Foreign Exchange Policy Department-1
Bangladesh Bank
Head Office
Dhaka
www.bb.org.bd

FEPD-1 Circular No. 30 Date: August 13, 2026

All Authorized Dealers in
Foreign Exchange in Bangladesh

<u>Consolidated circular on foreign exchange regulations - import transactions</u>

Dear Sirs,

Please refer to FE Circular No, 33, dated August 14, 2025 in terms of which regulations governing foreign exchange transactions related to import transactions were issued in a consolidated form with a validity of one year.

02. FE Circular No, 33, dated August 14, 2025 has been updated by incorporating subsequent circulars issued thereafter and consolidating them at one place. Accordingly, all previous instructions shall stand repealed with issuance of this consolidated circular, except for the reporting instructions contained in the Guidelines for Foreign Exchange Transactions (GFET), Vol.-2.

03. This circular is issued with the authority vested in Bangladesh Bank pursuant to Section 20(3) of the FER Act, 1947.

04. The instructions of this circular shall remain valid for one year from the date of its issuance. However, instructions to be issued within this period will be read in conjunction with this circular. In case of any ambiguity or inconsistency arising from the newly incorporated provisions, the instructions contained in the original circular should be consulted.

Please bring the instructions to the notice of your constituents.

Yours faithfully,

(Md. Harun-Ar-Rashid)
Director (FEPD-1)
Phone: 9530123

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Part-A
Import trade

1. Introduction

Import of goods into Bangladesh is regulated by the Ministry of Commerce in terms of the Import and Export (Control) Act, 1950, through the Import Policy Order (IPO) in force and Public Notices issued from time to time by the Office of the Chief Controller of Imports and Exports (CCI&E).

2. Foreign exchange regulations

In exercise of the powers under Section 5(1) of the Foreign Exchange Regulation (FER) Act, 1947 Taka was declared convertible for current account payments from March, 1994. Within the scope of the declaration, general authorization is given to Authorized Dealer (AD) banks to effect outward remittance against admissible import transactions. AD banks shall conduct foreign exchange transactions on import in conformity with the instructions contained in this circular and to be issued by Bangladesh Bank from time to time in exercise of the powers conferred by Section 20(3) of the Foreign Exchange Regulation Act, 1947. Nothing in the foreign exchange regulations relieves the importers from the necessity of complying with the import trade regulations prescribed by the Government and relevant other regulations of the country such as AML/CFT norms, taxes/customs regulations, etc.

3. International trade rules

ADs shall observe best practices in accordance with applicable international trade rules such as Uniform Customs and Practice (UCP), Uniform Rules for Collections (URC), Incoterms etc. ADs are required to follow the rules of prevailing UCP for issuing Letter of Credit (LC) against import trade. While executing admissible import transactions under sales contracts on documentary collection basis, ADs are advised to observe the latest version of URC. For use of incoterms, ADs shall consult with the IPO in force. Local regulations will, however, prevail in case of contradiction.

4. Registration

In terms of the Importers, Exporters and Indentors (Registration) Order, 2023 no person can import goods into Bangladesh unless he/she is registered with the CCI&E or exempted from the provisions of the said Order.

5. Online reporting

In addition to other reporting requirements to Bangladesh Bank, ADs shall report all types of permissible import transactions to the Online Import Monitoring System (OIMS) of Bangladesh Bank on daily/regular basis. ADs shall also observe the following reporting procedures for relevant import transactions:

(a) Before establishment of LCs or initiation of permissible imports, ADs shall obtain underlying indents, proforma invoices, purchase or sales contracts from relevant importers.

(b) For imports on FOB or similar other terms, ADs shall obtain applicable transport charges against the shipments to facilitate issuance of certificate as per paragraph 15 of this part.

(c) ADs shall provide primary import information based on (a) above to the OIMS of Bangladesh Bank.

(d) In case of permissible imports without LCs by industrial imports, and commercial imports within authorized limits, ADs shall report to Bangladesh Bank as per (c) above with indication of imports without LCs.

(e) ADs shall report information from commercial invoice and other relevant documents[1] following the procedures uploaded in Documents > Other Documents/Guidelines > Commercial Invoice Data Entry/Upload Manual of OIMS.

6. Online reporting for large import

For import exceeding value of USD 3.00 million and above or its equivalent, ADs shall report to the OIMS of Bangladesh Bank before 24 hours of opening of LC. The report excludes imports by the Government.

7. Import regulatory framework

(1) ADs shall, while providing primary information to the OIMS of Bangladesh Bank, be ensured of the import price contracted for import depicting the current market price of the importable goods.

(2) Before opening of LC or initiating imports, ADs shall have to take usual and reasonable cautionary measures to ensure that both the exporter and importer are bonafide business persons of the goods concerned, the exporting country is the usual exporter of the goods concerned and the price of the goods concerned is competitive in terms of prevailing price in the international market on the date of contract and/or similar imports in contemporary period.

(3) To facilitate the accurate verification of the import price in line with international market rates, the following details need to be clearly mentioned in the Proforma Invoice (PI) sent by foreign exporters or in the indent provided by their local agents regarding the imported goods:

(a) A complete description of the goods, including their quality, brand, production date, packaging information, and grade (if any), through which quality of goods can be differentiated, as well as the unit price and quantity;

(b) In cases where multiple products are imported through the same PI, the details of each product should be separately listed, including its description, quality, brand, production date, packaging details, and grade (if any), with unit price and quantity for each;

(c) In cases where different types of goods are imported under the same PI, all goods should not be measured in a single unit such as kg, liter, or piece; instead each item should be presented in the applicable units based on their nature;

(d) Transportation charges should be clearly mentioned in terms of incoterms used for the relevant transactions;

(e) To identify the imported goods specifically, the 6-digit HS Code along with the next 2 digits (total of 8 digits) should be mentioned.

[1]FEOD Circular No. 01, dated October 15, 2025

8. IMP Form

(1) Payment against import is subject to declaration by the importer on IMP Form (Appendix-1). The importer should read carefully the instructions contained in the IMP Form and shall declare that:

(a) the applied payment is due and they have not already obtained exchange for payment of (any of) these goods, nor they have made any other application for that purpose,

(b) the amount of foreign exchange represents the correct prevailing market price for the goods on the date of contract in country of export,

(c) they are neither connected with the exporters abroad directly or indirectly nor they have any financial or other interest in the exporters abroad.

In cases of intercompany transactions conducted with parent companies, approved foreign subsidiaries, or legitimate branch offices abroad, the importer shall, in lieu of the declaration mentioned at (c) above, provide a declaration to the effect that:

(i) the transaction is conducted on an arm’s length basis reflecting competitive market price; and

(ii) all applicable transfer pricing regulations and other relevant laws, including AML/CFT standards, are duly complied with.

ADs shall obtain the above declaration from the respective importers prior to initiating import transactions. ADs shall also satisfy themselves, on the basis of appropriate documentary evidence, regarding the legitimacy of the relationship between the importer and the exporter abroad.

(2) The IMP Form needs to be attached with the original customs certified Bill of Entry evidencing the import of the goods which has already been cleared for consumption in Bangladesh. In other case, importer shall undertake to clear the goods for consumption in Bangladesh within four months of the date of the application for payment and shall, before the expiry of that period, produce to ADs the original customs certified bill of entry covering the above goods.

(3) ADs should ensure that the registration number of the importer is invariably furnished on the IMP form. Where the importer is exempted from such registration, a suitable mention of this fact should be made on the IMP Form.

(4) Details of amounts remitted, whether under LC or otherwise, should be endorsed on the relative IMP form.

(5) Before delivering the import documents to the importers, ADs should invariably endorse on the invoices accompanying the bills the amount, both in figures and words that they have remitted from Bangladesh. The endorsement should be under the seal and signature of ADs. In case of payment on deferred/usance basis, the amount for which the bill has been accepted should be endorsed in the invoices.

9. Dealing with known customers

ADs must ensure that they deal only with customers having a place of business in Bangladesh and maintaining accounts with them. They shall also be traceable easily should any occasion arise for this purpose. Initiation of import trade and payments for imports into Bangladesh should be made through an AD in the area where the importer is resident (Appendix-2 lists the areas for foreign exchange regulation purposes). In case the importer is a new customer, AD should obtain certificate from the AD through which the applicant imported earlier to the effect that no bill of entry is overdue for submission by the importer. The same should be duly verified by the AD through the OIMS of Bangladesh Bank and recorded accordingly.

10. Terms of imports

Appropriate Incoterms should be incorporated in the letter of credit/purchase contract in compliance with the IPO in force. Import shall usually be made on CFR/CPT basis (as the case may be). However, import on FOB basis shall be subject to the provisions mentioned in paragraph 15 of this part.

11. Imports under special arrangements

Specific procedural instructions regarding imports under special arrangements or agreements (grants, loans, barters etc.) issued by Bangladesh Bank from time to time should be followed by ADs.

12. Use of correct HS Code

It is mandatory to use the correct HS Code to indicate the classification of goods to be imported, as per First Schedule of the Customs Act. No bank shall initiate import transactions without quoting correct HS Code in the LC or purchase contract/PI (as the case may be). Failure to do so may lead to imposition of penalties by the Customs Authority. In all cases of doubt, reference should be made either by ADs or the customer directly to the concerned customs authority.

13. Amounts for relative import and remittances made thereunder

(1) The aggregate amount of foreign exchange sold against an import whether under LC or otherwise, should not exceed the value mentioned in underlying documents, in case where import was initiated and remittance is needed in a floating currency against which no forward booking has been made, the Taka value of the amount shall be deemed to have been increased to the extent of appreciation of the foreign currency for the purpose of allowing remittance by ADs.

(2) **Applicable exchange rate on retirement of import bill:** Import bill, unless forward cover has been taken, shall be retired at the rate of exchange prevailing on the date of lodgment in the book of ADs.

14. Remittance in excess of the value of the relative import

(1) Remittance in excess of the value of the relative import is not permissible without prior approval of Bangladesh Bank except for payment of normal bank charges of the foreign correspondents. In other words, ADs need not adjust the amount of bank charges from the import value. Remittances of bank charges should be reported to Bangladesh Bank as usual with TM forms and necessary supporting documents. ADs shall endorse the amount of bank charges remitted along with the date of remittance on the back of the IMP Form. They should also quote the approval number and date, if remittance is effected against any specific approval from Bangladesh Bank.

(2) Bank charges of unusual nature i.e., not commonly attributable to transactions against LCs cannot be remitted without Bangladesh Bank's approval. Foreign bank charges in respect of

imports in the public sector shall be on the suppliers account and, hence, cannot be remitted from Bangladesh. Bank charges under barter/special trade arrangements (STA) shall be payable in accordance with the relevant provisions therein.

15. Imports on FOB basis

In case of import on FOB basis, AD banks may at the request of their importer clients make payments of freight/transportation charges in Taka or in equivalent foreign exchange to shipping companies/airlines/eligible licensed freight forwarders, out of the total import value covering costs of goods and transportation charges. The receipts in foreign exchange will be deposited in foreign currency accounts maintained by the shipping companies /airlines/eligible licensed freight forwarders for settlement of overseas payments as per relevant instructions in this regard. In case of FOB imports, AD should endorse, beside FOB value, the transportation charges payable in foreign currency or in equivalent Taka as indicated in the bill of lading, etc. along with miscellaneous charges, if any, as indicated in the airway bill. ADs should also issue a certificate to the importers in the form given in Appendix-3 to the effect that the amount of transportation charges etc. has been endorsed on the relative import. The issue of this certificate is essential as the shipping companies/airlines, etc. is under instructions not to accept payment of freight in Taka or FC unless the above-mentioned certificate is produced to them. Moreover, ADs shall not deposit the amount in their FC accounts designated for outward payment on account of surplus earnings/foreign liabilities without this certificate. However, payment of transportation charges against FOB import through chartered ship is subject to compliance of relevant instructions. In cases where the FOB value and the amount of transportation charges payable in Taka or foreign currency exceeds the value of the relative import, the application should be referred to Bangladesh Bank for consideration with full particulars and supporting documentary evidence.

Part-B
LC and remittances against imports

1. General

ADs may issue, advise, notify or confirm any LC, authority to purchase, guarantee or similar undertaking covering imports into Bangladesh the implementation of which would involve a payment in Taka to a non-resident account or a payment in foreign currency in accordance with the instructions prescribed hereunder.

2. LC covering imports

ADs should establish LCs against specific authorization only on behalf of their own customers who maintain accounts with them and are known to be participating in the trade. Payments in retirement of the bills drawn under LCs must be received by ADs by debit to the account of the concerned customer or by means of a crossed cheque drawn on the drawee's other bank. These restrictions shall not apply to import of articles for the private use of the importer as permitted in the IPO in force.

3. Terms on which LCs may be opened

(1) **Documentary Credits:** All LCs and similar undertakings covering imports into Bangladesh must be documentary LCs and should provide for payment to be made against full sets of onboard (shipped) bills of lading, air way bill, railway receipts, truck receipts, post/courier parcel receipts showing despatch of goods covered by the credit to a destination in Bangladesh. All LCs must specify submission of signed invoices and certificates of origin. If any particular import requires submission of any other document or the remittance of exchange at certain periodical intervals or in any other manner, the LC should incorporate those instructions.

(2) **Screening of underlying import shipments:** ADs should, at their own discretion, conduct the tracking of shipments for relevant import transactions through vessel/container tracking system recognized by competent authority

(3) **LCs requiring prior permission:** It is not permissible to open clean or revolving or standby letter of credits or LC with realization clause (except EPZ/EZ/HTP companies). Applications for opening such LCs should be referred to Bangladesh Bank with full particulars.

(4) **Transferable LCs:** ADs may open transferable LCs for imports into Bangladesh. They may also allow without reference to Bangladesh Bank amendments that do not violate foreign exchange regulations and the IPO in force.

(5) **Opening of LCs for imports from countries banned by the competent authority:** It is not permissible to open import LCs in favor of beneficiaries in countries from which imports into Bangladesh are banned by the competent authority.

4. Import through land ports

For import through land ports, following instructions are to be followed by ADs while importing through land ports:

(a) Only one port of entry (land port) is to be mentioned specifically in the LC/purchase contract (as the case may be);

(b) Specimen signatures of the officials working in the import-export desks of the concerned AD bank, contact phone and fax nos. of ADs are to be sent to all the land ports;

(c) ADs may follow usual procedure to match import payment with bill of entry as per stipulation of paragraph 17 of this part. This procedure shall be applicable only for those land custom houses using electronic system (ASYCUDA) for import clearance.

(d) LCs/purchase contracts shall contain inter alia the following payment terms instead of reimbursement authority/debit authority:

"Upon receipt of documents complying with credit terms, we shall effect payment as per instructions of Negotiating Bank/Collecting Bank".

(e) LC covering value more than USD 5000 (more than USD 10,000 in case of coal import) or equivalent should be sent through SWIFT or other similar arrangements to the advising bank;

(f) NOC (if any) shall contain name of the officials along with P.A. nos. and official seal.

5. Period for which LCs may be opened

LC covering import of goods into Bangladesh should be opened within the period, if any, prescribed in the IPO in force.

6. LCs to be opened only against firm contracts

(1) ADs should, before opening an LC, see documentary evidence that a firm order for the goods to be imported has been placed and accepted. While opening an LC, ADs should ensure that full description of the goods to be imported are given in each credit along with the unit price of the merchandise.

(2) **Credit Reports of the foreign suppliers:**

(a) ADs should also obtain confidential report on the exporters from their branches or correspondents abroad or in their discretion, satisfy themselves as to the standing of the exporter by consulting standard books of reference issued by international credit rating agencies acceptable to ADs in all cases where the amount of LC/contract exceeds USD 30,000 (Thirty thousand) against proforma invoices issued directly by foreign suppliers and USD 40,000 (Forty thousand) against indents issued by local agents of the foreign suppliers. In respect of indents from local agents, ADs need to satisfy themselves that the respective agents are regular in repatriation of commission income through the information from importers. In case of own customers, ADs shall check their own records for satisfaction.

(b) Head Offices/ Principal Offices of all ADs shall maintain a central database of collected reports and allow their ADs to use the relevant credit reports of the foreign suppliers stored in the said database. Such reports should be obtained by ADs themselves and the reports if submitted by the importers should not be accepted. ADs may also, at their discretion and in their own interest, verify the standing of the beneficiaries even in cases where the value of the credit is lower than the limits mentioned above. Credit report may remain valid for a period of maximum twelve months from the date of issuance if no adverse report comes to the notice of ADs. Moreover, credit report of the same supplier collected for one importer may be used for other importers within the same validity.

(c) ADs shall obtain the credit report for a supplier during the period of its validity. In no way, ADs are allowed to remit more than one time as collection cost for the credit report. During the validity, ADs shall use the report for all their importers importing from the same supplier. Depending on its usability, ADs shall set reasonable service charges attributable to respective importers. In addition, ADs shall accept credit report arranged by importers from other ADs. In this case, ADs need to receive the reports directly from other ADs concerned.

7. Approved methods of payment

LC may be established providing for payment to the country of origin of goods or any other country except those countries imports from which are prohibited. The LC may provide for payment or reimbursement in any freely convertible foreign currency including Chinese Yuan (CNY), in the currency of the country of the beneficiary or of the country of origin/shipment of goods, or by way of credit to the non-resident Taka account of the concerned bank abroad. Payments for imports under barter agreements or under foreign loans/grants can be made only in the manner specified for the concerned barter/loan/grant.

8. Applications for remittances against imports

ADs may approve on behalf of Bangladesh Bank remittance against imports into Bangladesh provided the conditions set out in Part-A and elsewhere in this circular are complied with and provided also that the documents covering the import, whether under LC or otherwise, are received through ADs concerned. In case of import by post/courier, ADs may make remittance without prior approval of Bangladesh Bank only if the parcel is addressed directly to ADs. Where the parcel is addressed to an individual care of ADs/ to the individual direct, prior approval of Bangladesh Bank should be applied for.

9. Remittance of proceeds of dishonored bill

An AD should not remit the proceeds of bills in cases where the name of the importer on the bill of exchange differs from the information available in Bangladesh Bank online reporting system. Where goods are imported under documentary collection (DP or DA) basis or even under LC and the original drawee dishonors the bill and the foreign shipper or his local agent finds another buyer for the goods, ADs may make the remittance with prior permission of Bangladesh Bank provided that the goods have released from the customs authority evidenced by bill of entry.

10. Remittance against discrepant documents/documents received directly by the importers

(1) ADs may consider discrepant import bills, waived by importers under reasonable grounds acceptable to ADs, as eligible for payments provided that such waivers will not result in material changes as outlined in paragraph 16(3) of this part. This provision is also applicable for document received directly by respective importers.

(2) ADs shall conduct due diligence before issuance of shipping guarantees/airway releases/delivery orders, for the release of respective goods, against 'copy documents' received directly by importers so that there creates no question to raise discrepancies on original documents.

11. Remittance against goods imported under penalty

An AD may not make remittance in payment of goods imported under penalty. All applications for remittances of foreign exchange covering such imports should be submitted to Bangladesh Bank for prior approval and should be accompanied by the attested copy of the Customs Bill of Entry for consumption in Bangladesh, the relative penalty order together with full particulars of relevant circumstances.

