#### Introduction

The institutions (other than Deposit Money Banks) which mainly carry out the financing business are termed as Non-Banking Finance Companies (NBFCs). It is constituted under the Financial Institutions Act, 1993 which has been updated with the Finance Company Act, 2023 in response to changing times. An NBFC is a finance Company 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 NBFCs take term deposits which are treated as Non-Bank Depository Corporations (NBDC) and some are non deposit taker but may deem to create liquidity. NBDC is a portion of NBFC.

Since July, 1974 the Statistics Department of Bangladesh Bank has been collecting detailed information on deposits, debits, loans and 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, NBFCs are playing an important role in the current economic activities, development, growth and financial inclusion etc. It becomes necessary to collect data from NBFC 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 NBFCs data on quarterly basis from Oct.-Dec., 2018 quarter. In addition to that, Statistics Department is also collecting data from Bangladesh Samabaya Bank Limited and Non-Scheduled banks Ansar-VDP Unnayan Bank and Karmasangsthan Bank which are included in **Other Financial Institutions**.

From the quarter Oct.-Dec., 2021, the NBFCs were instructed to follow the “GUIDELINES TO FILL IN THE NBFI RETURNS- 1, 2 & 3” second edition, published in September, 2021. In this booklet, all statistical tables have been prepared on the basis of returns submitted through RIT (Rationalized Input Template) by the NBFCs.

**The list of NBFCs is given below (which is divided on the basis of percentage of Government share):**

1. **Government Owned/Public NBFCs:**
2. Infrastructure Development Company Limited
3. Bangladesh Infrastructure Finance Fund Limited (BIFFL)
4. Agrani SME Financing Company Limited
5. **Private NBFCs**:
6. Bangladesh Finance Limited
7. Bangladesh Industrial Finance Company Limited
8. Bay Leasing & Investment Limited
9. DBH Finance PLC.
10. Fareast Finance & Investment Limited
11. FAS Finance & Investment Limited
12. First Finance Limited
13. GSP Finance Company (Bangladesh) Limited
14. Hajj Finance Company Limited
15. IDLC Finance PLC.
16. IIDFC PLC.
17. IPDC Finance Limited
18. International Leasing and Financial Services Limited
19. Islamic Finance and Investment Limited
20. LankaBangla Finance PLC.
21. MIDAS Financing PLC.
22. National Finance Limited
23. National Housing Finance PLC.
24. Phoenix Finance and Investments Limited
25. Premier Leasing & Finance Limited
26. Prime Finance & Investment Limited
27. Aviva Finance Limited
28. Union Capital Limited
29. United Finance Limited
30. Uttara Finance & Investments Limited
31. Meridian Finance & Investment Limited
32. CVC Finance Limited
33. Alliance Finance PLC.
34. The UAE- Bangladesh Investment Company Limited
35. SFIL Finance PLC.
36. Saudi-Bangladesh Industrial & Agricultural Investment Company Limited
37. [People's Leasing and Financial Services Limited](https://www.bing.com/ck/a?!&&p=21149e89d8ce629cJmltdHM9MTY3NzYyODgwMCZpZ3VpZD0yYTA4NDUzNy01YmJmLTY5MzEtMjYyNy00OGNhNWE3NDY4NDUmaW5zaWQ9NTE2NQ&ptn=3&hsh=3&fclid=2a084537-5bbf-6931-2627-48ca5a746845&psq=people%27s+leasing&u=a1aHR0cHM6Ly93d3cucGxmc2JkLmNvbS8&ntb=1) (PLFS)

Among all the above NBFCs the followings are Non-Depository:

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

The statistical tables contained in this issue have been prepared from the returns submitted by the individual NBFC as on the last day of the quarter ending March 31, 2024. At the end of the period under study, the total number of reported branches of NBFCs is 297.

.

For useful presentation of data, NBFCs have been classified into several groups viz. ‘Public NBFCs’, ‘Private NBFCs’, ‘Depository’ and ‘Non-Depository’ NBFCs.

The publication provides a detailed analysis of NBFCs deposits and outstanding loans and 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 Statistical Tables**

**Table-1: Deposits Distributed by Geographical Location and Gender:** The table provides statistics on deposit distributed by geographical location and gender.

**Table-2: Deposits Distributed by Types of Accounts:** This table shows the classification of deposits of NBFCs such as (a) Fixed Deposits, (b) Recurring Deposits, (c) Special Purpose Deposits, and (d) Restricted (Blocked) Deposits.

1. **Fixed Deposits:** These are reclassified by period of maturity and are exclusively time deposits.
2. **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.
3. **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.
4. **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 3: Deposits Distributed by Geographical Location (Divisions/ Districts):** This table shows the division and district-wise distribution of deposits of the country.

**Table 4: Deposits Distributed by Sectors and Types:** This table provides a break up of deposits by different sectors and types.

**Table 5: Deposits Distributed by Rates of Interest/Profit and Types:** This table shows the rate of interest allowed by the NBFCs on different types of deposits. The rate of interest varies from time to time.

**Table 6: Deposits Distributed by Size of Accounts:** The tables shows the statistics of number of accounts and corresponding amount falling within specified groups.

**Table 7:** **Loans and Advances Categorised by Geographical Location and Gender:** The table provides statistics on loans and advances categorised by geographical location and gender.

**Table 8 to 12: Loans and Advances Categorised by Securities:** These tables show the break-up of NBFCs loans and advances by types of securities.

**Table 13 to 17: Loans and Advances Categorised by Economic Purposes:** These tables show the loans and advances made by NBFCs to different economic purposes for which the borrowers obtain these funds.

**Table 18 to 22: Loans and Advances Categorised by Rates of Interest and Securities:** These tables give the rates of interest charged by the NBFCs on various types of securities.

**Table 23 to 27: Loans and Advances Categorised by Size of Accounts and Major Economic Purposes:** These tables provide statistics on loans and advances categorised by size of accounts and economic purposes.

**Table 28 to 32: Loans and Advances Categorised by Size of Accounts:** These tables provide statistics on no. of accounts of loans and advances categorised by size of accounts.

**Table 33 to 37: Loans and Advances Categorised by Geographical Location (Division / Districts):** These tables show the division and district-wise categorisation of loans and advances of the country.

**Table 38 to 42: Loans and Advances Categorised by Size of Accounts and Sectors:** These tables provide statistics on loans and advances categorised by size of accounts and sectors.

**Table 43 to 47: Disbursement, Outstanding, Recovery and Overdue of Loans and Advances Classified by Economic Purposes:**

These tables show the statistics of disbursement, outstanding, overdue and recovery of loans and advances categorised by economic purposes.

**A Review on Deposits, Loans and Advances**

**(As on 31-03-2024)**

**Deposits:**

Total deposits (excluding inter NBFCs) of the NBFCs decreased by Tk.52549 lac or 1.17 percent to Tk.4430469 lac during Jan.-Mar.,2024 as compared to Oct.-Dec., 2023.

