#### Introduction

The institutions (other than Deposit Money Banks) which mainly carry out the financing business are termed as Non-Banking Financial 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 and 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.

In Bangladesh, Non-Banking Financial Companies (NBFCs) have a relatively recent history. The concept of NBFCs began to take shape in the 1980s and 1990s as the financial sector expanded. During this period, NBFCs started emerging to provide specialized financial services. Industrial Promotion and Development Company (IPDC), established in 1981, was the first private sector Non-Banking Financial Company (NBFC) in Bangladesh to begin operations. Since then the number has been increasing and it has now reached 35 NBFCs of which 3 are government-owned and 32 are private NBFCs. Again 30 NBFCs are Depository (NBDC) and 5 NBFCs are Non-Depository.

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 on quarterly basis. 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. Agrani SME Financing Company Limited
3. Bangladesh Infrastructure Finance Fund Limited (BIFFL)
4. Infrastructure Development Company Limited (IDCOL)
5. **Private NBFCs**:

|  |
| --- |
| 1. Alliance Finance PLC. |
| 2. Aviva Finance Limited |
| 3. Bangladesh Finance Limited |
| 4. Bangladesh Industrial Finance Company Limited |
| 5. Bay Leasing & Investment Limited |
| 6. CVC Finance Limited |
| 7. DBH Finance PLC. |
| 8. Fareast Finance & Investment Limited |
| 9. FAS Finance & Investment Limited |
| 10. First Finance Limited |
| 11. GSP Finance Company (Bangladesh) Limited |
| 12. Hajj Finance Company Limited |
| 13. IDLC Finance PLC. |
| 14. IIDFC PLC. |
| 15. International Leasing and Financial Services Limited |
| 16. IPDC Finance PLC. |
| 17. Islamic Finance and Investment Limited |
| 18. LankaBangla Finance PLC. |
| 19. Meridian Finance & Investment Limited |
| 20. MIDAS Financing PLC. |
| 21. National Finance Limited |
| 22. National Housing Finance PLC. |
| [23. People's Leasing and Financial Services Limited (PLFS)](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) |
| 24. Phoenix Finance and Investments Limited |
| 25. Premier Leasing & Finance Limited |
| 26. Prime Finance & Investment Limited |
| 27. Saudi-Bangladesh Industrial & Agricultural Investment Company Limited (SABINCO) |
| 28. SFIL Finance PLC. |
| 29. The UAE- Bangladesh Investment Company Limited |
| 30. Union Capital Limited |
| 31. United Finance Limited |
| 32. Uttara Finance & Investments Limited |

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 September 30, 2024. At the end of the period under study, the total number of reported branches of NBFCs is 299.

.

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 table 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 30-09-2024)**

**Deposits**

Total deposits (excluding inter NBFCs) of the NBFCs decreased by Tk.6773 lac or 0.14 percent to Tk.4783846 lac during Jul.-Sep.,2024 as compared to Apr.-Jun.,2024.

**Loans and Advances:**

NBFCs’ total loans and advances decreased by Tk.77766 lac or 1.04 percent to Tk.7414075 lac during Jul.-Sep.,2024 as compared to Apr.-Jun.,2024. Whereas, loans and advances in public NBFCs increased by Tk.15263 lac or 1.15 percent to Tk.1339685 lac and in private NBFCs decreased by Tk. 93030 lac or 1.51 percent to Tk.6074389 lac during Jul.-Sep.,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** |  |  |  |  |  |  |
| **Jul.-Sep.** | **-** | **4725971** | **4725971R** | **1132906** | **6200937** | **7333843** |
|  | - | 100% | 100% | 15.45% | 84.55% | 100.% |
|  | - | (5.77) | (5.77) | (7.86) | (0.12) | (1.24) |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **-** | **4749170** | **4749170R** | **1181094** | **6194824** | **7375919** |
|  | **-** | 100% | 100% | 16.01% | 83.99% | 100% |
|  | **-** | (0.49) | (0.49) | (4.25) | (-0.10) | (0.57) |
|  |  |  |  |  |  |  |
| **2024** |  |  |  |  |  |  |
| **Jan.-Mar.** | **-** | **4703056** | **4703056R** | **1240382** | **6212593** | **7452976** |
|  | **-** | 100% | 100% | 16.64% | 83.36% | 100% |
|  | **-** | -0.97 | -0.97 | (5.02) | (0.29) | (1.04) |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **-** | **4790619** | **4790619R** | **1324422** | **6167419** | **7491841** |
|  | - | 100% | 100% | 17.68% | 82.32% | 100% |
|  | - | (1.86) | (1.86) | (6.78) | (-0.73) | (0.52) |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **-** | **4783846** | **4783846** | **1339685** | **6074389** | **7414075** |
|  | - | 100% | 100% | 18.07% | 81.93% | 100% |
|  | - | (-0.14) | (-0.14) | (1.15) | (-1.51) | (-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. |
|  | 5. | **R= Revised** |
|  |  |  |

