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BANGLADESH BANK

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INTRODUCTION

The institutions (other than Deposit Money Banks) which mainly carry out the financing business are termed as Non-Bank Financial Institutions (NBFIs). It is constituted under the Financial Institutions Act, 1993. But the head office of Bangladesh Samabaya Bank established in 1922 A.D. by the attempt of the government and the next time after issuing co-operatives society's rules and regulations newly, the sub-rules have been registered with amendment in 2005 A.D., the amended registration no. is 01 B, dated 09-03-2005 A.D. Also, Ansar-VDP Unnayan Bank is a specialized government owned bank established under the Ansar VDP Unnayan Bank Ordinance, 1995, while the Government established the Karmasangsthan Bank, in 1998, as per Act No. 7 of 1998 (Karmasangsthan Bank Act 1998) in order to provide employment opportunities for the country's unemployed youths. An NBFI is a financial Institution that does not have full Banking license and also not a member of clearing house. It makes loans and advances for industries, commerce, transport, agriculture, or building construction. Some of NBFIs take term deposits which are treated as Non-Bank Depository Corporations and some of NBFIs who are non deposit taker but may deem to create liquidity. NBDC is a portion of NBFI.

Presently, in our economy merchant banks, investment companies, mutual associations/companies, leasing companies or

building societies etc. are the members of Non-Bank financial institutions.

Since July, 1974 the Statistics Department of Bangladesh Bank has been collecting detailed information on deposits, debits, advances and bills from all branches of scheduled banks operating in Bangladesh in the prescribed formats of SBS-2 and SBS-3 on quarterly basis. This department is also collecting financial data on SME, Interest Rate Spread and Economic Purpose and Sector wise disbursement, recovery, outstanding and overdue etc. On the basis of these returns a consistent database is compiled for policy makers and other users. This information is therefore extremely vital for formulating monetary policy, credit policy, planning of economic developments. Like Scheduled banks, NBFIs are playing an important role in the current economic activities, development, growth and financial inclusion etc. It becomes necessary to collect data from NBFI through the prescribed formats of NBFI-2 and NBFI-3 to fulfill the demand of policymakers, researchers and other stakeholders of the economy. This department had taken initiative to collect NBFIs data on quarterly basis from Oct.-Dec., 2018 quarter.

From the quarter Oct.-Dec., 2018, the NBFIs were instructed to follow the "GUIDELINES TO FILL IN THE NBFI RETURNS- 1, 2 & 3" first edition, published in January, 2017. In this booklet, all statistical tables have been prepared on the basis of returns submitted by the NBFIs.

The names of NBFIs and some other financial institutes whose operations are recorded in this volume are as below:

A. NON-SCHEDULED (SPECIALIZED) BANKS:

1. Karmashangsthan Bank.
2. Ansar VDP Unnayan Bank.

B. CO-OPERATIVE SOCIETY:

Bangladesh Samabaya Bank Limited

C. Public NBFIs:

1. Saudi Bangladesh Industrial and Agricultural Investment company Limited
2. Infrastructure Development Company Limited.
3. Bangladesh Infrastructure Finance Fund Limited (BIFFL).
4. Agrani SME Finance Company Limited.

D. PRIVATE NBFIs:

1. Bangladesh Finance & Investment Company Limited.
2. Bangladesh Industrial Finance Company Limited.
3. Bay Leasing & Investment Limited.
4. Delta-Brac Housing Finance Corporation Limited.
5. Fareast Finance & Investment Limited.
6. FAS Finance & Investment Limited.
7. First Finance Limited.
8. GSP Finance Company (Bangladesh) Limited.
9. Hajj Finance Company Limited.
10. IDLC Finance Limited.
11. Industrial & Infrastructure Development Finance Company.
12. Industrial Promotion & Development Company of Bangladesh.
13. International Leasing and Financial Services Limited.
14. Islamic Finance & Investment Limited.
15. Lanka Bangla Finance Limited.
16. Midas Financing Limited.

17. National Finance Limited.
18. National Housing Finance & Investment Limited.
19. Phoenix Finance and Investments Limited.
20. Premier Leasing & Finance Limited.
21. Prime Finance & Investment Limited.
22. Aviva Finance Limited.
23. Union Capital Limited.
24. United Leasing Company Limited.
25. Uttara Finance & Investments Limited.
26. Meridian Finance Limited.
27. CAPM Venture Capital and Finance Limited.
28. Lankan Alliance Finance Limited.
29. The UAE- Bangladesh Investment Company Limited.
30. Strategic Finance & Investments Limited.

Among all the above NBFIs the followings are non-depository:

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

The statistical tables contained in this issue have been prepared from the returns submitted by the individual NBFIs as on the last day of the quarter ending December 31, 2020. At the end of the period under study, the total numbers of reported branches of NBFIs are 777.

For useful presentation of data, NBFIs have been classified into several groups viz. 'All NBFIs', 'Public NBFIs', 'Private NBFIs', 'Depository' and 'Non-Depository' NBFIs.

The publication provides a detailed analysis of NBFIs deposits and outstanding advances.

Data Confidentiality

Bangladesh Bank respects the right to privacy and confidentiality of the respondents and likes to mention that, under no circumstances will any individual statement or data be published or made

known to any other individual or corporate body without having written permission. Aggregated data, when published, will naturally conceal individual identity.

EXPLANATORY NOTES TO THE TABLES

Table-1: Deposits Distributed by Geographical

Location and Gender: The table provides statistics on deposit distributed by geographical location and gender.