12. Advance remittance against imports

Advance remittance for permissible imports of goods and services into Bangladesh may be effected by ADs without prior approval of Bangladesh Bank, against applications from the importers submitted with signed undertaking in the format of Appendix-4 provided that:

(a) the purchase contract with supplier specifically requires advance payment;

(b) the supplier furnishes repayment guarantee acceptable to ADs from a bank abroad, to be invoked for refund of the amount paid in advance in the event of the supplier's default in delivering the goods or services as per contract. Such guarantee need not however be insisted upon in cases of advance payments up to USD 20,000[2] for import all permissible imports subject to compliance of the following instructions:

- (i) ADs shall have to be ensured that the applicant-importers do not have bill of entry/customs certified invoice pending for submission beyond the stipulated period of four months (or such extension as permitted by Bangladesh Bank) against any earlier remittance for imports;
- (ii) ADs shall have to be satisfied that repayment guarantee is not obtainable from the suppliers against the remittances to be made in advance;
- (iii) ADs shall, at their own responsibility, have to arrange for repatriation of the remittances made in advance in case the entry of goods into the country is not effected within the stipulated time;
- (iv) The IPO in force shall have to be meticulously followed;
- (v) Before effecting the advance payment, ADs shall obtain Form of Undertaking (Appendix-4) duly filled in and signed by the importer.

(c) Advance payments against permissible imports may also be executed directly by external financiers and/or offshore banking operations of scheduled banks, subject to repayment guarantees irrespective of amount acceptable to ADs received from banks abroad and compliance of other relevant instructions contained herein. In this context, ADs shall observe extended due diligence with regard to the transactions including KYC and AML/CFT standards. ADs shall also satisfy themselves regarding the enforceability of repayment guarantees.

(d) Requests for advance remittance where the suppliers are unwilling or unable to furnish the repayment bank guarantee referred to in paragraph 12(b)(ii) above may be forwarded by ADs, along with their recommendations, for the specific decision of the Foreign Exchange Policy Department-1, Bangladesh Bank on the merit of each case.

(e) ADs shall report to Bangladesh Bank the cases where the goods/services against advance payments are not received in Bangladesh within due time.

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[2] FE Circular No. 35, dated September 23, 2025

(f) In addition to usual reporting to Bangladesh Bank, ADs shall preserve (i) undertaking (as per Appendix-4) (ii) repayment bank guarantee provided by bank abroad (iii) credit report of the guarantee providing bank abroad for the inspection as and when required by Bangladesh Bank, Head Office mentioning the probable date of import of goods/services. However, advance payment for import from ERQ account may be done as per paragraph 2(4) of Part-O of FEPD-1 Circular No. 26, dated July 30, 2026.

13. Application for remittance on IMP Form

(1) **IMP Form for private imports:** All applications for payments against imports into Bangladesh (including imports from EPZs/PEPZs/EZs/HTPs) should be made on IMP forms. The IMP forms must be submitted by the importer or his duly authorized representative. In cases where empowered to approve the remittances on behalf of Bangladesh Bank, ADs shall endorse its approval on the reverse of the IMP form in the space provided for the purpose. In other cases, ADs shall submit the IMP form together with required supporting documents to Bangladesh Bank for approval.

(2) **IMP Form for Government imports:** ADs should mark with a bold letter "G" the IMP form for remittance against an import in the name of a Government department or office for which LCs are opened by ADs.

14. Submission of the authenticated copies of 'Bill of Entry' and 'Certified Invoices'

(1) **Time for submission from date of remittance:** In all cases of remittances for imports into Bangladesh, the importer must submit within 4 months from the dates of remittances the relevant authenticated copy of the customs bill of entry. In case of import by post/courier, the importer must submit the invoice certified by the Customs Authority in lieu of the authenticated copy of the bill of entry. Where the value of an import by post/courier is less than GBP 5 or its equivalent in other foreign currency, the customs authority will issue a certificate instead of certifying the invoices. In such cases, the certificate may be submitted in place of the certified invoices.

(2) **Bill of entry against import on supplier’s credit (usance/DA) term:** In case of import on supplier’s credit (usance/DA) term, the prescribed period of four month for submission of bill of entry will be calculated from the date of acceptance of import documents.

(3) **Bill of entry against import on buyer’s credit/external credit:** In case of import under buyer’s credit/external credit, submission of documentary evidence in support of imports will also be four months of payment by foreign lenders.

15. Extension of time limit for submission of bill of entry etc.

Applications for extension of the time limit beyond four months in cases of genuine difficulties, such as delay in the arrival of the ship or difficulties in clearing the goods already landed at a port in Bangladesh etc. shall have to be forwarded to Bangladesh Bank (Foreign Exchange Operation Department (FEOD), Head Office or other offices) for consideration mentioning clearly the concerned IMP Form No. & LC/Contract no. (as reported to the OIMS).

16. Disposal of IMP Forms

(1) To effect remittance against import, ADs shall endorse this approval on the reverse of the IMP Form in the space provided for the purpose. Immediately after import payment, ADs shall make report to the OIMS of Bangladesh Bank. Besides, import payment shall be

reported in usual monthly returns to Bangladesh Bank without attachment of IMP Form. ADs shall continue to hold IMP Form until the customs certified bill of entry is received. During this stage of non-receipt of customs certified bill of entry, ADs shall, on demand, submit the IMP Form and full set of import documents to Bangladesh Bank.

(2) When the authenticated copy of the bill of entry/customs certified invoice evidencing entry of goods into Bangladesh, is submitted by the importer, the particulars therein should be matched and checked with those in the IMP form and invoice filed earlier to see if the merchandise for which remittance was made has been duly received in Bangladesh. ADs shall report the same to the OIMS after necessary verification. If no material discrepancy is detected, the case should be considered closed. Afterwards, ADs shall retain the IMP Form and relevant bill of entry with full set of import documents electronically with them for record and eventual inspection for a period of 5(five) years. However, in respect of cases which are under investigation by Bangladesh Bank inspection team/other Government agencies, the IMP form and full set of import documents including bill of entry shall be disposed of only after obtaining clearance from the inspection team/Government agency concerned.

(3) Cases with material discrepancy between the particulars of merchandise for which remittance was made and the merchandise actually received as evidenced by the authenticated copy of bill of entry/customs certified invoice, should be reported on monthly basis to FEOD, Head office or other offices of Bangladesh Bank, in proforma as given at Appendix-5 by 10th day of the following month. Importer who has failed to submit authenticated bill of entry or whose bill of entry is not available in Customs electronic system against any earlier remittance for import within the stipulated time (or within the extended period allowed by Bangladesh Bank) will be barred from opening new LC without prior permission of Bangladesh Bank.

(4) To resolve the cases of unmatched overdue bill of entries (partial or full) due to non-receipt/short receipt of goods as per LC/Contract/IMP, importers may arrange to receive the unmatched amount in foreign currency (including associated bank charges) from the same foreign supplier through banking channel. Once the refund is received from foreign supplier abroad against non-shipment/short shipment of goods, etc., ADs shall report the same to the 'Online Inward Remittance Monitoring System'. Afterwards, ADs shall report to Bangladesh Bank (FEOD, Head Office, Dhaka to mail ID: feod.import@bb.org.bd) for recording the refund information against the concerned IMP number reported to the OIMS.

(5) In case of usual bank charges deducted while on refund transactions, ADs shall report the refunded amount to the ‘Online Inward Remittance Monitoring System’.

(6) Refund against payments made in advance:

  (a) Refund from legitimate sources irrespective of supplier may be acceptable provided that: (i) There is bonafide business relationship between the remitter(s) and the supplier(s) with whom the earlier contract/LC was established; (ii) Remitter(s) will have to be from FATF compliant countries; (iii) ADs shall satisfy themselves regarding the authenticity (with reference to LC/Contract/Invoice) of the transactions and adhere to KYC and AML/CFT guidelines.

  (b) ADs shall submit all such applications through Online Ticketing Module of the OIMS under the Ticket Category titled ‘Refund of Import Payments’ for adjustment with respective IMP forms. It is mandatory to mention the relevant LC ID, IMP number and Inward ID number while issuing such tickets.

(7) In cases of failure of submission of bill of entry due to loss or damage of goods by accident, or for goods auctioned by customs authority or confiscated by Government, ADs may, apply to Bangladesh Bank soliciting waiver of reporting of such cases as 'non-submission' in their periodic return to Bangladesh Bank with documentary evidences as per paragraph 18 of this (as the case may be).

17. Acceptance of electronic bill of entry

ADs may accept bill of entry accessible to them through the customs automated system to dispose IMP Form on completion of matching formalities. In this context, ADs shall observe the following instructions:

(a) ADs shall be satisfied with the release of imported goods and the settlement of payment on account of applicable duties and taxes against the relative import for which bill of entry has been generated;

(b) ADs shall take a print-out from the system of concerned bill of entry and preserve it in the relative import files, up to the prescribed period, after authentication by their competent officials for record and eventual inspection.

(c) The option as noted above shall be applicable only for import through custom houses having automated system for issuance of bill of entry.

(d) The above authorization shall not waive ADs to obtain bill of entry from importers due to non-availability of the same in the customs automated system within/beyond the statutory period, and other regulatory purposes required by Bangladesh Bank or by other relevant Government agencies.

18. Loss of goods

In the event goods are completely lost, copy of the IMP Form should be forwarded to Bangladesh Bank giving full particulars of the loss and the manner in which the insurance claim has been collected. In the event of partial loss, the authenticated copy of the customs bill of entry for the goods actually cleared should be submitted giving full particulars of the loss and the manner in which the insurance claim has been collected.

Part-C
Import under contracts

1. Imports under purchases/sales contracts without LCs

(1) In accordance with the IPO in force and in compliance with the provisions of foreign exchange regulations, ADs may allow eligible importers to import admissible items through contracts on usance basis under supplier's/buyer's credit. The instructions to be followed for imports are outlined below:

(a) Imports through the relevant purchases/sales contracts needs to be submitted to designated ADs for onward submission to Bangladesh Bank online reporting portal as per paragraph 5 of Part-A;

(b) The usance period shall not exceed the limit as prescribed at paragraph 1 of Part-D;

(c) Before submission of import information in Bangladesh Bank online reporting platform,

(i) ADs shall be satisfied about past performances of importers;

(ii) ADs shall obtain credit report of foreign suppliers as per prevailing regulations;

(iii) An undertaking needs to be collected from the respective importer to the effect that they have necessary financing arrangements/appropriate cash flows for settlement of import liabilities on maturity;

(iv) ADs shall not facilitate imports through purchases/sales contracts in case of any earlier such import payment remaining unsettled beyond maturity.

(2) Imports are also admissible under purchases/sales contracts for enterprises operating in specialized zones (EPZs, EZs, HTPs, and other zones declared by the Government). ADs should observe relevant instructions stated above against such imports by enterprise of specialized zones.

(3) Short term external borrowing for imports of admissible goods is permitted within the cost ceiling as per paragraph 2 of Part-D and declaration from time to time by Bangladesh Bank. Importers may arrange short term financing from external sources at such cost. The financing arrangement may include LCs/SBLCs/guarantee to suppliers by external lenders. Short term loans on account of import payments and financing costs may be effected as per underlying arrangements. General waiver from Section 13(1) of the FER Act, 1947 is hereby given to importers for issuance of guarantees (other than bank guarantee/standby LC) such as corporate guarantee, personal guarantee, third party guarantee, etc. favoring foreign lenders/importers against admissible imports.

(4) Commercial imports without LCs within the prescribed limit of the IPO in force will be executable only on document against payment basis, unless otherwise permitted on usance basis. General permission is hereby given for usance facilities up to 60 days, exclusive of eligible facilities as outlined at paragraph 1(1) of Part-D, against commercial imports of admissible goods without LCs within the provision of the IPO in force and subsequent notifications.

(5) ADs shall maintain records of import through contracts with relevant information including dates of maturity and settlement. Based on the records, ADs will notify importers to settle the liabilities before maturity. As usual, ADs shall comply with relevant instructions of foreign exchange transactions including reporting routine and other applicable regulations.

Part-D
Imports on supplier's (deferred)/buyer's credits

1. Import on supplier's credit/deferred payment basis

(1) Subject to compliance with other conditions laid down in this part and in the IPO in force, import is allowed on supplier's credit/deferred payment/usance basis in the following cases:

(a) Industrial raw material imports for own use of industrial importers (including back to back imports discussed in detail in the next section) on up to 270 days usance basis or the cash conversion cycle, whichever is earlier. Before allowing usance facilities, ADs shall ensure that the estimated cash conversion cycle[3] reflects a realistic position, based on the customer's historical operating and transaction trends. In the case of back-to-back LC, the usance period shall be determined in line with the statutory export proceeds repatriation period;

Liquefied Petroleum Gas (LPG) is imported in bulk and subsequently bottled in cylinders for domestic use. As a result, local importers require time for storage, bottling and related operational processes. It is hereby clarified that LPG shall be treated as an industrial raw material eligible for import under supplier's or buyer's credit. Accordingly, imports of LPG may be allowed for usance terms of up to 270 days, in line with the above provisions.

(b) Imports of agricultural implements and chemical fertilizers shall also be eligible under the same usance terms of up to 270 days[4], in line with the above provisions;

(c) Import of spares on up to 360 days usance in all cases;

(d) Import of vessels to be procured for scrapping on up to 360 days usance basis;

(e) Import of life saving drugs (certified/declared as such by Drugs Administration Authority) and Ophthalmic Medical Equipment including Intraocular Lens on up to 180 days usance basis;

(f) HR Coil, scrap, pig iron & sponge iron used for manufacturing of flat steel and long steel under steel industries for being used in own factories on up to 360 days usance basis;

(g) Import of unprocessed yarn on up to 270 days for own use by industrial importers producing outputs for only local delivery against back to back LCs. This usance period is usable for imports within the limits of production capacity of the concerned factory as set by the Department of Textiles or up to delivery value realized in foreign currency in last twelve months, whichever is lower;

(h) Import of Active Pharmaceutical Ingredients (API) and Laboratory Reagents on up to 360 days, subject to imports of inputs duly approved by Directorate General of Drugs Administration Authority (DGDA);

(i) Import of Heavy Furnace Oil (HFO)/ High Sulpher Fuel (HSFO) as raw materials for own use of Power Generating Enterprises by their nominated entities against specific approval from Ministry of Power, Energy and Mineral Resources on up to 360 days usance basis;

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[3]FE Circular No. 51, dated December 29, 2025

[4]FEPD-1 Circular Letter No. 01, dated January 11, 2026

(j) Import of empty LPG cylinder by industrial importers for own use on up to 360 days usance basis;

(k) Import of raw material for Pre-fabricated Steel Structure industries for these industries only on up to 180 days usance basis.

(2) ADs may allow their industrial importers to import capital machinery and/or capital goods[5] on usance term of up to 3 years under supplier's/buyer's credit. The usance tenure shall also be applicable to such imports by industrial enterprises operating in export processing zones/private export processing zones/economic zones/hi-tech parks and other areas designated as specialized zones by the Government.

2. Interest rate

For such deferred payment imports, the prices must be internationally competitive and usance interest, if any, may bear all-in-cost ceiling per annum at mark-up of 3.00 percent[6] over benchmark rate, e.g., SOFR, Euribor, etc. applicable to the relevant currency for short term trade finance in foreign exchange.

3. Import on buyer's credit

Besides trade credit from suppliers, import of items stated above is allowed on buyer's credit. The same interest level will be applicable also for buyer's credits from foreign banks and financial institutions arranged through designated authorized dealers of the importers in Bangladesh.

4. Payment against usance bills through purchases

ADs are permitted to purchase accepted usance or deferred bills and make payment, in foreign currency or to non-resident Taka accounts where applicable, against imports or local deliveries[7] under back-to-back LCs before maturity. In such cases, as payment from LC applicants remains pending until maturity, these transactions effectively constitute extensions of credit facilities to respective parties in Bangladesh. ADs may discount or purchase such accepted usance/deferred bills based on banker–customer relationships and normal banking practices, subject to the application of due diligence.

5. Reporting on buyer's credit

Head/Principal Offices of all AD banks are advised to upload related data on Enterprise Data Warehouse as usual manner as per the requirements of Statistics Department, Bangladesh Bank.

6. Import on longer terms

Instructions regarding opening of import LCs on longer usance terms against supplier's credits obtainable by industrial enterprises in the private sector as per general or specific Bangladesh Investment Development Authority (BIDA) or Bangladesh Bank' approval, as the case may be.

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[5] FE Circular No. 50, dated December 10, 2025

[6] FE Circular No. 10, dated May 11, 2026

[7] FEPD-1 Circular Letter No. 07, dated May 11, 2026

Part-E
Payment behavior

1. Payment of import liability

ADs shall make payment of import liabilities as per their exposure/acceptance on due date/maturity. Failure in settlement of import liability may result in punitive actions including revocation of AD license by Bangladesh Bank.

2. Payment behavior framework for timely import payments

(1) ADs need to adhere strictly to their commitments with regard to import payments. Accordingly, ADs shall follow the payment behavior framework as outlined below:

(a) Before issuing LCs, ADs shall ensure appropriate credit lines available for the respective importers;

(b) Issuance of LCs on behalf of importers without underlying credit facilities is subject to adequate cash flows and prospective fund arrangements to cover import payments;

(c) Usance import should be financed through buyer's credit by offshore banking operations, or by the own fund of ADs in terms of paragraph 4 of Part-D.

(2) ADs are reminded to the effect that failure to settle payments on time is subject to punitive actions, including personal accountability to the officials responsible for the transactions.

3. Payment of overdue accepted bills (foreign or local)

(a) Non-payment of import bills on time tarnishes the image of the country's banking system and disrupts a conducive environment for foreign trade by increasing its cost. Considering these issues, banks shall take the following measures to ensure prompt payment of overdue accepted bills (foreign or local):

(b) A comprehensive action plan must be taken after detailed review of overdue accepted bills (foreign or local), including analysis based on factors like ongoing litigation, presence of realization clauses, and classification as large industrial enterprises.

(c) Branch-wise performance should be evaluated during the review. Branches with a high volume of overdue unpaid accepted bills (foreign or local) must be brought under special monitoring arrangements.

(d) If any bill under litigation is not payable, the supplier’s bank must be informed accordingly.

(e) While submitting the monthly report on overdue accepted bills (foreign or local), data must be verified through the OIMS before submission.

4. Documents to head offices/principal offices

All bills (foreign or local) submitted to AD branch, along with discrepancies and details of payments made, shall be preserved and sent monthly to the relevant department at the head office/principal offices.

