

CIB BATCH CONTRIBUTION USER GUIDE

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Credit Information Bureau

Keywords

Below are definitions of some important terms used in this document:

Financial Institution (FI) - User: the terms are used interchangeably to mean the bank or non-banking financial institution that is regulated by the Bangladesh Bank and must therefore send monthly data updates to the credit Information Bureau (CIB).

Client: A customer of the FI that has requested a new credit relationship with such FI or who already has a credit relationship with them, including any related Co-Borrowers, Guarantors, and Owners/Shareholders of Companies.

Contract Data: Terms used interchangeably to identify the dataset of 'financial and other information' related to a credit relationship.

Subject Data: the dataset of 'personal information' related to an interested party –this includes information on Consumers and Non-Consumers.

New Contract: Credit Line Data that is sent for the first time in a monthly contribution (a credit line application that has already been entered via an online enquiry must also be sent as a new credit line).

New Subject: Client Data that is sent for the first time in a monthly contribution for a Data Client in a given credit relationship. A Client may have already been sent within a contribution, linked to other Credit Line Data, so it not necessary re-send again the client dataset. It is necessary fill in the link (into the proper field of layout contribution file) with the New Credit Line.

Contract Data Update: a data update pertaining to a Contract where data has already been sent by means of a monthly contribution.

Mandatory Field: This field must be completed. Failure to do so will result in an error being reported by the System.

Dependent Field: This field must be completed in specific circumstances indicated in the guide.

Optional Field: The FI can decide whether or not to complete this field.

Borrower: Individual or company that borrows money from a bank/FI. Each Contract must have association with one and only one Borrower. If there are multiple borrowers, one is identified as the Borrower, all others are identified as Co-Borrowers.

Co-Borrower: In a case with multiple borrowers that share the level of risk of a Contract, one is identified as the Borrower, all others as Co-Borrowers. From the standpoint of level of credit risk there is no difference between a Borrower and related Co-Borrowers in the System. Each Contract can have from more than one Co-Borrowers.

Guarantor (Third party guarantee/Security): Any security provided to the bank by an individual or a company on behalf of the borrower other than security given by the borrower (1st party) and his/its owners for example proprietor, partner, chairman, Managing director, Director etc(2nd party) may be termed as third party guarantee and the person/company who/which provides this type of guarantee is called guarantor.

Credit Request –Requested Credit: A request for credit issued by a FI/Bank on for a Client.

Renounced Credit: The Client is no longer interested in a Credit Request previously placed at the FI

Refused Credit: The FI refused a specific Credit Request of a Client.

Living Credit: The specific contract has been continued according to the terms proposed by the FI.

Terminated Credit: the specific Contract has been closed (whether because fully repaid or for whatever reason) **on, or** after the expected closing date. No further information on the Contract will be sent by the institution after the contribution in which a Contract is declared to be Terminated Credit.

Terminated in Advance: the specific Contract has been closed (whether because fully repaid or for whatever reason) before the expected closing date. No further information on the Contract will be sent by the institution after the contribution in which a Contract is declared to be Terminated in Advance.

Owner: A subject with a special role in a Institution as those indicated in table 4.3.14

Shareholder: A subject other than the director of a limited company (private or public) whose shareholding is more than 20 % of that company as that indicated in the table 4.3.14.

Institutions: Institutions refer to proprietorship concern and all sorts of companies whether it is partnership or limited company (public or private) or co-operative or public sector corporations or Multinational or NGO or Trustee organizations or others.

Proprietorship Concern: It is an elementary and simple type of business organization owned by an individual. In this type of business organization the proprietor or the actual owner looks after the business himself and through his employed servants and is responsible for everything in connection with the business.

Company: with the term “company” we refer indifferently to

- a form of body corporate or corporation, generally registered under the Companies Acts or similar legislation
- every Business Institutions, Government and Semi-government organizations, Industries, partnership, multinational company, Non-government Organizations

It does not include a proprietorship concern.

Qualitative Judgment: If any uncertainty or doubt arises in respect of recovery of any Continuous Loan, Demand Loan or Fixed Term Loan, the same will have to be classified on the basis of qualitative judgment whether it is classifiable or not on the basis of objective criteria stipulated in BRPD circular no. 14 dated Sep. 23, 2012 on master circular: Loan classification and Provisioning.

SME: This term refers to the type of the institution whether it is a small or a medium enterprise and is included in contract information with a view to identifying whether the SME borrower availed the specific loan or not at a concessional rate or at a specific interest rate.

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1 INTRODUCTION

1.1 Purpose

Batch user guide is an instructive manual for the users who are going to contribute monthly batch to the new online system of Credit Information Bureau of Bangladesh Bank. More precisely batch user guide specifically defines the process of submitting the data to CIB. In new CIB online system there are two types of communication between users and CIB: Online and Batch. In this manual we are going to discuss about the batch.

The Batch interaction is used by the users of the system to communicate, on a periodical basis, relevant information on its Clients and their financial obligations at the institution.

1.2 Users of the manual

All Banking and Non-Banking Financial Institutions regulated by Bangladesh Bank are mandated to contribute to the System. This user guide is therefore aimed at the technical team of each institution that is responsible for implementing the regular contribution of data to the System.

2 IMPORTANT ISSUES FOR DATA CONTRIBUTIONS

2.1 Ultimate Contributors

As indicated above, all FIs regulated by Bangladesh Bank must contribute to the periodical contribution. Please note, only one contribution per FI is accepted. FIs with multiple branches, therefore, must collect and compile information from all branches, and provide a unified contribution each month.

2.2 Periodicity of Contribution

The batch contribution must be sent monthly. All data for each month must be sent by the 20th of the following month, regardless of holidays and bank closing. While the deadline is the 20th, Banks and FIs, however, should try their best to send the data as early as possible in the month. The earlier the data is sent, the more updated is the database, and the more valuable is the information for banks themselves.

2.3 Types of data

The FI must send the following information to CIB during each contribution:

- SUBJECT DATA: data relating to all Borrowers, Co-Borrowers or Guarantors (irrespective of whether they are Individuals, Sole Interests, or Companies) for whom a contract over the threshold (please See below) has been **granted in the reference month**; data pertaining to Owners/Shareholders of any of these subjects; and data related to links between Companies and their Owners/Shareholder contributed.
- CONTRACT DATA: Data relating to all new contracts **Granted, Refused or Renounced** in the course of the month prior to the monthly contribution where the total financed amount (for installment contracts) or the total Credit Limit are equal to or greater than (for credit cards and non installment contracts)

50,000 Taka; as well as Link information between each Contract and the Borrower, eventual Co-Borrowers, and eventual Guarantors; as well as Score information on specific Subjects;

- **CONTRACT DATA UPDATE:** Data relating to all Living Contracts in the Bank's portfolio in the preceding month, or those acquired from other FIs, where the total financed amount (for installment contracts) or the total Credit Limit are equal to or greater than (for credit cards and non installment contracts) 50,000 Taka;. All Contract Data and not only the changes from the previous must be sent. The FI must send an update of the contractual data every month, whether such data has changed or not.
- **CONTRACT CLOSING:** Data relating to all Contracts that were closed (whether closed on time as expected or closed in advance) in the preceding month. All Contract Data and not only the changes in status must be sent.

The types of credit lines for which data must be sent to CIB are detailed in table 4.3.19.

2.4 Refused and Rejected

Credit requests displayed in CIB report can be used to assess over-exposure risk. By the same token, once a credit request is refused or rejected, such risk is no longer real. It is good practice, therefore, to provide the notification of refused/rejected credit to keep the credit history up to date.

It is understandable, however, that not all institutions are immediately equipped to perform this notification. Therefore the system is set to automatically archive open requests after one month.

2.5 Information Contribution Process

While we have a specific paragraph that details the technical specifications of how the information is sent, at the very high level please note that each contributor must send, with each contribution, two separate files.

- 1) A file containing Subject information
- 2) A file containing Contract information

Each file will be a space delimited .txt file with the structure defined in section 4.2.1.

If the FI, for a specific month, has not new subject data or subject data to update, the subjects file must be however sent and it must be composed only by the header and the footer.

2.6 Important thing to remember about Subject code and contract code

The key aspect to keep in mind is that each contributing institution must be able to manage internally a unique identification code that refers explicitly to a single subject as well as a unique identification code that refers explicitly to a single contract.

2.7 CIB Code and FI Contract/Subject code Definition

Every Subject and Contract record contributed (online or batch) to the system needs to be uniquely identified. This is achieved by assigning a unique code to each record. Codes are divided into two groups: User and CIB.

- 🚩 FI codes – (FI Subject code or FI Contract code) are those codes contributed by the User. These codes either generate new entries in the database (if the system does not recognize the information is already present within the DB) or are linked to already existing information. FI codes must be always unique for a

given FI.

- 🚩 CIB codes –sometimes also referred as DB codes - (CIB Subject code or CIB contract code) are unique codes at the system level. These codes are used to group the identical information contributed by different FIs (therefore more than one FI code) under the same code.

Please note: Each FI will provide its own FI ID for a specific Subject. This naturally means that, if the same Subject is a client of more than one banks/FI's, they will have multiple FIs providing codes to the System. This is perfectly fine, as the System will recognize the Subject as the same, and remember the unique codes that each FI use to identify that Subject, as well as assign a unique CB code that does not change depending on the FI.

By the same token, an FI with multiple branches might not be able to recognize the same Subject across different branches, therefore in the monthly contribution; it could occur that the SAME Subject is contributed more than one times with DIFFERENT FI IDs. While this should be avoided if possible, the System will be able in most cases to recognize the Subject as the same subject, and remember all the unique codes that the specific FI uses to identify that Subject.

What is EXTREMELY important is to remember that, while the same Subject can have more than one FI ID; two DIFFERENT subjects CANNOT have the SAME unique ID number. In the case of multiple Borrowers on the same Contract, each Borrower is a separate Subject, and one is indicated as the Borrower, the second as the Co-Borrower.

In the case of Contract unique ID, since each contract can belong only to one FI (and to one branch of the FI), there will always be one and only one FI ID for each contract. There cannot be multiple FIs reporting on the same contract (by default), nor multiple FI Id numbers for the same contract.

Let's spend a moment to be clear on what is a Contract, and the related Unique ID. Let's say Md. Shafiqul Islam is a client of the institution FI1. Let's say in FI1, he has a checking account, an overdraft protection on the checking account, and a term loan. In this case, the checking account is not a form of credit from the bank to the Subject and therefore is NOT a contract in our sense. The overdraft protection, however, is a form of credit. Therefore it is a Contract in our definition, and it is given a unique code (let's say 112). The term loan is another Contract. Even though it refers to the same Subject with the same FI, it is a separate loan and therefore has its own unique code (let's say 251).

Therefore, please make sure that even if they belong to the same Subject at the same institution, each Contract must have its own, separate code.

It is also important to note that FI's must contribute only the current month's situation of their contracts. It is the system itself that compiles automatically the history with each monthly contribution.

It is of fundamental importance that the data relating to all Subjects (whether borrowers, co-borrowers, or guarantors) and credit lines are sent to CIB together with the bank or financial institution's unique codes (e.g. subject identification code or contract identification code). This allows the authorized employees of the bank or financial institution to gain access to their customers' records in the CIB credit reporting system using the lending institution's own internal codes.

Furthermore, these are the codes that allow each contract in the contract file to be connected to the appropriate subjects in the subject file.

3 INSTRUCTIONS FOR DATA CONTRIBUTION

3.1 What to be contributed

The data contribution must include the two separate files with the specific information for every month:

1. Contract Data file
2. Subject Data file

3.1.1 Contract Data File

Contract data file contains such data are as follows:

- All contracts (installment, non installment and credit card) that were Approved, Refused or Renounced in the reference month.
- All existing (living) Contracts that were reported in previous months. Even if nothing has changed in the contract, once a contract is existing (living), all the relevant information must be sent each month.
- All Contracts that terminated during the reference month, whether these contracts were closed at the natural end of the contract , or were terminated prior to the natural and expected end of the contract for whatever reason. For example, an Installment Loan that was fully repaid on time will be terminated. An Installment Loan that was fully repaid months before it expired is terminated in advance. Same conditions are applicable for Non-Installment contracts.
- All links that indicate for each Contract, any new Co-Borrower or Guarantor. Mention here that
 - a. Each contract can have one and only one Borrower, identified via the FI Subject code.
 - b. Co-Borrowers and Guarantors are provided as specific links.

3.1.2 Subject data file

All Subject information of individual person which is started by “P” (for personal loan, owner of proprietorship concern, directors of the company, shareholders of the company whose shareholding is more than 20%, guarantor of any contract, co-borrower of any contract) .Here is an example if Subject “P” is the Guarantor on a contract “C” that is being contributed in the Contract Data file, his data must be contributed with the same monthly contribution in the Subject Data file. If months later he is a Co-Borrower on another contract, his data has to be sent in next contribution.

- All subject information of proprietorship concern which is started by “P”.
- All subject information of Company which is started by “C”

3.1.3 Links between “Owner” and “Proprietorship”

Proprietorship and their owner, or companies linked to contracts (i.e. Subjects that are Borrowers, Co-Borrowers, or Guarantors on any such contract) that were approved, refused or renounced in the reference month unless they had been sent before. For example, if Subject “A” is the Guarantor on a contract “X” that is being contributed in the Contract Data file; his data must be contributed with the same monthly contribution in the Subject Data file. If months later he is a Co-Borrower on another contract, his data need to be sent again.

3.1.4 Links between director/shareholder and Companies

“Director” is defined as Individual person with a special role in a company. These must be contributed at least once. After the first contribution they need not to contribute again. Should any additional “director” need to be added to a contributed company, they must be contributed. In order to remove the link between one or more director/shareholder and a specific Company, you need to contact CIB.

