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July-September, 2020



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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 Institutions (NBFIs). 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. Infrastructure Development Company Limited.
3. Bangladesh Infrastructure Finance Fund Limited (BIFFL).
4. 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.
29. The UAE- Bangladesh Investment Company Limited.
30. Strategic Finance & Investments 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 NBFIs as on the last day of the quarter ending September 30, 2020. At the end of the period under study, the total numbers of reported branches of NBFIs are 775.

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 5: 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 6 to 9: Deposits Distributed by Geographical Location (Divisions/ Districts): These tables show the division and district-wise distribution of deposits of the country.

Table 10 to 13: Deposits Distributed by Sectors and Types: These tables provide a break up of deposits by different sectors and types.

Table 14 to 17: 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 18 to 21: Deposits Distributed by Size of Accounts: The tables show the statistics of number of accounts and corresponding amount falling within specified groups.

Table 22: Advance Classified by Geographical Location and Gender: The table provides statistics on

advance classified by geographical location and gender.

Table 23 to 29: Advances Classified by Securities: These tables show the break-up of NBFIs advances by types of securities pledged or hypothecated.

Table 30 to 36: Advances Classified by Economic Purposes: These tables show the advances made by NBFIs to different economic purposes for which the borrowers borrow.

Table 37 to 43: 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 44 to 50: 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 51 to 57: Advances Classified by Size of Accounts: These tables provide statistics on advances classified by size of accounts.

Table 58 to 64: Advances Classified by Geographical Location (Division / Districts): These tables show the division and district-wise classification of advances of the country.

Table 65 to 71: Advances Classified by Size of Accounts and Sectors: These tables provide statistics on advances classified by size of accounts and sectors.

Table 72 to 78: 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 September, 2020)

Deposits:

Total deposits liabilities (excluding inter NBFIs) of the NBFIs increased by Tk.142047 lac or 3.28% to Tk.4468475 lac during the quarter Jul.-Sep., 2020 as compared to the previous quarter Apr.-Jun., 2020. The increase in deposits during the quarter was due to increase in both private NBFIs and

Specialized NBFIs by Tk.134378 lac or 3.19% to Tk.4347301 lac and by Tk.8250 lac or 7.48% to Tk.118501 lac respectively. The share of private NBFIs to total deposits at the end of the quarter Jul.-Sep., 2020 was 97.29% as compared to 97.38% at the end of the preceding quarter.

Advances:

NBFIs' advances decreased by Tk.58041 lac or 0.83% to Tk.6893138 lac during the quarter Jul.-Sep., 2020 as compared to the preceding quarter Apr.-Jun., 2020. Advances in public NBFIs increased by Tk.18874 lac or 2.01% to Tk.958128 lac and in

private NBFIs decreased by Tk. 88780 lac or 1.56% to Tk. 5593129 lac during the quarter Jul.-Sep., 2020 under review. Quarterly position of NBFIs' deposits and outstanding advances is shown in Table-1.

Table-1
Overall Deposits and Advances

(Taka in Lac)

	Deposit Amount					Advance Amount				
	Public NBFIs	Private NBFIs	Non-scheduled (Specialized) Banks	Co-operative Society	All	Public NBFIs	Private NBFIs	Non-scheduled (Specialized) Banks	Co-operative Society	All
2019										
Jul.-Sep.	-	4264443	105997	2271	4372712	824913	5750618	251833	30115	6857479
	-	97.52%	2.42%	0.05%	100%	12.03%	83.86%	3.67%	0.44%	100%
	-	(0.39)	(21.17)	(-0.46)	(0.81)	(-1.69)	(0.00)	(0.74)	(-2.34)	(-0.19)
Oct.-Dec.	-	4197256	112455	2391	4312101	869258	5762434	272073	27263	6931029
	-	97.34%	2.61%	0.06%	100%	12.54%	83.14%	3.93%	0.39%	100%
	-	(-1.58)	(6.09)	(5.29)	(-1.39)	(5.38)	(0.21)	(8.04)	(-9.47)	(1.07)
2020										
Jan.-Mar.	-	4247851	114089	2472	4364412	917018	5730262	280290	29750	6957321
	-	97.33%	2.61%	0.06%	100%	13.18%	82.36%	4.03%	0.43%	100%
	-	(1.21)	(1.45)	(3.39)	(1.21)	(5.49)	(-0.56)	(3.02)	(9.12)	(0.38)
Apr.-Jun.	-	4212923	110251	3255	4326429	939255	5681909	300178	29837	6951179
	-	97.38%	2.55%	0.08%	100%	13.51%	81.74%	4.32%	0.43%	100%
	-	(-0.82)	(-3.36)	(31.66)	(-0.87)	(2.42)	(-0.84)	(7.10)	(0.29)	(-0.09)
Jul.-Sep.	-	4347301	118501	2673	4468475	958128	5593129	312925	28955	6893138
	-	97.29%	2.65%	0.06%	100%	13.90%	81.14%	4.54%	0.42%	100%
	-	(3.19)	(7.48)	(-17.87)	(3.28)	(2.01)	(-1.56)	(4.25)	(-2.96)	(-0.83)