**Deposits by Types of Accounts:**

Breakdown by types of deposit accounts revealed that the share of fixed deposits decreased from 97.15 to 96.99 percent at the end of the quarter under review as compared to preceding quarter. The fixed deposits decreased by Tk. 14192 lac or 0.30 percent to Tk. 4639761 lac at the end of the Jul.-Sep.,2024 as compared to Apr.-Jun.,2024 (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** |  | |  | |  | |  |
| **Jul.-Sep.** | **4594711** | | **70680** | | **60581** | | **4725971R** |
|  | 97.22% | | 1.50% | | 1.28% | | 100% |
|  | (6.13) | | (-16.50) | | (11.43) | | (5.77) |
|  |  | |  | |  | |  |
| **Oct.-Dec.** | **4618058** | | **73793** | | **57319** | | **4749170R** |
|  | 97.24% | | 1.55% | | 1.21% | | 100% |
|  | (0.51) | | (4.41) | | (-5.38) | | (0.49) |
|  |  | |  | |  | |  |
| **2024** |  | |  | |  | |  |
| **Jan.-Mar.** | **4564245** | | **84594** | | **54216** | | **4703056R** |
|  | 97.05% | | 1.80% | | 1.15% | | 100% |
|  | (-1.17) | | (14.64) | | (-5.41) | | (-0.97) |
|  |  | |  | |  | |  |
| **Apr.-Jun.** | **4653953** | | **76089** | | **60577** | | **4790619R** |
|  | 97.15% | | 1.59% | | 1.26% | | 100% |
|  | (1.97) | | (-10.05) | | (11.73) | | (1.86) |
|  |  | |  | |  | |  |
| **Jul.-Sep.** | **4639761** | | **83728** | | **60357** | | **4783846** |
|  | 96.99% | | 1.75% | | 1.26% | | 100% |
|  | (-0.30) | | (10.04) | | (-0.36) | | (-0.14) |
|  |  | |  | |  | |  |

|  |  |  |
| --- | --- | --- |
| 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. |
|  | 5. | **R= Revised** |
|  |  |  |

**Sector-wise Deposits:**

The lion’s share of deposits of NBFCs came from private sector (92.12 percent) at the end of Jul.-Sep.,2024. Deposits in the private sector decreased by Tk.7172 lac or 0.16 percent to Tk.4406984 lac at the end of September, 2024 as compared to June,2024. Deposits in the public sector increased by Tk.399 lac or 0.11 percent to Tk.376862 lac at the end of September, 2024 as compared to June, 2024. Government deposits in the public sector increased by Tk. 27 lac or 0.60 percent to Tk.4492 lac at the end September, 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** |  |  |  |  |  |  |
| **Jul.-Sep.** | **4794** | **346881** | **351675** | **4374296** | **4725971R** | 0.08 |
|  | 0.11% | 7.69% | 7.79% | 92.21% | 100% |  |
|  | (5.69) | (3.41) | (3.44) | (-0.19) | (0.08) |  |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **4182** | **350401** | **354583** | **4394587** | **4749170R** | 0.08 |
|  | 0.09% | 7.38% | 7.47% | 92.53% | 100% |  |
|  | (-12.77) | (1.01) | (0.83) | (0.46) | (0.49) |  |
|  |  |  |  |  |  |  |
| **2024** |  |  |  |  |  |  |
| **Jan.-Mar.** | **4468** | **374774** | **379242** | **4323814** | **4703056R** | 0.09 |
|  | 0.09% | 7.97% | 8.06% | 91.94% | 100% |  |
|  | (6.83) | (6.96) | (6.95) | (-1.61) | (-0.97) |  |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **4465** | **371999** | **376463** | **4414156** | **4790619R** | 0.09 |
|  | 0.09% | 7.77% | 7.86% | 92.14% | 100% |  |
|  | (-0.07) | (-0.74) | (-0.73) | (2.09) | (1.86) |  |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **4492** | **372369** | **376862** | **4406984** | **4783846** | 0.09 |
|  | 0.09% | 7.78% | 7.88% | 92.12% | 100% |  |
|  | (0.60) | (0.10) | (0.11) | (-0.16) | (-0.14) |  |
|  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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. |
|  | 5. | **R= Revised** |