**Loans and Advances:**

NBFCs’ total loans and advances increased by Tk.77057 lac or 1.04 percent to Tk.7452976 lac during Jan.-Mar.,2024 as compared to Oct.-Dec.,2023. Whereas, loans and advances in public NBFCs increased by Tk.59288 lac or 5.02 percent to Tk.1240382 lac and in private NBFCs increased by Tk. 17769 lac or 0.29 percent to Tk.6212593 lac during Jan.-Mar.,2024 (Table-1).

**Table-1**

**Overall Deposits, Loans and Advances**

(Amount in Lac Taka)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Deposits | | | | Loans and advances | | |
|  | Public NBFCs | Private NBFCs | All | Public NBFCs | Private NBFCs | All |
| **2023** |  |  |  |  |  |  |
| **Jan.-Mar.** | **-** | **4369878** | **4369878** | **1013688** | **6110251** | **7123939** |
|  | - | 100% | 100% | 14.23% | 85.77% | 100% |
|  | - | (-0.12) | (-0.12) | (5.43) | (0.65) | (1.31) |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **-** | **4468304** | **4468304** | **1050332** | **6193596** | **7243928** |
|  | - | 100.00% | 100.00% | 14.50% | 85.50% | 100% |
|  | - | (2.25) | (2.25) | (3.61) | (1.36) | (1.68) |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **-** | **4472089** | **4472089** | **1132906** | **6200937** | **7333843** |
|  | - | 100.00% | 100.00% | 15.45% | 84.55% | 100% |
|  | - | (0.08) | (0.08) | (7.86) | (0.12) | (1.24) |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **-** | **4483018** | **4483018** | **1181094** | **6194824** | **7375919** |
|  | **-** | 100.00% | 100% | 16.01% | 83.99% | 100% |
|  | **-** | (0.24) | (0.24) | (4.25) | (-0.10) | (0.57) |
|  |  |  |  |  |  |  |
| **2024** |  |  |  |  |  |  |
| **Jan.-Mar.** | **-** | **4430469** | **4430469** | **1240382** | **6212593** | **7452976** |
|  | **-** | 100.00% | 100% | 16.64% | 83.36% | 100% |
|  | **-** | (-1.17) | (-1.17) | (5.02) | (0.29) | (1.04) |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | The percentage represents the proportion of the total. |
|  | 3. | Minor differences may be shown due to rounding off. |
|  | 4. | Public NBFCs are non-depository. |

**Deposits by Types of Accounts:**

Breakdown by types of deposit accounts revealed that the share of fixed deposits decreased from 97.06 percent at the end of Oct.-Dec.,2023 to 96.87 percent at the end of the Jan.-Mar.,2024. The fixed deposits decreased by Tk. 59740 lac or 1.37 percent to Tk. 4291601 lac at the end of the Jan.-Mar.,2024 as compared to Oct.-Dec.,2023 (Table-2).

**Table-2**

**Deposits Distributed by Types of Accounts**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | |  | | (Amount in Lac Taka) | | |
| End Period | Fixed Deposits | | Recurring Deposits | | Other Deposits | | Total Deposits |
|  |  | |  | |  | |  |
| **2023** |  | |  | |  | |  |
| **Jan.-Mar.** | **4252886** | | **65382** | | **51610** | | **4369878** |
|  | 97.32% | | 1.50% | | 1.18% | | 100.00% |
|  | (-0.19) | | (3.32) | | (1.34) | | (-0.12) |
|  |  | |  | |  | |  |
| **Apr.-Jun.** | **4329293** | | **84644** | | **54366** | | **4468304** |
|  | 96.89% | | 1.89% | | 1.22% | | 100.00% |
|  | (1.80) | | (29.46) | | (5.34) | | (2.25) |
|  |  | |  | |  | |  |
| **Jul.-Sep.** | **4340226** | | **71283** | | **60581** | | **4472089** |
|  | 97.05% | | 1.59% | | 1.35% | | 100.00% |
|  | (0.25) | | (-15.79) | | (11.43) | | (0.08) |
|  |  | |  | |  | |  |
| **Oct.-Dec.** | **4351341** | | **74358** | | **57319** | | **4483018** |
|  | 97.06% | | 1.66% | | 1.28% | | 100.00% |
|  | (0.26) | | (4.31) | | (-5.38) | | (0.24) |
|  |  | |  | |  | |  |
| **2024** |  | |  | |  | |  |
| **Jan.-Mar.** | **4291601** | | **84652** | | **54216** | | **4430469** |
|  | 96.87% | | 1.91% | | 1.22% | | 100.00% |
|  | (-1.37) | | (13.84) | | (-5.41) | | (-1.17) |
|  |  | |  | |  | |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | The percentage represents the proportion of the total. |
|  | 3. | Minor differences may be shown due to separate rounding off. |
|  | 4. | Public NBFCs are non-depository. |

**Sector-wise Deposits:**

The lion’s share of deposits of NBFCs came from private sector (91.54 percent) at the end of Jan.-Mar.,2024. Deposits in the private sector decreased by Tk.76579 lac or 1.85 percent to Tk.4055559 lac at the end of March, 2024 as compared to December,2023. Deposits in the public sector increased by Tk.24030 lac or 6.85 percent to Tk.374910 lac at the end of March, 2024 as compared to December, 2023. Government deposits in the public sector increased by Tk. 286 lac or 6.83 percent to Tk.4468 lac at the end March, 2024 as compared to the preceding quarter (Table-3).

**Table-3**

**Sector-wise Classification of Deposits**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  | (Amount in Lac Taka) | |
| End Period | Public Sector | | | Private Sector | Total Deposits (Public+Private) | Ratio (Public/Private) |
| Government | Other than Government | Total |
| **2023** |  |  |  |  |  |  |
| **Jan.-Mar.** | **4670** | **329082** | **333753** | **4036125** | **4369878** | 0.08 |
|  | 0.11% | 7.53% | 7.64% | 92.36% | 100.00% |  |
|  | (-4.65) | (0.00) | (-0.07) | (-0.13) | (-0.12) |  |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **4536** | **332452** | **336988** | **4131316** | **4468304** | 0.08 |
|  | 0.10% | 7.44% | 7.54% | 92.46% | 100.00% |  |
|  | (-2.88) | (1.02) | (0.97) | (2.36) | (2.25) |  |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **4794** | **343795** | **348589** | **4123501** | **4472089** | 0.08 |
|  | 0.11% | 7.69% | 7.79% | 92.21% | 100.00% |  |
|  | (5.69) | (3.41) | (3.44) | (-0.19) | (0.08) |  |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **4182** | **346698** | **350880** | **4132138** | **4483018** | 0.08 |
|  | 0.09% | 7.73% | 7.83% | 92.17% | 100.00% |  |
|  | (-12.77) | (0.84) | (0.66) | (0.21) | (0.24) |  |
|  |  |  |  |  |  |  |
| **2024** |  |  |  |  |  |  |
| **Jan.-Mar.** | **4468** | **370442** | **374910** | **4055559** | **4430469** | 0.09 |
|  | 0.10% | 8.36% | 8.46% | 91.54% | 100.00% |  |
|  | (6.83) | (6.85) | (6.85) | (-1.85) | (-1.17) |  |
|  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | The percentage represents the proportion of the total. |
|  | 3. | Minor differences may be shown due to separate rounding off. |
|  | 4. | Public NBFCs are non-depository. |

