

**QUARTERLY
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BANGLADESH BANK**

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INTRODUCTION

The institutions (other than Deposit Money Banks) which mainly carry out the financing business are termed as Non-Bank Financial Institution (NBFI). It is constituted under the Financial Institutions Act, 1993. But the head office of Bangladesh Samabaya Bank established in 1922 A.D. by the attempt of the government and the next time after issuing co-operatives society's rules and regulations newly, the sub-rules have been registered with amendment in 2005 A.D., the amended registration no. is 01 B, dated 09-03-2005 A.D. Also, Ansar-VDP Unnayan Bank is a specialized government owned bank established under the Ansar VDP Unnayan Bank Ordinance, 1995, while the Government established the Karmasangsthan Bank, in 1998, as per Act No. 7 of 1998 (Karmasangsthan Bank Act 1998) in order to provide employment opportunities for the country's unemployed youths. An NBFI is a financial Institution that does not have full Banking license and also not a member of clearing house. It makes loans and advances for industries, commerce, transport, agriculture, or building construction. Some of NBFIs take term deposits which are treated as Non-Bank Depository Corporations and some of NBFIs who are non deposit taker but may deem to create liquidity. NBDC is a portion of NBFI.

Presently, in our economy merchant banks, investment companies, mutual associations/companies, leasing companies or

building societies etc. are the members of Non-Bank financial institutions.

Since July, 1974 the Statistics Department of Bangladesh Bank has been collecting detailed information on deposits, debits, advances and bills from all branches of scheduled banks operating in Bangladesh in the prescribed formats of SBS-2 and SBS-3 on quarterly basis. This department is also collecting financial data on SME, Interest Rate Spread and Economic Purpose and Sector wise disbursement, recovery, outstanding and overdue etc. On the basis of these returns a consistent database is compiled for policy makers and other users. This information is therefore extremely vital for formulating monetary policy, credit policy, planning of economic developments. Like Scheduled banks, NBFIs are playing an important role in the current economic activities, development, growth and financial inclusion etc. It becomes necessary to collect data from NBFI through the prescribed formats of NBFI-2 and NBFI-3 to fulfill the demand of policymakers, researchers and other stakeholders of the economy. This department had taken initiative to collect NBFIs data on quarterly basis from Oct.-Dec., 2018 quarter.

From the quarter Oct.-Dec., 2018, the NBFIs were instructed to follow the "GUIDELINES TO FILL IN THE NBFI RETURNS- 1, 2 & 3" first edition, published in January, 2017. In this booklet, all statistical tables have been prepared on the basis of returns submitted by the NBFIs.

The names of NBFIs and some other financial institutes whose operations are recorded in this volume are as below:

A. NON-SCHEDULED (SPECIALIZED) BANKS:

1. Karmashangsthan Bank.
2. Ansar VDP Unnayan Bank.

B. CO-OPERATIVE SOCIETY:

Bangladesh Samabaya Bank Limited

C. Public NBFIs:

1. Saudi Bangladesh Industrial and Agricultural Investment company Limited
2. The UAE- Bangladesh Investment Company Limited.
3. Infrastructure Development Company Limited.
4. Bangladesh Infrastructure Finance Fund Limited (BIFFL).
5. Agrani SME Finance Company Limited.

D. PRIVATE NBFIs:

1. Bangladesh Finance & Investment Company Limited.
2. Bangladesh Industrial Finance Company Limited.
3. Bay Leasing & Investment Limited.
4. Delta-Brac Housing Finance Corporation Limited.
5. Fareast Finance & Investment Limited.
6. FAS Finance & Investment Limited.
7. First Finance Limited.
8. GSP Finance Company (Bangladesh) Limited.
9. Hajj Finance Company Limited.
10. IDLC Finance Limited.
11. Industrial & Infrastructure Development Finance Company.
12. Industrial Promotion & Development Company of Bangladesh.
13. International Leasing and Financial Services Limited.
14. Islamic Finance & Investment Limited.
15. Lanka Bangla Finance Limited.

16. Midas Financing Limited.
17. National Finance Limited.
18. National Housing Finance & Investment Limited.
19. Phoenix Finance and Investments Limited.
20. Premier Leasing & Finance Limited.
21. Prime Finance & Investment Limited.
22. Reliance Finance Limited.
23. Union Capital Limited.
24. United Leasing Company Limited.
25. Uttara Finance & Investments Limited.
26. Meridian Finance Limited.
27. CAPM Venture Capital and Finance Limited.
28. Lankan Alliance Finance Limited.

Among all the above NBFIs the followings are non-depository:

1. Agrani SME Finance Company Limited.
2. Bangladesh Infrastructure Finance Fund Limited (BIFFL).
3. Infrastructure Development Company Limited.
4. Saudi Bangladesh Industrial and Agricultural Investment Company Limited.
5. The UAE- Bangladesh Investment Company Limited.

