#### 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 PLC. |
| 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 PLC. |
| 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 December 31, 2024. At the end of the period under study, the total number of reported branches of NBFCs is 298.

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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 31-12-2024)**

**Deposits**

Total deposits (excluding inter NBFCs) of the NBFCs increased by Tk.18683 lac or 0.39 percent to Tk.4802529 lac during Oct.-Dec.,2024 as compared to Jul.-Sep.,2024.

**Loans and Advances:**

NBFCs’ total loans and advances (included with accrued interest) increased by Tk.193619 lac or 2.61 percent to Tk.7607694 lac during Oct.-Dec.,2024 as compared to Jul.-Sep.,2024. Whereas, loans and advances in public NBFCs increased by Tk.92314 lac or 6.89 percent to Tk.1431999 lac and in private NBFCs increased by Tk. 101306 lac or 1.67 percent to Tk.6175695 lac during Oct.-Dec.,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** |  |  |  |  |  |  |
| **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) |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **-** | **4802529** | **4802529** | **1431999** | **6175695** | **7607694** |
|  |  | 100.00% | 100% | 18.82% | 81.18% | 100% |
|  |  | (0.39) | (0.39) | (6.89) | (1.67) | (2.61) |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

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| --- | --- | --- |
| 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 96.99 to 96.92 percent at the end of the quarter under review as compared to preceding quarter. The fixed deposits increased by Tk. 14720 lac or 0.32 percent to Tk. 4654481 lac at the end of the Oct.-Dec.,2024 as compared to Jul.-Sep.,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** |  | |  | |  | |  |
| **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) |
|  |  | |  | |  | |  |
| **Oct.-Dec.** | **4654481** | | **85725** | | **62323** | | **4802529** |
|  | 96.92% | | 1.78% | | 1.30% | | 100.00% |
|  | (0.32) | | (2.38) | | (3.26) | | (0.39) |
|  |  | |  | |  | |  |

|  |  |  |
| --- | --- | --- |
| 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 (92.23 percent) at the end of Oct.-Dec.,2024. Deposits in the private sector increased by Tk.22352 lac or 0.51 percent to Tk.4429336 lac at the end of December, 2024 as compared to September,2024. Deposits in the public sector decreased by Tk.3669 lac or 0.97 percent to Tk.373193 lac at the end of December, 2024 as compared to September, 2024. Government deposits in the public sector increased by Tk. 303 lac or 6.74 percent to Tk.4795 lac at the end December, 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** |  |  |  |  |  |  |
| **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) |  |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **4795** | **368398** | **373193** | **4429336** | **4802529** | 0.08 |
|  | 0.10% | 7.67% | 7.77% | 92.23% | 100.00% |  |
|  | (6.74) | (-1.07) | (-0.97) | (0.51) | (0.39) |  |
|  |  |  |  |  |  |  |

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| --- | --- | --- |
| 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 (92.53 percent) of the total deposits in Oct.-Dec.,2024. The deposits in this division increased by 0.65 percent to Tk.4443569 lac at the end of Oct.-Dec.,2024 as compared to Jul.-Sep.,2024. The share of deposits in Barishal Division (0.16 percent) is the lowest at the end of Oct.-Dec.,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** |  |  |  |  |  | |  | |  |  |  |
| **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) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Oct.-Dec.** | **221895** | **4443569** | **37739** | **46316** | **7857** | | **26842** | | **9100** | **9211** | **4802529** |
|  | 4.62% | 92.53% | 0.79% | 0.96% | 0.16% | | 0.56% | | 0.19% | 0.19% | 100.00% |
|  | (-6.17) | (0.65) | (4.63) | (1.26) | (9.16) | | (2.00) | | (6.77) | (5.61) | (0.39) |
|  |  |  |  |  |  | |  | |  |  |  |