Table-2 to 5: Deposits Distributed by Types of

Accounts: These tables show the classification of total demand and time liabilities of NBFIs into ten broad types such as (a) Current and Cash Credit Account (credit balances) Deposits, (b) Deposits withdrawable on Sight, (c) Savings Deposits, (d) Special Notice Deposits, (e) Fixed Deposits, (f) Recurring Deposits, (g) Margin Deposits (Foreign Currency/Taka), (h) Special Purpose Deposits, (i) Negotiable Certificates of Deposits & Promissory Notes and (j) Restricted (Blocked) Deposits.

a) Current and Cash Credit Accounts Deposits:

These are of the nature of demand deposits and comprise current accounts and credit balances of cash credit accounts. Generally these deposits are to be reported for without interest and with interest. These accounts have chequing facilities and balances are transferable.

b) Deposits Withdrawable on Sight:

This item includes all deposits which cannot be transferred through cheques but are withdrawable on demand such as Fixed Deposits Accounts, unclaimed balances, payment orders, telephonic transfers, mail transfers, demand drafts, unclaimed dividends and draft payable accounts, Earnest Money of Tenders/Quotations etc.

c) Saving Deposits Account: Deposit on these accounts are self-explanatory and generally carry minimum balance that must be maintained to earn interest.

d) Special Notice Deposits: Balances of Special Notice Deposits (i.e., deposits held for 7 days to 89 days), which are withdrawable on special notice, should be reported in this code. These types of accounts such as Short Term Deposit/SND/Call Accounts etc. should only be termed as Special Notice Deposit (SND). SND is an interest bearing deposit where advance notice (at least 7 days) required for withdrawal and interest should be calculated as per day end balance on half yearly basis.

e) Fixed Deposits: These are reclassified by period of maturity and are exclusively time deposits.

f) Recurring Deposits: All types of recurring Deposits should be reported in this item. For example: Deposit Pension Scheme, Flexible Savings Plan, Monthly Savings Scheme etc.

g) Margin Deposits-Foreign Currency/ Taka: Equivalent Taka of margin on letters of Credit and margins on guarantee (in Taka and Foreign Currency) are included in this item.

h) Special Purpose Deposits: This item comprises employees' provident funds/pension Accounts, contribution towards insurance funds, Hajj Deposits, Employees' guarantee/Security funds, Security Deposits, Gift Certificate Deposits, Sundry deposits, Surcharge and Development charge etc.

i) **Negotiable Certificates of Deposits and Promissory Notes:** Balances of Negotiable/Bearer Certificates of Deposits (NCD/BCD) should be reported in this item. The balances of the account Promissory Notes/Savings Bonds issued by the reporting NBFIs should be reported in this item.

j) **Restricted (Blocked) Deposits:** Balances of Restricted (Blocked) deposits should be reported in this item against private sector only. These deposits comprise obligations which carry special terms by the appropriate authority that may override normal liquidity characteristics (e.g. blocked or earmarked accounts). The nature of these deposits is, the account holders do not have access to the funds during blocked period.

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

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

Table 14 to 17: Deposits Distributed by Rates of Interest/Profit and Types: These tables show the rate of interest allowed by the NBFIs on different types of deposits. The rate of interest varies from time to time.

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

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

advance classified by geographical location and gender.

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

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

Table 37 to 43: Advances Classified by Rates of Interest and Securities: These tables give the rates of interest charged by the NBFIs on various types of securities, as well as clean advances.

Table 44 to 50: Advances Classified by Size of Accounts and Major Economic Purposes: These tables provide statistics on advances classified by size of accounts and economic purposes.

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

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

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

Table 72 to 78: Disbursement, Outstanding, Recovery and Overdue of Advances Classified by Economic Purposes:

These tables show the statistics of disbursement, outstanding, overdue and recovery of advances in public and private sectors.

A Review on Deposits and Advances of NBFIs (As on end December, 2020)

Deposits:

Total deposits liabilities (excluding inter NBFIs) of the NBFIs increased by Tk.11173 lac or 0.25% to Tk.4479648 lac during the quarter Oct.-Dec., 2020 as compared to the previous quarter Jul.-Sep., 2020. The increase in total deposits during the quarter was due to increase in both private

NBFIs and Specialized NBFIs by Tk.6744 lac or 0.16% to Tk.4354045 lac and by Tk.4207 lac or 3.55% to Tk.122708 lac respectively. The share of private NBFIs to total deposits at the end of the quarter Oct.-Dec., 2020 was 97.20% as compared to 97.29% at the end of the preceding quarter.

Advances:

NBFIs' advances increased by Tk.136790 lac or 1.98% to Tk.7029928 lac during the quarter Oct.-Dec., 2020 as compared to the preceding quarter Jul.-Sep., 2020. Advances in public NBFIs increased by Tk.43477 lac or 4.54% to Tk.1001605 lac and

in private NBFIs increased by Tk. 61660 lac or 1.10% to Tk. 5654789 lac during the quarter Oct.-Dec., 2020 under review. Quarterly position of NBFIs' deposits and outstanding advances is shown in Table-1.

Table-1
Overall Deposits and Advances

(Taka in Lac)

	Deposit Amount					Advance Amount				
	Public NBFIs	Private NBFIs	Non-scheduled (Specialized) Banks	Co-operative Society	All	Public NBFIs	Private NBFIs	Non-scheduled (Specialized) Banks	Co-operative Society	All
2019										
Oct.-Dec.	-	4197256	112455	2391	4312101	869258	5762434	272073	27263	6931029
	-	97.34%	2.61%	0.06%	100%	12.54%	83.14%	3.93%	0.39%	100%
	-	(-1.58)	(6.09)	(5.29)	(-1.39)	(5.38)	(0.21)	(8.04)	(-9.47)	(1.07)
2020										
Jan.-Mar.	-	4247851	114089	2472	4364412	917018	5730262	280290	29750	6957321
	-	97.33%	2.61%	0.06%	100%	13.18%	82.36%	4.03%	0.43%	100%
	-	(1.21)	(1.45)	(3.39)	(1.21)	(5.49)	(-0.56)	(3.02)	(9.12)	(0.38)
Apr.-Jun.	-	4212923	110251	3255	4326429	939255	5681909	300178	29837	6951179
	-	97.38%	2.55%	0.08%	100%	13.51%	81.74%	4.32%	0.43%	100%
	-	(-0.82)	(-3.36)	(31.66)	(-0.87)	(2.42)	(-0.84)	(7.10)	(0.29)	(-0.09)
Jul.-Sep.	-	4347301	118501	2673	4468475	958128	5593129	312925	28955	6893138
	-	97.29%	2.65%	0.06%	100%	13.90%	81.14%	4.54%	0.42%	100%
	-	(3.19)	(7.48)	(-17.87)	(3.28)	(2.01)	(-1.56)	(4.25)	(-2.96)	(-0.83)
Oct.-Dec.	-	4354045	122708	2895	4479648	1001605	5654789	344720	28814	7029928
	-	97.20%	2.74%	0.06%	100%	14.25%	80.44%	4.90%	0.41%	100%
	-	(0.16)	(3.55)	(8.29)	(0.25)	(4.54)	(1.10)	(10.16)	(-0.49)	(1.98)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
 2. Minor differences may be observed due to rounding off.
 3. Public NBFIs are non-depository.