- 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. Public NBFIs are non-depository.

Deposits by Types of Accounts:

Breakdown by types of deposits accounts revealed that the share of fixed deposits increased from 97.52% at the end of the quarter Apr.-Jun., 2020 to 97.63% at the end of quarter Jul.-Sep., 2020. The amount of fixed deposits increased by Tk.143300 lac or

3.40% to Tk.4362585 lac at the end of the quarter Jul.-Sep., 2020 under review as compared to the preceding quarter Apr.-Jun., 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
2019						
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)
2020						
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)
Jul.-Sep.	198	16818	4362585	61399	27475	4468475
	0.00%	0.38%	97.63%	1.37%	0.61%	100.00%
	(-3.88)	(-4.11)	(3.40)	(0.21)	(-2.34)	(3.28)

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 (92.82%) of the total deposits at the end of the quarter Jul.-Sep., 2020. Deposits in the private sector increased by Tk.136420 lac or 3.40% to Tk.4147634 lac at the end of the quarter under review as compared to the preceding quarter Apr.-Jun., 2020. Deposits in the public sector increased by Tk.5626 lac or 1.78% to Tk.320841 lac at the end of the quarter

Jul.-Sep., 2020 under review as compared to the preceding quarter Apr.-Jun., 2020. Government deposits in the public sector increased by Tk.147 lac or 2.54% to Tk.5932 lac as compared to the preceding quarter Apr.-Jun., 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			
2019						
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)	
2020						
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)	
Jul.-Sep.	5932	314909	320841	4147634	4468475	0.08
	0.13%	7.05%	7.18%	92.82%	100.00%	
	(2.54)	(1.77)	(1.78)	(3.40)	(3.28)	

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 (92.58%) of the total deposits of the quarter Jul.-Sep., 2020 under review. The deposits in this division increased by 2.87% to Tk.4137032 lac at the end of the quarter Jul.-Sep., 2020 as compared to the end of preceding quarter

Apr.-Jun., 2020. The share of deposits in Barishal Division (0.18%) was the lowest at the end of the quarter Jul.-Sep., 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	
2019									
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)
2020									
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)
Jul.-Sep.	187698	4137032	32282	52096	8073	30387	9970	10939	4468475
	4.20%	92.58%	0.72%	1.17%	0.18%	0.68%	0.22%	0.24%	100.00%
	(4.14)	(2.87)	(16.69)	(22.61)	(-3.24)	(9.70)	(23.84)	(5.75)	(3.28)

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 (6.39%) was 5.33 times more than that of the female accounts (1.20%), and in addition the share of male accounts in individual (57.89%) was 1.68 times more than that of the female accounts (34.52%) at the end of the quarter Jul.-Sep., 2020.

