

বাংলাদেশ ব্যাংক

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প্রধান কার্যালয়

ডাকবাংলো নং ৩২৫

ঢাকা।

ডিপার্টমেন্ট অব অফ-সাইট সুপারভিশন

ডিওএস সার্কুলার নং- ০২

১৫ চৈত্র, ১৪১৭ বঙ্গাব্দ

তারিখঃ -----

২৯ মার্চ, ২০১১ খ্রীষ্টাব্দ

প্রধান নির্বাহী

বাংলাদেশে কার্যরত সকল তফসিলি ব্যাংক-কোম্পানী।

প্রিয় মহোদয়,

Liquidity Profile সংক্রান্ত বিবরণী দাখিল প্রসঙ্গে।

ব্যাংকের সার্বিক তারল্য পরিস্থিতি নিরূপন এবং নিয়মিত মনিটরিং এর বিষয়ে বাংলাদেশ ব্যাংক কর্তৃক জারীকৃত MANAGING CORE RISKS IN BANKING: ASSET-LIABILITY MANAGEMENT (ALM) শীর্ষক গাইডলাইনস্-এ বিস্তারিত দিক নির্দেশনা প্রদান করা হয়েছে। উক্ত গাইডলাইনস্-এ Maturity Profile Mismatch নিরূপন এবং তদনুসারে গৃহীতব্য যথাযথ ব্যবস্থা সম্পর্কে সুস্পষ্ট দিক নির্দেশনা থাকা সত্ত্বেও সম্প্রতি বিভিন্ন তফসিলি ব্যাংকের Liquidity Profile এ বড় ধরনের অসংগতি পরিলক্ষিত হচ্ছে। বর্ণিত অবস্থার প্রেক্ষাপটে নিম্নোক্ত সিদ্ধান্তগুলো গৃহীত হয়েছে :

১) ব্যাংকগুলো তাদের প্রতি মাসের শেষ কার্যদিবসের স্থিতির ভিত্তিতে প্রস্তুতকৃত ভবিষ্যতমুখী Liquidity Profile নির্ধারিত ছকে ডিপার্টমেন্ট অব অফ-সাইট সুপারভিশনে দাখিল করবে।

২) Liquidity Profile প্রস্তুতের সময় সার্কুলারের সাথে সংযোজিত Annex -1 এ বর্ণিত পদ্ধতি অনুসরণ করতে হবে।

উপরোল্লিখিত নির্দেশনা অবিলম্বে কার্যকর হবে এবং ব্যাংকগুলোকে তাদের প্রতিমাসের Structural Liquidity Profile এর Soft copy (CD) এবং Hard copy পরবর্তী মাসের ৩(তিন) কার্যদিবসের মধ্যে অত্র ডিপার্টমেন্টে দাখিল করতে হবে। এ লক্ষ্যে প্রস্তুতকৃত ছকের Soft copy অত্র ডিপার্টমেন্ট থেকে সংগ্রহ করার জন্য ব্যাংকগুলোকে পরামর্শ দেয়া যাচ্ছে।

সংযোজনী : বর্ণনা মোতাবেক।

আপনাদের বিশ্বস্ত,

স্বাঃ/-

(সুলতান আহাম্মদ)

মহাব্যবস্থাপক

ফোন : ৭১২০৩৭৬

Bank Name

Structural Liquidity Profile

Date

(In crore TK.)

	CALL	2 - 7 Days	8 Days - 1 Month	1 - 3 months	3 - 12 months	1 - 5 years	more than 5 years	Total
ASSETS (INFLOW)								
Cash in hand (Lcy+Fcy)								-
Balance with Bangladesh Bank (Lcy)								-
Balance with BB (Fcy)								-
Balance with other banks and financial institutions								-
Money at call and short notice								-
Investment in G-SEC								-
Other Investment (Share, Debenture & bond, MFU and others)								-
Loans and Advances								-
Bills Purchased & discounted								-
Reverse Repo with Bangladesh Bank								-
Reverse Repo with Others								-
Fixed assets including premises, furniture and fixtures								-
Other assets								-
Non-banking assets								-
Other receivables								-
Total Inflows	-	-	-	-	-	-	-	-
Liabilities: (OUTFLOW)								
Borrowing from Bangladesh Bank (Refinances etc.)								-
REPO/LS with Bangladesh Bank								-
REPO with other banks & Fis								-
Borrowing from other Banks & Fis								-
Money at call and short notice								-
Demand Deposits								-
Savings bank deposit								-
Fixed Deposit								-
Bills payable								-
Provision and other liabilities								-
Capital & Reserve								-
Total Outflows	-	-	-	-	-	-	-	-
Letter of Credit/Guarantees (Net of margin)								-
Other OBS Items (Net of margin)								-
Available Balance with BB (Fcy)								-
Net Nostro a/c balance								-
NET MISMATCH	-	-	-	-	-	-	-	-
CUMULATIVE NET MISMATCH	-	-	-	-	-	-	-	-

Medium Term Funding Ratio (MTF): #DIV/0!

Maximum Cumulative Outflow (MCO): #DIV/0!

