

Template for Loan Overview of the Bank

Bank Name:

Reporting Month:

Reporting Year:

Serial No.	Related Information:			(Amount in Taka crore)
1	Reference No			
2	Reporting Date			
3	Reporting Month			
4	Bank Code			
5	Total Capital of the Bank as accepted by Bangladesh Bank (Solo basis: immediate last quarter)			
6	Total Non-Funded Facility Converted into Funded Facility during the Reporting Month			
7	Total Outstanding Amount of Funded Exposure			
8	Total Outstanding Amount of Non-Funded Exposure (Power Sector)			
9	Total Outstanding Amount of Non-Funded Exposure (Except Power Sector)			
10	Total Outstanding Amount of Non-Funded Exposure (Conversion factor 25% for Sl. No.8 & 50% for Sl.No.9)			
11	Total Loans & Advances (Sum of Sl.No-7 & 10)			
12	Total Outstanding Amount of Funded Large Loan Exposure			
13	Total Outstanding Amount of Non-Funded Large Loan Exposure (Power Sector)			
14	Total Outstanding Amount of Non-Funded Large Loan Exposure(Except Power Sector)			
15	Total Outstanding Amount of Non-Funded Large Loan Exposure (Conversion factor 25% for Sl. No.13 & 50% for Sl.No.14)			
16	Total Large Loan Exposure (Sum of Sl.No-12 & 15)			
17	Total Large Loan Exposure to Total Loans/Investment & Advances Ratio (%)			
18	Total Classified Loans & Advances of the Bank			
19	Total Classified Large Loans & Advances of the Bank			
20	Percentage of Bank's Classified Loan			
21	Large Loan ceiling of the Bank based on percentage of Bank's Classified Loan			
22	Large Loan Exposure as percentage of Bank's Capital			
23	Large Loan ceiling as per Bank's Capital			
24	Division Wise Loan Exposure:			
Name of Division	Total Loans & Advances	Total Large Loans & Advances	Total Classified Loan	Total Classified Large Loan
Dhaka				
Chattogram				
Khulna				
Barishal				
Sylhet				
Rajshahi				
Rangpur				
Mymensingh				
Total				

Signature
Name & Capacity of the Officer

Signature
Name & Capacity of the Officer

*Loan=Investment for Islamic Shariah based Banks

Template for Sectorwise Loan & Large Loan Concentration

(Amount in Crore)

Code No	Software Code	SL No	Sectors	Sub-sectors / Industries		Total Outstanding amount	Total Outstanding Large Loan	Total Classified Loan	Total Classified Large Loan
-	0601	1	Agriculture						
919058	60101			i)	Crops				
919059	060102			ii)	Forestry				
919060	060103			iii)	Livestock				
919061	060104			iv)	Fisheries				
919062	060105			v)	Others				
-	0602	2	Mining & Quarrying						
919063	060201			a)	Lime stone				
919064	060202			b)	White Clay				
-	0603	3	Industry						
-	060301			i)	Large Scale				
919065	06030101				a) Food Manufacturing				
919066	06030102				b) Beverage				
919067	06030103				c) Tobacco				
-	06030104				d) RMG & Textile				
919068	0603010401				i) RMG				
919069	0603010402				ii) Textile				
919070	06030105				e) Footwear, other wearing apparel & made up Textiles;				
919071	06030106				f) Wood cork & allied products				
919072	06030107				g) Furniture & Fixture				
919073	06030108				h) Paper & paper products				
919074	06030109				i) Printing, publishing & allied industries				
919075	06030110				j) Leather & leather products				
919076	06030111				k) Rubber products				
919077	06030112				l) Chemical & chemical products				
919078	06030113				m) Petroleum & coal products				
919079	06030114				n) Non-metallic mineral products				
919080	06030115				o) Basic metal products				
919081	06030116				p) Metal products except machinery				
919082	06030117				q) Machinery except electrical				
919083	06030118				r) Electrical machinery & apparatus				
919084	06030119				s) Transport equipment				
919085	06030120				t) Other manufacturing industries				
919086	06030121				u) Ship building				
919087	06030122				v) ship breaking				
919088	06030123				w) Pharmaceutical				
	06030124				x) Cement				
919089	060302			ii)	Small Scale				
919090	0604	4	Constructions						

