

## 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 March 31, 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 shows 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 March, 2020)

### NBFIs' Deposits:

Total deposits liabilities (excluding interbank) of the NBFIs increased by Tk.52311 lac or 1.21% to Tk.4364412 lac during the quarter Jan.-Mar., 2020 as compared to the previous quarter Oct.-Dec., 2019. The increase in deposits during the quarter was due

to increase in private NBFIs deposits by Tk.50595 lac or 1.21% to Tk.4247851 lac. The share of public sector deposits to total deposits at the end of the quarter Jan.-Mar., 2020 was 2.67% as compared to 2.66% at the end of the preceding quarter.

### NBFIs' Advances:

NBFIs' advances increased by Tk.26292 lac or 0.38% to Tk.6957321 lac during the quarter Jan.-Mar., 2020 as compared to the preceding quarter Oct.-Dec., 2019. NBFIs advances in public sector increased by Tk.59302 lac or 5.04% to Tk.1234863 lac and

in private sector decreased by Tk. 33010 lac or 0.57% to Tk. 5722458 lac during the quarter Jan.-Mar., 2020 under review. Quarterly position of NBFIs deposits and outstanding advances is shown in Table-1.

**Table-1**  
**Overall Deposits and Advances of NBFIs**

(Taka in Lac)

At end of the quarter	Deposits			Advances		
	PUBLIC	PRIVATE	ALL	PUBLIC	PRIVATE	ALL
<b>2019</b>						
<b>Jan.-Mar.</b>	<b>85450</b> 1.84% (36.76)	<b>4556809</b> 98.16% (1.43)	<b>4642259</b> 100% (1.92)	<b>1006734</b> 14.52% (2.25)	<b>5926131</b> 85.48% (1.53)	<b>6932865</b> 100% (1.63)
<b>Apr.-Jun.</b>	<b>89762</b> 2.05% (5.05)	<b>4287794</b> 97.95% (-5.90)	<b>4377556</b> 100% (-5.70)	<b>1124331</b> 16.36% (11.68)	<b>5746230</b> 83.64% (-3.04)	<b>6870561</b> 100% (-0.90)
<b>Jul.-Sep.</b>	<b>108268</b> 2.46% (20.62)	<b>4297493</b> 97.54% (0.23)	<b>4405761</b> 100% (0.64)	<b>1111530</b> 16.21% (-1.14)	<b>5745949</b> 83.79% (0.00)	<b>6857479</b> 100% (-0.19)
<b>Oct.-Dec.</b>	<b>114846</b> 2.66% (6.08)	<b>4197256</b> 97.34% (-2.33)	<b>4312101</b> 100% (-2.13)	<b>1175561</b> 16.96% (5.76)	<b>5755468</b> 83.04% (0.17)	<b>6931029</b> 100% (1.07)
<b>2020</b>						
<b>Jan.-Mar.</b>	<b>116561</b> 2.67% (1.49)	<b>4247851</b> 97.33% (1.21)	<b>4364412</b> 100% (1.21)	<b>1234863</b> 17.75% (5.04)	<b>5722458</b> 82.25% (-0.57)	<b>6957321</b> 100% (0.38)

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 increased from 97.45% at the end of the quarter Oct.-Dec., 2019 to 97.57% at the end of quarter Jan.-Mar., 2020. The amount of fixed deposits increased by Tk.56107 lac or

1.34% to Tk.4258365 lac at the end of the quarter Jan.-Mar., 2020 under review as compared to the preceding quarter Oct.-Dec., 2019. 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
<b>2019</b>						
<b>Jan.-Mar.</b>	<b>98</b>	<b>27205</b>	<b>4475228</b>	<b>100273</b>	<b>39455</b>	<b>4642259</b>
	0.00%	0.59%	96.40%	2.16%	0.85%	100.00%
	(-1.01)	(-34.62)	(1.57)	(203.92)	(-46.83)	(1.92)
<b>Apr.-Jun.</b>	<b>184</b>	<b>36196</b>	<b>4209970</b>	<b>59305</b>	<b>71901</b>	<b>4377556</b>
	0.00%	0.83%	96.17%	1.35%	1.64%	100.00%
	(87.76)	(33.05)	(-5.93)	(-40.86)	(82.24)	(-5.70)
<b>Jul.-Sep.</b>	<b>183</b>	<b>12753</b>	<b>4304612</b>	<b>59045</b>	<b>29168</b>	<b>4405761</b>
	0.00%	0.29%	97.70%	1.34%	0.66%	100.00%
	(-0.54)	(-64.77)	(2.25)	(-0.44)	(-59.43)	(0.64)
<b>Oct.-Dec.</b>	<b>227</b>	<b>14994</b>	<b>4202258</b>	<b>65485</b>	<b>29137</b>	<b>4312101</b>
	0.01%	0.35%	97.45%	1.52%	0.68%	100.00%
	(24.04)	(17.57)	(-2.38)	(10.91)	(-0.11)	(-2.13)
<b>2020</b>						
<b>Jan.-Mar.</b>	<b>184</b>	<b>16574</b>	<b>4258365</b>	<b>60295</b>	<b>28994</b>	<b>4364412</b>
	0.00%	0.38%	97.57%	1.38%	0.66%	100.00%
	(-18.94)	(10.54)	(1.34)	(-7.93)	(-0.49)	(1.21)