Deposits by Types of Accounts:

Breakdown by types of deposits accounts revealed that the share of fixed deposits increased from 97.63% at the end of the quarter Jul.-Sep., 2020 to 97.58% at the end of quarter Oct.-Dec., 2020. The amount of fixed deposits increased by Tk.8469 lac or

0.19% to Tk.4371054 lac at the end of the quarter Oct.-Dec., 2020 under review as compared to the preceding quarter Jul.-Sep., 2020. Deposits distributed by types of accounts are shown in Table-2.

Table-2
Deposit Distributed by Types of Accounts

(Taka in Lac)

At end of the quarter	Current and Cash Credit Account	Savings Deposits	Fixed Deposits	Recurring Deposits	Other Deposits	Total Deposits
2019						
Oct.-Dec.	227 0.01% (24.04)	14994 0.35% (17.57)	4202258 97.45% (-2.38)	65485 1.52% (10.91)	29137 0.68% (-0.11)	4312101 100.00% (-2.13)
2020						
Jan.-Mar.	184 0.00% (-18.94)	16574 0.38% (10.54)	4258365 97.57% (1.34)	60295 1.38% (-7.93)	28994 0.66% (-0.49)	4364412 100.00% (1.21)
Apr.-Jun.	206 0.00% (11.96)	17538 0.41% (5.82)	4219285 97.52% (-0.92)	61268 1.42% (1.61)	28132 0.65% (-2.97)	4326429 100.00% (-0.87)
Jul.-Sep.	198 0.00% (-3.88)	16818 0.38% (-4.11)	4362585 97.63% (3.40)	61399 1.37% (0.21)	27475 0.61% (-2.34)	4468475 100.00% (3.28)
Oct.-Dec.	168 0.00% (-15.15)	18541 0.41% (10.24)	4371054 97.58% (0.19)	61604 1.38% (0.33)	28280 0.63% (2.93)	4479647 100.00% (0.25)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be observed due to rounding off.

Sector-wise Deposits:

The share of private sector deposits was a significant majority (93.99%) of the total deposits at the end of the quarter Oct.-Dec., 2020. Deposits in the private sector increased by Tk.62662 lac or 1.51% to Tk.4210296 lac at the end of the quarter under review as compared to the preceding quarter Jul.-Sep., 2020. Deposits in the public sector decreased by Tk.51490 lac or 16.05% to Tk.269351 lac at the end of the

quarter Oct.-Dec., 2020 under review as compared to the preceding quarter Jul.-Sep., 2020. Government deposits in the public sector increased by Tk.97 lac or 1.64% to Tk.6029 lac as compared to the preceding quarter Jul.-Sep., 2020. The details of deposits by public sector and private sector with their corresponding growth rates are shown in Table-3.

Table-3
Sector-wise Classification of Deposits

(Taka in Lac)

At end of the quarter	Public Sector			Private Sector	Total Deposits (Public+Private)	Ratio (Public/Private)
	Government	Other than Government	Total			
2019						
Oct.-Dec.	5796	305110	310907	4001195	4312101	0.08
	0.13%	7.08%	7.21%	92.79%	100.00%	
	(-36.05)	(5.31)	(4.06)	(-2.58)	(-2.13)	
2020						
Jan.-Mar.	5716	312687	318403	4046009	4364412	0.08
	0.13%	7.16%	7.30%	92.70%	100.00%	
	(-1.38)	(2.48)	(2.41)	(1.12)	(1.21)	
Apr.-Jun.	5785	309430	315215	4011214	4326429	0.08
	0.13%	7.15%	7.29%	92.71%	100.00%	
	(1.21)	(-1.04)	(-1.00)	(-0.86)	(-0.87)	
Jul.-Sep.	5932	314909	320841	4147634	4468475	0.08
	0.13%	7.05%	7.18%	92.82%	100.00%	
	(2.54)	(1.77)	(1.78)	(3.40)	(3.28)	
Oct.-Dec.	6029	263322	269351	4210296	4479647	0.06
	0.13%	5.88%	6.01%	93.99%	100.00%	
	(1.64)	(-16.38)	(-16.05)	(1.51)	(0.25)	

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be observed due to rounding off.

Division-wise Deposits

Distribution of deposits by administrative areas revealed that Dhaka Division contributed majority (92.26%) of the total deposits of the quarter Oct.-Dec., 2020 under review. The deposits in this division decreased by 0.10% to Tk.4132852 lac at the end of the quarter Oct.-Dec., 2020 as compared to the end of preceding quarter

Jul.-Sep., 2020. The share of deposits in Barishal Division (0.18%) was the lowest at the end of the quarter Oct.-Dec., 2020. Division wise distribution of deposits is shown in Table-4.

Table-4
Division-wise Deposits

(Taka in Lac)

At the end of quarter	Division								All Divisions
	Chattogram	Dhaka	Khulna	Rajshahi	Barishal	Sylhet	Rangpur	Mymensingh	
2019									
Oct.-Dec.	171985	4035117	24611	32934	7009	24132	6998	9315	4312101
	3.99%	93.58%	0.57%	0.76%	0.16%	0.56%	0.16%	0.22%	100.00%
	(-0.74)	(-1.08)	(5.58)	(6.92)	(-13.90)	(-68.55)	(23.18)	(5.12)	(-2.13)
2020									
Jan.-Mar.	179381	4066207	26788	40308	7839	26544	7202	10143	4364412
	4.11%	93.17%	0.61%	0.92%	0.18%	0.61%	0.17%	0.23%	100.00%
	(4.30)	(0.77)	(8.85)	(22.39)	(11.84)	(10.00)	(2.92)	(8.89)	(1.21)
Apr.-Jun.	180239	4021598	27664	42489	8343	27701	8051	10344	4326429
	4.17%	92.95%	0.64%	0.98%	0.19%	0.64%	0.19%	0.24%	100.00%
	(0.48)	(-1.10)	(3.27)	(5.41)	(6.430)	(4.36)	(11.79)	(1.98)	(-0.87)
Jul.-Sep.	187698	4137032	32282	52096	8073	30387	9970	10939	4468475
	4.20%	92.58%	0.72%	1.17%	0.18%	0.68%	0.22%	0.24%	100.00%
	(4.14)	(2.87)	(16.69)	(22.61)	(-3.24)	(9.70)	(23.84)	(5.75)	(3.28)
Oct.-Dec.	199123	4132852	35171	52359	8083	30293	10572	11193	4479647
	4.45%	92.26%	0.79%	1.17%	0.18%	0.68%	0.24%	0.25%	100.00%
	(6.09)	(-0.10)	(8.95)	(0.50)	(0.12)	(-0.31)	(6.04)	(2.32)	(0.25)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be shown due to separate rounding off.

