

DOS Circular Letter No.26

Date: 19/08/2019

Managing Director/Chief Executive Officer
All Scheduled Banks in Bangladesh

Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR)

Please refer to BRPD Circular No.-02 dated 25/02/2019 and BRPD Circular Letter No.-09 dated 27/05/2019 on Policy for Offshore Banking Operation of the Banks in Bangladesh.

In compliance with the instructions issued by the above circular and circular letter, banks having Offshore Banking Operation (OBO) shall be required to maintain Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) for the liabilities arising from the operation. The instructions issued by DOS Circular No.-01, dated 19/01/2014 and DOS Circular Letter No.-23, dated 07/10/2018 are applicable for the maintenance of CRR and SLR for Domestic Banking Operation (DBO). It has been decided that the following instructions will be applicable for the maintenance of CRR and SLR for OBO by the banks in addition to the previous circular and circular letter issued by the Department of Off-site Supervision (DOS) in this regard:

1) Liabilities of OBO:

Banks have to reckon the following components of demand and time liabilities for the calculation of required cash reserve and statutory liquidity reserve for OBO:

- i. Customer Deposit;
- ii. Deposit From Banks (Outside Bangladesh);
- iii. Borrowing From Banks (Outside Bangladesh);
- iv. Deposit From Financial Institutions (Outside Bangladesh);
- v. Borrowing From Financial Institutions (Outside Bangladesh);
- vi. Other payable Liabilities (excluding domestic intra-bank and interbank OBO to OBO transactions) .

2) Use of Foreign Currency for the maintenance of CRR:

Banks may maintain entire CRR for both DBO and OBO in Bangladeshi Taka (BDT). If desired, banks may use, partly or fully for the whole bi-week, available credit balance from FC Clearing Account (equivalent to BDT at the rate published by BB) maintained with Bangladesh Bank (BB) to meet the daily minimum required cash reserve stemming from OBO only. In this case, to meet the average CRR for bi-week, the rest amount of cash reserve shall have to be met with BDT. The foreign currency to be used shall have to be unencumbered in every aspect.

3) Use of Nostro Account credit balance for the maintenance of SLR:

Banks may maintain entire SLR for both DBO and OBO in the eligible components described in DOS Circular No.-01, dated 19/01/2014. Moreover, if desired banks may also use credit balance of Nostro Accounts (equivalent to BDT at the rate published by BB ; the recognized currencies are USD, GBP, EURO, YEN, CAD and CNY) maintained with correspondence banks to fulfill the SLR requirement stemming from OBO only.

4) Calculation of daily Excess Reserve (ER):

The Calculation of daily Excess Reserve (ER) for banks having no OBO will remain the same as instructed in the DOS Circular No.-01, dated 19/01/2014. For banks having both DBO and OBO, the amount of daily excess reserve will be determined using the following formulas:

Unencumbered Current A/C Balance with BB - Bi-weekly Req. cash for DBO = X ... (i)

Bi-weekly Req. cash reserve for OBO - Unencumbered FC used (equivalent to BDT) for the maintenance of daily cash reserve from FC Clearing a/c with BB = Y ... (ii)

From (i) and (ii) above -

a) if $X = 0$ or $X = -ve$ than $ER = 0$

b) if $X = +ve$, $Y = +ve$, and $X > Y$ than $ER = X - Y$

c) if $X = +ve$, $Y = +ve$ and $X < Y$ than $ER = 0$

5) Para 2(b)(ii) of the DOS Circular No.-01, dated 19/01/2014 will be replaced as under:

"Guidelines for use of Foreign Currency from Foreign Currency Clearing Account for CRR (only for requirement against OBO) and SLR purpose:

Banks may use foreign currency (equivalent to BDT at the rate published by BB) from Foreign Currency Clearing Account maintained with BB for CRR (only to fulfill the requirement against OBO) and SLR purpose as long as there is credit balance in the account. However, no interest will be paid on the used portion of foreign currency. Forex Reserve and Treasury Management Department (FRTMD) of BB will credit interest on the balance held in the account as usual. After getting the certification from Department of Off-site supervision (DOS) regarding the actual amount of foreign currency used for CRR (only for requirement against OBO) and SLR purpose, FRTMD will adjust (if required) the interest amount. Banks should take utmost care while reporting the use of foreign currency in DB-5FC statement as any misreporting regarding the amount of foreign currency used for CRR and SLR purpose will attract a penalty two times of the amount of interest already credited for the misreported amount along with reversal of the interest credited."