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| --- | --- | --- |
| 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 (7.33 percent) was 10.09 times more than that of the female accounts (0.73 percent) and in addition the share of male deposit accounts in individual (60.20 percent) was 1.90 times more than that of the female deposit accounts (31.74 percent) at the end of Oct.-Dec.,2024. The male individual deposit accounts increased by 18031 or 7.80 percent to 249154 and also male enterprise deposit accounts increased by 391 or 1.31 percent to 30336 at the end of Oct.-Dec.,2024 as compared to of Jul.-Sep.,2024. At the same time, female individual deposit accounts increased by 9149 or 7.49 percent to 131378 but female enterprise deposit accounts decreased by 1284 or 29.92 percent to 3007 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. 9951 lac or 0.71 percent to Tk. 1417226 and also the share of male’s deposit amount in enterprise increased by Tk.16133 lac or 0.63 percent to Tk.2566590 lac respectively at the end of Oct.-Dec.,2024 as compared to Jul.-Sep.,2024. And the share of female’s deposit amount in individual decreased by Tk.8618 lac or 1.11 percent to Tk. 765137 lac at the end of Oct.-Dec.,2024 as compared to the preceding quarter. On the other hand, the share of female’s deposit amount in enterprise increased by Tk.1217 lac or 2.32 percent to Tk.53576 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** |  |  | |  |  |  |  |  |  |  |  |
| **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) |
|  |  |  | |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **249154** | **30336** | | **131378** | **3007** | **413875** | **1417226** | **2566590** | **765137** | **53576** | **4802529** |
|  | 60.20% | 7.33% | | 31.74% | 0.73% | 100% | 29.51% | 53.44% | 15.93% | 1.12% | 100% |
|  | (7.80) | (1.31) | | (7.49) | (-29.92) | (6.78) | (0.71) | (0.63) | (-1.11) | (2.32) | (0.39) |
|  |  |  | |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 increased by Tk.194606 lac or 2.63 percent to Tk.7600323 lac at the end of Oct.-Dec.,2024 as compared to Jul.-Sep.,2024. However, loans and advances to the public sector decreased by Tk.987 lac or 11.81 percent to Tk.7371 lac as compared to Jul.-Sep.,2024 (Table-6).

**Table- 6**

**Sector-wise 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** |  |  |  |  |  |  |
| **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) |  |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **7371** | --- | **7371** | **7600323** | **7607694** | **0.001** |
|  | 0.10% | --- | 0.10% | 99.90% | 100.00% |  |
|  | (-11.80) | --- | (-11.80) | (2.63) | (2.61) |  |
|  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 70.12 percent and 8.10 percent in Oct.-Dec.,2024 as compared to Jul.-Sep.,2024 and Oct.-Dec.,2023 respectively. Bulk of loans and advances disbursements (46.14 percent) was used for ‘Industry’ purpose followed by disbursement amounts for ‘Trade & Commerce’ (23.36 percent) and ‘Consumer Finance’ (15.14 percent) during Oct.-Dec.,2024. Loans and advances disbursements to the industrial purpose increased by Tk.129301 lac or 78.95 percent to Tk.293074 lac, ‘Trade & Commerce’ increased by Tk.43299 lac or 41.20 percent to Tk. 148401 lac during Oct.-Dec.,2024 as compared to Jul.-Sep.,2024. And disbursements in ‘Consumer Finance’ increased by 43.14 percent to Tk.96170 lac, in ‘Construction’ increased by 167.64 percent to Tk.51204 lac but only disbursements in Agriculture, Fishing & Foresty decreased by 11.68 percent to Tk.4271 lac as compared to Jul.-Sep.,2024. Finally, in 'Others' disbursements showed a increase by 466.37 percent to Tk.33835 lac during the quarter under review as compared to Jul.-Sep.,2024 (Table-7).

**Table -7**

**Economic Purpose-wise Disbursements**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2023** |  |  |  |  |  |  |  |  |
| **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) |
|  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **4271** | **293074** | **51204** | **8204** | **148401** | **96170** | **33835** | **635159** |
|  | 0.67% | 46.14% | 8.06% | 1.29% | 23.36% | 15.14% | 5.33% | 100.00% |
|  | (-11.68) | (78.95) | (167.64) | (11.42) | (41.20) | (43.14) | (466.37) | (70.12) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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. | Others=Other Institutional Loan & Miscellaneous. |

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

Bulk of Outstanding loans and advances (42.57 percent) was used for ‘Industry’ purpose followed by loans and advances for ‘Trade & Commerce’ (20.67 percent) and ‘Consumer Finance’ (14.12 percent) at the end of Oct.-Dec.,2024. Industry loans and advances increased by Tk.140030 lac or 4.52 percent to Tk.3238537 lac , and ‘Consumer Finance’ loans and advances increased by Tk.9320 lac or 0.88 percent to Tk.1074322 lac at the end of the quarter Oct.-Dec.,2024 as compared to Jul.-Sep.,2024.Finally, Trade and commerce’ loans and advances decreased by Tk.30214 lac or 1.89 percent to Tk.1572470 lac, ‘Transport’ loans and advances decreased by 5.26 percent to Tk.168665 lac at the end of the quarter under review as compared to Jul.-Sep.,2024 (Table-8).