3.1.5 Type of Link (Roles on a contract)

Bank/FI must provide the data records of all the Subjects related to a credit line and a role on said Contract must be assigned to each Subject. CIB carries out consistency checks on the Subjects linked to the Contacts based on the following information:

- If the Contract has only one Borrower that Subject is attributed the role of **BORROWER**. Any eventual Guarantors associated with the Contract will be contributed with role **GUARANTOR**. The FI Subject Code of the BORROWER must be sent (from column 9 to column 24 in Contract data - Body for Record Type: General information for all types of Financing) whenever the contract is sent. For living contract related subject code can never change.
- If there is more than one client involved in a Contract as Borrower, one will be assigned the role of BORROWER, the others will be assigned the role of CO-BORROWERS.
- GUARANTOR clients are those which provide guarantees for the Contract.
- **CO-BORROWERS** and **GUARANTORS** links must be provided through the **CONTRACT DATAFILES**. All Co-Borrower and all Guarantor links must be provided with the first available contribution. After that, providing them again is not necessary and will cause an error if providing again they are the same. If any new subject needs to be added to the contract you can add with their role. But if you want to remove existing Subjects with role on a contract you must be contact with CIB

3.1.6 Errors File

Both subject and contract batch files will be processed by the system in 3 separate rounds of checks that allow a deeper quality control; the first step called File Structure Check simply looks at the structure of the files, i.e. it ensures that the file being sent is correctly formed. If there is an error at this level, file processing system will be stopped and an automated error message will be sent to the specific institutions monthly out folder.

The second step called Data Quality Check performs a series of in-depth checks, If the data files sent by the institution have poor quality and the number of errors is too high to proceed, CIB will not upload the data file and return to the Institution with some specific files that provide the list of errors identified by the data quality check then institution will send data again after correction.

Final step called data upload phase performs specific checks and loads the data in the CIB data base. If the files sent by the institution have good quality and the number of errors after the data quality check is not particularly high, CIB will continue to upload the data.

In every phase an error file will be created which will include two parts as follows:

1. Summary of error file
2. Details of error file

3.2 Data Providing Channel

The data (construct with subject and contract file) must be sent through FTP channel.

3.2.1 FTPS

The monthly contribution files have to be transmitted via FTPS to IP address: `ftps://cib.bb.org.bd`. The name of folder for input file is "MONTHLYIN". The filenames for input files must follow this format:

FILE	File name
Credit Line Data	XXXCNF.txt
Client Data	XXXSJF.txt

Please note: "XXX" must be replaced with the FI code.

The couple of file must be zipped, and the resulting zipped archive must have same date of production used in its file names. The same production date must be also placed in the header and footer of each file. This rule is applied to ensure that both files refer to the same batch. The contribution batch is rejected if this rule is not met.

Therefore the resulting zip file will have the following name:

`yyyymmdd_XXX.zip`

Where `yyyymmdd` must be replaced by the production date of the file (which must be the same that is provided within the two files), while "XXX" must be replaced by the FI code.

If the input file is sent by the institution through the FTPS protocol, CIB will return the output files to the Institution with the same protocol; the name of folder for output files is MONTHLYOUT.

You may use **filezilla**, **WinSep** as ftp client.

3.2.2 File Format

The input file type must be a space delimited .txt file, and must have UTF-8 encoding.

The following characters, identified by their decimal code, CANNOT BE INCLUDED as part of the data in the .txt file:

From 0 to 9

From 11 to 12

From 14 to 31

From 127 to 159

From 55296 to 65534

3.2.3 Date Structure

Dates within the contribution files must be sent in the format DDMMYYYY without spaces or other dividing characters.

3.2.4 Field Text Format

The field text must be entered in CAPITALS.

3.2.5 Mandatory Fields

When filling out Mandatory fields, the information to be inputted will not always be exactly the length of the field. Therefore the following characters should be used to fill the fields:

- For Numeric Fields: left padded with ZEROs to fill the length of the field. For example, if a Numeric Field has size “8”, and we want to show the number “1,000” we will need to fill it with the number between the following quotation marks “00001000”;
- For Alphanumeric Fields: right padded with BLANKs to fill the length of the field. For example, if an Alphanumeric Field has size “8”, and we want to show the text “closed” we will need to fill it with the text between quotation marks “CLOSED”, which is the word that we want, followed by 2 separate spaces;
- For Date Fields: left padded with ZEROs to fill the length of the field. For example, if a date Field has size “8” and we want to show the date “6 June, 2015” we will need to fill it with the number between quotation marks “06062015”;

3.2.6 Non Mandatory Fields

If the Optional or Dependent fields are not filled out, they cannot be left “NULL”. Therefore the following characters must be used to fill the fields:

- For Numeric Fields: left padded with ZEROs to fill the length of the field. For example, if a Numeric Field has size “8” we will need to fill it with the number between quotation marks “00000000”
- For Alphanumeric Fields: right padded with BLANKs to fill the length of the field. For example, if an Alphanumeric Field has size “8” we will need to fill it with the text between quotation marks “”, which are 8 separate spaces. Left padded with blanks for first four digits for 13-digit NID and first one digit for security type.
- For Date Fields: left padded with ZEROs to fill the length of the field. For example, if a date Field has size “8” we will need to fill it with the number between quotations “00000000”.

4 STRUCTURE OF DATA FILES

4.1 Subject Data File Structure

The Subject Data File is a continuous, space delimited .txt file that has between 2 and 9,999,999 rows of information.

The first row (and only the first row) will **always** be the Header. Please follow table 4.1 for the rules to fill the header row.

The last row (and only the last row) will **always** be the Footer. Please follow table 4.1 for the rules to fill the footer row.

In between the header and the footer, there will be a varying number of lines, each carrying different sets of information.

ALL rows (including the Header and the Footer) will **always** be 100 characters long, but the composition of each row depends on the type of information that is being provided in that particular line.

Specifically, the type of information that the Subject Data file provides are the following:

- 0 to “n” rows of 1100 chars each of identification information of individuals as well as
- 0 to “n” rows of 1100 chars each of identification information of Proprietorships as well as
- 0 to “n” rows of 1100 chars each of identification information of Institutions (Companies, Partnerships, etc.) as well as
- 0 to “n” rows of 1100 chars each of identification information that links specific individuals to specific Institutions (Companies, Partnerships, Proprietorships, etc.) as owners

Depending on which of the above information a particular row contains, different rules must be used to fill out such row. Therefore if a particular row contains Individual information for example, the instruction provided in “Body for Record Type: Personal Data” of table 4.1 need to be followed. Conversely if the information in the row is a link between owners and companies, the row must be filled out according to the rules in “Body for Record Type: Institution-Owners”.

While all rows will be 1100 characters long, each section will have a specific number of characters (for example 23 in header, 901 in Body for Record Type: Personal Data) that are data, and the difference from that number and 1100 that are simply spaces that make up a “Filler”.

In any row, the first character will always be the “Record Type”. This allows the System to know what format to expect in the specific row. In our examples above, the row that contained data on an Individual would start with “P” for personal, while the row containing data on Institution - Owner Links would start with “L”.

Please note that the order in which the different rows appear does not matter, as long as they all correctly begin with the appropriate Record Type, and as long as the first row is the header and the last row is the footer.

4.1.1 Explanatory Notes on Subject Data Structure

The following table details the correct procedure to validate the Subject Data File. Some cells refer to Tables that are provided in the following sections:

The Column “FROM” provides the position in the row where the first character of the specific field that is being passed begins on.

The Column “TO” provides the position in the row where the last character of the specific field that is being

passed ends on.

The Column "FIELD NAME" indicates what specific field is being passed.

The Column "COMMENTS" provides comments on the field being passed. Most times these comments will better define what the field is, or give examples of values it could take. In the case of "Dependent" fields (please See below), it indicates the dependency.

The Column "TYPE" indicates whether the field is Numeric (N) or Alphanumeric (X). Please refer to section 3.2.5 and 3.2.6 for more information.

The Column "MANDATORY/NON MANDATORY/DEPENDENT" indicates whether the field must be provided every time or not necessarily. Any fields marked as Mandatory (M) for a specific row must be provided or that row will result in an error and will not be loaded to the System. Any fields marked as Non-Mandatory (NM) for a specific row can be provided or not, at the discretion of the contributing FI. While not providing NM fields will not result in an error, WE STRONGLY SUGGEST that if the information is available it should be provided. The more information provided to the System, the more effective the System becomes, and the highest the value of the System becomes for Banks. Any fields marked as Dependent (D) could be either mandatory or not depending on the value of other fields. A specific indication is provided for each of these fields to indicate when the fields are mandatory and when not.

The Column "LENGTH" provides the total number of characters that make up the field. It is directly related to the "FROM" and "TO" columns.

The Column "RULES" provides specific information on any rules that exist to fill the specific field, such as formatting rules (for example if a field must be entered DDMMYYYY), or indication of specific values (for example "H" for the header).

4.1.2 Rules for Reporting of Subject-Subject Links

The owner/director related to a proprietorship, partnership, company, etc. must be linked with the proprietorship, partnership, company, etc. in subject file. The relationship between proprietorship and owner is one-to-one, while the relationship between Company and owners/directors is one-to-many. As these relationships are different, not surprisingly the way to contribute the relationship to the system is also different.

In particular, for Proprietorship concern each Proprietorship **must be** linked to one and only one owner. In order to link a specific Proprietorship to a Specific owner, you will enter a separate line in the subject file for each Subject being linked. This line will include the F.I. Subject Code of Proprietorship concern (and such Proprietorship concern must be contributed within the same subject file), Role of the owner of proprietorship, the F.I. subject code of the specific owner (and such owner must be contributed within the same subject file) that you are trying to link (called here F.I. Secondary Code. It is enough to send the link of owner to a specific Proprietorship once, it is not necessary to send the same link each month (except for the addition of new guarantor to a contract for proprietorship, see 5.2.4).

Additionally, each company can be linked to one or more specific owner/partner/director/shareholder. If you want to contribute any number of owner/directors on the company, you will enter a separate line in the subject file for each owner/director being linked. This line will include the F.I. Subject Code of Company (and such Company **must be** contributed within the same subject file), Role of the owner/director, the F.I. subject code of the specific owner/director (and such owner **must be** contributed within the same subject file) that you are trying to link. It is enough to send the link of owner to a specific Company once, it is not necessary to send the same link each month. If you send a new owner link on an existing Company, the System will add the link. And for the new owner link to an existing Company, the company and the owner must be contributed within the same subject file. On the other hand, if you need to remove a owner you cannot do so directly through monthly contribution, but must contact CIB.

Table: 4.1

Subject Data File							
FROM	TO	FIELD NAME	COMMENTS	TYPE	Mandatory/Non Mandatory/ Dependent	LENGTH	RULES
Header							
1	1	Record Type		X	M	1	"H" for the header
2	4	F.I. Code	Financial Institute Code (official code that identifies the specific FI)	X	M	3	Fill with '0' in case of codes with less than 3 characters (i.e. 002, 020, 240)
5	12	Accounting Date	Date of the last day of the month for accounting computing	N	M	8	format DDMMYYYY
13	20	Production Date	Date of Production of the file	N	M	8	format DDMMYYYY
21	23	Code to link Contract Data File	It is a progressive number assigned by F.I.	X	M	3	It must correspond to the field Code to Link Subject Data File in Contract Data File
<i>Data Length</i>						23	
24	1100	FILLER				1077	
<i>Total Record Length Header</i>						1100	
Body for Record Type: Personal Data							
1	1	Record Type		X	M	1	"P" for Personal Data
2	4	F.I. Code	Financial Institute Code (official code that identifies the specific FI)	X	M	3	Fill with '0' in case of codes with less than 3 characters (i.e. 002, 020, 240)
5	8	Branch Code	Code of the branch of the Financial Institute to which record data belong	X	NM	4	
9	24	F.I. Subject Code	It is the unique Code for the individual assigned by the Financial Institute (each single subject must have a specific code)	X	M	16	

25	44	Title	(i.e. Md, Hajee, Lt. Colonel, Major, Major General, Munshi, Gazi, etc.)	X	NM	20	
45	114	Name		X	M	70	
115	134	Father's Title	(i.e. Md, Hajee, Lt. Colonel, Major, Major General, Munshi, Gazi, etc.)	X	NM	20	
135	204	Father's Name		X	M	70	
205	224	Mother's Title	(i.e. Hajee, Begum, Mosammat, etc.)	X	NM	20	
225	294	Mother's Name		X	M	70	
295	314	Spouse's Title	(i.e. Md, Hajee, Lt. Colonel, Major, Major General, Munshi, Gazi, etc.)	X	NM	20	
315	384	Spouse's Name		X	NM	70	
385	385	Sector Type		N	M	1	See Table for Sector Types
386	391	Sector Code		N	NM	6	See Table for Sector Code
392	392	Gender		X	M	1	See Table for Gender
393	400	Date of Birth		N	NM	8	format DDMMYYYY
401	420	Place of Birth (District)		X	M	20	See Table for Districts; The field is mandatory if country of Birth (Code) is present; If country of Birth is not BD, Place of birth will not cross check with Table districts
421	422	Country of Birth (Code)		X	M	2	See Table for Country Codes;
423	439	National ID Number		X	D	17	In case of 13 digit NID first four digits will be filled with space
440	440	National ID Number available/not available	if National ID number is not available, National ID number field is NM	N	M	1	Accepted values are: 0,1. If 'National ID Number available/not available' is 1 then 'National ID Number' must be present; 'National ID Number available/not available' is 0 when 'National ID Number' is not present
441	452	T.I.N.	Taxpayer Identification Number	X	NM	12	Accepted Value is only 12 digit ETIN
453	552	Permanent Address: street + nr.		X	M	100	

