

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

(Fifth edition)



**STATISTICS DEPARTMENT
BANGLADESH BANK**

July 2013

Editorial Committee

1. **Md. Nur-un-Nabi**
General Manager
2. **Md. Lutful Kabir**
Deputy General Manager
3. **Mohammad Nurul Islam**
Joint Director

Any suggestion/recommendation for improvement in the contents of this guideline would be highly appreciated. Users may kindly contact with the following persons for their suggestions/ recommendations and queries (if any):

Mohammad Nurul Islam

Joint Director

mnurul.islam@bb.org.bd

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*

Contents

PART-1 (SBS-1 Return)

CHAPTER 1. INTRODUCTION AND GENERAL INSTRUCTIONS.....	1
1.1. INTRODUCTION	1
1.2. RATIONALISED INPUT TEMPLATES.....	1
1.3. GENERAL INSTRUCTIONS.....	2
CHAPTER 2. DEFINITIONS, EXPLANATORY NOTES & INSTRUCTIONS OF SBS-1 RETURN..	3
2.1. LIABILITIES	3
2.1.1 PAID UP CAPITAL.....	3
2.1.2 RESERVE & SURPLUS.....	3
2.1.3 TOTAL DEPOSIT LIABILITIES.....	3
2.1.4 DOMESTIC BORROWING	8
2.1.5 SECURITIES OTHER THAN SHARES.....	12
2.1.6 FOREIGN CURRENCY DEPOSITS OF WAGE EARNERS.....	13
2.1.7 FOREIGN CURRENCY DEPOSITS OF RESIDENT.....	13
2.1.8 FOREIGN CURRENCY DEPOSITS OF DMBS.....	14
2.1.9 FOREIGN LIABILITIES.....	15
2.1.10 HEAD OFFICE AND INTER-BRANCH ADJUSTMENT ACCOUNTS.....	17
2.1.11 OTHER LIABILITIES.....	17
2.2. ASSETS	19
2.2.1 CURRENCY AND DEPOSITS.....	19
2.2.1.1 CASH IN HAND.....	19
2.2.1.2 TRANSFERABLE DEPOSITS.....	19
2.2.1.3 OTHER DEPOSITS.....	20
2.2.2 MONEY AT CALL AND SHORT NOTICE.....	20
2.2.3 FOREIGN CURRENCY BALANCES HELD.....	21
2.2.4 FOREIGN BILLS.....	22
2.2.5 FOREIGN INVESTMENT.....	23
2.2.6 IMPORT AND INLAND BILLS.....	24
2.2.7 LOANS AND ADVANCES.....	25
2.2.8 DOMESTIC INVESTMENTS.....	28
2.2.8.1 SECURITIES OTHER THAN SHARES.....	28
2.2.8.2 SHARES AND OTHER EQUITY.....	32
2.2.9 HEAD OFFICE AND INTER-BRANCH ADJUSTMENT ACCOUNTS.....	33
2.2.10 OTHER ASSETS.....	33
CHAPTER 3. EXPLANATION & COMPILATION PROCEDURE OF TABLES RELATED TO SBS-1 RETURN.....	35
3.1. TABLE-A	35
3.2. TABLE-B	36
3.3. TABLE-C1.....	36
3.4. TABLE-C2.....	36
3.5. TABLE-D	37
3.6. TABLE-E.....	38

CHAPTER 4. CLASSIFICATION OF SECTORS AND ITS COMPONENTS	39
4.1. PUBLIC SECTOR	39
4.1.1 GOVERNMENT SECTOR.....	39
4.1.2 OTHER PUBLIC SECTOR.....	45
4.2.PRIVATE SECTOR.....	48
4.2.1 FINANCIAL SECTOR	48
4.2.2 NON-FINANCIAL SECTOR.....	49
4.3.DEPOSIT MONEY BANKS.....	52
4.4.OFFSHORE BANKING UNITS.....	53
4.5.FOREIGN SECTOR.....	54
4.5.1 FOREIGN DIRECT INVESTMENT.....	54
4.5.2 PORTFOLIO INVESTMENT.....	55
4.5.3 VALUATION OF SECURITIES.....	55
CHAPTER 5. FORMATS OF MONTHLY SBS-1 RETURN.....	56
5.1. LIABILITY SIDE OF SBS-1 RETURNS.....	56
5.2. ASSET SIDE OF SBS-1 RETURNS.....	58
5.3. TABLE-A.....	61
5.4. TABLE-B.....	62
5.5. TABLE-C1	64
5.6. TABLE-C2.....	64
5.7. TABLE-D	65
5.8. TABLE-E.....	65
CHAPTER 6. SUPPLIMENTARY INFORMATION ON SBS-1 RETURN.....	66
6.1. SUPPLIMENTARY TABLE-1.....	66
6.2. SUPPLIMENTARY TABLE-2.....	67
6.3. SUPPLIMENTARY TABLE-3.....	68

PART-2
(SBS-2 & SBS-3 Return)

CHAPTER 1. INTRODUCTION AND GENERAL INSTRUCTIONS.....	71
1.1. INTRODUCTION	71
1.2. GENERAL INSTRUCTIONS.....	71
1.3. INSTRUCTIONS AND EXPLANATORY NOTES ON SBS-2 & SBS-3 RETURNS.....	73
1.4. PROCEDURE TO FILL IN THE SBS-2 & SBS-3 RETURNS.....	78
CHAPTER 2. SECTOR CODES.....	79
CHAPTER 3. TYPE OF DEPOSIT CODES.....	101
3.1. TYPE OF DEPOSITS.....	101
3.2. NOTES ON TYPE OF DEPOSITS.....	102
CHAPTER 4. ECONOMIC PURPOSE CODES.....	106
CHAPTER 5. SECURITY CODES.....	110
CHAPTER 6. LOAN CLASSIFICATION CODES.....	111
CHAPTER 7. BILL CODES.....	112
CHAPTER 8. SME CODES.....	113
8.1. SME CODES.....	113
8.2. DEFINITION OF DIFFERENT INDUSTRIES.....	114
CHAPTER 9. PRODUCT CODES.....	116
CHAPTER 10. SBS-2 & SBS-3 RELATED FORMATS.....	117
10.1. SBS-2 & SBS-3 REPORTING FORM.....	117
10.2. SBS-2 RETURN (CLASSIFICATION OF DEPOSITS).....	118
10.3. SBS-2 RETURN (WITHDRAWALS FROM DEPOSIT ACCOUNTS).....	119
10.4. SBS-3 RETURN (CLASSIFICATION OF ADVANCES).....	120
10.5. SBS-3 RETURN (CLASSIFICATION OF BILLS PURCHASED AND DISCOUNTED).....	121
10.6. LIST OF REPORTING BANK BRANCHES WITH THEIR LOCATION (URBAN/RURAL).....	122
CHAPTER 11. SUPPLEMENTARY RETURNS SBS-3.1, SBS-3.2.....	123
11.1. INTRODUCTION	123
11.2. GENERAL INSTRUCTIONS.....	123
11.3. DEFINITION AND METHODOLOGY.....	124
11.4. SBS-3.1 RETURN (ADVANCES CLASSIFIED BY ECONOMIC PURPOSES).....	127
11.5. SBS-3.2 RETURN (ADVANCES CLASSIFIED BY SECTOR).....	128
CHAPTER 12. INTEREST RATE SPREAD.....	129
12.1. INTRODUCTION	129
12.2. DEFINITION.....	129
12.3. CALCULATION PROCEDURES OF INTEREST RATE SPREAD.....	129
12.4. INSTRUCTION TO SUBMIT THE RETURN THROUGH RIT.....	131
APPENDIX.....	132
1. LIST OF PUBLIC NON-FINANCIAL CORPORATIONS.....	132
2. LIST OF PRIVATE INSURANCE COMPANIES.....	140
3. LIST OF INVESTMENT AND LEASING COMPANIES.....	142
4. DESCRIPTION OF SOME ITEMS REGARDING FOREIGN EXCHANGE TRANSACTIONS.....	143

List of Acronyms

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

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

PART-1

(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:- **T_ME_M_ASS_LIAB_BANK.**
 - 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:	CODE
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.	10000
2.1.2	Reserve and Surplus: The amount which has been retained in the business and not distributed to the owners or share holders. 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.	11000
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.	12000

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. 12110

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. 12120

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 12210

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 12220

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 12230

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 12240

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 12250

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 12330**

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 12340

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 12350

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 12360

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 12370

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) 12380

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 12390

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 12500

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 12901

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) 12902

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 12903

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	12904
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	12905
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)	12906
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	12907
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	12908
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	12909
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	12910
Balances of the following items should be reported in this code according to the sectors.	
<ul style="list-style-type: none"> 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 12911

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 12912

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 12913

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** 13100

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 13101

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****13231**

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)**13232**

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**13239**

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****13241**

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)**13242**

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**13249**

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 13251**

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) 13252

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 13259

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 13331**

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) 13332

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 13339

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 13341**

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.