Gender-wise Deposits:

The share of male accounts in enterprise (6.69%) was 4.78 times more than that of the female accounts (1.40%), and in addition the share of male accounts in individual (59.13%) was 1.80 times more than that of the female accounts (32.78%) at the end of the quarter Oct.-Dec., 2020.

The female individual accounts decreased by 3188 or 1.36% to 231908 and female enterprise account increased by 1765 or 21.64% to 9920 at the end of the quarter Oct.-Dec., 2020 under

review as compared to the preceding quarter Jul.-Sep., 2020. At the same time the male individual accounts increased by 24163 or 6.13% to 418340 and male enterprise accounts increased by 3787 or 8.70% to 47306 at the end of the quarter under review as compared to the preceding quarter Jul.-Sep., 2020. The details of deposits distributed by gender is shown in Table-5.

Table-5
Deposit Accounts distributed by Gender

End of The Quarter	Male Account		Female Account		Total No. of Account
	Individual	Enterprise	Individual	Enterprise	
2019					
Oct.-Dec.	372057	53493	207309	12066	644925
	57.69%	8.29%	32.14%	1.87%	100.00%
	(10.50)	(-18.37)	(13.80)	(1.43)	(8.16)
2020					
Jan.-Mar.	396468	39649	216020	6214	658351
	60.22%	6.02%	32.81%	0.94%	100.00%
	(6.56)	(-25.88)	(4.20)	(-48.50)	(2.08)
Apr.-Jun.	408826	26564	226982	1155	663527
	61.61%	4.00%	34.21%	0.17%	100.00%
	(3.12)	(-33.00)	(5.07)	(-81.41)	(0.79)
Jul.-Sep.	394177	43519	235096	8155	680947
	57.89%	6.39%	34.52%	1.20%	100.00%
	(-3.58)	(63.83)	(3.57)	(606.06)	(2.63)
Oct.-Dec.	418340	47306	231908	9920	707474
	59.13%	6.69%	32.78%	1.40%	100.00%
	(6.13)	(8.70)	(-1.36)	(21.64)	(3.90)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be shown due to separate rounding off.

Sector-wise Advances

Advances in the private sector increased by Tk.137184 lac or 2.00% to Tk.6989441 lac at the end of the quarter Oct.-Dec., 2020 as compared to the preceding quarter Jul.-Sep., 2020. Moreover, advances to the public sector

decreased by Tk. 393 lac or 0.96% to Tk.40487 lac as compared to the preceding quarter Jul.-Sep., 2020. The sector-wise position of advances is shown in Table-6.

Table- 6
Sector-wise Classification of Advances

(Taka in lac)

At end of the quarter	Public Sector			Private Sector	Total Advance (Public+Private)	Ratio (Public/Private)
	Government	Other than Government	Total			
2019						
Oct.-Dec.	48677	771	49448	6881581	6931029	0.007
	0.70%	0.01%	0.71%	99.29%	100.00%	
	(0.68)	(-3.75)	(0.60)	(1.08)	(1.07)	
2020						
Jan.-Mar.	40529	785	41314	6916007	6957321	0.006
	0.58%	0.01%	0.59%	99.41%	100.00%	
	(-16.74)	(1.82)	(-16.45)	(0.50)	(0.38)	
Apr.-Jun.	40236	809	41045	6910134	6951179	0.006
	0.58%	0.01%	0.59%	99.41%	100.00%	
	(-0.72)	(3.06)	(-0.65)	(-0.08)	(-0.09)	
Jul.-Sep.	39948	932	40880	6852257	6893138	0.006
	0.58%	0.01%	0.59%	99.41%	100.00%	
	(-0.72)	(15.20)	(-0.40)	(-0.84)	(-0.83)	
Oct.-Dec.	39631	856	40487	6989441	7029928	0.006
	0.56%	0.01%	0.58%	99.42%	0.00%	
	(-0.79)	(-8.15)	(-0.96)	(2.00)	(1.98)	

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be shown due to separate rounding off.

Economic Purpose-wise Disbursements

Bulk of Disbursements (43.80%) was used for 'Industry' purpose followed by disbursement amounts for 'Trade & Commerce' (19.85%) and 'Consumer Finance' (13.85%) at the end of the quarter Oct.-Dec., 2020. Industry loans increased by Tk.202352 lac or 152.36% to Tk.335164 lac, 'Trade & Commerce' increased by Tk.76019 lac or 100.14% to Tk.151932 lac at the end of the quarter under review as compared to the preceding quarter Jul.-Sep., 2020. Also, disbursements in 'Construction' increased by

63.83% to Tk.58277 lac, in 'Agriculture' decreased by 3.54% to Tk.41068 lac and in 'Transport' increased by 584.63% to Tk.15322 lac as compared to the preceding quarter Jul.-Sep., 2020. Finally, in 'Others' disbursements showed an increase by 15.56% to Tk.57503 lac at the end of the quarter under review as compared to the preceding quarter Jul.-Sep., 2020. Table-7 shows economic purpose-wise classification of advances.