553	556	Permanent Address: Postal Code		N	NM	4	
557	576	Permanent Address: District		X	M	20	
577	578	Permanent Address: Country(Code)		X	M	2	See Table for Country Codes
579	678	Present Address: street + nr.	Referred to current address. If the value is too long it must be cut; the field is mandatory if other Present address fields are present	X	D	100	
679	682	Present Address: Postal CODE	Referred to current address (if different from permanent);	N	NM	4	
683	702	Present Address: District	Referred to current address (if different from permanent); the field is mandatory if other present address fields are present	X	D	20	
703	704	Present Address: Country(Code)	Referred to current address (if different from permanent); the field is mandatory if other present address fields are present	X	D	2	See Table for Country Codes
705	804	Business address	Referred to the address of work Place	X	D	100	
805	808	Business address: Postal code		N	NM	4	
809	828	Business Address: District	This field is mandatory if other business address fields are present	X	D	20	
829	830	Business Address: Country (code)	Referred to the address of work Place	X	D	2	See Table for Country Codes
831	831	ID Type	The field is mandatory if other ID fields are present.	X	D	1	See Table for ID Types
832	851	ID Nr.	The field is mandatory if other ID fields are present.	X	D	20	
852	859	ID Issue Date	The field is mandatory if other ID fields are present.	N	D	8	Format DDMMYYYY
860	861	ID Issue Country (Code)	The field is mandatory if other ID fields are present.	X	D	2	See Table for Country Codes
862	901	Phone Nr.	In case of BD phone nr. do not include the international prefix	X	NM	40	
Data Length						901	

902	1100	FILLER				199	
Body for Record Type: Institutions (Companies, partnership, Proprietorship concern etc.)							
1	1	Record Type		X	M	1	"C" for Companies, partnership etc. /"I" for Proprietorship concern
2	4	F.I. Code	Financial Institute Code (official code that identifies the specific FI)	X	M	3	Fill with '0' in case of codes with less than 3 characters (i.e. 002, 020, 240)
5	8	Branch Code	Code of the branch of the Financial Institute to which record data belong	X	NM	4	
9	24	F.I. Subject Code	It is the unique Code for the Institutions (Companies, partnership, Proprietorship concern etc.) assigned by the Financial Institute (each single subject must have a specific code)	X	M	16	
25	44	Title	(i.e.M/S)	X	NM	20	
45	174	Trade name	The name of the Institutions(Companies, partnership, Proprietorship concern etc.) as per valid documents	X	M	130	
175	175	Sector Type		N	M	1	See Table for Sector Type
176	181	Sector Code		N	NM	6	See Table for Sector code
182	183	Legal Form		N	M	2	See Table for Legal Forms
184	198	Registration Number (RJSC)		X	NM	15	
199	206	Registration Date (RJSC)		N	NM	8	Format DDMMYYYY
207	218	T.I.N.	Taxpayer Identification Number	X	NM	12	Accepted Value is only 12 digits ETIN
219	318	Business Address: street + nr.	Referred to Company Business address. If the value is too long it must be cut	X	M	100	
319	322	Business Address: Postal CODE	Referred to Company business address	N	NM	4	

323	342	Business Address: District	Referred to Company business address	X	M	20	
343	344	Business Address: Country(Code)	Referred to Company business address	X	M	2	See Table for Country Codes,
345	444	Factory Address street + nr.	Referred to company factory address. If the value is too long it must be cut; the field is mandatory if other factory address fields are present	X	D	100	
445	448	Factory address: Postal CODE	Referred to Company factory address.	N	NM	4	
449	468	Factory Address: District	Referred to Company factory address. The field is mandatory if other factory address fields are present	X	D	20	
469	470	Factory address: Country(Code)	Referred to Company factory address. The field is mandatory if other factory address fields are present	X	D	2	See Table for Country Codes,
471	473	CRG Scoring		N	NM	3	
474	476	Credit Rating		N	NM	3	
477	516	Phone Nr.		X	NM	40	
Data Length						516	
517	1100	FILLER				584	
Total Record Length						1100	
Body for Record Type: Institutions (Companies, Partnership, Proprietorship concern etc.)-Owner link							
1	1	Record Type		X	M	1	"L" for Institutions(Companies, partnership, Proprietorship concern etc.) -Owner link
2	4	F.I. Code	Financial Institute Code (official code that identifies the specific FI)	X	M	3	Fill with '0' in case of codes with less than 3 characters (i.e. 002, 020, 240)
5	8	Branch Code	Code of the branch of the Financial Institute the file comes from	X	NM	4	

9	24	F.I. Subject Code of Institutions(Companies, Partnership etc./ Proprietorship concern)	It is the unique Code for the Institutions (Companies, Partnership, Proprietorship concern etc.) assigned by the Financial Institute (each single subject must have a specific code)	X	M	16	The Institutions (Companies, Partnership, Proprietorship concern etc.) subject information must have been submitted by the FI within the same contributions
25	26	Role	Role that the Owner has in the Institutions (Companies, Partnership, Proprietorship concern etc.)	X	M	2	
27	42	F.I. Subject Code of Owner	It is the unique Code for the owner assigned by the Financial Institute (each single subject must have a specific code)	X	M	16	
<i>Data Length</i>						42	
43	1100	FILLER				1058	
<i>Total Record Length</i>						1100	
Footer							
1	1	Record Type		X	M	1	"Q" for the Queue
2	4	F.I. Code	Financial Institute Code	X	M	3	Fill with '0' in case of codes with less than 3 characters (i.e. 002, 020, 240)
5	12	Accounting Date	Date of the last day of the month for accounting computing	N	M	8	Format DDMMYYYY
13	20	Production Date	Date of Production of the file	N	M	8	format DDMMYYYY
21	27	Nr. of records	Total number of records in the file (note this excludes header and footer rows)	N	M	7	
<i>Data Length</i>						27	
28	1100	FILLER				1073	
<i>Total Record Length</i>						1100	

4.2 Contract Data File Structure

The Contract Data File is a continuous, space delimited.txt file that has between 2 and 9,999,999 rows of information. The first row of contract data will always be the Header. Please follow the instructions of table 4.2 for the rules to fill the header row. Note that this Header will be identical to the one of the related Subject Data File, except for the length of the filler, and therefore the total length. The last row will always be the Footer. Please follow the instructions of table 4.2 for the rules to fill the footer row. Note that this footer will be identical to the one of the related Subject Data File, except for the length of the filler, and therefore the total length.

All rows in between header and footer will always be 600 characters long, but the composition of each row depends on the type of information that is being provided in that particular line.

Specifically, the type of information that the Contract Data file provides are the following:

- 1 row of 600 characters which is the header
- 1 row of 600 characters which is the footer

In between it contains

- 0 to “n” rows of 600 characters each of which contains financial information divided into 250 characters of general contractual info (See “Body for Record Type: General information for all types of Financing”) and 350 characters specific to whether the contract is installment, non installment, or credit card (See “Body for Record Type: Installment contracts”, “Body for Record Type: Cards contracts”, and Body for Record Type: Non Installment contracts” respectively).
- 0 to “n” rows of 600 characters each of which provides the link between each contract and each Subject on the contract, indicating the “role” such subject has on the contract - co-borrower, guarantor. (See “Body for Record Type: contract Links”)
- Number of rows is up to 9,999,999

Depending on which of the above information a particular row contains, different rules must be used to fill out such row. Therefore if a particular row contains Financial information about a Cash Credit against Hypothecation Contract, for example, Bank/FI will need to follow the instructions for “Body for Record Type: General information for all types of Financing” of table 4.2 for the first 250 characters of the row, followed by instructions for “Body for Record Type: Non Installment contracts” of table 4.2 for the remaining 350 characters of the row (As table 4.3.19 indicates that Cash Credit against Hypothecation is a Non-Installment type contract). Conversely if the information in the row is a Contract link indicating the Co-Borrower of a specific contract, for example, the row must be filled out according to the rules in “Body for Record Type: contract links”.

While all rows will be 600 characters long, each section will have a specific number of characters (for example 23 in header, 57 in Body for Record Type: contract link) that are data, and the difference from that number and 600 that are simply spaces that make up a “Filler”.

In any row, the first character will always be the “Record Type”. This allows the System to know what format to expect in the specific row. In the examples above, the row that contained data on an Overdraft would start with “D” for contract detail, while the row containing data on Contract Links would start with “G”.

Please keep in mind that the order in which the different rows appear does not matter, as long as they all correctly begin with the appropriate Record type, and as long as the first row is the header and last row is the footer.

4.2.1 Special Rules for the Reporting of Installment Contracts

Installment Contracts are Contracts where the financed amount is disbursed at once, but paid back through periodical partial payments, i.e. Installments. Therefore, when looking at Installment Contracts, bank/FIs track the original financed amount (Total Financed Amount), the number of partial payments that will be paid during the life of the Contract as well as the value of each payment for the life of the contract, the number of Overdue Installments as well as the total Value of such Overdue Installments, and the number of Remaining Installments (i.e. not yet paid, but also not overdue yet) as well as the total value of the amount that remains to be paid but is not Overdue yet. Naturally there must be consistency between these numbers. Therefore if we have a number equal to 0 (whether it's Total Number of Installments, or of overdue installments, or of remaining installments), then the associated value must also be 0 (so for example we cannot have Number of Overdue Installments=0, but value of Overdue Installments >0). At the same time, the total number of installments must be equal to paid installments, plus overdue and not paid installments, plus remaining installments. Therefore it follows that overdue installments plus remaining installment can never be more than total installments.

4.2.2 Special Rules for the Reporting of Credit Card Type Contracts

Revolving credit lines and credit lines financed through the use of credit cards are those for which a credit limit is made available, to be used partially or in its entirety and also at different times, for the purchase of goods and services from participating retailers or for the attainment of funds availability. When the card is used during the reference period, the FI charges the customer the due amount (as a deferred payment) based on of the characteristics of the card.

The FI must send information to CIB regarding every card credit report open on a data client's account that meets the contribution requirements which has the same debit and the same account statement. Therefore, if there are additional cards within the same card credit report or if the cards are used by other data clients which are different from the account signatory and everything is billed at the same time, the contribution to CIB is carried out only once in the name of the account signatory who is the client that assumes the risk for the purposes of CIB.

4.2.3 Special Rules for the Reporting of Non Installment Contracts

Non installment contracts are contracts where a maximum financed amount (sanction limit) is made available to the subject, but not necessarily disbursed to the subject at a time. The subject is then allowed to draw down from this amount up to the limit. The amount which is taken from the loan ledger including accrued interest and represents the balance on the last day of the reference month is the outstanding balance. The outstanding amount may vary in the total life time of the loan due to continuous drawn down and payment to particular loan. In the case of law suit data banks/Financial Institutions should report only the law suit value available in the ledger book.

4.2.4 Special Rules for the Reporting of Links

As Banks and FIs provide a separate file for subjects and a separate file for contract data ,so there should be a way to link each specific contract to one (or more) specific subjects. Bank/FIs must link each contract to one and only one specific borrower, but each contract can be linked to one or more specific co-borrower and/or one or more specific guarantors'. This means that the relationship between Contract and Borrower is one-to-one, while the relationship between Contract and Co-Borrower as well as between Contract and Guarantor is one-to-many. As these relationships are different, not surprisingly the way to contribute the relationship to the system is also different.

4.2.5 Contract-Borrower link

In order to link a specific Contract to a Specific Borrower, bank/FI will simply have to report the F.I. Subject Code in the same line as the contract. In other words, when reporting the contract information (and remember, each specific contract will be passed as one line in the batch contribution), in section “Body for Record Type: General information for all types of Financing” bank/FI will enter the F.I. Subject Code in positions 9 to 24 (please See 4.2.7). Again, each contract must have one and only one Subject associated with it. The Subject must be contributed as part of the Subject file in the same batch submission. As the contract information is sent each month, and the F.I. Subject Code of the Borrower is a mandatory field of the Contract contribution, this information is sent each month during the lifecycle of the contract.

4.2.6 Contract-Co Borrower and Contract-Guarantor link(s)

In order to contribute any number of Co Borrowers, and/or guarantor(s) on the contract, this information needs to be reported as a separate line in the batch submission for each Subject being linked.

Therefore, for each Co Borrower and/or Guarantor on a contract, Bank/FI will enter a separate row in the contract file, following the rules set out in “Body for Record Type: contract Links” section under 4.2.7 below. This line will include the F.I. Contract Code to identify the specific contract we are talking about (and such contract must be contributed within the same contract file or must have been contributed by the Institution in the past), the F.I. code of the specific Co Borrower or Guarantor that we are trying to link (called here F.I. Secondary Code), as well as the F.I. code of the main Borrower (called here F.I. Primary Code) which must match what was contributed in the specific contract row as indicated in 4.2.3.

It is enough to send the Co Borrowers and Guarantors on a specific Contract once, it is not necessary to send the same link each month. If Bank/FI wants to add a new Co Borrower or a Guarantor link on an existing Contract, bank/FI will have to submit the subject information of the Co borrower/ guarantor as well as the main borrower again in the subject file and new contract-co borrower or Contract- guarantor link in contract file in the same batch contribution. On the other hand, if you need to remove a Co Borrower or a Guarantor you cannot do so directly, but must contact CIB.

In case of proprietorship, if a new contract-guarantor link needs to be added then the subject data of the new guarantor along with the subject data of proprietorship, owner of proprietorship and subject-subject link (proprietorship-owner) have to be reported again in subject file and only new Contract- guarantor link in contract file in the same batch contribution.

4.2.7 Explanatory Notes for Contract Data File

The following table details the correct procedure to validate the Contract Data File. Some cells refer to Tables that are provided in the following sections.

The Column “FROM” provides the position in the row where the first character of the specific field that is being passed begins on. The Column “TO” provide the position in the row where the last character of the specific field that is being passed ends on.

The Column “field name” indicates what specific field is being passed.

The Column “COMMENTS” provides explanation on the field being passed. Most times these comments will better define what the field is, or give examples of values it could take. In the case of “Dependent” fields

(please See below), it indicates the dependency.