<p>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.</p>	13342
<p>iii) Other Borrowings All other liabilities except deposits, money payable at call and REPO of the reporting banks should be reported here.</p>	13349
g) Insurance Companies and Pension Funds- Private	
<p>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.</p>	13351
<p>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.</p>	13352
<p>iii) Other Borrowings All other liabilities except deposits, money payable at call and REPO of the reporting banks should be reported here.</p>	13359
h) Bangladesh Bank	
<p>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.</p>	13401
<p>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.</p>	13402
<p>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.</p>	13403

<p>iv) Repurchase agreement (REPO) Borrowings from Bangladesh Bank in the form of REPO of the reporting banks should be reported in this code.</p>	13404
<p>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.</p>	13409
<p>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.</p>	13419
i) Deposit Money Banks (DMBs)	
<p>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.</p>	13501
<p>ii) Repurchase agreement (REPO) Borrowings from DMBs by the reporting bank in the form of REPO should be reported in this code.</p>	13502
<p>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.</p>	13509
2.1.5 Securities other than shares	
<p>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.</p>	14230
<p>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.</p>	14200

c) Non-Bank Depository Corporations (NBDC)- Private	14330
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.	
d) Other Private Sectors (other than NBDC)	14300
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.	
e) Deposit Money Banks (DMBs)	14500
Securities (such as debenture, bonds, mutual funds etc.) issued by the reporting bank held with the other DMBs should be reported in this code.	
f) Non-resident (Individuals and Enterprises)	14600
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.	
2.1.6 Foreign Currency Deposits of Wage Earners'	16700
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.	
2.1.7 Foreign Currency Deposits of Resident Sector	
a) Exporters Retention Quota	16391
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. (<i>F.E Circular No. 31/1992 & F.E Circular No. 12/1993</i>). 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.	

b) Resident Foreign Currency Account of Individuals**16392**

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**16393**

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**16501**

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

17601

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

17602

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

17603

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

17604

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) 17605

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 17606

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 17608

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: 17609

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 18500

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 19000

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) 19100

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) 19200

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) 19300

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	19002
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	19003
The credit balance of total gross income including receivable income of a bank should be reported here.	
g) Interest Suspense Account	19004
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	19005
Provision for VAT and Tax and other provisions not included elsewhere should be reported under this code.	
i) Bad debt recovered	19006
If any amount of bad loan has succeeded to be recovered, then it should be reported under this code	
j) Accumulated depreciation	19007
Total depreciation accumulated on its fixed assets should be reported under this code.	
k) Current year profit	19008
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	19009
The "Others" item comprises those, which cannot be allocated to any of the items above. It mainly comprises:	
<ol style="list-style-type: none">1. Profit on sale of assets.2. Transfer fees etc.3. Adjusting Account Credit.4. Foreign Currency Fund Purchase Account.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 20001**

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 20002

Government notes and coins comprise of two taka and one taka notes/coins and subsidiary coins below one taka held in deposit 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) 20400

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.) 20401

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) 20500

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):

- | | |
|--|---------------------|
| <p>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 <i>Non-Bank Depository Corporations-Public</i> has been given at page No. 47. Balances with Non Bank Depository Corporations-Public should exclude money at call.</p> | <p>20230</p> |
| <p>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 <i>Other Financial Intermediaries-Public</i> has been given at page No.47. Balances with Other Financial Intermediaries-Public should exclude money at call.</p> | <p>20240</p> |
| <p>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 <i>Non Bank Depository Corporations-Private</i> has been given at page No.48 and a list of NBDC-Private is given at page No.48.</p> | <p>20330</p> |
| <p>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 <i>Other Financial Intermediaries-Private</i> has been given at page No. 48 and a list of OFI-Private is given at page No.48.</p> | <p>20340</p> |
| <p>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.</p> | <p>20502</p> |
| <p>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.</p> | <p>20503</p> |

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.

<p>a) Non-Bank Depository Corporations (NBDC)- Public Amount of loans provided to <i>Non-Bank Depository Corporations-Public</i> 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.</p>	<p>21230</p>
<p>b) Other Financial Intermediaries (OFI)- Public Amount of loans provided to <i>Other Financial Intermediaries-Public</i> 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.</p>	<p>21240</p>
<p>c) Non- Bank Depository Corporations (NBDC)- Private Amount of loans provided to <i>Non-Bank Depository Corporations-Private</i> in the form of money at call should be reported under this code. A list of NBDC-Private is given at page No.48.</p>	<p>21330</p>
<p>d) Other Financial Intermediaries (OFI)- Private Amount of loans provided to <i>Other Financial Intermediaries-Private</i> 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.</p>	<p>21340</p>
<p>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.</p>	<p>21500</p>
<p>2.2.3 Foreign currency balances held</p>	
<p>a) F. C. Clearing account balances with Bangladesh Bank <i>Foreign currency clearing account balances</i> 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.</p>	<p>22400</p>
<p>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.</p>	<p>22601</p>

c) Balances with banks abroad **22602**

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.

d) Bilateral Trade Credits **22603**

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.

e) Wage Earners' Accounts **22604**

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.

2.2.4 Foreign Bills**a) Export bills** **23601**

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.

b) Other foreign bills **23602**

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)

24601

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:

24602

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:

24603

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

25111

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.

25112

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.

25120

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

25210

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

25220

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 25370**

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) 25380

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) 25390

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	26111
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.	26112
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.	26120
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	26210
All loans and advances given to the Local Authorities by the reporting banks should be reported under this code.	
ii) Public Non-Financial Corporations	26220
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	26230
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.	26240
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.	26250
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.

- | | |
|---|--------------|
| <p>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.</p> | 27111 |
| <p>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.</p> | 27112 |
| <p>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.</p> | 27113 |
| <p>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.</p> | 27114 |
| <p>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.</p> | 27117 |

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 ICPFs-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 27240**

Holdings of all types of securities issued by the OFIs-Public should be reported against this code.

b) Reverse REPO 27242

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

v) Insurance Companies and Pension Funds-Public**a) Securities other than shares 27250**

Holdings of all types of securities issued by the Insurance Companies and Pension Funds-Public should be reported against this code.

b) Reverse REPO 27252

Investment made in the form of Reverse REPO with the Insurance Companies and Pension Funds-Public should be reported against this code.

II. PRIVATE SECTOR:**i) Non Bank Depository Corporations (NBDC)-Private****a) Securities other than shares 27330**

Holdings of all types of securities issued by the NBDCs-Private should be reported against this code.

b) Reverse REPO 27332

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

ii) Other Financial Intermediaries (OFIs)-Private**a) Securities other than shares 27340**

Holdings of all types of securities issued by the OFIs-Private should be reported against this code.

b) Reverse REPO	27342
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	27350
Holdings of all types of securities issued by the Insurance Company and Pension Funds-Private should be reported against this code.	
b) Reverse REPO	27352
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	27370
Holdings of all type of securities issued by Non-Financial Corporations-Private should be reported against this code.	
III. BANGLADESH BANK	
a) Reverse REPO	27401
Investment made in the form of Reverse REPO with the Bangladesh Bank should be reported against this code.	
b) Bangladesh Bank Bills	27402
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	27403
Holdings of undisbursed agri-credit with Bangladesh Bank should be reported in this code.	
d) Others	27409
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 | 27501 |
| Holdings of all types of debentures, bonds, mutual funds etc. issued by Deposit Money Banks should be reported against this code. | |
| b) Reverse REPO | 27502 |
| 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 | 27221 |
| 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 | 27231 |
| 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 | 27241 |
| 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 | 27251 |
| 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.		27331
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		27341
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		27351
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		27371
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		27503
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		28500
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		29000
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		29001
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	29002
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	29003
Total expenditure of the bank up to the reporting period should be reported here.	
e) Suspense Account	29004
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	29100
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	29200
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	29300
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	29008
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	29009
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 & COMIPILATION 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),*
9. *Non- resident Taka Accounts of Foreign Bank Branches and Correspondents (Code No-17606).*

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

33100

- 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

33113

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 & Madrashes
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 (NIPORT)
National Institute of Preventive & Social Medicine (NIPSOM)
National Institute of Traumatology & Orthopedic Rehabilitation (NITOR)
Press Institute of Bangladesh
River Research Institute
Tribal Cultural Institute, Rangamati & Bandarban
Bangladesh Institute of Nuclear Agriculture Research, Mymensingh
Other Similar Councils/Institutes n.i.e

iv) Other Similar Centre, institutes

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

v) Development Board/Centre/Authorities/Foundations**a) Authorities:**

Bangladesh Export Processing Zone Authority (BEPZA)
 Bridge Authority
 Chittagong Development Authority
 Khulna Development Authority
 Micro Credit Regulatory Authority (MRA)
 National Housing Authority
 Rajdhani Unnayan Kartripakkha (RAJUK)
 Rajshahi Development Authority
 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: -

1. Bangladesh Jute Mills Corporation and Related Enterprises (Page No- 136).
2. Bangladesh Textile Mills Corporation and Related Enterprises (Page No- 132).
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
6. Bangladesh Petroleum, Oil, Gas and Mineral Corporation & Related Enterprises
 - 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.

1. House Building Finance Corporation (HBFC).
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.
9. Bangladesh Infrastructure Finance Fund Limited (BIFFL).
10. Agrani SME financing Company Limited.
11. Mutual Funds/Units of Public Enterprises.
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.

2. **Manufacturing Industries.**
 - a) Jute Mills and Jute products industries.
 - b) Textile Mills and Textile related, spinning, Weaving, Knitting, Hosiery, Handloom, Handicrafts & Similar Industries.
 - c) Garments and Garments Accessories Industries.
 - d) Other private manufacturing, processing and assembling Industries (not mentioned elsewhere).

3. **Chemical and chemical products Industries.**
 - a) Chemicals, Pharmaceuticals, Cements, Fertilizer, Paints, etc.
 - b) Cosmetic & Detergents, Polymer & 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.