Table -7
Economic Purpose-wise Classification of Disbursements

(Taka in Lac)

At end of the quarter	Agriculture Fishing & Forestry	Industry	Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
<u>2019</u>								
Oct.-Dec.	32196	302113	52748	5639	165736	96536	40119	695087
	4.63%	43.46%	7.59%	0.81%	23.84%	13.89%	5.77%	100.00%
	(0.57)	(32.27)	(52.70)	(56.77)	(17.97)	(12.12)	(195.51)	(29.03)
<u>2020</u>								
Jan.-Mar.	32072	203725	43065	4909	133891	89308	46415	553385
	5.80%	36.81%	7.78%	0.89%	24.19%	16.14%	8.39%	100.00%
	(-0.39)	(-32.57)	(-18.36)	(-12.95)	(-19.21)	(-7.49)	(15.69)	(-20.39)
Apr.-Jun.	11590	107382	5087	1986	51829	31756	12478	222108
	5.22%	48.35%	2.29%	0.89%	23.34%	14.30%	5.62%	100.00%
	(-63.86)	(-47.29)	(-88.19)	(-59.54)	(-61.29)	(-64.44)	(-73.12)	(-59.86)
Jul.-Sep.	42573	132812	35571	2238	75913	83537	49761	422406
	10.08%	31.44%	8.42%	0.53%	17.97%	19.78%	11.78%	100.00%
	(267.33)	(23.68)	(599.25)	(12.69)	(46.47)	(163.06)	(298.79)	(90.18)
Oct.-Dec.	41068	335164	58277	15322	151932	105958	57503	765226
	5.37%	43.80%	7.62%	2.00%	19.85%	13.85%	7.51%	100.00%
	(-3.54)	(152.36)	(63.83)	(584.63)	(100.14)	(26.84)	(15.56)	(81.16)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be shown due to separate rounding off.

Economic Purpose-wise Advances

Bulk of Outstanding advances (37.67%) was used for 'Industry' purpose followed by advances for 'Trade & Commerce' (23.25%) and 'Consumer Finance' (14.12%) at the end of the quarter Oct.-Dec., 2020. Industry loans increased by Tk.117576 lac or 4.65% to Tk.2648058 lac, 'Trade and commerce' by Tk.27561 lac or 1.72% to Tk.1634285 lac at the end of the quarter under review as compared to the preceding quarter Jul.-Sep., 2020. Also, 'Construction' loan increased by

0.09% to Tk.976619 lac, 'Agriculture' loans decreased by 6.95% to Tk.204629 lac and 'Transport' loans increased by 13.77% to Tk.155113 lac as compared to the preceding quarter Jul.-Sep., 2020. Finally, 'Others' loans showed an increase by 0.81% to Tk.418457 lac at the end of the quarter under review as compared to the preceding quarter Jul.-Sep., 2020. Table-8 shows economic purpose-wise classification of advances.

Table -8
Economic Purpose-wise Classification of Advances

(Taka in Lac)

At end of the quarter	Agriculture Fishing & Forestry	Industry	Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
2019								
Oct.-Dec.	191303	2535067	945994	143474	1646826	1050774	417591	6931029
	2.76%	36.58%	13.65%	2.07%	23.76%	15.16%	6.02%	100.00%
	(2.26)	(3.41)	(2.21)	(1.70)	(-5.56)	(0.17)	(16.14)	(1.07)
2020								
Jan.-Mar.	210468	2523127	994673	142525	1591745	1092355	402428	6957321
	3.03%	36.27%	14.30%	2.05%	22.88%	15.70%	5.78%	100.00%
	(10.02)	(-0.47)	(5.15)	(-0.66)	(-3.34)	(3.96)	(-3.63)	(0.38)
Apr.-Jun.	220691	2501525	980688	130821	1687902	1015256	414296	6951179
	3.17%	35.99%	14.11%	1.88%	24.28%	14.61%	5.96%	100.00%
	(4.86)	(-0.86)	(-1.41)	(-8.21)	(6.04)	(-7.06)	(2.95)	(-0.09)
Jul.-Sep.	219923	2530482	975787	136344	1606724	1008783	415095	6893138
	3.19%	36.71%	14.16%	1.98%	23.31%	14.63%	6.02%	100.00%
	(-0.35)	(1.16)	(-0.50)	(4.22)	(-4.81)	(-0.64)	(0.19)	(-0.83)
Oct.-Dec.	204629	2648058	976619	155113	1634285	992766	418457	7029928
	2.91%	37.67%	13.89%	2.21%	23.25%	14.12%	5.95%	100.00%
	(-6.95)	(4.65)	(0.09)	(13.77)	(1.72)	(-1.59)	(0.81)	(1.98)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be shown due to separate rounding off.

Economic Purpose-wise Recoveries

Bulk of Recoveries (36.33%) was used for 'Industry' purpose followed by recoveries in 'Trade & Commerce' (25.44%) and 'Consumer Finance' (16.24%) at the end of the quarter Oct.-Dec., 2020. Recovery in Industry increased by Tk.48271 lac or 20.81% to Tk.280286 lac, in 'Trade and commerce' increased by Tk.22046 lac or 12.66% to Tk.196248 lac at the end of the quarter under review as compared to the preceding quarter Jul.-Sep., 2020. Also, recovery in 'Construction' increased by 55.14% to

Tk.88230 lac, in 'Agriculture' decreased by 30.27% to Tk.25762 lac and in 'Transport' increased by 98.47% to Tk.16989 lac as compared to the preceding quarter Jul.-Sep., 2020. Finally, in 'Others' recoveries showed a decrease by 5.77% to Tk.38734 lac at the end of the quarter under review as compared to the preceding quarter Jul.-Sep., 2020. Table-9 shows economic purpose-wise classification of advances.

Table -9
Economic Purpose-wise Classification of Recoveries

(Taka in Lac)

At end of the quarter	Agriculture Fishing & Forestry	Industry	Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
<u>2019</u>								
Oct.-Dec.	25655	283925	63056	15693	225593	109495	40435	763852
	3.36%	37.17%	8.26%	2.05%	29.53%	14.33%	5.29%	100.00%
	(-14.53)	(0.52)	(-8.37)	(20.00)	(6.29)	(5.25)	(11.46)	(2.27)
<u>2020</u>								
Jan.-Mar.	24602	303812	72954	9538	531516	106833	57822	1107077
	2.22%	27.44%	6.59%	0.86%	48.01%	9.65%	5.22%	100.00%
	(-4.10)	(7.00)	(15.70)	(-39.22)	(135.61)	(-2.43)	(43.00)	(44.93)
Apr.-Jun.	12669	156052	49110	4637	147574	78948	33101	482091
	2.63%	32.37%	10.19%	0.96%	30.61%	16.38%	6.87%	100.00%
	(-48.50)	(-48.64)	(-32.68)	(-51.380)	(-72.24)	(-26.10)	(-42.75)	(-56.45)
Jul.-Sep.	36948	232015	56872	8560	174202	122017	41106	671719
	5.50%	34.54%	8.47%	1.27%	25.93%	18.16%	6.12%	100.00%
	(191.64)	(48.68)	(15.81)	(84.60)	(18.04)	(54.55)	(24.18)	(39.33)
Oct.-Dec.	25762	280286	88230	16989	196248	125261	38734	771511
	3.34%	36.33%	11.44%	2.20%	25.44%	16.24%	5.02%	0.00%
	(-30.27)	(20.81)	(55.14)	(98.47)	(12.66)	(2.66)	(-5.77)	(14.86)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be shown due to separate rounding off.