The statistical tables contained in this issue have been prepared from the returns submitted by the individual NBFI as on the last day of the quarter ending June 30, 2020. At the end of the period under study, the total numbers of reported branches of NBFIs are 770.

For useful presentation of data, NBFIs have been classified into several groups viz. 'All NBFIs', 'Public NBFIs', 'Private NBFIs', 'Depository' and 'Non-Depository' NBFIs.

The publication provides a detailed analysis of NBFIs deposits and outstanding advances.

Data Confidentiality

Bangladesh Bank respects the right to privacy and confidentiality of the respondents and likes to mention that, under no circumstances will any individual statement or data be published or made

known to any other individual or corporate body without having written permission. Aggregated data, when published, will naturally conceal individual identity.

EXPLANATORY NOTES TO THE TABLES

Table-1: Deposits Distributed by Geographical

Location and Gender: The table provides statistics on deposit distributed by geographical location and gender.

Table-2 to 4: Deposits Distributed by Types of

Accounts: These tables show the classification of total demand and time liabilities of NBFIs into ten broad types such as (a) Current and Cash Credit Account (credit balances) Deposits, (b) Deposits withdrawable on Sight, (c) Savings Deposits, (d) Special Notice Deposits, (e) Fixed Deposits, (f) Recurring Deposits, (g) Margin Deposits (Foreign Currency/Taka), (h) Special Purpose Deposits, (i) Negotiable Certificates of Deposits & Promissory Notes and (j) Restricted (Blocked) Deposits.

a) Current and Cash Credit Accounts Deposits:

These are of the nature of demand deposits and comprise current accounts and credit balances of cash credit accounts. Generally these deposits are to be reported for without interest and with interest. These accounts have chequing facilities and balances are transferable.

b) Deposits Withdrawable on Sight:

This item includes all deposits which cannot be transferred through cheques but are withdrawable on demand such as Fixed Deposits Accounts, unclaimed balances, payment orders, telephonic transfers, mail transfers, demand drafts, unclaimed dividends and draft payable accounts, Earnest Money of Tenders/Quotations etc.

c) Saving Deposits Account: Deposit on these accounts are self-explanatory and generally carry minimum balance that must be maintained to earn interest.

d) Special Notice Deposits: Balances of Special Notice Deposits (i.e., deposits held for 7 days to 89 days), which are withdrawable on special notice, should be reported in this code. These types of accounts such as Short Term Deposit/SND/Call Accounts etc. should only be termed as Special Notice Deposit (SND). SND is an interest bearing deposit where advance notice (at least 7 days) required for withdrawal and interest should be calculated as per day end balance on half yearly basis.

e) Fixed Deposits: These are reclassified by period of maturity and are exclusively time deposits.

f) Recurring Deposits: All types of recurring Deposits should be reported in this item. For example: Deposit Pension Scheme, Flexible Savings Plan, Monthly Savings Scheme etc.

g) Margin Deposits-Foreign Currency/ Taka: Equivalent Taka of margin on letters of Credit and margins on guarantee (in Taka and Foreign Currency) are included in this item.

h) Special Purpose Deposits: This item comprises employees' provident funds/pension Accounts, contribution towards insurance funds, Hajj Deposits, Employees' guarantee/Security funds, Security Deposits, Gift Certificate Deposits, Sundry deposits, Surcharge and Development charge etc.

- i) **Negotiable Certificates of Deposits and Promissory Notes:** Balances of Negotiable/Bearer Certificates of Deposits (NCD/BCD) should be reported in this item. The balances of the account Promissory Notes/Savings Bonds issued by the reporting NBFIs should be reported in this item.
- j) **Restricted (Blocked) Deposits:** Balances of Restricted (Blocked) deposits should be reported in this item against private sector only. These deposits comprise obligations which carry special terms by the appropriate authority that may override normal liquidity characteristics (e.g. blocked or earmarked accounts). The nature of these deposits is, the account holders do not have access to the funds during blocked period.

Table 5 to 7: Deposits Distributed by Geographical Location (Divisions/ Districts): These tables show the division and district-wise distribution of deposits of the country.

Table 8 to 10: Deposits Distributed by Sectors and Types: These tables provide a break up of deposits by different sectors and types.

Table 11 to 13: Deposits Distributed by Rates of Interest/Profit and Types: These tables show the rate of interest allowed by the NBFIs on different types of deposits. The rate of interest varies from time to time.

Table 14 to 16: Deposits Distributed by Size of Accounts: The tables show the statistics of number of accounts and corresponding amount falling within specified groups.

Table 17: Advance Classified by Geographical Location and Gender: The table provides statistics on

advance classified by geographical location and gender.

Table 18 to 22: Advances Classified by Securities: These tables show the break-up of NBFIs advances by types of securities pledged or hypothecated.

Table 23 to 27: Advances Classified by Economic Purposes: These tables show the advances made by NBFIs to different economic purposes for which the borrowers borrow.

Table 28 to 32: Advances Classified by Rates of Interest and Securities: These tables give the rates of interest charged by the NBFIs on various types of securities, as well as clean advances.