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

7. **Electricity, Gas and Power Generating Companies.**
 - a) Electricity Generating Companies.
 - b) LP Gas, Oxygen and Other Gas Companies.
8. **Furniture, Fixture, Sawing, Particle Board and other wood related Industries.**
 - a) Saw Mills
 - b) Furniture, Fixture, Particle Board and other wood related Industries.
9. **Tiles, Ceramics, Glass & Glassware, Stone Crashing, Bricks and similar Industries.**
 - a) Tiles, Ceramics, 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

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

22. The City Bank Limited
23. IFIC Bank Limited
24. United Commercial Bank Limited
25. Pubali Bank Limited
26. Uttara Bank Limited
27. ICB Islamic Bank Limited
28. Eastern Bank Limited
29. National Credit and Commerce Bank Limited
30. Prime Bank Limited
31. South East Bank Limited
32. Dhaka Bank Limited
33. Al-Arafah Islami Bank Limited
34. Social Islami Bank Limited
35. Dutch-Bangla Bank Limited
36. Mercantile Bank Limited
37. Standard Bank Limited
38. One Bank Limited
39. Exim Bank Limited
40. Bangladesh Commerce Bank Limited
41. Mutual Trust Bank Limited
42. Premier Bank Limited
43. First Security Islami Bank Limited
44. Bank Asia Limited
45. Trust Bank Limited
46. Shajalal Islami Bank Limited
47. Jamuna Bank Limited
48. BRAC Bank Limited
49. NRB Commercial Bank Limited
50. South Bangla Agriculture and Commerce Bank Limited
51. Union Bank Limited
52. Meghna Bank Limited
53. Midland Bank Limited
54. The Farmers Bank Limited
55. NRB Bank Limited
56. Madhumati Bank Limited.
57. NRB Global 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-1return 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)

(Taka in unit)

Name of the items		Code No	Amount
1.	Paid up Capital	10000	
2.	Reserve and Surplus	11000	
3.	Deposit Liabilities (Grand total of Table-A)	12000	
4.	Domestic Borrowing from:		
	a) Government		
	1) For on-lending	13100	
	2) Government Islamic Investment Bonds (GIIB) Fund	13101	
	b) Non-Bank Depository Corporations-Public		
	1) Money payable at call	13231	
	2) REPO	13232	
	3) Other Borrowing	13239	
	c) Other Financial Intermediaries-Public		
	1) Money payable at call	13241	
	2) REPO	13242	
	3) Other Borrowing	13249	
	d) Insurance Companies and Pension Funds-Public		
	1) Money payable at call	13251	
	2) REPO	13252	
	3) Other Borrowing	13259	
	e) Non-Bank Depository Corporations-Private		
	1) Money payable at call	13331	
	2) REPO	13332	
	3) Other Borrowing	13339	
	f) Other Financial Intermediaries-Private		
	1) Money payable at call	13341	
	2) REPO	13342	
	3) Other Borrowing	13349	
	g) Insurance Companies and Pension Funds-Private		
	1) Money payable at call	13351	
	2) REPO	13352	
	3) Other Borrowing	13359	
	h) Bangladesh Bank		
	1) On-lending Project	13401	
	2) Normal Borrowing (Demand Loan)	13402	
	3) Foreign Currency Loan	13403	
	4) REPO	13404	
	5) Borrowing for Refinancing	13409	
	6) Other Borrowing	13419	

Name of the items		Code No	Amount
	i) Deposit Money Banks (DMB)		
	1) Money payable at call	13501	
	2) REPO	13502	
	3) Other Borrowing	13509	
5.	Securities other than Share		
	a) Non-Bank Depository Corporations-Public	14230	
	b) Other Public Sectors (<i>Other than NBDC-Public</i>)	14200	
	c) Non-Bank Depository Corporations-Private	14330	
	d) Other Private Sectors (<i>Other than NBDC-Private</i>)	14300	
	e) Deposit Money Banks (DMB)	14500	
	f) Non-Resident Sectors (NRB)	14600	
6.	Foreign Currency Deposits of Wage Earners	16700	
7.	Foreign Currency Deposits of Residents		
	a) Exporters Retention Quota	16391	
	b) RFCD of Individuals	16392	
	c) Other RFCDs	16393	
8.	Foreign Currency Deposit of DMBs	16501	
9.	Foreign Liabilities (<i>as per matrix in Table-B</i>)		
	a) Short-term		
	1) Bilateral Trade Liabilities	17601	
	2) Convertible Taka Account of Foreigners	17602	
	3) Foreign Currency Accounts of Non-Residents	17603	
	4) NFCD Accounts	17604	
	5) Non-Resident Investors Taka Accounts (NITA)	17605	
	6) Non-Resident Taka Accounts of Foreign Bank Branches and Correspondents	17606	
	7) Other Short-Term Liabilities to Banks Abroad	17608	
	b) Long-term Foreign Liabilities	17609	
10.	Head Office and Inter-branch Adjustment Accounts	18500	
11.	Other Liabilities		
	a) Contingent Liabilities as per Contra	19000	
	b) Provision for Loans (<i>As per matrix in Table C2</i>)		
	1) Government Sector	19100	
	2) Other Public Sector	19200	
	3) Private Sector	19300	
	c) Valuation Adjustments	19002	
	d) Income Account	19003	
	e) Interest Suspense Account	19004	
	f) Other Provisions n.i.e.	19005	
	g) Bad Debt Recovered	19006	
	h) Accumulated Depreciation	19007	
	i) Current Year Profit	19008	
	j) Others n.i.e	19009	
Total Liabilities			

*n.i.e= not included elsewhere

5.2 Asset side of Deposit Money Banks (Excluding Overseas Branches)

(Taka in unit)

Name of the items		Code No	Amount
1.	Currency and Deposit held in Banks (Except Banks Abroad)		
	a) Cash in hands		
	1) Bangladesh Bank Notes and Coins	20001	
	2) Government Notes and Coins	20002	
	b) Transferable Deposits		
	1) Balances with Bangladesh Bank	20400	
	2) Balances with Sonali Bank Limited (as agent of Bangladesh Bank)	20401	
	3) Balances with DMBs (Other Scheduled Banks)	20500	
	c) Other Deposits (Non-transferable Deposits)		
	1) Balances with NBDC-Public	20230	
	2) Balances with OFI-Public	20240	
	3) Balances with NBDC-Private	20330	
	4) Balances with OFI-Private	20340	
	5) Balances with DMBs (Other Scheduled Banks)-Fixed/Term Deposits	20502	
	6) Balances with DMBs (Other Scheduled Banks)-Foreign Currency	20503	
2.	Money at call and Short Notice		
	a) Non Bank Depository Corporations-Public	21230	
	b) Other Financial Intermediaries-Public	21240	
	c) Non Bank Depository Corporations-Private	21330	
	d) Other Financial Intermediaries-Private	21340	
	e) Deposit Money Banks (DMB)	21500	
3.	Foreign Currency Balances Held (as per matrix in Table-B)		
	a) Foreign Currency Clearing Account Balances with Bangladesh Bank	22400	
	b) Foreign Currency Notes and Coins in Hand	22601	
	c) Balances with Banks Abroad (except wage earners accounts)	22602	
	d) Bilateral Trade Credit Balances	22603	
	e) Wage Earners Account	22604	
4.	Foreign Bills (as per matrix in Table-B)		
	a) Export Bills	23601	
	b) Other Foreign Bills	23602	
5.	Foreign Investments (as per matrix in Table-B)		
	a) Foreign Direct Investment	24601	
	b) Portfolio Investment		
	1) Equity Securities	24602	
	2) Debt Securities	24603	
6.	Import and Inland Bills		
	a) Government Sector		
	1) Food Ministry	25111	
	2) Other Ministry and Government Offices	25112	
	3) Autonomous and Semi-autonomous Bodies	25120	
	b) Other Public Sector		
	1) Local Authorities	25210	
	2) Public Non-Financial Corporations	25220	

Name of the items		Code No	Amount
	c) Private Sector		
	1) Non-Financial Corporations	25370	
	2) Non-Profit Institutions Serving Households (NPISH)	25380	
	3) Household-Resident	25390	
7.	Loans and Advances		
	a) Government Sector		
	1) Food Ministry	26111	
	2) Other Ministry and Government Offices	26112	
	3) Autonomous and Semi-autonomous Bodies	26120	
	b) Other Public Sector		
	1) Local Authorities	26210	
	2) Non-Financial Corporations-Public	26220	
	3) Non Bank Depository Corporations-Public	26230	
	4) Other Financial Intermediaries-Public	26240	
	5) Insurance Companies and Pension Funds-Public	26250	
	c) Private Sector		
	1) Non-Bank Depository Corporations-Private	26330	
	2) Other Financial Intermediaries-Private	26340	
	3) Insurance Companies and Pension Funds-Private	26350	
	4) Financial Auxiliaries	26360	
	5) Non-Financial Corporations	26370	
	6) Non-Profit Institutions Serving Households	26380	
	7) Household-Residents	26390	
	d) Non-Resident Sector	26600	
8.	Domestic Investment (as per matrix in Table-D)		
	a) Securities other than Share		
	1) Government Securities		
	i) Treasury Bills (less than 1 year)	27111	
	ii) Treasury Bills (1 year and Above)	27112	
	iii) Treasury Bonds (1 year and above but less than 5 years)	27113	
	iv) Treasury Bonds (5 years and above)	27114	
	v) Prize Bonds/Income Tax Bonds	27117	
	vi) Government Islamic Investment Bonds	27118	
	vii) Other Government Securities	27119	
	2) Autonomous and Semi-autonomous Bodies	27120	
	3) Other Public Sector		
	i) Local Authorities	27210	
	ii) Non-Financial Corporations-Public	27220	
	iii) Non Bank Depository Corporations-Public		
	a) Securities other than Shares	27230	
	b) Reverse REPO	27232	
	iv) Other Financial Intermediaries-Public		
	a) Securities other than Shares	27240	
	b) Reverse REPO	27242	
	v) Insurance Companies and Pension Funds-Public		
	a) Securities other than Shares	27250	
	b) Reverse REPO	27252	
	4) Private Sector		
	i) Non-Bank Depository Corporations-Private		
	a) Securities other than Shares	27330	
	b) Reverse REPO	27332	

