grand total of Table-A)</em></td>
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<td>Domestic Borrowing from:</td>
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<td>[Table B]</td>
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<td>1) For on-lending</td>
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<td>2) Government Islamic Investment Bonds (GIIB) Fund</td>
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<td>b) Non-Bank Depository Corporations-Public</td>
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<td>1) Money payable at call</td>
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<td>2) REPO</td>
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<td>3) Other Borrowing</td>
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<td>c) Other Financial Intermediaries-Public</td>
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<td>1) Money payable at call</td>
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<td>2) REPO</td>
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<td>3) Other Borrowing</td>
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<td>d) Insurance Companies and Pension Funds-Public</td>
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<td>1) Money payable at call</td>
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<td>2) REPO</td>
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<td>3) Other Borrowing</td>
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<td>e) Non-Bank Depository Corporations-Private</td>
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<td>f) Other Financial Intermediaries-Private</td>
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<td>1) Money payable at call</td>
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<td>3) Other Borrowing</td>
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<td>g) Insurance Companies and Pension Funds-Private</td>
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<td>1) Money payable at call</td>
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<td>3) Other Borrowing</td>
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<td>h) Bangladesh Bank</td>
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<td>1) On-lending Project</td>
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<td>2) Normal Borrowing (Demand Loan)</td>
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<td>3) Foreign Currency Loan</td>
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<td>4) REPO</td>
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<td>5) Borrowing for Refinancing</td>
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<td>6) Other Borrowing</td>
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#### 5. Securities other than Share

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#### 6. Foreign Currency Deposits of Wage Earners
- **Foreign Currency Deposits of Residents**
  - Exporters Retention Quota: 16391
  - RFCD of Individuals: 16392
  - Other RFCDs: 16393

#### 7. Foreign Currency Deposits of DMBs
- **Foreign Currency Deposit of DMBs**: 16501

#### 8. Foreign Liabilities (as per matrix in Table-B)

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#### 9. Head Office and Inter-branch Adjustment Accounts
- **Head Office and Inter-branch Adjustment Accounts**: 18500

#### 11. Other Liabilities

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*”n.i.e” not included elsewhere*
### 5.2 Asset side of Deposit Money Banks

*(Excluding Overseas Branches)*

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<th>Name of the items</th>
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<th>Amount</th>
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<tr>
<td><strong>1. Currency and Deposit held in Banks (Except Banks Abroad)</strong></td>
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<tr>
<td>a) Cash in hands</td>
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<td>1) Bangladesh Bank Notes and Coins</td>
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<td>2) Government Notes and Coins</td>
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<tr>
<td>b) Transferable Deposits</td>
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<td>1) Balances with Bangladesh Bank</td>
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<td>2) Balances with Sonali Bank Limited <em>(as agent of Bangladesh Bank)</em></td>
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<td>3) Balances with DMBs <em>(Other Scheduled Banks)</em></td>
<td>20500</td>
<td></td>
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<tr>
<td>c) Other Deposits <em>(Non-transferable Deposits)</em></td>
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<tr>
<td>1) Balances with NBDC-Public</td>
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<tr>
<td>2) Balances with OFI-Public</td>
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<tr>
<td>3) Balances with NBDC-Private</td>
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<tr>
<td>4) Balances with OFI-Private</td>
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<td>5) Balances with DMBs <em>(Other Scheduled Banks)-Fixed/ Term Deposits</em></td>
<td>20502</td>
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<td>6) Balances with DMBs <em>(Other Scheduled Banks)-Foreign Currency</em></td>
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<td><strong>2. Money at call and Short Notice</strong></td>
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<td>a) Non Bank Depository Corporations-Public</td>
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<td>e) Deposit Money Banks (DMB)</td>
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<td><strong>3. Foreign Currency Balances Held <em>(as per matrix in Table-B)</em></strong></td>
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<td>a) Foreign Currency Clearing Account Balances with Bangladesh Bank</td>
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<td>b) Foreign Currency Notes and Coins in Hand</td>
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<td>c) Balances with Banks Abroad <em>(except wage earners accounts)</em></td>
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<tr>
<td>d) Bilateral Trade Credit Balances</td>
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<td>e) Wage Earners Account</td>
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<td><strong>4. Foreign Bills <em>(as per matrix in Table-B)</em></strong></td>
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<td>a) Export Bills</td>
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<td>b) Other Foreign Bills</td>
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<td>a) Foreign Direct Investment</td>
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<td>b) Portfolio Investment</td>
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<td>2) Other Ministry and Government Offices</td>
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<td></td>
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<td>1) Local Authorities</td>
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<td>Code No</td>
<td>Amount</td>
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<td>---------</td>
<td>--------</td>
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<td><strong>c) Private Sector</strong></td>
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<td>2) Non-Profit Institutions Serving Households (NPISH)</td>
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<td>3) Household-Resident</td>
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<td><strong>7. Loans and Advances</strong></td>
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<tr>
<td>1) Food Ministry</td>
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<tr>
<td>2) Other Ministry and Government Offices</td>
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<tr>
<td>3) Autonomous and Semi-autonomous Bodies</td>
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<td>b) Other Public Sector</td>
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<tr>
<td>1) Local Authorities</td>
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<tr>
<td>2) Non-Financial Corporations-Public</td>
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<td>3) Non Bank Depository Corporations-Public</td>
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<td>4) Other Financial Intermediaries-Public</td>
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<td>5) Insurance Companies and Pension Funds-Public</td>
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<td>c) Private Sector</td>
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<td>1) Non-Bank Depository Corporations-Private</td>
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<td>2) Other Financial Intermediaries-Private</td>
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<tr>
<td>3) Insurance Companies and Pension Funds-Private</td>
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<td>4) Financial Auxiliaries</td>
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<td>5) Non-Financial Corporations</td>
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<td>6) Non-Profit Institutions Serving Households</td>
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<td>7) Household-Residents</td>
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<td>d) Non-Resident Sector</td>
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<td><strong>8. Domestic Investment (as per matrix in Table-D)</strong></td>
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<td>a) Securities other than Share</td>
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<td>1) Government Securities</td>
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<tr>
<td>i) Treasury Bills (less than 1 year)</td>
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<td>ii) Treasury Bills (1 year and Above )</td>
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<tr>
<td>iii) Treasury Bonds (1 year and above but less than 5 years)</td>
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<td>iv) Treasury Bonds (5 years and above)</td>
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<td>v) Prize Bonds/Income Tax Bonds</td>
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<td>vi) Government Islamic Investment Bonds</td>
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<td>vii) Other Government Securities</td>
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<td>2) Autonomous and Semi-autonomous Bodies</td>
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<tr>
<td>3) Other Public Sector</td>
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<td></td>
</tr>
<tr>
<td>i) Local Authorities</td>
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</tr>
<tr>
<td>ii) Non-Financial Corporations-Public</td>
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<tr>
<td>iii) Non Bank Depository Corporations-Public</td>
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<tr>
<td>a) Securities other than Shares</td>
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<tr>
<td>b) Reverse REPO</td>
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<td>iv) Other Financial Intermediaries-Public</td>
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<td>a) Securities other than Shares</td>
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<td>b) Reverse REPO</td>
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<tr>
<td>v) Insurance Companies and Pension Funds-Public</td>
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<td>a) Securities other than Shares</td>
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<td>b) Reverse REPO</td>
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<td>4) Private Sector</td>
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<tr>
<td>i) Non-Bank Depository Corporations-Private</td>
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</tr>
<tr>
<td>a) Securities other than Shares</td>
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<tr>
<td>b) Reverse REPO</td>
<td>27332</td>
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</tbody>
</table>
## Formats of SBS-1 Returns

### 5) Bangladesh Bank
- **i)** Reverse REPO: 27401
- **ii)** Bangladesh Bank Bill: 27402
- **iii)** Undisbursed Agri-Credit: 27403
- **iv)** Others: 27409

### 6) Deposit Money Banks
- **i)** Debt Securities of DMBs (Debenture, Bonds etc): 27501
- **ii)** Reverse REPO: 27502

#### b) Shares and other Equities

1) **Public Sector**
- **i)** Non-Financial Corporations-Public: 27221
- **ii)** Non Bank Depository Corporations-Public: 27231
- **iii)** Other Financial Intermediaries-Public: 27241
- **iv)** Insurance Companies and Pension Funds-Public: 27251

2) **Private Sector**
- **i)** Non-Bank Depository Corporations-Private: 27331
- **ii)** Other Financial Intermediaries-Private: 27341
- **iii)** Insurance Companies and Pension Funds-Private: 27351
- **iv)** Non-Financial Corporations-Private: 27371

3) **DMB’s Share and other Equities**: 27503

### 9. Head Office and Inter Branch Adjustment Account

28500

### 10. Other Assets

- **a)** Contingent Assets as per contra: 29000
- **b)** Fixed Assets: 29001
- **c)** Valuation Adjustments: 29002
- **d)** Expenditure Account: 29003
- **e)** Suspense Account: 29004
- **f)** Accrued Interest Receivable from: (as per matrix in Table-E)

1) **Government Sector**: 29100
2) **Other Public Sector**: 29200
3) **Private Sector**: 29300

- **g)** Current Year Loss: 29008
- **h)** Others n.i.e: 29009

### Total Assets

*n.i.e= not included elsewhere*
### TABLE-A
Deposit Classification Matrix
(Sector and Instruments)

(Amount in Taka)

<table>
<thead>
<tr>
<th>Sector</th>
<th>Code Nos.</th>
<th>Government Sector</th>
<th>Other Public Sector</th>
<th>Private Sector</th>
<th>DMB</th>
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<td>Code Nos.</td>
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<td>12120</td>
<td>12210</td>
<td>12220</td>
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<td>Instruments</td>
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<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
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<tr>
<td>1. Current Deposits</td>
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<tr>
<td>2. Cash Credit Deposits</td>
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<tr>
<td>3. Deposits withdrawable on Sight</td>
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</tr>
<tr>
<td>4. Savings Deposits</td>
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</tr>
<tr>
<td>5. Fixed Deposits</td>
<td>12905</td>
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</tr>
<tr>
<td>6. Special-Notice Deposits</td>
<td>12906</td>
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</tr>
<tr>
<td>7. Pension Scheme Deposits</td>
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<td>8. Margin Deposits-F.C.</td>
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<td>9. Margin Deposits - Taka</td>
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<td>10. Special Purpose Deposits</td>
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<td>11. NCD &amp; Promissory Notes</td>
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<td>12. Restricted Deposits</td>
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<tr>
<td>13. Accrued interest</td>
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<td><strong>Total</strong></td>
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Note: Grand Total must agree with items-3 on the liability side of the return.
## TABLE-B
(Details of Foreign Liabilities and Assets)

(Amount in Units of Foreign Currency)

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<th>Instrument</th>
<th>Foreign Liabilities</th>
<th>Foreign Assets</th>
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<td>Currency-wise Exchange Rate</td>
<td>Bilateral Trade Liabilities</td>
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<tr>
<td>Name of Currency &amp; Code</td>
<td>(Code)</td>
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<tr>
<td>US Dollar (01)</td>
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<td>17602</td>
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<tr>
<td>Canadian Dollar (02)</td>
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<td>17602</td>
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<tr>
<td>Philippines Peso (03)</td>
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<tr>
<td>Pound Sterling (10)</td>
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<tr>
<td>Australian Dollar (11)</td>
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<td>17602</td>
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<tr>
<td>Newzealand Dollar (12)</td>
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<td>17602</td>
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<tr>
<td>Pakistani Rupee (13)</td>
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<td>Myanmar Kyat (14)</td>
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<td>Srilankan Rupee (15)</td>
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<td>Indian Rupee (16)</td>
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<td>Malaysian Ringgit (17)</td>
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<td>Hongkong Dollar (18)</td>
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<td>Bangladeshi Taka (19)</td>
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<td>Singapore Dollar (20)</td>
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<td>Denish Krone (30)</td>
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<td>Swiss Franc (38)</td>
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<td>Omani Riyal (41)</td>
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<td>Saudi Arabian Riyal (42)</td>
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<td>Iranian Rial (43)</td>
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<td>ACU-EURO (47)</td>
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<td>South Korean Won (50)</td>
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<td>Yemeni Riyal (53)</td>
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<td>Thai Baht (85)</td>
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<td>EURO (86)</td>
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<td>Russian Rouble (87)</td>
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<td>Qatari Rial (93)</td>
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<td>Bahraini Dinar (94)</td>
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<td>U. A. E. Dirham (96)</td>
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<td>ACU Dollar (98)</td>
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<td><strong>Total Amount (in Taka)</strong></td>
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### 5.5 TABLE-C1
CLASSIFICATION OF LOANS & ADVANCES AND LOANS WRITE OFF

**(Amount in taka)**

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<th>Code Number</th>
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<td>30111</td>
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<tr>
<td>Substandard</td>
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<tr>
<td>Doubtful</td>
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<tr>
<td>Bad/Loss</td>
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### 5.6 TABLE-C2
PROVISION FOR LOANS & ADVANCES

**(Amount in taka)**

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### 5.7 TABLE-D
**Break up of Investment**

(Amount in taka)

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<td>33100</td>
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<tr>
<td>2 Other than Govt. Securities</td>
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<tr>
<td><strong>B. Encumbered Shares &amp; Securities</strong></td>
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<tr>
<td>1 Govt. Securities</td>
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</tr>
<tr>
<td>a) REPO</td>
<td>33111</td>
</tr>
<tr>
<td>b) Others</td>
<td>33112</td>
</tr>
<tr>
<td>2 Other than Govt. Securities</td>
<td>33118</td>
</tr>
<tr>
<td><strong>Total Investments (A+B)</strong></td>
<td>33119</td>
</tr>
</tbody>
</table>

### 5.8 TABLE-E
**Break up of Accrued Interest**

(Amount in taka)

<table>
<thead>
<tr>
<th>Accrued Interest</th>
<th>Code Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment (Securities)</td>
<td>30131</td>
</tr>
<tr>
<td>Advances</td>
<td>30132</td>
</tr>
<tr>
<td>Total Accrued Interest</td>
<td>99990</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sector-wise Loan</th>
<th>Government</th>
<th>Other Public</th>
<th>Private</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>41</td>
<td>42</td>
<td>43</td>
<td></td>
</tr>
<tr>
<td>Total Accrued Interest</td>
<td>99990</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
CHAPTER 6. SUPPLEMENTARY INFORMATION ON SBS-1 RETURN

Besides the monthly SBS-1 return, Statistics Department of Bangladesh Bank collects some supplementary data relating to SBS-1 return from Deposit Money Banks regularly. The supplementary data are needed in advance to meet urgent requirement of policy makers. It is to be mentioned here that the definitions, explanations and codes are provided in this guideline which are applicable for reporting of supplementary information as per Tables. However, the other new items asked for as supplementary information have been clarified properly in the booklet below. The supplementary data should be submitted as instructed by the Statistics Department.