Security-wise Advances

An analysis of advances classified by securities revealed that the highest 41.41% of the total loans were outstanding against 'Real Estate', while the lowest 2.03% loans against 'Shares & Securities' at the end of the quarter Oct.-Dec., 2020 under review. Advances against 'Real Estate' decreased by 0.71% to

Tk.2911201 lac and that against 'Machinery' increased by 2.52% to Tk.395917 lac at the end of the quarter Oct.-Dec., 2020. Also 'Other Items' which shows a decrease of 9.26% to Tk.1536123 lac at the end of the quarter Oct.-Dec., 2020 as compared to the preceding quarter Jul.-Sep., 2020. Security wise classification of advances is shown in Table-10.

Table-10
Security-wise Classification of Advances

(Taka in Lac)

At end of the quarter	Shares & Securities	Commodities	Machinery/ Fixed Assets	Real Estate	Financial Obligations Only	Guarantee of Institutions	Other Items	Total
2019								
Oct.-Dec.	126348	335125	426179	2874923	759932	293237	2115285	6931029
	1.82%	4.84%	6.15%	41.48%	10.96%	4.23%	30.52%	100.00%
	(-0.20)	(8.53)	(-4.34)	(3.54)	(32.25)	(24.91)	(-11.52)	(1.07)
2020								
Jan.-Mar.	116870	341372	423578	2918851	705279	296320	2155051	6957321
	1.68%	4.91%	6.09%	41.95%	10.14%	4.26%	30.98%	100.00%
	(-7.50)	(1.86)	(-0.61)	(1.53)	(-7.19)	(1.05)	(1.88)	(0.38)
Apr.-Jun.	139323	24426	502496	2979499	874592	475823	1955020	6951179
	2.00%	0.35%	7.23%	42.86%	12.58%	6.85%	28.13%	100.00%
	(19.21)	(-92.84)	(18.63)	(2.08)	(24.01)	(60.58)	(-9.28)	(-0.09)
Jul.-Sep.	132063	134742	386192	2931944	1029332	585893	1692972	6893138
	1.92%	1.95%	5.60%	42.53%	14.93%	8.50%	24.56%	100.00%
	(-5.21)	(451.63)	(-23.15)	(-1.60)	(17.69)	(23.13)	(-13.40)	(-0.83)
Oct.-Dec.	142731	371880	395917	2911201	1068792	603284	1536123	7029928
	2.03%	5.29%	5.63%	41.41%	15.20%	8.58%	21.85%	100.00%
	(8.08)	(175.99)	(2.52)	(-0.71)	(3.83)	(2.97)	(-9.26)	(1.98)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be observed due to rounding off.

Gender-wise Advances:

The share of male accounts in enterprise (23.98%) was 4.61 times more than that of the female accounts (5.20%), and the share of male accounts in individual (47.87%) was 2.09 times more than that of the female accounts (22.95%) at the end of the quarter Oct.-Dec., 2020.

However, the female individual accounts increased by 2348 or 2.07% to 115968 and female enterprise accounts increased by 657 or 2.56% to 26296 at the end of the quarter Oct.-

Dec., 2020 under review as compared to the preceding quarter Jul.-Sep., 2020. On the other hand, the male individual accounts increased by 2833 or 1.19% to 241895 and male enterprise accounts increased by 2388 or 2.01% to 121207 at the end of the Oct.-Dec., 2020 under review as compared to the preceding quarter Jul.-Sep., 2020. The details of advances classified by gender are shown in Table-11.

Table-11
Advance Accounts Classified by Gender

At end of the quarter	Male Account		Female Account		Total No. of Account
	Individual	Enterprise	Individual	Enterprise	
2019					
Oct.-Dec.	245998	99716	110386	18349	474449
	51.85%	21.02%	23.27%	3.87%	100.00%
	(19.16)	(-26.56)	(33.62)	(-54.27)	(2.04)
2020					
Jan.-Mar.	243644	103444	112349	21274	480711
	50.68%	21.52%	23.37%	4.43%	100.00%
	(-0.96)	(3.74)	(1.78)	(15.94)	(1.32)
Apr.-Jun.	231947	109743	107546	22652	471888
	49.15%	23.26%	22.79%	4.80%	100.00%
	(-4.80)	(6.09)	(-4.28)	(6.48)	(-1.84)
Jul.-Sep.	239062	118819	113620	25639	497140
	48.09%	23.90%	22.85%	5.16%	100.00%
	(3.07)	(8.27)	(5.65)	(13.19)	(5.35)
Oct.-Dec.	241895	121207	115968	26296	505366
	47.87%	23.98%	22.95%	5.20%	100.00%
	(1.19)	(2.01)	(2.07)	(2.56)	(1.65)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be shown due to separate rounding off.

Division-wise Advances

Division-wise break-up of advances revealed that Dhaka Division consumed 82.87% of total advances at the end of the quarter Oct.-Dec., 2020. The loans in Dhaka Division increased by 1.44% to Tk.5825759 lac, in Chattogram Division by 2.18% to Tk.668195 lac and in Rangpur Division by 9.33% to Tk.61743 lac. Loan increased in Khulna Division by 9.70% to Tk.152330 lac, in

Barishal Division by 11.11% to Tk.38816 lac, in Sylhet Division by 4.22% to Tk.66698 lac, in Mymensingh Division by 6.18% to Tk.64747 lac and that in Rajshahi Division by 7.76% to Tk.151641 lac at the end of the quarter Oct.-Dec., 2020 as compared to the preceding quarter Jul.-Sep., 2020. Division-wise distribution of advances is shown in Table-12.

