



বাংলাদেশ ব্যাংক

প্রধান কার্যালয়
মতিঝিল, ঢাকা-১০০০
বাংলাদেশ।

Website: www.bb.org.bd

পরিসংখ্যান বিভাগ

এসটিডি সার্কুলার নং- ০২

২৫ জুন ২০২৬
তারিখ: -----
১১ আষাঢ় ১৪৩৩

ব্যবস্থাপনা পরিচালক/প্রধান নির্বাহী কর্মকর্তা
বাংলাদেশে কার্যরত সকল তফসিলি ব্যাংক।

প্রিয় মহোদয়,

RIT এর মাধ্যমে নতুন Format অনুযায়ী SBS-2 ও SBS-3 বিবরণীসমূহ দাখিল করা প্রসঙ্গে।

পরিসংখ্যান বিভাগের ২১/১২/২০১৪ইং তারিখের পরিসংখ্যান বিভাগ সার্কুলার নং-০৬/২০১৪ ও ০২/০৩/২০২১ইং তারিখের এস.ডি. সার্কুলার নং-১ এর প্রতি আপনাদের দৃষ্টি আকর্ষণ করা যাচ্ছে। উল্লিখিত সার্কুলারদ্বয়ের মাধ্যমে SBS-2, SBS-3, SBS-3.1 ও SBS-3.2 বিবরণীসমূহ প্রচলিত Format এর পাশাপাশি পরিবর্তিত Format এ দাখিলের নির্দেশনা জারি করা হয়। আর্থিক নীতিনির্ধারণী কাজের ব্যবহারে বহুমাত্রিকতা আনয়ন এবং স্টেকহোল্ডারদের যুগোপযোগী চাহিদা পূরণের লক্ষ্যে পরিবর্তিত Format এর কিছু চলক সংযোজন/বিয়োজন করে Rationalized Input Template (RIT) এর মাধ্যমে SBS-2 ও SBS-3 বিবরণীসমূহ দাখিল করার জন্য নতুন Format প্রস্তুত করা হয়েছে। এ প্রেক্ষিতে RIT এর মাধ্যমে নতুন Format অনুযায়ী নির্ভুল তথ্য/উপাত্ত দাখিলের লক্ষ্যে নিম্নোক্ত পদক্ষেপ গ্রহণের নির্দেশনা প্রদান করা হলো:

- ১) এপ্রিল-জুন, ২০২৬ ত্রৈমাসিক হতে SBS-2 ও SBS-3 বিবরণীসমূহ নতুন Format অনুযায়ী বাংলাদেশ ব্যাংকের ওয়েবসাইটের ই-রিটার্নস পোর্টালে RIT এর মাধ্যমে দাখিল করতে হবে;
- ২) গ্রাহকের নতুন Account খোলার সময় SBS-2 & SBS-3 Reporting Form এ আমানতকারীর ক্ষেত্রে Gender ও Industrial Scale এর তথ্য এবং ঋণ গ্রহণকারীর ক্ষেত্রে Gender এর তথ্য সংযোজন নিশ্চিত করতে হবে;
- ৩) পরবর্তী নির্দেশ না দেয়া পর্যন্ত RIT এর মাধ্যমে নতুন Format অনুযায়ী তথ্য/উপাত্ত দাখিলের পাশাপাশি বর্তমানে প্রচলিত Format এ তথ্য/উপাত্ত দাখিল করতে হবে;
- ৪) ব্যাংকের নিজস্ব CBS, MIS বা অন্য কোন Data Base হতে সরাসরি নির্ভুলভাবে RIT generate এর ব্যবস্থা নিশ্চিত করতে হবে; এবং
- ৫) নির্ভুলভাবে SBS-2 ও SBS-3 রিপোর্টিং নিশ্চিত করার লক্ষ্যে শাখা/উপশাখা/এজেন্ট পর্যায়ের কর্মকর্তাদের SBS-2 ও SBS-3 এর নির্দেশিকা ও কোড সম্পর্কে মৌলিক জ্ঞান নিশ্চিত করতে হবে। পাশাপাশি কর্মকর্তাদের সক্ষমতা বৃদ্ধির লক্ষ্যে অগ্রাধিকারভিত্তিতে ব্যাংকসমূহ নিজস্ব উদ্যোগে ও নিজস্ব জনবল ব্যবহার করে ফাউন্ডেশন ট্রেনিং সহ অন্যান্য প্রশিক্ষণে SBS-2 ও SBS-3 রিপোর্টিং অন্তর্ভুক্তির প্রয়োজনীয় ব্যবস্থা গ্রহণ করতে হবে।

ব্যাংক কোম্পানি আইন, ১৯৯১ (২০২৩ পর্যন্ত সংশোধিত) এর ৪৫ ধারায় প্রদত্ত ক্ষমতাবলে এ নির্দেশনা জারি করা হলো যা অবিলম্বে কার্যকর হবে।

সংযোজনী: ১) SBS-2 & SBS-3 Reporting Form.