The formats of supplementary information are given below.

6.1 Supplementary Table-1:

Information on Government Deposits, Import and Inland Bills, Advances and Investments.

Name of the Bank:
Period (Day/ Month/ Year):

(Amount in Taka )

<table>
<thead>
<tr>
<th>ITEMS</th>
<th>Code</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Government Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Presidency, PM’s Office, Parliament, Ministries, Judiciary &amp; Other Ministries/ Offices.</td>
<td>12110</td>
<td></td>
</tr>
<tr>
<td>b) Autonomous and Semi-autonomous Bodies.</td>
<td>12120</td>
<td></td>
</tr>
<tr>
<td>2. Import and Inland Bills:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Food Ministry.</td>
<td>25111</td>
<td></td>
</tr>
<tr>
<td>b) Presidency, PM’s Office, Parliament, Ministries, Judiciary &amp; Other Ministries/ Offices.</td>
<td>25112</td>
<td></td>
</tr>
<tr>
<td>c) Autonomous and Semi-autonomous Bodies.</td>
<td>25120</td>
<td></td>
</tr>
<tr>
<td>3. Loans and Advances</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Food Ministry.</td>
<td>26111</td>
<td></td>
</tr>
<tr>
<td>b) Presidency, PM’s Office, Parliament, Ministries, Judiciary &amp; Other Ministries/ Offices.</td>
<td>26112</td>
<td></td>
</tr>
<tr>
<td>c) Autonomous and Semi-autonomous Bodies.</td>
<td>26120</td>
<td></td>
</tr>
<tr>
<td>4. Investments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Government</td>
<td></td>
<td></td>
</tr>
<tr>
<td>i. Treasury Bills (less than 1 year)</td>
<td>27111</td>
<td></td>
</tr>
<tr>
<td>ii. Treasury Bills (1 year and above)</td>
<td>27112</td>
<td></td>
</tr>
<tr>
<td>iii. Treasury Bonds (1 year &amp; less than 5 years)</td>
<td>27113</td>
<td></td>
</tr>
<tr>
<td>iv. Treasury Bonds (5 years and above)</td>
<td>27114</td>
<td></td>
</tr>
<tr>
<td>v. Prize Bonds/Income Tax Bonds</td>
<td>27117</td>
<td></td>
</tr>
<tr>
<td>vi. Government Islamic Investment Bonds</td>
<td>27118</td>
<td></td>
</tr>
<tr>
<td>vii. Other Government Securities.</td>
<td>27119</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
6.2 **Supplementary Table-2:**

Economic purpose wise information on advances to Other Non-Financial Corporations-Private
(Advances as reported in code-26370 of SBS-1 return)

Name of the Bank:
Period (Day/Month/Year):

<table>
<thead>
<tr>
<th>Economic Purpose</th>
<th>Outstanding Loans (previous month)</th>
<th>Disbursement of Loans (current month)</th>
<th>Accrued Interest (current month)</th>
<th>Recovery (current month)</th>
<th>Loan Write-Off (current month)</th>
<th>Outstanding Loans (current month)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
</tbody>
</table>

**A. Disbursement of loans to Private Non-Financial Corporation’s (code no.26370)**

1. Agriculture
2. Industry
3. Export Financing
4. Import Financing
5. Transport & Communication
6. Internal Trade Financing
7. Housing Companies/Societies
8. Special Program
9. Others
**Total (A):**

**B. Disbursement of loans to Household Residents (code no.26390)**

1. Agriculture
2. Housing
3. Special Program
4. Others
**Total (B):**

Note:  
1. The total (A) should be equal to the amount reported in SBS-1 return against code 26370  
2. The total (B) should be equal to the amount reported in SBS-1 return against code 26390
6.3 Supplementary Table-3:
Information on Foreign Investment of the reporting Bank
(Breakup of foreign investment as reported in code-24601, 24602 & 24603 respectively of SBS-1 return)

Name of the Bank:
Period (Day/Month/Year):

<table>
<thead>
<tr>
<th>Country</th>
<th>Foreign Direct Investment (Code#24601)</th>
<th>Portfolio Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Exchange Rate</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Exchange rate</td>
<td></td>
</tr>
<tr>
<td></td>
<td>UK</td>
<td></td>
</tr>
<tr>
<td></td>
<td>USA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>.....</td>
<td></td>
</tr>
<tr>
<td></td>
<td>.....</td>
<td></td>
</tr>
<tr>
<td></td>
<td>.....</td>
<td></td>
</tr>
<tr>
<td></td>
<td>.....</td>
<td></td>
</tr>
<tr>
<td></td>
<td>.....</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total (Amount in taka)</td>
<td></td>
</tr>
</tbody>
</table>

(Amount in units of Foreign Currency)

<table>
<thead>
<tr>
<th>Currency</th>
<th>$</th>
<th>£</th>
<th>¥</th>
<th>...</th>
<th>...</th>
<th>Total</th>
<th>$</th>
<th>£</th>
<th>¥</th>
<th>...</th>
<th>...</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Kingdom</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>United States</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note:

i) The table should be filled up as per definition given in the guideline at page No- 54.

ii) The totals of FDI, Equity securities and Debt securities must agree with the code Nos.24601, 24602 & 24603 of SBS-1 return respectively.

iii) The currencies should be converted into taka by using the official mid-rate of month end closing exchange rate.
PART-2
(SBS-2 & SBS-3 Returns)

Effective from July-September’2013
CHAPTER 1: INTRODUCTION AND GENERAL INSTRUCTIONS

1.1 INTRODUCTION

Since July, 1974 the Statistics Department of Bangladesh Bank has been collecting detailed information on deposits, debits, advances and bills from all branches of scheduled banks operating in Bangladesh in the prescribed formats SBS-2 and SBS-3 on quarterly basis. We are also collecting data on SME, Interest Rate Spread and Economic Purpose and Sector wise disbursement, recovery, outstanding and overdue etc. 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 bank officials to prepare the SBS-2 and SBS-3 returns.

1.2 GENERAL INSTRUCTIONS

a) Supplied different templates for SBS-2 and SBS-3 quarterly returns are to be completed by using appropriate codes.

b) The reporting bank branches shall have to submit account wise statement to their respective Head Offices/Controlling Office by 7th day of the month and the head office will make instant check of these returns and submit the branch wise and account wise (not consolidated) data through CD to Statistics Department of Bangladesh Bank by 20th day of the same month following the quarter to which the returns relate.

c) If any bank failed to submit the returns within the stipulated time, the bank must be penalised according to the article no. 36(6) of Bangladesh Bank Order, 1972 (revised 2003).

d) Whoever in these returns under the Article 36(7) of Bangladesh Bank Order, 1972 (revised 2003) willfully or recklessly makes a statement false in any material particular or willfully or recklessly omits to state a material particular shall by order of the Bank be punishable with fine which may extend to taka ten lacs in respect of each such return.

e) At the time of opening new accounts the bank officials who are experienced/trained on that line duly fill in “SBS-2 and SBS-3 Reporting Forms” (as per circular no-01/2010 dated August 19, 2010) and provide these account to account wise information while submitting SBS-2 and SBS-3 quarterly returns.
f) The total amount of Deposits at the end of the quarter as reported in SBS-2 excluding (Deposit Type of accounts 140, 150, 151, and 152) should match with the grand total of deposit classification Matrix (Table-A) excluding Deposit Money Bank’s deposit (code-12,500) and accrued interest (code no.-12913) of the liabilities side of SBS-1 return of the corresponding month. The total amount of outstanding Advances at the end of the quarter reported in SBS-3 should match with the total amount of item 7 of the asset side of SBS-1 return of corresponding month. Similarly, the total amount of the Bills at the end of the quarter reported in SBS-3 should match with the total amount of Bills of items 4 and 6 of the assets side of SBS-1 of the corresponding month.

g) It is mentioned that the amount of Deposits, Debits, Advances and Bills must match with the statement of affairs for each reporting bank branches.

h) The Head Office of all scheduled Banks should submit an updated list (in ascending order of branch code) of all the branches (as on 30th November) indicating their location containing the names of the division, district, thana and municipality/union parishad in which the branches fall within the last day of November every year. (Proforma at Annexure-A page no-122).

i) For all queries, reporting branches of banks should contact their head offices who should be thoroughly familiar with SBS-2 & SBS-3 returns. The head office should contact directly to the Statistics Department (Banking Statistics Division), Bangladesh Bank, Head Office, Dhaka, for any clarification.
### 1.3 INSTRUCTIONS AND EXPLANATORY NOTES ON SBS-2 & SBS-3 RETURNS

<table>
<thead>
<tr>
<th>Column-1</th>
<th>Column-1</th>
<th>INSTRUCTIONS AND EXPLANATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Serial Number</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The serial numbers are nothing but the entries of Deposit, Debit and Advance and Bills accounts.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of Accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>This space is meant for reporting of number of Deposit/Loan accounts. The number of account should be reported as one for each account.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sector Codes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sector codes are the identity of the depositors/ borrowers. In case of personal account, sector codes will be determined according to their occupation and in case of organisational account it will be determined according to the activity of the organisation. The sectors have been classified mainly into two parts:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Public Sector</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Private Sector</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public Sector is sub-grouped by:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Government Sector</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Other Public Sector (Other than Government).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The reporting branches are required to insert the appropriate sector codes from the “SBS-2 &amp; SBS-3 Reporting Form” which is earlier chosen from code list-1 at page No- 79-100 of the Guidelines.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The reporting officers, while picking up appropriate sector code, may take the opportunity of the following characteristics of the sector codes:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sector</td>
<td>First two digits of the code</td>
<td></td>
</tr>
<tr>
<td>Government Sectors</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Other Public Sectors (Other than govt.)</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Private Sectors</td>
<td>90 and 91</td>
<td></td>
</tr>
<tr>
<td>Rate of Interest</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reporting banks 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 Bank. 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).</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Type of Deposit Codes

The reporting bank branches are required to pick up the appropriate code number in respect of each deposit account from the “SBS-2 & SBS-3 Reporting Form” which is earlier taken from Code List-2. Type of deposit codes and their definitions are given at Page No-. 101-105 of the Guidelines.

Economic Purpose Codes

The purpose for which the advance is disbursed should be used as economic purposes. The reporting bank branches are required to pick up the appropriate code number of economic purposes from the “SBS-2 & SBS-3 Reporting Form” which is earlier chosen from Code List-3 at Page No- 106-109 and enter it in this column for each account of advance. Following points may be helpful to the reporting officers’ while picking up appropriate “Economic Purpose Codes”. These codes have been divided into eight parts mainly. Each of these parts has been categorised into several small parts. The main parts of “Economic Purpose Codes” are mostly as follows:

<table>
<thead>
<tr>
<th>Economic Purposes</th>
<th>Code Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Agriculture, Fishing &amp; Forestry</td>
<td>-- 1101 to 1300</td>
</tr>
<tr>
<td>B. Industry</td>
<td>-- 2000 to 2030</td>
</tr>
<tr>
<td>1) Term Loan</td>
<td>-- 3000 to 3310</td>
</tr>
<tr>
<td>2) Working Capital Financing</td>
<td></td>
</tr>
<tr>
<td>C. Construction</td>
<td>-- 4100 to 5310</td>
</tr>
<tr>
<td>D. Transport</td>
<td>-- 6100 to 6300</td>
</tr>
<tr>
<td>E. Trade &amp; Commerce</td>
<td>-- 8111 to 8507</td>
</tr>
<tr>
<td>F. Other Institutional Loans</td>
<td>-- 9101 to 9110</td>
</tr>
<tr>
<td>G. Consumer Finance</td>
<td>-- 9805 to 9899</td>
</tr>
<tr>
<td>H. Miscellaneous</td>
<td>-- 9200 to 9909</td>
</tr>
</tbody>
</table>
### Balance of Deposit Accounts

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

### Security Codes

The reporting bank branches are required to pick up the appropriate code number in respect of security for each account of advance from the “SBS-2 & SBS-3 Reporting Form” which is earlier taken from Code List-4 at Page No- 110 of the Guidelines and enter it in this Column.