6) Reporting:

For smooth reporting, the formats provided with DOS Circular No.-01, dated 19/01/2014 and DOS Circular Letter No.-23, dated 07/10/2018 are suitably amended and attached with this circular letter. The soft copies of the formats are available for collection from Department of Off-site Supervision.

7) Other instructions of DOS Circular No.-01, dated 19/01/2014 and DOS Circular Letter No.-23, dated 07/10/2018 will remain unchanged. The instruction of this circular letter will come into effect from 01 September 2019. **For once, banks have to submit (or re-submit, in case already submitted in the old formats) the information of Total Demand and Time Liabilities (TDTL) of July 2019 in the new DB-4(C) and DB-4(I) formats within 27 August 2019. Online submission of all the statements will remain suspended until further notice.**

Sincerely Yours,
Sd./-
(Md Rezaul Islam)
General Manager
Phone: 9530093

STATEMENT DB-4(C)

Thursday Positions of Demand And Time Liabilities (For Conventional Banking)
Submitted Under Bank Company Act, 1991 and Bangladesh Bank Order, 1972

Bank Name:

Month

Year

Branches:

No. of Weeks reported:

Tk in '000

DATE:

ATDTL

A. Demand Liabilities in DBO:							
1. Customer Deposit							0
2. Deposit From Banks							
3. Borrowing From Banks							
4. Deposit From Financial Institutions							0
5. Borrowing From Financial Institutions							0
6. Other Demand Liabilities							0
Sub-Total	0	0	0	0	0	0	
i) Sub-Total of Countable Demand Liabilities (1+4+5+6)	0	0	0	0	0	0	0
B. Time Liabilities in DBO:							
1. Customer Deposit							0
2. Deposit From Banks							
3. Borrowing From Banks							
4. Deposit From Financial Institutions							0
5. Borrowing From Financial Institutions							0
6. Other Time Liabilities	0	0	0	0	0	0	0
(a) Subordinated bond surplus	0	0	0	0	0	0	
(1) Total amount of Subordinated bond	0	0	0	0	0	0	
i. Investment by other banks							
ii. Investment by NBFIs							
iii. Investment by others							
(2) Investment in subordinated bond of other banks							
(b) Other time liabilities excluding B.6.(a)(1)							
Sub-Total	0	0	0	0	0	0	
ii) Sub-Total of Countable Time Liabilities (1+4+5+6)	0	0	0	0	0	0	0
Total of Countable Liabilities for DBO (i+ii)	0	0	0	0	0	0	0
C. Demand Liabilities in OBO:							
1. Customer Deposit							0
2. Deposit From Banks (Outside Bangladesh)							0
3. Borrowing From Banks (Outside Bangladesh)							0
4. Deposit From Financial Institutions (Outside Bangladesh)							0
5. Borrowing From Financial Institutions (Outside Bangladesh)							0
6. Placement/Deposit from other OBOs within Bangladesh							
7. Funds from DBO							
8. Other Demand Liabilities							0
Sub-Total	0	0	0	0	0	0	
iii) Sub-Total of Countable Demand Liabilities (1+2+3+4+5+8)	0	0	0	0	0	0	0
D. Time Liabilities in OBO:							
1. Customer Deposit							0
2. Deposit From Banks (Outside Bangladesh)							0
3. Borrowing From Banks (Outside Bangladesh)							0
4. Deposit From Financial Institutions (Outside Bangladesh)							0
5. Borrowing From Financial Institutions (Outside Bangladesh)							0
6. Placement/Deposit from other OBOs within Bangladesh							
7. Funds from DBO							
8. Other time Liabilities							0
Sub-Total	0	0	0	0	0	0	
iv) Sub-Total of Countable Time Liabilities (1+2+3+4+5+8)	0	0	0	0	0	0	0
Total of Countable Liabilities for OBO (iii+iv)	0	0	0	0	0	0	0
Total of Countable Liabilities (i+ii+iii+iv)	0	0	0	0	0	0	0