**Table -8**

**Economic Purpose-wise Loans and Advances**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| End Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2023** |  |  |  |  |  |  |  |  |
| **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) |
|  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **63870** | **3238537** | **947069** | **168665** | **1572470** | **1074322** | **542760** | **7607694** |
|  | 0.84% | 42.57% | 12.45% | 2.22% | 20.67% | 14.12% | 7.13% | 100% |
|  | (-9.54) | (4.52) | (3.69) | (-5.26) | (-1.89) | (0.88) | (11.70) | (2.61) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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. | Others=Other Institutional Loan & Miscellaneous. |

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

Total loans and advances recovery increased by 1.99 percent and decreased by 3.21 percent in Oct.-Dec.,2024 compared to Jul.-Sep.,2024 and Oct.-Dec.,2023 respectively. Loans and advances recovery (40.48 percent) from ‘Industry’ purpose followed by 'Trade & Commerce’ (24.78 percent) and ‘Consumer Finance’ (17.41 percent) during the quarter Oct.-Dec.,2024. Loans and advances recovery in ‘Industry’ purpose increased by 5.67 percent to Tk.271851 lac, in ‘Trade and commerce’ increased by 5.38 percent to Tk.166423 lac, and in ‘Consumer Finance’ increased by 9.01 percent to Tk.116897 lac as compared to Jul.-Sep.,2024. Finally, in ‘Construction’ loans and advances recovery showed a decrease 15.12 percent to Tk.72152 lac and in ‘Transport’ loans and advances recovery showed a decrease 12.08 percent to Tk.16964 lac during Oct.-Dec.,2024 as compared to the preceding quarter (Table-9).

**Table -9**

**Economic Purpose-wise Recoveries**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2023** |  |  |  |  |  |  |  |  |
| **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) |
| **Oct.-Dec.** | **7464** | **271851** | **72152** | **16964** | **166423** | **116897** | **19788** | **671539** |
|  | 1.11% | 40.48% | 10.74% | 2.53% | 24.78% | 17.41% | 2.95% | 100.00% |
|  | (10.28) | (5.67) | (-15.12) | (-12.08) | (5.38) | (9.01) | (-20.65) | (1.99) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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. | Others=Other Institutional Loan & Miscellaneous. |

**Security-wise Loans and Advances:**

An analysis of loans and advances classified by securities revealed that the highest 41.04 percent of the total loans and advances are outstanding against ‘Real Estate’, while the lowest 1.87 percent loans and advances against ‘Shares & Securities’ at the end of Oct.-Dec.,2024. Loans and advances against ‘Real Estate’ increased by 3.72 percent to Tk.3122375 lac but in ‘Financial Obligations Only’ decreased by 0.43 percent to Tk.1396055 lac at the end of Oct.-Dec.,2024. ‘Other Items’ which shows a increased of 1.77 percent to Tk.1736409 lac at the end of Oct.-Dec.,2024 as compared to Jul.-Sep.,2024 (Table-10).

