## আর্থিক প্রতিষ্ঠান ও বাজার বিভাগ বাংলাদেশ ব্যাংক প্রধান কার্যালয়, ঢাকা।

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ডিএফআইএম সার্কুলার নং- ৬

২৬ জুলাই, ২০১১ তারিখ ঃ ------১১ শ্রাবণ, ১৪১৮

প্রধান নির্বাহী/ব্যবস্থাপনা পরিচালক, বাংলাদেশে কার্যরত সকল আর্থিক প্রতিষ্ঠান ।

প্রিয় মহোদয়,

# Liquidity Profile সংক্রান্ত বিবরণী দাখিল প্রসঙ্গে ।

আর্থিক প্রতিষ্ঠানসমূহের সার্বিক তারল্য পরিস্থিতি নিরূপণ এবং নিয়মিত মনিটরিং এর বিষয়ে বাংলাদেশ ব্যাংক কর্তৃক জারীকৃত ১৪ই জুলাই, ২০০৫ তারিখের Managing Core Risks in Financial Institutions: Asset Liability Management শীর্ষক গাইডলাইনস্-এ বিস্তারিত দিক নির্দেশনা প্রদান করা হয়েছে । উক্ত গাইডলাইনস্-এ Net Funding Requirement নিরূপণ এবং তদনুসারে গৃহীতব্য যথাযথ ব্যবস্থা সম্পর্কে দিক নির্দেশনা রয়েছে । এক্ষণে এ মর্মে নিম্নোক্ত সিদ্ধান্তগুলো গৃহীত হয়েছে :

১। আর্থিক প্রতিষ্ঠানসমূহ তাদের প্রতি মাসের শেষ কার্যদিবসের স্থিতির ভিত্তিতে প্রস্তুতকৃত ভবিষ্যতমূখী Liquidity Profile নির্ধারিত ছকে (Annexure-1) Soft copy (CD) ও Hard copy উভয়ভাবে এবং সংশ্লিষ্ট মাসের Statement of Affairs পরবর্তী মাসের ৫(পাঁচ) কর্মদিবসের মধ্যে অত্র বিভাগে দাখিল করবে।

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

উপরোল্লিখিত নির্দেশনা অনুযায়ী প্রথম বিবরণীটি (জুলাই, ২০১১ মাসের) আগস্ট, ২০১১ মাসের ৫(পাঁচ) কর্মদিবসের মধ্যে অর্থাৎ ৭ই আগস্ট, ২০১১ তারিখের মধ্যে অত্র বিভাগে দাখিল করতে হবে।

আর্থিক প্রতিষ্ঠান আইন, ১৯৯৩ এর ১৮(ছ) ধারায় প্রদত্ত ক্ষমতাবলে জনস্বার্থে এ নির্দেশ জারী করা হল।

অনুগ্রহপূর্বক প্রাপ্তি স্বীকার করবেন।

আপনাদের বিশ্বস্ত,

সংযোজনী: বর্ণনা মোতাবেক

(মোঃ সোহরাওয়াদী) মহাব্যবস্থাপক ফোন ঃ ৭১২০৩৬২

## **ANNEXURE I**

Name of Financial Institutions (FI):

Statement of Structural Liquidity as on:

(Amount in crore)

A. Outflows    1		(Amount in crore)								
Capital   Capi	A. Outflows	30/31 day	one month	months to 3	months to 6	months to one	one year to	years to 5	5	Total
(a) Equity and perpetual preference shares (b) Non-porpobal preference shares 2. Reserves and surplus 3. Notes, bonds & debentures (a) Plain vanilla bonds & debentures (b) Bonds / debentures with embedded options 4. Deposits (a) Term deposits from public (b) Term deposits from Banks/Fls 5. Bank borrowings (a) SOD (b) Long term loans 6. Current liabilities and provisions (a) Short term loans (b) Accounts payable (c) Advance income received (d) Interest payable on bonds / deposits (a) Foreign statistics (a) Letters of credit committed to other institutions (b) Loan commitments, pending disbursal (c) Lies of credit committed to other institutions (b) Lies and term loans (c) Lies of credit committed to other institutions (d) Deposits (e) Provisions (e) Provisions (f) Contingent Liabilities (g) Letters of credit committed to other institutions (g) Lies of credit committed to other institutions (h) Lies of credit com		,	months	months	months	year	3 years	years	,	
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B. TOTAL INFLOWS (B)		1					1			
C. MISMATCH (B-A)	` '									
D. CUMULATIVE MISMATCH										
E. C AS PERCENTAGE OF A	E. C AS PERCENTAGE OF A									