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 (92.70%) of the total deposits at the end of the quarter Jan.-Mar., 2020. Deposits in the private sector increased by Tk.44814 lac or 1.12% to Tk.4046009 lac at the end of the quarter under review as compared to the preceding quarter Oct.-Dec., 2019. Deposits in the public sector increased by Tk.7496 lac or 2.41% to Tk.318403 lac at the end of the quarter

Jan.-Mar., 2020 under review as compared to the preceding quarter Oct.-Dec., 2019. Government deposits in the public sector decreased by Tk.80 lac or 1.38% to Tk.5716 lac as compared to the preceding quarter Oct.-Dec., 2019. 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			
<b>2019</b>						
<b>Jan.-Mar.</b>	<b>14061</b>	<b>298236</b>	<b>312297</b>	<b>4329962</b>	<b>4642259</b>	0.07
	0.30%	6.42%	6.73%	93.27%	100.00%	
	<b>(-4.09)</b>	<b>(3.99)</b>	<b>(3.60)</b>	<b>(1.80)</b>	<b>(1.92)</b>	
<b>Apr.-Jun.</b>	<b>12460</b>	<b>323604</b>	<b>336064</b>	<b>4041491</b>	<b>4377555</b>	0.08
	0.28%	7.39%	7.68%	92.32%	100.00%	
	<b>(-11.39)</b>	<b>(8.51)</b>	<b>(7.61)</b>	<b>(-6.66)</b>	<b>(-5.70)</b>	
<b>Jul.-Sep.</b>	<b>9063</b>	<b>289714</b>	<b>298777</b>	<b>4106984</b>	<b>4405761</b>	0.07
	0.21%	6.58%	6.78%	93.22%	100.00%	
	<b>(-27.26)</b>	<b>(-10.47)</b>	<b>(-11.10)</b>	<b>(1.62)</b>	<b>(0.64)</b>	
<b>Oct.-Dec.</b>	<b>5796</b>	<b>305110</b>	<b>310907</b>	<b>4001195</b>	<b>4312101</b>	0.08
	0.13%	7.08%	7.21%	92.79%	100.00%	
	<b>(-36.05)</b>	<b>(5.31)</b>	<b>(4.06)</b>	<b>(-2.58)</b>	<b>(-2.13)</b>	
<b>2020</b>						
<b>Jan.-Mar.</b>	<b>5716</b>	<b>312687</b>	<b>318403</b>	<b>4046009</b>	<b>4364412</b>	0.08
	0.13%	7.16%	7.30%	92.70%	100.00%	
	<b>(-1.38)</b>	<b>(2.48)</b>	<b>(2.41)</b>	<b>(1.12)</b>	<b>(1.21)</b>	

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 (93.17%) of the total deposits of the quarter Jan.-Mar., 2020 under review. The deposits in this division increased by 0.77% to Tk.4066207 lac at the end of the quarter Jan.-Mar., 2020 as compared to the end of preceding quarter