২) New RIT.

ধন্যবাদান্তে,

(ড. নার্গিস হাছিনা)
পরিচালক (পরিসংখ্যান)
ফোন: ৯৫৩০১৩৫

SBS-2 & SBS-3 REPORTING FORM

A. Depositor's Information: (For SBS-2 Reporting)

Account No. :

For individual :

1. Depositor's Name:

(In Block Letter)

2. Gender:

Gender Code:

3. Profession:

Sector code:

(see code list-1)

4. Type of Account:

Type of Deposit code:

(see code list-2)

5. Industrial Scale:

(for proprietorship)

Industrial Scale:

(see code list-7)

For Institution/Office/Company/Farm etc. :

1. Name of the Institution:

(In Block Letter)

2. Type of Institution:

Sector code:

(see code list-1)

3. Type of Account:

Type of Deposit code:

(see code list-2)

4. Industrial Scale:

Industrial Scale:

(see code list-7)

Prepared by**Verified by****Approved by****Note:**

- The form should be saved with the account opening form.
- In case of joint account, the first applicant will be considered.
- Reporting SBS-2 requires the codes provided on this form.
- For individual, industrial scale will be 99.



B. Borrower's Information: (For SBS-3 Reporting)

Account No. :

For individual :

1. Borrower's Name:

(In Block Letter)

2. Gender:

3. Profession:

4. Purpose of loans/advances:

5. Security:

6. Category of Loan:

7. Industrial Scale:

(for proprietorship)

Gender Code:							
Sector code: (see code list-1)							
Economic Purpose code: (see code list-3)							
Collateral code: (see code list-4)							
Product code: (see code list-8)							
Industrial Scale: (see code list-7)							

For Institution/Office/Company/Farm etc.:

1. Borrower's Name:

(In Block Letter)

2. Type of Institution:

3. Purpose of loans/advances:

4. Security:

5. Category of Loan:

6. Industrial Scale:

Sector code: (see code list-1)							
Economic Purpose code: (see code list-3)							
Collateral code: (see code list-4)							
Product code: (see code list-8)							
Industrial Scale: (see code list-7)							

Prepared by

Verified by

Approved by

Note:

- The form must be preserved along with the Loan Application Form.
- After the loan is sanctioned, the borrower's information must be kept in the Loan File of each individual borrower or institution.
- In the case of a Joint Account, the 1st applicant must be considered.
- If a loan is taken against multiple securities, the effective security among them must be identified during reporting, and its corresponding security code must be entered.
- The codes from this form are mandatory for SBS-3 reporting.