The Column “TYPE” indicates whether the field is Numeric (N) or Alphanumeric (X). Please refer to section 3.2.5 and 3.2.6 for more information.

The Column “MANDATORY/NON MANDATORY/DEPENDENT” indicates whether the field must be provided every time or not necessarily. Any fields marked as Mandatory (M) for a specific row must be provided otherwise row will result in an error and will not be loaded to the System. Any fields marked as Non-Mandatory (NM) for a specific row can be provided or not, at the discretion of the contributing FI. While not providing NM fields will not result in an error, CIB strongly recommend that if the information is available it should be provided by Bank/FI. The more information provided to the System, the more effective the System becomes, and the highest the value of the System becomes for Banks. Any fields marked as Dependent (D) could be either mandatory or not depending on the value of other fields. A specific indication is provided for each of these fields to indicate when the fields are mandatory and when not.

The Column “LENGTH” provides the total number of characters that make up the field. It is directly related to the “FROM” and “TO” columns.

The Column “RULES” provides specific information on any rules that exist to fill the specific field, such as formatting rules (for example if a field must be entered DDMMYYYY), or indication of specific values (for example "H" for the header).

Table: 4.2

Contract Data file							
FROM	TO	FIELD NAME	COMMENTS	TYPE	Mandatory/Non Mandatory/ Dependent	LENGTH	RULES
Header							
1	1	Record Type		X	M	1	"H" for Header
2	4	F.I. Code	Financial Institute Code (official code that identifies the specific FI)	X	M	3	Fill with '0' in case of codes with less than 3 characters (i.e. 002, 020, 240)
5	12	Accounting Date	Date of the last day of the month for accounting computing	N	M	8	format DDMMYYYY
13	20	Production Date	Date of Production of the file	N	M	8	format DDMMYYYY
21	23	Code to link Subject Data File	It is a progressive number assigned by F.I.	X	M	3	It must correspond to the field Code to Link Contract Data File with Subject Data File
<i>Data Length</i>						23	
24	600	FILLER				577	
<i>Total Record Length</i>						600	
Body for Record Type: General information for all types of Financing							
1	1	Record Type		X	M	1	"D" for contract Detail

2	4	F.I. Code	Financial Institute Code	X	M	3	Fill with '0' in case of codes with less than 3 characters (i.e. 002, 020, 240)
5	8	Branch Code	Code of the branch of the Financial Institute to which record data belong	X	NM	4	
9	24	F.I. Subject Code	Code of the Individual/ Company/ Proprietorship assigned by Financial Institute for the Borrower	X	M	16	Must be the Subject Code of the Main Borrower on the contract being contributed
25	40	F.I. Contract Code	Code of the contract assigned by Financial Institute	X	M	16	
41	42	Contract Type		X	M	2	See Table contract Types
43	44	Contract Phase	Requested, Refused/Renounced, Living, Terminated/Terminated in advance	X	M	2	See Table contract Phases
45	45	Contract Status	Contract classification status	X	M	1	See Table contract Status
46	48	Currency Code (in file)	The code of the currency used for indicating amount values in batch file	X	M	3	Must be "BDT"
49	56	Starting date of the contract	The field is Mandatory if contract Phase is Living, terminated/ Terminated in advance	N	D	8	Format DDMMYYYY
57	64	Request date of the contract	The date in which the credit was first requested. If unknown, fill the field with starting date of the contract	N	D	8	Format DDMMYYYY
65	72	Planned End Date of the contract	The field is Mandatory only if contract Phase is Living, terminated/ Terminated in advance and Installment contract	N	D	8	Format DDMMYYYY
73	80	Actual End Date of the contract	The field is Mandatory only if contract Phase is Terminated/ Terminated in advance	N	D	8	Format DDMMYYYY
81	81	Default status	The field will be filled as per BRPD Circular	X	M	1	See Table Default Status

82	89	Date of Last Payment	The date refers to the last payment made by the customer to FI; it should be filled if the customer has paid at least once	N	NM	8	Format DDMMYYYY
90	90	Flag Subsidized Credit	In case the credit has some subsidies from public bodies	X	NM	1	See Table Subsidized Credit
91	91	Flag pre-finance of Loan	In case the current loan is simply a pre-finance of another loan that will be issued in the future	X	NM	1	See Table Pre-Finance of Loan
92	92	Code Reorganized Credit		X	NM	1	This field must be filled with blank ("Space") or zero
93	95	Third Party Guarantee Type		X	NM	3	See Table Thirty party Guarantee Type
96	98	Security Type		X	NM	3	See Table Security Type
99	110	Amount guaranteed by Third Party Guarantor		N	NM	12	Must be filled with zero in case the amount is not available
111	122	Amount guaranteed by Security type		N	NM	12	Must be filled with zero in case the amount is not available
123	123	Basis for Classification: Qualitative judgment		X	NM	1	Must be filled with Y if basis for classification is based on qualitative judgment otherwise keep this field "Blank" (null)
<i>Data Length of contract General Information</i>						123	
124	250	FILLER				127	
<i>Total Length of contract General Information</i>						250	
Body for Record Type: Installment contracts							
251	262	Sanction Limit	It is the total loan amount approved by the Bank	N	M	12	

263	274	Total Disbursed Amount	Total amount of financing	N	M	12	
275	286	Total Outstanding Amount		N	M	12	
287	289	Total Number of Installments		N	M	3	
290	290	Periodicity of Payment		X	M	1	See Table Frequency of Payment
291	293	Method of Payment		X	NM	3	See Table Method of Payment
294	305	Installment Amount	This field refers the actual installment amount based on periodicity of payment	N	D	12	The field is Mandatory if contract Phase is Living, Terminated/Terminated in Advance.
306	313	Expiration Date of Next Installment	It refers to expiration date of next Installment; normally it is empty when contract Phase is different from Living	N	NM	8	Format DDMMYYYY
314	325	Amount of Next Expiring Installment	Please Note: this field actually refers to the amount of the NEXT expiring Installment, i.e. the upcoming Installment; normally it is empty when contract Phase is different from Living	N	NM	12	

326	328	Number of remaining Installments	The field is mandatory if contract Phase is living	N	D	3	The number of Installments with a due date after the date of the last update, or those for which the transaction processing time necessary for registration of the payment has not yet elapsed. It should always refer to the total number of installments for the credit line, independently of the frequency of payment outlined in the credit line contract. This means that even if the frequency is not monthly, the actual number of installments detailed in the amortization plan is confirmed.
329	340	Remaining Amount	The field is Mandatory if contract Phase is Living; it must be zero when phase is Terminated, Terminated in advance	N	D	12	Please note that the Remaining Amount does not include Overdue Amount.
341	343	Number of Overdue Installment	The field is Mandatory in case there are Overdue Amount; it must be filled with zeroes if contract Phase is Requested, Renounced/Refused	N	D	3	The number of Installments for which it is certain that the customer has missed payment according to the criteria adopted by the User. It should always refer to the total number of installments for the credit line, independently of the frequency of payment outlined in the credit line contract.
344	355	Overdue Amount	It is the amount corresponding to the number of Overdue Installments; it must be filled with zero if contract Phase is Requested,	N	D	12	

			Renounced/Refused				
356	358	Number of days of payment delay	From 0 to 29 days of delay, the payment is defined as regular, and it must be passes as 000 days of payment delay, from 30 to 59 it will be 030, from 60 to 89 it will be 060, and so on. From 180 to anything more it will be 180	N	NM	3	Accepted values are: "000" ; "030" ; "060" ; "090" ; "120" ; "180"
359	359	Type of leased good		X	NM	1	See table "Types of leased good"
360	371	Value of leased good		N	NM	12	
372	411	Registration number	Identifying code of good if it is a vehicle	X	NM	40	
412	419	Date of manufacturing		N	NM	8	Format DDMMYYYY
420	431	Due for recovery	Total amount that could have been recovered during the period. FI should calculate it as Overdue Amount + Recovery during the reporting period	N	NM	12	
432	443	Recovery during the reporting period	How much was recovered during the period	N	NM	12	
444	455	Cumulative recovery	How much was recovered since the beginning of the contract	N	NM	12	
456	463	Date of law suit		N	NM	8	Format DDMMYYYY
464	471	Date of classification	Date of last classification. The field is dependent on "Default status"	N	NM	8	Format DDMMYYYY
472	477	No. of time(s) rescheduling	The field will be filled as per BRPD Circular	X	D	6	The field is mandatory if date of last rescheduling is present
478	485	Date of Last Rescheduling		N	D	8	The field is mandatory if no. of time(s) rescheduling is present. date format DDMMYYYY
486	489	Economic purpose code		X	NM	4	See Table Economic purpose

490	490	SME	The field is mandatory if Enterprise type is present	X	D	1	Must be filled with Y if loan is sanctioned to SME sector otherwise keep this field "Blank" (null)
491	492	Enterprise Type	The field is mandatory if SME is present	X	D	2	See Enterprise Type Table
<i>Data Length of Installment contracts</i>						242	
493	600	FILLER				108	
<i>Total Length of Installment contracts</i>						350	
Body for Record Type: Cards contracts							
251	251	Periodicity of Payment	The field is Mandatory for contract type CR, CG and in these cases it means periodicity of the charge	X	D	1	See Table Frequency of Payment
252	254	Method of Payment		X	NM	3	See Table Method of Payment
255	266	Installment Amount	In case of Installments with constant amount and constant frequency of payment: Installment Amount/Nr. of months of Payment Frequency; in case of Installments with variable amount and/or variable frequency of payment: Total Amount/Total nr. of months of reimbursement. The field must be filled with zero if contract Type is CG; NM if contract Phase is Living, Terminated/Terminated in Advance and contract Type is CR, RV: M if contract Type is CR and Type of Installment is Fixed	N	D	12	
267	278	Credit limit		N	M	12	
279	290	Total Outstanding Amount		N	M	12	
291	298	Expiration Date of Next Installment	It must be filled with zero if contract Type is CG; Not Mandatory if contract Phase is Living and contract Type is CR, RV	N	D	8	Format DDMMYYYY

299	310	Remaining Amount	It must be filled with zero if contract Phase is Requested, Renounced/Refused or if there is not Residual Amount; NM if contract type is RV	N	D	12	
311	313	Number of Overdue	The field is mandatory in case there is Overdue and Amount >0; it must be filled with zero if contract Phase is Requested, Renounced/Refused or contract type is CG; NM if contract type is RV	N	D	3	The number of Installments for which it is certain that the customer has missed payment according to the criteria adopted by the User. It should always refer to the total number of installments for the credit line, independently of the frequency of payment outlined in the credit line contract. This means that even if the frequency is not monthly, the actual number of installments detailed in the amortization plan is confirmed.
314	325	Overdue Amount	The field is Mandatory in case there are Number of Overdue Installments >0 (also in case of contract CG); it must be filled with zeroes if contract Phase is Requested, Renounced/Refused; NM if contract type is 'RV'	N	D	12	
326	333	Date of Last Charge		N	NM	8	Format DDMMYYYY
334	334	Type of Installment	Fixed or variable; set always variable for contract Type is CR, not used for other type of contract	X	M	1	See Table Type of Installment

335	337	Number of day of payment delay	From 0 to 29 days of delay, the payment is defined as regular, and it must be passes as 000 days of payment delay, from 30 to 59 it will be 030, from 60 to 89 it will be 060, and so on. From 180 to anything more it will be 180	N	NM	3	Accepted values are: "000" ; "030" ; "060" ; "090" ; "120" ; "180"
338	349	Due for recovery	Total amount that could have been recovered during the period. FI should calculate it as Overdue Amount + Recovery during the reporting period	N	NM	12	
350	361	Recovery during the reporting period	How much was recovered during the period	N	NM	12	
362	373	Cumulative recovery	How much was recovered since the beginning of the contract	N	NM	12	
374	381	Date of law suit		N	NM	8	Format DDMMYYYY
382	389	Date of classification	Date of last classification. The field is dependent on "Default status"	N	NM	8	Format DDMMYYYY
390	393	Economic purpose code		X	NM	4	See Table Economic purpose
<i>Data Length of Credit Cards contracts</i>						143	
394	600	FILLER				207	
<i>Total Length of Credit Cards contracts</i>						350	
Body for Record Type: Non Installment contracts							
251	262	Sanction Limit	It is the total borrowing authorized by the Bank	N	M	12	
263	274	Total Outstanding Amount		N	M	12	

275	277	Nr. of days of payment delay	From 0 to 29 days of delay, the payment is defined as regular, and it must be passes as 000 days of payment delay, from 30 to 59 it will be 030, from 60 to 89 it will be 060, and so on. From 180 to anything more it will be 180	N	NM	3	Accepted values are: "000" ; "030" ; "060" ; "090" ; "120" ; "180"
278	289	Overdue Amount		N	NM	12	
290	301	Recovery during the reporting period	How much was recovered during the period	N	NM	12	
302	313	Cumulative recovery	How much was recovered since the beginning of the contract	N	NM	12	
314	321	Date of law suit		N	NM	8	format DDMMYYYY
322	329	Date of classification	Date of last classification. The field is dependent on "Default status"	N	NM	8	format DDMMYYYY
330	335	No. of time(s) rescheduling	The field will be filled as per BRPD Circular	X	D	6	The field is mandatory if date of last Rescheduling is present
336	343	Date of Last Rescheduling		N	D	8	The field is mandatory if no. of time(s) rescheduling is present. date format DDMMYYYY
344	347	Economic purpose code		X	NM	4	See Table Economic purpose
348	348	SME	The field is mandatory if Enterprise is present	X	D	1	Must be filled with Y if loan sanctioned in SME sector otherwise keep this field "Blank" (null)
349	350	Enterprise Type	The field is mandatory if SME is present	X	D	2	See Enterprise Type Table
<i>Data Length of non Installment contracts</i>						100	
351	600	FILLER				250	
<i>Total Length of non Installment contracts</i>						350	
Body for Record Type: contract Links							

1	1	Record Type		X	M	1	"G"
2	4	F.I. Code	Financial Institute Code (official code that identifies the specific FI)	X	M	3	Fill with '0' in case of codes with less than 3 characters (i.e. 002, 020, 240)
5	8	Branch Code	Code of the branch of the Financial Institute to which record data belong	X	NM	4	
9	9	Type of Link	Type of link to the contract	X	M	1	G in case of link between Guarantor; C in case of link between Co-borrowers. See table Link Type
10	25	F.I. Primary Code	Code of the Borrower's Subject Code of the link (the Code of the borrower of the credit)	X	M	16	
26	41	F.I. Secondary Code	Code of the other Subject Code of the link	X	M	16	if Type of Link 'G', it is the code of the Guarantor; if Type of Link 'C', it is the code of the Co-borrower
42	57	FI contract code	Code of the contract assigned by Financial Institute	X	M	16	
<i>Data Length</i>						57	
58	600	FILLER				543	
<i>Total Record Length</i>						600	
Footer							
1	1	Record Type		X	M	1	"Q" for Queue
2	4	F.I. Code	Financial Institute Code (official code that identifies the specific FI)	X	M	3	Fill with '0' in case of codes with less than 3 characters (i.e. 002, 020, 240)
5	12	Accounting Date	Date of the last day of the month for accounting computing	N	M	8	format DDMMYYYY
13	20	Production Date	Date of Production of the file	N	M	8	format DDMMYYYY
21	27	Nr. of records	Total number of records in the file (note this excludes header and footer rows)	N	M	7	
<i>Data Length</i>						27	
28	600	FILLER				573	
<i>Total Record Length</i>						600	

4.3 Batch Domain Tables

The Domain Table given below indicates the values that a specific field can take. These Table will be used for preparing Monthly Batch File.