The female individual accounts increased by 8114 or 3.57% to 235096 and female enterprise account increased by 7000 or 606.06% to 8155 at

the end of the quarter Jul.-Sep., 2020 under review as compared to the preceding quarter Apr.-Jun., 2020. At the same time the male individual accounts decreased by 14649 or 3.58% to 394177 and male enterprise accounts increased by 16955 or 63.83% to 43519 at the end of the quarter under review as compared to the preceding quarter Apr.-Jun., 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						
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)
Jul.-Sep.	394177	43519	235096	8155	680947	4468475
	57.89%	6.39%	34.52%	1.20%	100.00%	
	(-3.58)	(63.83)	(3.57)	(606.06)	(2.63)	(3.28)

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.57877 lac or 0.84% to Tk.6852257 lac at the end of the quarter Jul.-Sep., 2020 as compared to the preceding quarter Apr.-Jun., 2020. Moreover, advances to

the public sector decreased by Tk. 165 lac or 0.40% to Tk.40880 lac as compared to the preceding quarter Apr.-Jun., 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			
2019						
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)	
2020						
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)	
Jul.-Sep.	39948	932	40880	6852257	6893138	0.006
	0.58%	0.01%	0.59%	99.41%	100.00%	
	(-0.72)	(15.20)	(-0.40)	(-0.84)	(-0.83)	

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 Disbursements

Bulk of Disbursements (31.44%) was used for 'Industry' purpose followed by disbursement amounts for 'Consumer Finance' (19.78%) and 'Trade & Commerce' (17.97%) at the end of the quarter Jul.-Sep., 2020. Industry loans increased by Tk.25430 lac or 23.68% to Tk.132812 lac, 'Consumer Finance' increased by Tk.51781 lac or 163.06% to Tk.83537 lac at the end of the quarter under review as compared to the preceding quarter Apr.-Jun., 2020. Also, disbursements in 'Construction' increased by

599.25% to Tk.35571 lac, in 'Agriculture' increased by 267.33% to Tk.42573 lac and in 'Transport' by 12.69% to Tk.2238 lac as compared to the preceding quarter Apr.-Jun., 2020. Finally, in 'Others' disbursements showed an increase by 298.79% to Tk.49761 lac at the end of the quarter under review as compared to the preceding quarter Apr.-Jun., 2020. Table-7 shows economic purpose-wise classification of advances.

Table -7
Economic Purpose-wise Classification of Disbursements

(Taka in Lac)

At end of the quarter	Agriculture Fishing & Forestry	Industry	Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
<u>2019</u>								
Jul.-Sep.	32014	228401	34544	3597	140487	86099	13576	538718
	5.94%	42.40%	6.41%	0.67%	26.08%	15.98%	2.52%	100.00%
	(82.48)	(-19.51)	(-64.95)	(-80.75)	(-36.26)	(11.61)	(-66.92)	(-28.85)
Oct.-Dec.	32196	302113	52748	5639	165736	96536	40119	695087
	4.63%	43.46%	7.59%	0.81%	23.84%	13.89%	5.77%	100.00%
	(0.57)	(32.27)	(52.70)	(56.77)	(17.97)	(12.12)	(195.51)	(29.03)
<u>2020</u>								
Jan.-Mar.	32072	203725	43065	4909	133891	89308	46415	553385
	5.80%	36.81%	7.78%	0.89%	24.19%	16.14%	8.39%	100.00%
	(-0.39)	(-32.57)	(-18.36)	(-12.95)	(-19.21)	(-7.49)	(15.69)	(-20.39)
Apr.-Jun.	11590	107382	5087	1986	51829	31756	12478	222108
	5.22%	48.35%	2.29%	0.89%	23.34%	14.30%	5.62%	100.00%
	(-63.86)	(-47.29)	(-88.19)	(-59.54)	(-61.29)	(-64.44)	(-73.12)	(-59.86)
Jul.-Sep.	42573	132812	35571	2238	75913	83537	49761	422406
	10.08%	31.44%	8.42%	0.53%	17.97%	19.78%	11.78%	100.00%
	(267.33)	(23.68)	(599.25)	(12.69)	(46.47)	(163.06)	(298.79)	(90.18)

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 Outstanding advances (36.71%) was used for 'Industry' purpose followed by advances for 'Trade & Commerce' (23.31%) and 'Consumer Finance' (14.63%) at the end of the quarter Jul.-Sep., 2020. Industry loans increased by Tk.28957 lac or 1.16% to Tk.2530482 lac, 'Trade and commerce' decreased by Tk.81178 lac or 4.81% to Tk.1606724 lac at the end of the quarter under review as compared to the preceding quarter Apr.-Jun., 2020. Also, 'Construction' loan decreased by 0.50% to

Tk.975787 lac, 'Agriculture' loans decreased by 0.35% to Tk.219923 lac and 'Transport' loans increased by 4.22% to Tk.136344 lac as compared to the preceding quarter Apr.-Jun., 2020. Finally, 'Others' loans showed an increase by 0.19% to Tk.415095 lac at the end of the quarter under review as compared to the preceding quarter Apr.-Jun., 2020. Table-8 shows economic purpose-wise classification of advances.