INSTRUCTIONS AND EXPLANATORY NOTES ON SBS-2 & SBS-3 RETURNS

SL	For SBS-2	For SBS-3	VARIABLE'S NAME	EXPLANATION														
1	Column- 1	Column- 1	DATED	Should be in the format of "DD-MMM-YY" (Last date of the reporting period). Data type: Date Format: dd-mmm-yyyy														
2	Column- 2	Column- 2	FI_ID	Bank code provided by the Statistics Department of Bangladesh Bank. Data type: Numeric Length: 3 characters														
3	Column- 3	Column- 3	BRANCH_ID	Branch code and OBU code provided by the Statistics Department of Bangladesh Bank. Data type: Numeric Length: 9 characters														
4	Column- 4	Column- 4	SERIAL_ NUMBER	The serial numbers are nothing but the entries of Deposit, Debit and Advance and Bills accounts. Data type: Numeric Length: 9 characters														
5	Column-5	Column-5	UNIQUE_ID_TYPE	A number that represents type of ID an individual or institution may have. The codes are as follows: <table border="1" data-bbox="982 1029 1266 1207"> <thead> <tr> <th>ID Type</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>NID</td> <td>1001</td> </tr> <tr> <td>Passport</td> <td>1002</td> </tr> <tr> <td>Birth Registration</td> <td>1003</td> </tr> <tr> <td>Trade License/RJSC</td> <td>1004</td> </tr> <tr> <td>TIN/BIN (Corporate)</td> <td>1005</td> </tr> <tr> <td>Others</td> <td>1009</td> </tr> </tbody> </table> Data type: Numeric Length: 4 characters	ID Type	Code	NID	1001	Passport	1002	Birth Registration	1003	Trade License/RJSC	1004	TIN/BIN (Corporate)	1005	Others	1009
ID Type	Code																	
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6	Column- 6	Column- 6	UNIQUE_ID	A unique identification number must be provided for each depositor/borrower. Examples include: NID for Bangladeshi individuals, birth registration number for minors, passport number for foreigners or dual citizens, RJSC number for limited or partnership firms, and trade number attached to respective City Corporation/Pouroshava/Upazila/Thana/Union code for unregistered partnership and proprietorship. For government institutions and others, the designated code is '9999' as default." Data type: Text Length: 20 characters														
7	Column- 7	Column- 7	ACCOUNT	The number of account should be reported as 1 for each account. Data type: Numeric Length: 1 character														
8	Column- 8	Column- 8	DATE_OF_BIRTH	Should be in the format of "DD-MMM-YY" (Date of Birth for individuals, Date of incorporation for institutions & others. If not available, then report as blank. Data type: Date Format: dd-mmm-yyyy														
9	Column- 9	Column- 9	GENDER_CODE	A number represents gender of the depositor/ borrower in respect of each deposit/advance account. The codes are as follows:														