**Division-wise Deposits:**

Distribution of deposits by administrative areas revealed that Dhaka Division contributed majority (92.17 percent) of the total deposits in Jan.-Mar.,2024. The deposits in this division decreased by 1.46 percent to Tk.4083743 lac at the end of Jan.-Mar.,2024 as compared to Oct.-Dec.,2023. The share of deposits in Barishal Division (0.13 percent) is the lowest at the end of Jan.-Mar.,2024 (Table-4).

**Table-4**

**Division-wise Deposits**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | |  | | (Amount in Lac Taka) | |
| End Period | Division | | | | | | | | | | All Divisions |
| Chattogram | Dhaka | Khulna | Rajshahi | Barishal | | Sylhet | | Rangpur | Mymensingh |
| **2023** |  |  |  |  |  | |  | |  |  |  |
| **Jan.-Mar.** | **221593** | **4014823** | **34587** | **47483** | **5551** | | **25826** | | **6811** | **13204** | **4369878** |
|  | 5.07% | 91.87% | 0.79% | 1.09% | 0.13% | | 0.59% | | 0.16% | 0.30% | 100.00% |
|  | (6.79) | (-0.41) | (1.92) | (-7.85) | (5.54) | | (-1.59) | | (6.24) | (1.90) | (-0.12) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Apr.-Jun.** | **201643** | **4133061** | **34708** | **47395** | **5575** | | **25024** | | **7197** | **13702** | **4468304** |
|  | 4.51% | 92.50% | 0.78% | 1.06% | 0.12% | | 0.56% | | 0.16% | 0.31% | 100.00% |
|  | (-9.00) | (2.95) | (0.35) | (-0.19) | (0.44) | | (-3.11) | | (5.67) | (3.77) | (2.25) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Jul.-Sep.** | **207734** | **4131042** | **35024** | **46106** | **5753** | | **25072** | | **7299** | **14059** | **4472089** |
|  | 4.65% | 92.37% | 0.78% | 1.03% | 0.13% | | 0.56% | | 0.16% | 0.31% | 100.00% |
|  | (3.02) | (-0.05) | (0.91) | (-2.72) | (3.19) | | (0.19) | | (1.42) | (2.61) | (0.08) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Oct.-Dec.** | **209265** | **4144381** | **35202** | **46833** | **5548** | | **25607** | | **7470** | **8712** | **4483018** |
|  | 4.67% | 92.45% | 0.79% | 1.04% | 0.12% | | 0.57% | | 0.17% | 0.19% | 100.00% |
|  | (0.74) | (0.32) | (0.51) | (1.58) | (-3.57) | | (2.13) | | (2.34) | (-38.03) | (0.24) |
|  |  |  |  |  |  | |  | |  |  |  |
| **2024** |  |  |  |  |  | |  | |  |  |  |
| **Jan.-Mar.** | **217352** | **4083743** | **35407** | **46718** | **5736** | | **25714** | | **7420** | **8379** | **4430469** |
|  | 4.91% | 92.17% | 0.80% | 1.05% | 0.13% | | 0.58% | | 0.17% | 0.19% | 100.00% |
|  | (3.86) | (-1.46) | (0.58) | (-0.25) | (3.39) | | (0.41) | | (-0.67) | (-3.82) | (-1.17) |
|  |  |  |  |  |  | |  | |  |  |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | The percentage represents the proportion of the total. |
|  | 3. | Minor differences may be shown due to separate rounding off. |
|  | 4. | Public NBFCs are non-depository. |

**Gender-wise Deposits:**

The share of male deposit accounts in enterprise (7.31 percent) was 6.98 times more than that of the female accounts (1.05 percent) and in addition the share of male deposit accounts in individual (62.01 percent) was 2.09 times more than that of the female deposit accounts (29.64 percent) at the end of Jan.-Mar.,2024. The male individual deposit accounts increased by 438 or 0.17 percent to 264976 but male enterprise deposit accounts decreased by 1825 or 5.52 percent to 31223 at the end of Jan.-Mar.,2024 as compared to of Oct.-dec.,2023. At the same time, female individual deposit accounts decreased by 2490 or 1.93 percent to 126666, and also female enterprise deposit accounts decreased by 3 or 0.07 percent to 4476 at the end of the quarter under review as compared to the preceding quarter.

The share of male’s deposit amount in individual increased by Tk. 8452 lac or 0.70 percent to Tk. 1207903 but the share of male’s deposit amount in enterprise decreased by Tk.45144 lac or 1.76 percent to Tk.2513673 lac respectively at the end of Jan.-Mar.,2024 as compared to Oct.-dec.,2023. And the share of female’s deposit amount in individual decreased by Tk.14225 lac or 2.15 percent to Tk. 648282 lac at the end of Jan.-Mar.,2024 as compared to the preceding quarter. On the other hand, the share of female’s deposit amount in enterprise decreased by 2.62 percent to Tk.60611 lac at the end of the quarter under review as compared to the preceding quarter (Table-5).