Name of the items			Code No	Amount
	ii)	Other Financial Intermediaries-Private		
	a)	Securities other than Shares	27340	
	b)	Reverse REPO	27342	
	iii)	Insurance Companies and Pension Funds-Private		
	a)	Securities other than Shares	27350	
	b)	Reverse REPO	27352	
	iv)	Non-Financial Corporations-Private	27370	
	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: <i>(as per matrix in Table-E)</i>		
	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)

Sector	Code Nos.	(Amount in Taka)															
		Government Sector			Other Public Sector					Private Sector							DMB
Instruments		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Total
		12110	12120	12210	12220	12230	12240	12250	12330	12340	12350	12360	12370	12380	12390	12500	
		Presidency, PM's Office, Ministries & Govt. Offices	Autonomous & Semi-Autonomous Bodies	Local Authorities	Public Non Financial Corporations	Non-Bank Depository Corporations-Public	Other Financial Intermediaries-Public	Insurance Companies & Intermediaries-Public	Non-Bank Depository Corporations-Private	Other Financial Intermediaries- Private	Insurance Companies & Pension Funds-Private	Financial Auxiliaries	Non-Financial Corporations-Private	Non-Profit Institutions Serving Household	Household Residents	Deposit Money Banks	
1. Current Deposits	12901																
2. Cash Credit Deposits	12902																
3. Deposits withdrawable on Sight	12903																
4. Savings Deposits	12904																
5. Fixed Deposits	12905																
6. Special-Notice Deposits	12906																
7. Pension Scheme Deposits	12907																
8. Margin Deposits-F.C.	12908																
9. Margin Deposits - Taka	12909																
10. Special Purpose Deposits	12910																
11. NCD& Promissory Notes	12911																
12. Restricted Deposits	12912																
13. Accrued interest	12913																
Total	99990																Grand Total

Note: Grand Total must agree with items-3 on the liability side of the return.

TABLE-B
(Details of Foreign Liabilities and Assets)

Instrument	Name of Currency & Code (Code)	(Amount in Units of Foreign Currency)																	
		Foreign Liabilities					Foreign Assets												
		17601	17602	17603	17604	17605	17606	17608	17609	22601	22602	22603	22604	23601	23602	24601	24602	24603	26600
		Bilateral Trade Liabilities	Convertible Taka Accounts of Foreigners	Foreign Currency Accounts of Non-Residents	NCD Accounts	Non-Resident Investors Taka Accounts (NITA)	Non-resident Taka Account of Foreign Bank Branches & Correspondents	Other Short-Term Liabilities to Banks Abroad	Long-Term Foreign Liabilities	Foreign Currencies in Hand	Balances with Banks Abroad	Bilateral Trade Credit Balances	Wage Earners Accounts	Export Bills	Other Foreign Bills	Foreign Direct Investment	Equity Securities	Debt Securities	Advances to Non-Residents in Taka
	US Dollar (01)																		
	Canadian Dollar (02)																		
	Philippines Peso (03)																		
	Pound Sterling (10)																		
	Australian Dollar (11)																		
	Newzealand Dollar (12)																		
	Pakistani Rupee (13)																		
	Myanmar Kyat (14)																		
	Srilankan Rupee (15)																		
	Indian Rupee (16)																		
	Malaysian Ringgit (17)																		
	Hongkong Dollar (18)																		
	Bangladeshi Taka (19)																		
	Singapore Dollar (20)																		

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

(Amount in taka)

Loan Classification	Code Number	Sector-wise Loan			
		Government	Other Public	Private	Total
		21	22	23	
Unclassified (Standard and SMA)	30111				
Substandard	30112				
Doubtful	30113				
Bad/Loss	30114				
Total Loans & Advances	99990				
Loan Write Off	99991				

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

(Amount in taka)

Loan Classification	Code Number	Sector-wise Provision			
		Government	Other Public	Private	Total
		31	32	33	
Unclassified (Standard and SMA)	30121				
Substandard	30122				
Doubtful	30123				
Bad/Loss	30124				
Total Provision	99990				

5.7 TABLE-D Break up of Investment

(Amount in taka)

Shares & Securities		Code Number	
A. Un-encumbered Shares & Securities			
1	Govt. Securities	33100	
2	Other than Govt. Securities	33113	
B. Encumbered Shares & Securities			
1	Govt. Securities		
	a) REPO	33111	
	b) Others	33112	
2	Other than Govt. Securities	33118	
Total Investments (A+B)		33119	

5.8 TABLE-E Break up of Accrued Interest

(Amount in taka)

Accrued Interest	Code Number	Sector-wise Loan			
		Government	Other Public	Private	Total
		41	42	43	
Investment (Securities)	30131				
Advances	30132				
Total Accrued Interest	99990				

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)

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

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):

(Amount in Taka)

Economic Purpose	Outstanding Loans (previous month)	Disbursement of Loans (current month)	Accrued Interest (current month)	Recovery (current month)	Loan Write-Off (current month)	Outstanding Loans (current month)
1	2	3	4	5	6	7=(2+3+4-5-6)
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: i) The total (A) should be equal to the amount reported in SBS-1 return against code 26370
 ii) 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):

(Amount in units of Foreign Currency)

Country ↓	Foreign Direct Investment (Code#24601)						Portfolio Investment									
							Equity Securities (Code#24602)					Debt Securities (Code#24603)				
Exchange Rate																
Currency →	\$	£	¥	Total Taka	\$	£	¥	..	Total Taka	\$	£	¥	.	Total Taka
Exchange rate																
UK																
USA																
.....																
.....																
.....																
.....																
.....																
.....																
.....																
.....																
Total (Amount in taka)																

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

For SBS-2	For SBS-3	INSTRUCTIONS AND EXPLANATIONS								
Column-1	Column-1	<p>Serial Number</p> <p>The serial numbers are nothing but the entries of Deposit, Debit and Advance and Bills accounts.</p>								
Column-2	Column-2	<p>Number of Accounts</p> <p>This space is meant for reporting of number of Deposit/Loan accounts. The number of account should be reported as one for each account.</p>								
Column-3	Column-3	<p>Sector Codes</p> <p>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:</p> <ol style="list-style-type: none"> 1. Public Sector 2. Private Sector <p>Public Sector is sub-grouped by:</p> <ol style="list-style-type: none"> (a) Government Sector (b) Other Public Sector (Other than Government). <p>The reporting branches are required to insert the appropriate sector codes from the “SBS-2 & SBS-3 Reporting Form” which is earlier chosen from code list-1 at page No- 79-100 of the Guidelines.</p> <p>The reporting officers, while picking up appropriate sector code, may take the opportunity of the following characteristics of the sector codes:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;"><u>Sector</u></th> <th style="text-align: left;"><u>First two digits of the code</u></th> </tr> </thead> <tbody> <tr> <td>Government Sectors</td> <td>11</td> </tr> <tr> <td>Other Public Sectors (Other than govt.)</td> <td>12</td> </tr> <tr> <td>Private Sectors</td> <td>90 and 91</td> </tr> </tbody> </table>	<u>Sector</u>	<u>First two digits of the code</u>	Government Sectors	11	Other Public Sectors (Other than govt.)	12	Private Sectors	90 and 91
<u>Sector</u>	<u>First two digits of the code</u>									
Government Sectors	11									
Other Public Sectors (Other than govt.)	12									
Private Sectors	90 and 91									
Column-4	Column-4	<p>Rate of Interest</p> <p>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).</p>								

For SBS-2	For SBS-3	INSTRUCTIONS AND EXPLANATIONS
-----------	-----------	-------------------------------

Column-5

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.

Column-5

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:

Economic Purposes	Code Numbers
A .Agriculture, Fishing & Forestry	-- 1101 to 1300
B. Industry	
1) Term Loan	-- 2000 to 2030
2) Working Capital Financing	-- 3000 to 3310
C. Construction	-- 4100 to 5310
D. Transport	-- 6100 to 6300
E. Trade & Commerce	-- 8111 to 8507
F. Other Institutional Loans	-- 9101 to 9110
G. Consumer Finance	-- 9805 to 9899
H. Miscellaneous	-- 9200 to 9909

For SBS-2	For SBS-3	INSTRUCTIONS AND EXPLANATIONS
Column-6	-----	<p>Balance of Deposit Accounts</p> <p>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.</p>
-----	Column-6	<p>Security Codes</p> <p>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.</p>
-----	Column-7	<p>Loan Classification Codes</p> <p>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.</p>
-----	Column-8	<p>SME codes</p> <p>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.</p>
-----	Column-9	<p>Product codes</p> <p>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.</p>
-----	Column-10	<p>Outstanding Advances</p> <p>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.</p>

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)

<u>SECTOR</u>	<u>CODE</u>
1 PUBLIC SECTOR (A+B)	
A. GOVERNMENT SECTOR	
I) Food Ministry (Including food divisions/directorates)	111000
II) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, all Directorates and Departments	
a) Directorates, Departments and other Govt. offices	
1) Directorate of Health	112001
2) Directorate of Relief and Rehabilitation	112002
3) Directorate of Primary Education	112003
4) Directorate of National Savings	112004
5) Directorate of Jute	112005
6) Directorate of National Consumer Rights Protection	112006
7) Directorate of Labour	112007
8) Directorate of Land Record and Survey	112008
9) Registration Directorate	112009
10) Directorate of Public Health and Engineering	112010
11) Directorate of Secondary and Higher Secondary Education	112011
12) Directorate of Social Welfare	112012
13) Directorate of Livestock	112013
14) Directorate of Sports	112014
15) Directorate of Archaeology	112015
16) Directorate of Bangladesh Family Planning	112016
17) Directorate of Printing, Stationery, Forms and Publication	112017
18) Directorate of Nursing Services	112018
19) Directorate of Meteorology	112019
20) Directorate of Bangladesh Survey	112020