5. Submission of statements

Banks are required to submit the following statements to FEOD, Bangladesh Bank, Head office regarding overdue accepted bills through e-mail complying with the instructions mentioned in Appendix-10:

(1) Monthly summary statement of overdue accepted bills (Appendix-6)

(2) Monthly statement of overdue accepted bills -Local payables (Appendix-7)

(3) Monthly statement of overdue accepted bills -Foreign payables (Appendix-8)

(4) Monthly statement of overdue accepted bills -Local receivables (Appendix-9)

(5) Monthly bank-wise summary statement of local overdue accepted bills (Appendix-10)

Part-F:
Remittance for software import through e-delivery and other payment

1. Remittance against purchase of software through e-delivery

ADs may effect remittance against purchase of software through e-Delivery subject to observance of the following instructions:

(a) Customs assessment of the purchases**:** ADs may allow their customers to arrange customs assessment of the software after being satisfied from the certificate issued by Bangladesh Association of Software and Information Services (BASIS) to the effect that the purchase of software is genuine and sourced from reliable supplier.

(b) Outward remittances: On receipt of customs assessment order and documentary evidence of payment of duties/taxes, ADs may effect payment against the purchase of the software subject to compliance of the following conditions:

(i) ADs shall be satisfied with the certification/licence issued by the supplier that the software has already been received by the purchaser;

(ii) ADs shall observe due diligence and comply with AML/CFT regulations in respect of the transactions;

(iii) ADs shall keep an authenticated copy of the certification/license issued by the supplier and report the transactions to Bangladesh Bank with IMP Form procedure.

(c) Application for remittance without the procedure mentioned above shall require prior approval of Bangladesh Bank.

2. Payment in foreign currency against local supply of goods under international tender

ADs may establish letter of credit in foreign currency favoring local contractor to implement work order under international tender. Such LCs established in foreign currency shall be settled through FC clearing accounts of the concerned banks maintained with Bangladesh Bank. The facility is equally applicable for sub-contractors/agents/other local suppliers in terms of NBR explanation letter of November 13, 2022 (Appendix-11). Foreign exchange thus received may be retained up to thirty days to settle import payment obligations of the client as mentioned in paragraph 2 of Part-J.

3. Payment of import bills from advance export proceeds retained in FC accounts of ship builder-exporters

General authorization has been given to ADs to open FC accounts on behalf of ship builder-exporters for retaining export proceeds received in advance against ship exports. The balances of these accounts may be used for input procurements. ADs should comply with relevant instructions in operating the FC accounts.

Part-G
Back to back LC

1. General

ADs may open back to back import LCs against export LCs received by export oriented industrial units operating under the bonded warehouse system, subject to observance of domestic value addition requirement (stated in terms of permissible limit of value of imported inputs as percentage of FOB export value of output) prescribed by the Ministry of Commerce from time to time.

2. Opening of back to back import LC

Further to the relevant general instructions in the foregoing sections of this chapter, the following instructions should be complied with while opening back to back import LCs:

(a) Only recognized export oriented industrial units operating under bonded warehouse system will be allowed the back to back LC facility. The unit requesting for this facility should possess valid registration with the CCI&E and valid bonded warehouse license.

(b) The master export LC (against which opening of back to back LC is requested) should have validity period adequate to cover the time needed for importation of inputs, manufacture of merchandise and shipment to consignee.

(c) The back to back LC value shall not exceed the admissible percentage of net FOB value of the relative master export LC (as per prescribed value addition requirement) and the price of goods to be imported must be competitive. For computation of net FOB value of a master export LC, the freight charge, insurance cost and commission if payable by the exporter shall be deducted from the LC value. If the freight element is not shown separately, a certificate from the shipping company or the shipping agent should be asked for.

(d) The back to back import LCs shall be opened on usance basis for a period not exceeding 180 days. Interest for the usance period shall not exceed the rate as prescribed at paragraph 2 of Part-D. Back to back LCs opened against (a) Export Development Fund (EDF) administered by Bangladesh Bank and/or against (b) balances on Non-Resident Foreign Currency Deposit (NFCD) Accounts may be on sight basis subject to relevant instructions in this regard.

(e) All amendments of the master export LC should be noted down carefully to rule out chances of excess obligation under the back to- back import LC.

(f) Back to back import LC should not be opened against LCs received for export under Barter/STA, without prior approval of Bangladesh Bank.

3. Inland back to back LCs

(1) Inland back to back LCs denominated in foreign exchange may be opened in favor of local manufacturer-cum-suppliers of inputs, against master export LCs received by export oriented manufacturing units operating under the bonded warehouse system, up to value limits applicable as per prescribed value addition requirement/utilization permit. However, EXP/IMP Form will not be applicable in such cases unless EPZ/PEPZ/EZ/HTP unit is associated.

(2) Back to back import LC against inland Back to back LC: Back to back LC may in turn be opened for import of necessary inputs, against inland back to back LC in favor of a local manufacturer-cum- supplier operating under the bonded warehouse system, in accordance with the instructions, mutatis mutandis, at paragraphs 1 and 2 above.

(3) Opening of LC in FC by exporters operating without bond license: As per decision of the National Board of Revenue (NBR), a manufacturer-cum-exporter operating without bonded warehouse license, may open usance LC and sight LC (against advance receipts of export proceeds) denominated in foreign exchange favoring packaging industries, manufacturers of hanger and plastic goods operating under bonded warehouse license against all types of export contracts (sales contract, purchase order, proforma invoice, etc.) received from abroad.

4. Opening LC in local currency

Hundred percent export-oriented industries/direct exporters shall open and settle inland LC in foreign currency favoring manufacturer-cum-suppliers in the above cases only. For procuring inputs from local traders/suppliers, LC shall be opened in local currency only.

5. Payment against back to back LCs

Payment in settlement of usance bill against the back to back LCs shall be made at maturity, out of proceeds of the relative export repatriated in foreign exchange; the required foreign exchange will be set aside, out of the export proceeds including payments realized in advance, in a separate foreign currency account in the subsidiary ledger of ADs. Before making remittance against the back to back import bill, ADs should see that the authenticated copy of bill of entry for bond in evidence of actual arrival of the relative imports has been submitted. Usance bills against back to back LCs should be settled at maturity even where for some reason export has not taken place, or where the export proceeds have not been realized or where the realized export proceeds net of value addition requirement is not adequate to cover the back to back import payment. In such cases post facto approval of Bangladesh Bank (FEOD, Head office or other offices of Bangladesh Bank) will have to be sought for within fifteen days of the following month of effecting the payment, explaining fully the circumstances of export failure or non-realization/short realization of export proceeds, with relevant supporting documents. Cases of failure of export against the relative master LCs should also be reported to the NBR and the concerned Commissioner of Customs so that they may monitor closely the level of stock of the relative goods in the bonded warehouse. A copy of the letter to NBR reporting the export failure should be submitted to Bangladesh Bank along with the application for post facto approval of remittance towards back-to-back import payment. Also, all applications for post facto approval of such remittance in the event of export failure and short realization/non-realization of export proceeds should be accompanied by the authenticated copy of the relative bill of entry evidencing actual receipt of the back to back imports.

6. Stock of inputs procured under back to back LC

ADs should maintain effective watch on the stock of inputs procured under the back to back arrangement and of finished products made therewith; any indication of illegal disposal of stocks from the bond coming to the knowledge of ADs should immediately be reported to the concerned Commissioner of Customs and NBR.

Part-H

Development and facilitation of alternative trade finance mechanisms[8]

1. Documentary LC arrangements remain an important and widely accepted instrument for facilitating international trade. At the same time, developments in global trade finance practices have led to the increasing use of complementary trade settlement and financing mechanisms, such as Open Account Trade, Documentary Collection, Supply Chain Finance including factoring, receivables financing, and other structured trade finance solutions. These mechanisms provide additional options for exporters and may support greater flexibility in addressing diverse commercial requirements.
2. In order to facilitate the orderly development of a broader range of import trade finance instruments and to align domestic practices with evolving international standards, alternative trade finance mechanisms may be adopted gradually alongside conventional LC-based export transactions.
3. Permissible trade finance mechanisms: ADs may facilitate the following import trade finance mechanisms, subject to internal credit policies, due diligence, and applicable foreign exchange regulations:

   (a) Advance payments: Advance payment against import may be effected regardless of amount provided that ADs receive repayment guarantees from banks abroad. However, ADs may effect advance payments up to USD 20,000 or its equivalent (USD 50,000 in the case of payments from ERQ accounts, as per paragraph 2(4) of Part-O of FEPD-1 Circular No. 26 date July 30, 2026) without repayment guarantee, under the general permission available pursuant to paragraph 12(b) of Part-B. Requests for advance payments exceeding the prescribed threshold without repayment guarantees may be submitted to Bangladesh Bank for consideration on a case-to-case basis. In urgent cases, ADs may submit applications to Foreign Exchange Policy Department-1 through email during office hours; such requests shall ordinarily be disposed of within 48 hours upon receiving complete application.

   (b) Documentary collection: Pursuant to paragraph 3 of Part-A, AD banks may facilitate export and import transactions under Documentary Collection arrangements, including Documents against Payment (DP) and Documents against Acceptance (DA), in accordance with internationally accepted practices including compliance with the latest version of the Uniform Rules for Collections (URC), as well as their internal risk management policies.

   In respect of imports conducted under purchase/sales contracts, AD banks may facilitate such transactions without LCs, subject to compliance with the provisions of Import Policy Order in force and foreign exchange regulations, as prescribed in Part-C. In such cases, ADs shall not assume any payment obligation unless separately contracted.
4. **Supply Chain Finance (SCF):** ADs are encouraged to develop import-oriented SCF including buyer's credit, supplier financing, and payables financing.

   (1) ADs may extend financing to creditworthy importers for usance imports under sales/purchase contracts. Alternatively, accepted usance import bills of creditworthy importers may be discounted by ADs on a non-recourse basis to the supplier, enabling early realization of export proceeds without imposing additional financing costs on the importer.

[8] FEPD-1 Circular No. 11, June 11, 2026

(2) This facility may be provided in addition to, and without prejudice to, the arrangements permissible under paragraph 4 of Part-D and subsequent instructions in this regard.

(3) ADs intending to introduce the above SCF structures shall inform the Foreign Exchange Policy Department-1 of Bangladesh Bank prior to launch and ensure implementation only after regulatory acknowledgement. The submission shall include product structure, risk framework, credit assessment methodology, exposure limits, approval hierarchy, monitoring arrangements, and relevant other pertinent issues.

5. **Digital trade facilitation and documentation framework:** ADs are encouraged to adopt electronic and digitized trade processing systems to enhance efficiency, transparency, and operational resilience, and may accept electronic trade documents, including invoices and transport documents, subject to adequate verification mechanisms, acceptable assessment of counterparty and operational risks, and ensured legal validity and enforceability. Physical documents may be required where mandated by applicable laws, regulations, or contractual requirements, where transaction-specific risks warrant enhanced controls, or where legal enforceability depends on original documents. In this context, instructions as outlined at Part-I need to be observed.

6. **Regulatory and Prudential Requirements:** ADs shall adopt a prudent and risk-based approach in facilitating non-LC trade finance arrangements and ensures the following:

   (a) Robust credit assessment of buyers, importers, and respective parties, as applicable;

   (b) Defined internal exposure limits based on approved risk rating systems;

   (c) Maintenance of a complete documentation trail for all trade finance transactions;

   (d) Continuous monitoring of exposures and settlement performance;

   (e) Strict compliance with applicable AML/CFT requirements, foreign exchange regulations, tax laws, and other relevant regulatory provisions.

7. The provisions of this part are intended to facilitate the gradual diversification of trade finance mechanisms in Bangladesh. Nothing in this instruction shall restrict the continued use of LCs, which remain a valid and widely accepted instrument for international trade transactions.

Part-I

Pilot framework[9] for digital processing of trade documents under documentary collections and letters of credit through approved trade corridors

1. With a view to further advancing digitalization in cross-border trade and enhancing efficiency, transparency, and resilience in trade finance operations, Bangladesh Bank hereby introduces a pilot framework for digital processing of trade documents covering both export and import transactions under documentary collections and LCs through approved trade corridors. This framework aims to support interoperable, secure, and legally reliable electronic trade documentation, including Electronic Transferable Records (ETRs), in line with evolving international standards.

2. **Scope and coverage:** The instructions shall apply to:
   (a) Import transactions under documentary collections (DP/DA) governed by latest URC and eURC Supplement; and
   (b) Import transactions under documentary credits governed by UCP in force and applicable electronic presentation rules (eUCP, where applicable); and
   (c) Related trade financing activities involving electronic trade documents within approved pilot arrangements.

3. **Core principles for digital trade documents:** All participants under this framework shall adhere to the following principles:
   (a) **Interoperability:** Electronic trade documents shall be capable of being issued, transmitted, received, and verified across different systems without dependency on any single platform.
   (b) **Technology neutrality:** No specific technology, platform, or vendor shall be mandated, provided minimum security and functional standards are met.
   (c) **Decentralized verification:** Authenticity and provenance of electronic documents shall be verifiable independently of the issuing or transmitting system using cryptographic or equivalent mechanisms.
   (d) **Data privacy by design:** Sensitive trade data shall remain under the control of the document owner and shall not be mandatorily stored in centralized or shared systems.
   (e) **Legal functional equivalence:** Electronic trade documents, including ETRs, shall be treated as functionally equivalent to paper documents where they meet applicable legal and operational requirements.

4. **Initiation of pilot trade corridors:**
   (a) ADs shall approach Bangladesh Bank for concurrence in principle for participation in the pilot framework and use of digital trade document processing arrangements.
   (b) Requests shall specify:
      (i) Proposed trade corridor(s) (country/region pair)
      (ii) Counterparty banks and institutions
      (iii) Type of transactions (LC / Collection / mixed)
      (iv) Technology approach and interoperability features
      (v) Risk management and compliance arrangements

[9] FEPD-1 Circular No. 15, dated July 01, 2026

(c) Approval shall be granted subject to readiness, safeguards, and compliance with this framework.

(d) Trade corridors shall be identified to enable controlled, legally aligned and operationally testable pilot implementation in cross-border environments.

5. Legal and contractual arrangements:

(a) Sales contracts, LCs, and collection instructions shall explicitly provide for electronic issuance, transmission, and acceptance of trade documents.

(b) Parties shall agree that electronic documents shall be:

(i) Operationally valid and binding

(ii) Acceptable for settlement, acceptance, and delivery purposes within the pilot framework

(c) Applicable rules (URC 522, UCP 600, eURC, eUCP) shall govern transactions to the extent mutually agreed among parties.

(d) ADs shall ensure that ETRs comply, to the extent practicable, with principles consistent with internationally recognized legal frameworks for electronic transferable records.

6. Electronic documents under documentary collections and LCs:

(a) ADs may process trade documents in electronic form, including but not limited to:

(i) Commercial invoices

(ii) Transport documents (including electronic bills of lading where applicable)

(iii) Bills of exchange / drafts

(b) Where documents constitute ETRs, ADs shall ensure that mechanisms are in place to preserve:

Singularity: Existence of a unique authoritative version of the document;

Control: Ability to identify and transfer exclusive control to a single holder;

Integrity: Protection against unauthorized alteration, including use of cryptographic methods or equivalent safeguards.

(c) Unique identifiers (e.g., digital fingerprints or hashes) shall be used where feasible to ensure document integrity.

(d) Where full electronic handling of title documents is not feasible, hybrid arrangements with physical fallback may be applied.

7. Endorsement, transfer and control mechanism:

(a) Electronic endorsement of documents may be executed through:

(i) digital signatures;

(ii) secure platform-based transfer mechanisms; and

(iii) authenticated interbank messaging systems, where required for communication of settlement instructions, endorsements, or operational messages, particularly where platform based electronic channels are not available or mutually agreed.

These mechanisms may be used individually or in combination for the issuance, transmission, endorsement, authentication, and related processing of electronic trade documents under the approved pilot framework.

(b) Platform-generated audit trails and system logs shall constitute evidence of:

  (i) Endorsement

  (ii) Transfer of control

  (iii) Receipt and acceptance

(c) Transfer of ETRs shall ensure that only one party exercises control at any point in time.

8. Import transactions under LC arrangements and sales contracts:

(a) Import transactions under LCs and documentary collection under sales contracts may be processed with electronic presentation of trade documents, subject to acceptance by the relevant banks involved, including issuing, advising, nominated banks, or settlement banks, as applicable.

(b) Where ETRs or electronic trade documents are not legally recognized or enforceable in the counterpart jurisdiction, ADs may:

  (i) accept electronic copies of documents for preliminary verification purposes; and

  (ii) require submission of physical documents of title or other original documents, where necessary for compliance, legal enforceability, or risk management.

(c) Release of goods under import transactions may be effected based on mutually agreed electronic confirmation and verification mechanisms established within the approved pilot framework, subject to compliance with applicable regulatory requirements and contractual terms between the parties.

9. Technology, security and data integrity:

(a) ADs shall ensure secure transmission channels with:

  (i) Encryption

  (ii) Authentication

  (iii) Time-stamping

  (iv) Tamper-proof audit logs

(b) Systems shall comply with internationally recognized information security standards.

(c) Sensitive document data shall not be mandatorily stored in shared or public infrastructures.

(d) ADs shall establish and maintain appropriate digital interfaces, platforms, or secure channels to enable their customers to electronically submit, access, track, and manage trade documents and related data flows under this framework. Such interfaces shall ensure data security, user authentication, auditability, and compatibility with interoperable digital trade document systems.

10. Use of technology service providers:

(a) ADs may utilize digital trade platforms, service providers, or open-source solutions that:

  (i) Support interoperability

  (ii) Enable independent verification of documents

  (iii) Meet acceptable governance and security standards

(b) Preference should be given to solutions that avoid vendor lock-in and support cross platform compatibility.

(c) Costs associated with such services may be treated as normal banking charges.

11. ADs shall observe usual reporting requirements, including additional instructions based on pilot outcomes.

12. Implementation:

(a) The pilot framework shall be implemented on a phased basis under approved trade corridors.

(b) Expansion shall be subject to satisfactory performance and regulatory assessment.

(c) Existing foreign exchange regulations shall remain applicable unless otherwise modified.

Part-J
Retention of export proceeds for settlement of import payments

1. Retention of foreign currency in single pool for back to back import payments under bonded warehouse system

(1) On encashment of export proceeds equivalent to the portion of value addition, residual portion of export proceeds against different export bills of the same export unit operating under bonded warehouse system may be maintained in foreign currency in a single pool by ADs. Such retention can be made out of advance payment. Funds from this pool may be used for different back to back import payments of the same exporting unit on maturity basis to keep minimum involvement of AD's own fund under the exchange position as well as to keep exporter free from debt burden.

(2) ADs may, on applications from exporters, retain value added portion of export proceeds in foreign exchange for a maximum period of 30 days. The fund so retained will be used through same ADs for settlement of other import obligations payable by same exporters within this period. The fund may also be transferable to other ADs, within this prescribed time of 30 days, for settlement of import payments and/or EDF liabilities against admissible bulk imports of relevant exporters.

(3) ADs are allowed to transfer the unencumbered fund from the pool, not exceeding permissible portion eligible as Exporter’s Retention Quota entitlement, to other ADs for bonafide use by exporters and/or their sister concerns as per relevant instructions. As usual, ADs shall encash the unused fund, if any, compulsorily in Taka just after expiry of 30 days.