				<table border="1"> <tr> <td>Gender</td> <td>Code</td> </tr> <tr> <td>Male/male entrepreneur</td> <td>1001</td> </tr> <tr> <td>Female/female entrepreneur</td> <td>1002</td> </tr> <tr> <td>Joint Account (First Applicant Male)</td> <td>1003</td> </tr> <tr> <td>Joint Account (First Applicant Female)</td> <td>1004</td> </tr> <tr> <td>Third gender/third gender entrepreneur</td> <td>1005</td> </tr> <tr> <td>Others (Institution)</td> <td>1009</td> </tr> </table> <p>Data type: Numeric Length: 4 characters</p>	Gender	Code	Male/male entrepreneur	1001	Female/female entrepreneur	1002	Joint Account (First Applicant Male)	1003	Joint Account (First Applicant Female)	1004	Third gender/third gender entrepreneur	1005	Others (Institution)	1009						
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10	Column- 10	---	A/C_OPENING_DATE	<p>Account opening date for each deposit account.</p> <p>Data type: Date Format: dd-mmm-yyyy</p>																				
11	---	Column-10	NATURE OF LOAN	<p>A number represents the nature of loan for each account.</p> <p>The codes are as follows:</p> <table border="1"> <thead> <tr> <th>Nature of Loan</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>New</td> <td>1</td> </tr> <tr> <td>Current</td> <td>2</td> </tr> <tr> <td>Renewal</td> <td>3</td> </tr> <tr> <td>Rescheduled</td> <td>4</td> </tr> <tr> <td>Restructured</td> <td>5</td> </tr> <tr> <td>Enhancement</td> <td>6</td> </tr> <tr> <td>Writ/Stay Order</td> <td>7</td> </tr> <tr> <td>Closed</td> <td>8</td> </tr> <tr> <td>Bills</td> <td>9</td> </tr> </tbody> </table> <p>Data type: Numeric Length: 1 character</p> <p>Note: Loan having writ/stay order must report as 7 whether other nature shows. Partially rescheduled must report as 4. For mixed nature, follow the sequence of code provided. For example, a loan renewal and enhancement, report as renewal.</p>	Nature of Loan	Code	New	1	Current	2	Renewal	3	Rescheduled	4	Restructured	5	Enhancement	6	Writ/Stay Order	7	Closed	8	Bills	9
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Bills	9																							
12	Column- 11	---	MATURITY_DATE	<p>Maturity date for each deposit account. If maturity date is not applicable then report as blank.</p> <p>Data type: Date Format: dd-mmm-yyyy</p>																				
13	Column- 12	Column-11	ECO_SECTOR_ID	<p>Sector codes are the identity of the depositors/ borrowers. In case of personal account, sector codes will be determined according to their occupation and in case of organizational account it will be determined according to the activity of the organization. The sectors have been classified mainly into two parts:</p> <ol style="list-style-type: none"> Public Sector <ul style="list-style-type: none"> a). Government Sector b). Other Public Sector Private Sector <p>The reporting bank branches are required to pick up the appropriate account holder's sector code in respect of each deposit account as per Chapter-2 of SBS-1, 2, 3 guidelines.</p> <p>The characteristics of the codes are as follows:</p> <table border="1"> <thead> <tr> <th>Sector</th> <th>First two digits of the code</th> </tr> </thead> <tbody> <tr> <td>Government Sectors</td> <td>11</td> </tr> <tr> <td>Other Public Sectors</td> <td>12</td> </tr> <tr> <td>Private Sectors</td> <td>90 and 91</td> </tr> </tbody> </table> <p>Data type: Numeric Length: 6 characters</p>	Sector	First two digits of the code	Government Sectors	11	Other Public Sectors	12	Private Sectors	90 and 91												
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14	---	Column-12	ECO_PURPOSE_ID	<p>The purpose for which the advance is disbursed should be used as economic purposes. The reporting bank branches are required to pick up the appropriate code number of economic purposes from Chapter-4 of SBS-1, 2, 3 guidelines. In case of bills purchased and discounted report '9999' as default code.</p> <p>Following points may be helpful to the reporting officers' while picking up appropriate "Economic Purpose Codes". These codes have been divided into eight parts mainly. Each of these parts has been categorized into several small parts. The main parts of "Economic Purpose Codes" are mostly as follows:</p> <table border="1"> <thead> <tr> <th>Economic Purposes</th> <th>Code Numbers</th> </tr> </thead> <tbody> <tr> <td>A .Agriculture, Fishing & Forestry</td> <td>1101 to 1300</td> </tr> <tr> <td>B. Industry 1) Term Loan 2) Working Capital 3) CMSME loan disbursed through NGO</td> <td>2000 to 2030 3000 to 3310 2080</td> </tr> <tr> <td>C. Construction</td> <td>4100 to 5311</td> </tr> <tr> <td>D. Transport</td> <td>6100 to 6300</td> </tr> <tr> <td>E. Trade & Commerce</td> <td>8111 to 8508</td> </tr> <tr> <td>F. Other Institutional Loans</td> <td>9101 to 9140</td> </tr> <tr> <td>G. Consumer Finance</td> <td>9805 to 9899 4210 to 4240</td> </tr> <tr> <td>H. Miscellaneous</td> <td>9200 to 9909</td> </tr> </tbody> </table> <p>Data type: Numeric Length: 4 characters</p>	Economic Purposes	Code Numbers	A .Agriculture, Fishing & Forestry	1101 to 1300	B. Industry 1) Term Loan 2) Working Capital 3) CMSME loan disbursed through NGO	2000 to 2030 3000 to 3310 2080	C. Construction	4100 to 5311	D. Transport	6100 to 6300	E. Trade & Commerce	8111 to 8508	F. Other Institutional Loans	9101 to 9140	G. Consumer Finance	9805 to 9899 4210 to 4240	H. Miscellaneous	9200 to 9909
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15	---	Column-13	BILL CODE	<p>Reporting bank branches must enter the appropriate bill code from Chapter-7 of SBS-1, 2, 3 guidelines only when the account is created for bills purchased or discounted; in all other cases that is for loans and advances, use '9999' as the default code.</p> <p>Data type: Numeric Length: 4 characters</p>																		
16	---	Column-14	FINANCING_INDICATOR	<p>The reporting bank branches are required to pick up the appropriate code number of each mode of investments. The codes are as follows:</p> <table border="1"> <thead> <tr> <th>Nature of Financing</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>SME Financing</td> <td>1</td> </tr> <tr> <td>Green Financing</td> <td>2</td> </tr> <tr> <td>Sustainable Financing</td> <td>3</td> </tr> <tr> <td>Refinance Schemes</td> <td>4</td> </tr> <tr> <td>EDF</td> <td>5</td> </tr> <tr> <td>Others</td> <td>9</td> </tr> </tbody> </table> <p>Data type: Numeric Length: 1 character</p>	Nature of Financing	Code	SME Financing	1	Green Financing	2	Sustainable Financing	3	Refinance Schemes	4	EDF	5	Others	9				
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17	---	Column-15	COLLATERAL_ID	<p>The reporting bank branches are required to pick up the appropriate code number in respect of security for each account of advance from Chapter-5 of SBS-1, 2, 3 guidelines. In case of bills purchased and discounted report '9999' as default code.</p> <p>Data type: Numeric Length: 4 characters</p>																		
18	---	Column-16	COLLATERAL_VALUE	<p>Amount in unit taka (up to two decimal places) which represents value of the eligible collateral. In case of bills purchased and discounted report 0 as default value.</p> <p>Data type: Numeric Length: As required</p>																		