Code No	Software Code	SL No	Sectors	Sub-sectors /Industries		Total Outstanding amount	Total Outstanding Large Loan	Total Classified Loan	Total Classified Large Loan
-	0605	5	Power, Gas, Water & Sanitary Services						
919091	060501			i)	Power Generation				
919092	060502			ii)	Gas				
919093	060503			iii)	Water & Sanitary Services				
-	0606	6	Transport, Storage & Communication						
919094	060601			i)	Land Transport				
919095	060602			ii)	Air Transport				
919096	060603			iii)	Water Transport				
919097	060604			iv)	Communication				
919098	060605			v)	Storage				
919099	0607	7	Trade Services						
-	0608	8	Housing Services						
-	060801			i)	Urban				
919100	06080101				a) Commercial				
919101	06080102				b) Residential				
919102	060802			ii)	Rural				
-	0609	9	Public Admn. Defence						
919103	060901			i)	Central Government				
919104	060902			ii)	Local Government				
-	0610	10	Banking & Insurance						
-	061001			i)	Banking:				
919105	06100101				a) Public				
919106	06100102				b) Private				
-	061002			ii)	Insurance				
919107	06100201				a) Public				
919108	06100202				b) Private				
-	061003			ii)	NBFI				
	06100301				a) Public				
	06100302				b) Private				
-	0611	11	Professional & Misc. services						
919109	061101			i)	Educational Services				
919110	061102			ii)	Medical Services				
919111	061103			iii)	Legal Services				
919112	061104			iv)	Recreation Services				
919113	061105			v)	Personal Services				
919114	061106			vi)	Hotel & Restaurant Services				
919115	061107			vii)	Religious Services				
919116	061108			viii)	Domestic Services				
919117	061109			ix)	Others				
919118	061110			x)	Car loans				
919119	061111			xi)	Credit Cards				
919120	061112			xii)	Media financing				

Note-Signature with Name, Designation & Date of 02(Two) Responsible Officers should be given at the end of every page.

Template for Non-conforming Exposure for the month of ----, Year -----.

SL.No	Pertinent Information		(Amount in Taka crore)
1	Reference No		
2	Bank Code		
3	Name of Branch		
4	Reporting Month		
5	Reporting Date		
6	Name of Borrower		
7	Name of Group (According to Section 1(e) of BRPD Circular No. 01/2022)		
8	CIB Subject Code of the Borrower		
9	Total Capital of the Bank as accepted by Bangladesh Bank(Solo/Consolidated Basis whichever is less,immediate last quarter)		
10	Banks Total Exposure to the Borrower & its allied concern		
11	Exposure	At the time of Last sanction/renewal/rescheduled /enhancement date	Present Outstanding
12	Funded Large Loan Exposure to the Borrower & its allied Concerns		
12(i)	Principal		
12(ii)	Interest/Profit		
12(iii)	other Charges (if any)		
	Total Funded Large Loan Exposure to the Borrower & its allied Concerns		
13	Non-Funded Large Loan Exposure to the Borrower & its allied Concerns		
13(i)	Non-Funded Large Loan Exposure (Power Sector)		
13(ii)	Non-Funded Large Loan Exposure (Except Power Sector)		
	Total Non-Funded Large Loan Exposure to the Borrower & its allied Concerns(Conversion Factor 25% for Power Sector & 50% for Except Power Sector)		
14	Total Large Loan Exposure to the Borrower & its allied Concerns (Sum of SL. No-12 & 13)		
15	Reasons for Non-Conforming (describe below as per Section 1 (c) of BRPD Circular No-01/2022)		

Template for Individual Large Loans & Advances

(Amount in Taka crore)