**Table-5**

**Number of Deposit Accounts and Deposits distributed by Gender**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| End Period | Number of Deposit Account | | | | | Deposits (in Lac Taka) | | | | |
| Male | | Female | | Total | Male | | Female | | Total |
| Individual | Enterprise | Individual | Enterprise | Individual | Enterprise | Individual | Enterprise |
| **2023** |  |  |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **306906** | **32060** | **144251** | **3337** | **486554** | **1107374** | **2577941** | **628896** | **55667** | **4369878** |
|  | 63.08% | 6.59% | 29.65% | 0.69% | 100.00% | 25.34% | 58.99% | 14.39% | 1.27% | 100.00% |
|  | (-8.36) | (8.78) | (-6.55) | (18.17) | (-6.71) | (-0.13) | (-0.50) | (1.30) | (1.61) | (-0.12) |
|  |  |  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **291398** | **33965** | **138833** | **3865** | **468061** | **1124932** | **2648601** | **641326** | **53445** | **4468304** |
|  | 62.26% | 7.26% | 29.66% | 0.83% | 100.00% | 25.18% | 59.28% | 14.35% | 1.20% | 100.00% |
|  | (-5.05) | (5.94) | (-3.76) | (15.82) | (-3.80) | (1.59) | (2.74) | (1.98) | (-3.99) | (2.25) |
|  |  |  |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **271971** | **34080** | **131897** | **4331** | **442279** | **1156585** | **2603431** | **650036** | **62036** | **4472089** |
|  | 61.49% | 7.71% | 29.82% | 0.98% | 100.00% | 25.86% | 58.22% | 14.54% | 1.39% | 100.00% |
|  | (-6.67) | (0.34) | (-5.00) | (12.06) | (-5.51) | (2.81) | (-1.71) | (1.36) | (16.08) | (0.08) |
|  |  |  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **264538** | **33048** | **129156** | **4479** | **431221** | **1199451** | **2558817** | **662507** | **62242** | **4483018** |
|  | 61.35% | 7.66% | 29.95% | 1.04% | 100.00% | 26.76% | 57.08% | 14.78% | 1.39% | 100.00% |
|  | (-2.73) | (-3.03) | (-2.08) | (3.42) | (-2.50) | (3.71) | (-1.71) | (1.92) | (0.33) | (0.24) |
| **2024** |  |  |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **264976** | **31223** | **126666** | **4476** | **427341** | **1207903** | **2513673** | **648282** | **60611** | **4430469** |
|  | 62.01% | 7.31% | 29.64% | 1.05% | 100.00% | 27.26% | 56.74% | 14.63% | 1.37% | 100.00% |
|  | 0.17 | -5.52 | -1.93 | -0.07 | -0.90 | 0.70 | -1.76 | -2.15 | -2.62 | -1.17 |
|  |  |  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | The percentage represents the proportion of the total. |
|  | 3. | Minor differences may be shown due to separate rounding off. |
|  | 4. | Public NBFCs are non-depository. |

**Sector-wise Loans and Advances:**

Loans and advances in the private sector increased by Tk.77798 lac or 1.06 percent to Tk.7442702 lac at the end of Jan.-Mar.,2024 as compared to Oct.-Dec.,2023. However, loans and advances to the public sector decreased by Tk.742 lac or 6.74 percent to Tk.10273 lac as compared to Oct.-Dec.,2023 (Table-6).

**Table- 6**

**Sector-wise Categorisation of Loans and Advances**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  | (Amount in Lac Taka) | |
| End Period | Public Sector | | | Private Sector | Total Loans and advances (Public+Private) | Ratio (Public/Private) |
| Government | Other than Government | Total |
| **2023** |  |  |  |  |  |  |
| **Jan.-Mar.** | **13702** | **---** | **13702** | **7110237** | **7123939** | **0.002** |
|  | 0.19% | --- | 0.19% | 99.81% | 100.00% |  |
|  | (-34.00) | --- | (-34.00) | (1.41) | (1.31) |  |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **12821** | **---** | **12821** | **7231107** | **7243928** | **0.002** |
|  | 0.18% | --- | 0.18% | 99.82% | 100.00% |  |
|  | (-6.42) | --- | (-6.42) | (1.70) | (1.68) |  |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **12087** | --- | **12087** | **7321756** | **7333843** | **0.002** |
|  | 0.16% | --- | 0.16% | 99.84% | 100.00% |  |
|  | (-5.73) | --- | (-5.73) | (1.25) | (1.24) |  |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **11015** | **---** | **11015** | **7364904** | **7375919** | **0.001** |
|  | 0.15% | --- | 0.15% | 99.85% | 100.00% |  |
|  | (-8.87) | --- | (-8.87) | (0.59) | (0.57) |  |
|  |  |  |  |  |  |  |
| **2024** |  |  |  |  |  |  |
| **Jan.-Mar.** | **10273** | **---** | **10273** | **7442702** | **7452976** | **0.001** |
|  | 0.14% | --- | 0.14% | 99.86% | 100.00% |  |
|  | (-6.74) | --- | (-6.74) | (1.06) | (1.04) |  |
|  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | The percentage represents the proportion of the total. |
|  | 3. | Minor differences may be shown due to separate rounding off. |

**Economic Purpose-wise Disbursements of Loans and Advances:**

Total disbursements of loans and advances increased by 29.81 percent and 15.23 percent in Jan.-Mar.,2024 as compared to Oct.-Dec.,2023 and Jan.-Mar.,2023 respectively. Bulk of loans and advances disbursements (48.04 percent) was used for ‘Industry’ purpose followed by disbursement amounts for ‘Trade & Commerce’ (28.23 percent) and ‘Consumer Finance’ (14.57 percent) during Jan.-Mar.,2024. Loans and advances disbursements to the industry sector increased by Tk.98440 lac or 36.74 percent to Tk.366386 lac, ‘Trade & Commerce’ increased by Tk.62595 lac or 40.98 percent to Tk. 215327 lac during Jan.-Mar.,2024 as compared to Oct.-Dec.,2023. Also, disbursements in ‘Consumer Finance’ increased by 32.97 percent to Tk.111129 lac, but in ‘Construction’ decreased by 41.77 percent to Tk.28852 lac as compared to Oct.-Dec.,2023. Finally, in 'Others' disbursements showed an increase by 26.63 percent to Tk.27278 lac during the quarter under review as compared to Oct.-Dec.,2023 (Table-7).

**Table -7**

**Economic Purpose-wise Categorisation of Disbursements**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2023** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **5952** | **225120** | **63471** | **10557** | **185490** | **131207** | **40143** | **661940** |
|  | 0.90% | 34.01% | 9.59% | 1.59% | 28.02% | 19.82% | 6.06% | 100.00% |
|  | (8.23) | (0.74) | (106.31) | (-43.62) | (46.27) | (9.98) | (-9.99) | (16.30) |
|  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **2229** | **240037** | **72181** | **6105** | **156747** | **79652** | **28645** | **585598** |
|  | 0.38% | 40.99% | 12.33% | 1.04% | 26.77% | 13.60% | 4.89% | 100.00% |
|  | (-62.55) | (6.63) | (13.72) | (-42.17) | -15.50 | (-39.29) | (-28.64) | (-11.53) |
| **Jul.-Sep.** | **3496** | **232339** | **58298** | **6239** | **159363** | **77709** | **19237** | **556681** |
|  | 0.63% | 41.74% | 10.47% | 1.12% | 28.63% | 13.96% | 3.46% | 100.00% |
|  | (56.81) | (-3.21) | (-19.23) | (2.21) | (1.67) | (-2.44) | (-32.84) | (-4.94) |
|  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **6598** | **267946** | **49544** | **5634** | **152732** | **83575** | **21542** | **587571** |
|  | 1.12% | 45.60% | 8.43% | 0.96% | 25.99% | 14.22% | 3.67% | 100.00% |
|  | (88.72) | (15.33) | (-15.02) | (-9.70) | (-4.16) | (7.55) | (11.98) | (5.55) |
| **2024** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **5283** | **366386** | **28852** | **8475** | **215327** | **111129** | **27278** | **762728** |
|  | 0.69% | 48.04% | 3.78% | 1.11% | 28.23% | 14.57% | 3.58% | 100.00% |
|  | (-19.93) | (36.74) | (-41.77) | (50.41) | (40.98) | (32.97) | (26.63) | (29.81) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | The percentage represents the proportion of the total. |
|  | 3. | Minor differences may be shown due to separate rounding off. |