Trends:	%					
	CALL	2 - 7 Days	8 Days - 1 Month	1 - 3 months	3 - 12 months	1 - 5 years
Demand Deposits withdrawal						
Savings bank deposit withdrawal						
Letter of Credit/Guarantees (non funded to funded)						
Other OBS Items (non funded to funded)						

Signature

Name _____
 Designation _____
 Phone _____

MTF= (Total Liabilities one year and above)/(Total Assets one year and above)

MCO = (Total outflows upto one month and Total OBS upto one month)/(Total Inflows+Total Nostro a/c balance (Net)+ Total available Fcy with BB)

Annex 1:P 1/2	
A. Inflows	
1. Cash in hand (Lcy + Fcy)	<i>Day 1(Call)</i> bucket.
2. Balances with BB (Lcy)	<p>a. The excess balance over the required CRR/SLR should be placed under <i>Day 1(Call) bucket</i>, the rest (maintained amount) should be placed in more than 5 years bucket.</p> <p>b. In case of foreign banks, the difference between maintained cash reserve (as CRR/SLR) and cash amount liened as capital or required cash reserve whichever is higher , should be placed under <i>Day 1(Call) bucket</i>, the rest amount should be placed in more than 5 years bucket.</p> <p>c. In case of shortfall in CRR/SLR the entire maintained amount should be placed in more than 5 years bucket.</p>
3. Balances with BB (Fcy)	<p>a. In case of Local banks, amount of FC to be used for maintaining SLR should be placed in more than 5 years bucket.</p> <p>b. In case of foreign banks, the higher amount between FC to be used for maintaining SLR and FC liened as Capital should be placed in more than 5 years bucket.</p> <p>c. Excess Balance [after deducting (a) or (b) above, and OBS liabilities from Day 1 to 3-12 months bucket] in FC Clearing a/c maintained with BB should be placed in <i>Day 1(Call) bucket</i>.</p>
4. Investment in G-SEC	<p>All unencumbered treasury securities (TBills & BGTBs) should be included in respective time buckets excluding the amount mentioned in (a) below and in case of foreign banks the higher of the amounts mentioned in (a) and (b) below which should be placed in more than 5 years bucket :</p> <p>a. maturing amount required to be reinvested to maintain SLR corresponding to the DTL profile in various time bucket;</p> <p>b. maturing amount required to be reinvested to maintain capital.</p>
5. Balance with other banks and Financial institutions	Respective maturity buckets.
6. Money at call and short notice	Respective maturity buckets.
7. Other Investment	
a. Shares and MFU	3-12 months bucket.
b. Debentures & bonds, Others	Respective maturity buckets.
8. Loans and Advances	
a. Cash credit, Overdraft and Demand loan (including demand portion of working capital)	The stable and volatile portion should be determined from the previous trend. The volatile portion should be placed in 8days -1 month bucket while the stable portion should be placed in 3-12 months bucket.
b. Term Loan	Respective maturity buckets.
c. NPLs (Net of provision and interest suspense)	
(i) Sub-standard	1-5years bucket.
(ii) Doubtful and B/L	1-5years bucket.

	Annex 1:P 2/2
9. Bills Purchased and discounted	Respective maturity buckets.
10. Reverse Repo with BB	Respective maturity buckets.
11. Reverse Repo with others	Reverse repo amount should be placed in respective maturity buckets while the underlying security should be excluded from the respective maturity buckets.
12. Fixed assets including premises, furniture and fixtures	More than 5 years bucket. Interim cash flows should be shown under respective maturity buckets.
13. Other assets and non banking assets	More than 5 years bucket.
14. Other receivables	Respective maturity buckets.
B. Outflows	
1. Capital, Reserves and Surplus	More than 5 years bucket.
2. Demand Deposits (Current and Savings Bank Deposits)	10% of the Savings Bank Deposits should be placed in the Day 1(Call) time bucket, and the rest portion should be placed in different time buckets within 5 years, according to the observed previous trend. A portion of the Demand Deposits is generally withdrawable on demand. This portion should be placed in the Day 1(Call) time bucket, and the rest portion should be placed in different time bucket within 5 years, according to the observed previous trend.
3. Fixed Deposits	Respective maturity buckets.
4. Bills Payable	Respective maturity buckets.
5. Repo & LS with BB	Repo amount should be placed in respective maturity buckets while the underlying security should be included in the respective maturity buckets of assets.
6. Repo with other banks & FIs	Repo amount should be placed in respective maturity buckets while the underlying security should be included in the respective maturity buckets of assets .
7. Borrowing from BB (refinance, etc.)	Respective maturity buckets.
8. Provision (other than loan loss & depreciation in investment) and other liabilities	Respective maturity buckets. Items which do not represent cash payment (i.e. income received in advance, etc.) may be placed in over 5 years bucket.
9. Borrowing from other banks and FIs	Respective maturity buckets.
10. Money at call & short notice	Respective maturity buckets.
11.01 OBS items:	
a. Letter of Credits/Guarantees (Net of margin)	a. Respective time buckets from Day 1 (Call) to 1 year depending on the observed trend.
b. Other OBS Items (Net of margin)	b. Respective time buckets from Day 1 (Call) to 1 year depending on the observed trend.
	c. The forced loans created from (a) and (b) above should be shown under respective maturity buckets of assets on the basis of probable recovery dates /dates mentioned in sanction letters.
11.02 Balance with BB (Fcy) and in Nostro a/c	Available Foreign currency balance maintained with BB (after deducting (a) or (b) mentioned in Inflows:3) and in Nostro account (Net) would be netted against the items mentioned in 11.01(a) and 11.01(b) above according to the maturity of the OBS items beginning from day 1 to 3-12months buckets .