2. Payment of import bills (other than back to back) from direct and deemed export earnings

(1) If import bills (other than back to back LC) fall due for payment within 30 days from the date of receipt of export proceeds including payments realized in advance by the exporters/deemed exporters, ADs may, on application by the manufacturers-cum-exporters retain such proceeds in foreign exchange for a maximum period of 30 days for making such import payments even it exceeds the allowable retention quota limit. However, export proceeds so retained (in excess of the usual retention quota entitlement) shall be encashed compulsorily in Taka if the same is not utilized for such import payment within 30 days from the date of receipt. To identify such transactions distinctly, ADs are required to maintain appropriate register and other necessary records.

(2) Unencumbered balances held in the pool shall, at the request of exporters within the stipulated time, be useable to meet import payments of exporters’ subsidiaries/sister concerns, subject to observance of the instructions applicable for fund transfer from ERQ accounts as per paragraph 2(2) of Part-O of FEPD-1 Circular No. 26, dated July 30, 2026.

3. Retention of discounted proceeds

Discounted proceeds against export/local delivery bills may be retained in foreign currency for settlement of import liabilities as per paragraph 1 or paragraph 2 above in accordance with the nature of liabilities.

Part-K

Inland LCs in foreign currencies– Operational modalities

1. ADs are permitted to establish inland back to back LCs and other admissible LCs in foreign currencies in terms of this circular. Operations of inland LCs in foreign currencies are guided by UCP in force and other international standards, including regulatory instructions issued from time to time by Bangladesh Bank.
2. Domestic trade in foreign currencies faces bottlenecks due to various clauses embedded in LCs. These clauses are often difficult to be met within the validity of LCs. Examples include requirements of delivery challans to be signed by top officials of LC applicants, acceptance of documents by applicants before these are submitted to beneficiaries' ADs, etc. Domestic sellers frequently encounter financial difficulties due to prolonged processing time. Despite the significant volume of transactions, domestic trade activities, including financing by ADs, remain sluggish and lack vibrancy.
3. To bring ease in domestic trade, ADs are advised to establish operational modalities that can simplify domestic trade transactions in foreign currencies. In addition, ADs need to observe following instructions:
   (a) For LC issuing ADs:
      (i) ADs shall avoid incorporating conditions in LCs which cannot be maintained during the validity of respective LCs.
      (ii) In case of unusual conditions to be imposed by LC applicants, ADs shall examine if such items are available in purchases or sales contracts/proforma invoices.
      (iii) On receipt of documents for payment/acceptance, ADs shall conduct usual formalities for examining them, and making payments or acceptance, whichever is required; in no way, they shall forward the same documents to LC applicants for examination and their acceptance.

   (b) For LC advising/nominated ADs:
      (i) ADs should examine clauses contained in respective LCs received from LC issuing banks and advise the same to beneficiaries.
      (ii) On receipt of documents from beneficiaries, ADs shall examine the documents and forward the same for payment/collection to LC issuing ADs.
4. Transactional framework for inland trade needs to be brought under electronic platform. Accordingly, ADs should introduce electronic options with regard to communication relating to LCs such as transmission, advising, presentation, acceptances and all subsequent communication under mutually agreed systems with counterparts. ADs shall have safe and secure electronic systems, duly approved by the Board of Directors (competent management team in case of foreign banks), compliant with the Guideline on ICT Security in force.
5. ADs shall report the information including acceptances to Bangladesh Bank online reporting system in accordance with reporting routine, inter alia.

Part-L

Import trade for specialized zones

1. **Principles and Procedures**

Operations of import trade in specialized zones (EPZ/PEPZ/EZ/HTP) are guided by respective regulations. The following types of industrial enterprises operate in specialized zones:

(a) Type A: 100 percent foreign owned including those owned by Bangladeshi nationals ordinarily resident abroad;

(b) Type B: Joint venture projects between foreign and Bangladesh entrepreneurs resident in Bangladesh;

(c) Type C: 100 percent Bangladeshi entrepreneurs resident in Bangladesh.

2. **Imports by enterprises operating in specialized zones**

(1) IMP Form procedures will not be applicable for intra/inter zones transactions and import from Bangladesh (Non-zone area). These transactions are to be reported in relevant monthly schedules with reference to EXP forms issued at export-leg.

(2) National Board of Revenue (NBR) vide its order no. 288/2017/Customs/529 dated December 21, 2017 effects relevant amendment in the Customs (Economic Zones) Procedures, 2017 to waive export/import formalities (EXP/IMP) for transactions between enterprises operating in Domestic Processing Area (DPA) of EZs and in Tariff Area (TA) of Bangladesh. Accordingly, transactions by DPA enterprises in EZs irrespective of their ownership status are allowed to settle their liabilities for imports and other permissible expenses out of the fund held in their Taka accounts. Hence, the restrictions to use AD's own fund for import settlement as mentioned in paragraph 3(a) of this part will not be applicable for EZ enterprises operation in DPA.

3. **Imports on account of zone enterprises**

(1) In establishing import LCs on account of Type A, B and C enterprises in specialized zones, ADs shall bear in mind the position that the import payments may be made only out of the foreign exchange earnings of the concerned units or out of their borrowings abroad credited in their FC accounts, and that no funds from AD's own foreign exchange resources can be used for this purpose. Before opening inputs import LC against an export LC or export order received by zone enterprises, ADs should satisfy themselves completely about the clarity of the conditions in the export orders/LCs, the standing and credit of foreign buyers and the ability of the enterprises for timely execution of export orders.

(2) Type C enterprises shall be allowed to obtain foreign exchange from ADs to settle obligations for importing capital machinery by the conversion of equivalent amount of equity and/or authorized loan received in local currency. Similarly, Type B enterprises may be allowed to convert their local equity/authorized loan received in local currency into foreign exchange to settle obligations for importing capital machinery if equity/authorized foreign loan received from abroad falls short to meet such obligations.

4. **Import payments matching with export proceeds**

Import payments against LCs should be scheduled in a manner that payment obligations do not fall due before receipt of export proceeds. In all cases of opening inputs import LCs on accounts of enterprises in respective zones, ADs should satisfy themselves that necessary arrangements have been made by the enterprises that in case of shortfall or delay in export receipts, foreign exchange would be made available from external sources.

5. Retention of export proceeds for settlement of import liabilities

(1) ADs may allow Type B and Type C industrial enterprises to retain their repatriated export proceeds in back to back settlement pool in foreign currency in line with the provisions as per paragraph 1 of Part-J. Accordingly, Type B and C industrial enterprises may:

(a) retain repatriated export proceeds in the settlement pool until back to back payments.

(b) retain the value added portion in the same pool for up to 30 days for settlement of import liabilities or other admissible payments in foreign currency.

(c) transfer unutilized funds to other ADs for settlement of import liability of exporters or their subsidiaries/sister concerns operating in specialized zones.

(2) In case of fund remaining unused within 30 days, ADs may transfer the same, after encashment of at least 20 percent (25 percent for garments sector) of total repatriation, to foreign currency accounts of respective exporters.

(3) Exporters executing export without back to back basis may retain repatriated export proceeds in foreign currency for 30 days and utilize the same in terms of paragraph 2 of Part-J, including transfer to other ADs to meet import payments of exporters' subsidiaries/sister concerns operating in specialized zones. Unused fund, if any, may be transferred to foreign currency accounts of respective exporters, on encashment of at least 20 percent (25 percent for readymade garments exports) of total repatriation.

Part-M

Framework[10] for import trade into Free Trade Zones (FTZs)

1. In order to facilitate import trade into Free Trade Zones (FTZs) and ensure prudent risk management by banks, it has been decided to introduce a structured framework governing such transactions. Accordingly, the following instructions shall be followed by Authorized Dealers (ADs) and Offshore Banking Units (OBUs) providing financial services for transactions involving FTZs, in line with prevailing foreign exchange regulations.

2. **Eligible entities for import into FTZs:**

   Imports into FTZs may be undertaken by the following entities operating within such zones:

   (a) Industrial enterprises engaged in manufacturing, processing, or export-oriented production;

   (b) Importers on record authorized to undertake trading activities; and

   (c) Logistics service providers duly permitted to operate within FTZs.

3. **Nature of imports into FTZs:**

   (1) Imports into FTZs for storage, warehousing, or distribution may be undertaken on a consignment basis, whereby ownership/title of goods remains with foreign suppliers until such goods are:

   (a) used in production; or

   (b) sold to ultimate buyers.

   (2) For the purpose of bank financing and exposure recognition, such goods shall not be treated as owned inventory of FTZ enterprises entity until the occurrence of either of the above events.

4. **Treatment of purchase and sale transactions**

   (1) Purchase of goods from FTZs by buyers in Bangladesh, including those located in specialized zones or intra/inter FTZs, shall be treated as import transactions. Accordingly, usual import procedures, including IMP formalities, shall be duly followed.

   (2) Where such purchases relate to industrial raw materials, usance import facilities of up to 270 days may be allowed in terms of paragraph 1(1)(a) of Part-D.

   (3) Sale of finished or semi-finished goods by FTZ enterprises to buyers in Bangladesh, including those in specialized zones or intra/inter FTZs, shall be treated as export transactions for sellers and import transactions for buyers. Accordingly, EXP and IMP procedures shall be complied with by the respective parties.

   (4) Payments against all such transactions shall be settled in freely convertible foreign currency. FTZ enterprises may retain sales proceeds in designated margin accounts in foreign currency for the purpose of onward settlement abroad in respect of underlying import obligations.

5. **Tenor of import transactions**

   (1) Goods imported into FTZs under consignment arrangements may remain in the zone for a period of 48 to 60 months, subject to observance of the applicable regulatory requirements in this regard.

[10] FEPD-1 Circular No. 21, dated July 16, 2026

(2) Usance import transactions, including those supported by buyer's credit or supplier's credit, shall be subject to a maximum tenor of 270 days, in line with prevailing foreign exchange regulations.

6. Financing and exposure treatment

(1) ADs may extend financing to FTZ entities in a manner similar to financing facilities provided to enterprises operating in specialized zones, as outlined in Part-B of FE Circular No. 34, dated September 02, 2025.

(2) In respect of consignment-based imports, ADs/OBUs shall not recognize or assume exposure on the FTZ entity against goods where ownership/title remains with the foreign supplier. Consignment is recognized as imports only upon transfer of ownership to the FTZ/other entity through consumption in production or sale to ultimate buyers, supported by appropriate documentation including bill of entry. On transfer of ownership, credit facilities may be admissible as per (c) below.

(3) For usance imports, ADs may arrange buyer's credit or extend supplier's credit facilities with a tenor not exceeding 270 days. OBUs may provide such financing in foreign currency in accordance with applicable regulations as per paragraph 1(1)(a) of Part-D.

7. Risk management and due diligence

(1) Admissible financing shall be supported by appropriate documentation and aligned with the underlying transactions.

(2) ADs/OBUs shall undertake due diligence on FTZ clients, including assessment of contractual arrangements with foreign suppliers and buyers, verification of ownership structure, and evaluation of production and sales cycles.

Part-N
Forward Rate Agreements[11] to hedge interest rate risk against imports under suppliers'/buyers' credit

1. To facilitate effective interest rate risk management for importers availing suppliers'/buyers' credit in foreign currency as per Part-D and relevant other instructions, ADs may enter into Forward Rate Agreements (FRAs) with their respective importers under following conditions and features:

(a) Purpose: The FRA shall be used solely for hedging the interest rate risk of the underlying suppliers'/buyers' credit. No speculative, leveraged, or uncovered position shall be permitted.

(b) Eligible transactions: Importers having initiated permissible usance imports under suppliers'/buyers' credit within the prescribed rate are eligible to hedge the floating rate portion of such credit through an FRA.

(c) Contract structure: The FRA is a notional agreement between importers and ADs to fix an agreed interest rate for a future period. Settlement under the FRA shall be made in local currency (BDT) for domestic payment or in the FRA-referenced foreign currency for foreign settlement, based on the net interest differential between the contracted FRA rate and the actual realized SOFR for the relevant period. Actual loan repayment does not take place under the FRA. The notional principal shall not exceed the underlying credit amount;

(d) Tenor: The FRA tenor shall correspond to the remaining interest period of the underlying borrowings, within the permissible tenure, as specified in paragraph 1 of Part-D.

2. **Counter-hedging by ADs:** To ensure that FRAs are used strictly as hedging instruments and do not results in the build-up of unmitigated market risk on the ADs' balance sheets, ADs shall fully offset their FRA exposures on following conditions:

(a) ADs shall not take any market risk into its own books and shall cover the transaction on the same day on a back-to-back basis with foreign or local counterparties;

(b) Counter-hedging instruments may be settled in foreign currency as per international market conventions. Foreign-currency inflows or outflows arising from such hedges shall be permissible strictly for the purpose of neutralizing ADs' exposure on the related FRA. The pricing spread retained by ADs in a FRA transaction shall not exceed 10 basis points;

(c) ADs shall maintain full documentation supporting price discovery, justification of the counter-hedge rate, and linkage of all foreign-currency settlements to the underlying hedge requirement;

(d) Temporary timing mismatches, if any, between customer FRA settlement and counter-hedge settlement shall be managed within ADs internal market-risk limits;

(e) AD's total permissible FRA notional outstanding must be $\leq$ 25% of its average monthly FX inflows over the past 12 months.

3. **Early termination or cancellation of FRA:** In the event that an importer intends to terminate an FRA prior to its maturity, the contract shall be closed at the prevailing market rate, and the importer or ADs shall settle the net difference between the contracted FRA rate and the

[11] FEPD-1 Circular No. 16, dated July 02, 2026

prevailing market rate for the remaining period. ADs shall keep full records of the market rate used, the calculation of the close-out amount, and the importer's written consent.

4. **Documentation and compliance:**

   (a) ADs shall execute the FRA under appropriate ISDA or equivalent documentation together with a transaction-specific term sheet, clearly referencing the underlying imports. The term sheet shall specify:

   (i) the underlying exposure being hedged,

   (ii) the agreed FRA rate, tenor, and notional,

   (iii) risk disclosures,

   (iv) settlement mechanics and calculation standards.

   The ISDA or equivalent documents should be suitably modified as per existing laws and regulations of Bangladesh.

   (b) ADs shall perform daily mark-to-market (MTM) valuations of all outstanding FRA positions consistent with IFRS or international market practices to monitor interest rate and foreign currency risk in real time.

   (c) ADs shall maintain full records of all FRA transactions, including ISDA schedules, confirmations, executed term sheets, computation sheets, MTM valuations, settlement records, and documents evidencing the underlying exposure, for supervisory inspection.

   (d) Customers shall acknowledge and accept the structure, risks, and MTM implications of the FRA by signing the term sheet, which shall form an integral part of the transaction documentation.

   (e) ADs shall not offer or encourage FRAs to importers without genuine underlying exposure. Misrepresentation, misleading advice, or inadequate risk disclosure by ADs leading to importers' loss may result in regulatory action against the respective ADs and officials.

   (f) Internal audit department of ADs shall periodically review FRA transactions, including counter-hedging, for compliance.

   (g) ADs shall have Board approved policies and procedures on derivative transactions and risk management framework to identify, quantify and evaluate the exposures, manage risk and monitor performances related to derivative transactions.

   (h) ADs shall ensure that appropriate expertise and capacity building are in place to engage in financial derivative transactions.

   (i) All FRAs shall comply with KYC, AML/CFT, regulations on taxes and internal risk management policies of ADs.

5. ADs are required to report each FRA transaction to Bangladesh Bank, FEPD-1 on the last day of the concern week using the format specified in Appendix-12. Additionally, a consolidated regular monthly return must be submitted at the end of each month as specified in Appendix-13.

Part-O
Import of gold, silver, jewellery and currency notes

1. Definition of Gold and Silver

Gold, as defined under Section 2 of the FER Act, 1947 includes gold in the form of coin whether legal tender or not or in the form of bullion or ingot whether refined or not. Silver, as defined under the same Section of the said Act includes silver bullion or ingot, silver sheets and plates which have undergone no process of manufacture subsequent to rolling and uncurrent silver coin which is not legal tender in Bangladesh or elsewhere.

2. Import of gold and silver

In terms of Notification No. 1(2) ECS/48 dated 1st July, 1948 issued pursuant to sub-section (1) of Section 8 of the FER Act, 1947 Government have prohibited, except with the general or special permission of Bangladesh Bank, the import into Bangladesh from any place outside Bangladesh of:

(a) any gold coin, gold bullion, gold sheet or gold ingot whether refined or not, and

(b) any silver bullion, silver sheet or plate which has undergone no process of manufacture subsequent to rolling or any uncurrent silver coin.

3. Import of gold and silver into Bangladesh from any place outside is, therefore, subject to Bangladesh Bank's general or specific authorization. Bangladesh Bank accords approval, against applications, to authorized gold dealers in terms of the Gold Policy-2018 (amended)-2021.

4. In terms of Notification No FE-1/16-BB, dated January 20, 2016 (Appendix-14), general permission has been accorded by Bangladesh Bank allowing an incoming passenger irrespective of their resident status to bring into Bangladesh gold or silver in bullion/ingot form up to the prescribed limit in terms of the relevant Baggage Rules in force issued under Customs Act, 2023.

5. Definition of jewellery and precious stones

The terms jewellery and precious stone are deemed to include all articles made wholly or mainly of gold, platinum, diamonds of all kinds, precious or semi-precious stones, pearls, whether or not mounted, set or strung and articles set or mounted with diamonds, precious or semi-precious stones or pearls.

6. Import of jewellery and precious stones

There are no restrictions under the FER Act, 1947 on the import of jewellery and precious stones. However, import of gold jewellery is to be executed by gold dealers authorized by Bangladesh Bank within the purview of the Gold Policy-2018 (amended)-2021.

7. Import of securities

There are no restrictions under the FER Act, 1947 on import of securities into Bangladesh.

8. Import of foreign currency notes and coins

(1) In terms of Bangladesh Bank Notification Nos. FE-1/09-BB dated 4th August, 2009 (Appendix-15) and FE-01/2017-BB dated 15th October, 2017 (Appendix-16), any person

may bring into Bangladesh from any place outside Bangladesh without any limit foreign currency notes or bank notes other than-

(a) Un-issued notes and coins.

(b) Notes legal tender in Bangladesh in excess of Taka 10,000 (Ten thousand) in value.

Provided that the concerned person makes a written declaration to the Customs Authority at the time of arrival in form FMJ (Appendix-17) of the entire amount; no declaration will however, be necessary if the amount brought in does not exceed USD 10,000 (Ten thousand) or its equivalent in foreign currency and does not exceed Taka 10,000 (Ten thousand) in notes legal tender in Bangladesh. Each set of form FMJ consists of 3 (three) copies - the original copy for Bangladesh Bank, the second copy for Customs Authority and the third copy for the concerned passenger.

(2) Sending into Bangladesh by post/courier or otherwise of any currency note, bank note or coin by any person from abroad without general or specific permission from Bangladesh Bank is prohibited.

(3) Any traveler entering into Bangladesh may bring with him at every time Bangladesh currency notes/coins within the limit as prescribed hereunder:

(a) Members of the crew of a ship or an aircraft or the staff of a railway may bring Bangladesh currency notes up to Taka 10,000 (Ten thousand) at any one time.