**Division-wise Deposits:**

Distribution of deposits by administrative areas revealed that Dhaka Division contributed majority (92.29 percent) of the total deposits in Jul.-Sep.,2024. The deposits in this division decreased by 0.62 percent to Tk.4414806 lac at the end of Jul.-Sep.,2024 as compared to Apr.-Jun.,2024. The share of deposits in Barishal Division (0.15 percent) is the lowest at the end of Jul.-Sep.,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** |  |  |  |  |  | |  | |  |  |  |
| **Jul.-Sep.** | **216289** | **4375976** | **35024** | **46106** | **5753** | | **25464** | | **7299** | **14059** | **4725971R** |
|  | 4.58% | 92.59% | 0.74% | 0.98% | 0.12% | | 0.54% | | 0.15% | 0.30% | 100% |
|  | (7.26) | (5.88) | (0.91) | (-2.72) | (3.19) | | (1.76) | | (1.42) | (2.61) | (5.77) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Oct.-Dec.** | **218873** | **4400433** | **35202** | **46833** | **5548** | | **26099** | | **7470** | **8712** | **4749170R** |
|  | 4.61% | 92.66% | 0.74% | 0.99% | 0.12% | | 0.55% | | 0.16% | 0.18% | 100% |
|  | (1.19) | (0.56) | (0.51) | (1.58) | (-3.57) | | (2.49) | | (2.34) | (-38.03) | (0.49) |
|  |  |  |  |  |  | |  | |  |  |  |
| **2024** |  |  |  |  |  | |  | |  |  |  |
| **Jan.-Mar.** | **226978** | **4346218** | **35407** | **46718** | **5736** | | **26199** | | **7420** | **8379** | **4703056R** |
|  | 4.83% | 92.41% | 0.75% | 0.99% | 0.12% | | 0.56% | | 0.16% | 0.18% | 100% |
|  | (3.70) | (-1.23) | (0.58) | (-0.25) | (3.39) | | (0.38) | | (-0.67) | (-3.82) | (-0.97) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Apr.-Jun.** | **216258** | **4442247** | **34718** | **47311** | **6915** | | **26468** | | **7968** | **8733** | **4790619R** |
|  | 4.51% | 92.73% | 0.72% | 0.99% | 0.14% | | 0.55% | | 0.17% | 0.18% | 100% |
|  | (-4.72) | (2.21) | (-1.95) | (1.27) | (20.56) | | (1.03) | | (7.39) | (4.22) | (1.86) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Jul.-Sep.** | **236473** | **4414806** | **36070** | **45738** | **7198** | | **26316** | | **8523** | **8721** | **4783846** |
|  | 4.94% | 92.29% | 0.75% | 0.96% | 0.15% | | 0.55% | | 0.18% | 0.18% | 100% |
|  | (9.35) | (-0.62) | (3.89) | (-3.32) | (4.09) | | (-0.57) | | (6.96) | (-0.13) | (-0.14) |
|  |  |  |  |  |  | |  | |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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. |
|  | 5. | **R= Revised** |