Table -8
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
<u>2019</u>								
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)
<u>2020</u>								
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)
Jul.-Sep.	219923	2530482	975787	136344	1606724	1008783	415095	6893138
	3.19%	36.71%	14.16%	1.98%	23.31%	14.63%	6.02%	100.00%
	(-0.35)	(1.16)	(-0.50)	(4.22)	(-4.81)	(-0.64)	(0.19)	(-0.83)

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 Recoveries

Bulk of Recoveries (34.54%) was used for 'Industry' purpose followed by recoveries in 'Trade & Commerce' (25.93%) and 'Consumer Finance' (18.16%) at the end of the quarter Jul.-Sep., 2020. Recovery in Industry increased by Tk.75963 lac or 48.68% to Tk.232015 lac, in 'Trade and commerce' increased by Tk.26628 lac or 18.04% to Tk.174202 lac at the end of the quarter under review as compared to the preceding quarter Apr.-Jun., 2020. Also,

recovery in 'Construction' increased by 15.81% to Tk.56872 lac, in 'Agriculture' increased by 191.64% to Tk.36948 lac and in 'Transport' increased by 84.60% to Tk.8560 lac as compared to the preceding quarter Apr.-Jun., 2020. Finally, in 'Others' recoveries showed an increase by 24.18% to Tk.41106 lac at the end of the quarter under review as compared to the preceding quarter Apr.-Jun., 2020. Table-9 shows economic purpose-wise classification of advances.

Table -9
Economic Purpose-wise Classification of Recoveries

(Taka in Lac)

At end of the quarter	Agriculture Fishing & Forestry	Industry	Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
2019								
Jul.-Sep.	30018	282456	68817	13078	212240	104036	36277	746922
	4.02%	37.82%	9.21%	1.75%	28.42%	13.93%	4.86%	100.00%
	(76.82)	(-9.66)	(-18.29)	(-13.17)	(-62.35)	(19.41)	(-23.69)	(-33.74)
Oct.-Dec.	25655	283925	63056	15693	225593	109495	40435	763852
	3.36%	37.17%	8.26%	2.05%	29.53%	14.33%	5.29%	100.00%
	(-14.53)	(0.52)	(-8.37)	(20.00)	(6.29)	(5.25)	(11.46)	(2.27)
2020								
Jan.-Mar.	24602	303812	72954	9538	531516	106833	57822	1107077
	2.22%	27.44%	6.59%	0.86%	48.01%	9.65%	5.22%	100.00%
	(-4.10)	(7.00)	(15.70)	(-39.22)	(135.61)	(-2.43)	(43.00)	(44.93)
Apr.-Jun.	12669	156052	49110	4637	147574	78948	33101	482091
	2.63%	32.37%	10.19%	0.96%	30.61%	16.38%	6.87%	100.00%
	(-48.50)	(-48.64)	(-32.68)	(-51.380)	(-72.24)	(-26.10)	(-42.75)	(-56.45)
Jul.-Sep.	36948	232015	56872	8560	174202	122017	41106	671719
	5.50%	34.54%	8.47%	1.27%	25.93%	18.16%	6.12%	100.00%
	(191.64)	(48.68)	(15.81)	(84.60)	(18.04)	(54.55)	(24.18)	(39.33)

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 42.53% of the total loans were outstanding against 'Real Estate', while the lowest 1.92% loans against 'Shares & Securities' at the end of the quarter Jul.-Sep., 2020 under review. Advances against 'Real Estate' decreased by 1.60% to Tk.2931944 lac and that against 'Machinery' decreased by

23.15% to Tk.386192 lac at the end of the quarter Jul.-Sep., 2020. Also 'Other Items' which shows a decrease of 13.40% to Tk.1692972 lac at the end of the quarter Jul.-Sep., 2020 as compared to the preceding quarter Apr.-Jun.,2020. Security wise classification of advances is shown in Table-10.

