

**QUARTERLY  
NBFIs STATISTICS**

**July-September, 2019**



**STATISTICS DEPARTMENT  
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, 2019 and September 30, 2019. At the end of the period (September 30, 2019) under study, the total numbers of reported branches of NBFIs are 755.

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 September, 2019)

### NBFIs' Deposits:

Total deposit liabilities of the NBFIs increased by Tk.28205 lac or 0.64% to Tk.4405761 lac during the quarter Jul.-Sep., 2019 as compared to the previous quarter Apr.-Jun., 2019. The increase in deposits during the quarter was due to increase in

private NBFIs deposits by Tk.9699 lac or 0.23% to Tk.4297493 lac. The share of public sector deposits to total deposits at the end of the quarter Jul.-Sep., 2019 was 2.46% as compared to 2.05% at the end of the preceding quarter Apr.-Jun., 2019.

### NBFIs' Advances:

NBFIs' advances decreased by Tk.62304 lac or 0.19% to Tk.6857479 lac during the quarter Jul.-Sep., 2019 as compared to the preceding quarter Apr.-Jun., 2019. NBFIs advances in public sector decreased by Tk.117597 lac or 1.14% to Tk.1111530 lac and

in private sector decreased by Tk. 179901 lac or 0.005% to Tk. 5745949 lac during the quarter Jul.-Sep., 2019 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><u>2018</u></b>						
<b>Oct.-Dec.</b>	62484 1.37%	4492449 98.63%	4554933 100.00%	984612 14.43%	5837082 85.57%	6821694 100.00%
<b><u>2019</u></b>						
<b>Jan.-Mar.</b>	85450 1.84% (36.76)	4556809 98.16% (1.43)	4642259 100% (1.92)	1006734 14.52% (2.25)	5926131 85.48% (1.53)	6932865 100% (1.63)
<b>Apr.-Jun.</b>	89762 2.05% (5.05)	4287794 97.95% (-5.90)	4377556 100% (-5.70)	1124331 16.36% (11.68)	5746230 83.64% (-3.04)	6870561 100% (-0.90)
<b>Jul.-Sep.</b>	108268 2.46% (20.62)	4297493 97.54% (0.23)	4405761 100% (0.64)	1111530 16.21% (-1.14)	5745949 83.79% (0.00)	6857479 100% (-0.19)

- 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.  
3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added for the first time in the current quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.

## Deposits by Types of Accounts:

Breakdown by types of deposits accounts revealed that the share of fixed deposits increased from 96.17% at the end of the quarter Apr.-Jun., 2019 to 97.70% at the end of quarter Jul.-Sep., 2019. The amount of fixed deposits increased by Tk.94642 lac or

2.25% to Tk.4304612 lac at the end of the quarter Jul.-Sep., 2019 under review as compared to the preceding quarter Apr.-Jun., 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	Special Notice Deposits	Fixed Deposits	Recurring Deposits	Other Deposits	Total Deposits
<b><u>2018</u></b>							
<b>Oct.-Dec.</b>	<b>99</b>	<b>41609</b>	<b>0</b>	<b>4406020</b>	<b>32993</b>	<b>74212</b>	<b>4554933</b>
	0.00%	0.91%	0.00%	96.73%	0.72%	1.63%	100.00%
<b><u>2019</u></b>							
<b>Jan.-Mar.</b>	<b>98</b>	<b>27205</b>	<b>0</b>	<b>4475228</b>	<b>100273</b>	<b>39455</b>	<b>4642259</b>
	0.00%	0.59%	0.00%	96.40%	2.16%	0.85%	100.00%
	(-1.01)	(-34.62)	(0)	(1.57)	(203.92)	(-46.83)	(1.92)
<b>Apr.-Jun.</b>	<b>184</b>	<b>36196</b>	<b>0</b>	<b>4209970</b>	<b>59305</b>	<b>71901</b>	<b>4377556</b>
	0.00%	0.83%	0.00%	96.17%	1.35%	1.64%	100.00%
	(87.76)	(33.05)	(0)	(-5.93)	(-40.86)	(82.24)	(-5.70)
<b>Jul.-Sep.</b>	<b>183</b>	<b>12753</b>	<b>0</b>	<b>4304612</b>	<b>59045</b>	<b>29168</b>	<b>4405761</b>
	0.00%	0.29%	0.00%	97.70%	1.34%	0.66%	100.00%
	(-0.54)	(-64.77)	(0)	(2.25)	(-0.44)	(-59.43)	(0.64)

- 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.  
3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added in the quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.