**Gender-wise Deposits:**

The share of male deposit accounts in enterprise (7.73 percent) was 6.98 times more than that of the female accounts (1.11 percent) and in addition the share of male deposit accounts in individual (59.63 percent) was 1.89 times more than that of the female deposit accounts (31.54 percent) at the end of Jul.-Sep.,2024. The male individual deposit accounts increased by 346 or 0.15 percent to 231123 but male enterprise deposit accounts decreased by 2428 or 7.50 percent to 29945 at the end of Jul.-Sep.,2024 as compared to of Apr.-Jun.,2024. At the same time, female individual deposit accounts increased by 4054 or 3.43 percent to 122229 but female enterprise deposit accounts decreased by 275 or 6.02 percent to 4291 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. 170608 lac or 13.80 percent to Tk. 1407275 but the share of male’s deposit amount in enterprise decreased by Tk.262973 lac or 9.35 percent to Tk.2550457 lac respectively at the end of Jul.-Sep.,2024 as compared to Apr.-Jun.,2024. And the share of female’s deposit amount in individual increased by Tk.96910 lac or 14.32 percent to Tk. 773755 lac at the end of Jul.-Sep.,2024 as compared to the preceding quarter. On the other hand, the share of female’s deposit amount in enterprise decreased by 17.77 percent to Tk.52359 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** |  |  | |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **266044** | **43583** | | **129400** | **8333** | **447360R** | **1119921** | **2882625** | **637767** | **85658** | **4725971R** |
|  | 59.47% | 9.74% | | 28.93% | 1.86% | 100% | 23.70% | 61.00% | 13.49% | 1.81% | 100% |
|  | (-8.70) | (28.32) | | (-6.79) | (115.60) | (-4.42) | (-0.45) | (8.84) | (-0.55) | (60.27) | (5.77) |
|  |  |  | |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **265901** | **35659** | | **129680** | **5594** | **436834R** | **1222184** | **2789366** | **669132** | **68488** | **4749170R** |
|  | 60.87% | 8.16% | | 29.69% | 1.28% | 100% | 25.73% | 58.73% | 14.09% | 1.44% | 100% |
|  | (-0.05) | (-18.18) | | (0.22) | (-32.87) | (-2.35) | (9.13) | (-3.24) | (4.92) | (-20.04) | (0.49) |
| **2024** |  |  | |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **268977** | **31400** | | **128413** | **4476** | **433266R** | **1242394** | **2738573** | **661478** | **60611** | **4703056R** |
|  | 62.08% | 7.25% | | 29.64% | 1.03% | 100% | 26.42% | 58.23% | 14.06% | 1.29% | 100% |
|  | (1.16) | (-11.94) | | (-0.98) | (-19.99) | (-0.82) | (1.65) | (-1.82) | (-1.14) | (-11.50) | (-0.97) |
|  |  |  | |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **230777** | **32373** | | **118175** | **4566** | **385891R** | **1236667** | **2813430** | **676845** | **63677** | **4790619R** |
|  | 59.80% | 8.39% | | 30.62% | 1.18% | 100% | 25.81% | 58.73% | 14.13% | 1.33% | 100% |
|  | (-14.20) | (3.10) | | (-7.97) | (2.01) | (-10.93) | (-0.46) | (2.73) | (2.32) | (5.06) | (1.86) |
|  |  |  | |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **231123** | **29945** | | **122229** | **4291** | **387588** | **1407275** | **2550457** | **773755** | **52359** | **4783846** |
|  | 59.63% | 7.73% | | 31.54% | 1.11% | 100% | 29.42% | 53.31% | 16.17% | 1.09% | 100% |
|  | (0.15) | (-7.50) | | (3.43) | (-6.02) | (0.44) | (13.80) | (-9.35) | (14.32) | (-17.77) | (-0.14) |
|  |  |  | |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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. |
|  | 5. | **R= Revised** |