**Table-10**

**Security-wise 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** |  | |  | |  | | |  |  |  |  |  |
| **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) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Oct.-Dec.** | **142220** | | **219408** | | **307494** | | | **3122375** | **1396055** | **683734** | **1736409** | **7607694** |
|  | 1.87% | | 2.88% | | 4.04% | | | 41.04% | 18.35% | 8.99% | 22.82% | 100.00% |
|  | (-2.90) | | (0.57) | | (1.95) | | | (3.72) | (-0.43) | (8.66) | (1.77) | (2.61) |
|  |  | |  | |  | | |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 (28.84 percent) is 5.06 times more than that of the female accounts in enterprise (5.70 percent) and the share of male accounts in individual (56.54 percent) is 6.34 times more than that of the female accounts in individual (8.92 percent) at the end of Oct.-Dec.,2024. Male individual accounts decreased by 4015 or 3.29 percent to 117843 and female individual accounts decreased by 229 or 1.22 percent to 18585 in Oct.-Dec.,2024 as compared to Jul.-Sep.,2024. However, male enterprise accounts increased by 624 or 1.05 percent to 60111 and also female enterprise accounts decreased by 478 or 3.87 percent to 11870 respectively during the quarter under review as compared to Jul.-Sep., 2024. On the other hand, the share of male’s loans and advances in individual increased by Tk.16102 lac or 1.32 percent to Tk.1236439 lac and also in enterprise increased by Tk.188420 lac or 3.31 percent to Tk.5887659 lac respectively at the end of Oct.-Dec., 2024 as compared to Jul.-Sep., 2024. While, the share of female’s loans and advances in individual decreased by Tk.3039 lac or 1.13 percent to Tk.264950 lac and also in enterprise decreased by Tk.7864 lac or 3.47 percent to Tk.218646 lac respectively during the quarter under review as compared to Jul.-Sep., 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** |  |  |  | |  |  |  |  |  |  |  |
| **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) |
| **Oct.-Dec.** | **117843** | **60111** | **18585** | | **11870** | **208409** | **1236439** | **5887659** | **264950** | **218646** | **7607694** |
|  | 56.54% | 28.84% | 8.92% | | 5.70% | 100% | 16.25% | 77.39% | 3.48% | 2.87% | 100% |
|  | (-3.29) | (1.05) | (-1.22) | | (-3.87) | (-1.93) | (1.32) | (3.31) | (-1.13) | (-3.47) | (2.61) |
|  |  |  |  | |  |  |  |  |  |  |  |

**Number of Loans and Advances Accounts and Amount distributed 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 loans and advances revealed that Dhaka Division availed the highest 84.54 percent and Barishal Division availed the lowest 0.63 percent of total loans and advances at the end of Oct.-Dec.,2024. The loans and advances increased in in Dhaka Division by 4.20 percent to Tk.6431674 lac, in Khulna Division by 1.81 percent to Tk.132627 lac, Barishal Division by 12.11 percent to Tk.47824 lac, in Rangpur Division by 1.13 percent to Tk.57668 lac and in Mymensingh Division by 3.14 percent to Tk.65283 lac, , but Chattogram Division loans and advances decreased by 9.73 percent to Tk.661944 lac, in Rajshahi Division by 1.92 percent to Tk.150263 lac, in Sylhet Division by 2.22 percent to Tk.60411 lac, at the end of Oct.-Dec.,2024 as compared to Jul.-Sep.,2024 (Table-12).

**Table-12**

**Division-wise Loans and Advances**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| End Period | Division | | | | | | | | |
| Chattogram | Dhaka | Khulna | Rajshahi | Barishal | Sylhet | Rangpur | Mymensingh | All |
| **2023** |  |  |  |  |  |  |  |  |  |
| **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) |
|  |  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **661944** | **6431674** | **132627** | **150263** | **47824** | **60411** | **57668** | **65283** | **7607694** |
|  | 8.70% | 84.54% | 1.74% | 1.98% | 0.63% | 0.79% | 0.76% | 0.86% | 100% |
|  | (-9.73) | (4.20) | (1.81) | (-1.92) | (12.11) | (-2.22) | (1.13) | (3.14) | (2.61) |
|  |  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 Oct.-Dec.,2024 Depository NBFCs loans and advances accounts (92.32%) was 12.02 times more than that of the Non-Depository NBFCs loans and advances accounts (7.68%). Loans and advances accounts of Depository NBFCs decreased by 4141 or 2.11 percent to 192405 and also Non-Depository NBFCs increased by 43 or 0.27 percent to 16004 at the end of the quarter as compared to Jul.-Sep.,2024. In case of share of Depository NBFCs loans and advances amount (80.52%) was 4.13 times more than that of the Non-Depository NBFCs loans and advances (19.48%) at the end of Oct.-Dec.,2024 as compared to Jul.-Sep.,2024. Depository NBFCs loans and advances increased by 1.61 percent to Tk. 6125766 lac and Non-Depository NBFCs loans and advances increased by 6.99 percent to Tk. 1481929 lac respectively during the quarter under review as compared to Jul.-Sep.,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** |  |  | |  |  | |  |  |
| **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) |
|  |  |  | |  |  | |  |  |
| **Oct.-Dec.** | **192405** | **6125766** | | **16004** | **1481929** | | **208409** | **7607694** |
|  | 92.32% | 80.52% | | 7.68% | 19.48% | | 100.00% | 100.00% |
|  | (-2.11) | (1.61) | | (0.27) | (6.99) | | (-1.93) | (2.61) |
|  |  |  | |  |  | |  |  |