21) Directorate of Archives and Libraries	112021
22) Directorate of Govt. Accommodation	112022
23) Urban Development Directorate	112023
24) Directorate of Inspection and Audit of Ministry of Education	112024
25) Directorate of Technical Education	112025
26) Directorate General of Forces Intelligence (DGFI)	112026
27) Directorate General of Drug Administration	112027
28) Directorate General of Family Planning	112028
29) Directorate General of Defence Purchase	112029
30) Department of Local Government & Engineering (LGED)	112030
31) Public Works Department	112031
32) Department of Women Affairs	112032
33) Department of Agricultural Extension	112033
34) Department of Co-operative	112034
35) Roads and Highway Department	112035
36) Department of Youth Development	112036
37) Press Information Department	112037
38) Department of Mass Communication	112038
39) Department of Film and Publications	112039
40) Health Engineering Department	112040
41) Department of Immigration and Passport	112041
42) Department of Prison	112042
43) Department of Fire Service and Civil Defence	112043
44) Department of Narcotics Control	112044
45) Department of Patents, Designs and Trademarks	112045
46) Department of Fisheries	112046
47) Department of Livestock Services	112047
48) Bangladesh Forest Department	112048
49) Department of Shipping	112049
50) Department of Disaster Management	112050
51) Department of Architecture	112051

52) Department of Explosive	112052
53) Department of Agricultural Marketing	112053
54) Bangladesh Education Engineering Department	112054
55) Department of Environment	112055
56) Department of Textile	112056
57) Office of the Thana Executive Officer	112057
58) Office of the District Commissioner	112058
59) Office of the Divisional Commissioner	112059
60) Office of the Chief Inspector of Boilers	112060
61) Public Private Partnership Office	112061
62) Copyright Office	112062
63) Hajj Office	112063
64) Disaster Management Bureau	112064
65) Bureau of Manpower, Employment and Training	112065
66) Bureau of Non-formal Education	112066
67) NGO Affairs Bureau	112067
68) Bangladesh Bureau of Statistics	112068
69) Board of Investment Bangladesh	112069
70) National Board of Revenue (NBR), Bangladesh	112070
71) Bangladesh National Parliament (Jatio Sangshad Secretariat)	112071
72) Bangladesh Missions in Abroad	112072
73) Geological Survey of Bangladesh	112073
74) Bangladesh Marine Academy	112074
75) Bangladesh Govt. Press (BG Press)	112075
76) Bangladesh Police	112076
77) Special Security Force	112077
78) Border Guard Bangladesh	112078
79) Ansar and VDP	112079
80) Rapid Action Battalion (RAB)	112080

81) Bangladesh Coast Guard	112081
82) Bangladesh Ordinance Factories	112082
83) Bangladesh Army	112083
84) Bangladesh Navy	112084
85) Bangladesh Air Force	112085
86) Bangladesh Secretariat	112086
87) Office of the Commissioner of Taxes	112087
88) Bangladesh Form and Publications Office	112088
89) Office of the Assistant Commissioner of Land	112089
90) Bangladesh Supreme Court (Including High Court)	112090
91) District Judge Court (Including Other Courts in District)	112091
92) Directorate of Armed Forces Medical Services	112092
93) Directorate of Government Transport	112093
94) Directorate of Insurance	112094
95) Department of Railroad Inspector	112095
96) Bangladesh Diplomatic Mission	112096
97) National Broadcasting Authority	112097
98) Other Ministries, Directorates and Departments	112099
b) Directorate of Bangladesh Post Office (<i>Postal services</i>)	112100
c) Bangladesh Post Office (<i>Savings Bank Scheme</i>)	112200
III) Autonomous and Semi-Autonomous Bodies	
a) Text Book Board and Education Boards	
1) National Curriculum and Text Book Board	113101
2) Bangladesh Madrasha Education Board	113102
3) Bangladesh Technical Education Board	113103
4) Board of Intermediate and Secondary Educations	113199
b) Government Educational Institutions	
1) Government Schools, Colleges, University Colleges & Madrashas	113201
2) Cadet Colleges	113202
3) National University (NU), Gazipur	113204
4) Bangladesh Open University (BOU)	113205
5) Medical/Dental Colleges	113206

6) Institutes of Technology (Including Polytechnic Institutes)	113207
7) Bangladesh University of Engineering & Technology (BUET)	113208
8) Bangabandhu Sheikh Mujib Medical University	113209
9) Dhaka University	113210
10) Rajshahi University	113211
11) Chittagong University	113212
12) Jahangirnagar University	113213
13) Khulna University	113214
14) Shahjalal University of Science and Technology	113215
15) Bangladesh Agricultural University, Mymensingh	113216
16) Islamic University, Kushtia	113217
17) Dhaka University of Engineering & Technology (DUET)	113218
18) Chittagong University of Engineering & Technology (CUET)	113219
19) Khulna University of Engineering & Technology (KUET)	113220
20) Rajshahi University of Engineering & Technology (RUET)	113221
21) Bangabandhu Sheikh Mujibur Rahman Agricultural University	113222
22) Sher-e-Bangla Agricultural University	113223
23) Hajee Mohammad Danesh Science & Technology University	113224
24) Patuakhali Agriculture University	113225
25) Bangabandhu Sheikh Mujibur Rahman Science & Technology University	113226
26) Bangladesh Textile University	113227
27) Bangladesh University of Professional	113228
28) Barisal University	113229
29) Begum Rokeya University, Rangpur	113230
30) Chittagong Veterinary and Animal Sciences University	113231
31) Comilla University	113232
32) Jagannath University	113233
33) Jatiya Kabi Kazi Nazrul Islam University, Mymensingh	113234
34) Jessore Science & Technology University	113235
35) Mawlana Bhashani Science & Technology University, Tangail	113236
36) Pabna University of Science and Technology	113237
37) Patuakhali Science and Technology University	113238
38) Sylhet Agricultural University	113239
39) Other Public Educational Institutions	113299

c) Academy, Research Institute, Training Institutes, Council & Development Centre	
1) Bangladesh Academy for Rural Development (BARD), Comilla	113301
2) Rural Development Academy (RDA), Bogra	113302
3) Bangla Academy	113303
4) Bangladesh Shilpakala Academy	113304
5) Foreign Service Academy	113313
6) Bangladesh Insurance Academy	113322
7) Marine Fisheries Academy	113323
8) National Academy for Planning & Development	113324
9) Bangladesh Shishu Academy	113325
10) National Academy for Primary Education (NAPE)	113326
11) Bangladesh Co-operative Academy	113327
12) Khudro Nri Gosthi Cultural Academy, Netrokona	113328
13) National Training & Research Academy for Multilingual Shorthand, Bogra	113329
14) National Academy for Educational Management (NAEM)	113330
15) National Academy for Computer Training and Research (NACTAR)	113331
16) Bangladesh Civil Service Administration Academy	113332
17) Islamic Foundation, Bangladesh	113305
18) Bangladesh Agricultural Research Institute (BARI)	113306
19) Bangladesh Council of Scientific & Industrial Research (BCSIR)	113307
20) Bangladesh Rice Research Institute (BRRI)	113308
21) Bangladesh Standards & Testing Institution (BSTI)	113309
22) National Institute of Population, Research & Training (NIPORT)	113314
23) Institute of Public Health and Nutrition	113315
24) National Institute of Cardiovascular Diseases	113316
25) National Institute of Preventive & Social Medicine (NIPSOM)	113317
26) Institute of Public Health and Hospital	113318
27) National Institute of Disease of Chest & Hospital (NIDCH)	113319
28) National Institute of Ophthalmology	113320
29) National Institute of Traumatology & Orthopedic Rehabilitation (NITOR)	113321
30) Bangladesh Jute Research Institute (BJRI)	113333
31) Housing & Building Research Institute	113334
32) Bangladesh Institute of Nuclear Agriculture, Mymensingh	113335

33)	Bangladesh Sugarcane Research Institute (BSRI)	113336
34)	Bangladesh Livestock Research Institute	113337
35)	Bangladesh Fisheries Research Institute (BFRI)	113338
36)	Bangladesh Tea Research Institute (BTRI)	113339
37)	Accident Research Institute (ARI), Bangladesh	113340
38)	Bangladesh Silk Research and Training Institute (BSRTI), Rajshahi	113341
39)	Bangladesh Forest Research Institute	113342
40)	River Research Institute	113343
41)	Bangladesh Institute of Bank Management (BIBM)	113344
42)	Bangladesh Health Professionals Institute (BHPI)	113345
43)	Bangladesh College of Physicians & Surgeons	113346
44)	Bangladesh Institute of Development Studies (BIDS)	113347
45)	Bangladesh Institute of International and Strategic Studies (BISS)	113348
46)	Bangladesh Institute of Management (BIM)	113349
47)	Institute of Chartered Accountants of Bangladesh (ICAB)	113350
48)	Institute of Cost & Management Accountants of Bangladesh (ICMA)	113351
49)	Khudro Nri Gosthi Cultural Institute, Rangamati & Bandarban	113352
50)	National Institute of Local Government	113353
51)	Press Institute of Bangladesh	113354
52)	National Institute of Mass Communication (NIMCO)	113355
53)	Nazrul Institute	113356
54)	International Mother Language Institute	113357
55)	Bangladesh Rural Development Training Institute (BRDTI)	113358
56)	Madrasha Teachers Training Institute (MTTI)	113359
57)	Judicial Administration Training Institute	113360
58)	National Legal Aid Institute	113361
59)	Bangladesh Foreign Trade Institute (BFTI)	113362
60)	Soil Resources Development Institute	113363
61)	Central Development Resources Development Institute	113364
62)	Bangladesh Seri-cultural Research and Training Institute	113365
63)	Institute of Water Modeling	113366
64)	National Maritime Institute	113367
65)	Bangladesh Petroleum Institute	113368
66)	National Institute of Biotechnology	113369