Table 33-37: Advances Classified by Size of Accounts and Major Economic Purposes: These tables provide statistics on advances classified by size of accounts and economic purposes.

Table 38 to 42: Advances Classified by Size of Accounts: These tables provide statistics on advances classified by size of accounts.

Table 43 to 47: Advances Classified by Geographical Location (Division / Districts): These tables show the division and district-wise classification of advances of the country.

Table 48 to 52: Advances Classified by Size of Accounts and Sectors: These tables provide statistics on advances classified by size of accounts and sectors.

Table 53 to 57: Disbursement, Outstanding, Recovery and Overdue of Advances Classified by Economic Purposes:

These tables show the statistics of disbursement, outstanding, overdue and recovery of advances in public and private sectors.

A Review on Deposits and Advances of NBFIs (As on end June, 2020)

NBFIs' Deposits:

Total deposits liabilities (excluding interbank) of the NBFIs decreased by Tk.37983 lac or 0.87% to Tk.4326429 lac during the quarter Apr.-Jun., 2020 as compared to the previous quarter Jan.-Mar., 2020. The decrease in deposits during the quarter was due to decrease both in private

NBFIs deposits by Tk.34928 lac or 0.82% to Tk.4212923 lac and in public NBFIs deposits by Tk.3055lac or 2.62% to Tk.113506 lac . The share of public sector deposits to total deposits at the end of the quarter Apr.-Jun., 2020 was 2.62% as compared to 2.67% at the end of the preceding quarter.

NBFIs' Advances:

NBFIs' advances decreased by Tk.6142 lac or 0.09% to Tk.6951179 lac during the quarter Jan.-Mar., 2020 as compared to the preceding quarter Apr.-Jun., 2020. NBFIs advances in public sector increased by Tk.41256 lac or 3.34% to Tk.1276119 lac and

in private sector decreased by Tk. 47398 lac or 0.83% to Tk. 5675060 lac during the quarter Apr.-Jun., 2020 under review. Quarterly position of NBFIs deposits and outstanding advances is shown in Table-1.

Table-1
Overall Deposits and Advances of NBFIs

At end of the quarter	Deposits			Advances		
	PUBLIC	PRIVATE	ALL	PUBLIC	PRIVATE	ALL
2019						
Apr.-Jun.	89762	4287794	4377556	1124331	5746230	6870561
	2.05%	97.95%	100%	16.36%	83.64%	100%
	(5.05)	(-5.90)	(-5.70)	(11.68)	(-3.04)	(-0.90)
Jul.-Sep.	108268	4297493	4405761	1111530	5745949	6857479
	2.46%	97.54%	100%	16.21%	83.79%	100%
	(20.62)	(0.23)	(0.64)	(-1.14)	(0.00)	(-0.19)
Oct.-Dec.	114846	4197256	4312101	1175561	5755468	6931029
	2.66%	97.34%	100%	16.96%	83.04%	100%
	(6.08)	(-2.33)	(-2.13)	(5.76)	(0.17)	(1.07)
2020						
Jan.-Mar.	116561	4247851	4364412	1234863	5722458	6957321
	2.67%	97.33%	100%	17.75%	82.25%	100%
	(1.49)	(1.21)	(1.21)	(5.04)	(-0.57)	(0.38)
Apr.-Jun.	113506	4212923	4326429	1276119	5675060	6951179
	2.62%	97.38%	100%	18.36%	81.64%	100%
	(-2.62)	(-0.82)	(-0.87)	(3.34)	(-0.83)	(-0.09)

Note:1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be observed due to rounding off.

Deposits by Types of Accounts:

Breakdown by types of deposits accounts revealed that the share of fixed deposits decreased from 97.57% at the end of the quarter Jan.-Mar., 2020 to 97.52% at the end of quarter Apr.-Jun., 2020. The amount of fixed deposits decreased by Tk.39080 lac or

0.92% to Tk.4219285 lac at the end of the quarter Apr.-Jun., 2020 under review as compared to the preceding quarter Jan.-Mar., 2020. Deposits distributed by types of accounts are shown in Table-2.

Table-2
Deposit Distributed by Types of Accounts

(Taka in Lac)

At end of the quarter	Current and Cash Credit Account	Savings Deposits	Fixed Deposits	Recurring Deposits	Other Deposits	Total Deposits
<u>2019</u>						
Apr.-Jun.	184	36196	4209970	59305	71901	4377556
	0.00%	0.83%	96.17%	1.35%	1.64%	100.00%
	(87.76)	(33.05)	(-5.93)	(-40.86)	(82.24)	(-5.70)
Jul.-Sep.	183	12753	4304612	59045	29168	4405761
	0.00%	0.29%	97.70%	1.34%	0.66%	100.00%
	(-0.54)	(-64.77)	(2.25)	(-0.44)	(-59.43)	(0.64)
Oct.-Dec.	227	14994	4202258	65485	29137	4312101
	0.01%	0.35%	97.45%	1.52%	0.68%	100.00%
	(24.04)	(17.57)	(-2.38)	(10.91)	(-0.11)	(-2.13)
<u>2020</u>						
Jan.-Mar.	184	16574	4258365	60295	28994	4364412
	0.00%	0.38%	97.57%	1.38%	0.66%	100.00%
	(-18.94)	(10.54)	(1.34)	(-7.93)	(-0.49)	(1.21)
Apr.-Jun.	206	17538	4219285	61268	28132	4326429
	0.00%	0.41%	97.52%	1.42%	0.65%	100.00%
	(11.96)	(5.82)	(-0.92)	(1.61)	(-2.97)	(-0.87)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be observed due to rounding off.