Table-10
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
2019								
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)
2020								
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)
Jul.-Sep.	132063	134742	386192	2931944	1029332	585893	1692972	6893138
	1.92%	1.95%	5.60%	42.53%	14.93%	8.50%	24.56%	100.00%
	(-5.21)	(451.63)	(-23.15)	(-1.60)	(17.69)	(23.13)	(-13.40)	(-0.83)

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 (23.90%) was 4.63 times more than that of the female accounts (5.16%), and the share of male accounts in individual (48.09%) was 2.10 times more than that of the female accounts (22.85%) at the end of the quarter Jul.-Sep., 2020.

However, the female individual accounts increased by 6074 or 5.65% to 113620 and female enterprise accounts increased by 2987 or 13.19% to 25639 at the end of the quarter Jul.-

Sep., 2020 under review as compared to the preceding quarter Apr.-Jun., 2020. On the other hand, the male individual accounts increased by 7115 or 3.07% to 239062 and male enterprise accounts increased by 9076 or 8.27% to 118819 at the end of the quarter Jul.-Sep., 2020 under review as compared to the preceding quarter Apr.-Jun., 2020. The details of advances classified by gender are shown in Table-11.

Table-11
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						
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)
Jul.-Sep.	239062	118819	113620	25639	497140	6893138
	48.09%	23.90%	22.85%	5.16%	100.00%	
	(3.07)	(8.27)	(5.65)	(13.19)	(5.35)	(-0.83)

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 83.32% of total advances at the end of the quarter Jul.-Sep., 2020. The loans in Dhaka Division decreased by 0.94% to Tk.5743231 lac, in Chattogram Division by 1.19% to Tk.653934 lac and in Rangpur Division by 2.26% to Tk.56472 lac. Loan increased in Khulna Division by 0.83% to Tk.138866 lac, in

Barishal Division by 5.18% to Tk.34934 lac, in Sylhet Division by 1.35% to Tk.64000 lac, in Mymensingh Division by 2.76% to Tk.60976 lac and that in Rajshahi Division by 0.37% to Tk.140724 lac at the end of the quarter Jul.-Sep., 2020 as compared to the preceding quarter Apr.-Jun., 2020. Division-wise distribution of advances is shown in Table-12.

Table-12
Division-wise Classification of Advances

(Taka in Lac)

At the end of quarter	Division								
	Chattogram	Dhaka	Khulna	Rajshahi	Barishal	Sylhet	Rangpur	Mymensingh	All
2019									
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)
Jul.-Sep.	653934	5743231	138866	140724	34934	64000	56472	60976	6893138
	9.49%	83.32%	2.01%	2.04%	0.51%	0.93%	0.82%	0.88%	100.00%
	(-1.19)	(-0.94)	(0.83)	(0.37)	(5.18)	(1.35)	(-2.26)	(2.76)	(-0.83)

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 (97.20%) was 34.71 times more than that of the Non-Depository NBFIs accounts (2.80%) as well as the share of Depository NBFIs amounts (86.02%) was 6.15 times more than that of the Non-Depository amounts (13.98%) at the end of the quarter Jul.-Sep., 2020. On the other hand, the accounts of Depository NBFIs increased by

24750 or 5.40% to 483227 and at the same time the accounts of Non-Depository NBFIs increased by 502 or 3.74% to 13913 at the end of the quarter Jul.-Sep., 2020 under review as compared to the preceding quarter Apr.-Jun., 2020. The details of depository and non-depository accounts and amounts are shown in Table-13.

Table-13
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		
2019						
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)
Jul.-Sep.	483227	5929775	13913	963362	497140	6893138
	97.20%	86.02%	2.80%	13.98%	100.00%	100.00%
	(5.40)	(-1.25)	(3.74)	(1.82)	(5.35)	(-0.83)

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 3.48, 1.39, 4.30, 2.70, 4.33, 2.11, 5.66 and 5.57 respectively at the end of the quarter Jul.-

Sep., 2020 under review as compared 3.67, 1.44, 4.98, 3.30, 3.98, 2.28, 7.18 and 5.74 respectively at the end of the previous quarter Apr.-Jun., 2020. Table-14 shows the Division-wise Advances/ Deposits Ratio.