Oct.-Dec., 2019. The share of deposits in Rangpur Division (0.17%) was the lowest at the end of the quarter Jan.-Mar., 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	
<b>2019</b>									
<b>Jan.-Mar.</b>	<b>198262</b>	<b>4334899</b>	<b>18796</b>	<b>30462</b>	<b>6170</b>	<b>23992</b>	<b>22690</b>	<b>6989</b>	<b>4642259</b>
	4.27%	93.38%	0.40%	0.66%	0.13%	0.52%	0.49%	0.15%	100.00%
	(7.58)	(1.34)	(5.33)	(3.36)	(-2.83)	(-19.27)	(733.88)	(1.75)	(1.92)
<b>Apr.-Jun.</b>	<b>178091</b>	<b>4102400</b>	<b>21865</b>	<b>31280</b>	<b>7002</b>	<b>22881</b>	<b>5792</b>	<b>8245</b>	<b>4377556</b>
	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)
<b>Jul.-Sep.</b>	<b>173267</b>	<b>4078976</b>	<b>23311</b>	<b>30802</b>	<b>8141</b>	<b>76721</b>	<b>5681</b>	<b>8861</b>	<b>4405761</b>
	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)
<b>Oct.-Dec.</b>	<b>171985</b>	<b>4035117</b>	<b>24611</b>	<b>32934</b>	<b>7009</b>	<b>24132</b>	<b>6998</b>	<b>9315</b>	<b>4312101</b>
	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)
<b>2020</b>									
<b>Jan.-Mar.</b>	<b>179381</b>	<b>4066207</b>	<b>26788</b>	<b>40308</b>	<b>7839</b>	<b>26544</b>	<b>7202</b>	<b>10143</b>	<b>4364412</b>
	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)

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 (6.02%) was 6.40 times more than that of the female accounts (0.94%), and in addition the share of male accounts in individual (60.22%) was 1.84 times more than that of the female accounts (32.81%) at the end of the quarter Jan.-Mar., 2020.

The female individual accounts increased by 8711 or 4.20% to 216020 and female enterprise account decreased by 5852 or 48.50% to 6214 at

the end of the quarter Jan.-Mar., 2020 under review as compared to the preceding quarter Oct.-Dec., 2019. At the same time the male individual accounts increased by 24411 or 6.56% to 396468 and male enterprise accounts decreased by 13844 or 25.88% to 39649 at the end of the quarter under review as compared to the preceding quarter Oct.-Dec., 2019. 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		
<u>2019</u>						
Jan.-Mar.	164905	89700	81047	28867	364519	4642259
	45.24%	24.61%	22.23%	7.92%	100.00%	
	(-1.49)	(9.93)	(1.95)	(13.64)	(3.00)	
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)
<u>2020</u>						
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)

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 increased by Tk.34426 lac or 0.50% to Tk.6916007 lac at the end of the quarter Jan.-Mar., 2020 as compared to the preceding quarter Oct.-Dec., 2019. Moreover, advances to

the public sector decreased by Tk. 8134 lac or 16.45% to Tk.41314 lac as compared to the preceding quarter Oct.-Dec., 2019. 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			
<b>2019</b>						
<b>Jan.-Mar.</b>	<b>47222</b>	<b>836</b>	<b>48058</b>	<b>6884807</b>	<b>6932865</b>	<b>0.007</b>
	0.68%	0.01%	0.69%	99.31%	100.00%	
	(-12.50)	(-0.59)	(-12.31)	(1.74)	(1.63)	
<b>Apr.-Jun.</b>	<b>48035</b>	<b>817</b>	<b>48852</b>	<b>6821709</b>	<b>6870561</b>	<b>0.007</b>
	0.70%	0.01%	0.71%	99.29%	100.00%	
	(1.72)	(-2.27)	(1.65)	(-0.92)	(-0.90)	
<b>Jul.-Sep.</b>	<b>48350</b>	<b>801</b>	<b>49151</b>	<b>6808328</b>	<b>6857479</b>	<b>0.007</b>
	0.71%	0.01%	0.72%	99.28%	100.00%	
	(0.66)	(-1.96)	(0.61)	(-1.68)	(-1.66)	
<b>Oct.-Dec.</b>	<b>48677</b>	<b>771</b>	<b>49448</b>	<b>6881581</b>	<b>6931029</b>	<b>0.007</b>
	0.70%	0.01%	0.71%	99.29%	100.00%	
	(0.68)	(-3.75)	(0.60)	(1.08)	(1.07)	
<b>2020</b>						
<b>Jan.-Mar.</b>	<b>40529</b>	<b>785</b>	<b>41314</b>	<b>6916007</b>	<b>6957321</b>	<b>0.006</b>
	0.58%	0.01%	0.59%	99.41%	100.00%	
	(-16.74)	(1.82)	(-16.45)	(0.50)	(0.38)	