Sector-wise Deposits:

The share of private sector deposits was a significant majority (92.71%) of the total deposits at the end of the quarter Apr.-Jun., 2020. Deposits in the private sector decreased by Tk.34795 lac or 0.86% to Tk.4011214 lac at the end of the quarter under review as compared to the preceding quarter Jan.-Mar., 2020. Deposits in the public sector decreased by Tk.3188 lac or 1% to Tk.315215 lac at the end of the quarter

Apr.-Jun., 2020 under review as compared to the preceding quarter Jan.-Mar., 2020. Government deposits in the public sector increased by Tk.69 lac or 1.21% to Tk.5785 lac as compared to the preceding quarter Jan.-Mar., 2020. The details of deposits by public sector and private sector with their corresponding growth rates are shown in Table-3.

Table-3
Sector-wise Classification of Deposits

(Taka in Lac)

At end of the quarter	Public Sector			Private Sector	Total Deposits (Public+Private)	Ratio (Public/Private)
	Government	Other than Government	Total			
<u>2019</u>						
Apr.-Jun.	12460	323604	336064	4041491	4377555	0.08
	0.28%	7.39%	7.68%	92.32%	100.00%	
	(-11.39)	(8.51)	(7.61)	(-6.66)	(-5.70)	
Jul.-Sep.	9063	289714	298777	4106984	4405761	0.07
	0.21%	6.58%	6.78%	93.22%	100.00%	
	(-27.26)	(-10.47)	(-11.10)	(1.62)	(0.64)	
Oct.-Dec.	5796	305110	310907	4001195	4312101	0.08
	0.13%	7.08%	7.21%	92.79%	100.00%	
	(-36.05)	(5.31)	(4.06)	(-2.58)	(-2.13)	
<u>2020</u>						
Jan.-Mar.	5716	312687	318403	4046009	4364412	0.08
	0.13%	7.16%	7.30%	92.70%	100.00%	
	(-1.38)	(2.48)	(2.41)	(1.12)	(1.21)	
Apr.-Jun.	5785	309430	315215	4011214	4326429	0.08
	0.13%	7.15%	7.29%	92.71%	100.00%	
	(1.21)	(-1.04)	(-1.00)	(-0.86)	(-0.87)	

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be observed due to rounding off.

Division-wise Deposits

Distribution of deposits by administrative areas revealed that Dhaka Division contributed majority (92.95%) of the total deposits of the quarter Apr.-Jun., 2020 under review. The deposits in this division decreased by 1.10% to Tk.4021598 lac at the end of the quarter Apr.-Jun., 2020 as compared to the end of preceding quarter

Jan.-Mar., 2020. The share of deposits in Rangpur and Barishal Division (0.19%) were the lowest at the end of the quarter Apr.-Jun., 2020. Division wise distribution of deposits is shown in Table-4.

Table-4
Division-wise Deposits

(Taka in Lac)

At the end of quarter	Division								All Divisions
	Chattogram	Dhaka	Khulna	Rajshahi	Barishal	Sylhet	Rangpur	Mymensingh	
<u>2019</u>									
Apr.-Jun.	178091	4102400	21865	31280	7002	22881	5792	8245	4377556
	4.07%	93.71%	0.50%	0.71%	0.16%	0.52%	0.13%	0.19%	100.00%
	(-10.17)	(-5.36)	(16.33)	(2.69)	(13.48)	(-4.63)	(-74.47)	(17.97)	(-5.70)
Jul.-Sep.	173267	4078976	23311	30802	8141	76721	5681	8861	4405761
	3.93%	92.58%	0.53%	0.70%	0.18%	1.74%	0.13%	0.20%	100.00%
	(-2.71)	(-0.57)	(6.61)	(-1.53)	(16.27)	(235.30)	(-1.92)	(7.47)	(0.64)
Oct.-Dec.	171985	4035117	24611	32934	7009	24132	6998	9315	4312101
	3.99%	93.58%	0.57%	0.76%	0.16%	0.56%	0.16%	0.22%	100.00%
	(-0.74)	(-1.08)	(5.58)	(6.92)	(-13.90)	(-68.55)	(23.18)	(5.12)	(-2.13)
<u>2020</u>									
Jan.-Mar.	179381	4066207	26788	40308	7839	26544	7202	10143	4364412
	4.11%	93.17%	0.61%	0.92%	0.18%	0.61%	0.17%	0.23%	100.00%
	(4.30)	(0.77)	(8.85)	(22.39)	(11.84)	(10.00)	(2.92)	(8.89)	(1.21)
Apr.-Jun.	180239	4021598	27664	42489	8343	27701	8051	10344	4326429
	4.17%	92.95%	0.64%	0.98%	0.19%	0.64%	0.19%	0.24%	100.00%
	(0.48)	(-1.10)	(3.27)	(5.41)	(6.430)	(4.36)	(11.79)	(1.98)	(-0.87)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be shown due to separate rounding off.