|  |  |  |
| --- | --- | --- |
| 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 2.98, 1.45, 3.51, 3.24, 6.09, 2.25, 6.34 and 7.09 respectively at the end of Oct.-Dec.,2024 as compared to 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 (Table-14).

**Table-14**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | |  |  | | (Amount in Lac Taka**)** | |
| Divisions | Oct.-Dec., 2024 | | | | Jul.-Sep., 2024 | | | |
| Loans and advances | Deposits | Ratio | | Loans and advances | Deposits | | Ratio |
| Chattogram | 661944 | 221895 | 2.98 | | 733320 | 236473 | | 3.10 |
| Dhaka | 6431674 | 4443569 | 1.45 | | 6172514 | 4414806 | | 1.40 |
| Khulna | 132627 | 37739 | 3.51 | | 130270 | 36070 | | 3.61 |
| Rajshahi | 150263 | 46316 | 3.24 | | 153211 | 45738 | | 3.35 |
| Barishal | 47824 | 7857 | 6.09 | | 42656 | 7198 | | 5.93 |
| Sylhet | 60411 | 26842 | 2.25 | | 61784 | 26316 | | 2.35 |
| Rangpur | 57668 | 9100 | 6.34 | | 57021 | 8523 | | 6.69 |
| Mymensingh | 65283 | 9211 | 7.09 | | 63298 | 8721 | | 7.26 |
| **Total** | **7607694** | **4802529** | **1.58** | | **7414075** | **4783846** | | **1.55** |

|  |  |
| --- | --- |
| Note: | 1. 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 | 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** | |
| **Dec. 31, 2024** | **Sep. 30, 2024** |
|  |  |  |
| **Number of NBFCs** | 35 | 35 |
| **Number of Reported Branches** | 298 | 299 |
|  |  |  |
| **Deposits** |  |  |
| a) Total Deposits (in Lac Taka) | 4802529 | 4783846 |
| b) Number of Accounts | 413875 | 387588 |
| c) Average Deposits per account (in Lac Taka) | 11.60 | 12.34 |
|  |  |  |
| **Loans and Advances** |  |  |
| a) Total Loans and advances (in Lac Taka) | 7607694 | 7414075 |
| b) Number of Accounts | 208409 | 212507 |
| c) Average Loans and advances per account (in Lac Taka) | 36.50 | 34.89 |

**Weighted Average Rates of Interest on Deposits**

As **on December 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 | Special Purpose Deposits | Restricted (Blocked) Deposits |
| All NBFCs | 10.57 | 10.67 | 10.92 | 10.39 | 10.77 | 10.30 | 10.36 | 9.89 | 2.74 | 10.29 |

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

**by Major Economic Purposes**

As **on December 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 |
| All NBFCs | 12.74 | 13.71 | 11.70 | 13.94 | 12.09 | 14.22 | 13.81 | 11.58 | 14.11 | 6.00 |
| Public NBFCs | 8.71 | 16.74 | 8.84 | 10.14 | 7.66 | - | 16.75 | 6.14 | 4.75 | 6.00 |
| Private NBFCs | 13.67 | 12.96 | 13.47 | 14.19 | 13.93 | 14.22 | 13.78 | 12.06 | 14.12 | - |
| Non-Depository NBFCs | 8.84 | 14.69 | 9.01 | 10.14 | 7.66 | - | 16.75 | 6.27 | 4.44 | 6.00 |
| Depository NBFCs | 13.68 | 13.32 | 13.49 | 14.19 | 13.93 | 14.22 | 13.78 | 12.06 | 14.12 | - |