

Bangladesh Bank
(Central Bank of Bangladesh)
Head Office, Motijheel
Dhaka-1000.
Website: www.bb.org.bd

Department of Off-site Supervision

DOS Circular No-04

Poush 15, 1422

Date: -----

December 29, 2015

Managing Director/Chief Executive
All Scheduled Banks in Bangladesh

Dear Sir,

Submission of Statement regarding Top-20 Loan Defaulters.

Bangladesh Bank has been monitoring the status of the Top-20 loan defaulters of each bank based on the information submitted by the banks under various instructions issued before in this context. To accommodate the changing environment in the banking sector, it has been decided to upgrade the reporting system. A set of suitable formats has been developed for this purpose and you are advised to follow the new instructions provided in this format for proper reporting of information regarding Top-20 Loan Defaulters (Public & Private) and Top-20 Loan Written-off account (Public & Private) of your bank.

If your bank have no loan in public sector, will submit NIL statement. The said information in the prescribed formats to be submitted quarterly from December'2015, based on the outstanding balance of last day of the reporting quarter, within the last working day of the following month.

You are advised to collect soft copy of the format from the Department of Off-site Supervision.

DOS circular letter no. 04/2007 and 05/2007 issued in this regard shall be considered void.

Please acknowledge receipt.

Sincerely Yours,

Sd/-

Enclosed: As above

(**Shanti Ranjan Saha**)
Deputy General Manager
Telephone-9530113.

Name of The Bank:

Statement of Top-20 Defaulters according to Outstanding amount (Excluding Write-off)

(Private Sector)

Quarter ended as on dd/mm/yy

Tk. in Crore

SL No.	Name of Borrower (Individual/ Group)	Name of Proprietor/ Director	Nature of Loan	Sanctioned Amount	Date of Last Sanctioned/ Rescheduled/ Restructured	Name of the Sector	Amount Outstanding	Classification Status	Interest Suspense	Provision maintained	Forced sale value of Collateral	Recovery Amount			Actions Taken for recovery
												Cumulative recovery (Upto the reporting period)	Previous quarter	Current quarter	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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20															
Total															

Note:

1. In case of Group borrower, provide information of every sister concern as per format.
2. Classification status would include only DF & BL amount.
3. Column 6 will represent the economic sector.

Name of The Bank:

Statement of Top-20 Defaulters according to Outstanding amount (Excluding Write-off)

(Public Sector)

Quarter ended on dd/mm/yy

Tk in Crore

SL No.	Name of Borrower (Individual/ Group)	Name of Proprietor / Director	Nature of Loan	Sanctioned Amount	Date of Last Sanctioned/ Rescheduled/ Restructured	Name of the Sector	Amount Outstanding	Classification Status	Interest Suspense	Provision maintained	Forced sale value of Collateral	Recovery Amount			Actions Taken for recovery
												Cumulative recovery (Upto the reporting period)	Previous quarter	Current quarter	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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Total															

Note:

1. In case of Group borrower, provide information of every sister concern as per format.
2. Classification status would include only DF & BL amount.
3. Column 6 will represent the economic sector.

Name of The Bank:

Statement of Top-20 Written-off Account

(Private Sector)

Quarter ended as on dd/mm/yy

Tk. in Crore

SL No.	Name of Borrower/ Group	Name of Proprietor/ Director	Nature of Loan	Sanctioned Amount	Name of the Sector	Amount Written-off	Forced sale value of collateral	Recovery Amount		Amount Outstanding	No of A/C settled during the quarter	Realized value of collateral	Actions Taken for recovery
								Cumulative recovery (Upto the reporting period)	Current quarter				
	1	2	3	4	5	6	7	8	9	10	11	12	13
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Total													

Note:

1. In case of Group borrower, provide information of every sister concern as per format.
2. Column 5 will represent the economic sector.
3. Mention the Cumulative and Balance Outstanding amount of Written-off as on statement date in footnote.

Name of The Bank:

Statement of Top-20 Written-off Account

(Public Sector)

Quarter ended as on dd/mm/yy

Tk in Crore

SL No.	Name of Borrower/Group	Name of Proprietor/Director	Nature of Loan	Sanctioned Amount	Name of the Sector	Amount Written-off	Forced sale value of collateral	Recovery Amount		Amount Outstanding	No of A/C settled during the quarter	Realized value of collateral	Actions Taken for recovery
								Cumulative recovery (Upto the reporting period)	Current quarter				
	1	2	3	4	5	6	7	8	9	10	12	13	14
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2													
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Total													

Note:

1. In case of Group borrower, provide information of every sister concern as per format.
2. Column 5 will represent the economic sector.
3. Mention the Cumulative and Balance Outstanding amount of Written-off as on statement date in footnote