Gender-wise Deposits:

The share of male accounts in enterprise (4.00%) was 23.53 times more than that of the female accounts (0.17%), and in addition the share of male accounts in individual (61.61%) was 1.80 times more than that of the female accounts (34.21%) at the end of the quarter Apr.-Jun., 2020.

The female individual accounts increased by 10962 or 5.07% to 226982 and female enterprise account decreased by 5059 or 81.41% to 1155 at

the end of the quarter Apr.-Jun., 2020 under review as compared to the preceding quarter Jan.-Mar., 2020. At the same time the male individual accounts increased by 12358 or 3.12% to 408826 and male enterprise accounts decreased by 13085 or 33% to 26564 at the end of the quarter under review as compared to the preceding quarter Jan.-Mar., 2020. The details of deposits distributed by gender is shown in Table-5.

Table-5
Deposits distributed by Gender

(Taka in Lac)

End of The Quarter	Male Account		Female Account		Total No. of Account	Total Amount
	Individual	Enterprise	Individual	Enterprise		
2019						
Apr.-Jun.	225215	166261	120247	62419	574142	4377556
	39.23%	28.96%	20.94%	10.87%	100.00%	
	(36.57)	(85.35)	(48.37)	(116.23)	(57.51)	(-5.70)
Jul.-Sep.	336696	65533	182164	11896	596289	4405761
	56.47%	10.99%	30.55%	2.00%	100.00%	
	(49.50)	(-60.58)	(51.49)	(-80.94)	(3.86)	(0.64)
Oct.-Dec.	372057	53493	207309	12066	644925	4312101
	57.69%	8.29%	32.14%	1.87%	100.00%	
	(10.50)	(-18.37)	(13.80)	(1.43)	(8.16)	(-2.13)
2020						
Jan.-Mar.	396468	39649	216020	6214	658351	4364412
	60.22%	6.02%	32.81%	0.94%	100.00%	
	(6.56)	(-25.88)	(4.20)	(-48.50)	(2.08)	(1.21)
Apr.-Jun.	408826	26564	226982	1155	663527	4326429
	61.61%	4.00%	34.21%	0.17%	100.00%	
	(3.12)	(-33.00)	(5.07)	(-81.41)	(0.79)	(-0.87)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be shown due to separate rounding off.

Sector-wise Advances

Advances in the private sector decreased by Tk.5873 lac or 0.08% to Tk.6910134 lac at the end of the quarter Apr.-Jun., 2020 as compared to the preceding quarter Jan.-Mar., 2020. Moreover, advances to the

public sector decreased by Tk. 269 lac or 0.65% to Tk.41045 lac as compared to the preceding quarter Jan.-Mar., 2020. The sector-wise position of advances is shown in Table-6.

Table- 6
Sector-wise Classification of Advances

(Taka in lac)

At end of the quarter	Public Sector			Private Sector	Total Advance (Public+Private)	Ratio (Public/Private)
	Government	Other than Government	Total			
<u>2019</u>						
Apr.-Jun.	48035	817	48852	6821709	6870561	0.007
	0.70%	0.01%	0.71%	99.29%	100.00%	
	(1.72)	(-2.27)	(1.65)	(-0.92)	(-0.90)	
Jul.-Sep.	48350	801	49151	6808328	6857479	0.007
	0.71%	0.01%	0.72%	99.28%	100.00%	
	(0.66)	(-1.96)	(0.61)	(-1.68)	(-1.66)	
Oct.-Dec.	48677	771	49448	6881581	6931029	0.007
	0.70%	0.01%	0.71%	99.29%	100.00%	
	(0.68)	(-3.75)	(0.60)	(1.08)	(1.07)	
<u>2020</u>						
Jan.-Mar.	40529	785	41314	6916007	6957321	0.006
	0.58%	0.01%	0.59%	99.41%	100.00%	
	(-16.74)	(1.82)	(-16.45)	(0.50)	(0.38)	
Apr.-Jun.	40236	809	41045	6910134	6951179	0.006
	0.58%	0.01%	0.59%	99.41%	100.00%	
	(-0.72)	(3.06)	(-0.65)	(-0.08)	(-0.09)	

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be shown due to separate rounding off.