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 (36.27%) was used for 'Industry' purpose followed by advances for 'Trade & Commerce' (22.88%) and 'Consumer Finance' (15.70%) at the end of the quarter Jan.-Mar., 2020. Industry loans decreased by Tk.11940 lac or 0.47% to Tk.2523127 lac, 'Trade and commerce' decreased by Tk.55081 lac or 3.34% to Tk.1591745 lac at the end of the quarter under review as compared to the preceding quarter Oct.-Dec., 2019. Also, 'Construction' loan increased by 5.15% to

Tk.994673 lac, 'Agriculture' loans increased by 10.02% to Tk.210468 lac and 'Transport' loans decreased by 0.66% to Tk.142525 lac as compared to the preceding quarter Oct.-Dec., 2019. Finally, 'Others' loans showed a decrease by 3.63% to Tk.402428 lac at the end of the quarter under review as compared to the preceding quarter Oct.-Dec., 2019. 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
<b><u>2019</u></b>								
<b>Jan.-Mar.</b>	<b>114728</b>	<b>2441491</b>	<b>998390</b>	<b>165966</b>	<b>1807993</b>	<b>1011507</b>	<b>392790</b>	<b>6932865</b>
	1.65%	35.22%	14.40%	2.39%	26.08%	14.59%	5.67%	100.00%
	(18.44)	(-0.49)	(0.71)	(-4.13)	(1.74)	(5.49)	(5.88)	(1.63)
<b>Apr.-Jun.</b>	<b>152023</b>	<b>2420930</b>	<b>1008593</b>	<b>164743</b>	<b>1702319</b>	<b>1023086</b>	<b>398866</b>	<b>6870561</b>
	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)
<b>Jul.-Sep.</b>	<b>187075</b>	<b>2451400</b>	<b>925570</b>	<b>141075</b>	<b>1743810</b>	<b>1049000</b>	<b>359551</b>	<b>6857479</b>
	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)
<b>Oct.-Dec.</b>	<b>191303</b>	<b>2535067</b>	<b>945994</b>	<b>143474</b>	<b>1646826</b>	<b>1050774</b>	<b>417591</b>	<b>6931029</b>
	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)
<b><u>2020</u></b>								
<b>Jan.-Mar.</b>	<b>210468</b>	<b>2523127</b>	<b>994673</b>	<b>142525</b>	<b>1591745</b>	<b>1092355</b>	<b>402428</b>	<b>6957321</b>
	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)

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, 41.95% of the total loans were outstanding against 'Real Estate', while the lowest, 1.68% loans against 'Shares & Securities' at the end of the quarter Jan.-Mar., 2020 under review. Advances against 'Real Estate' increased by 1.53% to Tk.2918851 lac and that against 'Machinery' decreased by

0.61% to Tk.423578 lac at the end of the quarter Jan.-Mar., 2020. Also 'Other Items' which shows an increase of 1.88% to Tk.2155051 lac at the end of the quarter Jan.-Mar., 2020 as compared to the preceding quarter Oct.-Dec., 2019. 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
<b>2019</b>								
<b>Jan.-Mar.</b>	<b>128665</b>	<b>337012</b>	<b>456905</b>	<b>2754181</b>	<b>532295</b>	<b>327498</b>	<b>2396309</b>	<b>6932865</b>
	1.86%	4.86%	6.59%	39.73%	7.68%	4.72%	34.56%	100.00%
	(-0.34)	(-5.10)	(5.76)	(4.02)	(-5.70)	(8.99)	(-11.02)	(1.63)
<b>Apr.-Jun.</b>	<b>130227</b>	<b>331794</b>	<b>448898</b>	<b>2728270</b>	<b>593024</b>	<b>313532</b>	<b>2324816</b>	<b>6870561</b>
	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)
<b>Jul.-Sep.</b>	<b>126598</b>	<b>308787</b>	<b>445520</b>	<b>2776611</b>	<b>574606</b>	<b>234753</b>	<b>2390604</b>	<b>6857479</b>
	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)
<b>Oct.-Dec.</b>	<b>126348</b>	<b>335125</b>	<b>426179</b>	<b>2874923</b>	<b>759932</b>	<b>293237</b>	<b>2115285</b>	<b>6931029</b>
	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)
<b>2020</b>								
<b>Jan.-Mar.</b>	<b>116870</b>	<b>341372</b>	<b>423578</b>	<b>2918851</b>	<b>705279</b>	<b>296320</b>	<b>2155051</b>	<b>6957321</b>
	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)

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 (21.52%) was 4.86 times more than that of the female accounts (4.43%), and the share of male accounts in individual (50.68%) was 2.17 times more than that of the female accounts (23.37%) at the end of the quarter Jan.-Mar., 2020.