### Loan Classification Codes

In order to strengthen credit discipline and improve the recovery position of loans and advances by the banks it has been decided to introduce a system covering loan classification. It is actually the status of the loan. The reporting bank branches are required to pick up the appropriate “Loan Classification Code” from Code List-5 at Page No- 111 of the Guidelines.

### SME codes

The reporting bank 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-7 at Page No- 113-115 of the Guidelines and enter it in this Column.

### Product codes

The reporting bank branches are required to pick up the appropriate Product Code in respect of the category of each account of advance from the Code List-8 at Page No- 116 of the Guidelines and enter it in this Column.

### Outstanding Advances

The outstanding position of each Loan account is maintained by the banks in their ledger books/loan statements. The amount should be reported in unit of taka (up to two decimal places) at the end of the quarter. **Zero balance** of the respective accounts should also be reported.
The General formula for the outstanding advances at the end of current quarter may be given as below:

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

Where,

\( O_r \) = Outstanding advance at the end of reporting quarter.

\( O_p \) = Outstanding advance at the end of preceding quarter.

\( D \) = Total disbursement of loan during the reporting period.

\( R \) = Total recovery of loan during the reporting period.

\( I \) = Interest added there on during the period + other charges.

While reporting the Outstanding position all types of loans and advances (excluding bills purchased/ discounted) must be included. Positive balance of all loan accounts should be reported in SBS-2 in the reporting period.
1.3.1 Withdrawals from Deposit Account
Reporting branches are required to report the amount of withdrawals (debits) during the period for each type of deposits on the SBS-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 to be reported in unit as usual.

1.3.2 Bills Purchased/Discounted
Bills purchased/discounted refer to those bills, which are held by the bank for a short period and payments are made against the documents. The procedure for filing in the table is similar to that of advances. For bill codes, (nature of bills) banks are required to follow the Code List-6 at Page No-112. The bill code pertaining to the bills purchased/discounted can easily be identifiable by observing the nature of both foreign (import and export bills) and local bills (inland bills). In order to put the sector code it is necessary to identify the specific sector to which the party (individual agency) belongs.
1.4 PROCEDURE TO FILL IN THE SBS-2 & SBS-3 RETURNS

Reporting banks should report each account as a single entry in the returns.

a) For Deposits
   The reporting bank branches are required to pick up sector code and type of deposit code from “SBS-2 & SBS-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 bank branches are required to pick up sector code, economic purpose code, security code, product code and SME code from “SBS-2 & SBS-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.

c) For Bills
   The reporting bank branches are required to pick up sector code from account opening form and bill code should be determined according to nature of bills. The amount should be reported in unit for each bill which was discounted/purchased. The reporting bank branches are required to pick up the appropriate “Bills Code” of bills from Code List-6 at Page No- 112 of the Guidelines. It should be noted that bills amount (PAD, IBP, FBP etc) should be reported in advance when it becomes forced loan.
## CHAPTER 2: SECTOR CODE

*(Applicable for SBS-2 and SBS-3)*

( Code List-1)

<table>
<thead>
<tr>
<th>SECTOR</th>
<th>CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 PUBLIC SECTOR (A+B)</td>
<td></td>
</tr>
<tr>
<td><strong>A. GOVERNMENT SECTOR</strong></td>
<td></td>
</tr>
<tr>
<td>I) Food Ministry (Including food divisions/directorates)</td>
<td>111000</td>
</tr>
<tr>
<td>II) Presidency, Prime Minister’s Office, Other Ministries, Parliament, Judiciary, all Directorates and Departments</td>
<td></td>
</tr>
<tr>
<td>a) Directorates, Departments and other Govt. offices</td>
<td></td>
</tr>
<tr>
<td>1) Directorate of Health</td>
<td>112001</td>
</tr>
<tr>
<td>2) Directorate of Relief and Rehabilitation</td>
<td>112002</td>
</tr>
<tr>
<td>3) Directorate of Primary Education</td>
<td>112003</td>
</tr>
<tr>
<td>4) Directorate of National Savings</td>
<td>112004</td>
</tr>
<tr>
<td>5) Directorate of Jute</td>
<td>112005</td>
</tr>
<tr>
<td>6) Directorate of National Consumer Rights Protection</td>
<td>112006</td>
</tr>
<tr>
<td>7) Directorate of Labour</td>
<td>112007</td>
</tr>
<tr>
<td>8) Directorate of Land Record and Survey</td>
<td>112008</td>
</tr>
<tr>
<td>9) Registration Directorate</td>
<td>112009</td>
</tr>
<tr>
<td>10) Directorate of Public Health and Engineering</td>
<td>112010</td>
</tr>
<tr>
<td>11) Directorate of Secondary and Higher Secondary Education</td>
<td>112011</td>
</tr>
<tr>
<td>12) Directorate of Social Welfare</td>
<td>112012</td>
</tr>
<tr>
<td>13) Directorate of Livestock</td>
<td>112013</td>
</tr>
<tr>
<td>14) Directorate of Sports</td>
<td>112014</td>
</tr>
<tr>
<td>15) Directorate of Archaeology</td>
<td>112015</td>
</tr>
<tr>
<td>16) Directorate of Bangladesh Family Planning</td>
<td>112016</td>
</tr>
<tr>
<td>17) Directorate of Printing, Stationery, Forms and Publication</td>
<td>112017</td>
</tr>
<tr>
<td>18) Directorate of Nursing Services</td>
<td>112018</td>
</tr>
<tr>
<td>19) Directorate of Meteorology</td>
<td>112019</td>
</tr>
<tr>
<td>20) Directorate of Bangladesh Survey</td>
<td>112020</td>
</tr>
<tr>
<td></td>
<td>Sector Code</td>
</tr>
<tr>
<td>---</td>
<td>-------------</td>
</tr>
<tr>
<td>21</td>
<td>Directorate of Archives and Libraries</td>
</tr>
<tr>
<td>22</td>
<td>Directorate of Govt. Accommodation</td>
</tr>
<tr>
<td>23</td>
<td>Urban Development Directorate</td>
</tr>
<tr>
<td>24</td>
<td>Directorate of Inspection and Audit of Ministry of Education</td>
</tr>
<tr>
<td>25</td>
<td>Directorate of Technical Education</td>
</tr>
<tr>
<td>26</td>
<td>Directorate General of Forces Intelligence (DGFI)</td>
</tr>
<tr>
<td>27</td>
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   2) Cadet Colleges 113202
   3) National University (NU), Gazipur 113204
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**d) Other Autonomous & Semi-autonomous bodies**  
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3. University Grants Commission of Bangladesh  
4. Bangladesh Tariff Commission  
5. Joint River Commission  
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<td>Bangladesh Applied Nutrition and Human Resources Development Board</td>
</tr>
<tr>
<td>41</td>
<td>Vested Property Management Board</td>
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<td>42</td>
<td>Board of Unani and Ayurvedic Council</td>
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<td>43</td>
<td>Bangladesh Sports Control Board</td>
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<td>44</td>
<td>National Board of Abandoned Properties</td>
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<td>45</td>
<td>Bangladesh Tea Plantation Employees' Provident Fund Trustee Board</td>
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<td>46</td>
<td>Cotton Development Board</td>
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<td>47</td>
<td>Bangladesh Accreditation Board</td>
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<td>Land Reform Board</td>
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<td>49</td>
<td>Land Appeal Board</td>
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<td>50</td>
<td>Bangladesh Agricultural Development Corporation (BADC)</td>
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<td>51</td>
<td>The Security Printing Corporation (Bangladesh) Ltd.</td>
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<td>52</td>
<td>Chittagong Hill Tracts Regional Council</td>
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<td>Rangamati Hill District Council</td>
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<td>Khagrachori Hill District Council</td>
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<td>Bangladesh National Medical Council</td>
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<td>Horticulture Export Development Foundation (Hortex Foundation)</td>
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<td>Bangladesh Folk Arts &amp; Craft Foundation, Sonargaon</td>
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<td>National Foundation for Research on Human Resources</td>
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<td>National Foundation for Development of the Disabled Persons</td>
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<td>Bangladesh NGO Foundation</td>
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<td>Hindu Welfare Trust</td>
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<td>Christian Welfare Trust</td>
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<td>73</td>
<td>Urban Development Trust</td>
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</tbody>
</table>
74) Sheikh Zayad Bin Sultan Al Nahian Trust (Bangladesh)  
75) Office of the Bangladesh Waqf Administrator  
76) Water Resources Planning Organisation (WARPO)  
77) Executive Cell, BEPZA  
78) Bangladesh National Science & Technical Documentation Centre (BANSDOC)  
79) Bangladesh Overseas Employment Service Limited (BOESEL)  
80) Investment Advisory Centre of Bangladesh  
81) Bangladesh Girls’ Guide Association  
82) Bangladesh Scouts  
83) Cyclone Preparedness Programme (CPP)  
84) Registrar of Joint Stock Companies and Firms (RJSC)  
85) Comprehensive Disaster Management Program  
86) Bangladesh National Herbarium  
87) All Other Boards/Centres  

e) Publicity And News Media  
1) Bangladesh Television/BTV World/ Sangshad Bangladesh TV  
2) Bangladesh Sangbad Sangstha (BSS)  
3) Bangladesh Betar  

B. OTHER PUBLIC SECTOR  (OTHER THAN GOVT.)  

I) Public Non-financial Corporations  
   a) Bangladesh Textile Mills Corporation & Related Enterprises (Appendix- Pages : 132 )  
   b) Bangladesh Sugar & Food Industries Corporation and Related Enterprises (Appendix- Pages: 133 )  
      1) Sugar Mills  
      2) Food and Allied Industries  
   c) Bangladesh Chemical Industries Corporation and Related Enterprises (Appendix- Pages: 134 )  
      1) Fertilizer, Chemical & Pharmaceutical Industries  
      2) Paper and Paper Board Industries  
   d) Bangladesh Steel & Engineering Corporation and Related Enterprises (Appendix- Pages: 135 )  
      1) Steel Mills  
      2) Engineering and Ship Building Industries
e) Bangladesh Jute Mills Corporation and Related Enterprises
   (Appendix- Pages: 136 )

f) Bangladesh Petroleum Corporation and Bangladesh Oil, Gas &
   Mineral Corporation and Related Enterprises
   (Appendix-Pages: 137-139 )

   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

   1) Bangladesh Power Development Board
   123405
   2) Rural Electrification Board (REB)
   123410
   3) Dhaka Electric Supply Authority (DESA)
   123415
   4) Dhaka Electric Supply Company (DESCO)
   123420
   5) Ashuganj Power Station Company Ltd (APSCL)
   123425
   6) Electricity Generation Company of Bangladesh Ltd (EGCB)
   123430
   7) North West Power Generation Company Ltd (NWPGC)
   123435
   8) West Zone Power Distribution Company Ltd (WZPDC)
   123440
   9) Dhaka Power Distribution Company Ltd (DPDCL)
   123445
  10) Power Grid Company of Bangladesh (PGCB)
   123450
  11) Rural Power Company Ltd (RPCL)
   123455
  12) Power Cell
   123460
  13) Pally Bidyut Samities
   123465
  14) Other Enterprises of PDB
   123499

 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 Katripaksha 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) Non-Bank Depository Corporations (NBDC)- Public
    a) Ansar-VDP Unnayan Bank 121710
    b) Karma Sangsthan Bank 121720
    c) Probashi Kallyan Bank 121730
    d) Other Non-Bank Depository Corporations-Public 121750
IV) Other Financial Intermediaries (OFI) except DMBs-Public
   a) Bangladesh House Building Finance Corporation (HBFC) 121100
   b) Investment Corporation of Bangladesh (ICB) 121300
   c) Infrastructure Development Company Limited (IDCOL) 121501
   d) Saudi Bangladesh Industrial and Agricultural Investment Company Limited (SABINCO). 121510
   e) Palli Karma-Sahayak Foundation (PKSF) 121515
   f) Equity Entrepreneurship Fund 121516
   g) Grihayan Tahabil 121517
   h) SME Foundation 121518
   i) Agrani SME Financing Company Limited 121519
   j) Bangladesh Infrastructure Finance Fund Limited 121520
   k) Other Financial Intermediaries-Public 121599

V) 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

2 PRIVATE SECTOR (Occupations/Activities)

1) NON-FINANCIAL CORPORATIONS

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

I) Manufactures/Manufacturing Companies

1) Jute Mills/Jute products Manufacturing Industries
   (rope, thread, twain, canvass, bag, carpet, etc.) 902110