**Sector-wise Loans and Advances:**

Loans and advances in the private sector decreased by Tk.76991 lac or 1.03 percent to Tk.7405717 lac at the end of Jul.-Sep.,2024 as compared to Apr.-Jun.,2024. However, loans and advances to the public sector decreased by Tk.775 lac or 8.49 percent to Tk.8358 lac as compared to Apr.-Jun.,2024 (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** |  |  |  |  |  |  |
| **Jul.-Sep.** | **12087** | --- | **12087** | **7321756** | **7333843** | **0.002** |
|  | 0.16% | --- | 0.16% | 99.84% | 100% |  |
|  | (-5.73) | --- | (-5.73) | (1.25) | (1.24) |  |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **11015** | **---** | **11015** | **7364904** | **7375919** | **0.001** |
|  | 0.15% | --- | 0.15% | 99.85% | 100% |  |
|  | (-8.87) | --- | (-8.87) | (0.59) | (0.57) |  |
|  |  |  |  |  |  |  |
| **2024** |  |  |  |  |  |  |
| **Jan.-Mar.** | **10273** | **---** | **10273** | **7442702** | **7452976** | **0.001** |
|  | 0.14% | --- | 0.14% | 99.86% | 100% |  |
|  | (-6.74) | --- | (-6.74) | (1.06) | (1.04) |  |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **9133** | **---** | **9133** | **7482708** | **7491841** | **0.001** |
|  | 0.12% | --- | 0.12% | 99.88% | 100% |  |
|  | (-11.10) | --- | (-11.10) | (0.54) | (0.52) |  |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **8358** | --- | **8358** | **7405717** | **7414075** | **0.001** |
|  | 0.11% | --- | 0.11% | 99.89% | 100% |  |
|  | (-8.49) | --- | (-8.49) | (-1.03) | (-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 decreased by 17.58 percent and 32.93 percent in Jul.-Sep.,2024 as compared to Apr.-Jun.,2024 and Jul.-Sep.,2023 respectively. Bulk of loans and advances disbursements (43.86 percent) was used for ‘Industry’ purpose followed by disbursement amounts for ‘Trade & Commerce’ (28.15 percent) and ‘Consumer Finance’ (17.99 percent) during Jul.-Sep.,2024. Loans and advances disbursements to the industry sector increased by Tk.13624 lac or 9.07 percent to Tk.163773 lac, ‘Trade & Commerce’ increased by Tk.4746 lac or 4.73 percent to Tk. 105102 lac during Jul.-Sep.,2024 as compared to Apr.-Jun.,2024. But disbursements in ‘Consumer Finance’ decreased by 30.59 percent to Tk.67187 lac, and in ‘Construction’ decreased by 77.88 percent to Tk.19132 lac as compared to Apr.-Jun.,2024. Finally, in 'Others' disbursements showed a decrease by 29.45 percent to Tk.5974 lac during the quarter under review as compared to Apr.-Jun.,2024 (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** |  |  |  |  |  |  |  |  |
| **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% |
|  | (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% |
|  | (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% |
|  | (-19.93) | (36.74) | (-41.77) | (50.41) | (40.98) | (32.97) | (26.63) | (29.81) |
|  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **3534** | **150149** | **86481** | **7230** | **100356** | **96802** | **8469** | **453020** |
|  | 0.78% | 33.14% | 19.09% | 1.60% | 22.15% | 21.37% | 1.87% | 100% |
|  | (-33.11) | (-59.02) | (199.74) | (-14.69) | (-53.39) | (-12.89) | (-68.95) | (-40.61) |
|  |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **4836** | **163773** | **19132** | **7363** | **105102** | **67187** | **5974** | **373367** |
|  | 1.30% | 43.86% | 5.12% | 1.97% | 28.15% | 17.99% | 1.60% | 100% |
|  | (36.85) | (9.07) | (-77.88) | (1.84) | (4.73) | (-30.59) | (-29.45) | (-17.58) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 (41.79 percent) was used for ‘Industry’ purpose followed by loans and advances for ‘Trade & Commerce’ (21.62 percent) and ‘Consumer Finance’ (14.36 percent) at the end of Jul.-Sep.,2024. Industry loans and advances decreased by Tk.1076 lac or 0.03 percent to Tk.3098507 lac , Trade and commerce’ loans and advances decreased by Tk.32355 lac or 1.98 percent to Tk.1602684 lac and ‘Consumer Finance’ loans and advances decreased by Tk.12951 lac or 1.20 percent to Tk.1065002 lac at the end of the quarter Jul.-Sep.,2024 as compared to Apr.-Jun.,2024.Finally, ‘Transport’ loans and advances increased by 13.73 percent to Tk.178038 lac at the end of the quarter under review as compared to Apr.-Jun.,2024 (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** |  |  |  |  |  |  |  |  |
| **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% |
|  | (-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% |
|  | (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% |
|  | (6.06) | (3.00) | (-16.06) | (1.32) | (1.34) | (10.73) | (5.27) | (1.04) |
|  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **72932** | **3099583** | **948212** | **156540** | **1635039** | **1077953** | **501581** | **7491841** |
|  | 0.97% | 41.37% | 12.66% | 2.09% | 21.82% | 14.39% | 6.70% | 100% |
|  | (5.69) | (1.39) | (6.90) | (-6.22) | (-3.77) | (0.26) | (0.53) | (0.52) |
|  |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **70603** | **3098507** | **913337** | **178038** | **1602684** | **1065002** | **485905** | **7414075** |