**Economic Purpose-wise Loans and Advances (Outstanding):**

Bulk of Outstanding loans and advances (41.02 percent) was used for ‘Industry’ purpose followed by loans and advances for ‘Trade & Commerce’ (22.80 percent) and ‘Consumer Finance’ (14.43 percent) at the end of Jan.-Mar.,2024. Industry loans and advances increased by Tk.88912 lac or 3.00 percent to Tk.3056951 lac , ‘Trade and commerce’ loans and advances increased by Tk.22526 lac or 1.34 percent to Tk.1699008 lac and ‘Consumer Finance’ loans and advances increased by Tk.104174 lac or 10.73 percent to Tk.1075134 lac at the end of the quarter Jan.-Mar.,2024 as compared to Oct.-Dec.,2023. But, ‘Construction’ loans and advances decreased by 16.06 percent to Tk.887016 lac, as compared to Oct.-Dec.,2023. Finally, ‘Others’ loans and advances increased by 5.27 percent to Tk.498945 lac at the end of the quarter under review as compared to Oct.-Dec.,2023 (Table-8).

**Table -8**

**Economic Purpose-wise Categorisation of Loans and Advances**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| End Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2023** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **56622** | **2793510** | **998437** | **172332** | **1667968** | **952898** | **482171** | **7123939** |
|  | 0.79% | 39.21% | 14.02% | 2.42% | 23.41% | 13.38% | 6.77% | 100.00% |
|  | (1.06) | (1.45) | (1.78) | (-0.80) | (7.08) | (-9.40) | (5.20) | (1.31) |
|  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **55624** | **2871705** | **1011952** | **170130** | **1677551** | **991775** | **465191** | **7243928** |
|  | 0.77% | 39.64% | 13.97% | 2.35% | 23.16% | 13.69% | 6.42% | 100.00% |
|  | (-1.76) | (2.80) | (1.35) | (-1.28) | (0.57) | (4.08) | (-3.52) | (1.68) |
|  |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **55068** | **2925253** | **1050959** | **171342** | **1683938** | **966489** | **480794** | **7333843** |
|  | 0.75% | 39.89% | 14.33% | 2.34% | 22.96% | 13.18% | 6.56% | 100.00% |
|  | (-1.00) | (1.86) | (3.85) | (0.71) | (0.38) | (-2.55) | (3.35) | (1.24) |
|  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **65062** | **2968039** | **1056681** | **164739** | **1676482** | **970960** | **473955** | **7375919** |
|  | 0.88% | 40.24% | 14.33% | 2.23% | 22.73% | 13.16% | 6.43% | 100.00% |
|  | (18.15) | (1.46) | (0.54) | (-3.85) | (-0.44) | (0.46) | (-1.42) | (0.57) |
| **2024** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **69006** | **3056951** | **887016** | **166917** | **1699008** | **1075134** | **498945** | **7452976** |
|  | 0.93% | 41.02% | 11.90% | 2.24% | 22.80% | 14.43% | 6.69% | 100.00% |
|  | (6.06) | (3.00) | (-16.06) | (1.32) | (1.34) | (10.73) | (5.27) | (1.04) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | The percentage represents the proportion of the total. |
|  | 3. | Minor differences may be shown due to separate rounding off. |

**Economic Purpose-wise Recoveries of Loans and Advances:**

Total loans and advances recovery increased by 21.04 percent and increased by 27.50 percent in Jan.-Mar.,2024 compared to Oct.-Dec.,2023 and Jan.-Mar.,2023 respectively. Loans and advances recovery (40.94 percent) from ‘Industry’ sector followed by 'Trade & Commerce’ (26.32 percent) and ‘Consumer Finance’ (16.34 percent) during the quarter Jan.-Mar.,2024. Loans and advances recovery in ‘Industry’ sector increased by 23.13 percent to Tk.343776 lac, in ‘Trade and commerce’ increased by 23.95 percent to Tk.221003 lac, in ‘Consumer Finance’ increased by 43.40 percent to Tk.137191 lac but in ‘Construction’ decreased by 9.40 percent to Tk.84637 lac, as compared to Oct.-Dec.,2023. Finally, in ‘Others’ loans and advances recovery showed a increase 12.41 percent to Tk.29582 lac during Jan.-Mar.,2024 as compared to the preceding quarter (Table-9).

**Table -9**

**Economic Purpose-wise Categorisation of Recoveries**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2023** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **5330** | **245607** | **46884** | **14859** | **154957** | **153688** | **37333** | **658658** |
|  | 0.81% | 37.29% | 7.12% | 2.26% | 23.53% | 23.33% | 5.67% | 100.00% |
|  | (-20.52) | (-8.70) | (-22.54) | (-11.82) | (-8.81) | (12.65) | (0.15) | (-5.46) |
|  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **5774** | **294116** | **79159** | **14791** | **171728** | **96620** | **27838** | **690027** |
|  | 0.84% | 42.62% | 11.47% | 2.14% | 24.89% | 14.00% | 4.03% | 100.00% |
|  | (8.34) | (19.75) | (68.84) | (-0.45) | (10.82) | (-37.13) | (-25.43) | (4.76) |
| **Jul.-Sep.** | **5663** | **260204** | **85647** | **14176** | **176749** | **107063** | **26210** | **675711** |
|  | 0.84% | 38.51% | 12.68% | 2.10% | 26.16% | 15.84% | 3.88% | 100.00% |
|  | (-1.94) | (-11.53) | (8.20) | (-4.16) | (2.92) | (10.81) | (-5.85) | (-2.07) |
|  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **6272** | **279207** | **93414** | **14601** | **178305** | **95671** | **26316** | **693784** |
|  | 0.90% | 40.24% | 13.46% | 2.10% | 25.70% | 13.79% | 3.79% | 100.00% |
|  | (10.75) | (7.30) | (9.07) | (3.00) | (0.88) | (-10.64) | (0.40) | (2.67) |
| **2024** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **6992** | **343776** | **84637** | **16605** | **221003** | **137191** | **29582** | **839786** |
|  | 0.83% | 40.94% | 10.08% | 1.98% | 26.32% | 16.34% | 3.52% | 100.00% |
|  | (11.49) | (23.13) | (-9.40) | (13.72) | (23.95) | (43.40) | (12.41) | (21.04) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | The percentage represents the proportion of the total. |
|  | 3. | Minor differences may be shown due to separate rounding off. |

**Security-wise Loans and Advances:**

An analysis of loans and advances classified by securities revealed that the highest 39.85 percent of the total loans and advances are outstanding against ‘Real Estate’, while the lowest 1.80 percent loans and advances against ‘Shares & Securities’ at the end of Jan.-Mar.,2024. Loans and advances against ‘Real Estate’ decreased by 0.62 percent to Tk.2969980 lac but in ‘Financial Obligations only’ increased by 1.09 percent to Tk.1441153 lac at the end of Jan.-Mar.,2024. ‘Other Items’ which shows a increased of 6.75 percent to Tk.1671945 lac at the end of Jan.-Mar.,2024 as compared to Oct.-Dec.,2023 (Table-10).