## Sector-wise Deposits:

The share of private sector deposits was a significant majority (93.22%) of the total deposits at the end of the quarter Jul.-Sep., 2019. Deposits in the private sector increased by Tk.65493 lac or 1.62% to Tk.4106984 lac at the end of the quarter under review as compared to the preceding quarter Apr.-Jun., 2019. Deposits in the public sector decreased by Tk.37287 lac or 11.10% to Tk.298777 lac at the end of the

quarter Jul.-Sep., 2019 under review as compared to the preceding quarter Apr.-Jun., 2019. Government deposits in the public sector decreased by Tk.3397 lac or 27.26% to Tk.9063 lac as compared to the preceding quarter Apr.-Jun., 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>2018</b>						
<b>Oct.-Dec.</b>	<b>14661</b>	<b>286784</b>	<b>301445</b>	<b>4253488</b>	<b>4554933</b>	0.07
	0.32%	6.30%	6.62%	93.38%	100.00%	
<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%	
	(-4.09)	(3.99)	(3.60)	(1.80)	(1.92)	
<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%	
	(-11.39)	(8.51)	(7.61)	(-6.66)	(-5.70)	
<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%	
	(-27.26)	(-10.47)	(-11.10)	(1.62)	(0.64)	

- 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.  
 3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added in the quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.

## Division-wise Deposits

Distribution of deposits by administrative areas revealed that Dhaka Division contributed majority (92.58%) of the total deposits of the quarter Jul.-Sep., 2019 under review. The deposits in this division decreased by 0.57% to Tk.4078976 lac at the end of the

quarter Jul.-Sep., 2019 as compared to the end of preceding quarter Apr.-Jun., 2019. The share of deposits in Rangpur Division (0.13%) was the lowest at the end of the quarter Jul.-Sep., 2019. Division wise distribution of deposits is shown in Table-4.

**Table-4**  
**Division-wise Deposits**

At the end of quarter	Division								(Taka in Lac)
	Chattogram	Dhaka	Khulna	Rajshahi	Barishal	Sylhet	Rangpur	Mymensingh	All Divisions
<b>2018</b>									
<b>Oct.-Dec.</b>	<b>184299</b>	<b>4277661</b>	<b>17845</b>	<b>29471</b>	<b>6350</b>	<b>29717</b>	<b>2721</b>	<b>6869</b>	<b>4554933</b>
	4.05%	93.91%	0.39%	0.65%	0.14%	0.65%	0.06%	0.15%	100.00%
<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)

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.

3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added in the quarter April- June, 2019. This is why significant differences have occurred.

## Gender-wise Deposits:

The share of male accounts in enterprise (10.99%) was 5.50 times more than that of the female accounts (2.00%), and in addition the share of male accounts in individual (56.47%) was 1.85 times more than that of the female accounts (30.55%) at the end of the quarter Jul.-Sep., 2019.

The female individual accounts increased by 61917 or 51.49% to 182164 and female enterprise account decreased by 50523 or 80.94%

to 11896 at the end of the quarter Jul.-Sep., 2019 under review as compared to the preceding quarter Apr.-Jun., 2019. At the same time the male individual accounts increased by 111481 or 49.50% to 336696 and male enterprise accounts decreased by 100728 or 60.58% to 65533 at the end of the quarter under review as compared to the preceding quarter Apr.-Jun., 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>2018</u>						
Oct.-Dec.	167398	81595	79494	25403	353890	4554933
	47.30%	23.06%	22.46%	7.18%	100.00%	
<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)

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.

3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added in the quarter April- June, 2019. This is why significant differences have occurred.

## Sector-wise Advances

Advances in the private sector decreased by Tk. 13381 lac or 1.68% to Tk.6808328 lac at the end of the quarter Jul.-Sep., 2019 as compared to the preceding quarter Apr.-Jun., 2019. Moreover, advances to

the public sector increased by Tk. 299 lac or 0.61% to Tk.49151 lac as compared to the preceding quarter Apr.-Jun., 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>2018</b>						
<b>Oct.-Dec.</b>	<b>53966</b>	<b>841</b>	<b>54807</b>	<b>6766886</b>	<b>6821694</b>	<b>0.008</b>
	0.79%	0.01%	0.80%	99.20%	100.00%	
<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)	

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.

3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added in the quarter April- June, 2019. This is why significant differences have occurred.