Economic Purpose-wise Advances

Bulk of Advances (35.99%) was used for 'Industry' purpose followed by advances for 'Trade & Commerce' (24.28%) and 'Consumer Finance' (14.61%) at the end of the quarter Apr.-Jun., 2020. Industry loans decreased by Tk.21602 lac or 0.86% to Tk.2501525 lac, 'Trade and commerce' increased by Tk.96157 lac or 6.04% to Tk.1687902 lac at the end of the quarter under review as compared to the preceding quarter Jan.-Mar., 2020. Also, 'Construction' loan

decreased by 1.41% to Tk.980688 lac, 'Agriculture' loans increased by 4.86% to Tk.220691 lac and 'Transport' loans decreased by 8.21% to Tk.130821 lac as compared to the preceding quarter Jan.-Mar., 2020. Finally, 'Others' loans showed an increase by 2.95% to Tk.414296 lac at the end of the quarter under review as compared to the preceding quarter Jan.-Mar., 2020. Table-7 shows economic purpose-wise classification of advances.

Table -7
Economic Purpose-wise Classification of Advances

(Taka in Lac)

At end of the quarter	Agriculture Fishing & Forestry	Industry	Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
2019								
Apr.-Jun.	152023	2420930	1008593	164743	1702319	1023086	398866	6870561
	2.21%	35.24%	14.68%	2.40%	24.78%	14.89%	5.81%	100.00%
	(32.51)	(-0.84)	(1.02)	(-0.74)	(-5.84)	(1.14)	(1.55)	(-0.90)
Jul.-Sep.	187075	2451400	925570	141075	1743810	1049000	359551	6857479
	2.73%	35.75%	13.50%	2.06%	25.43%	15.30%	5.24%	100.00%
	(23.06)	(1.26)	(-8.23)	(-14.37)	(2.44)	(2.53)	(-9.86)	(-0.19)
Oct.-Dec.	191303	2535067	945994	143474	1646826	1050774	417591	6931029
	2.76%	36.58%	13.65%	2.07%	23.76%	15.16%	6.02%	100.00%
	(2.26)	(3.41)	(2.21)	(1.70)	(-5.56)	(0.17)	(16.14)	(1.07)
2020								
Jan.-Mar.	210468	2523127	994673	142525	1591745	1092355	402428	6957321
	3.03%	36.27%	14.30%	2.05%	22.88%	15.70%	5.78%	100.00%
	(10.02)	(-0.47)	(5.15)	(-0.66)	(-3.34)	(3.96)	(-3.63)	(0.38)
Apr.-Jun.	220691	2501525	980688	130821	1687902	1015256	414296	6951179
	3.17%	35.99%	14.11%	1.88%	24.28%	14.61%	5.96%	100.00%
	(4.86)	(-0.86)	(-1.41)	(-8.21)	(6.04)	(-7.06)	(2.95)	(-0.09)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be shown due to separate rounding off.

Security-wise Advances

An analysis of advances classified by securities revealed that the highest, 42.86% of the total loans were outstanding against 'Real Estate', while the lowest, 0.35% loans against 'Commodities' at the end of the quarter Apr.-Jun., 2020 under review. Advances against 'Real Estate' increased by 2.08% to Tk.2979499 lac and that against 'Machinery' increased by

18.63% to Tk.502496 lac at the end of the quarter Apr.-Jun., 2020. Also 'Other Items' which shows a decrease of 9.28% to Tk.1955020 lac at the end of the quarter Apr.-Jun., 2020 as compared to the preceding quarter Jan.-Mar., 2020. Security wise classification of advances is shown in Table-8.

Table-8
Security-wise Classification of Advances

(Taka in Lac)								
At end of the quarter	Shares & Securities	Commodities	Machinery/ Fixed Assets	Real Estate	Financial Obligations Only	Guarantee of Institutions	Other Items	Total
<u>2019</u>								
Apr.-Jun.	130227	331794	448898	2728270	593024	313532	2324816	6870561
	1.90%	4.83%	6.53%	39.71%	8.63%	4.56%	33.84%	100.00%
	(1.21)	(-1.55)	(-1.75)	(-0.94)	(11.41)	(-4.26)	(-2.98)	(-0.90)
Jul.-Sep.	126598	308787	445520	2776611	574606	234753	2390604	6857479
	1.85%	4.50%	6.50%	40.49%	8.38%	3.42%	34.86%	100.00%
	(-2.79)	(-6.93)	(-0.75)	(1.77)	(-3.11)	(-25.13)	(2.83)	(-0.19)
Oct.-Dec.	126348	335125	426179	2874923	759932	293237	2115285	6931029
	1.82%	4.84%	6.15%	41.48%	10.96%	4.23%	30.52%	100.00%
	(-0.20)	(8.53)	(-4.34)	(3.54)	(32.25)	(24.91)	(-11.52)	(1.07)
<u>2020</u>								
Jan.-Mar.	116870	341372	423578	2918851	705279	296320	2155051	6957321
	1.68%	4.91%	6.09%	41.95%	10.14%	4.26%	30.98%	100.00%
	(-7.50)	(1.86)	(-0.61)	(1.53)	(-7.19)	(1.05)	(1.88)	(0.38)
Apr.-Jun.	139323	24426	502496	2979499	874592	475823	1955020	6951179
	2.00%	0.35%	7.23%	42.86%	12.58%	6.85%	28.13%	100.00%
	(19.21)	(-92.84)	(18.63)	(2.08)	(24.01)	(60.58)	(-9.28)	(-0.09)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be observed due to rounding off.