2) Printing & Dyeing Industries 902111
3) Spinning Mills 902112
4) Weaving Mills 902113
5) Tobacco Processing Industries 902115
6) Cosmetics & Toiletries Industries 902116
7) Rubber and Plastic Industries 902117
8) Leather Products (bag, shoe etc.) Manufacturing Industries 902119
9) Textile Mills 902120
10) Paper and Paper Products Manufacturing Industries 902121
11) Furniture, Fixture, Particle Boards and Other Wood Product Manufacturers 902122
12) Readymade Garments Industries 902125
13) Hosiery Factories 902126
14) Pharmaceutical Industries 902127
15) Chemical and Chemical Products Industries 902130
16) Cement Factories 902131
17) Ceramic Industries 902132
18) Bricks Manufacturers and Sand elevators 902133
19) Glass and Glassware Products Factories 902134
20) Soaps & Detergents Factories 902136
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 equipments & spares (cables, bulbs, switches etc.) 902147
30) Manufacturing of Transport Equipments 902148
31) Manufacturing of agro-equipments 902149
32) Electronic Goods Manufacturing/Assembling Industries (TV, Computer etc.) 902150
33) Ice Factory 902151
34) Ship Building Industries 902152
35) Ship Breaking Industries 902153
36) Battery Manufacturing Industries 902154
37) Garments Accessories manufacturing industries (Zipper, Button etc) 902155
38) Polymer and polythene industries 902156
39) Cottage Industries 902157
40) Saw Mills 902158
41) Handloom Factories 902159
42) Handicrafts Factories 902160
43) EPZ Industries (Type A) 902161
44) EPZ Industries (Type B) 902162
45) EPZ Industries (Type C) 902163
46) 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 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) Hospitals, Clinics, Diagnostic Centers and Other Health Services 902420
12) IT-based activities (system analysis, design, developing system solutions, Grameen Solution, information service, Call centre service, offshore development centre, business process outsourcing, Cyber Cafes, Internet Service Providers etc.) 902430
13) Courier Services & Express Mail Services 902440
14) Restaurants /Fast Food 902450
15) Photo Studios and Color labs 902451
16) Travel Agencies/Overseas Employment / Aviation Service/ Immigration consultants/Ticket sales agent 902452
17) Cold-Storages 902453
18) Beauty Parlours/ Saloons/ Health Club/Fitness centre 902454
19) Clearing and Forwarding (C & F) Agents 902455
20) Testing Laboratory 902456
21) Tourism Industry (List available at page no-115) 902457
22) Filling Stations (Petrol pump, CNG Station) 902458
23) Private Inland Container Depot and Container Freight Station 902459
24) Tank Terminal 902460
25) Chain Super Market/Shopping Mall 902461
26) Stone Crashers 902462
27) Jewellery Services 902463
28) Modernised Cleaning Service for High-rise Apartments, Commercial Building 902464
29) Auto mobile service including CNG conversion centre 902465
30) Advertising Industry and modeling (print modeling, TV commercials, ramp modeling, catwalk, fashion-show) 902466
31) Outsourcing and Security Service (Private Security forces/manpower supply) 902467
32) Residential Hotels (Including 3 star & Above) 902468
33) Caterers /Decorators/Sound & Lighting rental business 902469
34) Community Centers/ Convention centers/Auditorium 902470
35) Shipping Agency 902471
36) Freight Forwarders 902472
37) Indenting firms 902473
38) Legal advisory Firms 902474
39) Laundry Services 902475
40) Private Survey Institutions 902476
41) Sports and Event management organisation 902477
42) Tailoring Shop and Tailors 902478
43) Satellite Cable Operator 902479
44) Satellite Channel Distributor/Cinema Distributors 902480
45) Audit and Accounting Firm/CA Firm/ Credit Rating Company 902481
46) Cinema Studio 902482
47) Cinema Hall/Cineplex 902483
48) Graphic Designers 902484
49) Light Engineering and Metal-workshop 902485
50) Consultancy & Supervisory Firms 902486
51) Interior Design & Decorators and other consultancy firms 902487
52) Contractor and Supplier firms 902488
53) Other Service Providing Organisations 902499

IV) Agro-based and agro-processing industry

01) Processing of bread and biscuits, vermicelli, laccha, chanachur, noodles etc. 902501
02) Processed fruit products (jam, jelly, juice, pickles, sarbat, syrup, sauce etc.) 902502
03) Fruits processing including vegetables. (Tomato, guava, jackfruit, liche, pineapple, coconut etc.) 902503
04) Manufacturing of flour, sujee (Flour Mills) 902504
05) Processing of mushroom and spirulina 902505
06) Starch, glucose and other dextrose product 902506
07) Processing of potato products (chips, potato, flex, starch etc.) 902507
08) processing of powder spice 902508
09) 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
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<thead>
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<th>No.</th>
<th>Industry</th>
<th>Sector Code</th>
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<td>12)</td>
<td>Pulse Mills</td>
<td>902512</td>
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<td>13)</td>
<td>Processing of rubber tape, shellac</td>
<td>902513</td>
</tr>
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<td>14)</td>
<td>Production of bamboo and cane furniture (excluding cottage industry)</td>
<td>902514</td>
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<td>15)</td>
<td>Meat processing</td>
<td>902515</td>
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<td>16)</td>
<td>Production of bio slurry, mixed manure and urea</td>
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<td>17)</td>
<td>Production of bio-pesticides, neem pesticides etc.</td>
<td>902517</td>
</tr>
<tr>
<td>18)</td>
<td>Sweetening products</td>
<td>902518</td>
</tr>
<tr>
<td>19)</td>
<td>Soya food production &amp; processing.</td>
<td>902519</td>
</tr>
<tr>
<td>20)</td>
<td>Mustard oil producing industry (if local variety is used).</td>
<td>902520</td>
</tr>
<tr>
<td>21)</td>
<td>Coconut oil production industries</td>
<td>902521</td>
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<td>22)</td>
<td>Rice mills including puffed rice, chirra, fine rice, flavoured rice etc.</td>
<td>902522</td>
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<tr>
<td>23)</td>
<td>Milk Processing Industries</td>
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<td>(Pasteurisation, milk powder, ice-cream, condensed milk, sweet, cheese, butter, ghee, chocolate, curd etc.)</td>
<td>902523</td>
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<tr>
<td>24)</td>
<td>Food Processing Industry (PRAN, AFTAB, BD-Food etc.)</td>
<td>902524</td>
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<td>25)</td>
<td>Salt Processing Industries</td>
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<td>26)</td>
<td>Tea processing industries</td>
<td>902526</td>
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<tr>
<td>27)</td>
<td>Refining and hydrogenation of edible oil, vanaspati, Ghee etc.</td>
<td>902527</td>
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<td>28)</td>
<td>Processing of Prawn/Shrimp and other fishes and freezing.</td>
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<td>29)</td>
<td>Other Agro based/Processing Industries.</td>
<td>902599</td>
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</table>

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      |
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D. Non Govt. Publicity & News Media

I) Newspaper                                                                                      | 907601      |
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### 2) FINANCIAL CORPORATIONS

#### A. Non-Bank Depository Corporations - Private

1. Leasing Companies (Appendix-Pages : 142) 909200
2. Central Co-operative Bank 909300
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   III) Pension Funds /Provident Funds of Private Organisations 909199

D. Financial Auxiliaries
   I) Money Changers 909700
   II) Stock Exchanges (DSE, CSE, etc) 909710
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   IV) Issue manager, Under-writer, Asset Management Company etc. 909730
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3) Foreign Offices/ Embassies/Enterprises/Companies/Liaison Offices/ Firms/NGOs
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4) Non-profit institutions serving households (NPISH)
   i) Mosques 914051
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   iii) Sports Clubs 914053
   iv) Other Clubs 914054
   v) Theatre & Cultural Organisations 914055
   vi) Political Parties 914056
   vii) Trade Unions 914057
   viii) District/Upazila Associations 914058
   ix) Professional Associations
       (Doctors, Engineers, Statisticians, Economists etc.) 914059
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   xiii) Other Non-profit institutions serving Households 914099
5) **Households (Individual Customers)**

   i) Farmer/Fishermen  
   
   ii) Businessmen/Industrialists  
   
   iii) Non-Resident Bangladeshi  
   
   iv) Service Holders (Salaried Person)  
   
   v) Professionals and Self-employed Persons  
   (Such as Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants, etc)  

   vi) Foreign Individuals  
   
   vii) Housewives  
   
   viii) Students  
   
   ix) Minor/Autistics/Disabled and other dependent persons  
   
   x) Retired Persons  
   
   xi) Old/Widowed/Distressed person  
   
   xii) Land Lords/Ladies  
   
   xiv) Other Local Individuals not mentioned above.
Chapter 3: Deposit Type Code

Type of Deposits

1. Current and Cash Credit Account (Credit Balance) Deposit
   a) Without Interest 100
   b) With Interest 105
2. Deposits Withdrawable on Sight 120
3. Savings Deposits 130
4. Convertible Taka Account of Foreigners 140
5. Foreign Currency Account 150
6. Wage Earners’ Deposits 151
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   b) For 6 Months to less than 1 Year 172
   c) For 1 Year to less than 2 Years 173
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      (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme,
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10. Recurring Deposits
    a) Deposits Pension Scheme (Introduced From 1983) 180
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11. Margin Deposits (Foreign Currency/Taka) 183
12. Special Purpose Deposits 185
13. Negotiable Certificates of Deposits and Promissory Notes 190
14. Restricted (Blocked) Deposits 200
NOTES ON TYPE OF DEPOSITS

1. Current and Cash Credit Deposits (100, 105)
   (a) These are of nature of demand deposits and comprise current accounts. No interest is allowed on these deposits. These accounts have chequing facilities and balances are transferable. Balance of these accounts shall be reported under Code No. 100.
   b) Credit balance of Cash Credit deposits should also be reported in this code as they are current account in nature and does not provide interest on balance. Credit Balance of all loan account shall also be reported under this code.
   c) Non-convertible Taka account and Non-resident Taka account should be reported against 100 as these are of current account in nature.
   d) Some Banks are paying interest on this type of deposits. Balance of this account shall be reported under Code No. 105.

2. Deposits Withdrawable on Sight (120)
   This item includes all deposits which cannot be transferred through cheques, but are withdrawable on demand, such as Overdue fixed deposit accounts, Unclaimed balances, Payment Orders, Telephonic Transfers, Mail Transfers, Electronic money transfers, Demand Drafts, Travelers’ Cheques, Unclaimed dividends, Draft payable accounts, Earnest money of Tender/Quotations. Bills Payable items (i.e., Payment Order, Demand Drafts etc.) should be reported according to their sector (beneficiary of the instruments).

3. Savings Deposits (130)
   Savings deposits are self-explanatory. These accounts generally carry minimum balance that must be maintained to earn interest.

4. Convertible Taka Accounts of Foreigners (140)
   Convertible taka accounts of foreigners are deposits of foreign individuals, embassies, foreign governments and international agencies, all of which have non-resident status under current exchange control regulations. The detailed description of this account is given at Annexure (Page No. 146).
   Non-resident Investors Taka Account (NITA) should be reported under Code No-140 because this account is of fully convertible in nature.
5. Foreign Currency Accounts (150)

These deposits comprise the Foreign Currency Accounts of:

a) Foreigners, residing abroad or in Bangladesh.

b) Foreign missions and their expatriate employees.

c) Foreign offices/companies/firms/enterprises, (including Type-A companies of EPZ).

Descriptions of these accounts have been given at Annexure (Page Nos. 147).

6. Wage Earners’ Deposits (151)

The depositors of these accounts are the Bangladeshi nationals, who have been working abroad. These accounts are fed by the remittances (either in local currency or foreign currency) from these persons. Deposits or remittances from these persons should be reported in this Code. Deposits in NFCD accounts along with interest thereon should also be reported in this code.

7. Resident Foreign Currency Deposits (152)

a) Persons ordinarily resident in Bangladesh may open this account with foreign exchanges brought in at the time of their return from travel abroad. Deposits or remittances from the persons, working in Bangladesh missions abroad should be reported in this code.

b) Deposits of Retention Quota for Exporters should be reported in this code.

c) Any Resident Bangladeshi person who earns foreign currency as salary or any other way may maintain foreign currency account with ADs (with prior permission of BB) and those foreign currency accounts should also be reported under the Code No-152.

d) Freelancers FC account balance should be reported here. That is, foreign currency earned by outsourcing activities through online should also be reported in this code.

e) Resident Corporate Entity i.e, Bangladeshi companies/firms/offices/enterprises with prior permission of Bangladesh Bank may maintain foreign currency account with ADs and those foreign currency accounts should be reported under the Code-152.

For detailed description about RFCD please see page Nos. 144.

8. Special Notice Deposit (Former Short Term Deposit) (160)

Balances of Special Notice Deposits (i.e., deposits held for 7 days to 89 days), which are withdrawable on special notice, should be reported in this code. These types of accounts such as Short Term Deposit/SND/Call Accounts etc. should only be termed as Special Notice Deposit (SND). SND is an interest bearing deposit where advance notice (at least 7 days) required for withdrawal and interest should be calculated as per day end balance on half yearly basis.
9. Fixed Deposits (171-175)

Fixed deposits are self-explanatory. Fixed deposits should be included in Code Nos. 171-175 according to maturity time. Fixed Deposits are reported to the following codes:

a) Less than 6 Months  171
b) For 6 Months to less than 1 Year  172
c) For 1 year to less than 2 Years  173
d) For 2 years to less than 3 Years  174
e) For 3 years and above  175
   (Including Monthly/Quarterly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc)

10 Recurring Deposits (180-181)

a) Deposit Pension Scheme (DPS):- The Deposits under Deposits Pension Scheme as introduced in 1983 (Fixed Interest rate 15.00%) should be included here. These deposits should be reported in Private Sector only. The balance of this type of deposits should be reported under Code No. 180.

b) Other than DPS, instruments of same nature which have been introduced by different banks such as APS, SDPS, SPS, DPS PSS, Education Savings Scheme, Marriage Savings Scheme and Hajj Deposit Scheme etc. should be reported in Code No. 181 against Private Sector.

c) Any other recurring deposit scheme where installment size, installment time are not fixed such as Family Maintenance Deposit Scheme, Monthly Profit Based Small Deposit, Target Based Small Deposit etc. may be reported in code No.-181 against Private Sector only.

11. Margin Deposits-Foreign Currency/ Taka (183)

Equivalent Taka balance of the foreign currency margin deposits & Tk. balance of margin deposits (Margins on Letters of Credit and Margins on Guarantees) should be reported in this code.
12. Special Purpose Deposits (185)
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) Sundry Deposits.
   i) Excise Duty, VAT, Source Tax, Development Tax, Surcharge etc.