Table-12
Division-wise Classification of Advances

(Taka in Lac)

At the end of quarter	Division								
	Chattogram	Dhaka	Khulna	Rajshahi	Barishal	Sylhet	Rangpur	Mymensingh	All
2019									
Oct.-Dec.	660693	5800381	131896	138713	31764	61583	51036	54964	6931029
	9.53%	83.69%	1.90%	2.00%	0.46%	0.89%	0.74%	0.79%	100.00%
	(0.85)	(0.98)	(3.26)	(1.46)	(4.75)	(0.92)	(0.22)	(6.18)	(1.07)
2020									
Jan.-Mar.	653804	5817383	136905	140701	33194	62985	54522	57826	6957321
	9.40%	83.62%	1.97%	2.02%	0.48%	0.91%	0.78%	0.83%	100.00%
	(-1.04)	(0.29)	(3.80)	(1.43)	(4.50)	(2.28)	(6.83)	(5.21)	(0.38)
Apr.-Jun.	661786	5797989	137718	140201	33215	63149	57780	59341	6951179
	9.52%	83.41%	1.98%	2.02%	0.48%	0.91%	0.83%	0.85%	100.00%
	(1.22)	(-0.33)	(0.59)	(-0.36)	(0.06)	(0.26)	(5.98)	(2.62)	(-0.09)
Jul.-Sep.	653934	5743231	138866	140724	34934	64000	56472	60976	6893138
	9.49%	83.32%	2.01%	2.04%	0.51%	0.93%	0.82%	0.88%	100.00%
	(-1.19)	(-0.94)	(0.83)	(0.37)	(5.18)	(1.35)	(-2.26)	(2.76)	(-0.83)
Oct.-Dec.	668195	5825759	152330	151641	38816	66698	61743	64747	7029928
	9.69%	84.52%	2.21%	2.20%	0.56%	0.97%	0.90%	0.94%	100.00%
	(2.18)	(1.44)	(9.70)	(7.76)	(11.11)	(4.22)	(9.33)	(6.18)	(1.98)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be shown due to separate rounding off.

Depository and Non-Depository NBFIs

The share of Depository NBFIs accounts (97.15%) was 34.09 times more than that of the Non-Depository NBFIs accounts (2.85%) as well as the share of Depository NBFIs amounts (85.70%) was 5.99 times more than that of the Non-Depository amounts (14.30%) at the end of the quarter Oct.-Dec., 2020. On the other hand, the accounts of Depository NBFIs increased by

7715 or 1.60% to 490942 and at the same time the accounts of Non-Depository NBFIs increased by 511 or 3.67% to 14424 at the end of the quarter Oct.-Dec., 2020 under review as compared to the preceding quarter Jul.-Sep., 2020. The details of depository and non-depository accounts and amounts are shown in Table-13.

Table-13
Overall Depository and Non-Depository Position

(Taka in Lac)

End of The Quarter	Depository NBFIs		Non-Depository NBFIs		Total No. of Account	Total Amount
	Account	Amount	Account	Amount		
2019						
Oct.-Dec.	460330	6054804	14119	876224	474449	6931029
	97.02%	87.36%	2.98%	12.64%	100.00%	100.00%
	(2.03)	(0.45)	(2.39)	(5.62)	(2.04)	(1.07)
2020						
Jan.-Mar.	466498	6032498	14213	924823	480711	6957321
	97.04%	86.71%	2.96%	13.29%	100.00%	100.00%
	(1.34)	(-0.37)	(0.67)	(5.55)	(1.32)	(0.38)
Apr.-Jun.	458477	6005075	13411	946104	471888	6951179
	97.16%	86.39%	2.84%	13.61%	100.00%	100.00%
	(-1.72)	(-0.45)	(-5.64)	(2.30)	(-1.84)	(-0.09)
Jul.-Sep.	483227	5929775	13913	963362	497140	6893138
	97.20%	86.02%	2.80%	13.98%	100.00%	100.00%
	(5.40)	(-1.25)	(3.74)	(1.82)	(5.35)	(-0.83)
Oct.-Dec.	490942	6024507	14424	1005421	505366	7029928
	97.15%	85.70%	2.85%	14.30%	100.00%	100.00%
	(1.60)	(1.60)	(3.67)	(4.37)	(1.65)	(1.98)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be observed due to rounding off.

Division-wise Advances/ Deposits Ratio

Ratio of Advances to deposits in Chattogram, Dhaka, Khulna, Rajshahi, Barishal, Sylhet, Rangpur and Mymensingh Division were 3.36, 1.41, 4.33, 2.90, 4.80, 2.20, 5.84 and 5.78 respectively at the end of the quarter Oct.-

Dec., 2020 under review as compared 3.48, 1.39, 4.30, 2.70, 4.33, 2.11, 5.66 and 5.57 respectively at the end of the previous quarter Jul.-Sep., 2020. Table-14 shows the Division-wise Advances/ Deposits Ratio.

Table-14
Division-wise Advances/Deposits Ratio

(Taka in Lac)

Divisions	Oct.-Dec., 2020			Jul.-Sep., 2020		
	Advances	Deposits	Ratio	Advances	Deposits	Ratio
Chattogram	668195	199123	3.36	653934	187698	3.48
Dhaka	5825759	4132852	1.41	5743231	4137032	1.39
Khulna	152330	35171	4.33	138866	32282	4.30
Rajshahi	151641	52359	2.90	140724	52096	2.70
Barishal	38816	8083	4.80	34934	8073	4.33
Sylhet	66698	30293	2.20	64000	30387	2.11
Rangpur	61743	10572	5.84	56472	9970	5.66
Mymensingh	64747	11193	5.78	60976	10939	5.57
Total	7029928	4479647	1.57	6893138	4468475	3.09

Table-15
Region-wise Position of NBFIs Branches

Division	Urban	Rural	Total Branches
Chattogram	127	13	140
Dhaka	257	43	300
Khulna	57	15	72
Rajshahi	76	8	84
Barishal	32	10	42
Sylhet	40	10	50
Rangpur	42	13	55
Mymensingh	51	2	53
Total	682	114	796