Gender-wise Advances:

The share of male accounts in enterprise (23.26%) was 4.85 times more than that of the female accounts (4.80%), and the share of male accounts in individual (49.15%) was 2.16 times more than that of the female accounts (22.79%) at the end of the quarter Apr.-Jun., 2020.

However, the female individual accounts decreased by 4803 or 4.28% to 107546 and female enterprise accounts increased by 1378 or 6.48% to 22652 at the end of the quarter Apr.-

Jun., 2020 under review as compared to the preceding quarter Jan.-Mar., 2020. On the other hand, the male individual accounts decreased by 11697 or 4.80% to 231947 and male enterprise accounts increased by 6299 or 6.09% to 109743 at the end of the quarter Apr.-Jun., 2020 under review as compared to the preceding quarter Jan.-Mar., 2020. The details of advances classified by gender are shown in Table-9.

Table-9
Advances Classified by Gender

(Taka in Lac)						
At end of the quarter	Male Account		Female Account		Total No. of Account	Total Amount
	Individual	Enterprise	Individual	Enterprise		
2019						
Apr.-Jun.	127558	154714	67388	48207	397867	6870561
	32.06%	38.89%	16.94%	12.12%	100.00%	
	(58.37)	(22.35)	(149.44)	(17.10)	(44.59)	(-0.90)
Jul.-Sep.	206440	135780	82612	40121	464953	6857479
	44.40%	29.20%	17.77%	8.63%	100.00%	
	(61.84)	(-12.24)	(22.59)	(-16.77)	(16.86)	(-0.19)
Oct.-Dec.	245998	99716	110386	18349	474449	6931029
	51.85%	21.02%	23.27%	3.87%	100.00%	
	(19.16)	(-26.56)	(33.62)	(-54.27)	(2.04)	(1.07)
2020						
Jan.-Mar.	243644	103444	112349	21274	480711	6957321
	50.68%	21.52%	23.37%	4.43%	100.00%	
	(-0.96)	(3.74)	(1.78)	(15.94)	(1.32)	(0.38)
Apr.-Jun.	231947	109743	107546	22652	471888	6951179
	49.15%	23.26%	22.79%	4.80%	100.00%	
	(-4.80)	(6.09)	(-4.28)	(6.48)	(-1.84)	(-0.09)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be shown due to separate rounding off.

Division-wise Advances

Division-wise break-up of advances revealed that Dhaka Division consumed 83.41% of total advances at the end of the quarter Apr.-Jun., 2020. The loans in Dhaka Division decreased by 0.33% to Tk.5797989 lac and in Rajshahi Division by 0.36% to Tk.140201 lac. Loan increased in Khulna Division by 0.59% to Tk.137718 lac, in Barishal Division by 0.06% to Tk.33215 lac, in

Sylhet Division by 0.26% to Tk.63149 lac, in Mymensingh Division by 2.62% to Tk.59341 lac, in Rangpur Division by 5.98% to Tk.57780 lac and that in Chattogram Division by 1.22% to Tk.661786 lac at the end of the quarter Apr.-Jun., 2020 as compared to the preceding quarter Jan.-Mar., 2020. Division-wise distribution of advances is shown in Table-10.

Table-10
Division-wise Classification of Advances

(Taka in Lac)

At the end of quarter	Division								
	Chattogram	Dhaka	Khulna	Rajshahi	Barishal	Sylhet	Rangpur	Mymensingh	All
2019									
Apr.-Jun.	651015	5766399	126624	137551	29920	58329	50379	50344	6870561
	9.48%	83.93%	1.84%	2.00%	0.44%	0.85%	0.73%	0.73%	100.00%
	(3.83)	(-2.12)	(16.13)	(9.10)	(25.14)	(-16.18)	(20.54)	(13.49)	(-0.90)
Jul.-Sep.	655121	5743872	127734	136722	30323	61019	50924	51764	6857479
	9.55%	83.76%	1.86%	1.99%	0.44%	0.89%	0.74%	0.75%	100.00%
	(0.63)	(-0.39)	(0.88)	(-0.60)	(1.35)	(4.61)	(1.08)	(2.82)	(-0.19)
Oct.-Dec.	660693	5800381	131896	138713	31764	61583	51036	54964	6931029
	9.53%	83.69%	1.90%	2.00%	0.46%	0.89%	0.74%	0.79%	100.00%
	(0.85)	(0.98)	(3.26)	(1.46)	(4.75)	(0.92)	(0.22)	(6.18)	(1.07)
2020									
Jan.-Mar.	653804	5817383	136905	140701	33194	62985	54522	57826	6957321
	9.40%	83.62%	1.97%	2.02%	0.48%	0.91%	0.78%	0.83%	100.00%
	(-1.04)	(0.29)	(3.80)	(1.43)	(4.50)	(2.28)	(6.83)	(5.21)	(0.38)
Apr.-Jun.	661786	5797989	137718	140201	33215	63149	57780	59341	6951179
	9.52%	83.41%	1.98%	2.02%	0.48%	0.91%	0.83%	0.85%	100.00%
	(1.22)	(-0.33)	(0.59)	(-0.36)	(0.06)	(0.26)	(5.98)	(2.62)	(-0.09)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be shown due to separate rounding off.