13. Negotiable Certificates Deposits and Promissory Notes (190)
Balances of Negotiable/Bearer Certificates of Deposits (NCD/BCD) should be reported in this code. The balances of the account Promissory Notes/Savings Bonds issued by the reporting bank should be reported in this code.

14. Restricted (Blocked) Deposits (200)
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

A. Agriculture, Fishing and Forestry

1. Agriculture
   a) Cultivation
      i) Food Crops (Paddy, Wheat, Potato, Maize etc.) 1101
      ii) Cash Crops (Jute, Cotton, Tobacco, Sugarcane etc.) 1102
      iii) Lentils (Mug, Masur, Kalai etc.) 1103
      iv) Oil Seeds (Soybean, Mustard oil, Peanut etc.) 1104
      v) Spices(Onion, Garlic, Zinger etc.) 1105
      vi) Vegetables 1107
      vii) Flowers 1117
      viii) Other Crops. 1119
   b) Plantation
      i) Tea 1121
      ii) Rubber 1122
      iii) Sericulture 1123
      iv) Horticulture (Mango, Banana, Pine apple, Coconut etc.) 1124
      v) Apiculture 1125
      vi) Tissue Culture 1126
      vii) Other Plantations. 1129
   c) Agricultural Machineries and Implements
      i) Shallow/Deep Tube Well (Including Solar Energy Pump) 1131
      ii) Low Lift Pumps/Other Pumps 1132
      iii) Tractors/Power Tillers 1133
      iv) Ploughing Cattle 1134
      v) Bio-gas Plant 1135
      vi) Other Machineries and Implements. 1139
   d) Fertilizers and Pesticides for Farmers 1140
   e) Livestock
      i) Dairy Farming 1151
      ii) Poultry Farming 1152
      iii) Purchase of Cattle/Goat 1153
      iv) Other Livestocks. 1159
   f) Vegetables/Fruits Preservation in Cold Storage 1160
   g) Agriculture Loan Disbursed through NGOs 1170
Economic Purpose Code

Chapter 4

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

3. Forestry and Logging 1300

B. Industry

1. Term Loan (Other than Working Capital Financing)
   a) Large Industries 2000
   b) Small and Medium Industries 2010
   c) Cottage Industries/Micro Industries 2020
   d) Service Industries 2030

2. Working Capital Financing (Excluding Export & Import Financing)
   a) Large Industries 3000
   b) Small and Medium Industries 3210
   c) Cottage Industries/Micro Industries 3220
   d) Service Industries 3310

C. Construction

1. Housing (Commercial) :-For Developer/Contractor 4100
2. Housing (Residential) in urban area for individual person 4210
3. Housing (Residential) in rural area for individual person 4220
4. Infrastructure Development (Road, Culvert, Bridge, Tower etc.) 4230
5. House Renovation or Repairing or Extension 4240
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.) 4300
7. Establishment of Solar panel 4400
8. Effluent Treatment Plant 4500
9. Loan against Work Order/Pay Order/Earnest Money 4600
10. Water-works 5300
11. Sanitary Services 5310

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

1. Wholesale and Retail Trade (CC, OD etc.)
   a) Wholesale Trading 8111
   b) Retail Trading 8112
   c) Other Commercial lending 8120

2. Procurement by Government
   a) Jute 8210
   b) Paddy 8220
   c) Wheat 8230
   d) Other Crops/Commodities. 8290

3. Export Financing (PC, ECC etc.)
   a) Jute and Jute Products
      i) Raw Jute 8311
      ii) Jute Goods 8312
   b) Tea 8320
   c) Hides and Skins 8330
   d) Ready-made Garments 8340
   e) Non-traditional Items
      i) Fish, Shrimps, Prawns etc. 8391
      ii) Handicrafts 8392
      iii) Frozen foods (Fruits, Vegetables etc.) 8393
      iv) Medicines 8394
      v) Other non-traditional items. 8399
   f) Other Exported Items 8380

4. Import Financing (LIM, LTR, TR etc.)
   a) Food Items 8401
   b) Petroleum and Petroleum Products 8402
   c) Machineries and Implements 8403
   d) Textile and Textile Products 8404
   e) Electric and Electronic Goods & Spares 8405
   f) Sanitary Goods Including Tiles, Stones & Clinkers 8406
   g) Cosmetics & Crockeries 8407
   h) Medicine and Surgical Instruments 8408
   i) New Automobiles. 8410
   j) Reconditioned Automobiles. 8411
   k) Chemicals (except Medicine) 8412
   l) Iron and Steel Products 8413
   m) Paper and Printed Papers 8414
   n) Computer and Accessories 8415
   o) Wood & Logging 8416
   p) Plastic & Plastic Products (including toys) 8417
q) Leather Goods 8418
r) Poultry feeds 8419
s) Cattle feeds 8420
t) Coal 8421
u) Ship 8422
v) Other Imported Items. 8499

5. Share Trading 8506
6. Lease Financing/Leasing 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
2. Financing to Educational Institutions 9110

G. Consumer Finance
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. Private Welfare and Development Activities 9200
2. Advances for Special Credit Program 9300
   (Special Economic Zone, EPZ, Youth Development etc.)
3. Swanirvar 9600
4. Poverty Alleviation Program 9700
5. Other loans not mentioned above. 9909
## CHAPTER 5: SECURITY CODE

### (Code List-4)

<table>
<thead>
<tr>
<th>Name of the Securities</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Gold &amp; Gold Ornaments</td>
<td>10</td>
</tr>
<tr>
<td>2. Shares &amp; Securities</td>
<td>20</td>
</tr>
<tr>
<td>3. Export Documents</td>
<td>25</td>
</tr>
<tr>
<td>4. Commodities</td>
<td></td>
</tr>
<tr>
<td>a) Export Commodities</td>
<td>30</td>
</tr>
<tr>
<td>b) Import Commodities</td>
<td></td>
</tr>
<tr>
<td>1) Raw Materials</td>
<td>35</td>
</tr>
<tr>
<td>2) Capital Machineries (Industrial Machineries)</td>
<td>36</td>
</tr>
<tr>
<td>3) Other Machineries</td>
<td>37</td>
</tr>
<tr>
<td>4) Other Goods</td>
<td>38</td>
</tr>
<tr>
<td>c) Other Commodities ---- Pledged /Hypothecated.</td>
<td>39</td>
</tr>
<tr>
<td>(Other than Export and Import Commodities)</td>
<td></td>
</tr>
<tr>
<td>5. Machinery/Fixed Assets (Excluding Land, Building/Flat)</td>
<td>40</td>
</tr>
<tr>
<td>6. Vehicles</td>
<td>45</td>
</tr>
<tr>
<td>7. Real estate (Land, Building, Flat etc.)</td>
<td>50</td>
</tr>
<tr>
<td>8. Financial obligations only</td>
<td>60</td>
</tr>
<tr>
<td>(Insurance Policies, Savings Certificates, Cheque, FDR, TDR,</td>
<td></td>
</tr>
<tr>
<td>DPS, MBS, DBS, TBS etc.)</td>
<td></td>
</tr>
<tr>
<td>9. Hypothecation of Crops</td>
<td>71</td>
</tr>
<tr>
<td>10. Guarantee of Institutions (Corporate Guarantee)</td>
<td>73</td>
</tr>
<tr>
<td>11. Assignment of Bills Receivable</td>
<td>74</td>
</tr>
<tr>
<td>12. Parri Passu Charge</td>
<td>75</td>
</tr>
<tr>
<td>13. Guarantee of Individuals (Personal Guarantee)</td>
<td>76</td>
</tr>
<tr>
<td>14. Other Securities.</td>
<td>79</td>
</tr>
<tr>
<td>15. Without any security</td>
<td>80</td>
</tr>
</tbody>
</table>
## CHAPTER 6: LOAN CLASSIFICATION CODE

### Status of Loans & Advances

<table>
<thead>
<tr>
<th>Category</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Unclassified Loans</td>
<td></td>
</tr>
<tr>
<td>a) Standard</td>
<td>0</td>
</tr>
<tr>
<td>b) Special Mentioned Account (SMA)</td>
<td>1</td>
</tr>
<tr>
<td>2. Classified Loans</td>
<td></td>
</tr>
<tr>
<td>a) Substandard (SS)</td>
<td>2</td>
</tr>
<tr>
<td>b) Doubtful (DF)</td>
<td>3</td>
</tr>
<tr>
<td>c) Bad/Loss (BL)</td>
<td>4</td>
</tr>
</tbody>
</table>
### CHAPTER 7: BILLS CODE
(For bills purchased & discounted)

(Code List -6)

<table>
<thead>
<tr>
<th>Nature of the Bills</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Foreign Bills</strong></td>
<td></td>
</tr>
<tr>
<td>1. <strong>Import Bills (Bill of Exchange)</strong></td>
<td></td>
</tr>
<tr>
<td>a) Foods (including Animal &amp; Vegetable oils and fats)</td>
<td>11</td>
</tr>
<tr>
<td>b) Chemicals (including raw materials)</td>
<td>12</td>
</tr>
<tr>
<td>c) Machinery &amp; Transport equipments (including spares)</td>
<td>13</td>
</tr>
<tr>
<td>d) Crude Materials (including fuel &amp; lubricants)</td>
<td>14</td>
</tr>
<tr>
<td>e) Other Manufactured Goods</td>
<td>19</td>
</tr>
<tr>
<td>2. <strong>Export Bills</strong></td>
<td></td>
</tr>
<tr>
<td>a) Raw Jute</td>
<td>31</td>
</tr>
<tr>
<td>b) Jute Goods</td>
<td>32</td>
</tr>
<tr>
<td>c) Tea</td>
<td>33</td>
</tr>
<tr>
<td>d) Hides &amp; Skins</td>
<td>34</td>
</tr>
<tr>
<td>e) Ready-made Garments</td>
<td>35</td>
</tr>
<tr>
<td>f) Fish</td>
<td>36</td>
</tr>
<tr>
<td>g) Handicraft</td>
<td>37</td>
</tr>
<tr>
<td>h) Other Exported Items</td>
<td>39</td>
</tr>
<tr>
<td>3. <strong>Other Foreign Bills (Except Export and Import Bills)</strong></td>
<td></td>
</tr>
<tr>
<td>a) Demand Drafts, Cheques etc (Foreign Currency)</td>
<td>41</td>
</tr>
<tr>
<td>b) Other Foreign Bills</td>
<td>49</td>
</tr>
</tbody>
</table>

| **B. Inland Bills** |      |
| a) Agriculture | 61   |
| b) Trade & Commerce | 62   |
| c) Other Inland Bills | 69   |
# CHAPTER 8: SME CODE

<table>
<thead>
<tr>
<th>Enterprises</th>
<th>Value of Fixed Asset (excluding Land &amp; Building)</th>
<th>Number of Employees</th>
<th>SME Code</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Small Enterprises</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Concern</td>
<td>Tk. 5.00 lac to Tk. 1.00 crore</td>
<td>10 to 25</td>
<td>11</td>
</tr>
<tr>
<td>Trading Concern</td>
<td>Tk. 5.00 lac to Tk. 1.00 crore</td>
<td>10 to 25</td>
<td>12</td>
</tr>
<tr>
<td>Manufacturing Concern</td>
<td>Tk. 50.00 lac to Tk. 10.00 crore</td>
<td>25 to 99</td>
<td>13</td>
</tr>
<tr>
<td><strong>Medium Enterprises</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Concern</td>
<td>Tk. 1.00 crore to Tk. 15.00 crore</td>
<td>26 to 100</td>
<td>21</td>
</tr>
<tr>
<td>Trading Concern</td>
<td>Tk. 1.00 crore to Tk. 15.00 crore</td>
<td>26 to 100</td>
<td>22</td>
</tr>
<tr>
<td>Manufacturing Concern</td>
<td>Tk. 10.00 crore to Tk. 30.00 crore</td>
<td>100 to 250</td>
<td>23</td>
</tr>
<tr>
<td><strong>Micro Enterprises</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Concern</td>
<td>Up to Tk. 5.00 lac</td>
<td>Up to 9</td>
<td>31</td>
</tr>
<tr>
<td>Trading Concern</td>
<td>Up to Tk. 5.00 lac</td>
<td>Up to 9</td>
<td>32</td>
</tr>
<tr>
<td>Manufacturing Concern</td>
<td>Tk. 5.00 lac to Tk. 50.00 lac</td>
<td>10 to 24</td>
<td>33</td>
</tr>
<tr>
<td><strong>Cottage Industries</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Concern</td>
<td>Up to Tk. 5.00 lac</td>
<td>Up to 10</td>
<td>43</td>
</tr>
<tr>
<td><strong>Non-SME</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Large Industries</td>
<td></td>
<td></td>
<td>91</td>
</tr>
<tr>
<td>Others (Personal Loan, Agriculture Loan, Transport Loan etc.)</td>
<td></td>
<td></td>
<td>99</td>
</tr>
</tbody>
</table>

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

Under Chapter-3 of "Industrial Policy, 2010" 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. 300 million or with more than 250 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. 150 million or with more than 100 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 between Tk. 100 million and Tk. 300 million or with between 100 and 250 workers.

For services, ‘medium industry’ will correspond to enterprises with either the value (replacement cost) of fixed assets excluding land and building between Tk. 10 million and Tk. 150 million or with between 26 and 100 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. 5 million and Tk. 100 million or with between 25 and 99 workers.