|  | 0.95% | 41.79% | 12.32% | 2.40% | 21.62% | 14.36% | 6.55% | 100% |
|  | (-3.19) | (-0.03) | (-3.68) | (13.73) | (-1.98) | (-1.20) | (-3.13) | (-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 decreased by 28.04 percent and decreased by 2.56 percent in Jul.-Sep.,2024 compared to Apr.-Jun.,2024 and Jul.-Sep.,2023 respectively. Loans and advances recovery (39.07 percent) from ‘Industry’ sector followed by 'Trade & Commerce’ (23.98 percent) and ‘Consumer Finance’ (16.29 percent) during the quarter Jul.-Sep.,2024. Loans and advances recovery in ‘Industry’ sector decreased by 29.78 percent to Tk.257273 lac, in ‘Trade and commerce’ decreased by 26.76 percent to Tk.157922 lac, and in ‘Consumer Finance’ decreased by 44.58 percent to Tk.107235 lac as compared to Apr.-Jun.,2024. Finally, in ‘Transport’ loans and advances recovery showed a increase 6.58 percent to Tk.19295 lac during Jul.-Sep.,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** |  |  |  |  |  |  |  |  |
| **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% |
|  | (-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% |
|  | (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% |
|  | (11.49) | (23.13) | (-9.40) | (13.72) | (23.95) | (43.40) | (12.41) | (21.04) |
|  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **8042** | **366390** | **85338** | **18103** | **215632** | **193504** | **27934** | **914942** |
|  | 0.88% | 40.05% | 9.33% | 1.98% | 23.57% | 21.15% | 3.05% | 100% |
|  | (15.02) | (6.58) | (0.83) | (9.02) | (-2.43) | (41.05) | (-5.57) | (8.95) |
|  |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **6768** | **257273** | **85000** | **19295** | **157922** | **107235** | **24938** | **658431** |
|  | 1.03% | 39.07% | 12.91% | 2.93% | 23.98% | 16.29% | 3.79% | 100% |
|  | (-15.84) | (-29.78) | (-0.40) | (6.58) | (-26.76) | (-44.58) | (-10.73) | (-28.04) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 40.60 percent of the total loans and advances are outstanding against ‘Real Estate’, while the lowest 1.98 percent loans and advances against ‘Shares & Securities’ at the end of Jul.-Sep.,2024. Loans and advances against ‘Real Estate’ increased by 0.89 percent to Tk.3010348 lac but in ‘Financial Obligations only’ decreased by 2.31 percent to Tk.1402049 lac at the end of Jul.-Sep.,2024. ‘Other Items’ which shows a decreased of 1.51 percent to Tk.1706224 lac at the end of Jul.-Sep.,2024 as compared to Apr.-Jun.,2024 (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** |  | |  | |  | | |  |  |  |  |  |
| **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% |
|  | (-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% |
|  | (-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% |
|  | (-5.58) | | (-2.23) | | (-7.38) | | | (-0.62) | (1.09) | (2.87) | (6.75) | (1.04) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Apr.-Jun.** | **138822** | | **236004** | | **338479** | | | **2983667** | **1435146** | **627418** | **1732305** | **7491841** |
|  | 1.85% | | 3.15% | | 4.52% | | | 39.83% | 19.16% | 8.37% | 23.12% | 100% |
|  | (3.41) | | (-6.58) | | (-7.26) | | | (0.46) | (-0.42) | (1.52) | (3.61) | (0.52) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Jul.-Sep.** | **146470** | | **218165** | | **301601** | | | **3010348** | **1402049** | **629217** | **1706224** | **7414075** |
|  | 1.98% | | 2.94% | | 4.07% | | | 40.60% | 18.91% | 8.49% | 23.01% | 100% |
|  | (5.51) | | (-7.56) | | (-10.90) | | | (0.89) | (-2.31) | (0.29) | (-1.51) | (-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 (27.99 percent) is 4.82 times more than that of the female accounts in enterprise (5.81 percent) and the share of male accounts in individual (57.34 percent) is 6.48 times more than that of the female accounts in individual (8.85 percent) at the end of Jul.-Sep.,2024. Male individual accounts decreased by 3830 or 3.05 percent to 121858 and female individual accounts decreased by 416 or 2.16 percent to 18814 in Jul.-Sep.,2024 as compared to Apr.-Jun.,2024. However, male enterprise accounts decreased by 1897 or 3.09 percent to 59487 and also female enterprise accounts decreased by 477 or 3.72 percent to 12348 respectively during the quarter under review as compared to Apr.-Jun., 2024. On the other hand, the share of male’s loans and advances in individual decreased by Tk.17007 lac or 1.37 percent to Tk.1220337 lac and also in enterprise decreased by Tk.47793 lac or 0.83 percent to Tk.5699239 lac respectively at the end of Jul.-Sep., 2024 as compared to Apr.-Jun., 2024. While, the share of female’s loans and advances in individual decreased by Tk.3292 lac or 1.21 percent to Tk.267989 lac and also in enterprise decreased by Tk.9674 lac or 4.10 percent to Tk.226510 lac respectively during the quarter under review as compared to Apr.-Jun., 2024 (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** |  |  |  | |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **124269** | **62710** | **19375** | | **12662** | **219016** | **1239977** | **5588922** | **271240** | **233704** | **7333843** |