19	---	Column-17	LOAN_CLASS_ID	The reporting bank branches are required to pick up the appropriate "loan classification code" from Chapter-6 of SBS-1, 2, 3 guidelines for loans and advances as well as bills purchased and discounted. Data type: Numeric Length: 4 character
20	Column- 13	Column-18	INDUSTRY_SCALE_ID	A number represents industry scale id (SME, Non- SME, Large etc.) of the depositor/borrower. The reporting bank branches are required to pick up the appropriate code of industry scale in respect of each account of deposit from Chapter-8 of SBS-1, 2, 3 guidelines. Data type: Numeric Length: 5 characters
21	---	Column-19	PRODUCT_TYPE_ID	The reporting bank branches are required to pick up the appropriate product code in respect of the category of each account of loans and advance from Chapter-8 of SBS-1, 2, 3 guidelines. In case of bills purchased and discounted report '20899' as default code. Data type: Numeric Length: 5 characters
22	Column- 14	Column-20	INTEREST_RATE	Reporting banks are required to enter the appropriate interest rate/profit rate corresponding to each individual Deposit/Advance account (up to 2nd decimal places such as 12.25). The rate of interest should be in conformity with the rates of interest rate matrix of the concerned Bank. Data type: Numeric Length: 6 characters
23	---	Column-21	SANCTION_DATE	The sanction date of each loan accounts. Should be in the format of "DD-MMM-YY". Data type: Date Format: dd-mmm-yyyy
24	---	Column-22	SANCTION_LIMIT	Sanction limit in unit taka during the quarter. In case of bills purchased and discounted report 0 as default value. Data type: Numeric Length: As required
25	---	Column-23	DISBURSEMENT_DATE	The first date of disbursement for each loans and advances. Should be in the format of "DD-MMM-YY" (For each loan). Data type: Date Format: dd-mmm-yyyy
26	---	Column-24	EXPIRY_DATE	Should be in the format of "DD-MMM-YY" (For each loan). Data type: Date Format: dd-mmm-yyyy
27	Column- 15	---	DEPOSIT_TYPE	The reporting bank branches are required to pick up the appropriate code from Chapter-3 of SBS-1, 2, 3 guidelines. Data type: Numeric Length: 5 characters



28	Column- 16	---	DEPOSIT_STATUS	<p>A number represents deposit status of each deposit account.</p> <p>The codes are as follows:</p> <table border="1"> <thead> <tr> <th>Deposit Status</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>New</td> <td>1</td> </tr> <tr> <td>Active</td> <td>2</td> </tr> <tr> <td>Dormant</td> <td>3</td> </tr> <tr> <td>Unclaimed</td> <td>4</td> </tr> <tr> <td>Renew</td> <td>5</td> </tr> <tr> <td>Closed</td> <td>8</td> </tr> <tr> <td>Restricted/Blocked</td> <td>9</td> </tr> </tbody> </table> <p>Data type: Numeric Length: 1 character</p>	Deposit Status	Code	New	1	Active	2	Dormant	3	Unclaimed	4	Renew	5	Closed	8	Restricted/Blocked	9
Deposit Status	Code																			
New	1																			
Active	2																			
Dormant	3																			
Unclaimed	4																			
Renew	5																			
Closed	8																			
Restricted/Blocked	9																			
29	Column- 17	Column-25	OPENING_BALANCE	<p>Opening balance of each deposit and loan account during the reporting quarter. Should be equal to previous quarter's outstanding amount in unit taka (up to two decimal places). Where there is no available balance report 0 (zero).</p> <p>Data type: Numeric Length: As required</p>																
30	Column- 18	---	CREDIT_AMOUNT	<p>Credit amount in unit taka (up to two decimal places) during the reporting period excluding interest charged. Where there is no available balance report 0 (zero).</p> <p>Data type: Numeric Length: As required</p>																
31	Column- 19	---	INTEREST_PAID	<p>Charged interest is the amount of interest paid during the reporting quarter for each account. Where there is no available balance report 0 (zero).</p> <p>Data type: Numeric Length: As required</p>																
32	Column- 20	---	DEBIT_AMOUNT	<p>Withdrawal amount in unit taka (up to two decimal places). During the reporting period. Where there is no available balance report 0 (zero).</p> <p>Data type: Numeric Length: As required</p>																
33	---	Column-26	DISBURSED_AMOUNT	<p>Disbursed amount in unit taka (up to two decimal places) within the quarter. In case of bills purchased and discounted report 0 as default value. Disbursement should be consistent with the loan ledger debit column marked as disbursement at dates which fall within the starting and ending of the period. Disbursement on the first and last day will be included. Where there is no available balance report 0 (zero).</p> <p>Data type: Numeric Length: As required</p>																
34	---	Column-27	CHARGED_INTEREST	<p>Charged interest/profit amount in unit taka (up to two decimal places) within the quarter. In case of bills purchased and discounted report 0 as default value.</p> <p>Data type: Numeric Length: As required</p>																