# APPENDIX I

# MATURITY PROFILE-LIQUIDITY

HEADS OF ACCOUNTS	TIME-BUCKET CATEGORY
A. OUTFLOWS	
1. Capital funds	
(a) Equity capital, Non-redeemable or	In the 'over 5 years' time bucket
perpetual preference capital, Reserves, Funds	
and Surplus	
(b) Preference capital – redeemable/non	As per the residual maturity of the shares.
perpetual	
2. Notes, Bonds and debentures	
(a) Plain vanilla bonds/debentures	As per the residual maturity of the instruments.
(b) Bonds/debentures with embedded call/put	As per the residual period for the earliest
options (including zero/coupon/deep discount	exercise date for the embedded option.
bonds)	
(c) Fixed rate notes	As per the residual maturity
3. Deposits:	
(a) Term deposit from public	As per the residual maturity
(b) Term deposit from Banks/FIs	These, being institutional/wholesale deposits,
(b) Term deposit from Banks/11s	should be slotted as per their residual maturity
4. Borrowings:	should be stotted as per their residual maturity
(a) Term money borrowings	As per the residual maturity
(b) Bank borrowings (SOD)	Over six months and up to one year
(c) Built correwings (SGB)	over shi monins and up to one year
5. Current liabilities and provisions:	
(a) Sundry creditors	As per the due date or likely timing of cash
	outflows. A behavioral analysis could also be
	made to assess the trend of outflows and the
	amounts slotted accordingly.
(b) Expenses payable (other than interest)	As per the likely time of cash outflow.
(c) Advance income received	In the 'over 5 years' Time-Bucket as these do
	not involve any cash outflow.
(d) Interest payable on bonds/deposits	In respective time buckets as per the due date
	of payable
(e) Provision for NPAs	The amount of provision may be netted out
	from the gross amount of the NPA portfolio
	and the net amount of NPAs belated time-
	buckets
(f) Provision for Investment portfolio	The amount may be netted from the gross
	value of investments portfolio and the net
	investments be shown as inflow in the
	prescribed time-slots. In case provisions are
	not held security-wise, the provision may be
	shown on 'over5 years' time slot.

### B. INFLOWS

1. Cash

In 1 to 30/31 day time-bucket.

2. Remittance in transit

-do-

- 3. Balance with banks
- (a) Current account

The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minimum balance be shown in 1 to 30 day time bucket.

As per residual maturity

- (b) Deposit accounts/short term deposits
- 4. Investments [net of provisions]

As suitable to the FIs

"1 day to 30/31 days (one month)" "Over one month and up to 2 months" and "Over two months and up to 3 months" buckets depending upon the defeasance period proposed by the FIs

The cash inflows on account of the interest and

- 5. Advances (performing)
- (a) Term loans

principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original/revised

repayment schedule.

As per the residual maturity

- (b) Corporate loans/short term loans
- 6. Assets on lease

Cash flow from the lease transaction may be slotted in respective time buckets as per the timing of the cash flow.

7. Fixed assets (excluding leased assets)

In the 'over 5 year' time-bucket.

8. Other assets

In the 'over 5 year' time-bucket.

### C. CONTINGENT LIABILITIES

(a) Letters of credit/guarantees (outflow through devolvement)

Based on the past trend analysis of the evolvements vis-à-vis the outstanding amount of guarantees (net of margin held), the likely evolvements should be estimated and this amount could be distributed in various time buckets on judgmental basis. The assets created out of evolvements may be shown under respective maturity buckets on the basis of probable recovery dates.

(b) Loan commitments pending disbursal (outflow)

In the respective time buckets as per the sanctioned disbursement schedule.

(c) Lines of credit committed to/by other Institutions (outflow/inflow)

As per usance of the bills to be received under the lines of credit.

### NOTE:

- (a) Any event-specific cash flows (e.g. outflow due to wage settlement arrears, capital expenses, income-tax refunds, etc.) should be shown in a time bucket corresponding to timing of such cash flows.
- (b) Overdue receivables on account of interest and installments of standard loan/hire purchase assets/leased rentals should as below:

(i) Overdue for less than one month.

In the 3 to 6 month bucket

(ii) Interest overdue for more than one Month but less than seven months(i.e. before the relative amount becomes Past due for six months)

(iii) Principal installments overdue for 7 Months but less than one year In the 6 to 12 month bucket reckoning the grace period of month

In 1 to 3 year bucket