67)	Bangladesh Krira Shikkha Protisthan (BKSP)	113370
68)	Bangladesh Institute of Textile Technology (BITT), Tangail	113371
69)	Bangladesh Tourism Board	113372
70)	Bangladesh Industrial Technical Assistance Centre (BITAC), Tejgaon, Dhaka	113373
71)	National Book Centre, Bangladesh	113374
72)	Public Administration Training Centre, Savar & RPATC, Eskaton	113375
73)	Cox's Bazar Cultural Centre	113376
74)	Land Administration Training Centre (LATC)	113377
75)	Bangladesh Veterinary Council	113312
76)	Bangladesh Medical & Dental Council (BMDC)	113378
77)	Pharmacy Council of Bangladesh	113379
78)	Bangladesh Medical Research Council	113380
79)	Bangladesh Nursing Council	113381
80)	Jatiya Mohila Sangstha	113382
81)	Bangladesh National Social Welfare Council	113383
82)	Council of Bangladesh Institute of Technology	113384
83)	Bangladesh Agriculture Research Council (BARC)	113385
84)	National Sports Council (NSC)	113386
85)	Bangladesh Computer Council (BCC)	113387
86)	National Freedom Fighter Council	113388
87)	Central Public Library	113310
88)	Bangladesh National Museum	113311
89)	National Museum of Science & Technology	113389
90)	Bangladesh Space Research and Remote Sensing Organisation (SPARRSO)	113390
91)	Other Councils/Institutes	113399
d) Other Autonomous & Semi-autonomous bodies (Commission, Authority, Development Board/Centre/Foundations etc.)		
1)	Bangladesh Atomic Energy Commission	113401
2)	Privatisation Commission	113414
3)	University Grants Commission of Bangladesh	113427
4)	Bangladesh Tariff Commission	113428
5)	Joint River Commission	113429
6)	Bangladesh National Commission of UNESCO	113430

7) Bangladesh Energy Regulatory Commission (BERC)	113431
8) National Human Rights Commission	113432
9) Bangladesh Judicial Service Commission	113433
10) Election Commission Bangladesh	113434
11) Anti Corruption Commission	113435
12) Bangladesh Telecommunication Regulatory Commission (BTRC)	113436
13) Bangladesh Public Service Commission	113437
14) Rajdhani Unnayan Kartripakkha (RAJUK)	113405
15) Chittagong Development Authority (CDA)	113406
16) Khulna Development Authority (KDA)	113407
17) Rajshahi Development Authority (RDA)	113408
18) Bangladesh Bridge Authority	113413
19) Barind Multipurpose Development Authority (BMDA), Rajshahi	113416
20) National Housing Authority	113424
21) Bangladesh Export Processing Zone Authority (BEPZA)	113438
22) Micro Credit Regulatory Authority (MRA)	113439
23) Dhaka Transport Co-ordination Authority (DTCA)	113418
24) Non-Government Teachers Registration and Certification Authority (NTRCA)	113440
25) Insurance Development and Regularity Authority (IDRA)	113441
26) Bangladesh Road Transport Authority (BRTA)	113442
27) Seed Certification Agency	113444
28) Bangladesh Hi-Tech Park Authority	113445
29) Agriculture Information Service	113446
30) Office of the Comptroller and Auditor General of Bangladesh	113447
31) Chittagong Hill Tracts Development Board	113403
32) Bangladesh Handloom Board	113409
33) Bangladesh Sericulture Board	113410
34) Export Promotion Bureau	113411
35) Bangladesh Rural Development Board (BRDB)	113412
36) Bangladesh Haor and Wetland Development Board	113425
37) Bangladesh Homoeopathic Board	113448
38) Bangladesh Tobacco Development Board	113449
39) Jute Industries Development Board	113450

40)	Bangladesh Applied Nutrition and Human Resources Development Board	113451
41)	Vested Property Management Board	113452
42)	Board of Unani and Ayurvedic Council	113453
43)	Bangladesh Sports Control Board	113454
44)	National Board of Abandoned Properties	113455
45)	Bangladesh Tea Plantation Employees' Provident Fund Trustee Board	113456
46)	Cotton Development Board	113457
47)	Bangladesh Accreditation Board	113458
48)	Land Reform Board	113459
49)	Land Appeal Board	113460
50)	Bangladesh Agricultural Development Corporation (BADC)	113402
51)	The Security Printing Corporation (Bangladesh) Ltd.	113417
52)	Chittagong Hill Tracts Regional Council	113419
53)	Rangamati Hill District Council	113420
54)	Khagrachori Hill District Council	113421
55)	Bandarban Hill District Council	113422
56)	Bangladesh National Medical Council	113461
57)	Bangladesh Press Council	113462
58)	Prime Minister's Relief Fund	113404
59)	Public Trust Funds	113463
60)	Welfare Funds	113464
61)	Development Funds	113465
62)	Benevolent Funds	113466
63)	Public Educational Funds	113467
64)	Development Works Program Fund	113468
65)	Horticulture Export Development Foundation (Hortex Foundation)	113469
66)	Bangladesh Folk Arts & Craft Foundation, Sonargaon	113470
67)	National Foundation for Research on Human Resources	113471
68)	National Foundation for Development of the Disabled Persons	113472
69)	Bangladesh NGO Foundation	113473
70)	Hindu Welfare Trust	113474
71)	Buddhist Welfare Trust	113475
72)	Christian Welfare Trust	113476
73)	Urban Development Trust	113477

74) Sheikh Zayad Bin Sultan Al Nahian Trust (Bangladesh)	113478
75) Office of the Bangladesh Waqf Administrator	113479
76) Water Resources Planning Organisation (WARPO)	113415
77) Executive Cell, BEPZA	113426
78) Bangladesh National Science & Technical Documentation Centre (BANSDOC)	113480
79) Bangladesh Overseas Employment Service Limited (BOESEL)	113423
80) Investment Advisory Centre of Bangladesh	113481
81) Bangladesh Girls' Guide Association	113482
82) Bangladesh Scouts	113483
83) Cyclone Preparedness Programme (CPP)	113484
84) Registrar of Joint Stock Companies and Firms (RJSC)	113485
85) Comprehensive Disaster Management Program	113486
86) Bangladesh National Herbarium	113487
87) All Other Boards/Centres	113499

e) Publicity And News Media

1) Bangladesh Television/BTV World/ Sangshad Bangladesh TV	113501
2) Bangladesh Sangbad Sangstha (BSS)	113502
3) Bangladesh Betar	113503

B. OTHER PUBLIC SECTOR (OTHER THAN GOVT.)

I) Public Non-financial Corporations	
a) Bangladesh Textile Mills Corporation & Related Enterprises (Appendix- Pages : 132)	122100
b) Bangladesh Sugar & Food Industries Corporation and Related Enterprises (Appendix- Pages: 133)	
1) Sugar Mills	122210
2) Food and Allied Industries	122220
c) Bangladesh Chemical Industries Corporation and Related Enterprises (Appendix- Pages: 134)	
1) Fertilizer, Chemical & Pharmaceutical Industries	122310
2) Paper and Paper Board Industries	122320
d) Bangladesh Steel & Engineering Corporation and Related Enterprises (Appendix- Pages: 135)	
1) Steel Mills	122410
2) Engineering and Ship Building Industries	122420

e) Bangladesh Jute Mills Corporation and Related Enterprises (Appendix- Pages: 136)	122510
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 (WZPDCL)	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 Crushers	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, lichee, 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

12) Pulse Mills	902512
13) Processing of rubber tape, shellac	902513
14) Production of bamboo and cane furniture (excluding cottage industry)	902514
15) Meat processing	902515
16) Production of bio slurry, mixed manure and urea.	902516
17) Production of bio-pesticides, neem pesticides etc.	902517
18) Sweetening products.	902518
19) Soya food production & processing.	902519
20) Mustard oil producing industry (if local variety is used).	902520
21) Coconut oil production industries	902521
22) Rice mills including puffed rice, chirra, fine rice, flavoured rice etc.	902522
23) Milk Processing Industries (Pasteurisation, milk powder, ice-cream, condensed milk, sweet, cheese, butter, ghee, chocolate, curd etc.)	902523
24) Food Processing Industry (PRAN, AFTAB, BD-Food etc.)	902524
25) Salt Processing Industries	902525
26) Tea processing industries	902526
27) Refining and hydrogenation of edible oil, vanaspati, Ghee etc.	902527
28) Processing of Prawn/Shrimp and other fishes and freezing.	902528
29) Other Agro based/Processing Industries.	902599
C. Commerce & Trade (excluding individual businessmen)	
I) Importers	903010
II) Exporters	903020
III) Importers and Exporters	903030
IV) Whole Sale Traders	903040
V) Retail Traders	903050
VI) Other Business Institutions/Organisations	903090
D. Non Govt. Publicity & News Media	
I) Newspaper	907601
II) Television	907602
III) Radio	907603
IV) Online News Media	907604