## Economic Purpose-wise Advances

Bulk of Advances (35.75%) was used for 'Industry' purpose followed by advances for 'Trade & Commerce' (25.43%) and 'Consumer Finance' (15.30%) at the end of the quarter Jul.-Sep., 2019. Industry loans increased by Tk.30470 lac or 1.26% to Tk.2451400 lac and 'Trade and commerce' increased by Tk.41491 lac or 2.44% to Tk.1743810 lac at the end of the quarter under review as compared to the preceding quarter Apr.-Jun., 2019. Also, 'Construction' loans

decreased by 8.23% to Tk.925570 lac, 'Agriculture' loans increased by 23.06% to Tk.187075 lac and 'Transport' loans decreased by 14.37% to Tk.141075 lac as compared to the preceding quarter Apr.-Jun., 2019. Finally, 'Others' loans showed a decrease by 9.86% to Tk.359551 lac at the end of the quarter under review as compared to the preceding quarter Apr.-Jun., 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>2018</b>								
<b>Oct.-Dec.</b>	<b>96868</b>	<b>2453487</b>	<b>991396</b>	<b>173117</b>	<b>1777004</b>	<b>958841</b>	<b>370981</b>	<b>6821694</b>
	1.42%	35.97%	14.53%	2.54%	26.05%	14.06%	5.44%	100.00%
<b>2019</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)

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.

3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added in the quarter April- June, 2019. This is why significant differences have occurred.

## Security-wise Advances

An analysis of advances classified by securities revealed that the highest, 40.49% of the total loans were outstanding against 'Real Estate', while the lowest, 1.85% loans against 'Shares & Securities' at the end of the quarter Jul.-Sep., 2019 under review. Advances against 'Real Estate' increased by 1.77% to Tk.2776611 lac and that against 'Machinery' decreased by

0.75% to Tk.445520 lac at the end of the quarter Jul.-Sep., 2019. Also 'Other Items' which shows an increase of 2.83% to Tk.2390604 lac at the end of the quarter Jul.-Sep., 2019 as compared to the preceding quarter Apr.-Jun., 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>2018</b>								
<b>Oct.-Dec.</b>	<b>129109</b>	<b>355111</b>	<b>432035</b>	<b>2647835</b>	<b>564465</b>	<b>300488</b>	<b>2693139</b>	<b>6821694</b>
	1.89%	5.21%	6.33%	38.81%	8.27%	4.40%	39.48%	100.00%
<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)

- 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.  
 3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added in the quarter April- June, 2019. This is why significant differences have occurred.

### Gender-wise Advances:

The share of male accounts in enterprise (29.20%) was 3.38 times more than that of the female accounts (8.63%), and the share of male accounts in individual (44.40%) was 2.50 times more than that of the female accounts (17.77%) at the end of the quarter Jul.-Sep., 2019.

However, the female individual accounts increased by 15224 or 22.59% to 82612 and female enterprise accounts decreased by 8086

or 16.77% to 40121 at the end of the quarter Jul.-Sep., 2019 under review as compared to the preceding quarter Apr.-Jun., 2019. On the other hand, the male individual accounts increased by 78882 or 61.84% to 206440 and male enterprise accounts decreased by 18934 or 12.24% to 135780 at the end of the quarter Jul.-Sep., 2019 under review as compared to the preceding quarter Apr.-Jun., 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>2018</u>						
Oct.-Dec.	66659	136698	18084	48578	270019	6821694
	24.69%	50.63%	6.70%	17.99%	100.00%	
<u>2019</u>						
Jan.-Mar.	80545	126448	27016	41167	275176	6932865
	29.27%	45.95%	9.82%	14.96%	100.00%	
	(20.83)	(-7.50)	(49.39)	(-15.26)	(1.91)	
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)

- 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.
  3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added in the quarter April- June, 2019. This is why significant differences have occurred.

## Division-wise Advances

Division-wise break-up of advances revealed that Dhaka Division consumed 83.76% of total advances at the end of the quarter Jul.-Sep., 2019. The loans in Dhaka Division decreased by 0.39% to Tk.5743872 lac and in Rajshahi Division by 0.60% to Tk.136722 lac. Loan increased in Khulna Division by 0.88% to Tk.127734 lac, in Chattogram Division by 0.63% to Tk.655121 lac,

in Barishal Division by 1.35% to Tk.30323 lac, in Sylhet Division by 4.61% to Tk.61019 lac, in Mymensingh Division by 2.82% to Tk.51764 lac and that in Rangpur Division by 1.08% to Tk.50924 lac at the end of the quarter Jul.-Sep., 2019 as compared to the preceding quarter Apr.-Jun., 2019. Division-wise distribution of advances is shown in Table-10.

