

Bangladesh Krishi Bank

Treasury Management Department
Head Office
Dhaka

Agenda No. 01
Summary No. 1422 /2020

Memorandum to the Board Meeting of BKB

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Sub: Liquidity Position of the Bank as on 22.10.2020

Liquidity Position of the Bank as on 22-10-2020 is placed before the Board of Directors for kind information and perusal.

Taka in Crore

1. CRR Position					
					4.00% CRR (Cash)
(a) Maintained					1217.00
(b) Requirement					1102.00
(c) Surplus/Shortfall					115.00
2. Borrowing Position					
(a) Refinance from Bangladesh Bank					3975.62
(b) Demand Loan from Bangladesh Bank					0.00
Borrowing from Bangladesh Bank					3975.62
(c) Placement from Other Bank					150.00
(d) FDR from Other Bank					550.00
(e) Inter Bank Repo					NIL
(f) Call Loan availed from other Banks					0.00
Money Market Borrowing					700.00
Total Borrowing:					4675.62
3. Short term Placement of Fund:					
(a) Call Loan allowed to other Bank & NBFIs					NIL
(b) Bangladesh Bank Reverse Repo					NIL
Total Short Term Lending:					0.00
4. Other Investment (Share, Bond etc.)					
					3.44
5. FDR to other Banks					
					0.00
6. Short term Deposit					
					96.68
7. Advance-Deposit Position (Provisional):					
Deposit	As on	Amount	Increase/ Decrease	Amount with %	
	15-10-2020	28355.49	784.50	Low Cost	High Cost
	30-06-2020	27570.99	1966.93	10035.76(35.39)	18319.73 (64.61)
	30-06-2019	25604.06	1544.45	9762.11(35.41)	17808.88(64.59)
	30-06-2018	24059.61		9063.41(35.40)	16540.65(64.60)
Advance				7834.91(33%)	16224.70(67%)
	15-10-2020	23423.23		Increase/ Decrease	
	30-06-2020	22455.02			968.21
	30-06-2019	20728.76			1,726.26
	30-06-2018	18976.59			1752.17
(Excluding Staff Loan)					
8. New Total Deposit					
	As on	FDR	Maturity (September'20)	Renew	New FDR
	30-06-2020	14913.77	1376.00	1072.00	238.00
Low Cost, No Cost	Number of	Amount			
	New A/C				
(15-10-2020)	111733	8.69			
			15-10-2020	30-06-2020	30-06-2019
9. (a) Advance Deposit Ratio (ADR)(Excluding Staff Loan)			82.61%	81.44%	80.96%
(b) Advance Deposit Ratio (ADR)(Including Staff Loan)			87.30%	86.27%	85.62%

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	June'2020 (provisional)	Taka in Crore Jun' 19
10. Cost of Fund	9.78%	9.84%

11. Capital Adequacy Ratio as on 30.06.2020(Provisional)		
Minimum Requirement		1978.97
Maintained		(8,339.19)
Shortfall		(10,318.16)

12. Foreign Currency Position		Million USD
Particulars		Balance as on 21-10-2020
Nostro Balance		1.17
Balance with BB		6.98
Total		8.15

Net Exchange Position: Million USD		
NOP Limit: USD (±) 3		2.68

Particulars		Amount in Million USD
Import Payment		113.47
Remittance		137.67
Export		17.96
Deposit		0.00
Purchase from Interbank		0.00
Purchase from BB		0.00
SWAP outstanding		0.00
FC Borrowing		0.00
FC Sell		44.00
13. (a) Total Loan Payable to B.B		3975.62
(b) Refinance installment Payable (31.12.2020)		82.32
(c) Refinance Loan Paid (2019-20)		164.64
(d) Refinance Loan (2018-19) Payable Before 17-08-2021		1000.00
(e) Refinance Loan (2019-20) Payable Before 01-09-2021		1000.00

14. Fund Surplus/Shortfall		Figure in Crore
CRR Surplus/Deficit		115.00
Placement from other Banks		-150.00
Borrowing from other Banks		-550.00
Demand Loan Payable to bangladesh bank		0.00
Call Loan Borrowing		0.00
Short term Deposit with other Bank's		7.67
Balance with Sonali Bank Ltd		98.68
Net Fund Surplus/Deficit		-478.65

Md. Kaisul Haque
Deputy Managing Director

Md. Azizul Bari
General Manager
(Administration Division)

Gulam Muhammad Areef
Assistant General Manager
(Department in charge)
Treasury Management Department

Placed before the Board 777th meeting

Kazi Mohammad Nozre Moin
Board Secretary(In charge)