4.3.1 Gender Types

Used whenever the gender of a Subject must be communicated.

Table Gender	
Value	Description
M	Male
F	Female

4.3.2 Link Types

Used in the Contract Data table, in the “Body for Record Type: contract Links” section to indicate whether the specific Subject being linked to the Specific Contract is a Co-Borrower (C) or a Guarantor (G).

Table Link Types	
Value	Description
C	Co-Borrower
G	Guarantor

4.3.3 Contract Phases

Used in the Contract Data table, in the “Body for Record Type: General information for all types of Financing” section to indicate the specific phase a contract is in. Please remember that there is a particular order in which phases can change from one to another. Please See section 4.4

Table contract Phases	
Value	Description
RQ	Requested
RN	Renounced
RF	Refused
LV	Living
TM	Terminated
TA	Terminated in advance

4.3.4 Subsidized Credit

Used in the Contract Data table, in the “Body for Record Type: General information for all types of Financing” section to indicate whether a particular Contract has received some form of government or other agency subsidy or not.

Table Subsidized Credit	
Value	Description
0	Credit is not subsidized
1	Credit is subsidized

4.3.5 Pre-Finance of Loan

Used in the Contract Data table, in the “Body for Record Type: General information for all types of Financing” section to indicate whether a particular Contract is a pre-finance of another, usually larger loan.

Table Pre-Finance of Loan	
Value	Description
0	Credit is not a pre-finance of loan
1	Credit is a pre-finance of loan

4.3.6 Periodicity of Payment

Used in the Contract Data table, in the “Body for Record Type: Installment contracts” and the “Body for Record Type: Cards contracts” sections to indicate the periodicity of repayment of a particular Contract.

Table Periodicity of payment	
Value	Description
F	fortnight Installments-15 days
M	monthly Installments-30 days
B	bimonthly Installments-60 days
Q	quarterly Installments-90 days
T	Trimester four-monthly Installments-120 days
C	Installments every five months-150 days
S	Installments every six months-180 days
Y	Yearly Installments-360 days
I	irregular Installments

4.3.7 Type of Installment

Used in the Contract Data table, in the “Body for Record Type: Cards contracts” section to indicate whether an Installment card has a fixed or variable term.

Table Type of Installment	
Value	Description
F	fixed
V	variable

4.3.8 Types of Leased Good

Used in the Contract Data table, in the “Body for Record Type: Installment contracts” section to indicate what type of leased good the Contract is provided for. If the contract is provided for multiple items of different types, either choose the main category (for example if ten cars and one truck, select “C”) or omit.

Types of leased good	
Value	Description
C	personal/utilitarian car
T	truck, trailer
M	instrumental - machines and equipment
R	realty
G	consumer goods

4.3.9 Types of Leased Good – Flag new/used

Used in the Contract Data table, in the “Body for Record Type: Installment contracts” section to indicate whether the leased good the Contract is provided for is new or used. If the Contract is provided for multiple items and some are new other are old, either choose the main category (for example if ten cars and one truck, select “C”) or omit.

Types of leased good – FlagNewUsed	
Value	Description
N	New
U	Used

4.3.10 Method of Payment

Used in the Contract Data table, in the “Body for Record Type: Installment contracts” and the “Body for Record Type: Cards Contracts” sections to indicate how the Contract is being repaid.

Table Method of payment	
Value	Description(EN)
CAD	Current Account Debit
BOE	Promissory Note
BAR	Bank draft; Automated bank draft
DIR	Direct transfer; postal payment slip
ADD	Authorization to Direct Current Account Debit
CCR	Credit card payment
CHQ	Cheque
CAS	Cash
OTH	Other

4.3.11 Third Party Guarantee Types

Used in the Contract Data table, in the “Body for Record Type: General information for all types of Financing” section to indicate what type of Third Party Guarantee, if any, is provided under the Contract..

Table Third Party Guarantee Type	
Value	Description
110	Payment Guarantee
072	Guarantee of Individuals / Institutions
120	Bill of exchange guarantee without guarantee of payment
130	Unlimited corporate liability
140	specific corporate liability

4.3.12 Security Types

Used in the Contract Data table, in the “Body for Record Type: General information for all types of Financing” section to indicate what type of Security Type, if any, is provided under the Contract.

Table Security Type	
Value	Description
10	Gold and gold ornaments
20	Shares and securities
25	Export Documents
30	Export commodities
35	Import commodities(Raw materials)
36	Import commodities(Capital Machineries-industrial machineries)
37	Import commodities(Other Machineries)
38	Import commodities(Other Goods)
39	Other Commodities -Pledges/Hypothecated (Other than Export and Import Commodities)
40	Machinery/fixed Assets(Excluding land,building/Flat)
45	Vehicles
50	Real estate (Land,Building,Flat,etc.)
60	Financial obligations only (e.g. Insurance Policies, Savings Certificates, Cheque, FDR, TDR, DPS, MBS, DBS, TBS, etc)
71	Hypothecation of Crops
73	Guarantee of Institutions(Corporate Guarantee)
74	Assignment of Bills Receivable
75	Parri Passu Charge
76	Guarantee of Individuals (Personal Guarantee)
79	Other Securities
80	Without any security

4.3.13 ID Types

Used in the Subject Data table, in the “Body for Record Type: Personal Data” section to indicate what document is being provided (if any). Please note: National ID number has its own separate field and therefore does not appear in this list.

Table ID	
Value	Description
1	Passport
2	Driving License
3	Birth registration Certificate

4.3.14 Shareholders Types

Used in the Subject Data table, in the “Body for Record Type: Company-Shareholders” section to indicate the role that a specific individual has with a specific company. The roles indicated in this list are the only ones that can be provided.

Table Shareholders Types		
Value	Description	
1	Chairman	
2	Managing director	
3	Sponsor director	
4	Elected director	
5	Nominated director (by Govt)	
6	Nominated director (by Pvt. Institution)	
7	Share Holder	Other than director / whose shareholding is more than 20%
8	Owner company (Corporate Shareholder)	
9	Partner	The domain value will be 9 instead of 7
10	Owner of Proprietorship	New Field
11	Others	

4.3.15 Sector Types

Used in the Subject Data table, in the “Body for Record Type: Personal Data”, and “Body for Record Type: Individual Concern”, and “Body for Record Type: Companies” as an attribute to the specific Subject.

Sector Types	
Value	Description
1	Public
9	Private

4.3.16 Sector Codes

Used in the Subject Data table, in the “Body for Record Type: Personal Data”, and “Body for Record Type: Individual Concern”, and “Body for Record Type: Companies” sections to indicate whether the specific Subject is a Public or Private entity.

SECTOR

CODE

1 PUBLIC SECTOR (A+B)

A. GOVERNMENT SECTOR

I)	Food Ministry (Including food divisions/directorates)	111000
II)	Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, all Directorates and Departments	
	a) Directorates, Departments and other Govt. offices	
1)	Directorate of Health	112001
2)	Directorate of Relief and Rehabilitation	112002
3)	Directorate of Primary Education	112003
4)	Directorate of National Savings	112004
5)	Directorate of Jute	112005
6)	Directorate of National Consumer Rights Protection	112006
7)	Directorate of Labour	112007
8)	Directorate of Land Record and Survey	112014
9)	Registration Directorate	112009
10)	Directorate of Public Health and Engineering	112010
11)	Directorate of Secondary and Higher Secondary Education	112011

12)	Directorate of Social Welfare	112012
13)	Directorate of Livestock	112013
14)	Directorate of Sports	112014
15)	Directorate of Archaeology	112015
16)	Directorate of Bangladesh Family Planning	112016
17)	Directorate of Printing, Stationery, Forms and Publication	112017
18)	Directorate of Nursing Services	112018
19)	Directorate of Meteorology	112019
20)	Directorate of Bangladesh Survey	112020
21)	Directorate of Archives and Libraries	112021
22)	Directorate of Govt. Accommodation	112022
23)	Urban Development Directorate	112023
24)	Directorate of Inspection and Audit of Ministry of Education	112024
25)	Directorate of Technical Education	112025
26)	Directorate General of Forces Intelligence (DGFI)	112026
27)	Directorate General of Drug Administration	112027
28)	Directorate General of Family Planning	112028
29)	Directorate General of Defence Purchase	112029
30)	Department of Local Government & Engineering (LGED)	112030
31)	Public Works Department	112031

32)	Department of Women Affairs	112032
33)	Department of Agricultural Extension	112033
34)	Department of Co-operative	112034
35)	Roads and Highway Department	112035
36)	Department of Youth Development	112036
37)	Press Information Department	112037
38)	Department of Mass Communication	112038
39)	Department of Film and Publications	112039
40)	Health Engineering Department	112040
41)	Department of Immigration and Passport	112041
42)	Department of Prison	112042
43)	Department of Fire Service and Civil Defence	112043
44)	Department of Narcotics Control	112044
45)	Department of Patents, Designs and Trademarks	112045
46)	Department of Fisheries	112046
47)	Department of Livestock Services	112047
48)	Bangladesh Forest Department	112048
49)	Department of Shipping	112049
50)	Department of Disaster Management	112050
51)	Department of Architecture	112051
52)	Department of Explosive	112052
53)	Department of Agricultural Marketing	112053
54)	Bangladesh Education Engineering Department	112054
55)	Department of Environment	112055

56)	Department of Textile	112056
57)	Office of the Thana Executive Officer	112057
58)	Office of the District Commissioner	112058
59)	Office of the Divisional Commissioner	112059
60)	Office of the Chief Inspector of Boilers	112060
61)	Public Private Partnership Office	112061
62)	Copyright Office	112062
63)	Hajj Office	112063
64)	Disaster Management Bureau	112064
65)	Bureau of Manpower, Employment and Training	112065
66)	Bureau of Non-formal Education	112066
67)	NGO Affairs Bureau	112067
68)	Bangladesh Bureau of Statistics	112068
69)	Board of Investment Bangladesh	112069
70)	National Board of Revenue (NBR), Bangladesh	112070
71)	Bangladesh National Parliament (Jatio Sangshad Secretariat)	112071
72)	Bangladesh Missions in Abroad	112072
73)	Geological Survey of Bangladesh	112073

74)	Bangladesh Marine Academy	112074
75)	Bangladesh Govt. Press (BG Press)	112075
76)	Bangladesh Police	112076
77)	Special Security Force	112077
78)	Border Guard Bangladesh	112078
79)	Ansar and VDP	112079
80)	Rapid Action Battalion (RAB)	112080
81)	Bangladesh Coast Guard	112081
82)	Bangladesh Ordinance Factories	112082
83)	Bangladesh Army	112083
84)	Bangladesh Navy	112084
85)	Bangladesh Air Force	112085
86)	Bangladesh Secretariat	112086
87)	Office of the Commissioner of Taxes	112087
88)	Bangladesh Form and Publications Office	112088
89)	Office of the Assistant Commissioner of Land	112089
90)	Bangladesh Supreme Court (Including High Court)	112090
91)	District Judge Court (Including Other Courts in District)	112091
92)	Directorate of Armed Forces Medical Services	112092
93)	Directorate of Government Transport	112093
94)	Directorate of Insurance	112094
95)	Department of Railroad Inspector	112095
96)	Bangladesh Diplomatic Mission	112096
97)	National Broadcasting Authority	112097

98)	Other Ministries, Directorates and Departments	112099
b)	Directorate of Bangladesh Post Office (<i>Postal services</i>)	112100
c)	Bangladesh Post Office (<i>Savings Bank Scheme</i>)	112200
III)	Autonomous and Semi-Autonomous Bodies	
a)	Text Book Board and Education Boards	
1)	National Curriculum and Text Book Board	113101
2)	Bangladesh Madrasha Education Board	113102
3)	Bangladesh Technical Education Board	113103
4)	Board of Intermediate and Secondary Educations	113199
b)	Government Educational Institutions	
1)	Government Schools, Colleges, University Colleges & Madrasahs	113201
2)	Cadet Colleges	113202
3)	National University (NU), Gazipur	113204
4)	Bangladesh Open University (BOU)	113205
5)	Medical/Dental Colleges	113206
6)	Institutes of Technology (Including Polytechnic Institutes)	113207
7)	Bangladesh University of Engineering & Technology (BUET)	113208
8)	Bangabandhu Sheikh Mujib Medical University	113209
9)	Dhaka University	113210
10)	Rajshahi University	113211
11)	Chittagong University	113212
12)	Jahangirnagar University	113213
13)	Khulna University	113214
14)	Shahjalal University of Science and Technology	113215
15)	Bangladesh Agricultural University, Mymensingh	113216
16)	Islamic University, Kushtia	113217