C. Statutory Reserve Obligations for the month of :	
1. Daily minimum cash reserve to be maintained @	
of which for DBO	5.00%
of which for OBO	5.00%
2. CRR (average daily on bi-weekly basis) @	
of which for DBO	5.50%
of which for OBO	5.50%
3. SLR on daily basis @	
of which for DBO	13.00%
of which for OBO	13.00%

Year	
amount	0
	0
	0
amount	0
	0
	0
amount	0
	0
	0

Authorized Officer:

ID No.
Name:
Designation:
Phone:
Mobile No.

ID No.
Name:
Designation:
Phone:
Mobile No.

STATEMENT DB-4(I)

Thursday Positions of Demand And Time Liabilities (For Islami Shariah based Banking)
Submitted Under Bank Company Act, 1991 and Bangladesh Bank Order, 1972

Bank Name:

Month

Year

Branches:

No. of Weeks reported:

Tk in '000

DATE:

ATDTL

A. Demand Liabilities in DBO:							
1. Customer Deposit							0
2. Deposit From Banks							
3. Borrowing From Banks							
4. Deposit From Financial Institutions							0
5. Borrowing From Financial Institutions							0
6. Other Demand Liabilities							0
Sub-Total	0	0	0	0	0	0	
i) Sub-Total of Countable Demand Liabilities (1+4+5+6)	0	0	0	0	0	0	0
B. Time Liabilities in DBO:							
1. Customer Deposit							0
2. Deposit From Banks							
3. Borrowing From Banks							
4. Deposit From Financial Institutions							0
5. Borrowing From Financial Institutions							0
6. Other Time Liabilities	0	0	0	0	0	0	0
(a) Subordinated bond surplus	0	0	0	0	0	0	
(1) Total amount of Subordinated bond	0	0	0	0	0	0	
i. Investment by other banks							
ii. Investment by NBFIs							
iii. Investment by others							
(2) Investment in subordinated bond of other banks							
(b) Other time liabilities excluding B.6.(a)(1)							
Sub-Total	0	0	0	0	0	0	
ii) Sub-Total of Countable Time Liabilities (1+4+5+6)	0	0	0	0	0	0	0
Total of Countable Liabilities for DBO (i+ii)	0	0	0	0	0	0	0
C. Demand Liabilities in OBO:							
1. Customer Deposit							0
2. Deposit From Banks (Outside Bangladesh)							0
3. Borrowing From Banks (Outside Bangladesh)							0
4. Deposit From Financial Institutions (Outside Bangladesh)							0
5. Borrowing From Financial Institutions (Outside Bangladesh)							0
6. Placement/Deposit from other OBOs within Bangladesh							
7. Funds from DBO							
8. Other Demand Liabilities							0
Sub-Total	0	0	0	0	0	0	
iii) Sub-Total of Countable Demand Liabilities (1+2+3+4+5+8)	0	0	0	0	0	0	0
D. Time Liabilities in OBO:							
1. Customer Deposit							0
2. Deposit From Banks (Outside Bangladesh)							0
3. Borrowing From Banks (Outside Bangladesh)							0
4. Deposit From Financial Institutions (Outside Bangladesh)							0
5. Borrowing From Financial Institutions (Outside Bangladesh)							0
6. Placement/Deposit from other OBOs within Bangladesh							
7. Funds from DBO							
8. Other time Liabilities							0
Sub-Total	0	0	0	0	0	0	
iv) Sub-Total of Countable Time Liabilities (1+2+3+4+5+8)	0	0	0	0	0	0	0
Total of Countable Liabilities for OBO (iii+iv)	0	0	0	0	0	0	0
Total of Countable Liabilities (i+ii+iii+iv)	0	0	0	0	0	0	0

C. Statutory Reserve Obligations for the month of :

1. Daily minimum cash reserve to be maintained @		
of which for DBO	5.00%	
of which for OBO	5.00%	
2. CRR (average daily on bi-weekly basis) @		
of which for DBO	5.50%	
of which for OBO	5.50%	
3. SLR on daily basis @		
of which for DBO	13.00%	
of which for OBO	13.00%	

Year	
amount	0
	0
	0
amount	0
	0
	0
amount	0
	0
	0

Authorized Officer:

ID No.
Name:
Designation:
Phone:
Mobile No.