|  | 56.74% | 28.63% | 8.85% | | 5.78% | 100% | 16.91% | 76.21% | 3.70% | 3.19% | 100% |
|  | (-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% | 16.70% | 76.49% | 3.78% | 3.02% | 100% |
|  | (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% | 16.52% | 76.51% | 3.68% | 3.28% | 100% |
|  | (2.41) | (0.86) | (2.26) | | (0.42) | (1.84) | (-0.07) | (1.07) | (-1.59) | (9.98) | (1.04) |
| **Apr.-Jun.** | **125688** | **61384** | **19230** | | **12825** | **219127** | **1237344** | **5747032** | **271281** | **236184** | **7491841** |
|  | 57.36% | 28.01% | 8.78% | | 5.85% | 100% | 16.52% | 76.71% | 3.62% | 3.15% | 100% |
|  | (-1.67) | (-2.33) | (-2.74) | | (-3.54) | (-2.06) | (0.50) | (0.78) | (-1.22) | (-3.52) | (0.52) |
| **Jul.-Sep.** | **121858** | **59487** | **18814** | | **12348** | **212507** | **1220337** | **5699239** | **267989** | **226510** | **7414075** |
|  | 57.34% | 27.99% | 8.85% | | 5.81% | 100% | 16.46% | 76.87% | 3.61% | 3.06% | 100% |
|  | (-3.05) | (-3.09) | (-2.16) | | (-3.72) | (-3.02) | (-1.37) | (-0.83) | (-1.21) | (-4.10) | (-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 83.25 percent and Barishal Division availed the lowest 0.58 percent of total loans and advances at the end of Jul.-Sep.,2024. The loans and advances increased in Chattogram Division by 3.49 percent to Tk.733320 lac, in Barishal Division by 9.17 percent to Tk.42656 lac, in Mymensingh Division by 3.46 percent to Tk.63298 lac, , but in Dhaka Division loans and advances decreased by 1.25 percent to Tk.6172514 lac, in Khulna Division by 5.60 percent to Tk.130270 lac, in Rajshahi Division by 9.55 percent to Tk.153211 lac, in Sylhet Division by 5.66 percent to Tk.61784 lac and in Rangpur Division by 4.53 percent to Tk.57021 lac at the end of Jul.-Sep.,2024 as compared to Apr.-Jun.,2024 (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** |  |  |  |  |  |  |  |  |  |
| **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% |
|  | (-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% |
|  | (-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% |
|  | (1.06) | (0.95) | (-0.30) | (5.01) | (-1.98) | (4.09) | (3.42) | (-0.29) | (1.04) |
|  |  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **708606** | **6250375** | **138004** | **169383** | **39074** | **65492** | **59727** | **61181** | **7491841** |
|  | 9.46% | 83.43% | 1.84% | 2.26% | 0.52% | 0.87% | 0.80% | 0.82% | 100% |
|  | (-0.01) | (0.76) | (-6.85) | (4.14) | (7.26) | (-3.50) | (0.14) | (-7.55) | (0.52) |
|  |  |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **733320** | **6172514** | **130270** | **153211** | **42656** | **61784** | **57021** | **63298** | **7414075** |
|  | 9.89% | 83.25% | 1.76% | 2.07% | 0.58% | 0.83% | 0.77% | 0.85% | 100% |
|  | (3.49) | (-1.25) | (-5.60) | (-9.55) | (9.17) | (-5.66) | (-4.53) | (3.46) | (-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 Jul.-Sep.,2024 Depository NBFCs loans and advances accounts (92.49%) was 12.31 times more than that of the Non-Depository NBFCs loans and advances accounts (7.51%). Loans and advances accounts of Depository NBFCs decreased by 6524 or 3.21 percent to 196546 and also Non-Depository NBFCs decreased by 96 or 0.60 percent to 15961 at the end of the quarter as compared to Apr.-Jun.,2024. In case of share of Depository NBFCs loans and advances amount (81.32%) was 4.35 times more than that of the Non-Depository NBFCs loans and advances (18.68%) at the end of Jul.-Sep.,2024 as compared to Apr.-Jun.,2024. Depository NBFCs loans and advances decreased by 1.59 percent to Tk. 6028980 lac but Non-Depository NBFCs loans and advances increased by 1.45 percent to Tk. 1385095 lac respectively during the quarter under review as compared to Apr.-Jun.,2024 (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** |  |  | |  |  | |  |  |
| **Jul.-Sep.** | **202405** | **6158880** | | **16611** | **1174963** | | **219016** | **7333843** |
|  | 92.42% | 83.98% | | 7.58% | 16.02% | | 100% | 100% |
|  | (-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% | 100% |
|  | (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% | 100% |
|  | (2.04) | (0.31) | | (-0.62) | (4.71) | | (1.84) | (1.04) |
|  |  |  | |  |  | |  |  |
| **Apr.-Jun.** | **203070** | **6126572** | | **16057** | **1365270** | | **219127** | **7491841** |
|  | 92.67% | 81.78% | | 7.33% | 18.22% | | 100% | 100% |
|  | (-2.12) | (-0.72) | | (-1.37) | (6.48) | | (-2.06) | (0.52) |
|  |  |  | |  |  | |  |  |
| **Jul.-Sep.** | **196546** | **6028980** | | **15961** | **1385095** | | **212507** | **7414075** |
|  | 92.49% | 81.32% | | 7.51% | 18.68% | | 100% | 100% |
|  | (-3.21) | (-1.59) | | (-0.60) | (1.45) | | (-3.02) | (-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 3.10, 1.40, 3.61, 3.35, 5.93, 2.35, 6.69 and 7.26 respectively at the end of Jul.-Sep.,2024 as compared to 3.28, 1.41, 3.97, 3.58, 5.65, 2.47, 7.50 and 7.01 respectively at the end of Apr.-Jun.,2024 (Table-14).