However, the female individual accounts increased by 1963 or 1.78% to 112349 and female enterprise accounts by 2925 or 15.94% to 21274 at the end of the quarter

Jan.-Mar., 2020 under review as compared to the preceding quarter Oct.-Dec., 2019. On the other hand, the male individual accounts decreased by 2354 or 0.96% to 243644 and male enterprise accounts increased by 3728 or 3.74% to 103444 at the end of the quarter Jan.-Mar., 2020 under review as compared to the preceding quarter Oct.-Dec., 2019. The details of advances classified by gender is 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		
<u>2019</u>						
<b>Jan.-Mar.</b>	<b>80545</b>	<b>126448</b>	<b>27016</b>	<b>41167</b>	<b>275176</b>	<b>6932865</b>
	29.27%	45.95%	9.82%	14.96%	100.00%	
	(20.83)	(-7.50)	(49.39)	(-15.26)	(1.91)	
<b>Apr.-Jun.</b>	<b>127558</b>	<b>154714</b>	<b>67388</b>	<b>48207</b>	<b>397867</b>	<b>6870561</b>
	32.06%	38.89%	16.94%	12.12%	100.00%	
	(58.37)	(22.35)	(149.44)	(17.10)	(44.59)	(-0.90)
<b>Jul.-Sep.</b>	<b>206440</b>	<b>135780</b>	<b>82612</b>	<b>40121</b>	<b>464953</b>	<b>6857479</b>
	44.40%	29.20%	17.77%	8.63%	100.00%	
	(61.84)	(-12.24)	(22.59)	(-16.77)	(16.86)	(-0.19)
<b>Oct.-Dec.</b>	<b>245998</b>	<b>99716</b>	<b>110386</b>	<b>18349</b>	<b>474449</b>	<b>6931029</b>
	51.85%	21.02%	23.27%	3.87%	100.00%	
	(19.16)	(-26.56)	(33.62)	(-54.27)	(2.04)	(1.07)
<u>2020</u>						
<b>Jan.-Mar.</b>	<b>243644</b>	<b>103444</b>	<b>112349</b>	<b>21274</b>	<b>480711</b>	<b>6957321</b>
	50.68%	21.52%	23.37%	4.43%	100.00%	
	(-0.96)	(3.74)	(1.78)	(15.94)	(1.32)	(0.38)

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 83.62% of total advances at the end of the quarter Jan.-Mar., 2020. The loans in Dhaka Division increased by 0.29% to Tk.5817383 lac and in Rajshahi Division by 1.43% to Tk.140701 lac. Loan increased in Khulna Division by 3.80% to Tk.136905 lac, in Barishal Division by 4.50% to Tk.33194 lac, in

Sylhet Division by 2.28% to Tk.62985 lac, in Mymensingh Division by 5.21% to Tk.57826 lac, in Rangpur Division by 6.83% to Tk.54522 lac and that in Chattogram Division decreased by 1.04% to Tk.653804 lac at the end of the quarter Jan.-Mar., 2020 as compared to the preceding quarter Oct.-Dec., 2019. 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
<b>2019</b>									
<b>Jan.-Mar.</b>	<b>627019</b>	<b>5891084</b>	<b>109032</b>	<b>126082</b>	<b>23910</b>	<b>69588</b>	<b>41794</b>	<b>44358</b>	<b>6932865</b>
	9.04%	84.97%	1.57%	1.82%	0.34%	1.00%	0.60%	0.64%	100.00%
	(-0.03)	(1.71)	(3.13)	(2.98)	(7.41)	(1.39)	(2.49)	(4.09)	(1.63)
<b>Apr.-Jun.</b>	<b>651015</b>	<b>5766399</b>	<b>126624</b>	<b>137551</b>	<b>29920</b>	<b>58329</b>	<b>50379</b>	<b>50344</b>	<b>6870561</b>
	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)
<b>Jul.-Sep.</b>	<b>655121</b>	<b>5743872</b>	<b>127734</b>	<b>136722</b>	<b>30323</b>	<b>61019</b>	<b>50924</b>	<b>51764</b>	<b>6857479</b>
	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)
<b>Oct.-Dec.</b>	<b>660693</b>	<b>5800381</b>	<b>131896</b>	<b>138713</b>	<b>31764</b>	<b>61583</b>	<b>51036</b>	<b>54964</b>	<b>6931029</b>
	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)
<b>2020</b>									
<b>Jan.-Mar.</b>	<b>653804</b>	<b>5817383</b>	<b>136905</b>	<b>140701</b>	<b>33194</b>	<b>62985</b>	<b>54522</b>	<b>57826</b>	<b>6957321</b>
	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)