**Table-10**  
**Division-wise Classification of Advances**

At the end of quarter	Division <span style="float: right;">(Taka in Lac)</span>								
	Chattogram	Dhaka	Khulna	Rajshahi	Barishal	Sylhet	Rangpur	Mymensingh	All
<b>2018</b>									
<b>Oct.-Dec.</b>	<b>627182</b> 9.19%	<b>5792064</b> 84.91%	<b>105721</b> 1.55%	<b>122438</b> 1.79%	<b>22260</b> 0.33%	<b>68637</b> 1.01%	<b>40777</b> 0.60%	<b>42614</b> 0.62%	<b>6821694</b> 100.00%
<b>2019</b>									
<b>Jan.-Mar.</b>	<b>627019</b> 9.04% (-0.03)	<b>5891084</b> 84.97% (1.71)	<b>109032</b> 1.57% (3.13)	<b>126082</b> 1.82% (2.98)	<b>23910</b> 0.34% (7.41)	<b>69588</b> 1.00% (1.39)	<b>41794</b> 0.60% (2.49)	<b>44358</b> 0.64% (4.09)	<b>6932865</b> 100.00% (1.63)
<b>Apr.-Jun.</b>	<b>651015</b> 9.48% (3.83)	<b>5766399</b> 83.93% (-2.12)	<b>126624</b> 1.84% (16.13)	<b>137551</b> 2.00% (9.10)	<b>29920</b> 0.44% (25.14)	<b>58329</b> 0.85% (-16.18)	<b>50379</b> 0.73% (20.54)	<b>50344</b> 0.73% (13.49)	<b>6870561</b> 100.00% (-0.90)
<b>Jul.-Sep.</b>	<b>655121</b> 9.55% (0.63)	<b>5743872</b> 83.76% (-0.39)	<b>127734</b> 1.86% (0.88)	<b>136722</b> 1.99% (-0.60)	<b>30323</b> 0.44% (1.35)	<b>61019</b> 0.89% (4.61)	<b>50924</b> 0.74% (1.08)	<b>51764</b> 0.75% (2.82)	<b>6857479</b> 100.00% (-0.19)

- 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.  
 3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added in the quarter April- June, 2019. This is why significant differences have occurred.

## Depository and Non-Depository NBFIs

The share of Depository NBFIs accounts (97.03%) was 32.7 times more than that of the Non-Depository NBFIs accounts (2.97%) as well as the share of Depository NBFIs amounts (87.90%) was 7.27 times more than that of the Non-Depository amounts (12.10%) at the end of the quarter Jul.-Sep., 2019. On the other hand, the accounts of Depository NBFIs increased by

66871 or 17.40% to 451163 and at the same time the accounts of Non-Depository NBFIs increased by 215 or 1.58% to 13790 at the end of the quarter Jul.-Sep., 2019 under review as compared to the preceding quarter Apr.-Jun., 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)

End of The Quarter	Depository NBFIs		Non-Depository NBFIs		Total No. of Account	Total Amount
	Account	Amount	Account	Amount		
<b><u>2018</u></b>						
<b>Oct.-Dec.</b>	<b>257257</b>	<b>6014771</b>	<b>12762</b>	<b>806923</b>	<b>270019</b>	<b>6821694</b>
	95.27%	88.17%	4.73%	11.83%	100.00%	100.00%
<b><u>2019</u></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)

- 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.  
3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added in the quarter April- June, 2019. This is why significant differences have occurred.

### Division-wise Advances/ Deposits Ratio

Ratio of Advances to deposits in Chattogram, Dhaka, Khulna, Rajshahi, Barishal, Sylhet, Rangpur and Mymensingh Division were 3.78, 1.41, 5.48, 4.44, 3.72, 0.80, 8.96 and 5.84 respectively at the end of the quarter Jul.-

Sep., 2019 under review as compared to 3.70, 1.43, 5.79, 4.40, 4.28, 3.13, 8.70 and 6.11 respectively at the end of the previous quarter Apr.-Jun. 2019. Table-12 shows the Division-wise Advance/ Deposit Ratio.

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

Divisions	Sep., 2019			Jun. 30, 2019		
	Advances	Deposits	Ratio	Advances	Deposits	Ratio
Chattogram	655121	173267	3.78	651015	178091	3.70
Dhaka	5743872	4078976	1.41	5766399	4102400	1.43
Khulna	127734	23311	5.48	126624	21865	5.79
Rajshahi	136722	30802	4.44	137551	31280	4.40
Barishal	30323	8141	3.72	29920	7002	4.28
Sylhet	61019	76721	0.80	58329	22881	3.13
Rangpur	50924	5681	8.96	50379	5792	8.70
Mymensingh	51764	8861	5.84	50344	8245	6.11
Total	6857479	4405760	1.56	6870561	4377556	1.59

# INDICATORS

Items	(Amount in Taka)	
	AS ON	
	Sep. 30, 2019	Jun. 30, 2019
<b>Number of NBFIs</b>	36	36
<b>Number of Reported Branches</b>	744	755
<b>Deposits</b>		
a) Total Deposits	440576100589	437755575815
b) Number of Accounts	596289	574142
c) Average Deposits per account	738863	762452
<b>Advances</b>		
a) Total Advances	685747892081	687056098692
b) Number of Accounts	464953	397802
c) Average Advances per account	1474876	1752999