Reference No	
Bank Code	
Name of Branch	
Reporting Month	
Reporting Date	
Name of Borrower	
CIB Subject Code	
Tax Identification Number	
Business Identification Number	
Registered Business Address	
Factory Address	
Nature of Ownership (Proprietorship/Partnership/Private/Public/Others)	
Type of Organization	
Borrowers Nature of Business	
Net Worth of the Borrower	
Paid-up Capital of the Borrower	
Name of Group (According to Section 1(e) of BRPD Circular No. 01/2022)	
Purpose of Loan	
ICRR Score	
ICRR Grading(Excellent/Good/Marginal/ Unacceptable)	
In case of Long Term Project Finance	
Net Present Value (NPV)	
Internal Rate of Return (IRR)	
Payback Period (PI)	
Key Financial Indicator Ratios: (As Per ICRRS)	
Current Ratio	
Debt-Equity Ratio	
Return on Asset (ROA)	
Net Profit Margin (NPM)	
Debt-Service Coverage Ratio (DSCR)	
Borrowing from abroad	
In case of rescheduling, amount of down Payment received	
Rescheduled tennure for repayment	
No of rescheduling done in the past	
Date of CIB report	
CIB Status	
Sanctioning Authority	
Date of sanction	

Proprietor/Partners/Diretors Information

Sl. No.	Name	Parent's/Spouse Name	Present Address	Permanent Address	National ID No.	TIN	Shareholding (%)

Allied Concerns Information

Sl. No.	Concern Name	Registered Business Address	Factory Address	CIB Subject Code

Information regarding Proprietor/Partners/Diretors/Gurantors who are also directors of any Bank/NBFI/Insurance Company or Investment Bank

Sl. No.	Name	Institution(s)	Capacity/Position

Amount of Current Large Loan sanctioned to Borrower (Funded)

Sl. No.	Nature of Loan	New	Renewal	Enhancement/Reduction/Cancellation	Rescheduled	Total	Maturity (dd/mm/yyyy)

Amount of Current Non-Funded Large Loan sanctioned to Borrower (Power Sector)

Sl. No.	Nature of Loan	New	Renewal	Enhancement/Reduction/Cancellation	Total	Maturity (dd/mm/ yyyy)

Amount of Current Non-Funded Large Loan sanctioned to Borrower (Except Power Sector)

Sl. No.	Nature of Loan	New	Renewal	Enhancement/Reduction/ Cancellation	Total	Maturity (dd/mm/ yyyy)

Existing liabilities of the Borrower with the Bank as on the date of sanction of this Loan (Funded)

Sl. No.	Nature of Loan	Limit Sactioned	Outstanding Principal	Outstanding Interest/Profit & others	Date of Sanction (dd/mm/yyyy)	Validity

Existing liabilities of the Borrower with the Bank as on the date of sanction of this Loan (Non-Funded)

Sl. No.	Nature of Loan	Limit Sactioned		Present Outstanding		Date of Sanction (dd/mm/yyyy)	Validity
		Power Sector	Except Power Sector	Power Sector	Except Power Sector		

Existing facilities of the Bank to allied concerns of the Borrower (Funded)

Sl. No.	Concern Name	Nature of Loan	Limit Sactioned	Outstanding Principal	Outstanding Interest/Profit & others	Date of Sanction (dd/mm/yyyy)	Validity

Existing facilities of the Bank to allied concerns of the Borrower (Non-Funded)

Sl. No.	Concern Name	Nature of Loan	Limit Sactioned		Outstanding		Date of Sanction (dd/mm/yyyy)	Validity
			Power Sector	Except Power Sector	Power Sector	Except Power Sector		

Bank's Total Exposure to the Borrower & its Allied Concerns/Individuals	Funded Exposure			Non-Funded Exposure				Grand Total Exposure	
	Limit Sanctioned	Outstanding Principal	Interest/Profit & others	Limit Sanctioned		Outstanding		Limit (Funded & Non-Funded)	Outstanding(Funded & Non-Funded)
				Power Sector	Except Power Sector	Power Sector	Except Power Sector		
Amount of Current Loan to the Borrower									
Existing Liabilities of the Borrower with the Bank									
Existing Facilities to the Borrower's Allied Concerns									
Total Exposure to the Borrower and it's Allied Concerns/Individuals									

Nature of Security obtained against the exposure of the Borrower

Sl. No.	Type of Security	Description	Value
	Primary Security		
	Collateral Security		
Total Value =			