Table-14
Division-wise Advances/Deposits Ratio

(Taka in Lac)

Divisions	Jul.-Sep., 2020			Apr.-Jun., 2020		
	Advances	Deposits	Ratio	Advances	Deposits	Ratio
Chattogram	653934	187698	3.48	661786	180239	3.67
Dhaka	5743231	4137032	1.39	5797989	4021598	1.44
Khulna	138866	32282	4.30	137718	27664	4.98
Rajshahi	140724	52096	2.70	140201	42489	3.30
Barishal	34934	8073	4.33	33215	8343	3.98
Sylhet	64000	30387	2.11	63149	27701	2.28
Rangpur	56472	9970	5.66	57780	8051	7.18
Mymensingh	60976	10939	5.57	59341	10344	5.74
Total	6893138	4468475	3.09	6951179	4326429	1.61

Table-15
Region-wise Position of NBFIs Branches

Division	Urban	Rural	Total Branches
Chattogram	127	13	140
Dhaka	253	42	295
Khulna	55	15	70
Rajshahi	75	8	83
Barishal	32	10	42
Sylhet	40	10	50
Rangpur	42	13	55
Mymensingh	51	2	53
Total	675	113	788

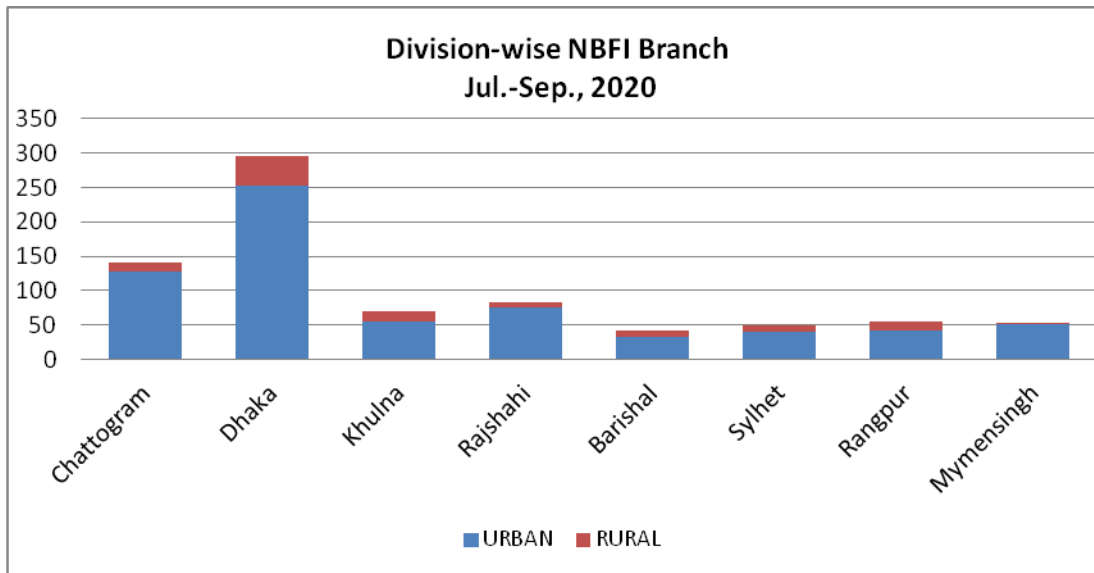
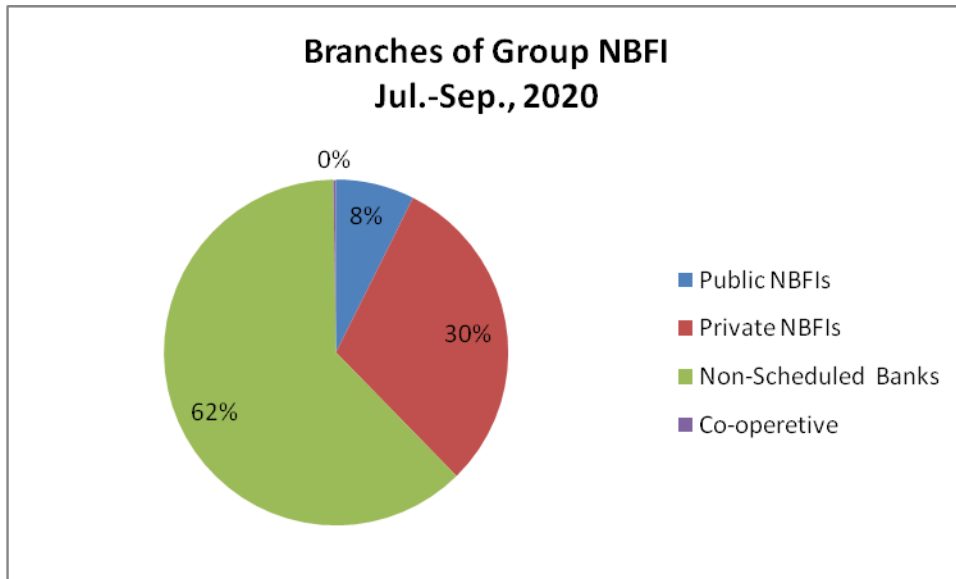