**Table-10**

**Security-wise Categorisation of Loans and Advances**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | |  | |  | |  | | |  |  |  | (Amount in Lac Taka**)** | |
| End Period | | Shares & Securities | | Commodities | | Machinery/ Fixed Assets | Real Estate | | Financial Obligations Only | Guarantee of  Institutions | Other Items | Total |
| **2023** |  | |  | |  | | |  |  |  |  |  |
| **Jan.-Mar.** | **142346** | | **280888** | | **319019** | | | **2873512** | **1171742** | **578190** | **1758242** | **7123939** |
|  | 2.00% | | 3.94% | | 4.48% | | | 40.34% | 16.45% | 8.12% | 24.68% | 100.00% |
|  | (18.87) | | (-2.07) | | (1.84) | | | (1.67) | (-1.89) | (-0.25) | (2.70) | (1.31) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Apr.-Jun.** | **146505** | | **263515** | | **312411** | | | **2903078** | **1273839** | **585179** | **1759401** | **7243928** |
|  | 2.02% | | 3.64% | | 4.31% | | | 40.08% | 17.58% | 8.08% | 24.29% | 100.00% |
|  | (2.92) | | (-6.18) | | (-2.07) | | | (1.03) | (8.71) | (1.21) | (0.07) | (1.68) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Jul.-Sep.** | **142618** | | **266731** | | **323195** | | | **2983403** | **1319253** | **575961** | **1722683** | **7333843** |
|  | 1.94% | | 3.64% | | 4.41% | | | 40.68% | 17.99% | 7.85% | 23.49% | 100.00% |
|  | (-2.65) | | (1.22) | | (3.45) | | | (2.77) | (3.57) | (-1.58) | (-2.09) | (1.24) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Oct.-Dec.** | **142176** | | **258382** | | **394076** | | | **2988589** | **1425683** | **600782** | **1566230** | **7375919** |
|  | 1.93% | | 3.50% | | 5.34% | | | 40.52% | 19.33% | 8.15% | 21.23% | 100.00% |
|  | (-0.31) | | (-3.13) | | (21.93) | | | (0.17) | (8.07) | (4.31) | (-9.08) | (0.57) |
|  |  | |  | |  | | |  |  |  |  |  |
| **2024** |  | |  | |  | | |  |  |  |  |  |
| **Jan.-Mar.** | **134247** | | **252628** | | **364980** | | | **2969980** | **1441153** | **618044** | **1671945** | **7452976** |
|  | 1.80% | | 3.39% | | 4.90% | | | 39.85% | 19.34% | 8.29% | 22.43% | 100.00% |
|  | (-5.58) | | (-2.23) | | (-7.38) | | | (-0.62) | (1.09) | (2.87) | (6.75) | (1.04) |
|  |  | |  | |  | | |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | The percentage represents the proportion of the total. |
|  | 3. | Minor differences may be shown due to separate rounding off. |

**Gender-wise Loans and Advances:**

The share of male accounts in enterprise (28.09 percent) is 4.73 times more than that of the female accounts (5.94 percent) and the share of male accounts in individual (57.13 percent) is 6.46 times more than that of the female accounts (8.84 percent) at the end of Jan.-Mar.,2024. Male individual accounts increased by 3008 or 2.41 percent to 127824 and female individual accounts increased by 437 or 2.26 percent to 19772 in Jan.-Mar.,2024 as compared to Oct.-Dec.,2023. However, male enterprise accounts increased by 537 or 0.86 percent to 62851 and also female enterprise accounts increased by 56 or 0.42 percent to 13296 respectively during the quarter under review as compared to Oct.-Dec., 2023. On the other hand, the share of male’s loans and advances in individual decreased by Tk.846 lac or 0.07 percent to Tk.1231208 lac but in enterprise increased by Tk.60119 lac or 1.07 percent to Tk.5702320 lac respectively at the end of Jan.-Mar., 2024 as compared to Oct.-Dec., 2023. While, the share of female’s loans and advances in individual decreased by Tk.4428 lac or 1.59 percent to Tk.274639 lac but in enterprise increased by Tk.22211 lac or 9.98 percent to Tk.244808 lac respectively during the quarter under review as compared to Oct.-Dec.,2023(Table-11).

**Table-11**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| End Period | Number of Account | | | | | | Loans and advance (Amount in Lac Taka) | | | | |
| Male | | Female | | | Total | Male | | Female | | Total |
| Individual | Enterprise | Individual | Enterprise | | Individual | Enterprise | Individual | Enterprise |
| **2023** |  |  |  | |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **138505** | **63350** | **20552** | | **11678** | **234085** | **1233337** | **5399796** | **270548** | **220259** | **7123939** |
|  | 59.17% | 27.06% | 8.78% | | 4.99% | 100.00% | 17.31% | 75.80% | 3.80% | 3.09% | 100.00% |
|  | (4.93) | (1.79) | (1.26) | | (7.52) | (3.86) | (-7.22) | (3.32) | (-0.63) | (7.66) | (1.31) |
| **Apr.-Jun.** | **126876** | **63564** | **19754** | | **12012** | **222206** | **1254514** | **5491799** | **274149** | **223466** | **7243928** |
|  | 57.10% | 28.61% | 8.89% | | 5.41% | 100.00% | 17.32% | 75.81% | 3.78% | 3.08% | 100.00% |
|  | (-8.40) | (0.34) | (-3.88) | | (2.86) | (-5.07) | (1.72) | (1.70) | (1.33) | (1.46) | (1.68) |
| **Jul.-Sep.** | **124269** | **62710** | **19375** | | **12662** | **219016** | **1239977** | **5588922** | **271240** | **233704** | **7333843** |
|  | 56.74% | 28.63% | 8.85% | | 5.78% | 100.00% | 16.91% | 76.21% | 3.70% | 3.19% | 100.00% |
|  | (-2.05) | (-1.34) | (-1.92) | | (5.41) | (-1.44) | (-1.16) | (1.77) | (-1.06) | (4.58) | (1.24) |
| **Oct.-Dec.** | **124816** | **62314** | **19335** | | **13240** | **219705** | **1232054** | **5642201** | **279067** | **222597** | **7375919** |
|  | 56.81% | 28.36% | 8.80% | | 6.03% | 100.00% | 16.70% | 76.49% | 3.78% | 3.02% | 100.00% |
|  | (0.44) | (-0.63) | (-0.21) | | (4.56) | (0.31) | (-0.64) | (0.95) | (2.89) | (-4.75) | (0.57) |
| **2024** |  |  |  | |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **127824** | **62851** | **19772** | | **13296** | **223743** | **1231208** | **5702320** | **274639** | **244808** | **7452976** |
|  | 57.13% | 28.09% | 8.84% | | 5.94% | 100.00% | 16.52% | 76.51% | 3.68% | 3.28% | 100.00% |
|  | (2.41) | (0.86) | (2.26) | | (0.42) | (1.84) | (-0.07) | (1.07) | (-1.59) | (9.98) | (1.04) |
|  |  |  |  | |  |  |  |  |  |  |  |