For services, ‘small industry’ will correspond to enterprises with either the value (replacement cost) of fixed assets excluding land and building between Tk. half a million and Tk. 10 million or with between 10 and 25 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. half a million and Tk. 5 million or manpower between 10 and 24.

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 half a million taka or manpower not more than 10 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 organisation 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 RJCs. 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.
11. Children park.
12. Permanent stage for indigenous dance, cultural show etc.
13. Birds/butterfly park etc.
## CHAPTER 9: PRODUCT CODE

(Code List-8)

<table>
<thead>
<tr>
<th>Category of Loans</th>
<th>Product Details</th>
<th>Product Code</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Continuous Loan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a)</td>
<td>Bai Muajjal</td>
<td>20701</td>
</tr>
<tr>
<td>b)</td>
<td>Murabaha</td>
<td>20702</td>
</tr>
<tr>
<td>c)</td>
<td>Overdraft</td>
<td>20710</td>
</tr>
<tr>
<td>d)</td>
<td>Packing Credit (PC)/Bai-Salam</td>
<td>20712</td>
</tr>
<tr>
<td>e)</td>
<td>Cash Credit Hypothecation</td>
<td>20714</td>
</tr>
<tr>
<td>f)</td>
<td>Loan Against Trust Receipt (LTR)</td>
<td>20716</td>
</tr>
<tr>
<td>g)</td>
<td>Cash Credit Pledge</td>
<td>20718</td>
</tr>
<tr>
<td>h)</td>
<td>Credit Card</td>
<td>24300</td>
</tr>
<tr>
<td>i)</td>
<td>Other Continuous Loans</td>
<td>20799</td>
</tr>
<tr>
<td><strong>B. Demand Loan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a)</td>
<td>Murabaha</td>
<td>20801</td>
</tr>
<tr>
<td>b)</td>
<td>Bai Muajjal</td>
<td>20810</td>
</tr>
<tr>
<td>c)</td>
<td>All types of Forced Loan</td>
<td>20811</td>
</tr>
<tr>
<td>d)</td>
<td>OD (Work Order, Earnest Money)</td>
<td>20812</td>
</tr>
<tr>
<td>e)</td>
<td>Other Demand Loans</td>
<td>20899</td>
</tr>
<tr>
<td><strong>C. Fixed Term Loan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a)</td>
<td>Industrial Term Loan/HPFM</td>
<td>21005</td>
</tr>
<tr>
<td>b)</td>
<td>Bai Muajjal</td>
<td>21008</td>
</tr>
<tr>
<td>c)</td>
<td>Housing Loan (Other than retail)</td>
<td>21200</td>
</tr>
<tr>
<td>d)</td>
<td>Lease Finance</td>
<td>21400</td>
</tr>
<tr>
<td>e)</td>
<td>Staff Loan</td>
<td>21700</td>
</tr>
<tr>
<td>f)</td>
<td>Consumer Credit/Retail Loan</td>
<td>24200</td>
</tr>
<tr>
<td>g)</td>
<td>Other Term Loans</td>
<td>21099</td>
</tr>
<tr>
<td><strong>D. Short-Term Agriculture &amp; Microcredit</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a)</td>
<td>Agricultural Credit</td>
<td>22200</td>
</tr>
<tr>
<td>b)</td>
<td>Microfinance</td>
<td>22300</td>
</tr>
<tr>
<td>c)</td>
<td>Other special programme</td>
<td>22405</td>
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</table>
# CHAPTER 10: SBS-2 & SBS-3 REPORTING FORM

(To be filled in English by the bank officials)

## A. AvgvbZKvixi Z _¨ (Depositor’s Information) t-
(For SBS-2 Reporting)

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>mme bwô</strong> (Account No.) t</td>
<td><strong>évi m‡½</strong> (For individual) t</td>
<td><strong>wnmve bv¤^vi</strong> (For SBS-2 Returns)</td>
</tr>
<tr>
<td>1</td>
<td>AvgvbZKvixi bvg (Depositor’s Name) t</td>
<td>Sector code t</td>
</tr>
<tr>
<td></td>
<td>(In Block Letter)</td>
<td>(See page 100 of Guidelines for SBS-1,2&amp;3 Returns)</td>
</tr>
<tr>
<td>2</td>
<td>tckv (Profession) t</td>
<td>Type of Deposit code t</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(See page 101 of Guidelines for SBS-1,2&amp;3 Returns)</td>
</tr>
<tr>
<td>3</td>
<td>wnmve ai b (Type of Account) t</td>
<td></td>
</tr>
<tr>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

## B. FY MÖnbKvixi Z _¨ (Borrower’s Information) t-
(For SBS-3 Reporting)

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>mme bwô</strong> (Account No.) t</td>
<td><strong>évi m‡½</strong> (For individual) t</td>
<td><strong>wnmve bv¤^vi</strong> (For SBS-3 Returns)</td>
</tr>
<tr>
<td>1</td>
<td>FYMÖnbKvixi bvg (Borrower’s Name) t</td>
<td>Sector code t</td>
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<tr>
<td></td>
<td>(In Block Letter)</td>
<td>(See page 100 of Guidelines for SBS-1,2&amp;3 Returns)</td>
</tr>
<tr>
<td>2</td>
<td>tckv (Profession) t</td>
<td>Economic Purpose code t</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(See page 106-109 of Guidelines for SBS-1,2&amp;3 Returns)</td>
</tr>
<tr>
<td>3</td>
<td>FY MÖnbKvixi bvg (Purpose of loans/advances) t</td>
<td>Security code t</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(See page 110 of Guidelines for SBS-1,2&amp;3 Returns)</td>
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<tr>
<td>4</td>
<td>RvgvbZ (Security) t</td>
<td>Product code t</td>
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<tr>
<td></td>
<td></td>
<td>(See page 116 of Guidelines for SBS-1,2&amp;3 Returns)</td>
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<tr>
<td>5</td>
<td>FY Mi b (Category of Loan t)</td>
<td>SME code t</td>
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<tr>
<td></td>
<td></td>
<td>(See page 113 of Guidelines for SBS-1,2&amp;3 Returns)</td>
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<tr>
<td>6</td>
<td>GmGgB wK bv(SME) t n&quot;wbj</td>
<td></td>
</tr>
</tbody>
</table>

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**Note:**
- Form # Account opening form/Loan Application Form Gi m‡½ msi¶bxq |
- FYMÖnbKvixi Z _¨mg’n Loan Sanction nIqvi ci cÖwZwU FYMÖnxZv e¨vw³/cÖwZôv‡bi Loan File Gi m‡½ msi¶bxq |
- Joint Account Gi m‡½ 1" applicant wK wPbKvi Zvi Security code emv‡Z n‡e |
- GKvwaK Security BvLoan MBK Ki‡j Reporting Gi m‡½ m§‡j g‡a¨ effective Security wPbKvi Z wK Security code emv‡Z n‡e |
- SBS-2/SBS-3 Reporting Gi m‡½ msi¶bxq, Ëk¨B mwbœ‡ewkZ Ki‡j Security code emv‡Z n‡e |
CLASSIFICATION OF DEPOSITS
(Excluding Inter-bank Deposits)

Quarter ending on-----------------------------------------------
Stamp of Branch Serial Number----------------------------------
(As provided by the Bangladesh Bank)

Name of Bank:----------------- Branch:------------------
District:---------------- Thana/Upazila:-------------------- P.O.:---------------

Location: Municipality/Union Parishad (Tick the appropriate one)

<table>
<thead>
<tr>
<th>Serial No.</th>
<th>Number of Account</th>
<th>Sector Codes</th>
<th>Rates of Interest</th>
<th>Types of Deposit Codes</th>
<th>Balances of Deposit (Actual ledger balance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
</tbody>
</table>

999999
## WITHDRAWALS FROM DEPOSIT ACCOUNTS

During the Quarter ending on-----------------------------------------------

Stamp of Branch Serial Number---------------------------------------------
(As provided by the Bangladesh Bank)

<table>
<thead>
<tr>
<th>Serial</th>
<th>Type of Deposits</th>
<th>Debit Code</th>
<th>Amount in unit of taka (Actual ledger balance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Current Deposits and Cash Credit Accounts</td>
<td>100</td>
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</tr>
<tr>
<td>2</td>
<td>Deposits Withdrawable on Sight</td>
<td>120</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Savings Deposits</td>
<td>130</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Convertible Taka Accounts of Foreigners</td>
<td>140</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Foreign Currency Accounts</td>
<td>150</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Wage Earners' Deposits</td>
<td>151</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Resident Foreign Currency Deposits</td>
<td>152</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Special Notice Deposits</td>
<td>160</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Fixed Deposits ( including DBS,TBS,MBS etc)</td>
<td>170</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Recurring Deposits (DPS, SDPS, APS etc)</td>
<td>180</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Margin Deposits (Foreign Currency/Taka)</td>
<td>183</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Special Purpose Deposits</td>
<td>185</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Negotiable Certificates of Deposits and Promissory Notes</td>
<td>190</td>
<td></td>
</tr>
</tbody>
</table>

999

Certified to be correct

Signature--------------------------
Name--------------------------
Manager/Officer-in-charge

Date--------------------------
Telephone No:-------------------
Official Stamp

119
CLASSIFICATION OF ADVANCES
(Excluding Inter-bank Advances)

Quarter ending on---------------------------------------------------------------
Stamp of Branch Serial Number--------------------------------------------------
(As provided by the Bangladesh Bank)

Name of Bank:--------------------- Branch:----------------------------------------
District:---------------------- Thana/Upazila:----------------- P.O.-------------------
Location: Municipality/Union Parishad (Tick the appropriate one)

<table>
<thead>
<tr>
<th>Serial Nos.</th>
<th>Number of Account</th>
<th>Sector Codes</th>
<th>Rates of Interest</th>
<th>Economic Purpose Codes</th>
<th>Security Codes</th>
<th>Classification Codes</th>
<th>SME Codes</th>
<th>Product Codes</th>
<th>Balances of Outstanding Advances (Actual ledger balance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
<td>9</td>
<td>10</td>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>
# CLASSIFICATION OF BILLS PURCHASED AND DISCOUNTED

Quarter ending on-----------------------------------------------

Stamp of Branch Serial Number---------------------------------

(As provided by the Bangladesh Bank)

<table>
<thead>
<tr>
<th>Serial Nos.</th>
<th>Number of Bills</th>
<th>Sector Codes</th>
<th>Bill Codes</th>
<th>Amounts of bills purchased/discounted (Actual ledger balance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

999999

Certified to be correct

Signature-----------------------------------------------

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

Manager/Officer-in-charge

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

Telephone No:-----------------------------------------------

Official Stamp
Annexure-A

List of Reporting Bank Branches with their Location (Urban/Rural)
(As on 30\textsuperscript{th} November)

Name of the Bank:

<table>
<thead>
<tr>
<th>SL No.</th>
<th>Name of branch</th>
<th>Branch code</th>
<th>Name of Division</th>
<th>Name of District</th>
<th>Name of Thana Upazilla</th>
<th>Name of Municipality/Pourashava</th>
<th>Urban/Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Total</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Signature:
Name:
Designation:
Telephone:
CHAPTER 11: SUPPLIMENTARY RETURNS SBS-3.1 & SBS-3.2

(Quarterly Statement on Advances Classified by Economic Purposes and Sectors.)

11.1 INTRODUCTION

Statistics Department of Bangladesh Bank has been collecting economic purpose and sector wise data on disbursement, recovery, outstanding balance and overdue (DORO) from all branches of Scheduled Banks operating in Bangladesh on quarterly basis. This information represents the whole status of all advances of Scheduled Banks which are very much important for the Banking Sector.

11.2 GENERAL INSTRUCTIONS

1. The banks should invariably submit the quarterly statement within 25th day of the following month.

2. While filling in different columns of this statement banks should put in appropriate economic purpose and sector codes.

3. While submitting the statement the banks must ensure accuracy of the data.

4. Total amount of outstanding advances at the end of the quarter should tally with the total advances of SBS-3 return of the same period.

5. Total amount of disbursement and recovery should tally with those sent to the Ministry of Finance and Offsite Supervision Department of Bangladesh Bank.

6. Banks should directly contact Statistics Department, Bangladesh Bank, Head Office Dhaka for any clarification.

7. The statement should be submitted in respective Templates through web portal of EDW of Bangladesh Bank with following instructions:
   a. Open the template to be filled in: T_ME_Q_ACEP.
   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.

11.3 DEFINITION AND METHODOLOGY

Disbursement:

Disbursement should be consonant 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. For continuous loan (cash credit, overdraft loans) the formula for ascertaining the amount of disbursement during the reporting period may be derived as below:

\[ D = H_{br} - O_{p} - I \]

where,

\( D \) = Disbursement during the reporting period.
\( H_{br} \) = Highest outstanding balance during the quarter.
\( O_{p} \) = Outstanding balance at the end of the preceding period.
\( I \) = Interest charged during the period.

Recovery:

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. For any term loan the formula of recovery during the period is as follows:

\[ R = D_{r} - O_{d} \]

where,

\( R \) = Recovery during the period.
\( D_{r} \) = Due for Recovery during the period.
\( O_{d} \) = Overdue at the end of the reporting period.
For continuous loan (cash credit and over draft loans) recovery during the reporting period may be determined by the following formula:

\[ R = I + O_d(O) - O_d(I) \]

where,

- \( I \) = Interest added during the period (This includes all posting of interest, ordinary and penal).
- \( O_d(O) \) = Amount over the limit on the first day of the reporting period.
- \( O_d(I) \) = Amount over the limit on the last day of the reporting period.