Depository and Non-Depository NBFIs

The share of Depository NBFIs accounts (97.16%) was 32.8 times more than that of the Non-Depository NBFIs accounts (2.84%) as well as the share of Depository NBFIs amounts (86.39%) was 6.37 times more than that of the Non-Depository amounts (13.61%) at the end of the quarter Apr.-Jun., 2020. On the other hand, the accounts of Depository NBFIs decreased by

8021 or 1.72% to 458477 and at the same time the accounts of Non-Depository NBFIs decreased by 802 or 5.64% to 13411 at the end of the quarter Apr.-Jun., 2020 under review as compared to the preceding quarter Jan.-Mar., 2020. The details of depository and non-depository accounts and amounts are shown in Table-11.

Table-11
Overall Depository and Non-Depository Position

(Taka in Lac)

(Taka in Lac)

End of The Quarter	Depository NBFIs		Non-Depository NBFIs		Total No. of Account	Total Amount
	Account	Amount	Account	Amount		
2019						
Apr.-Jun.	384292	6027057	13575	843504	397867	6870561
	96.59%	87.72%	3.41%	12.28%	100.00%	100.00%
	(46.63)	(-1.37)	(3.62)	(2.61)	(44.59)	(-0.90)
Jul.-Sep.	451163	6027896	13790	829583	464953	6857479
	97.03%	87.90%	2.97%	12.10%	100.00%	100.00%
	(17.40)	(0.01)	(1.58)	(-1.65)	(16.86)	(-0.19)
Oct.-Dec.	460330	6054804	14119	876224	474449	6931029
	97.02%	87.36%	2.98%	12.64%	100.00%	100.00%
	(2.03)	(0.45)	(2.39)	(5.62)	(2.04)	(1.07)
2020						
Jan.-Mar.	466498	6032498	14213	924823	480711	6957321
	97.04%	86.71%	2.96%	13.29%	100.00%	100.00%
	(1.34)	(-0.37)	(0.67)	(5.55)	(1.32)	(0.38)
Apr.-Jun.	458477	6005075	13411	946104	471888	6951179
	97.16%	86.39%	2.84%	13.61%	100.00%	100.00%
	(-1.72)	(-0.45)	(-5.64)	(2.30)	(-1.84)	(-0.09)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be observed due to rounding off.

Division-wise Advances/ Deposits Ratio

Ratio of Advances to deposits in Chattogram, Dhaka, Khulna, Rajshahi, Barishal, Sylhet, Rangpur and Mymensingh Division were 3.67, 1.44, 4.98, 3.30, 3.98, 2.28, 7.18 and 5.74 respectively at the end of the quarter Apr.-

Jun., 2020 under review as compared to 3.64, 1.43, 5.11, 3.49, 4.23, 2.37, 7.57 and 5.70 respectively at the end of the previous quarter Jan.-Mar., 2020. Table-12 shows the Division-wise Advances/ Deposits Ratio.

Table-12
Division-wise Advances/Deposits Ratio

(Taka in Lac)

Divisions	Apr.-Jun., 2020			Jan.-Mar., 2020		
	Advances	Deposits	Ratio	Advances	Deposits	Ratio
Chattogram	661786	180239	3.67	653804	179381	3.64
Dhaka	5797989	4021598	1.44	5817383	4066207	1.43
Khulna	137718	27664	4.98	136905	26788	5.11
Rajshahi	140201	42489	3.30	140701	40308	3.49
Barishal	33215	8343	3.98	33194	7839	4.23
Sylhet	63149	27701	2.28	62985	26544	2.37
Rangpur	57780	8051	7.18	54523	7202	7.57
Mymensingh	59341	10344	5.74	57826	10143	5.70
Total	6951179	4326429	1.61	6957321	4364412	1.59

INDICATORS

Items	(Amount in Taka)	
	AS ON	
	Jun. 30, 2020	Mar. 31, 2020
Number of NBFIs	36	36
Number of Reported Branches	770	770
Deposits		
a) Total Deposits	432642881155	436441195993
b) Number of Accounts	663527	658351
c) Average Deposits per account	652035	662931
Advances		
a) Total Advances	695117869509	695732056711
b) Number of Accounts	471888	480711
c) Average Advances per account	1473057	1447298