E. Private Educational Institutions

I) Private Schools, Colleges, University Colleges & Madrashes	908100
II) Private Medical & Dental Colleges	908200
III) Private Universities	908300
IV) Private Institute of IT	908400
V) Other Educational/Technical / Vocational Training institutions	908900

F. Other Private Sector (Official Account n.i.e)

Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspense account etc.)	909051
--	--------

2) FINANCIAL CORPORATIONS**A. Non-Bank Depository Corporations -Private**

I) Leasing Companies (Appendix-Pages : 142)	909200
II) Central Co-operative Bank	909300
III) Land Mortgage Co-operative Bank	909400
IV) Other Co-operative Banks/Societies	909500
V) Grameen Bank	909600
VI) Bangladesh Samabaya Bank Ltd	909650
VII) Other Non-Bank Depository Corporations-Private	909699

B. Other Financial Intermediaries-- Private (Except DMBs).

I) Investment Companies	909210
II) Leasing Companies (Non-depository)	909220
III) Mutual Funds	909230
IV) Merchant Banks	909240
V) NGO/Micro Credit Organizations (BRAC, ASA etc.)	909250
VI) Other Financial Intermediaries-Private	909299

C. Insurance Companies and Pension Funds-Private

I) Life Insurance Companies (Appendix Pages : 140)	909110
II) General Insurance Companies	909120
III) Pension Funds /Provident Funds of Private Organisations	909199

D. Financial Auxiliaries

I) Money Changers	909700
II) Stock Exchanges (DSE, CSE, etc)	909710
III) Brokerage Houses/ (Share & Security Trading Houses)	909720
IV) Issue manager, Under-writer, Asset Management Company etc.	909730
V) Other Financial Auxiliaries/Services (Such as bKash)	909799

**3) Foreign Offices/ Embassies/Enterprises/Companies/Liaison Offices/
Firms/NGOs**

(Excluding Multinational Companies incorporated in Bangladesh)	912051
---	--------

4) Non-profit institutions serving households (NPISH)

i) Mosques	914051
ii) Temples, Churches & the like	914052
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
x) Chambers of Industries	914060
xi) Other Associations, n.e.s.	914061
xii) Trust fund & Other Non-profit Organisations	914062
xiii) Other Non-profit institutions serving Households	914099

5) Households (Individual Customers)

i) Farmer/Fishermen	901009
ii) Businessmen/Industrialists	903009
iii) Non-Resident Bangladeshi	910500
iv) Service Holders (Salaried Person)	911000
v) Professionals and Self-employed Persons (Such as Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants, etc)	910000
vi) Foreign Individuals	912050
vii) Housewives	915001
viii) Students	915002
ix) Minor/Autistics/Disabled and other dependent persons	915003
x) Retired Persons	915004
xi) Old/Widowed/Distressed person	915005
xii) Land Lords/Ladies	915006
xiv) Other Local Individuals not mentioned above.	915059

CHAPTER 3: DEPOSIT TYPE CODE

(Code List-2)

<u>Type of Deposits</u>	<u>Code</u>
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
7. Resident Foreign Currency Deposits	152
8. Special Notice Deposits (Former STD)	160
9. Fixed Deposits	
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 (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc.)	175
10. Recurring Deposits	
a) Deposits Pension Scheme (Introduced From 1983)	180
b) Other Deposit Pension Scheme	181
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 NFCDA 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 (Including Monthly/Quarterly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc)	175

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)

<u>Economic Purposes</u>	<u>Code</u>
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

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 (Special Economic Zone, EPZ, Youth Development etc.)	9300
3. Swanirvar	9600
4. Poverty Alleviation Program	9700
5. Other loans not mentioned above.	9909

CHAPTER 5: SECURITY CODE

(Code List-4)

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

CHAPTER 6: LOAN CLASSIFICATION CODE

(Code List-5)

<u>Status of Loans & Advances</u>	<u>Code</u>
1. Unclassified Loans	
a) Standard	0
b) Special Mentioned Account (SMA)	1
2. Classified Loans	
a) Substandard (SS)	2
b) Doubtful (DF)	3
c) Bad/Loss (BL)	4

CHAPTER 7: BILLS CODE

(For bills purchased & discounted)

(Code List -6)

Nature of the Bills**Code****A. Foreign Bills****1. Import Bills (Bill of Exchange)**

a) Foods (including Animal & Vegetable oils and fats)	11
b) Chemicals (including raw materials)	12
c) Machinery & Transport equipments (including spares)	13
d) Crude Materials (including fuel & lubricants)	14
e) Other Manufactured Goods	19

2. Export Bills

a) Raw Jute	31
b) Jute Goods	32
c) Tea	33
d) Hides & Skins	34
e) Ready-made Garments	35
f) Fish	36
g) Handicraft	37
h) Other Exported Items	39

3. Other Foreign Bills (Except Export and Import Bills)

a) Demand Drafts, Cheques etc (Foreign Currency)	41
b) Other Foreign Bills	49

B. Inland Bills

a) Agriculture	61
b) Trade & Commerce	62
c) Other Inland Bills	69

CHAPTER 8: SME CODE

(Code List-7)

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

[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 RJs. Then the entrepreneur will be treated as woman entrepreneur.

Tourism Industry:

1. Private Tourism Centre.
2. Hotel/motel/cottage/hunting lodge/holiday home etc.
3. All kind of rides.
4. Theme park.
5. Tourist resort.
6. Amusement park.
7. Family Fun and games.
8. Picnic spot.
9. Shooting spot.
10. Health club.
11. Children park.
12. Permanent stage for indigenous dance, cultural show etc.
13. Birds/butterfly park etc.

CHAPTER 9: PRODUCT CODE

(Code List-8)

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

CHAPTER 10: SBS-2 & SBS-3 REPORTING FORM

(To be filled in English by the bank officials)

A. AvgybZKvi xi Z_ (Depositor's Information) t-
(For SBS-2 Reporting)

nmve bvøfi (Account No.) t

e'wø i tññi (For individual)t

- 1| AvgybZKvi xi bvg (Depositor's Name) t
(In Block Letter)
- 2| tckv (Profession) t
- 3| nmvøei aib (Type of Account) t

Sector code t <small>(See page 100 of Guidelines for SBS-1,2&3Returns)</small>					
Type of Deposit code t <small>(See page 101 of Guidelines for SBS-1,2&3Returns)</small>					

cåZøftbi tññi (For Institution/Office/Company/Farm etc.)t

- 1| cåZøftbi bvg (Name of the Institution) t
(In Block Letter)
- 2| cåZøftbi aib (Type of Institution) t
- 3| nmvøei aib (Type of Account) t

Sector code t <small>(See page 79-100 of Guidelines for SBS-1,2&3Returns)</small>					
Type of Deposit code t <small>(See page 101 of Guidelines for SBS-1,2&3Returns)</small>					

B. FY MåbKvi xi Z_ (Borrower's Information) t-
(For SBS-3 Reporting)

nmve bvøfi (Account No.) t

e'wø i tññi (For Individual)t

- 1| FYMåbKvi xi bvg (Borrower's Name) t
(In Block Letter)
- 2| tckv (Profession) t
- 3| FY Måftbi Dññi k"
(Purpose of loans/advances) t
- 4| RvgybZ (Security) t
- 5| FtYi aib (Category of Loan) t
- 6| GmGgB wK bv (SME) t n"v/bv|

Sector code t <small>(See page 100 of Guidelines for SBS-1,2&3Returns)</small>					
Economic Purpose code t <small>(See page 106-109 of Guidelines for SBS-1,2&3Returns)</small>					
Security code t <small>(See page 110 of Guidelines for SBS-1,2&3Returns)</small>					
Product code t <small>(See page 116 of Guidelines for SBS-1,2&3Returns)</small>					
SME code t <small>(See page 113 of Guidelines for SBS-1,2&3Returns)</small>					

cåZøftbi tññi (For Institution/Office/Company/Farm etc.)t

- 1| FYMåbKvi xi cåZøftbi bvg (Name of the Borrowing Institution) t
(In Block Letter)
- 2| cåZøftbi aib (Type of Institution) t
- 3| FY Måftbi Dññi k"
(Purpose of loans/advances) t
- 4| RvgybZ (Security) t
- 5| FtYi aib (Category of Loan) t
- 6| GmGgB wK bv (SME) t n"v/bv|

Sector code t <small>(See page 79-100 of Guidelines for SBS-1,2&3Returns)</small>					
Economic Purpose code t <small>(See page 106-109 of Guidelines for SBS-1,2&3Returns)</small>					
Security code t <small>(See page 110 of Guidelines for SBS-1,2&3Returns)</small>					
Product code t <small>(See page 116 of Guidelines for SBS-1,2&3Returns)</small>					
SME code t <small>(See page 113 of Guidelines for SBS-1,2&3Returns)</small>					

Prepared by

Verified by

Approved by

Note:

- Form w Account opening form/Loan Application Form Gi mñ½ msi tññi|
- FYMåbKvi xi Z_ mgn Loan Sanction nñ qñ cñ cåZøftbi FYMåbZv e'wø/cåZøftbi Loan File Gi mñ½ msi tññi|
- Joint Account Gi tññi 1st applicant tñ ðetePbv KitiZ nte|
- GKwK Security Øiv Loan MåY KitiZ Reporting Gi mgq Gi' i gta^o effective Security ðetePbv Kiti Ziv Security code emñZ nte|
- SBS-2/SBS-3 Reporting Gi mgq GB di tgi code „tj v Aek B mñ½ KitiZ nte|

(35090)
FORM SBS-2**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)