**Table-14**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | |  |  | | (Amount in Lac Taka**)** | |
| Divisions | Jul.-Sep., 2024 | | | | Apr.-Jun., 2024 | | | |
| Loans and advances | Deposits | Ratio | | Loans and advances | Deposits**R** | | Ratio |
| Chattogram | 733320 | 236473 | 3.10 | | 708606 | 216258 | | 3.28 |
| Dhaka | 6172514 | 4414806 | 1.40 | | 6250375 | 4442247 | | 1.41 |
| Khulna | 130270 | 36070 | 3.61 | | 138004 | 34718 | | 3.97 |
| Rajshahi | 153211 | 45738 | 3.35 | | 169383 | 47311 | | 3.58 |
| Barishal | 42656 | 7198 | 5.93 | | 39074 | 6915 | | 5.65 |
| Sylhet | 61784 | 26316 | 2.35 | | 65492 | 26468 | | 2.47 |
| Rangpur | 57021 | 8523 | 6.69 | | 59727 | 7968 | | 7.50 |
| Mymensingh | 63298 | 8721 | 7.26 | | 61181 | 8733 | | 7.01 |
| **Total** | **7414075** | **4783846** | **1.55** | | **7491841** | **4790619R** | | **1.56** |

|  |  |
| --- | --- |
| Note: | 1. Here, the number of NBFCs is 35 in Loans and advances and 30 in Deposits (five are Non-Depository). |
|  | 1. **R= Revised** |

**Table-15**

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Division** | **Urban** | **Rural** | **Total Branches** |
| Chattogram | 46 | 1 | 47 |
| Dhaka | 154 | 17 | 171 |
| Khulna | 17 | --- | 17 |
| Rajshahi | 20 | --- | 20 |
| Barishal | 7 | --- | 7 |
| Sylhet | 19 | --- | 19 |
| Rangpur | 8 | --- | 8 |
| Mymensingh | 17 | 3 | 20 |
| **Total** | **288** | **21** | **309** |

**Table-16**

**Branches of NBFCs in Bangladesh**

|  |  |  |
| --- | --- | --- |
| **Types** | **Number of NBFCs** | **Number of Branches** |
| Government Owned/Public NBFCs  (on the basis of the percentage of Govt. share) | 3 | 56 |
| Private NBFCs | 32 | 253 |
| **Total** | **35** | **309** |

**Indicators**

|  |  |  |
| --- | --- | --- |
| **Items** | **As on** | |
| **Sep. 30, 2024** | **Jun. 30, 2024** |
|  |  |  |
| **Number of NBFCs** | 35 | 35 |
| **Number of Reported Branches** | 299 | 298 |
|  |  |  |
| **Deposits** |  |  |
| a) Total Deposits (in Lac Taka) | 4783846 | 4790619**R** |
| b) Number of Accounts | 387588 | 385891**R** |
| c) Average Deposits per account (in Lac Taka) | 12.34 | 12.41**R** |
|  |  |  |
| **Loans and Advances** |  |  |
| a) Total Loans and advances (in Lac Taka) | 7414075 | 7491841 |
| b) Number of Accounts | 212507 | 219127 |
| c) Average Loans and advances per account (in Lac Taka) | 34.89 | 34.19 |

Note: **R= Revised**

**Weighted Average Rates of Interest on Deposits**

As **on September 30, 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 | Special Purpose Deposits | Restricted (Blocked) Deposits |
| All NBFCs | 10.29 | 10.40 | 10.93 | 10.24 | 10.29 | 9.77 | 10.10 | 9.39 | 2.58 | 10.09 |

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

**by Major Economic Purposes**

As **on September 30, 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 |
| All NBFCs | 12.55 | 13.76 | 11.57 | 13.89 | 11.73 | 13.97 | 13.63 | 10.95 | 13.71 | 6.00 |
| Public NBFCs | 8.59 | 16.74 | 8.96 | 10.51 | 6.61 | - | 16.75 | 6.14 | 4.77 | 6.00 |
| Private NBFCs | 13.42 | 13.13 | 13.15 | 14.12 | 13.81 | 13.97 | 13.60 | 11.45 | 13.72 | - |
| Non-Depository NBFCs | 8.72 | 14.43 | 9.11 | 10.51 | 6.61 | - | 16.75 | 6.31 | 4.48 | 6.00 |
| Depository NBFCs | 13.42 | 13.52 | 13.15 | 14.12 | 13.81 | 13.97 | 13.60 | 11.44 | 13.72 | - |