35	Column- 21	Column-28	ACCRUED_ INTEREST	<p>Accrued interest for deposits in the amount of interest not realized or charged into the balance of the deposit account.</p> <p>Accrued interest is the amount of loan interest that has already occurred, but has not yet been due for payment to the lender by the borrower. Accrued interest is calculated based on the last day of the accounting period. For example, if interest is payable on the 30th November and the reporting period is the end of December, the quarter of Oct-Dec will require an accrual of 31 days (1st to 31st December) of interest</p> <p>Accrued interest/profit amount in unit taka (up to two decimal places) within the quarter. In case of bills purchased and discounted report 0 as default value.</p> <p>Data type: Numeric Length: As required</p>
36	---	Column-29	OTHER_CHARGES	<p>Other charges (e.g legal charges, other fees, commissions, penalty) in unit taka (up to two decimal places) within the quarter. Where there is no available balance report 0 (zero).</p> <p>Data type: Numeric Length: As required</p>
37	---	Column-30	RECOVERY_AMOUNT	<p>The amount recovered for term loan is the total payment made during the reporting quarter. This is determined by summing all credit entries which are listed as payments by the borrower with dates during the reporting period. Recovery amount should be reported in unit taka (up to two decimal places) within the quarter. In case of bills purchased and discounted report 0 as default value.</p> <p>Data type: Numeric Length: As required</p>
38	---	Column-31	WAIVER_AMOUNT	<p>Waiver refers to the situation when a lender voluntarily relieves a borrower of the obligation to repay a loan. This means the lender forgives the remaining debt, releasing the borrower from any further payment responsibilities. It typically occurs under special circumstances.</p> <p>Waiver amount should be reported in unit taka (up to two decimal places) within the quarter. In case of bills purchased and discounted report 0 as default value.</p> <p>Data type: Numeric Length: As required</p>
39	---	Column-32	WRITE-OFF_AMOUNT	<p>A loan Write-off refers to the process where a bank removes a loan from its balance sheet, marking it as a loss. This typically occurs when the borrower is unable to repay the loan, and the lender believes that the loan cannot be recovered. Write-off-amount in unit taka (up to two decimal places) within the quarter. In case of bills purchased and discounted report 0 as default value.</p> <p>Data type: Numeric Length: As required</p>
40	---	Column-33	OVERDUE_AMOUNT	<p>The loan which is repayable within a particular period of time as per repayment schedule will be treated as term loan. If any borrower fails to repay the amount as per schedule that amount will be treated as overdue. In case of continuous loan, if the advances have not been renewed, and the expiration date is passed, the loan becomes overdue on the date of expiration. Overdue amount in unit taka (up to two decimal places). In case of bills purchased and discounted report 0 as default value.</p> <p>Data type: Numeric Length: As required</p>



41	Column- 22	Column- 34	AMOUNT_OUTSTANDING /OUTSTANDING_AMOUNT	<p>The reporting bank branches are required to report the actual balance of each deposit and loan account (including zero balance) in unit of taka (up to two decimal places) at the end of the reporting quarter. Negative balance of deposit and loan accounts should be reported in SBS-3 and SBS-2 statements subsequently in the reporting period. Where there is no available balance report 0 (zero). The outstanding amount calculation for loans and advances should be as per DOS Circular Letter No. 46, Dated: 27 October, 2021</p> <p>Data type: Numeric Length: As required</p>
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RIT Related to SBS-2 Reporting:

1. T_ME_M_DEPO_CURRENT
2. T_ME_M_DEPO_SAVINGS
3. T_ME_M_DEPO_FD
4. T_ME_M_DEPO_DPS
5. T_ME_M_DEPO_OTHERS

RIT Related to SBS-3 Reporting:

1. T_ME_M_LNA_CONTINUOUS
2. T_ME_M_LNA_DEMAND
3. T_ME_M_LNA_TERM
4. T_ME_M_LNA_SHORT_TERM
5. T_ME_M_LNA_BILL