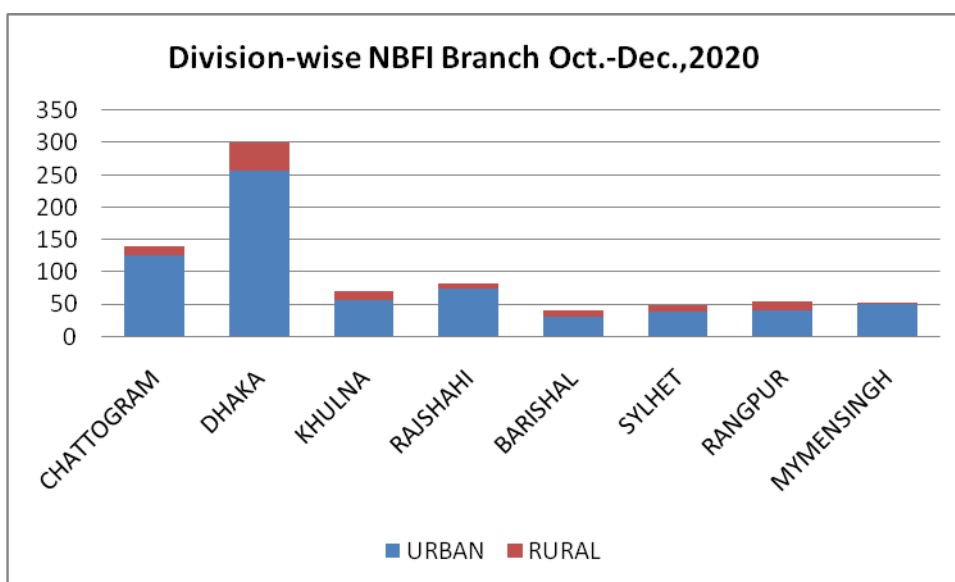
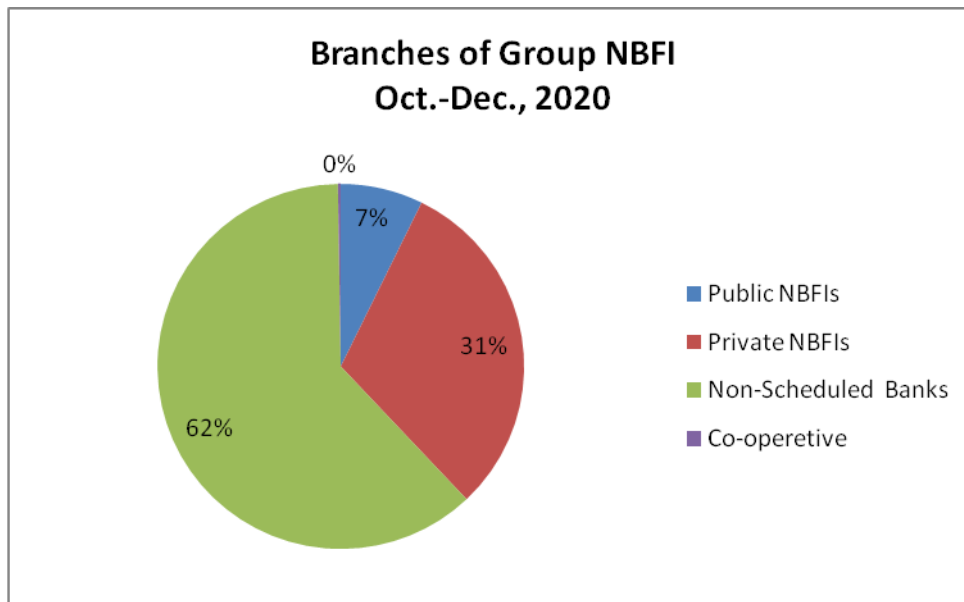


Table-16
Branches of NBFIs Operating in Bangladesh

Types	Number of NBFIs	Total Branches
Public NBFIs	4	58
Private NBFIs	30	244
Non-Scheduled (Specialized) Banks: a.Karmashangsthan Bank b.Ansar VDP Unnayan Bank	2	492
Co-operative (Bangladesh Samabaya Bank Limited)	1	2
Total	37	796



INDICATORS

(Amount in Taka)

Items	AS ON	
	Dec. 31, 2020	Sep. 30, 2020
Number of NBFIs	37	37
Number of Reported Branches	777	775
Deposits		
a) Total Deposits	447964679699	446847542743
b) Number of Accounts	707474	680947
c) Average Deposits per account	633189	656215
Advances		
a) Total Advances	702992796130	689313757864
b) Number of Accounts	505366	497140
c) Average Advances per account	1391057	1386559

**Weighted Average Rates of Interest on Deposits
As on December 31, 2020**

NBFIs	All Deposit	Current Deposit	Savings Deposits	Fixed Deposits	For less than 6 Months	For 6 Months to less than 1 year	For 1 year to less than 2 years	For 2 years to less than 3 years	For 3 years and above	Recurring Deposit Pension Scheme	Restricted (Blocked) Deposits	Special Purpose Deposits
	1	2	3	4	5	6	7	8	9	10	11	12
All NBFIs	8.5	4.27	8.54	7.74	7.93	8.74	10.25	10.9	8.16	10.33	5.51	8.5
Private NBFIs	8.57	---	8.58	7.76	8	8.77	10.25	10.91	9.43	10.33	5.43	8.57
Specialised NBFIs	5.96	4.24	6.22	6.05	6.08	6.44	7	7.43	6.34	---	7.16	5.96
Co-operative Society	7.7	5	8.98	6.85	9.5	9.15	---	7.94	4	---	---	7.7

**Weighted Average Rates of Interest on Advances
By Major Economic Purposes
As on December 31, 2020**

NBFIs	All Advances	Agriculture Fishing & Forestry	Industry		Construction	Transport	Trade & Commerce	Other Institutional Loan	Consumer Finance	Miscellaneous
			Term Loan	Working Capital Financing						
	1	2	3	4	5	6	7	8	9	10
All NBFIs	11.14	9.94	10.75	10.93	10.24	11.63	12.06	11.54	11.43	10.17
Public NBFIs	7.02	13.37	7.93	6.66	3.42	14	13.69	6.14	4.32	5.63
Private NBFIs	11.93	10.06	12.25	11.23	12.27	11.64	12.19	11.56	11.42	12.64
Specialised NBFIs	10.33	9.86	11.94	---	9.46	10.92	10.33	---	11.28	---
Co-operative Society	8.62	5.07	---	---	8.13	10	15.87	9.32	16.95	---
Non-Depository NBFIs	7.02	12.4	7.93	6.66	3.42	14	13.69	6.45	3.94	5.63
Depository NBFIs	11.82	9.75	12.25	11.23	12.17	11.63	12.05	11.56	11.43	12.64

Note: ... = Not applicable