17)	Dhaka University of Engineering & Technology (DUET)	113218
18)	Chittagong University of Engineering & Technology (CUET)	113219
19)	Khulna University of Engineering & Technology (KUET)	113220
20)	Rajshahi University of Engineering & Technology (RUET)	113221
21)	Bangabandhu Sheikh Mujibur Rahman Agricultural University	113222
22)	Sher-e-Bangla Agricultural University	113223
23)	Hajee Mohammad Danesh Science & Technology University	113224
24)	Patuakhali Agriculture University	113225
25)	Bangabandhu Sheikh Mujibur Rahman Science & Technology University	113226
26)	Bangladesh Textile University	113227
27)	Bangladesh University of Professional	113228
28)	Barisal University	113229
29)	Begum Rokeya University, Rangpur	113230
30)	Chittagong Veterinary and Animal Sciences University	113231
31)	Comilla University	113232
32)	Jagannath University	113233
33)	Jatiya Kabi Kazi Nazrul Islam University, Mymensingh	113234
34)	Jessore Science & Technology University	113235
35)	Mawlana Bhashani Science & Technology University, Tangail	113236
36)	Pabna University of Science and Technology	113237
37)	Patuakhali Science and Technology University	113238
38)	Sylhet Agricultural University	113239
39)	Other Public Educational Institutions	113299
c)	Academy, Research Institute, Training Institutes, Council & Development Centre	
1)	Bangladesh Academy for Rural Development (BARD), Comilla	113301

2)	Rural Development Academy (RDA), Bogra	113302
3)	Bangla Academy	113303
4)	Bangladesh Shilpakala Academy	113304
5)	Foreign Service Academy	113313
6)	Bangladesh Insurance Academy	113322
7)	Marine Fisheries Academy	113323
8)	National Academy for Planning & Development	113324
9)	Bangladesh Shishu Academy	113325
10)	National Academy for Primary Education (NAPE)	113326
11)	Bangladesh Co-operative Academy	113327
12)	Khudro Nri Gosthi Cultural Academy, Netrokona	113328
13)	National Training & Research Academy for Multilingual Shorthand, Bogra	113329
14)	National Academy for Educational Management (NAEM)	113330
15)	National Academy for Computer Training and Research (NACTAR)	113331
16)	Bangladesh Civil Service Administration Academy	113332
17)	Islamic Foundation, Bangladesh	113305
18)	Bangladesh Agricultural Research Institute (BARI)	113306
19)	Bangladesh Council of Scientific & Industrial Research (BCSIR)	113307
20)	Bangladesh Rice Research Institute (BRRI)	113308
21)	Bangladesh Standards & Testing Institution (BSTI)	113309
22)	National Institute of Population, Research & Training (NIPORT)	113314
23)	Institute of Public Health and Nutrition	113315
24)	National Institute of Cardiovascular Diseases	113316
25)	National Institute of Preventive & Social Medicine (NIPSOM)	113317
26)	Institute of Public Health and Hospital	113318
27)	National Institute of Disease of Chest & Hospital (NIDCH)	113319

28)	National Institute of Ophthalmology	113320
29)	National Institute of Traumatology & Orthopedic Rehabilitation (NITOR)	113321
30)	Bangladesh Jute Research Institute (BJRI)	113333
31)	Housing & Building Research Institute	113334
32)	Bangladesh Institute of Nuclear Agriculture, Mymensingh	113335
33)	Bangladesh Sugarcane Research Institute (BSRI)	113336
34)	Bangladesh Livestock Research Institute	113337
35)	Bangladesh Fisheries Research Institute (BFRI)	113338
36)	Bangladesh Tea Research Institute (BTRI)	113339
37)	Accident Research Institute (ARI), Bangladesh	113340
38)	Bangladesh Silk Research and Training Institute (BSRTI), Rajshahi	113341
39)	Bangladesh Forest Research Institute	113342
40)	River Research Institute	113343
41)	Bangladesh Institute of Bank Management (BIBM)	113344
42)	Bangladesh Health Professionals Institute (BHPI)	113345
43)	Bangladesh College of Physicians & Surgeons	113346
44)	Bangladesh Institute of Development Studies (BIDS)	113347
45)	Bangladesh Institute of International and Strategic Studies (BISS)	113348
46)	Bangladesh Institute of Management (BIM)	113349
47)	Institute of Chartered Accountants of Bangladesh (ICAB)	113350
48)	Institute of Cost & Management Accountants of Bangladesh (ICMA)	113351
49)	Khudro Nri Gosthi Cultural Institute, Rangamati & Bandarban	113352
50)	National Institute of Local Government	113353
51)	Press Institute of Bangladesh	113354
52)	National Institute of Mass Communication (NIMCO)	113355
53)	Nazrul Institute	113356

54)	International Mother Language Institute	113357
55)	Bangladesh Rural Development Training Institute (BRDTI)	113358
56)	Madrasha Teachers Training Institute (MTTI)	113359
57)	Judicial Administration Training Institute	113360
58)	National Legal Aid Institute	113361
59)	Bangladesh Foreign Trade Institute (BFTI)	113362
60)	Soil Resources Development Institute	113363
61)	Central Development Resources Development Institute	113364
62)	Bangladesh Seri-cultural Research and Training Institute	113365
63)	Institute of Water Modeling	113366
64)	National Maritime Institute	113367
65)	Bangladesh Petroleum Institute	113368
66)	National Institute of Biotechnology	113369
67)	Bangladesh Krira Shikkha Protisthan (BKSP)	113370
68)	Bangladesh Institute of Textile Technology (BITT), Tangail	113371
69)	Bangladesh Tourism Board	113372
70)	Bangladesh Industrial Technical Assistance Centre (BITAC), Tejgaon, Dhaka	113373
71)	National Book Centre, Bangladesh	113374
72)	Public Administration Training Centre, Savar & RPATC, Eskaton	113375
73)	Cox's Bazar Cultural Centre	113376
74)	Land Administration Training Centre (LATC)	113377
75)	Bangladesh Veterinary Council	113312
76)	Bangladesh Medical & Dental Council (BMDC)	113378
77)	Pharmacy Council of Bangladesh	113379
78)	Bangladesh Medical Research Council	113380
79)	Bangladesh Nursing Council	113381

	80)	Jatiya Mohila Sangstha	113382	
	81)	Bangladesh National Social Welfare Council	113383	
	82)	Council of Bangladesh Institute of Technology	113384	
	83)	Bangladesh Agriculture Research Council (BARC)	113385	
	84)	National Sports Council (NSC)	113386	
	85)	Bangladesh Computer Council (BCC)	113387	
	86)	National Freedom Fighter Council	113388	
	87)	Central Public Library	113310	
	88)	Bangladesh National Museum	113311	
	89)	National Museum of Science & Technology	113389	
	90)	Bangladesh Space Research and Remote Sensing Organisation (SPARRSO)		
			113390	
	91)	Other Councils/Institutes	113399	
d)	Other	Autonomous & Semi-autonomous		bodies
	(Commission, Authority, Development Board/Centre/Foundations etc.)			
	1)	Bangladesh Atomic Energy Commission	113401	
	2)	Privatisation Commission	113414	
	3)	University Grants Commission of Bangladesh	113427	
	4)	Bangladesh Tariff Commission	113428	
	5)	Joint River Commission	113429	
	6)	Bangladesh National Commission of UNESCO	113430	
	7)	Bangladesh Energy Regulatory Commission (BERC)	113431	
	8)	National Human Rights Commission	113432	
	9)	Bangladesh Judicial Service Commission	113433	
	10)	Election Commission Bangladesh	113434	
	11)	Anti Corruption Commission	113435	
	12)	Bangladesh Telecommunication Regulatory Commission (BTRC)	113436	
	13)	Bangladesh Public Service Commission	113437	

14)	Rajdhani Unnayan Kartripakkha (RAJUK)	113405
15)	Chittagong Development Authority (CDA)	113406
16)	Khulna Development Authority (KDA)	113407
17)	Rajshahi Development Authority (RDA)	113408
18)	Bangladesh Bridge Authority	113413
19)	Barind Multipurpose Development Authority (BMDA), Rajshahi	113416
20)	National Housing Authority	113424
21)	Bangladesh Export Processing Zone Authority (BEPZA)	113438
22)	Micro Credit Regulatory Authority (MRA)	113439
23)	Dhaka Transport Co-ordination Authority (DTCA)	113418
24)	Non-Government Teachers Registration and Certification Authority (NTRCA)	113440
25)	Insurance Development and Regularity Authority (IDRA)	113441
26)	Bangladesh Road Transport Authority (BRTA)	113442
27)	Seed Certification Agency	113444
28)	Bangladesh Hi-Tech Park Authority	113445
29)	Agriculture Information Service	113446
30)	Office of the Comptroller and Auditor General of Bangladesh	113447
31)	Chittagong Hill Tracts Development Board	113403
32)	Bangladesh Handloom Board	113409
33)	Bangladesh Sericulture Board	113410
34)	Export Promotion Bureau	113411
35)	Bangladesh Rural Development Board (BRDB)	113412
36)	Bangladesh Haor and Wetland Development Board	113425
37)	Bangladesh Homoeopathic Board	113448
38)	Bangladesh Tobacco Development Board	113449
39)	Jute Industries Development Board	113450

40)	Bangladesh Applied Nutrition and Human Resources Development Board	113451
41)	Vested Property Management Board	113452
42)	Board of Unani and Ayurvedic Council	113453
43)	Bangladesh Sports Control Board	113454
44)	National Board of Abandoned Properties	113455
45)	Bangladesh Tea Plantation Employees' Provident Fund Trustee Board	113456
46)	Cotton Development Board	113457
47)	Bangladesh Accreditation Board	113458
48)	Land Reform Board	113459
49)	Land Appeal Board	113460
50)	Bangladesh Agricultural Development Corporation (BADC)	113402
51)	The Security Printing Corporation (Bangladesh) Ltd.	113417
52)	Chittagong Hill Tracts Regional Council	113419
53)	Rangamati Hill District Council	113420
54)	Khagrachori Hill District Council	113421
55)	Bandarban Hill District Council	113422
56)	Bangladesh National Medical Council	113461
57)	Bangladesh Press Council	113462
58)	Prime Minister's Relief Fund	113404
59)	Public Trust Funds	113463
60)	Welfare Funds	113464
61)	Development Funds	113465
62)	Benevolent Funds	113466
63)	Public Educational Funds	113467
64)	Development Works Program Fund	113468

65)	Horticulture Export Development Foundation (Hortex Foundation)	113469
66)	Bangladesh Folk Arts & Craft Foundation, Sonargaon	113470
67)	National Foundation for Research on Human Resources	113471
68)	National Foundation for Development of the Disabled Persons	113472
69)	Bangladesh NGO Foundation	113473
70)	Hindu Welfare Trust	113474
71)	Buddhist Welfare Trust	113475
72)	Christian Welfare Trust	113476
73)	Urban Development Trust	113477
74)	Sheikh Zayad Bin Sultan Al Nahian Trust (Bangladesh)	113478
75)	Office of the Bangladesh Waqf Administrator	113479
76)	Water Resources Planning Organisation (WARPO)	113415
77)	Executive Cell, BEPZA	113426
78)	Bangladesh National Science & Technical Documentation Centre (BANSDOC)	113480
79)	Bangladesh Overseas Employment Service Limited (BOESEL)	113423
80)	Investment Advisory Centre of Bangladesh	113481
81)	Bangladesh Girls' Guide Association	113482
82)	Bangladesh Scouts	113483
83)	Cyclone Preparedness Programme (CPP)	113484
84)	Registrar of Joint Stock Companies and Firms (RJSC)	113485
85)	Comprehensive Disaster Management Program	113486
86)	Bangladesh National Herbarium	113487
87)	All Other Boards/Centres	113499
e)	Publicity And News Media	
1)	Bangladesh Television/BTV World/ Sangshad Bangladesh TV	113501
2)	Bangladesh Sangbad Sangstha (BSS)	113502

3)	Bangladesh Betar	113503
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B. OTHER PUBLIC SECTOR (OTHER THAN GOVT.)