Table-16
Branches of NBFIs Operating in Bangladesh

Types	Number of NBFIs	Total Branches
Public NBFIs	4	58
Private NBFIs	30	239
Non-Scheduled (Specialized) Banks: a.Karmashangsthan Bank b.Ansar VDP Unnayan Bank	2	489
Co-operative (Bangladesh Samabaya Bank Limited)	1	2
Total	37	788



INDICATORS

(Amount in Taka)

Items	AS ON	
	Sep. 30, 2020	Jun. 30, 2020
Number of NBFIs	37	36
Number of Reported Branches	775	770
Deposits		
a) Total Deposits	446847542743	432642881155
b) Number of Accounts	680947	663527
c) Average Deposits per account	656215	652035
Advances		
a) Total Advances	689313757864	695117869509
b) Number of Accounts	497140	471888
c) Average Advances per account	1386559	1473057

**Weighted Average Rates of Interest on Deposits
As on September 30, 2020**

NBFIs	All Deposit	Current Deposit	Savings Deposits	Fixed Deposits	For less than 6 Months	For 6 Months to less than 1 year	For 1 year to less than 2 years	For 2 years to less than 3 years	For 3 years and above	Recurring Deposit Pension Scheme	Restricted (Blocked) Deposits	Special Purpose Deposits
	1	2	3	4	5	6	7	8	9	10	11	12
All NBFIs	9.01	...	4.19	9.06	8.42	8.69	9.26	8.87	10.83	8.2	10.58	5.79
Private NBFIs	9.09	9.11	8.45	8.79	9.3	8.88	10.84	9.61	10.58	5.71
Specialised NBFIs	6	...	4.15	6.23	6.05	6.07	6.49	7.52	7.5	6.43	...	7.7
Co-operative Society	8.1	...	5	9.72	7.81	9.5	9.93	...	7.92	4

**Weighted Average Rates of Interest on Advances
By Major Economic Purposes
As on September 30, 2020**

NBFIs	All Advances	Agriculture Fishing & Forestry	Industry		Construction	Transport	Trade & Commerce	Other Institutional Loan	Consumer Finance	Miscellaneous
			Term Loan	Working Capital Financing						
	1	2	3	4	5	6	7	8	9	10
All NBFIs	11.66	10.38	11.2	12.15	10.56	12.27	12.38	12.04	12.39	8.84
Public NBFIs	7.02	13.21	8.02	10.74	3.04	14	13.69	6.12	4.22	8.09
Private NBFIs	12.5	10.1	12.8	12.18	12.87	12.26	12.4	12.06	12.44	10.15
Specialised NBFIs	11.01	10.46	12.74	---	8.07	12.54	11.94	---	11.3	---
Co-operative Society	8.72	5.08	---	---	8.12	10	13.4	9.45	17.19	---
Non-Depository NBFIs	7.03	12.04	8.02	10.74	3.04	14	13.69	6.68	3.83	8.09
Depository NBFIs	12.41	10.26	12.8	12.18	12.75	12.27	12.37	12.06	12.39	10.15

Note: ... = Not applicable