(b) An incoming/outgoing passenger may bring in/take out up to Taka 10,000 (Ten thousand) in Bangladesh currency at the time of arrival into/departure from Bangladesh.

(c) Every foreign national travelling on a foreign passport and persons travelling on Bangladesh passports will, while entering into Bangladesh by sea, air or land from any destination outside Bangladesh declares to the Customs Authorities, on form FMJ to be completed in one set of Form containing three copies for all currencies if the amounts brought in exceed the limits mentioned at paragraph 8(1) above. Transit passengers, however, are not required to complete this form. The customs official will return to the declarant the copy of the form designated for the passenger duly authenticated. Authorized Money Changers and ADs need not ask for this form at the time of encashing the foreign currency and foreign currency instruments to Taka. Foreign nationals should however retain these declarations with themselves so as not to face difficulty in taking out unspent foreign exchange at the time of their departure from Bangladesh.

(4) Bank booths operating in airports under license with limited scope from Bangladesh Bank may take deposits from NRBs in foreign currency brought in by them for crediting their foreign currency accounts or Non-Resident Taka accounts (by converting foreign currency at prevailing exchange rate) maintained with concerned AD bank branches. In case the foreign currency brought in by NRBs differs from account type (i.e., USD A/C, GBP A/C, etc.) of the account holders, bank booths shall convert the currency into relevant foreign currency at appropriate cross currency exchange rate to effect the deposits.

An incoming person may retain foreign exchange up to USD 10,000 or equivalent brought in by himself/herself without declaration and takes out the same at the time of departure from Bangladesh without endorsement in passport and air ticket. Such amounts may also be deposited in RFCD account by a resident Bangladeshi and in NFCD account/Private FC Account by a non-resident Bangladeshi any time after arrival in Bangladesh.

Amount in excess of USD 10,000 (Ten thousand), brought in by the resident Bangladeshis, should however be encashed or deposited in appropriate foreign currency account within 30(thirty) days of arrival. Such amounts brought in by non-resident Bangladeshis can be encashed or deposited in foreign currency account any time after return to Bangladesh. For a foreign national, the entire amount brought in with declaration on Form FMJ or up to USD 10,000 (Ten thousand) brought in without declaration may be taken out freely at the time of departure. Such amounts brought in by foreign nationals can be encashed or deposited in foreign currency account any time after their enter into Bangladesh.

(5) ADs may supplement its holdings of foreign currency notes from abroad with approval from Bangladesh Bank.

9. Purchase of foreign currency from digital wallets of incoming tourists/passengers

(1) Incoming tourists/passengers can use their international cards brought in with them in Points of Sales (POS) for shopping. ATM booths facilitate them to draw cash in Taka by use of their cards. ADs execute the transactions in association with global card transaction settlement platforms with linkage arrangement to credit in nostro accounts by equivalent foreign currency against the payment in Taka. In addition to cards, payment through digital wallets as cashless medium are found growing worldwide.

(2) To facilitate the transactions for incoming tourists/passengers bringing money through digital wallets, ADs may provide acquiring services to facilitate their transactions while visiting Bangladesh. With regards to arrangement of counterparties abroad for the settlement of payment against transactions to be captured from digital wallets, ADs shall observe the following instructions:

(a) ADs shall have standing arrangements with internationally recognized digital wallet service providers/Online Payment Gateway Service Providers (OPGSPs) and/or aggregators having operation in multiple countries (hereinafter referred to as foreign payment service providers, PSPs)

(b) Under the arrangement with foreign PSPs, ADs shall maintain foreign currency accounts or Taka accounts in terms of paragraph 1(i), chapter 13; paragraph 8(b), chapter 14 of GFET-2018, Vol-1; and subsequent circulars.

(c) ADs shall realize payments by debit the accounts maintained as per (b) above and arrange transaction facilities to incoming tourists/passengers for which ADs shall have adequate technological supports.

(d) Overdraft facilities will be allowed for the accounts so maintained in Bangladesh provided that ADs shall have payment guarantees, from banks acceptable to them, for the adequate amounts based on the transaction flows.

(3) In accordance with the above arrangement, ADs shall purchase foreign currency from wallets of incoming tourists/passengers by (i) making payments in equivalent Taka in cash and/or (ii) issuance of one time prepaid cards in Taka during their stay in Bangladesh. In addition, ADs shall arrange local transactions through POS under merchant arrangements with concerned vendors. Reconversion facility in terms of paragraph 9, chapter 12 of GFET-2018 and subsequent circulars can be made through credit to the respective accounts of foreign PSPs so maintained.

(4) ADs shall exercise due diligence in respect of the transactions with foreign PSPs and comply with the foreign exchange regulations, AML/CFT regulations and relevant laws/regulations in force. As usual, ADs shall observe reporting routine to Bangladesh Bank. In this context, debit to accounts maintained as per 2(b) above shall be treated as inward remittance on account of travel related receipts and vice versa.

10. Bringing in jewellery by incoming passengers

Bangladesh Bank has accorded general permission to all incoming adult female passengers to bring into Bangladesh any quantity of personal jewellery worn on their persons or as part of their personal baggages.

11. Import for jewellery under export scheme

(1) Export of gold jewellery and silver jewellery from Bangladesh may be effected by exporters registered with the office of the CCI&E as per normal EXP procedure. Back to back import LCs may be established by ADs for import of gold, silver and precious stones for manufacture and export of jewellery against export LCs received by registered jewellery exporters operating under the bonded warehouse system, subject to observance of the minimum domestic value addition requirement prescribed in the Jewellery Export Policy formulated by the Ministry of Commerce [10(ten) percent for gold jewellery, 15(fifteen) percent for stone- studded gold jewellery and 25(twenty five) percent for silver jewellery]. Back to back imports may also be effected against firm export orders in cases where import costs are met out of advances received by the exporter from the foreign buyer, or where the import payment is settled abroad directly by the foreign buyer.

(2) If the cost of imported inputs is prepaid abroad by the foreign buyer or met out of advances received from the foreign buyer, exporters shall be required to repatriate export proceeds to the extent of the local value addition only. In such cases, the total export value and the cost of imported inputs should be shown separately in the EXP form.

Part-P
Deposit of counterpart fund in respect of imports Under non-project commodity loans/credits/grants

1. Clean documents against LC Counterpart

Funds against all clean documents except in cases of discrepant documents received on collection basis or negotiated by the foreign banks under reserve shall be deposited by the designated bank in Bangladesh to Govt. Account No. IV A (or such other account of the Govt. of Bangladesh as prescribed in respect of the relative loan/credit/aid) maintained with Bangladesh Bank within three working days from the date of receipt of documents; the said period shall be deemed to be inclusive of the date of receipt of documents and the date of deposit of counterpart funds to Bangladesh Bank.

2. Documents against LC received on collection basis/negotiated under reserve due to discrepancy

In cases where due to discrepancy, the negotiating bank abroad sends the documents on collection basis or under reserve or otherwise the bank should forthwith arrange acceptance of the documents by the importers and deposit counterpart funds within 5(five) days from the date of receipt of the documents. In case of non- acceptance, the bank should return the documents to the negotiating bank or dispose of the documents in accordance with the instructions of the negotiating bank abroad.

3. Documents received direct by the ERD or designated banks without opening of LC

Under some loans, credits and grants, LCs are not opened by the utilizing agencies; instead goods are procured and shipped by the loan giving agencies themselves or by their nominated agencies. After shipment of such goods the documents are mailed either to the Economic Relations Division (ERD) of the Ministry of Finance or to the designated banks, as the case may be, for retirement of documents and clearance of consignment from the Customs Authority. On receipt of these documents, the bank should forthwith arrange with the relevant agency to pay the proceeds of the bills within a period of 7(seven) days for deposit to Bangladesh Bank. The agency should be warned that it would be required to pay interest at penal rate in the event of delay in the deposit of the funds within the stipulated period of 7(seven) days; cases of default should be brought to the notice of Bangladesh Bank promptly.

(a) Documents against LCs opened by designated banks on application through the banks of the importers: In case of LC opened by the designated bank against application through the importer's bank, the latter must retire the documents not later than 24(twenty-four) hours from the time of receipt thereof from the designated bank. If payment is not made within this time limit, the designated bank will be entitled to recover from the importer's bank any penal interest the former may have to pay to Bangladesh Bank.

(b) In case, however, the documents are not found in accordance with the terms of the LC, the importer's bank should within 5(five) days from the date of receipt, either retire the documents or send back the same to the designated bank. Any delay on this score will forfeit their right to raise objection on the ground of discrepancies.

(c) In all the above cases, the designated bank must send the documents to the importer's bank within 24(twenty-four) hours of receipt. For any delay at the designated bank's end, the penal interest relating to the period of delay made by them will have to be borne by them.

(d) The designated bank will deposit Taka funds to Bangladesh Bank within the time limit as in the foregoing paragraphs. In all cases of delay, it will be the responsibility solely of the designated bank to deposit the Taka funds to Bangladesh Bank at the earliest along with interest at prescribed rate.

4. Application of rate of exchange

(1) Counterpart funds under foreign commodity loans, credits and grants where forward contract has been booked will be required to be deposited at the rate at which the relevant contract has been booked.

(2) Counterpart funds under foreign commodity credit agreements with barter component where no forward contract can be booked, are required to be deposited at the BC selling rate prevailing on the date of opening of LC.

(3) Unless specified otherwise, in all other cases deposit of counterpart funds will be made at the BC selling rate ruling on the date of lodgment of the bill as applicable to cash import without forward cover facilities.

5. Penal interest

(1) An AD who has either opened an LC as designated bank or forwarded it to the appropriate designated bank should be in all preparedness to follow the schedule for deposit of counterpart funds as mentioned in the foregoing paragraphs. In case of delay in making the deposit within the prescribed period, the funds should be deposited to Bangladesh Bank along with penal interest computed on the following basis:

(a) 5 (five) percent above the bank rate-for the first seven days beyond the prescribed period.

(b) 6 (six) percent above the bank rate-for the subsequent period after the expiry of first seven days beyond the prescribed period.

(2) (a) All designated banks under foreign commodity loans, credits and grants will send, by the 15th of the following month, a monthly statement of all LCs opened (Loan/Credit/Grant wise) as per proforma in Appendix-18 to the office of Bangladesh Bank with which counterpart funds will be deposited.

(b) **Submission of particulars of LCs opened and discrepant bills:** In case any bill is received by any designated bank/importer's bank on collection basis due to discrepancy in the bills or otherwise, from the negotiating bank abroad/loan giving agency/ERD, notice of retirement should be served upon the importer concerned within 24 hours of receipt of such documents, for retirement of the bills against payment within the prescribed time limit, under advice to the office of Bangladesh Bank with which counterpart funds will be deposited, as per proforma at Appendix-19.

(3) At the time of deposit of counterpart funds designated banks will furnish to Bangladesh Bank a statement as per Appendix-20.

(4) Instructions contained in the above paragraphs shall also be applicable in respect of documents received at places where there is no office of Bangladesh Bank.

(5) LCs opened by the designated banks for imports under loans, credits and grants should not provide for payment on deferred basis.

See	Paragraph 8, Part-A

Appendix	1

IMP No.	AD's Code				Serial No.					Year	

IMP Form

For Imports only

[Original copy for AD's matching with Authenticated Copy of Bill of Entry/Customs certified invoice]

FOREIGN EXCHANGE REGULATION ACT, 1947

Application for permission under Section 4/5 of the Foreign Exchange Regulation Act, 1947 to purchase foreign exchange for payment of imports

Name and address of the Authorised Dealer effecting the remittance ____________________

I/We, the undersigned hereby apply for permission to remit ____________________

(Amount in foreign currency in figures and in words)

____________________ to ____________________

(Name and address of the beneficiary)

for goods imported/to be imported by us/me as per details given below against LC/Contract No……………..………….. Date: ………………………………

1			2	3	4	5		6				
Primary Import Information			Registration No. with the AD	Description of goods	HS Code No.*	Quantity of goods		Invoice value in foreign currency**				
Number	Date	Value in Taka				Unit	Quantity	FOB	Freight	Insurance	Others, if any (Pls. specify)	Total

7	8	9	10	11	12	13
Country of origin	Incoterm used	Port of Shipment	Name of Steamer/Airlines and date of shipment (if goods are sent by post state so)	Port of importation in Bangladesh or name of country of ultimate destination if other than Bangladesh	Indentor's name and address	Indentor's Registration No. with CCI&E

*For more than one HS Code, A separate sheet should be added.

** (a) ADs shall report FOB value, freight, insurance and other charges separately in Bangladesh Bank reporting system as per Circular Letter No. FEPD(Import)/125/2013-35 dated December 10, 2013. (b) ADs shall report FOB value of goods in Schedule E-2/P-2 or relevant schedules, and freight, insurance and other charges in Schedule E-3/P-3 or other relevant schedules mentioning IMP Form number.

Contd ……. Page 2

1. I/We declare
   (a) That the above payment is due and that I/we have not already obtained exchange for payment of (any of) these goods, nor have l/we made any other application for that purpose.
   (b) The amount of Foreign Exchange mentioned above represents the correct prevailing market price for these goods on the date of contract in country of export.
   (c) *That I/we am/are neither connected with the exporters abroad directly or indirectly nor do l/we have any financial or other interest in the exporters abroad;
   (c) *In cases of intercompany transactions,
      (i) the transaction is conducted on an arm's length basis reflecting competitive market price; and
      (ii) all applicable transfer pricing regulations and other relevant laws, including AML/CFT standards, are duly complied with.

   *(Strike out the portion not applicable and authenticate with initials)
2. We certify that the above import is covered by a valid Proforma Invoice/sales contract/LC.
3. I/We undertake to clear the goods for consumption in Bangladesh within four months of the date of this application and shall, before the expiry of that period, submit to your bank the authenticated copy/ies of the Customs Bills of Entry or certified invoice's covering the above goods (See note (a) below)
4. I/We declare that the statements made in this application are true to the best of my our knowledge and belief

I/We assume full responsibility for complying with the provisions of the Foreign Exchange Regulation Act, 1947 and rules, orders and directions made there under.

Full name and address of the applicant ....

Registration No. with C.C.I. &E ....Date.......................................

Importer's VAT Registration (BIN) No.. Date...

Signature and Stamp of the Importer

(This form shall be signed by the Importer or his authorised Agent)

(To be completed by the authorized Dealer)

1. We hereby certify that the statements made by the applicant in this form are to the best of our knowledge correct and that we have seen documentary evidence in support thereof.
2. The remittance has been made in accordance with method of payment as per existing Foreign Exchange Regulations.

Date...................................

Signature and Stamp of the Authorised Dealer

Contd .... Page 3

Bangladesh Bank Approval No. (if required).. Date ....

Approved for (Amount in words & figures)..

(Bangladesh Bank approval will remain valid for 30 days from the date of approval)

(CODING OF THE TRANSACTION BY AUTHORISED DEALER)

Month	Country Receiving Payment	Country of origin of goods	Commodity	Quantity of goods		Place of importation	Currency	Amount
				Unit	Quantity			

Coded by ....

Checked by ....

Date ....

Signature and Stamp of the AD

NOTES FOR IMPORTERS: **(PLEASE READ CAREFULLY)**

(a) IMP Form is in one set. The importer should complete and sign the form and hand it over to the Authorised Dealer (Bank) through whom the remittance is being made.

(b) The form should be completed in every required detail. There should be no alterations or deletions in the wording of the form except where provided. The form should be signed by the Importer or his Authorised Agents holding Power of Attorney from the original importer. Importers are advised that a false statement on this form constitutes an offence under Section 22 of the Foreign Exchange Regulation Act,1947. Omission of essential information constitutes a false declaration.

(c) The attention of Importers is drawn to sub-section 3 of the Section 4 of the Foreign Exchange Regulation Act, 1947. Exchange sanctioned for a particular purpose must be utilised for that purpose only and all conditions attaching to the sanction must be complied with. If any of the prescribed conditions cannot be fulfilled and as a result the exchange cannot be utilised in whole or in part for the purpose for which it was sanctioned, the unutilised amount must immediately be refunded through an Authorised Dealer in foreign exchange in Bangladesh.

See	**Paragraph 9, Part-A**

APPENDIX 2

List of Bangladesh Bank's

Offices and Their Jurisdictions

See	Paragraph 9, Part-A

Appendix	2

FOREIGN EXCHANGE POLICY DEPARTMENT, BANGLADESH BANK, HEAD OFFICE, DHAKA

Dhaka
Narayanganj
Munshiganj
Narsingdi
Gazipur
Manikganj
Mymensingh
Netrokona
Kishoreganj
Tangail
Jamalpur
Sherpur
Faridpur
Rajbari
Brahmanbaria

BANGLADESH BANK, CHATTOGRAM

Chattogram
Coxsbazar
Bandarban
Rangamati
Khagrachhari
Noakhali
Feni
Laxmipur
Cumilla
Chandpur

BANGLADESH BANK, KHULNA

Khulna
Satkhira
Bagerhat
Jashore
Jhenaidah
Magura
Narail
Gopalganj

See	Paragraph 9, Part-1

Appendix	2

BANGLADESH BANK, BARISHAL

Barishal
Jhalakathi
Barguna
Patuakhali
Pirojpur
Bhola
Shariatpur
Madaripur

BANGLADESH BANK, SYLHET

Sylhet
Sunamganj
Habiganj
Moulvibazar

BANGLADESH BANK, RAJSHAHI

Rajshahi
Natore
Chapainawabganj
Pabna
Kushtia
Meherpur
Chuadanga

BANGLADESH BANK, BOGURA

Bogura.
Joypurhat
Gaibandha
Sirajganj
Naogaon

BANGLADESH BANK, RANGPUR

Rangpur
Nilphamari
Lalmonirhat
Kurigram
Dinajpur
Panchagarh
Thakurgaon

See	Paragraph 15, Part-A

Appendix	3

FORM OF CERTIFICATE TO BE ISSUED BY THE AUTHORISED DEALER IN CASE OF IMPORT ON FOB BASIS/SIMILAR OTHER PERMISSIBLE ARRANGEMENTS WHERE TRANSPORTATION CHARGES ARE TO BE PAID IN BANGLADESH TAKA /OTHER CURRENCY.

Certificate

Certified that the amount of freight/transportation charges payable in…………(currency name with amount) Eqv. BDT...……(Amount) as indicated in the Bill of Lading/ Airway Bill No………………………dated the ………………………corresponding House Bill of Lading No/House Airway Bill No…………………dated the.............................in respect of ……………………………………………………………………………….imported by Messrs …………………………………………………….from…………………………………………...per s.s ……………………………………………………………………has been duly endorsed by us ……………….under our stamp and signature.

Date: ……………………………………………..

Signature of the bank official	:	……………………………………………….…..
Name of the bank official	:	………………………………………………..
Designation	:	………………………………………………..
P.A No.	:	………………………………………………..
Contact Phone No.	:	………………………………………………..
Name of the AD	:	………………………………………………..
Stamp of the AD	:	………………………………………………..

See	Paragraph 12, Part-B

Appendix	4

BANGLADESH BANK

FOREIGN EXCHANGE POLICY DEPARTMENT

FORM OF UNDERTAKING

(To be furnished by the importer for making advance remittances for permissible imports of goods and services).