I)	Public Non-financial Corporations	
	a) Bangladesh Textile Mills Corporation & Related Enterprises (Appendix- Pages : 132)	122100
	b) Bangladesh Sugar & Food Industries Corporation and Related Enterprises (Appendix- Pages: 133)	
	1) Sugar Mills	122210
	2) Food and Allied Industries	122220
	c) Bangladesh Chemical Industries Corporation and Related Enterprises (Appendix- Pages: 134)	
	1) Fertilizer, Chemical & Pharmaceutical Industries	122310
	2) Paper and Paper Board Industries	122320
d)	Bangladesh Steel & Engineering Corporation and Related Enterprises (Appendix- Pages: 135)	
	1) Steel Mills	122410
	2) Engineering and Ship Building Industries	122420
e)	Bangladesh Jute Mills Corporation and Related Enterprises (Appendix- Pages: 136)	122510
f)	Bangladesh Petroleum Corporation and Bangladesh Oil, Gas & Mineral Corporation and Related Enterprises (Appendix-Pages: 137-139)	
	1) Bangladesh Petroleum Corporation & related enterprises	122610
	2) Bangladesh Oil, Gas & Mineral Corporation & related enterprises	122620
	3) Hydrocarbon Unit, Bangladesh	122630
g)	Bangladesh Power Development Board & Related Enterprises	
	1) Bangladesh Power Development Board	123405
	2) Rural Electrification Board (REB)	123410

3)	Dhaka Electric Supply Authority (DESA)	123415
4)	Dhaka Electric Supply Company (DESCO)	123420
5)	Ashuganj Power Station Company Ltd (APSCL)	123425
6)	Electricity Generation Company of Bangladesh Ltd (EGCB)	123430
7)	North West Power Generation Company Ltd (NWPGC)	123435
8)	West Zone Power Distribution Company Ltd (WZPDCL)	123440
9)	Dhaka Power Distribution Company Ltd (DPDCL)	123445
10)	Power Grid Company of Bangladesh (PGCB)	123450
11)	Rural Power Company Ltd (RPCL)	123455
12)	Power Cell	123460
13)	Pally Bidyut Samities	123465
14)	Other Enterprises of PDB	123499
h)	Other Non-financial Corporations- Public	
1)	Bangladesh Biman Corporation	122810
2)	Bangladesh Shipping Corporation	122820
3)	Trading Corporation of Bangladesh	122901
4)	Bangladesh Railway	122902
5)	Bangladesh Telecommunications Company Limited (BTCL) (Including Teletalk Bangladesh Ltd)	122903
6)	Bangladesh Road Transport Corporation (BRTC)	122904
7)	Bangladesh Forest Industries Development Corporation	122905
8)	Bangladesh Fish Development Corporation	123110
9)	Bangladesh Tea Board	123120
10)	Bangladesh Inland Water Transport Authority (BIWTA)	123210
11)	Bangladesh Inland Water Transport Corporation (BIWTC)	123220
12)	Bangladesh Water Development Board	123310
13)	WASA (Dhaka, Chittagong, Khulna etc)	123390

14)	Chittagong Port Authority	123510
15)	Mongla Port Authority	123520
16)	Bangladesh Sthal Bandar Katripaksha	123530
17)	Bangladesh Small & Cottage Industries Corporation (BSCIC)	123610
18)	Bangladesh Parjatan Corporation	123701
19)	Bangladesh Film Development Corporation	123702
20)	Civil Aviation Authority of Bangladesh	123704
21)	Bangladesh Freedom Fighters Welfare Trust	123705
22)	Telephone Shilpa Sangstha	123706
23)	Bangladesh Cable Industries Corporation	123707
24)	Bangladesh Tannery Industries Corporation	123708
25)	Bangladesh Services Ltd.	123709
26)	Hotels International Ltd. (3 Stars & above)	123710
27)	Dock Labour Management Board, Chittagong	123711
28)	Dock Labour Management Board, Bagerhat	123712
29)	Bangabandhu Sheikh Mujibur Rahman Novo Theatre	123713
30)	Bangladesh Submarine Cable Company Limited	123714
31)	Bangladesh Cable Shilpa Limited	123715
32)	Essential Drugs Company Limited	123716
33)	Khulna Shipyard Limited	123717
34)	Bangladesh Machine Tools Factory Limited	123718
35)	Other Non-Financial Corporations-Public	123799
II)	Local Authorities	
a)	Zila Parishad	124100
b)	Municipal/City Corporation	124200
c)	Thana/Upazila Parishad	124300
d)	Union Parishad	124400

e)	Gram Parishad	124500
f)	Other Local Authorities.	124900
III)	Non-Bank Depository Corporations (NBDC)- Public	
a)	Ansar-VDP Unnayan Bank	121710
b)	Karma Sangsthan Bank	121720
c)	Probashi Kallyan Bank	121730
d)	Other Non-Bank Depository Corporations-Public	121750
IV)	Other Financial Intermediaries (OFI) except DMBs-Public	
a)	Bangladesh House Building Finance Corporation (HBFC)	121100
b)	Investment Corporation of Bangladesh (ICB)	121300
c)	Infrastructure Development Company Limited (IDCOL)	121501
d)	Saudi Bangladesh Industrial and Agricultural Investment Company Limited (SABINCO).	121510
e)	Palli Karma-Sahayak Foundation (PKSF)	121515
f)	Equity Entrepreneurship Fund	121516
g)	Grihayan Tahabil	121517
h)	SME Foundation	121518
i)	Agrani SME Financing Company Limited	121519
j)	Bangladesh Infrastructure Finance Fund Limited	121520
k)	Other Financial Intermediaries-Public	121599
V)	Insurance Companies and Pension Funds (ICPF)-Public	
a)	Sadharan Bima Corporation	121600
b)	Jiban Bima Corporation	121700
c)	Pension Funds /Provident Funds of Government Offices	121799

2 PRIVATE SECTOR (Occupations/Activities)

1) NON-FINANCIAL CORPORATIONS

A. Agriculture, Fishing & Livestock

I)	Agricultural Farms (Nursery, Horticulture, Apiculture etc)	901001
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II)	Fishing Farms (Hatchery, Shrimp Culture etc)	901002
III)	Dairy Farms	901003
IV)	Poultry Farms	901004

B. Industries

I)	Manufactures/Manufacturing Companies	
1)	Jute Mills/Jute products Manufacturing Industries (rope, thread, twain, canvass, bag, carpet, etc.)	902110
2)	Printing & Dyeing Industries	902111
3)	Spinning Mills	902112
4)	Weaving Mills	902113
5)	Tobacco Processing Industries	902115
6)	Cosmetics & Toiletries Industries	902116
7)	Rubber and Plastic Industries	902117
8)	Leather Products (bag, shoe etc.) Manufacturing Industries	902119
9)	Textile Mills	902120
10)	Paper and Paper Products Manufacturing Industries	902121
11)	Furniture, Fixture, Particle Boards and Other Wood Product Manufacturers	902122
12)	Readymade Garments Industries	902125
13)	Hosiery Factories	902126
14)	Pharmaceutical Industries	902127
15)	Chemical and Chemical Products Industries	902130
16)	Cement Factories	902131
17)	Ceramic Industries	902132
18)	Bricks Manufacturers and Sand elevators	902133
19)	Glass and Glassware Products Factories	902134
20)	Soaps & Detergents Factories	902136

21)	Steel Engineering & Metallic Products Industries (Including Rerolling Mills)	902137
22)	Assembling Industry	902138
23)	Fertilizer Company	902141
24)	Sugar Mills	902142
25)	Beverage and Soft Drinks manufacturing Companies	902143
26)	Distilleries, Mineral & Drinking Water purifying industries	902144
27)	Leather Processing and Tanning (raw hide)	902145
28)	Packaging Industries including paper boards	902146
29)	Manufacturing of Electrical equipments & spares (cables, bulbs, switches etc.)	902147
30)	Manufacturing of Transport Equipments	902148
31)	Manufacturing of agro-equipments	902149
32)	Electronic Goods Manufacturing/Assembling Industries (TV, Computer etc.)	902150
33)	Ice Factory	902151
34)	Ship Building Industries	902152
35)	Ship Breaking Industries	902153
36)	Battery Manufacturing Industries	902154
37)	Garments Accessories manufacturing industries (Zipper, Button etc)	902155
38)	Polymer and polythene industries	902156
39)	Cottage Industries	902157
40)	Saw Mills	902158
41)	Handloom Factories	902159
42)	Handicrafts Factories	902160
43)	EPZ Industries (Type A)	902161
44)	EPZ Industries (Type B)	902162

45)	EPZ Industries (Type C)	902163
46)	Other Industries not above mentioned	902199
II)	Gas/Electricity/Power Generating Companies	
1)	Production, supply and distribution of power in the private sector	902310
2)	LP Gas Companies	902311
3)	Oxygen Gas Companies	902312
4)	Other Gas Companies	902313
5)	Other Electricity/Power Generating Companies	902319
III)	Service Industries	
1)	Road Transport Companies (including Rent -a - car)	902401
2)	Water Transport	902402
3)	Air Transport	902403
4)	Construction Companies	902404
5)	Publishing Industries (including printing press)	902405
6)	Telecommunication	
	(Mobile/cellular operators and private land phone)	902406
7)	Housing Companies or Societies/Land Developers	902407
8)	Warehouse	902408
9)	Buying House	902409
10)	Entertainment Services	
	(Amusement Park, Theme park, Eco park, Zoo etc.)	902410
11)	Hospitals, Clinics, Diagnostic Centers and Other Health Services	902420
12)	IT-based activities (system analysis, design, developing system solutions, Grameen Solution, information service, Call centre service, offshore development centre, business process outsourcing , Cyber Cafes, Internet Service Providers etc.)	
		902430
13)	Courier Services & Express Mail Services	902440

14)	Restaurants /Fast Food	902450
15)	Photo Studios and Color labs	902451
16)	Travel Agencies/Overseas Employment / Aviation Service/ Immigration consultants/Ticket sales agent	902452
17)	Cold-Storages	902453
18)	Beauty Parlours/ Saloons/ Health Club/Fitness centre	902454
19)	Clearing and Forwarding (C & F) Agents	902455
20)	Testing Laboratory	902456
21)	Tourism Industry (List available at page no-115)	902457
22)	Filling Stations (Petrol pump, CNG Station)	902458
23)	Private Inland Container Depot and Container Freight Station	902459
24)	Tank Terminal	902460
25)	Chain Super Market/Shopping Mall	902461
26)	Stone Crushers	902462
27)	Jewelry Services	902463
28)	Modernized Cleaning Service for High-rise Apartments, Commercial Building	902464
29)	Auto mobile service including CNG conversion centre.	902465
30)	Advertising Industry and modeling (print modeling, TV commercials, ramp modeling, catwalk, fashion-show)	902466
31)	Outsourcing and Security Service (Private Security forces/manpower supply)	902467
32)	Residential Hotels (Including 3 star & Above)	902468
33)	Caterers /Decorators/Sound & Lighting rental business	902469
34)	Community Centers/ Convention centers/Auditorium	902470
35)	Shipping Agency	902471
36)	Freight Forwarders	902472

37)	Indenting firms	902473
38)	Legal advisory Firms	902474
39)	Laundry Services	902475
40)	Private Survey Institutions	902476
41)	Sports and Event management organization	902477
42)	Tailoring Shop and Tailors	902478
43)	Satellite Cable Operator	902479
44)	Satellite Channel Distributor/Cinema Distributors	902480
45)	Audit and Accounting Firm/CA Firm/ Credit Rating Company	902481
46)	Cinema Studio	902482
47)	Cinema Hall/Cineplex	902483
48)	Graphic Designers	902484
49)	Light Engineering and Metal-workshop	902485
50)	Consultancy & Supervisory Firms	902486
51)	Interior Design & Decorators and other consultancy firms	902487
52)	Contractor and Supplier firms	902488
53)	Other Service Providing Organizations	902499
IV)	Agro-based and agro-processing industry	
01)	Processing of bread and biscuits, vermicelli, laccha, chanachur, noodles etc.	902501
02)	Processed fruit products (jam, jelly, juice, pickles, sarbat, syrup, sauce etc.)	902502
03)	Fruits processing including vegetables. (Tomato, guava, jackfruit, lichie, pineapple, coconut etc.)	902503
04)	Manufacturing of flour, sujee (Flour Mills)	902504
05)	Processing of mushroom and spirulina	902505
06)	Starch, glucose and other dextrose product	902506
07)	Processing of potato products (chips, potato, flex, starch etc.)	902507

08) processing of powder spice	902508
09) Manufacturing of Unani and Ayurvedic Medicines/Herbal Cosmetics	902509
10) Fish feed and fish meal processing for poultry and livestock	902510
11) Seed processing and preservation	902511
12) Pulse Mills	902512
13) Processing of rubber tape, shellac	902513
14) Production of bamboo and cane furniture (excluding cottage industry)	902514
15) Meat processing	902515
16) Production of bio slurry, mixed manure and urea.	902516
17) Production of bio-pesticides, neem pesticides etc.	902517
18) Sweetening products.	902518
19) Soya food production & processing.	902519
20) Mustard oil producing industry (if local variety is used).	902520
21) Coconut oil production industries	902521
22) Rice mills including puffed rice, chirra, fine rice, flavored rice etc.	902522
23) Milk Processing Industries	
(Pasteurization, milk powder, ice-cream, condensed milk, sweet, cheese, butter, ghee, chocolate, curd etc.)	902523
24) Food Processing Industry (PRAN, AFTAB, BD-Food etc.)	902524
25) Salt Processing Industries	902525
26) Tea processing industries	902526
27) Refining and hydrogenation of edible oil, vanaspati, Ghee etc.	902527
28) Processing of Prawn/Shrimp and other fishes and freezing.	902528
29) Other Agro based/Processing Industries.	902599

C. Commerce & Trade (excluding individual businessmen)

I) Importers	903010
II) Exporters	903020

III)	Importers and Exporters	903030
IV)	Whole Sale Traders	903040
V)	Retail Traders	903050
VI)	Other Business Institutions/Organizations	903090
D. Non Govt. Publicity & News Media		
I)	Newspaper	907601
II)	Television	907602
III)	Radio	907603
IV)	Online News Media	907604
E. Private Educational Institutions		
I)	Private Schools, Colleges, University Colleges & Madrashes	908100
II)	Private Medical & Dental Colleges	908200
III)	Private Universities	908300
IV)	Private Institute of IT	908400
V)	Other Educational/Technical / Vocational Training institutions	908900
F. Other Private Sector (Official Account n.i.e)		
	Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspense account etc.)	909051

2) FINANCIAL CORPORATIONS

A. Non-Bank Depository Corporations -Private

I)	Leasing Companies (Appendix-Pages : 142)	909200
II)	Central Co-operative Bank	909300
III)	Land Mortgage Co-operative Bank	909400
IV)	Other Co-operative Banks/Societies	909500
V)	Grameen Bank	909600
VI)	Bangladesh Samabaya Bank Ltd	909650
VII)	Other Non-Bank Depository Corporations-Private	909699