**Number of Loans and Advances Accounts and Amount Categorised by Gender**

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | The percentage represents the proportion of the total. |
|  | 3. | Minor differences may be shown due to separate rounding off. |

**Division-wise Loans and Advances:**

Division-wise break-up of loans and advances revealed that Dhaka Division availed the highest 83.23 percent and Barishal Division availed the lowest 0.49 percent of total loans and advances at the end of Jan.-Mar.,2024. The loans and advances increased in Chattogram Division by 1.06 percent to Tk.708646 lac, in Dhaka Division by 0.95 percent to Tk.6203421 lac, in Rajshahi Division by 5.01 percent to Tk.162647 lac, in Sylhet Division by 4.09 percent to Tk.67868 lac , in Rangpur Division by 3.42 percent to Tk.59642 lac, but in Khulna Division loans and advances decreased by 0.30 percent to Tk.148147 lac, in Barishal Division by 1.98 percent to Tk.36429 lac, and in Mymensingh Division by 0.29 percent to Tk.66175 lac at the end of Jan.-Mar.,2024 as compared to Oct.-Dec.,2023 (Table-12).

**Table-12**

**Division-wise Categorisation of Loans and Advances**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| End Period | Division | | | | | | | | |
| Chattogram | Dhaka | Khulna | Rajshahi | Barishal | Sylhet | Rangpur | Mymensingh | All |
| **2023** |  |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **702419** | **5937343** | **138757** | **147477** | **28614** | **59159** | **50568** | **59600** | **7123939** |
|  | 9.86% | 83.34% | 1.95% | 2.07% | 0.40% | 0.83% | 0.71% | 0.84% | 100.00% |
|  | (0.31) | (1.14) | (3.04) | (5.34) | (9.08) | (4.69) | (7.25) | (4.76) | (1.31) |
|  |  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **708626** | **6033102** | **143279** | **150776** | **30878** | **63640** | **53060** | **60567** | **7243928** |
|  | 9.78% | 83.28% | 1.98% | 2.08% | 0.43% | 0.88% | 0.73% | 0.84% | 100.00% |
|  | (0.88) | (1.61) | (3.26) | (2.24) | (7.91) | (7.57) | (4.93) | (1.62) | (1.68) |
|  |  |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **703223** | **6094216** | **152301** | **159641** | **36241** | **65311** | **55415** | **67495** | **7333843** |
|  | 9.59% | 83.10% | 2.08% | 2.18% | 0.49% | 0.89% | 0.76% | 0.92% | 100.00% |
|  | (-0.76) | (1.01) | (6.30) | (5.88) | (17.37) | (2.62) | (4.44) | (11.44) | (1.24) |
|  |  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **701205** | **6144819** | **148598** | **154889** | **37166** | **65202** | **57671** | **66368** | **7375919** |
|  | 9.51% | 83.31% | 2.01% | 2.10% | 0.50% | 0.88% | 0.78% | 0.90% | 100.00% |
|  | (-0.29) | (0.83) | (-2.43) | (-2.98) | (2.55) | (-0.17) | (4.07) | (-1.67) | (0.57) |
| **2024** |  |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **708646** | **6203421** | **148147** | **162647** | **36429** | **67868** | **59642** | **66175** | **7452976** |
|  | 9.51% | 83.23% | 1.99% | 2.18% | 0.49% | 0.91% | 0.80% | 0.89% | 100.00% |
|  | (1.06) | (0.95) | (-0.30) | (5.01) | (-1.98) | (4.09) | (3.42) | (-0.29) | (1.04) |
|  |  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | The percentage represents the proportion of the total. |
|  | 3. | Minor differences may be shown due to separate rounding off. |

**Depository and Non-Depository NBFCs:**

In the reference quarter Jan.-Mar.,2024 Depository NBFCs loans and advances accounts (92.72%) was 12.74 times more than that of the Non-Depository NBFCs loans and advances accounts (7.28%). Loans and advances accounts of Depository NBFCs increased by 4139 or 2.04% to 207463 but Non-Depository NBFCs decreased by 101 or 0.62% to 16280 at the end of the quarter as compared to Oct.-Dec.,2023. In case of share of Depository NBFCs loans and advances amount (82.80%) was 4.81 times more than that of the Non-Depository loans and advances (17.20%) at the end of Jan.-Mar.,2024 as compared to Oct.-Dec.,2023. Depository NBFCs loans and advances increased by 0.31% to Tk. 6170777 lac and also Non-Depository NBFCs loans and advances increased by 4.71% to Tk. 1282199 lac respectively during the quarter under review as compared to Oct.-Dec.,2023 (Table-13).