In consideration of Bangladesh Bank permitting me/us an advance remittance of ....to..I/we hereby undertake that the amount so remitted by me/us will be used solely for the purpose of payment for the goods/services described below to be imported into Bangladesh from...........................in accordance with the regulations in force regarding such imports. I/We declare that the goods/services will be imported by me/us on or about...................................... and I/we undertake to produce to the Bangladesh Bank documentary evidence in respect of goods/services so imported including the authenticated copy of the Customs Bill of Entry for goods and supplier's invoice in original. I/We further declare that the amount paid by me/us in advance will be deducted from the invoice value of the goods (CFR)/services imported and that the deduction will be shown on the invoice.

I/We do undertake to be held fully responsible under FER Act, 1947 if I/We fail to produce to the Bangladesh Bank documentary evidence in respect of service or the Exchange Control Copy of the Customs Bill of Entry in respect of goods in original within the stipulated time or bring back the remitted foreign currency into Bangladesh as the case may be.

Name and address of the supplier	Invoice Value		Description		Country of origin	
	Goods	Services	Goods	Services	Goods	Services

Signature and Stamp of the Importer

Name of the Importer____

Address____

Registration Number with CCI & E __________________________________

Signature and Stamp of the Authorised Dealer

Date......................................

See	Paragraph 16 (3), Part-B

Appendix	5

……………………………..

(Name of the Bank)

STATEMENT OF CASES WITH MATERIAL DISCREPANCIES BETWEEN PARTICULARS IN IMPORT DOCUMENTS AND IN THE AUTHENTICATED COPY OF BILL OF ENTRY/CUSTOMS CERTIFIED INVOICE AS AT THE MONTH ENDED ON. ....

SL No.	Branch Name	IMP Form NO.			Importer name with full address	Importer IRC No.	Item of Import		LC no. & Date	Invoice Value		Amount Remitted			Bill of Entry (If Received)		Overdue Value	Source of Foreign Exchange(cash/ loan/grant etc.)	Month of return schedule in which the transaction reportted to BB	Wheter taken up with the Importer (pl. quote letter no.)	Explaination if any submitted by importer	Reason for overdue	Remarks (if any)
		AD Code	Serial No.	Year			HS Code	Name		Name of Currency	Amount (Eqv. US$)	Name of Currency	Amount (Eqv. US$)	Date	Name of Currency	Amount (Eqv. US$)	Amount (Eqv. US$)						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18 =(14-17)	19	20	21	22	23	24
Total																							

We certify that all outstanding cases of material discrepancies in the import documents including those pending from the previous periods have been listed in the above statement.

Name of the official	:	……………………………	Name of the official	:	……………………………
Designation	:	……………………………	Designation	:	……………………………
Contact No.	:	……………………………	Contact No.	:	……………………………

See	Paragraph 5(1), Part-E

Appendix	6

MONTHLY SUMMARY STATEMENT OF OVERDUE ACCEPTED BILLS

FOR THE MONTH OF ....

Bank Name ....

Sl	Nature of bills	Number of bills	Bill value in Equivalent USD	Remarks
1	Local Payables (excluding court case)			
2	Unpaid Local Bills due to court case			
3	Total Local Payables (1+2)			
4	Foreign Payables (excluding court case)			
5	Unpaid Foreign Bills due to court case			
6	Total Forein Payables (4+5)			
7	Local Receivables (excluding court case)			
8	Unpaid Local Bills due to court case			
	Total Local Receivables (7+8)			

Name of Authorized Personnel :……….
Designation :………………………………
Contact No. :……………………………

Name of Authorized Personnel:……….
Designation :…………………………
Contact No. :…………………………

See	Paragraph 5 (2), Part-E

Appendix	7

MONTHLY STATEMENT OF OVERDUE ACCEPTED BILLS (LOCAL PAYABLES) FOR THE MONTH OF..

Bank Name: ……….

Sl No.	Name of the LC Issuing Branch	LC/ Contract Number	Quoted Currency	LC/ Contract Value (in quoted currency)	LC/Contract Date (dd/mm/yy)	Name of the LC Advising Bank & Branch	Bill No.	Quoted Currency	Bill Value (in quoted Currency)	Date of Bill (dd/mm/yy)	Date of Acceptance (dd/mm/yy)	Date of Maturity (dd/mm/yy)	Delay Days	Name of the Importer	Name of the Exporter	Reason for Overdue	Comments (if any)

Total In Quoted Currency X =

Total In Quoted Currency Y =

Grand Total (in equivalent USD) =

Name of Authorized Personnel :…………………..

Designation :………………………………………

Contact No. :………………………………………

Name of Authorized Personnel:……………………………..

Designation :…………………………………………………

Contact No. :………………………………………………….

See	Paragraph 5 (3), Part-E

Appendix	8

MONTHLY STATEMENT OF OVERDUE ACCEPTED BILLS (FOREIGN PAYABLES)
FOR THE MONTH OF...

Bank Name: ....

Sl No.	Name of the LC Issuing Branch	LC/ Contract Number	Quoted Currency	LC/ Contract Value (in quoted currency)	LC/Contract Date (dd/mm/yy)	Name of the LC Advising Bank & Branch	Bill No.	Quoted Currency	Bill Value (in quoted Currency)	Date of Bill (dd/mm/yy)	Date of Acceptance (dd/mm/yy)	Date of Maturity (dd/mm/yy)	Delay Days	Name of the Importer	Name of the Exporter	Reason for Overdue	Comments (if any)

Total In Quoted Currency X =

Total In Quoted Currency Y =

Grand Total (in equivalent USD) =

Name of Authorised Personnel : ....

Designation : ....

Contact Number : ....

Name of Authorised Personnel : ....

Designation : ....

Contact Number : ....

See	Paragraph 5 (4), Part-E

Appendix	9

MONTHLY STATEMENT OF OVERDUE ACCEPTED BILLS (LOCAL RECEIVABLES)
FOR THE MONTH OF...

Bank Name: …….

Sl No.	Name of the LC Issuing Branch	LC/ Contract Number	Quoted Currency	LC/ Contract Value (in quoted currency)	LC/Contract Date (dd/mm/yy)	Name of the LC Advising Bank & Branch	Bill No.	Quoted Currency	Bill Value (in quoted Currency)	Date of Bill (dd/mm/yy)	Date of Acceptance (dd/mm/yy)	Date of Maturity (dd/mm/yy)	Delay Days	Name of the Importer	Name of the Exporter	Reason for Overdue	Comments (if any)

Total In Quoted Currency X =
Total In Quoted Currency Y =
Grand Total (in equivalent USD) =

Name of Authorized Personnel :…………………..
Designation :………………………………………
Contact No. :………………………………………

Name of Authorized Personnel:………………………………..
Designation :……………………………………………………
Contact No. :…………………………………………………….

See	Paragraph 5(5), Part-E

Appendix	10

MONTHLY BANK-WISE SUMMARY STATEMENT OF LOCAL OVERDUE ACCEPTED BILLS FOR THE MONTH OF ....

Bank Name : ....

Sl No.	Name of the Banks	Local Bills Payable		Local Bills Receivable	
		Number	Value (eqv. USD)	Number	Value (eqv. USD)

Name of Authorised Personnel :

Designation : ....

Contact Number :..........................

Name of Authorised Personnel :

Designation : ....

Contact Number : ....

[বাংলাদেশ গেজেটে পরবর্তী বিশেষ সংখ্যায় প্রকাশিতব্য]

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

জাতীয় রাজস্ব বোর্ড

রাজস্ব ভবন

সেগুনবাগিচা, ঢাকা।

[মূসক আইন ও বিধি শাখা]

ব্যাখ্যা পত্র নং- ০৩/মূসক/২০২২ তারিখঃ ২৮ কার্তিক, ১৪২৯ বঙ্গাব্দ/ ১৩ নভেম্বর, ২০২২ খ্রিষ্টাব্দ।

বিষয়ঃ আন্তর্জাতিক দরপত্রের বিপরীতে পণ্য বা সেবা সরবরাহের ক্ষেত্রে মূল্য সংযোজন করের প্রযোজ্যতা।

সূত্রঃ ১) বিদ্যুৎ, জ্বালানি ও খনিজ সম্পদ মন্ত্রণালয়, জ্বালানি ও খনিজ সম্পদ বিভাগ এর স্মারক নং- ২৮.০০.০০০০.০২৮.৯৭.০০১.২২.৬৩, তারিখঃ২২/০৬/২০২২ খ্রিঃ;

২) নর্দান ইলেকট্রিসিটি সাপ্লাই কোম্পানি লিমিটেড এর স্মারক নং-নেসকো/পিডি-এসএমপি/২০২২-২০২৩/১৫৬, তারিখঃ১৪/০৮/২০২২ খ্রিঃ;

৩) কনফিডেন্স ইনফ্রাস্ট্রাকচার লিমিটেড এর পত্র নং-সিআইএল/কর নীতি/২০২২/০১,তাং-০৪/০৪/২০২২ খ্রিঃ;

৪) মেসার্স জার্মানীয়া ট্রেস্ট কনসোর্টিয়াম (GTC) এর ২৮/০৯/২০২২ খ্রিঃ তারিখের আবেদন।

উপর্যুক্ত বিষয় ও সূত্রোক্ত পত্রের প্রতি দৃষ্টি আকর্ষণ করা হলো।

০২। সাম্প্রতিককালে, সূত্রে বর্ণিত প্রতিষ্ঠানসমূহ কর্তৃক সূত্রীয় পত্রসমূহের মাধ্যমে, মূল্য সংযোজন কর ও সম্পূরক শুল্ক বিধিমালা, ২০১৬ এর বিধি ১৮ক অনুযায়ী আন্তর্জাতিক দরপত্রের বিপরীতে কোনো সরবরাহের ক্ষেত্রে মূসকের প্রযোজ্যতার বিষয়ে মতামত/ব্যাখ্যা প্রদানের জন্য অনুরোধ করা হয়েছে।

০৩। বিষয়টি বিদ্যমান আইন ও বিধির আলোকে পর্যালোচনা করা হয়। পর্যালোচনান্তে দেখা যায়, মূল্য সংযোজন কর ও সম্পূরক শুল্ক আইন, ২০১২ এর ধারা ২(৬২) অনুযায়ী, কোন আন্তর্জাতিক দরপত্রের মাধ্যমে বৈদেশিক মুদ্রার বিনিময়ে নির্ধারিত পদ্ধতিতে বাংলাদেশের অভ্যন্তরে কোন পণ্য বা সেবার সরবরাহ প্রচ্ছন্ন রপ্তানি হিসেবে বিবেচিত হবে এবং একই আইনের ধারা ২(৮২) অনুযায়ী, প্রচ্ছন্ন রপ্তানি, রপ্তানি হিসেবে বিবেচিত হবে। মূল্য সংযোজন কর ও সম্পূরক শুল্ক বিধিমালা,২০১৬ এর বিধি ১৮ক অনুযায়ী আন্তর্জাতিক দরপত্রের বিপরীতে বৈদেশিক মুদ্রায় পণ্য সরবরাহ ও সেবা প্রদান সংক্রান্ত পদ্ধতি নির্ধারণ করা হয়েছে, যা নিম্নরূপ:

(১) **কোন নিবন্ধিত ব্যক্তি (মূল ঠিকাদার) কর্তৃক আন্তর্জাতিক দরপত্রের বিপরীতে সরাসরি পণ্য বা সেবা সরবরাহের ক্ষেত্রেঃ** মূল্য সংযোজন কর ও সম্পূরক শুল্ক বিধিমালা, ২০১৬ এর বিধি ১৮ক এর উপ-বিধি (১) এ উল্লেখ আছে, "আন্তর্জাতিক দরপত্রের বিপরীতে কার্যাদেশপ্রাপ্ত বাংলাদেশে নিবন্ধিত কোনো ব্যক্তি কর্তৃক বৈদেশিক মুদ্রায় স্থাপিত ঋণপত্র বা চুক্তিপত্রের মাধ্যমে বাংলাদেশের অভ্যন্তরে কোনো পণ্য সরবরাহ বা সেবা প্রদান করা হইলে, নিম্নবর্ণিত দলিলাদি বিভাগীয় কর্মকর্তার নিকট দাখিল সাপেক্ষে, উহা আইনের ধারা ২ এর দফা (৬২) এর অধীন প্রচ্ছন্ন রপ্তানি বলিয়া গণ্য হইবে, যথা:

১) আন্তর্জাতিক দরপত্রের মাধ্যমে নির্বাচিত পণ্য সরবরাহকারী বা সেবা প্রদানকারীকে দরপত্র বিজ্ঞপ্তি, সরবরাহ আদেশ বা, প্রযোজ্য ক্ষেত্রে, ক্রয়াদেশের অনুলিপি;

২) স্থানীয়ভাবে সংগৃহীত পণ্য বা সেবার বর্ণনা, পরিমাণ, পরিশোধিত অর্থ, বিল অব এন্ট্রি/মূসক চালানপত্র, প্রযোজ্য ক্ষেত্রে ঘোষিত উপকরণ-উৎপাদ সহগ ইত্যাদির বিবরণ;

৩) পণ্য বা সেবার উপর পরিশোধিত উপকরণ কর ও সম্পূরক শুল্ক (প্রযোজ্য ক্ষেত্রে) হ্রাসকারী সমন্বয় গ্রহণের জন্য পিআরসি (Proceed Realization Certificate) এর ব্যাংক কর্তৃক সত্যায়িত অনুলিপি।"

(২) কোন নিবন্ধিত ব্যক্তি (সাব-কন্ট্রাক্টর/এজেন্ট/অন্য কোন সরবরাহকারী) কর্তৃক আন্তর্জাতিক দরপত্রের বিপরীতে কার্যাদেশপ্রাপ্ত কোন মূল ঠিকাদারকে পণ্য বা সেবা সরবরাহের ক্ষেত্রেঃ

মূল্য সংযোজন কর ও সম্পূরক শুল্ক বিধিমালা, ২০১৬ এর বিধি ১৮ক এর উপ-বিধি (২) এ উল্লেখ আছে, "বাংলাদেশে নিবন্ধিত কোনো ব্যক্তি কর্তৃক আন্তর্জাতিক দরপত্রে কার্যাদেশপ্রাপ্ত বাংলাদেশের অভ্যন্তরে বা বাহিরে অবস্থিত কোনো প্রতিষ্ঠানের কার্যাদেশভুক্ত কার্যক্রমের আংশিক সম্পাদনের নিমিত্ত বৈদেশিক মুদ্রায় স্থাপিত ঋণপত্রের বিপরীতে বাংলাদেশের অভ্যন্তরে পণ্য বা সেবা সরবরাহ করা হইলে, নিম্নবর্ণিত দলিলাদি বিভাগীয় কর্মকর্তার নিকট দাখিল সাপেক্ষে, উহা আইনের ধারা ২ এর দফা (৬২) এর অধীন প্রচ্ছন্ন রপ্তানি বলিয়া গণ্য হইবে, যথা:

(১) আন্তর্জাতিক দরপত্রে কার্যাদেশপ্রাপ্ত বাংলাদেশের অভ্যন্তরে বা বাহিরে অবস্থিত প্রতিষ্ঠানের দরপত্র বিজ্ঞপ্তি, সরবরাহ আদেশ, বা প্রযোজ্য ক্ষেত্রে, ক্রয়াদেশের তৎকর্তৃক সত্যায়িত অনুলিপি;

(২) আন্তর্জাতিক দরপত্রের অধীন স্থানীয়ভাবে সংগৃহীত পণ্য বা সেবার বর্ণনা, পরিমাণ, পরিশোধিত অর্থ, বিল অব এন্ট্রি/মূসক চালানপত্র, ঘোষিত উপকরণ-উৎপাদ সহগ ইত্যাদির বিবরণ;

(৩) স্থানীয় বা আমদানি পর্যায়ে পণ্য বা সেবার উপর পরিশোধিত উপকরণ কর ও সম্পূরক শুল্ক (প্রযোজ্য ক্ষেত্রে) হ্রাসকারী সমন্বয় গ্রহণের জন্য পিআরসি (Proceed Realization Certificate) এর ব্যাংক কর্তৃক সত্যায়িত অনুলিপি।"

০৪। বর্ণিতাবস্থায়, উদাহরণ সহকারে বিষয়টি নিম্নোক্তভাবে স্পষ্টীকরণ করা হলো:

(১) মূল্য সংযোজন কর ও সম্পূরক শুল্ক বিধিমালা, ২০১৬ এর বিধি ১৮ক এর উপ-বিধি (১) অনুযায়ী **আন্তর্জাতিক দরপত্রের বিপরীতে** কার্যাদেশপ্রাপ্ত বাংলাদেশে নিবন্ধিত কোন মূল ঠিকাদার কর্তৃক **বৈদেশিক মুদ্রায় স্থাপিত ঋণপত্র বা চুক্তিপত্রের** মাধ্যমে বাংলাদেশের অভ্যন্তরে কোন পণ্য বা সেবার সরবরাহ করা হলে এবং আবশ্যিকভাবে **বিধি ১৮ক এর উপ-বিধি (১) এ বর্ণিত শর্তাবলী পরিপালন সাপেক্ষে** মূল ঠিকাদার প্রচ্ছন্ন রপ্তানি অর্থাৎ শূণ্য হারে পণ্য বা সেবা সরবরাহের সুবিধা প্রাপ্য হবেন। উল্লেখ্য, এক্ষেত্রে স্থানীয় মুদ্রায় কোন সরবরাহ প্রদান করা হলে প্রচ্ছন্ন রপ্তানির সুবিধা প্রযোজ্য হবে না।

উদাহরণঃ • ধরা যাক, কোন **আন্তর্জাতিক দরপত্রের** বিপরীতে দরপত্র আহবানকারী "ABC" নামীয় প্রতিষ্ঠানকে, "XYZ" নামীয় প্রতিষ্ঠান (যিনি মূল ঠিকাদার হিসেবে বিবেচিত ও বাংলাদেশে নিবন্ধিত) **বৈদেশিক মুদ্রায় স্থাপিত ঋণপত্র বা চুক্তিপত্রের** মাধ্যমে পণ্য বা সেবার সরবরাহ করছে। উক্ত ক্ষেত্রে "XYZ" নামীয় প্রতিষ্ঠান কর্তৃক উক্ত সরবরাহ বিধি ১৮ক এর উপ-বিধি (১) এ বর্ণিত শর্তাবলী পরিপালন সাপেক্ষে প্রচ্ছন্ন রপ্তানি হিসেবে বিবেচিত হবে।