If the amount is positive, it will be reported as recovery. If the amount is negative, then it will be reported as zero.

i.e., If \( R \) is +ve, it means recovery amount.
If \( R \) is -ve, it means no recovery amount.

**Outstanding Balance (Excluding bills):**

An outstanding loan is the portion of the loan that has not been paid. As payments are applied towards the loan balance, the amount outstanding decreases. The lower the interest rate, the faster the balance declines when payments are made.

The general formula may be given as follows:

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

where,

- \( O_r \) = Outstanding Advance at the end of the period.
- \( O_p \) = Outstanding Advance the preceding period.
- \( D \) = Total Disbursement of loan during the reporting period.
- \( R \) = Total Recovery of loan during the reporting period.
- \( I \) = Interest added there on during period + other charges.

While reporting the outstanding position the classified loans must be included.
Overdue:

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. For any Term Loan the amount of overdue on the last of the period is found as follows:-

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

Where

- \( O_d \) = Overdue at the end of reporting period.
- \( O_r \) = Balance outstanding on the last day of the period.
- \( D \) = Disbursement during the period.
- \( R \) = Recovery during the period.
- \( I \) = Interest accrued that is not due.
### Advances Classified By Economic Purpose

(Excluding Bills Purchased & Discounted)

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Economic Purposes</th>
<th>Sanctioned Limit</th>
<th>Disbursement within the quarter</th>
<th>Recovery within the quarter</th>
<th>Outstanding Advances (Excluding bills)</th>
<th>Overdue</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Classified</td>
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<td></td>
<td>Unclassified</td>
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<td></td>
<td>Total</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>S.S</td>
<td>D.F</td>
</tr>
<tr>
<td>1</td>
<td>Agriculture</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>a)</td>
<td>Cultivation</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>b)</td>
<td>Plantation</td>
<td></td>
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<tr>
<td>c)</td>
<td>Livestock</td>
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</tr>
<tr>
<td>d)</td>
<td>Fishing</td>
<td></td>
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<tr>
<td>e)</td>
<td>Others</td>
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<tr>
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<td>Industry</td>
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</tr>
<tr>
<td>a)</td>
<td>Term Loan</td>
<td></td>
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<tr>
<td>b)</td>
<td>Working Capital</td>
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<tr>
<td>3</td>
<td>Trade &amp; Commerce</td>
<td></td>
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</tr>
<tr>
<td>a)</td>
<td>Retail trading</td>
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<td>b)</td>
<td>Wholesale trading</td>
<td></td>
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</tr>
<tr>
<td>c)</td>
<td>Export Financing</td>
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<tr>
<td>d)</td>
<td>Import Financing</td>
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<td>e)</td>
<td>Lease Finance</td>
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<td>f)</td>
<td>Others</td>
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<td>Construction</td>
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</tr>
<tr>
<td>a)</td>
<td>Housing</td>
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</tr>
<tr>
<td>b)</td>
<td>Other than housing</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Transport</td>
<td></td>
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</tr>
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<td>a)</td>
<td>Road Transport</td>
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<td></td>
</tr>
<tr>
<td>b)</td>
<td>Water Transport</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c)</td>
<td>Air Transport</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Other Institutional Loan</td>
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</tr>
<tr>
<td>7</td>
<td>Consumer Financing</td>
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<tr>
<td>8</td>
<td>Miscellaneous</td>
<td></td>
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</tr>
</tbody>
</table>

Total
## Advances Classified By Sector
(Excluding Bills Purchased & Discounted)

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Sector</th>
<th>Sanctioned Limit</th>
<th>Disbursement within the quarter</th>
<th>Recovery within the quarter</th>
<th>Outstanding Amount (Excluding bills)</th>
<th>Total due</th>
<th>Classified</th>
<th>Unclassified</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>S.S</td>
<td>D.F</td>
<td>B.L</td>
<td>Total</td>
</tr>
<tr>
<td>1</td>
<td>Public Sector</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) Ministries &amp; Other Govt. Office.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b) Autonomous Bodies</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>c) Public Non-Financial Corporations</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>d) Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Private Sector</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) Agriculture</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b) Textile Mills</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>c) Rubber &amp; Plastic Industries</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>d) Readymade Garments</td>
<td></td>
<td></td>
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<td>e) Pharmaceutical Industries</td>
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<td>f) Chemical Industries</td>
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<td>g) Cement Industries</td>
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<td>h) Iron, Steel &amp; Aluminum Industries</td>
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<td>i) Hospital, Clinic &amp; Pathology</td>
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<td>j) Fuel &amp; Electricity</td>
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<td>k) Agro based Industries</td>
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<td>o) Telecommunication</td>
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<td>p) Financial Corporation</td>
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<td>q) Household</td>
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<td>r) Others</td>
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</table>
CHAPTER 12: INTEREST RATE SPREAD

12.1 INTRODUCTION

The Statistics Department of Bangladesh Bank has been collecting detailed interest rate wise information on deposits and advances from all scheduled banks since August 2008 and from all non-banks financial institutes (NBFI’s) 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 banking system in a country. Magnitude of the spread varies across the world. It is actually reverse to the degree of efficiency of the banking 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 mobilisation and channelling them into productive uses, as much larger. They have been found to be responsible for high spreads.

12.2 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.

12.3 CALCULATION PROCEDURE OF INTEREST RATE SPREAD

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

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

<table>
<thead>
<tr>
<th>Serial No</th>
<th>Types of Deposits</th>
<th>Rate of Interest/Profit</th>
<th>Outstanding Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>100</td>
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<td>105</td>
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<td>200</td>
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<tr>
<td><strong>Total</strong></td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Serial No</th>
<th>Rate of Interest/Profit</th>
<th>Outstanding Advances</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
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</tbody>
</table>
12.4 INSTRUCTION TO SUBMIT THE RETURN THROUGH RIT

The banks should invariably submit the monthly statement by the 15th 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. Bills purchased and discounted will not be included in the statement.
2. If several advance accounts having the same interest rate, the individual advance balance of these accounts should be merged together.
3. For each different interest rate, a new row should be created.
4. Actual interest rate should be shown up to two decimal places.
5. 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 Organisations 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.
The following mills belong to Bangladesh Sugar and Food Industries Corporation:

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

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

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

Joint Venture Companies.

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

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

1. National Tubes Ltd.
2. Eastern Tubes Ltd.
3. Eastern Cables Ltd.
4. Gazi Wires Ltd.
5. GEM (General Electric Manufacturing) Company Ltd.
6. Chittagong Dry Dock Ltd.
7. Bangladesh Blade Factory Ltd.
8. Atlas Bangladesh Ltd.
9. Pragoti Industries Ltd.
1.5 The following mills belong to Bangladesh Jute Mills Corporation:

1. Latif Bawany Jute Mills Ltd.***
2. Bangladesh Jute Mills Ltd.
4. Karim Jute Mills Ltd.
5. Aleem Jute Mills Ltd.
6. Carpeting Jute Industries Ltd.
7. Eastern Jute Mills Ltd.
8. Jessore Jute Industries Ltd.
10. Platinum Jubilee Jute Mills Ltd.**
11. Star Jute Mills Ltd.**
12. Rajshahi Jute Mills Ltd.
13. Qaumi Jute Mills Ltd. (Jatio Jute Mills Ltd)
15. Amin Old Field Ltd.
17. Hafiz Jute Mills Ltd.
18. Karnaphully Jute Mills Ltd.
19. M.M. Jute Mills Ltd.
20. R.R. Jute Mills Ltd.
22. Furat-Karnaphully Carpet Factory Ltd.
23. The Crescent Jute Mills Co. Ltd.
25. Daulatpur Jute Mills
26. Monowar Jute Mills**
27. Mills Furnishing Ltd.
28. Galfra Habib Mills Ltd
29. Jute-Fibre Glass Industries Ltd.

*** Merged with other Company

** Handed to private sector
1.6 **The following mills belong to Bangladesh Petroleum Corporation:**

1. Eastern Refinery Ltd. (E R L)
2. Padma Oil Company Ltd. (Burma Eastern Limited)
3. Jamuna Oil Company Ltd. (J.O.C.L)
4. Meghna Petroleum Ltd. (MPL)
5. Standard Asiatic Oil Company Ltd. (SAOCL)
6. Eastern Lubricants Blenders Ltd. (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 Co. Ltd.
2. Sylhet Gas Fields Ltd.
3. Titas Gas Transmission & Distribution Co. Ltd.
5. Jalalabad Gas Transmission & Distribution System Ltd.
6. Rupantarita Prakritik Gas Company Ltd.
7. Bangladesh Petroleum Exploration Co. Ltd.
8. Gas Transmission Company Ltd.
9. Barapukuria Coal Mining Company Ltd
10. Maddhapara Granite Mining Company Ltd
11. Pashchimanchal Gas Company Ltd
12. Karnaphuli Gas Distribution Company Ltd
13. Sundarban Gas Company Ltd

Projects:

1. Muchai-Asuganj Compressor Station Installation Project.
2. Construction of Monohordi-Dhanua, Elenga east Bank of Jamuna Bridge 30” dia x 120 km Gas Pipeline and Installation of Compressor Station at Ashuganj and Elenga
3. Appraisal of Gas Field (3D Seismic) (Tit as Bakhrabad, Sylhet, Kailashtilla and Rashidpur) Project.
4. Construction of West Bank of Jamuna Bridge-Nalka, Hatikumrul-Iswardi-Bheramara 30” dia x 98.10 km Gas Transmission Pipeline.
5. Construction of Bonpara- Rajshahi Gas Transmission Pipeline.
6. Upgradation of Data Centre of BAPEX.
7. Construction of Bheramara- Khulna 20” dia x 162.50 km Gas Transmission Pipeline.
9. Supply Efficiency Improvement of Titas Gas Transmission and Distribution Company Ltd.
12. Exploration and Production Capacity building of BAPEX.
15. TA to review the approach for increasing the efficiency of gas utilization in certain major users.
17. Mobarakpur Oil/Gas Exploration well drilling project.
18. Kapasia oil/Gas exploration well drilling (Revised).
20 Sundalpur Oil/Gas Exploration well drilling project.
21 Srikaril Oil/Gas Exploration well drilling (well # 2) project.
22 Nabiganj Gas Supply Project.
24 Augmentation of Gas Production Under Fast Track Programme.
25 2D Sciesmic Survey Under Fast Track Programme.
26 Salda # 3, 4 & Fenchuganj # 4, 5 Gas Field's development Project.
27 Chandpur 150 MW Capacity Thermal Power Plant Gas Supply Project.
28 Installation of 2nd MSTE Plant in Kailashtilla Gas Field.
29 Installation of a 3x1250 barrel Capacity Condensate Fraction Plant in Rashidpur Gas Field.
30 Redevelopment of Bakhrabad Gas Field (1st Stage) (Bakhrabad # 2&5 Work over & Drilling of well#9)
31 New well drilling with process plant in Titas Gas Field (Well# 17&18).
32 Bapex Building Construction Project.
33 Construction of 24” dia 08 km pipeline from Titas Location 7 to AB Gas Transmission pipeline.
34 Construction of 20” x 1000 PSIG x 25 km parallel/loop line from Monohrodi valve station to Narsingdi valve station. No-12.
35 Workover of Titas well #12
36 Installation of 750 barrels/day cap. Condensate fractionation plant in Kailastilla Field.

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

   **A. List of Life Insurance Companies**
   
   1. American Life Insurance Company Ltd.
   2. Baira Life Insurance Co. Ltd
   3. Delta life Insurance Company Ltd.
   4. Fareast Islami Life Insurance Co. Ltd
   5. Golden Life Insurance Co. Ltd
   6. Homeland Life Insurance Company Ltd.
   7. Meghna Life Insurance Company Ltd.
   9. Padma Islami Life Insurance Ltd
   10. Popular Life Insurance Co. Ltd
   11. Pragati Life Insurance Ltd.
   12. Prime Islami Life Insurance Co. Ltd
   13. Progressive Life Insurance Co. Ltd
   14. Rupali Life Insurance Co. Ltd
   15. Sandhani Life Insurance Company Ltd.
   16. Sunflower Life Insurance Co. Ltd
   17. Sun Life Insurance Co. Ltd