**Table-13**

**Overall Depository and Non-Depository Position**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | |  |  | |  | (Amount in Lac Taka**)** | |
| End Period | Depository NBFCs | | | Non-Depository NBFCs | | | Total No. of Loans and advances Account | Total loans and advances |
| Loans and advances Account | Loans and advances | | Loans and advances Account | Loans and advances | |
| **2023** |  |  | |  |  | |  |  |
| **Jan.-Mar.** | **216860** | **6067547** | | **17225** | **1056391** | | **234085** | **7123939** |
|  | 92.64% | 85.17% | | 7.36% | 14.83% | | 100.00% | 100.00% |
|  | (4.11) | (0.63) | | (0.75) | (5.36) | | (3.86) | (1.31) |
|  |  |  | |  |  | |  |  |
| **Apr.-Jun.** | **205427** | **6151508** | | **16779** | **1092420** | | **222206** | **7243928** |
|  | 92.45% | 84.92% | | 7.55% | 15.08% | | 100.00% | 100.00% |
|  | (-5.27) | (1.38) | | (-2.59) | (3.41) | | (-5.07) | (1.68) |
|  |  |  | |  |  | |  |  |
| **Jul.-Sep.** | **202405** | **6158880** | | **16611** | **1174963** | | **219016** | **7333843** |
|  | 92.42% | 83.98% | | 7.58% | 16.02% | | 100.00% | 100.00% |
|  | (-1.47) | (0.12) | | (-1.00) | (7.56) | | (-1.44) | (1.24) |
|  |  |  | |  |  | |  |  |
| **Oct.-Dec.** | **203324** | **6151400** | | **16381** | **1224518** | | **219705** | **7375919** |
|  | 92.54% | 83.40% | | 7.46% | 16.60% | | 100.00% | 100.00% |
|  | (0.45) | (-0.12) | | (-1.38) | (4.22) | | (0.31) | (0.57) |
| **2024** |  |  | |  |  | |  |  |
| **Jan.-Mar.** | **207463** | **6170777** | | **16280** | **1282199** | | **223743** | **7452976** |
|  | 92.72% | 82.80% | | 7.28% | 17.20% | | 100.00% | 100.00% |
|  | (2.04) | (0.31) | | (-0.62) | (4.71) | | (1.84) | (1.04) |
|  |  |  | |  |  | |  |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | The percentage represents the proportion of the total. |
|  | 3. | Minor differences may be shown due to separate rounding off. |
|  | 4. | Here, the number of Depository NBFCs is 30 and Non-Depository NBFCs is 5. |

**Division-wise Loans and Advances/Deposits Ratio:**

Ratio of loans and advances to deposits in Chattogram, Dhaka, Khulna, Rajshahi, Barishal, Sylhet, Rangpur and Mymensingh Division are 3.26, 1.52, 4.18, 3.48, 6.35, 2.64, 8.04 and 7.90 respectively at the end of Jan.-Mar.,2024 as compared to 3.35, 1.48, 4.22, 3.31, 6.70, 2.55, 7.72 and 7.62 respectively at the end of Oct.-Dec.,2023 (Table-14).

**Table-14**

**Division-wise Loans and Advances/Deposits Ratio**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | |  |  | | (Amount in Lac Taka**)** | |
| Divisions | Jan.-Mar., 2024 | | | | Oct.-Dec., 2023 | | | |
| Loans and advances | Deposits | Ratio | | Loans and advances | Deposits | | Ratio |
| Chattogram | 708646 | 217352 | 3.26 | | 701205 | 209265 | | 3.35 |
| Dhaka | 6203421 | 4083743 | 1.52 | | 6144819 | 4144381 | | 1.48 |
| Khulna | 148147 | 35407 | 4.18 | | 148598 | 35202 | | 4.22 |
| Rajshahi | 162647 | 46718 | 3.48 | | 154889 | 46833 | | 3.31 |
| Barishal | 36429 | 5736 | 6.35 | | 37166 | 5548 | | 6.70 |
| Sylhet | 67868 | 25714 | 2.64 | | 65202 | 25607 | | 2.55 |
| Rangpur | 59642 | 7420 | 8.04 | | 57671 | 7470 | | 7.72 |
| Mymensingh | 66175 | 8379 | 7.90 | | 66368 | 8712 | | 7.62 |
| **Total** | **7452976** | **4430469** | **1.68** | | **7375919** | **4483018** | | **1.65** |

|  |  |
| --- | --- |
| Note: | Here, the number of NBFCs is 35 in Loans and advances and 30 in Deposits (five are Non-Depository). |

**Table-15**

**Division-wise Position of NBFCs’ Branches**

|  |  |  |  |
| --- | --- | --- | --- |
| **Division** | **Urban** | **Rural** | **Total Branches** |
| Chattogram | 46 | 1 | 47 |
| Dhaka | 155 | 17 | 172 |
| Khulna | 17 | --- | 17 |
| Rajshahi | 20 | --- | 20 |
| Barishal | 6 | --- | 6 |
| Sylhet | 19 | --- | 19 |
| Rangpur | 8 | --- | 8 |
| Mymensingh | 16 | 3 | 19 |
| **Total** | **287** | **21** | **308** |

**Table-16**

**Branches of Group-NBFCs in Bangladesh**

|  |  |  |
| --- | --- | --- |
| **Types** | **Number of NBFCs** | **Number of Branches** |
| Government Owned/Public NBFCs  (on the basis of the percentage of Govt. share) | 3 | 55 |
| Private NBFCs | 32 | 253 |
| **Total** | **35** | **308** |

**Indicators**

|  |  |  |
| --- | --- | --- |
| **Items** | As on | |
| Mar. 31, 2024 | Dec. 31, 2023 |
|  |  |  |
| **Number of NBFCs** | 35 | 35 |
| **Number of Reported Branches** | 297 | 296 |
|  |  |  |
| **Deposits** |  |  |
| a) Total Deposits (in Lac Taka) | 4430469 | 4483018 |
| b) Number of Accounts | 427341 | 431221 |
| c) Average Deposits per account (in Lac Taka) | 10.37 | 10.40 |
|  |  |  |
| **Loans and Advances** |  |  |
| a) Total Loans and advances (in Lac Taka) | 7452976 | 7375919 |
| b) Number of Accounts | 223743 | 219705 |
| c) Average Loans and advances per account (in Lac Taka) | 33.31 | 33.57 |

**Weighted Average Rates of Interest on Deposits**

As **on March 31, 2024**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| NBFCs | All Deposit | 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 |
| All NBFCs | 9.22 | 9.30 | 9.93 | 9.27 | 8.90 | 9.37 | 9.73 | 9.08 | 9.16 | 2.71 |

**Weighted Average Rates of Interest on Loans and Advances**

**by Major Economic Purposes**

As **on March 31, 2024**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| NBFCs | All Advances | Agriculture Fishing & Forestry | Industry | | Construction | Transport | Trade & Commerce | Other Institutional Loan | Consumer Finance | Miscellaneous |
| Term Loan | Working Capital Financing  And Factoring |
|  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| All NBFCs | 11.45 | 12.49 | 10.45 | 12.56 | 10.86 | 13.25 | 12.46 | 10.43 | 12.26 | 6.65 |
| Public NBFCs | 8.14 | 14.31 | 8.45 | 10.68 | 6.13 | - | 14.39 | 6.14 | 4.44 | 6.00 |
| Private NBFCs | 12.11 | 12.07 | 11.59 | 12.68 | 12.39 | 13.25 | 12.44 | 10.86 | 12.26 | 14.00 |
| Non-Depository NBFCs | 8.22 | 12.43 | 8.52 | 10.68 | 6.13 | - | 14.39 | 6.28 | 4.14 | 6.00 |
| Depository NBFCs | 12.12 | 12.51 | 11.61 | 12.68 | 12.39 | 13.25 | 12.44 | 10.86 | 12.26 | 14.00 |