(২) মূল্য সংযোজন কর ও সম্পূরক শুল্ক বিধিমালা, ২০১৬ এর বিধি ১৮ক এর উপ-বিধি (২) অনুযায়ী **আন্তর্জাতিক দরপত্রের বিপরীতে** কার্যাদেশপ্রাপ্ত কোন মূল ঠিকাদার (যিনি বাংলাদেশের অভ্যন্তরে বা বাহিরে অবস্থিত), মূল কার্যাদেশের আংশিক সম্পাদনের নিমিত্ত, বাংলাদেশে নিবন্ধিত অন্য কোন প্রতিষ্ঠান (অর্থাৎ সাব-কন্ট্রাক্টর/এজেন্ট/অন্য কোন সরবরাহকারী) এর সহিত **বৈদেশিক মুদ্রায় ঋণপত্র** স্থাপন করলে এবং উক্ত ঋণপত্রের বিপরীতে উক্ত প্রতিষ্ঠান কর্তৃক মূল ঠিকাদারকে পণ্য বা সেবা সরবরাহ করা হলে এবং আবশ্যিকভাবে বিধি ১৮ক এর উপ-বিধি (২) এ বর্ণিত শর্তাবলী সাব-কন্ট্রাক্টর/এজেন্ট/অন্য কোন সরবরাহকারী কর্তৃক পরিপালিত হলে, উক্ত সাব-কন্ট্রাক্টর/এজেন্ট/অন্য কোন সরবরাহকারী কর্তৃক প্রদত্ত সরবরাহ প্রচ্ছন্ন রপ্তানি হিসেবে বিবেচিত হবে এবং এক্ষেত্রে মূসক হার শূণ্য হবে। উল্লেখ্য, এক্ষেত্রে স্থানীয় মুদ্রায় কোন সরবরাহ প্রদান করা হলে প্রচ্ছন্ন রপ্তানির সুবিধা প্রযোজ্য হবে না।

উদাহরণঃ ধরা যাক, **বৈদেশিক মুদ্রায় স্থাপিত ঋণপত্র বা চুক্তিপত্রের মাধ্যমে** পণ্য বা সেবা সরবরাহের জন্য আন্তর্জাতিক দরপত্রের বিপরীতে দরপত্র আহবানকারী “ABC” নামীয় প্রতিষ্ঠান, “XYZ” নামীয় প্রতিষ্ঠানকে (যিনি মূল ঠিকাদার হিসেবে বিবেচিত) কার্যাদেশ প্রদান করে। পরবর্তীতে উক্ত মূল কার্যাদেশের আংশিক সম্পাদনের নিমিত্ত মূল ঠিকাদার **বৈদেশিক মুদ্রায় স্থাপিত ঋণপত্রের মাধ্যমে** বাংলাদেশে নিবন্ধিত “MNP” নামীয় প্রতিষ্ঠানকে (অর্থাৎ সাব-কন্ট্রাক্টর/এজেন্ট/অন্য কোন সরবরাহকারী) পণ্য বা সেবা সরবরাহের আদেশ/কার্যাদেশ প্রদান করে। এরূপ ক্ষেত্রে **বিধি ১৮ক এর উপ-বিধি (২) এর শর্তাবলী** “MNP” নামীয় প্রতিষ্ঠান **কর্তৃক পরিপালন সাপেক্ষে** উক্ত প্রতিষ্ঠান কর্তৃক প্রদত্ত সরবরাহ প্রচ্ছন্ন রপ্তানি হিসেবে বিবেচিত হবে।

০৫। মূল্য সংযোজন কর ও সম্পূরক শুল্ক বিধিমালা, ২০১৬ এর বিধি ১১৮ক এ প্রদত্ত ক্ষমতাবলে নির্দেশক্রমে এ ব্যাখ্যাপত্র জারি করা হলো। বিষয়টি নির্দেশক্রমে অবহিত করা হলো।

জাতীয় রাজস্ব বোর্ডের আদেশক্রমে,

স্বা :

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প্রাপকঃ উপ-নিয়ন্ত্রক
বাংলাদেশ সরকারী মুদ্রণালয়
তেজগাঁও, ঢাকা।

[তাঁহাকে উল্লিখিত আদেশ এর ১০০ (একশত) গেজেট কপি মুদ্রণ ও মুদ্রিত কপি সরাসরি জাতীয় রাজস্ব বোর্ডে সরবরাহের নিমিত্তে প্রয়োজনীয় ব্যবস্থা গ্রহণের জন্য অনুরোধ করা হইলো]

নথি নং- ০৮.০১.০০০০.০৬৮.২২.০৫৭.১৪/৩৭৭(২৪) তারিখঃ ১৩ নভেম্বর, ২০২২ খ্রিষ্টাব্দ।

<u>অনুলিপি অবগতি ও প্রয়োজনীয় ব্যবস্থা গ্রহণের জন্য (জ্যেষ্ঠতার ক্রমানুসারে নয়):</u>

১। সিনিয়র সচিব, বিদ্যুৎ, জ্বালানি ও খনিজ সম্পদ বিভাগ, জ্বালানি ও খনিজ সম্পদ মন্ত্রণালয়, বাংলাদেশ সচিবালয়, ঢাকা।
২-৪। সদস্য সদস্য (মূসক নীতি)/ (মূসক বাস্তবায়ন ও আইটি)/(মূসক নিরীক্ষা), জাতীয় রাজস্ব বোর্ড, ঢাকা।
৫-১৭। কমিশনার, কাস্টমস, এক্সাইজ ও ভ্যাট কমিশনারেট,ঢাকা(উত্তর)/ঢাকা(দক্ষিণ)/ঢাকা(পূর্ব)/ঢাকা(পশ্চিম)/চট্টগ্রাম/ কুমিল্লা /খুলনা/যশোর/রাজশাহী/রংপুর/সিলেট/বৃহৎ করদাতা ইউনিট, মূসক।
১৮-২১। কমিশনার, কাস্টমস, এক্সাইজ ও মূসক (আপীল) কমিশনারেট, ঢাকা-১/ ঢাকা-২/ চট্টগ্রাম/ খুলনা।
২২। মহাপরিচালক, মূসক নিরীক্ষা গোয়েন্দা ও তদন্ত অধিদপ্তর, ১২৭ বড়মগবাজার, ঢাকা।
২৩। মহাপরিচালক, শুল্ক রেয়াত ও প্রত্যর্পণ পরিদপ্তর, চিটাগাং সমিতি ভবন, তোপখানা রোড, ঢাকা।
২৪। মহাপরিচালক, কাস্টমস, এক্সাইজ ও ভ্যাট ট্রেনিং একাডেমি, সাগরিকা রোড, চট্টগ্রাম।
২৫। সিস্টেম ম্যানেজার, জাতীয় রাজস্ব বোর্ড, ঢাকা (ওয়েব সাইটে আপলোডকরণ সহ প্রয়োজনীয় কার্যক্রম গ্রহণের জন্য অনুরোধ করা হলো)।
২৬। চেয়ারম্যান মহোদয়ের একান্ত সচিব, জাতীয় রাজস্ব বোর্ড, ঢাকা (চেয়ারম্যান মহোদয়ের সদয় অবগতির জন্য)।
২৭। প্রকল্প পরিচালক, নর্দান ইলেকট্রিসিটি সাপ্লাই কোম্পানি লিমিটেড, বিদ্যুৎ ভবন, হেতেম খাঁন, রাজশাহী-২০০০।
২৮। ব্যবস্থাপনা পরিচালক, কনফিডেন্স ইনফ্রাস্ট্রাকচার লিমিটেড,ইউনিক ট্রেড সেন্টার, ০৮ পান্থপথ, কারওয়ান বাজার, ঢাকা।
২৯। ব্যবস্থাপনা পরিচালক, মেসার্স জার্মানীয়া ট্রেস্ট কনসোর্টিয়াম (GTC),পুলিশ প্লাজা কনকোর্ড, গুলশান-১, ঢাকা-১২১২।

১৩/১১/22

(কাজী রেজাউল হাসান)
দ্বিতীয় সচিব (মূসক আইন ও বিধি)

See	Paragraph 2, Part-F

Appendix	12

Forward Rate Agreements (FRAs) Weekly Repo

Trade Date	FRA Reference No	Client Name	FRA Start Date	FRA Maturity Date	Tenor (e.g. 3x6)	Underlying LC/Loan Reference No	Notional Amount	Currency	FRA Contract Rate (%)	Benchmark Rate	Fixed Rate	Counter Hedge Rate (%)	Bank Spread (bps)	Hedge Counterparty (Bank Name)	Settlement Amount (by client and bank)	Remarks
1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**

See	Paragraph 2, Part-F

Appendix	13

Monthly Return on Forward Rate Agreements(FRAs)

FRA Reference No	Trade Date	FRA Maturity Date	National Amount	Benchmark Rate	FRA Contract Rate (%)	Mtm	Fixed Rate	Counter Hedge Rate (%)	Bank Spred (bps)	Hedge Counterparty (Bank Name)	Settlement Amount	Settlement paid by client or by bank	Counter Hedge Settlement Amount	Counter Hedge Settlement Received or paid by Bank	Net gain /Loss of Bank from the FRA	Remar ks
All Outstanding FRA												During the Reporting Month				
1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**

BNGLADESH BANK

NOTIFICATION N0. FE-1/16-BB
DATED JANUARY 20, 2016
(MAGH 07, 1422)

IMPORT OF GOLD

In exercise of the powers conferred by Section 8(1) of the Foreign Exchange Regulation Act, 1947 (VII of 1947) read with the erstwhile Central Government Notification No. l(2)-ECS/48 dated July 01, 1948, and in supersession of Bangladesh Bank's Notification No. FE-l/96-BB dated January 14, 1996, Bangladesh Bank has decided that incoming passengers irrespective of their resident status may bring into Bangladesh gold or silver in bullion/ingot form up to the prescribed limit in terms of relevant Baggage Rules in force issued under the Customs Act, 1969.

(Nazneen Sultana)
Deputy Governor

বাংলাদেশ গেজেট

বৃহস্পতিবার, অক্টোবর ২২, ২০০৯

বাংলাদেশ ব্যাংক

প্রজ্ঞাপন

ঢাকা, ২০ শ্রাবণ, ১৪১৬/০৪ আগষ্ট, ২০০৯

কারেন্সী নোট আমদানি ও রপ্তানি

নং এফই-১/০৯-বিবি- বৈদেশিক মুদ্রা নিয়ন্ত্রণ আইন ১৯৪৭ এর ৮(১) ধারা ও ২রা মে, ১৯৪৯ তারিখের সরকারী প্রজ্ঞাপন নং এফ ১(৮)-ইএফ/৪৯ দ্বারা অর্পিত এখতিয়ারসূত্রে বাংলাদেশ ব্যাংকের ১২ই নভেম্বর, ১৯৯৪ তারিখের প্রজ্ঞাপন নং এফই-২/৯৪ বিবি এবং একই আইনের ৮(২) ধারা দ্বারা অর্পিত এখতিয়ারসূত্রে বাংলাদেশ ব্যাংকের ১২ই জুলাই ১৯৯৩ তারিখের প্রজ্ঞাপন নং এফই-২/৯৩-বিবি এবং ১২ই নভেম্বর, ১৯৯৪ তারিখের প্রজ্ঞাপন নং এফই-১/৯৪-বিবি, ০৬ জানুয়ারী, ২০০৩ তারিখের প্রজ্ঞাপন নং এফই-১/-০৩-বিবি এবং ২৩ মার্চ ২০০৪ তারিখের প্রজ্ঞাপন নং এফই-১/০৪-বিবি এর অতিক্রমণে বাংলাদেশে কারেন্সী নোট আমদানী ও বাংলাদেশ হইতে কারেন্সী নোট রপ্তানীর বিষয়ে নিম্নোক্তরূপ অনুমতি জ্ঞাপিত হইল ঃ

১। কারেন্সী নোট আমদানী-

বিদেশ হইতে বাংলাদেশে আগমনকালে কোন ব্যক্তি নিম্নোক্ত বর্ণনার নোট ব্যতীত অন্যান্য কারেন্সী নোট যে কোন পরিমাণে সঙ্গে আনিতে পারিবেন ঃ

(ক) প্রচলনে আসে নাই (unissued) এরূপ কারেন্সী নোট, এবং

(খ) দুই হাজার টাকার অধিক পরিমাণের বাংলাদেশী কারেন্সী নোট।

আনীত সমুদয় পরিমাণের জন্য আগমনকালে শুল্ক কর্তৃপক্ষের নিকট বাংলাদেশ ব্যাংকের নির্ধারিত ফরমে ঘোষণা প্রদান করিতে হইবে; তবে আনীত পরিমাণ নিম্নরূপ সীমা অতিক্রম না করিলে কোন ঘোষণা প্রয়োজন হইবে না ঃ

(১) মার্কিন ডলার ৫০০০ অথবা অন্য বৈদেশিক মুদ্রায় সমতুল্য পরিমাণ;

(২) বাংলাদেশী কারেন্সী নোট অনধিক দুই হাজার টাকা পরিমাণ।

২। কারেন্সী নোট রপ্তানী -

(ক) কোন ব্যক্তি বাংলাদেশ হইতে বিদেশে গমনকালে অনধিক দুই হাজার টাকা মূল্যের বাংলাদেশী কারেন্সী নোট বা মুদ্রা সঙ্গে লইয়া যাইতে পারিবেন;

(খ) বিদেশে কর্মরত বাংলাদেশী নাগরিকসহ বাংলাদেশে নিবাসী নহেন এরূপ ব্যক্তিগণ বাংলাদেশ আগমনকালে শুল্ক কর্তৃপক্ষের নিকট বাংলাদেশ ব্যাংকের নির্ধারিত ফরমে ঘোষণা প্রদান করিয়া আনীত সমুদয় বৈদেশিক মুদ্রা বা ঐরূপ ঘোষণা ব্যতিরেকে আনীত অনধিক মার্কিন ডলার ৫০০০ বা সমতুল্য পরিমাণ বৈদেশিক মুদ্রা বাংলাদেশ ত্যাগকালে সঙ্গে লইয়া যাইতে পারিবেন;

(গ) বিদেশ হইতে প্রত্যাগমনকালে সংগে আনীত অনধিক মার্কিন ডলার ৫০০০(বা সমতুল্য পরিমাণ অন্য বৈদেশিক মুদ্রা) কোন নিবাসী বাংলাদেশী নাগরিক পরবর্তীতে বিদেশ গমনকালে সঙ্গে লইয়া যাইতে পারিবেন;

ঘ) অন্য বিদেশী গন্তব্যের উদ্দেশ্যে নৌ-যান বা উড়োজাহাজে বহনকৃত ও ট্রানজিটে বাংলাদেশে আগত কারেন্সী নোট-চালান এবং বাংলাদেশ ব্যাংকের অনুমোদনক্রমে নৌ-যানে বা উড়োজাহাজে উত্তোলিত কারেন্সী নোট চালান বাংলাদেশের বাহিরে লইয়া যাওয়া যাইবে।

জিয়াউল হাসান সিদ্দিকী
ডেপুটি গভর্নর

See	Paragraph 8(1) , Part-O

Appendix	16

বাংলাদেশ ব্যাংক

প্রজ্ঞাপন নং এফই-০১/২০১৭-বিবি

ঢাকা, ৩০ আশ্বিন, ১৪২৪(১৫ অক্টোবর, ২০১৭)

কারেন্সি নোট আমদানি ও রপ্তানি

বাংলাদেশ ব্যাংক কর্তৃক ৩০ জানুয়ারী, ২০১৪(১৭ মাঘ, ১৪২০) তারিখে জারীকৃত প্রজ্ঞাপন নং-এফই-০১/২০১৪-বিবি এতদ্বারা নিম্নরূপে সংশোধিত হলোঃ-

বিদেশ হতে বাংলাদেশে আগমনকালে এবং বাংলাদেশ হতে বহির্গমনকালে বহনযোগ্য বাংলাদেশী কারেন্সির পরিমাণ মাথাপিছু টাকা ৫,০০০/-(পাঁচ হাজার) হতে টাকা ১০,০০০/-(দশ হাজার) এ উন্নীত করা হলো ।

স্বাক্ষরিত/-

(আবু হেনা মোহাঃ রাজী হাসান)
ডেপুটি গভর্নর

See	Paragraph 8(1)(b) , Part-O

Appendix	17

বাংলাদেশ ব্যাংকের কপি (Copy for Bangladesh Bank)

প্রথম কপি (First Copy)

এফএমজে ফরম FMJ FORM

বৈদেশিক মুদ্রার ঘোষণা ফরম
(FOREIGN EXCHANGE DECLARATION FORM)

(১৯৪৭ সালের বৈদেশিক মুদ্রা নিয়ন্ত্রণ আইন এর ৮(১) ধারা অনুযায়ী বাংলাদেশ ব্যাংক কর্তৃক প্রবর্তিত)
(Prescribed by Bangladesh Bank Under Section 8(1) of the Foreign Exchange Regulation Act, 1947)

এই ফরমটি বাংলাদেশে আগমনকারী ব্যক্তি কর্তৃক পূরণ করিতে হইবে।
This form is to be filled in by a person entering Bangladesh.

পূর্ণ নাম
(Full Name):

জাতীয়তা
(Nationality)

পাসপোর্ট নং
(Passport No)

ইস্যুর তারিখ
(Date of Issue)

ইস্যুর স্থান
(Place of Issue)

আগমনের তারিখ ও সময়
(Date & time of arrival)

ফ্লাইট নম্বর
(Flight No.)

বাংলাদেশে ঠিকানা
(Address in Bangladesh)

বিদেশে অবস্থানের মেয়াদ
(Duration of stay in abroad)

পেশা
(Profession)

যোগাযোগ নম্বর
(Contact No)

ঘোষণা
DECLARATION

সংগে আনীত নগদ বৈদেশিক মুদ্রা এবং হস্তান্তরযোগ্য বাহকের দলিল (ড্রাফট, পে অর্ডার, ট্রাভেলারস চেক ইত্যাদি)/Cash and negotiable bearer instruments in foreign currency (drafts, pay orders, traveler's cheques etc) brought in:

বৈদেশিক মুদ্রার বর্ণনা (Description of foreign Currency)	পরিমাণ (Amount)	কথায় (In words)

আমি নিম্নস্বাক্ষরকারী, এতদ্বারা প্রত্যয়ন করিতেছি যে, উপরে প্রদত্ত তথ্যসমূহ সঠিক।
(I, the undersigned, hereby solemnly declare that the information given above is correct.)

শুল্ক কর্মকর্তার স্বাক্ষর ঃ
Signature of Customs Official :
তারিখ ঃ

ঘোষণাকারীর স্বাক্ষর ঃ
Signature of Declarant :
তারিখ ঃ

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Information for Declarant

(ঘোষণাকারীর জন্য জ্ঞাতব্য)

1. An incoming/outgoing passenger may bring in/take out upto Taka 10,000(Ten thousand) in Bangladesh currency at the time of arrival into/departure from Bangladesh.

১। বাংলাদেশে আগমন/বাংলাদেশ হইতে বহির্গমনকালে কোন ব্যক্তি বাংলাদেশী মুদ্রা অনধিক ১০,০০০(দশ হাজার) টাকা আনিতে/লইয়া যাইতে পারিবেন।

2. Any amount of foreign currency may be brought in by an incoming passenger with declaration to the customs authorities in Form FMJ. No declaration, however, is necessary for amounts brought in upto US$ 10,000(Ten thousand) or equivalent. For a foreigner, the entire amount brought in with declaration or upto US$ 10,000(Ten thousand) brought in without declaration may be taken out freely at the time of departure. Upto US$ 10,000(Ten thousand) brought in without declaration by a Bangladeshi may also be retained and taken out freely while proceeding abroad. Amount in excess of US$ 10,000(Ten thousand) brought in by the resident Bangladeshis, should, however, be encashed or deposited in appropriate foreign currency account within 30 (thirty) days of arrival. Such amounts brought in by non-resident Bangladeshis can be encashed or deposited in foreign currency account any time after return to Bangladesh.