ID No.
Name:
Designation:
Phone:
Mobile No.

Statement Regarding Maintenance of CRR(C)
Submitted under Article 36(3) of Bangladesh Bank Order, 1972
(To be submitted monthly within the 10th of the following month)

Name of the Bank:

(TK. In thousand)

Date	Daily Minimum CRR			Balance with Bangladesh Bank in TK. Current a/c	Available FC used (equ. BDT) from FC clg A/C (applicable for OBO only)	Excess/Shortfall (daily basis)	Bi-weekly average CRR			Daily Excess Reserve	Bi-weekly excess/shortfall
	For DBO	For OBO	Total				For DBO	for OBO	Total		
	a	b	c	d	e	f=(d+e)-c	g	h	i	j	k
1st Bi-week											
			0			0			0	0	0
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
2nd Bi-week											
			0			0			0	0	0
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
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			0			0			0	0	
			0			0			0	0	
			0			0			0	0	

Authorized Officer:

ID No:
Name:
Designation:
Phone:
Mobile No:

ID No:
Name:
Designation:
Phone:
Mobile No:

Statement Regarding Maintenance of CRR(I)
Submitted under Article 36(3) of Bangladesh Bank Order, 1972
(To be submitted monthly within the 10th of the following month)

Name of the Bank:

(TK.in thousand)

Date	Daily Minimum CRR			Balance with Bangladesh Bank in TK. Current a/c	Available FC used (equ. BDT) from FC clg A/C (applicable for OBO only)	Excess/Shortfall (daily basis)	Bi-weekly average CRR			Daily Excess Reserve	Bi-weekly excess/shortfall
	For DBO	For OBO	Total				For DBO	for OBO	Total		
	a	b	c	d	e	f=(d+e)-c	g	h	i	j	k
1st Bi-week											
			0			0			0	0	0
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
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			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
2nd Bi-week											
			0			0			0	0	0
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
			0			0			0	0	
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			0			0			0	0	

ID No:
Name:
Designation:
Phone:
Mobile No:

Authorized Officer:

ID No:
Name:
Designation:
Phone:
Mobile No:

Statement DB-5FCB Regarding Balance of foreign currency in F.C.Clg. a/c And Nostro a/c

To be submitted monthly along with CRR/SLR statements

Name of the Bank :

[illegible]

Authorized Officer:

ID No.

Name:

Designation:

Phone:**Mobile No.**

ID No.

Name:

Designation:

Phone**Mobile No.**

Statement DB-5FCU Regarding Use of foreign currency from F.C.Clg. a/c & Nostro a/c for the maintenance of CRR and SLR

To be submitted monthly along with CRR/SLR statements

Name of the Bank :[illegible]

Authorized Officer:

ID No.
Name:
Designation:
Phone:
Mobile No.

ID No.
Name:
Designation:
Phone:
Mobile No.

(To be submitted monthly within the 10th of the following month)

(TK. In thousand)

Authorized Officer:

ID No.
Name:
Designation:
Phone:
Mobile No.

Statement DB-5(I) Regarding Maintenance of SLR under section 33(1) of Bank Company Act, 1991

(To be submitted monthly within the 10th of the following month)

Name of the Bank

(Only for Islami Shariah based banks)

(TK. In thousand)

[illegible]

Authorized Officer

ID No

Name _____

Designation:

Phon

Mobile No

ID No.

Name _____

Designation

Phor

Mobile No.

(To be submitted monthly within the 10th of the following month)

Name of the Bank

Name of the Bank

(Only for branches of conventional banks operated under Islamic Shariah)

(TK. In thousand)

[illegible]

Authorized Officer:

ID No.
Name:
Designation:
Phone:
Mobile No.

ID No.
Name:
Designation:
Phone:
Mobile No.