   **B. List of General Insurance Companies**
   
   1. Agrani Insurance Co. Ltd
   2. Asia Insurance Ltd
   3. Asia Pacific General Insurance Co. Ltd
   4. Bangladesh Co-operative Insurance Ltd.
   5. Bangladesh General Insurance Company Ltd.
   7. Central Insurance Company Ltd.
   8. City General Insurance Company Ltd.
   9. Continental Insurance Ltd
   10. Crystal Insurance Co. Ltd
<table>
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<tr>
<th>No.</th>
<th>Insurance Company Name</th>
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<tbody>
<tr>
<td>11</td>
<td>Desh General Insurance Co. Ltd</td>
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<td>12</td>
<td>Dhaka Insurance Ltd.</td>
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<td>13</td>
<td>Eastern Insurance Company Ltd.</td>
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<td>Eastland Insurance Company Ltd.</td>
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<td>Express Insurance Ltd</td>
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<td>Federal Insurance Company Ltd.</td>
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<td>17</td>
<td>Global Insurance Ltd</td>
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<td>Green Delta Insurance Company Ltd.</td>
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<td>Islami Commercial Insurance Co. Ltd</td>
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<td>Islami Insurance Bangladesh Ltd.</td>
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<td>21</td>
<td>Janata Insurance Company Ltd.</td>
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<td>22</td>
<td>Karnaphully Insurance Company Ltd.</td>
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<td>23</td>
<td>Meghna Insurance Company Ltd.</td>
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<td>24</td>
<td>Mercantile Insurance Company Ltd.</td>
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<td>25</td>
<td>Nitol Insurance Co. Ltd</td>
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<td>26</td>
<td>Northern General Insurance Company Ltd.</td>
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<td>27</td>
<td>Paramount Insurance Co. Ltd</td>
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<td>Peoples Insurance Company Ltd.</td>
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<td>Phoenix Insurance Company Ltd.</td>
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<td>Pioneer Insurance Company Ltd.</td>
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<td>31</td>
<td>Progoti Insurance Company Ltd.</td>
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<td>32</td>
<td>Prime Insurance Company Ltd.</td>
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<td>33</td>
<td>Provati Insurance Company Ltd.</td>
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<td>34</td>
<td>Purabi General Insurance Company Ltd.</td>
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<td>Reliance Insurance Ltd</td>
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<td>36</td>
<td>Republic Insurance Co. Ltd</td>
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<td>37</td>
<td>Rupali Insurance Company Ltd.</td>
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<td>38</td>
<td>Sonar Bangla Insurance Ltd</td>
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<td>39</td>
<td>South Asia Insurance Co. Ltd</td>
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<td>40</td>
<td>Standard Insurance Ltd</td>
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<td>41</td>
<td>Takaful Islami Insurance. Ltd</td>
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<td>42</td>
<td>Union Insurance Co. Ltd</td>
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<tr>
<td>43</td>
<td>United Insurance Company Ltd</td>
</tr>
</tbody>
</table>
3. List of Investment & Leasing Companies:-

1. Agrani SME Finance Co. Ltd. *
2. Bangladesh Finance & Investment Company Ltd
4. Bangladesh Infrastructure Finance Fund Limited (BIFFL). *
5. Bay Leasing & Investment Limited.
6. Delta-Brac Housing Finance Corporation Ltd.
7. Fareast Finance & Investment Limited.
8. FAS Finance & Investment Limited.
9. First Lease Finance & Investment Ltd.
10. GSP Finance Company (Bangladesh) Limited.
12. IDLC Finance Limited.
15. Infrastructure Development Company Limited. *
17. Islami Finance & Investment Limited.
18. Lanka Bangla Finance Ltd
20. National Finance Ltd
22. Peoples Leasing & Financial Services Ltd.
25. Prime Finance & Investment Ltd.
27. Saudi Bangladesh Industrial and Agricultural Investment Company Limited. *
28. The UAE- Bangladesh Investment Company Ltd. *
29. Union Capital Limited.
30. United Leasing Company Limited.

* Non-Depository
4 Description of some items of foreign exchange transactions:

4.1 Resident and Non-Resident:
A resident is a person; bank or firm who/which resides in Bangladesh. A non-resident is a person; bank or firm who/which resides outside Bangladesh. "A resident is a person who resides in Bangladesh for a minimum period of one year, or transfers his centre of economic interest to Bangladesh. Non-residents include Bangladesh nationals who go out of Bangladesh for a minimum period of one year, or transfer their centre of economic interest abroad". Non-residents include Bangladesh nationals who go out of Bangladesh for any purpose. A person is presumed to be ordinarily resident if he maintains a home in Bangladesh or resides in the country for a substantial part of each year or pays income tax as a resident of Bangladesh. On the other hand, the fact that a person gives an address in Bangladesh does not necessarily mean that he should be regarded as a resident if he is, in fact, only a temporary visitor and is ordinarily resident elsewhere.

4.2 Foreign Currency Accounts of Wage Earners:
Bangladesh nationals working and earning abroad including self employed Bangladesh migrants proceeding abroad on employment may open foreign currency accounts even without initial deposits. They may operate the accounts themselves or nominate other persons in Bangladesh for this purpose. The accounts can be opened either in Pound Sterling, US Dollar, Euro or Japanese Yen at the option of the prospective account holder and maintained as long as the account holder desires. These accounts would ordinarily be fed from remittances by account holders themselves but funds sent by other wage earners may also be placed to the credit of such accounts. ADs may also raise credits to such accounts with the proceeds of convertible foreign exchange viz. currency notes, travelers' cheques, drafts etc. brought into Bangladesh by the account-holders while on temporary visit to Bangladesh provided such foreign exchange in excess of US$ 5000 (or its equivalent) has been duly declared by them to the Customs on Form 'FMJ at the time of their arrival. Funds lying to the credit of FC accounts of Bangladesh nationals can be utilised for import of goods and commodities as per instructions issued by the CCI&E and Bangladesh Bank.
4.3 **Retention Quota for Exporters:**

**a) Retention Quota for Merchandise Exporters:**

i) Merchandise exporters are entitled to a foreign exchange retention quota of 50% of repatriated F.O.B value of their exports. However, for exports of goods having high import content (low domestic value-added) like POL products including naphtha, furnace oil and bitumen, readymade garments made of imported fabrics, electronic goods etc, the retention quota is 10% of the repatriated F.O.B value.

ii) Foreign exchange out of the retention quota may be maintained in FC accounts with the concerned ADs in US dollar, Pound Sterling, Euro or Japanese Yen upon realization of the export proceeds. Balances in these accounts may be used by the exporters for bonafide business purposes, such as business visits abroad, participation in export fairs and seminars, establishment and maintenance of offices abroad, import of raw materials, machineries and spares etc. without prior approval of Bangladesh Bank. It should be noted that since exporters will use foreign exchange from the retention quota for business visits abroad, no separate business travel quota will be admissible (other than for new exporters as per Para 7(i), Ch.12). Foreign exchange from the exporter's retention quota cannot be used for investment abroad by the exporter.

iii) Foreign exchange out of exporter's retention quota may also be kept as interest bearing renewable term deposits with the concerned ADs in Bangladesh in US dollar, Pound Sterling, Euro or Japanese Yen, with minimum balances of US$ 2,000 or its equivalent. Periods of such term deposits may be determined in accordance with normal banking practices/normal banking considerations. Interest on such deposits may be allowed at rates comparable to the prevailing Euro deposit rates for the relevant currency.

**b) Retention Quota for Service Exporters:**

Service exporters may retain 5% and software and data entry/processing exporters may retain 50% of their repatriated income as Retention Quota. Funds can be drawn from these accounts to meet expenses for bonafide business travel abroad.

However, foreign exchange earnings on account of indenting commission or agency commission for export from Bangladesh cannot be credited to such accounts since these incomes originate from Bangladesh sources.
4.4 **RFCD Accounts:**

Persons ordinarily resident in Bangladesh may open and maintain Resident Foreign Currency Deposit (RFCD) accounts with foreign exchange brought in at the time of their return from travel abroad. Any amount brought in with declaration to Customs Authorities in form FMJ and up to US$ 5000 brought in without any declaration, can be credited to such accounts. However, proceeds of export of goods or services from Bangladesh or commission arising from business deals in Bangladesh shall not be credited to such accounts.

Balances in these accounts shall be freely transferable abroad; Fund from these accounts may also be issued to account-holders for the purpose of their foreign travels in the usual manner (i.e., with endorsement in passport and ticket, up to US$ 2000 in the form of cash currency notes and the remainder in the form of TC or other currencies).

These accounts may be opened in US dollar, pound sterling, Euro or Japanese Yen and may be maintained as long as the account holders desire. While depositing foreign exchange for credit to such account the depositor shall furnish written declaration, mentioning the date of return from abroad and the amount of foreign exchange brought in, that the foreign exchange, (i) is not a receipt against export of goods or services from Bangladesh, (ii) is not a commission due from abroad arising from business deal in Bangladesh. The ADs will credit the foreign exchange presented by the depositor to the RFCD account only after examining the passport of the depositor and the FMJ form (if the amount exceeds the equivalent of $ 5000) and after being satisfied about the correctness of the declaration.

Interest in foreign exchange shall be payable on balances in such accounts if the deposits are for a term of not less than one month and the balance is not less than US $ 1000 or 500 Pound Sterling or its equivalent. The rate of interest shall be one-quarter percent (0.25 percent) less than the rate at which interest is paid on balances of bank in their foreign currency clearing accounts maintained with the Bangladesh Bank.
4.5 **Convertible Taka Accounts of Foreigners:**

ADs may open convertible Taka accounts in the names of foreign organizations/nationals viz., diplomatic missions, UN organizations, non-profit international bodies, foreign contractors and consultants engaged for specific projects under the Govt. semi Govt. agencies and the expatriate employees of such missions/organizations who are resident in Bangladesh.

These accounts may be credited with foreign currency brought in or remitted from abroad or transferred from a foreign currency account or another convertible Taka account. For transfer from another convertible Taka count, the taka amount from the transferor's account would be converted into foreign currency for transfer and credit to the recipient account by recon version into Taka. No money emanating from a business originating in Bangladesh and otherwise repatriable to Bangladesh can be credited to these accounts.

A convertible Taka account may be debited for payments in foreign currency abroad, for local expenses, for transfers to foreign currency accounts or other convertible Taka accounts or for credits to a non-convertible Taka account.

The ADs may open Taka STD/SND (7-30 days special notice) accounts in the names of foreign diplomatic missions and their expatriate personnel, foreign airlines and shipping lines operating in Bangladesh, international non-profit organizations including charitable organizations, UN organizations and their respective expatriate personnel and pay interest thereon provided that the amount of interest accrued on balances of these accounts will be disbursed locally in non-convertible Taka and that no part of the earned interest will be remittable abroad at any stage.
4.6 **Foreign Currency Accounts of Non-Residents:**

The ADs may without prior approval of the Bangladesh Bank open foreign currency accounts in the names of (a) Bangladesh nationals residing abroad (b) foreign nationals residing abroad or in Bangladesh and also foreign firms registered abroad and operating in Bangladesh or abroad (c) Foreign missions and their expatriate employees. Foreign exchange earned through business done or services rendered in Bangladesh cannot be put into these accounts. Credits to a foreign currency account may be made against inward remittance of foreign exchange in any form or transfer from another foreign currency account or non-resident Taka accounts of banks abroad. Bangladesh Bank may specially allow opening of foreign currency accounts not covered by this general authorization.

Payments may be made freely abroad from these foreign currency accounts to the extent of balances lying therein. Local disbursements may also be made freely in Taka from such foreign currency accounts.

The ADs maintaining foreign currency accounts under the authority can pay interest on such accounts provided the accounts are maintained in the form of term deposits for a minimum period of 90 days. Rates of interest payable on such accounts should normally be comparable with the rates available on similar accounts maintained abroad.
4.7 **NFCD Accounts:**

All non-resident Bangladesh nationals and persons of Bangladesh origin including those having dual nationality and ordinarily residing abroad may maintain interest bearing time deposit accounts named "Non-Resident Foreign Currency Deposit (NFCD) Account" with the ADs.

Bangladesh nationals serving with Embassies/High Commissions of Bangladesh in foreign countries and also the officers/staff of the Government/semi-Government departments/nationalized banks and employees of body corporate posted abroad or deputed with International and Regional agencies like IMF, World Bank, IDB, ADB etc. during their assignments abroad may open such accounts. Crewmembers of the Bangladeshi shipping companies are not entitled to open such accounts, but shore staff posted abroad may open such accounts. Accounts may also be opened with funds transferred from existing foreign currency accounts maintained by the wage earners with the ADs in Bangladesh.

The accounts are in the nature of term deposits maturing after one month, three months, six months and one year. The accounts may be maintained in US dollar, pound sterling, Euro or Japanese Yen; initially with minimum amount of US$ 1000 or pound sterling 500 or equivalent. Accounts may be opened against remittances in other convertible currencies after conversion of those into US Dollar, pound sterling, Euro or Japanese Yen.

These Accounts may be maintained as long as the Account-holders desire. Eligible persons are also allowed to open such Accounts at any time after their return to Bangladesh.
4.8 Non-Resident Taka Accounts of Foreign Bank Branches and Correspondents:

The Taka accounts of all foreign bank branches or correspondents outside Bangladesh are regarded as non-resident accounts. The accounts of different branches of the same bank situated in different countries must be identified separately and the accounts of each branch or group of branches in one country should be designated as accounts of that country.

ADs may freely open or continue to maintain Non-Resident Taka Accounts in the names of their overseas branches and correspondents against inward remittance in convertible currencies only. Transfer between non-resident Taka accounts are permitted freely. Approved foreign currency may also be sold to non-resident bank branches and correspondents provided the remittance is charged against credit balances held in the non-resident Taka account. Non-resident Taka accounts may be opened with initial deposits sent from abroad in a freely convertible currency. New non-resident Taka accounts opened by the ADs must be reported to the Bangladesh Bank with details.

4.9 Clearing Arrangement with Bangladesh Bank.

Bangladesh Bank operates a foreign currency clearing system enabling the AD banks to settle their mutual claims in US dollar, Pound Sterling, Euro and Japanese Yen arising from interbank transaction; to economize the time and cost involved in settlements through correspondents abroad. Under this arrangement, AD banks maintain clearing accounts with the BB in US dollar, pound sterling, Euro and Japanese yen. Apart from the purpose of settlement with other ADs, these accounts may also be used for transfers to and from correspondents abroad.

Settlement of the balances lying in each of the clearing accounts take place at the end of each month. The Bangladesh Bank charges interest on the debit balance in an account on daily product basis and debit the bank's account at the end of each month and pays interest on the amount of credit balance at the rates prescribed from time to time.

Operation of the clearing system in centralized in the International Department of Bangladesh Bank, Head Office, Dhaka; but the ADs in other centers may transfer funds to other banks through their head/main office in Dhaka.