২। শুল্ক কর্তৃপক্ষের নিকট এফএমজে ফরমে ঘোষণা প্রদান করিয়া যে কোন পরিমাণ বৈদেশিক মুদ্রা বাংলাদেশে আগমনকালে সঙ্গে আনা যাইতে পারে। তবে আনীত বৈদেশিক মুদ্রার পরিমাণ অনধিক মাঃডঃ ১০০০০(দশ হাজার) বা সমতুল্য হইলে শুল্ক কর্তৃপক্ষের নিকট ঘোষণা প্রদান আবশ্যক হইবে না। বিদেশীগণের ক্ষেত্রে ঘোষণা প্রদান করিয়া আনীত সমুদয় বৈদেশিক মুদ্রা এবং ঘোষণা প্রদান ব্যতিরেকে আনীত অনধিক মাঃডঃ ১০০০০(দশ হাজার) বাংলাদেশ ত্যাগকালে অবাধে প্রত্যাবাসনযোগ্য হইবে। ঘোষণা প্রদান ব্যতিরেকে আনীত অনধিক মাঃডঃ ১০০০০(দশ হাজার) বাংলাদেশী নাগরিকগণের ক্ষেত্রেও সঙ্গে রক্ষণযোগ্য এবং বাংলাদেশ হইতে বর্হিগমনকালে সঙ্গে বহনযোগ্য হইবে; এতদ্‌তিরিক্ত যে কোন অংক নিবাসী বাংলাদেশীদের ক্ষেত্রে বাংলাদেশে আগমনের ৩০ (ত্রিশ) দিনের মধ্যে টাকায় ভাঙ্গাইতে/প্রযোজ্য ধরণের বৈদেশিক মুদ্রা হিসাবে জমা করিতে হইবে। অনিবাসী বাংলাদেশী কর্তৃক আনীত এইরূপ অংক বাংলাদেশে ফেরত আসিবার পর যে কোন সময় টাকায় ভাঙ্গাইতে পারিবেন অথবা বৈদেশিক মুদ্রা হিসাবে জমা করিতে পারিবেন।

3. Encashment of foreign exchange brought in should be done with licenced Money Changers/ Authorised Dealer bank branches.

৩। সঙ্গে আনীত বৈদেশিক মুদ্রা টাকায় নগদায়ন লাইসেন্স প্রাপ্ত মানিচেঞ্জার/অনুমোদিত ডিলার ব্যাংক শাখার মাধ্যমে সম্পাদন করিতে হইবে।

4. An incoming/outgoing adult female passenger may bring in/take out any quantity of personal jewellery worn on her person or as part of her accompanying personal baggage.

৪। বাংলাদেশে আগমন/বাংলাদেশ হইতে বহির্গমনকালে কোন প্রাপ্ত বয়স্কা মহিলা যাত্রী স্বীয় পরিধানে অথবা ব্যক্তিগত ব্যাগেজের অংশরূপে যে কোন পরিমাণ ব্যক্তিগত অলংকারাদি সঙ্গে আনিতে/লইয়া যাইতে পারিবেন।

See	Paragraph 8(1)(b) , Part-O

Appendix	17

কাস্টমস্ এর কপি (Copy for Customs)

দ্বিতীয় কপি (Second Copy)

এফএমজে ফরম

FMJ FORM

বৈদেশিক মুদ্রার ঘোষণা ফরম
(FOREIGN EXCHANGE DECLARATION FORM)

(১৯৪৭ সালের বৈদেশিক মুদ্রা নিয়ন্ত্রণ আইন এর ৮(১) ধারা অনুযায়ী বাংলাদেশ ব্যাংক কর্তৃক প্রবর্তিত)
(Prescribed by Bangladesh Bank Under Section 8(1) of the Foreign Exchange Regulation Act, 1947)

এই ফরমটি বাংলাদেশে আগমনকারী ব্যক্তি কর্তৃক পূরণ করিতে হইবে ।
This form is to be filled in by a person entering Bangladesh.

পূর্ণ নাম
(Full Name):

জাতীয়তা
(Nationality)

পাসপোর্ট নং
(Passport No)

ইস্যুর তারিখ
(Date of Issue)

ইস্যুর স্থান
(Place of Issue)

আগমনের তারিখ ও সময়
(Date & time of arrival)

ফ্লাইট নম্বর
(Flight No.)

বাংলাদেশে ঠিকানা
(Address in Bangladesh)

বিদেশে অবস্থানের মেয়াদ
(Duration of stay in abroad)

পেশা
(Profession)

যোগাযোগ নম্বর
(Contact No)

ঘোষণা
DECLARATION

সংগে আনীত নগদ বৈদেশিক মুদ্রা এবং হস্তান্তরযোগ্য বাহকের দলিল (ড্রাফট, পে অর্ডার, ট্রাভেলারস চেক ইত্যাদি)/Cash and negotiable bearer instruments in foreign currency (drafts, pay orders, traveler's cheques etc) brought in:

বৈদেশিক মুদ্রার বর্ণনা (Description of foreign Currency)	পরিমাণ (Amount)	কথায় (In words)

আমি নিম্নস্বাক্ষরকারী, এতদ্বারা প্রত্যয়ন করিতেছি যে, উপরে প্রদত্ত তথ্যসমূহ সঠিক ।
(I, the undersigned, hereby solemnly declare that the information given above is correct.)

শুল্ক কর্মকর্তার স্বাক্ষর ঃ
Signature of Customs Official :
তারিখ ঃ

ঘোষণাকারীর স্বাক্ষর ঃ
Signature of Declarant :
তারিখ ঃ

See	Paragraph 8(1)(b) , Part-O

Appendix	17

Information for Declarant
(ঘোষণাকারীর জন্য জ্ঞাতব্য)

1. An incoming/outgoing passenger may bring in/take out upto Taka 10,000(Ten thousand) in Bangladesh currency at the time of arrival into/departure from Bangladesh.

১। বাংলাদেশে আগমন/বাংলাদেশ হইতে বহির্গমনকালে কোন ব্যক্তি বাংলাদেশী মুদ্রা অনধিক ১০,০০০(দশ হাজার) টাকা আনিতে/লইয়া যাইতে পারিবেন।

2. Any amount of foreign currency may be brought in by an incoming passenger with declaration to the customs authorities in Form FMJ. No declaration, however, is necessary for amounts brought in upto US$ 10,000(Ten thousand) or equivalent. For a foreigner, the entire amount brought in with declaration or upto US$ 10,000(Ten thousand) brought in without declaration may be taken out freely at the time of departure. Upto US$ 10,000(Ten thousand) brought in without declaration by a Bangladeshi may also be retained and taken out freely while proceeding abroad. Amount in excess of US$ 10,000(Ten thousand) brought in by the resident Bangladeshis, should, however, be encashed or deposited in appropriate foreign currency account within 30 (thirty) days of arrival. Such amounts brought in by non-resident Bangladeshis can be encashed or deposited in foreign currency account any time after return to Bangladesh.

২। শুল্ক কর্তৃপক্ষের নিকট এফএমজে ফরমে ঘোষণা প্রদান করিয়া যে কোন পরিমাণ বৈদেশিক মুদ্রা বাংলাদেশে আগমনকালে সঙ্গে আনা যাইতে পারে। তবে আনীত বৈদেশিক মুদ্রার পরিমাণ অনধিক মাঃডঃ ১০০০০(দশ হাজার) বা সমতুল্য হইলে শুল্ক কর্তৃপক্ষের নিকট ঘোষণা প্রদান আবশ্যক হইবে না। বিদেশীগণের ক্ষেত্রে ঘোষণা প্রদান করিয়া আনীত সমুদয় বৈদেশিক মুদ্রা এবং ঘোষণা প্রদান ব্যতিরেকে আনীত অনধিক মাঃডঃ ১০০০০(দশ হাজার) বাংলাদেশ ত্যাগকালে অবাধে প্রত্যাবাসনযোগ্য হইবে। ঘোষণা প্রদান ব্যতিরেকে আনীত অনধিক মাঃডঃ ১০০০০(দশ হাজার) বাংলাদেশী নাগরিকগণের ক্ষেত্রেও সঙ্গে রক্ষণযোগ্য এবং বাংলাদেশ হইতে বর্হিগমনকালে সঙ্গে বহনযোগ্য হইবে; এতদ্‌তিরিক্ত যে কোন অংক নিবাসী বাংলাদেশীদের ক্ষেত্রে বাংলাদেশে আগমনের ৩০ (ত্রিশ) দিনের মধ্যে টাকায় ভাঙ্গাইতে/প্রযোজ্য ধরণের বৈদেশিক মুদ্রা হিসাবে জমা করিতে হইবে। অনিবাসী বাংলাদেশী কর্তৃক আনীত এইরূপ অংক বাংলাদেশে ফেরত আসিবার পর যে কোন সময় টাকায় ভাঙ্গাইতে পারিবেন অথবা বৈদেশিক মুদ্রা হিসাবে জমা করিতে পারিবেন।

1. Encashment of foreign exchange brought in should be done with licenced Money Changers/ Authorised Dealer bank branches.

৩। সঙ্গে আনীত বৈদেশিক মুদ্রা টাকায় নগদায়ন লাইসেন্স প্রাপ্ত মানিচেঞ্জার/অনুমোদিত ডিলার ব্যাংক শাখার মাধ্যমে সম্পাদন করিতে হইবে।

2. An incoming/outgoing adult female passenger may bring in/take out any quantity of personal jewellery worn on her person or as part of her accompanying personal baggage.

৪। বাংলাদেশে আগমন/বাংলাদেশ হইতে বহির্গমনকালে কোন প্রাপ্ত বয়স্কা মহিলা যাত্রী স্বীয় পরিধানে অথবা ব্যক্তিগত ব্যাগেজের অংশরূপে যে কোন পরিমাণ ব্যক্তিগত অলংকারাদি সঙ্গে আনিতে/লইয়া যাইতে পারিবেন।

See	Paragraph 8(1)(b) , Part-O

Appendix	17

যাত্রীর কপি (Copy for Passenger)

তৃতীয় কপি (Third Copy)

এফএমজে ফরম

FMJ FORM

বৈদেশিক মুদ্রার ঘোষণা ফরম
(FOREIGN EXCHANGE DECLARATION FORM)

(১৯৪৭ সালের বৈদেশিক মুদ্রা নিয়ন্ত্রণ আইন এর ৮(১) ধারা অনুযায়ী বাংলাদেশ ব্যাংক কর্তৃক প্রবর্তিত)
(Prescribed by Bangladesh Bank Under Section 8(1) of the Foreign Exchange Regulation Act, 1947)

এই ফরমটি বাংলাদেশে আগমনকারী ব্যক্তি কর্তৃক পূরণ করিতে হইবে ।
This form is to be filled in by a person entering Bangladesh.

পূর্ণ নাম
(Full Name):

জাতীয়তা
(Nationality)

পাসপোর্ট নং
(Passport No)

ইস্যুর তারিখ
(Date of Issue)

ইস্যুর স্থান
(Place of Issue)

আগমনের তারিখ ও সময়
(Date & time of arrival)

ফ্লাইট নম্বর
(Flight No.)

বাংলাদেশে ঠিকানা
(Address in Bangladesh)

বিদেশে অবস্থানের মেয়াদ
(Duration of stay in abroad)

পেশা
(Profession)

যোগাযোগ নম্বর
(Contact No)

ঘোষণা
DECLARATION

সংগে আনীত নগদ বৈদেশিক মুদ্রা এবং হস্তান্তরযোগ্য বাহকের দলিল (ড্রাফট, পে অর্ডার, ট্রাভেলারস চেক ইত্যাদি)/Cash and negotiable bearer instruments in foreign currency (drafts, pay orders, traveler's cheques etc) brought in:

বৈদেশিক মুদ্রার বর্ণনা (Description of foreign Currency)	পরিমাণ (Amount)	কথায় (In words)

আমি নিম্নস্বাক্ষরকারী, এতদ্বারা প্রত্যয়ন করিতেছি যে, উপরে প্রদত্ত তথ্যসমূহ সঠিক ।
(I, the undersigned, hereby solemnly declare that the information given above is correct.)

শুল্ক কর্মকর্তার স্বাক্ষর ঃ
Signature of Customs Official :
তারিখ ঃ

ঘোষণাকারীর স্বাক্ষর ঃ
Signature of Declarant :
তারিখ ঃ

Page-2

Information for Declarant

(ঘোষণাকারীর জন্য জ্ঞাতব্য)

1. An incoming/outgoing passenger may bring in/take out upto Taka 10,000(Ten thousand) in Bangladesh currency at the time of arrival into/departure from Bangladesh.

১। বাংলাদেশে আগমন/বাংলাদেশ হইতে বহির্গমনকালে কোন ব্যক্তি বাংলাদেশী মুদ্রা অনধিক ১০,০০০(দশ হাজার) টাকা আনিতে/লইয়া যাইতে পারিবেন।

3. Any amount of foreign currency may be brought in by an incoming passenger with declaration to the customs authorities in Form FMJ. No declaration, however, is necessary for amounts brought in upto US$ 10,000(Ten thousand) or equivalent. For a foreigner, the entire amount brought in with declaration or upto US$ 10,000(Ten thousand) brought in without declaration may be taken out freely at the time of departure. Upto US$ 10,000(Ten thousand) brought in without declaration by a Bangladeshi may also be retained and taken out freely while proceeding abroad. Amount in excess of US$ 10,000(Ten thousand) brought in by the resident Bangladeshis, should, however, be encashed or deposited in appropriate foreign currency account within 30 (thirty) days of arrival. Such amounts brought in by non-resident Bangladeshis can be encashed or deposited in foreign currency account any time after return to Bangladesh.

২। শুল্ক কর্তৃপক্ষের নিকট এফএমজে ফরমে ঘোষণা প্রদান করিয়া যে কোন পরিমাণ বৈদেশিক মুদ্রা বাংলাদেশে আগমনকালে সঙ্গে আনা যাইতে পারে। তবে আনীত বৈদেশিক মুদ্রার পরিমাণ অনধিক মাঃডঃ ১০০০০(দশ হাজার) বা সমতুল্য হইলে শুল্ক কর্তৃপক্ষের নিকট ঘোষণা প্রদান আবশ্যক হইবে না। বিদেশীগণের ক্ষেত্রে ঘোষণা প্রদান করিয়া আনীত সমুদয় বৈদেশিক মুদ্রা এবং ঘোষণা প্রদান ব্যতিরেকে আনীত অনধিক মাঃডঃ ১০০০০(দশ হাজার) বাংলাদেশ ত্যাগকালে অবাধে প্রত্যাবাসনযোগ্য হইবে। ঘোষণা প্রদান ব্যতিরেকে আনীত অনধিক মাঃডঃ ১০০০০(দশ হাজার) বাংলাদেশী নাগরিকগণের ক্ষেত্রেও সঙ্গে রক্ষণযোগ্য এবং বাংলাদেশ হইতে বর্হিগমনকালে সঙ্গে বহনযোগ্য হইবে; এতদ্‌তিরিক্ত যে কোন অংক নিবাসী বাংলাদেশীদের ক্ষেত্রে বাংলাদেশে আগমনের ৩০ (ত্রিশ) দিনের মধ্যে টাকায় ভাঙ্গাইতে/প্রযোজ্য ধরণের বৈদেশিক মুদ্রা হিসাবে জমা করিতে হইবে। অনিবাসী বাংলাদেশী কর্তৃক আনীত এইরূপ অংক বাংলাদেশে ফেরত আসিবার পর যে কোন সময় টাকায় ভাঙ্গাইতে পারিবেন অথবা বৈদেশিক মুদ্রা হিসাবে জমা করিতে পারিবেন।

4. Encashment of foreign exchange brought in should be done with licenced Money Changers/ Authorised Dealer bank branches.

৩। সঙ্গে আনীত বৈদেশিক মুদ্রা টাকায় নগদায়ন লাইসেন্স প্রাপ্ত মানিচেঞ্জার/অনুমোদিত ডিলার ব্যাংক শাখার মাধ্যমে সম্পাদন করিতে হইবে।

5. An incoming/outgoing adult female passenger may bring in/take out any quantity of personal jewellery worn on her person or as part of her accompanying personal baggage.

৪। বাংলাদেশে আগমন/বাংলাদেশ হইতে বহির্গমনকালে কোন প্রাপ্ত বয়স্কা মহিলা যাত্রী স্বীয় পরিধানে অথবা ব্যক্তিগত ব্যাগেজের অংশরূপে যে কোন পরিমাণ ব্যক্তিগত অলংকারাদি সঙ্গে আনিতে/লইয়া যাইতে পারিবেন।

See	Paragraph 5(2)(a) , Part-P

Appendix	18

STATEMENT OF L/C OPENED UNDER LOANS/CREDITS/GRANTS REQUIRING DEPOSITS OF COUNTERPART TAKA FOR THE MONTH OF……………………………..

Name of the Designated Bank……

Sl. No	L/C No. & Date	Name & address of importer	Identifying name of Loan/Credit/grant under which L/C was opened	Amount of L/C opened		Last date of shipment under the L/C	Probable date of receipt of import document in Bangladesh	Indicate the arrangements made with importer for deposit of Counterpart Funds on receipt of import documents	Any other remark
				In foreign currency	In Bangladeshi Taka				
1	2	3	4	5	6	7	8	9	10

(To be submitted to the Bangladesh Bank by the 15th of every month).

Seal & Signature of the Designated Bank

See	Paragraph 5(2)(b) , Part-P

Appendix	19

STATEMENT OF DISCREPANT BILLS RECEIVED ON COLLECTION BASIS

Sl No.	Name & Address of the importer	Name & address of importer's bank	Bill No. & date	Identification of the loan/ credit/grant	Description of goods	Date of receipt of the document by designated bank	Date of acceptance of document	Bill Amount		
								Foreign currency	Rate of exchange applied	Bangladesh Taka
1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**

Date…………………………..

Signature & Seal of the Designated Bank

See	Paragraph 5(3) , Part-P

Appendix	20

STATEMENT OF DEPOSIT OF COUNTERPART TAKA FUNDS

Sl No.	Name & Address of the importer	LC No. & Date	Identification of the loan/ credit/grant	Description of goods	Date of negotiation of bills/document	Date of receipt of of document in Bangladesh	Bill No. & date	Bill Amount*			Date of deposit of Counterpart Taka funds	Reasons for delay, if any, in depositing counterpart Taka funds
								Foreign currency	Rate of exchange applied	Bangladesh Taka		
1	2	3	4	5	6	7	8	9	10	11	12	13

* If forward cover is taken, indicate the month in which the forward sale has been reported as per paragraph 8 of Chapter- 4, section-II of Guidelines for Foreign Exchange Transaction, 2018.

Signature & Seal of the Designated Bank

Date…………………………..