Serial Nos.	Number of Account	Sector Codes	Rates of Interest	Types of Deposit Codes	Balances of Deposit (Actual ledger balance)
1	2	3	4	5	6
999999					

WITHDRAWALS FROM DEPOSIT ACCOUNTS

During the Quarter ending on-----

Stamp of Branch Serial Number-----

(As provided by the Bangladesh Bank)

Serial	Type of Deposits	Debit Code	Amount in unit of taka (Actual ledger balance)
1	Current Deposits and Cash Credit Accounts	100	
2	Deposits Withdrawable on Sight	120	
3	Savings Deposits	130	
4	Convertible Taka Accounts of Foreigners	140	
5	Foreign Currency Accounts	150	
6	Wage Earners' Deposits	151	
7	Resident Foreign Currency Deposits	152	
8	Special Notice Deposits	160	
9	Fixed Deposits (including DBS,TBS,MBS etc)	170	
10	Recurring Deposits (DPS, SDPS, APS etc)	180	
11	Margin Deposits (Foreign Currency/Taka)	183	
12	Special Purpose Deposits	185	
13	Negotiable Certificates of Deposits and Promissory Notes	190	
999			

Certified to be correct

Signature-----

Name-----

Manager/Officer-in-charge

Telephone No.:-----

Official Stamp

Date-----

(35091)
FORM SBS-3**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)

Serial Nos.	Number of Account	Sector Codes	Rates of Interest	Economic Purpose Codes	Security Codes	Classification Codes	SME Codes	Product Codes	Balances of Outstanding Advances (Actual ledger balance)
1	2	3	4	5	6	7	8	9	10
999999									

CLASSIFICATION OF BILLS PURCHASED AND DISCOUNTED

Quarter ending on-----

Stamp of Branch Serial Number-----

(As provided by the Bangladesh Bank)

Serial Nos.	Number of Bills	Sector Codes	Bill Codes	Amounts of bills purchased/discouted (Actual ledger balance)
1	2	3	4	5
999999				

Certified to be correct

Signature-----

Name-----

Manager/Officer-in-charge

Telephone No.:-----

Official Stamp

Date-----

Annexure-A

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

Name of the Bank:

SL No.	Name of branch	Branch code	Name of Division	Name of District	Name of Thana Upazilla	Name of Municipality /Pourashava	Urban/Rural
Total							

Signature:
Name :
Designation:
Telephone:

CHAPTER 11: SUPPLEMENTARY 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.

Return:- SBS- 3.1

**Advances Classified By Economic Purpose
(Excluding Bills Purchased & Discounted)**

(Taka in Unit)

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

Returns:- SBS- 3.2

**Advances Classified By Sector
(Excluding Bills Purchased & Discounted)**

(Taka in Unit)

Sl. No.	Sector	Sanctioned Limit	Disbursement within the quarter	Recovery within the quarter	Outstanding Amount(Excluding bills)							Over due
					Classified				Unclassified		Total Advances	
					S.S	D.F	B/L	Total	SMA	SD		
1	Public Sector											
	a) Ministries & Other Govt. Office.											
	b) Autonomous Bodies											
	c) Public Non-Financial Corporations											
	d) Others											
2	Private Sector											
	a) Agriculture (Dairy, Poultry, Nursery, Hatchery etc)											
	b)Textile Mills											
	c) Rubber & Plastic Industries											
	d) Readymade Garments											
	e) Pharmaceutical Industries											
	f) Chemical Industries											
	g) Cement Industries											
	h) Iron, Steel & Aluminum Industries											
	i) Hospital, Clinic & Pathology											
	j) Fuel & Electricity											
	k) Agro based Industries											
	l) IT Sector											
	m) Transport											
	n) Real Estate											
	o) Telecommunication											
	p) Financial Corporation											
	q) Household											
	r) Others											
	Total											

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 (NBFIs) since January, 2013 operating in Bangladesh in the prescribed formats on monthly basis. On the basis of these returns the weighted average rates on deposits and advances are calculated for compilation of Interest Rate Spread (IRS).

Interest Rate Spread (IRS) is an important determinant of the productivity of the 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, are 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

(Amount in unit taka)

Serial No	Types of Deposits	Rate of Interest/Profit	Outstanding Amount
	100		
	105		
	120		
	130		
	140		
	150		
	151		
	152		
	160		
	171		
	172		
	173		
	174		
	175		
	180		
	181		
	183		
	185		
	190		
	200		
Total			

Advances Classified by Rates of Interest/Profit

(Amount in unit taka)

Serial No	Rate of Interest/Profit	Outstanding Advances
Total		

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.

1.2 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.
- 9 Carew and Co.(BD) 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 (Triphal 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.
- 3 U.M.C 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.
- 9 Khalishpur Jute Mills (Peoples Jute Mills) 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)
- 14 Amin Jute Mills Ltd.
- 15 Amin Old Field Ltd.
- 16 Gul-Ahmed Jute Mills Ltd.
- 17 Hafiz Jute Mills Ltd.
- 18 Karnaphully Jute Mills Ltd.
- 19 M.M. Jute Mills Ltd.
- 20 R.R. Jute Mills Ltd.
- 21 Baghdad-Dhaka Carpet Factory.
- 22 Furat-Karnaphully Carpet Factory Ltd.
- 23 The Crescent Jute Mills Co. Ltd.
- 24 Development of Decorative Fabric.
- 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.
- 4 Bakhrabad Gas Systems 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) (Titas 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.
- 8 Gas Seepage Control and Appraisal & Development of Titas Gas Field.
- 9 Supply Efficiency Improvement of Titas Gas Transmission and Distribution Company Ltd.
- 10 Gas Distribution Network in South- West Zone.
- 11 Construction of Bakhrabad-Siddhirganj Gas Transmission Pipeline.
- 12 Exploration and Production Capacity building of BAPEX.
- 13 Technical Assistance for Capacity Building of Energy and Mineral Resources Division (EMRD) of Ministry of Power, Energy and Resources and Petrobangla and its Companies.
- 14 Technical Assistance for Strengthening Planning and Management Capacity of EMRD and Petrobangla Group.
- 15 TA to review the approach for increasing the efficiency of gas utilization in certain major users.
- 16 Operation Capability Strengthening project (2nd Revised).
- 17 Mobarakpur Oil/Gas Exploration well drilling project.
- 18 Kapasia oil/Gas exploration well drilling (Revised).
- 19 Semutang Gas Field Development.

- 20 Sundalpur Oil/Gas Exploration well drilling project.
- 21 Srikaril Oil/Gas Exploration well drilling (well # 2) project.
- 22 Nabiganj Gas Supply Project.
- 23 Gas Transmission Capacity Expansion Project (Ashuganj- Bakhrabad).
- 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.
- 8 National 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.
- 6 Bangladesh National Insurance Company Ltd.
- 7 Central Insurance Company Ltd.
- 8 City General Insurance Company Ltd.
- 9 Continental Insurance Ltd
- 10 Crystal Insurance Co. Ltd

- 11 Desh General Insurance Co. Ltd
- 12 Dhaka Insurance Ltd.
- 13 Eastern Insurance Company Ltd.
- 14 Eastland Insurance Company Ltd.
- 15 Express Insurance Ltd
- 16 Federal Insurance Company Ltd.
- 17 Global Insurance Ltd
- 18 Green Delta Insurance Company Ltd.
- 19 Islami Commercial Insurance Co. Ltd
- 20 Islami Insurance Bangladesh Ltd
- 21 Janata Insurance Company Ltd.
- 22 Karnaphully Insurance Company Ltd.
- 23 Meghna Insurance Company Ltd.
- 24 Mercantile Insurance Company Ltd.
- 25 Nitol Insurance Co. Ltd
- 26 Northern General Insurance Company Ltd.
- 27 Paramount Insurance Co. Ltd
- 28 Peoples Insurance Company Ltd.
- 29 Phoenix Insurance Company Ltd.
- 30 Pioneer Insurance Company Ltd.
- 31 Progoti Insurance Company Ltd.
- 32 Prime Insurance Company Ltd.
- 33 Provati Insurance Company Ltd.
- 34 Purabi General Insurance Company Ltd.
- 35 Reliance Insurance Ltd.
- 36 Republic Insurance Co. Ltd
- 37 Rupali Insurance Company Ltd.
- 38 Sonar Bangla Insurance Ltd
- 39 South Asia Insurance Co. Ltd
- 40 Standard Insurance Ltd
- 41 Takaful Islami Insurance. Ltd
- 42 Union Insurance Co. Ltd
- 43 United Insurance Company Ltd.

3. List of Investment & Leasing Companies:-

- 1 Agrani SME Finance Co. Ltd. *
- 2 Bangladesh Finance & Investment Company Ltd
- 3 Bangladesh Industrial Finance Company Limited.
- 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.
- 11 Hajj Finance Company Limited.
- 12 IDLC Finance Limited.
- 13 Industrial & Infrastructure Development Finance Company.
- 14 Industrial Promotion & Development Company of Bangladesh.
- 15 Infrastructure Development Company Limited. *
- 16 International Leasing and Financial Services Limited.
- 17 Islami Finance & Investment Limited.
- 18 Lanka Bangla Finance Ltd
- 19 Midas Financing Limited.
- 20 National Finance Ltd
- 21 National Housing Finance & Investment Limited.
- 22 Peoples Leasing & Financial Services Ltd.
- 23 Phoenix Finance and Investments Limited.
- 24 Premier Leasing & Finance Limited.
- 25 Prime Finance & Investment Ltd.
- 26 Reliance Finance Limited.
- 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.
- 31 Uttara Finance & Investments 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 Bangladeshi 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 is 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.