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 (97.04%) was 32.8 times more than that of the Non-Depository NBFIs accounts (2.96%) as well as the share of Depository NBFIs amounts (86.71%) was 6.52 times more than that of the Non-Depository amounts (13.29%) at the end of the quarter Jan.-Mar., 2020. On the other hand, the accounts of Depository NBFIs increased by

6168 or 1.34% to 466498 and at the same time the accounts of Non-Depository NBFIs increased by 94 or 0.67% to 14213 at the end of the quarter Jan.-Mar., 2020 under review as compared to the preceding quarter Oct.-Dec., 2019. 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		
<b>2019</b>						
<b>Jan.-Mar.</b>	<b>262075</b>	<b>6110822</b>	<b>13101</b>	<b>822043</b>	<b>275176</b>	<b>6932865</b>
	95.24%	88.14%	4.76%	11.86%	100.00%	100.00%
	(1.87)	(1.60)	(2.66)	(1.87)	(1.91)	(1.63)
<b>Apr.-Jun.</b>	<b>384292</b>	<b>6027057</b>	<b>13575</b>	<b>843504</b>	<b>397867</b>	<b>6870561</b>
	96.59%	87.72%	3.41%	12.28%	100.00%	100.00%
	(46.63)	(-1.37)	(3.62)	(2.61)	(44.59)	(-0.90)
<b>Jul.-Sep.</b>	<b>451163</b>	<b>6027896</b>	<b>13790</b>	<b>829583</b>	<b>464953</b>	<b>6857479</b>
	97.03%	87.90%	2.97%	12.10%	100.00%	100.00%
	(17.40)	(0.01)	(1.58)	(-1.65)	(16.86)	(-0.19)
<b>Oct.-Dec.</b>	<b>460330</b>	<b>6054804</b>	<b>14119</b>	<b>876224</b>	<b>474449</b>	<b>6931029</b>
	97.02%	87.36%	2.98%	12.64%	100.00%	100.00%
	(2.03)	(0.45)	(2.39)	(5.62)	(2.04)	(1.07)
<b>2020</b>						
<b>Jan.-Mar.</b>	<b>466498</b>	<b>6032498</b>	<b>14213</b>	<b>924823</b>	<b>480711</b>	<b>6957321</b>
	97.04%	86.71%	2.96%	13.29%	100.00%	100.00%
	(1.34)	(-0.37)	(0.67)	(5.55)	(1.32)	(0.38)

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 3.64, 1.43, 5.11, 3.49, 4.23, 2.37, 7.57 and 5.70 respectively at the end of the quarter Jan.-

Mar., 2020 under review as compared to 3.84, 1.44, 5.36, 4.21, 4.53, 2.55, 7.29 and 5.90 respectively at the end of the previous quarter Oct.-Dec., 2019. Table-12 shows the Division-wise Advance/Deposits Ratio.

**Table-12**  
**Division-wise Advance/Deposit Ratio**

(Taka in Lac)

Divisions	Jan.-Mar., 2020			Dec., 2019		
	Advances	Deposits	Ratio	Advances	Deposits	Ratio
Chattogram	653804	179381	3.64	660693	171985	3.84
Dhaka	5817383	4066207	1.43	5800381	4035117	1.44
Khulna	136905	26788	5.11	131895.5	24611	5.36
Rajshahi	140701	40308	3.49	138713	32934	4.21
Barishal	33194	7839	4.23	31764	7009	4.53
Sylhet	62985	26544	2.37	61583	24132	2.55
Rangpur	54523	7202	7.57	51035.5	6998	7.29
Mymensingh	57826	10143	5.70	54964	9315	5.90
Total	6957321	4364412	1.59	6931029	4312101	1.61

# INDICATORS

Items	(Amount in Taka)	
	AS ON	
	Mar. 31, 2020	Dec. 30, 2019
<b>Number of NBFIs</b>	36	36
<b>Number of Reported Branches</b>	770	764
<b>Deposits</b>		
a) Total Deposits	436441195993	431210123730
b) Number of Accounts	658351	644925
c) Average Deposits per account	662931	668621
<b>Advances</b>		
a) Total Advances	695732056711	693102881050
b) Number of Accounts	480711	474449
c) Average Advances per account	1447298	1460859