B. Other Financial Intermediaries-- Private (Except DMBs).	
I) Investment Companies	909210
II) Leasing Companies (Non-depository)	909220
III) Mutual Funds	909230
IV) Merchant Banks	909240
V) NGO/Micro Credit Organizations (BRAC, ASA etc.)	909250
VI) Other Financial Intermediaries-Private	909299
 C. Insurance Companies and Pension Funds-Private	
I) Life Insurance Companies (Appendix Pages : 140)	909110
II) General Insurance Companies	909120
III) Pension Funds /Provident Funds of Private Organizations	909199
 D. Financial Auxiliaries	
I) Money Changers	909700
II) Stock Exchanges (DSE, CSE, etc)	909710
III) Brokerage Houses/ (Share & Security Trading Houses)	909720
IV) Issue manager, Under-writer, Asset Management Company etc.	909730
V) Other Financial Auxiliaries/Services (Such as bKash)	909799
 3) Foreign Offices/ Embassies/Enterprises/Companies/Liaison Offices/ Firms/NGOs (Excluding Multinational Companies incorporated in Bangladesh)	912051
 4) Non-profit institutions serving households (NPISH)	
i) Mosques	914051
ii) Temples, Churches & the like	914052
iii) Sports Clubs	914053
iv) Other Clubs	914054
v) Theatre & Cultural Organizations	914055
vi) Political Parties	914056

vii)	Trade Unions	914057
viii)	District/Upazilla Associations	914058
ix)	Professional Associations (Doctors, Engineers, Statisticians, Economists etc.)	914059
x)	Chambers of Industries	914060
xi)	Other Associations, n.e.s.	914061
xii)	Trust fund & Other Non-profit Organizations	914062
xiii)	Other Non-profit institutions serving Households	914099
5) Households (Individual Customers)		
i)	Farmer/Fishermen	901009
ii)	Businessmen/Industrialists	903009
iii)	Non-Resident Bangladeshi	910500
iv)	Service Holders (Salaried Person)	911000
v)	Professionals and Self-employed Persons (Such as Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants, etc)	910000
vi)	Foreign Individuals	912050
vii)	Housewives	915001
viii)	Students	915002
ix)	Minor/Autistics/Disabled and other dependent persons	915003
x)	Retired Persons	915004
xi)	Old/Widowed/Distressed person	915005
xii)	Land Lords/Ladies	915006
xiv)	Other Local Individuals not mentioned above.	915059

4.3.17 Legal Forms

These are used in Subject Data - Body for Record Type: Individual Concern and Body for Record Type: Companies to indicate the legal form of the entity.

Legal forms	
Value	Description
1	Proprietorship
2	Partnership
3	Private Ltd. Co
4	Public Ltd. Co.
5	Co-operative
6	Public sector
7	Multinational
8	NGO
9	Trusty
10	Others

4.3.18 Contract Status

Banks are required to provide the Contract Status from the table below for each Contract based on the instructions of Bangladesh Bank.

Table contract Status		
Status planned only for Installment/not Installment contract/cards		
Value	Description	
Blank	Unclassified (UC)	
M	Special mentioned accounts (SMA)	
S	Substandard (SS)	
D	Doubtful (DF)	
B	Bad/loss (BL)	
W	Bad/loss/Write-off (BLW)	

4.3.19 Contract Types

Used in Contract Data - Body for Record Type: General information for all types of Financing to indicate what type of specific Contract you are providing from the following list.

Table contract Type	
Value	Description(EN)
Installment contracts	
MG	Mortgage loan
DI	Demand Loan (Installment repayment)
PI	Packing Credit (Installment repayment)
TL	Term Loan

PS	Partially Secured Term Loan
FL	Financial Leasing
OL	Operational Leasing
BM	Bai-Muazzal (Real Estate)
HP	Hire-Purchase
HS	Hire-Purchase under shirkatul Meelk
IJ	Ijara (Lease Finance)
BI	Bai-Muazzal (Installment Payment)
OI	Other Installment contract
Credit Cards	
RV	Revolving Credit
CR	Credit Card (Revolving)
CG	Charge Card (Payable in full each month)
Non Installment contracts	
OD	Overdraft
BL	PAD/BLC/BE loan against doc/bills
CP	Cash Credit against Pledge
CH	Cash Credit against Hypothecation
LT	Loan Against Imported Merchandise (LTR)
LI	Loan Against Imported Merchandise (LIM)
DN	Demand Loan (Not Installment)
EX	Export Credit
FB	Export loan against Foreign Bill Purchased
LB	Export loan against Local Bill Purchased
WK	Working capital financing
GU	Guarantee (non funded)
LC	Letter of credit (non funded)
OF	Other indirect facility (non funded)
PN	Packing Credit (Not Installment)
MB	Murabaha Bills, Murabaha Bill of Exchange (General) Import Bills
BU	Bai-Murabaha
MC	Musharaka on consignment basis
BC	Bai-Murabaha-commercial
BB	Bai-Muazzal; Bai-Muazzal WES/Bills
MS	Musharaka (General)
TR	Bai-Murabaha-TR
PH	Musharaka (Local Purchase-Hypo)
MP	Murabaha Post Import (MPI)
MT	Murabaha Post Import Trust Receipt (MPITR)
FI	Finance against Imported Merchandise (FIM)
BS	Musharaka Pre-shipment, Bai-Salam
PC	Bai-Muazzal Pre-shipment Credit
OP	Any other Pre-shipment Credit
FN	Foreign Bill Negotiation (FBN)
FP	Foreign Bill Purchase (FBP)

MD	Musharaka Documentary Bills(MDB)
PF	Post-shipment Finance
QA	Quard (All types)
ON	Other non Installment contract

4.3.20 Economic Purpose Codes

Used in the Contract Data to provide the economic purpose of each specific Contract.

<u>Economic Purposes</u>	<u>Code</u>
A. Agriculture, Fishing and Forestry	
1. Agriculture	
a) Cultivation	
i) Food Crops (Paddy, Wheat, Potato, Maize etc.)	1101
ii) Cash Crops (Jute, Cotton, Tobacco, Sugarcane etc.)	1102
iii) Lentils (Mug, Masur, Kalai etc.)	1103
iv) Oil Seeds (Soybean, Mustard oil, Peanut etc.)	1104
v) Spices(Onion, Garlic, Zinger etc.)	1105
vi) Vegetables	1107
vii) Flowers	1117
viii) Other Crops.	1119
b) Plantation	
i) Tea	1121
ii) Rubber	1122
iii) Sericulture	1123
iv) Horticulture (Mango, Banana, Pine apple, Coconut etc.)	1124
v) Apiculture	1125
vi) Tissue Culture	1126
vii) Other Plantations.	1129

c)	Agricultural Machineries and Implements	
i)	Shallow/Deep Tube Well (Including Solar Energy Pump)	1131
ii)	Low Lift Pumps/Other Pumps	1132
iii)	Tractors/Power Tillers	1133
iv)	Ploughing Cattle	1134
v)	Bio-gas Plant	1135
vi)	Other Machineries and Implements.	1139
d)	Fertilizers and Pesticides for Farmers	1140
e)	Livestock	
i)	Dairy Farming	1151
ii)	Poultry Farming	1152
iii)	Purchase of Cattle/Goat	1153
iv)	Other Livestocks.	1159
f)	Vegetables/Fruits Preservation in Cold Storage	1160
g)	Agriculture Loan Disbursed through NGOs	1170
2.	Fishing	
a)	Inland Fishing (Other than Shrimp Culture)	
	including pond fishing	1210
b)	Marine Fishing	1220
c)	Shrimp/Prawn Culture (including hatchery)	1240
d)	Purchase of Fishing Equipments (Trawler, Boat, Net etc.)	1250
e)	Other Fishing	1290
3.	Forestry and Logging	1300

B. Industry

- | | | |
|----|---|------|
| 1. | Term Loan (Other than Working Capital Financing) | |
| a) | Large Industries | 2000 |
| b) | Small and Medium Industries | 2010 |
| c) | Cottage Industries/Micro Industries | 2020 |
| d) | Service Industries | 2030 |
| 2. | Working Capital Financing (Excluding Export & Import Financing) | |
| a) | Large Industries | 3000 |
| b) | Small and Medium Industries | 3210 |
| c) | Cottage Industries/Micro Industries | 3220 |
| d) | Service Industries | 3310 |

C. Construction

- | | | |
|-----|--|------|
| 1. | Housing (Commercial) :-For Developer/Contractor | 4100 |
| 2. | Housing (Residential) in urban area for individual person | 4210 |
| 3. | Housing (Residential) in rural area for individual person | 4220 |
| 4. | Infrastructure Development (Road, Culvert, Bridge, Tower etc.) | 4230 |
| 4. | House Renovation or Repairing or Extension | 4240 |
| 6. | Commercial Building | |
| | (Market, Factory, Hotel, Cold storage, Ware-house etc.) | 4300 |
| 7. | Establishment of Solar panel | 4400 |
| 8. | Effluent Treatment Plant | 4500 |
| 9. | Loan against Work Order/Pay Order/Earnest Money | 4600 |
| 10. | Water-works | 5300 |
| 11. | Sanitary Services | 5310 |

D. Transport

- | | | |
|----|--|------|
| 1. | Road Transport (excluding Personal vehicle & Lease finance) | 6100 |
|----|--|------|

- | | | |
|----|---|------|
| 2. | Water Transport (excluding Fishing Boats) | 6200 |
| 3. | Air Transport | 6300 |

E. Trade & Commerce

- | | | |
|------|--|------|
| 1. | Wholesale and Retail Trade (CC, OD etc.) | |
| a) | Wholesale Trading | 8111 |
| b) | Retail Trading | 8112 |
| c) | Other Commercial lending | 8120 |
| 2. | Procurement by Government | |
| a) | Jute | 8210 |
| b) | Paddy | 8220 |
| c) | Wheat | 8230 |
| d) | Other Crops/Commodities. | 8290 |
| 3. | Export Financing (PC, ECC etc. | |
| a) | Jute and Jute Products | |
| i) | Raw Jute | 8311 |
| ii) | Jute Goods | 8312 |
| b) | Tea | 8320 |
| c) | Hides and Skins | 8330 |
| d) | Ready-made Garments | 8340 |
| e) | Non-traditional Items | |
| i) | Fish, Shrimps, Prawns etc. | 8391 |
| ii) | Handicrafts | 8392 |
| iii) | Frozen foods (Fruits, Vegetables etc.) | 8393 |
| iv) | Medicines | 8394 |
| v) | Other non-traditional items. | 8399 |
| f) | Other Exported Items . | 8380 |

4.	Import Financing (LIM, LTR, TR etc.)	
a)	Food Items	8401
b)	Petroleum and Petroleum Products	8402
c)	Machineries and Implements	8403
d)	Textile and Textile Products	8404
e)	Electric and Electronic Goods & Spares	8405
f)	Sanitary Goods Including Tiles, Stones & Clinkers	8406
g)	Cosmetics & Crockeries	8407
h)	Medicine and Surgical Instruments	8408
i)	New Automobiles.	8410
j)	Reconditioned Automobiles.	8411
k)	Chemicals (except Medicine)	8412
l)	Iron and Steel Products	8413
m)	Paper and Printed Papers	8414
n)	Computer and Accessories	8415
o)	Wood & Logging	8416
p)	Plastic & Plastic Products (including toys)	8417
q)	Leather Goods	8418
r)	Poultry feeds	8419
s)	Cattle feeds	8420
t)	Coal	8421
u)	Ship	8422
v)	Other Imported Items.	8499
4.	Share Trading	8506
6.	Lease Financing/Leasing	8507

F. Other Institutional Loan

1.	Loan to Financial Corporations	
	a) Credit to NBFIs	9101
	b) Credit to Insurance Companies	9102
	c) Credit to NGOs (Excluding Agriculture loan)	9103
	d) Credit to Merchant Banks/Brokerage Houses	9104
	e) Credit to Co-operative Banks/Societies	9105
2.	Financing to Educational Institutions	9110

G. Consumer Finance

1.	Doctors Loan/ Professional Loans	9805
2.	Flat Purchase	9810
3.	Transport loan (Motor car/Motor cycle etc.)	9815
4.	Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)	9820
4.	Credit Cards	9830
6.	Educational Expenses	9840
7.	Treatment Expenses	9850
8.	Marriage Expenses	9860
9.	Land Purchase	9870
10.	Loan against Salary	9871
11.	Loan against PF	9872
12.	Personal Loan against DPS, MSS etc.	9873
13.	Personal Loan against FDR, MBS, DBS etc.	9874
14.	Travelling/ Holiday Loan	9875
14.	Other Personal Loans	9899

H. Miscellaneous

1.	Private Welfare and Development Activities	9200
2.	Advances for Special Credit Program (Special Economic Zone, EPZ, Youth Development etc.)	9300

3.	Swanirvar	9600
4.	Poverty Alleviation Program	9700
4.	Other loans not mentioned above.	9909

4.3.21 Country Codes

Table Country Codes

<u>Description</u>	<u>Value</u>
AFGHANISTAN	AF
ALAND ISLANDS	AX
ALBANIA	AL
ALGERIA	DZ
AMERICAN SAMOA	AS
ANDORRA	AD
ANGOLA	AO
ANGUILLA	AI
ANTARCTICA	AQ
ANTIGUA AND BARBUDA	AG
ARGENTINA	AR
ARMENIA	AM
ARUBA	AW
AUSTRALIA	AU
AUSTRIA	AT
AZERBAIJAN	AZ
BAHAMAS	BS
BAHRAIN	BH
BANGLADESH	BD
BARBADOS	BB
BELARUS	BY
BELGIUM	BE
BELIZE	BZ
BENIN	BJ
BERMUDA	BM
BHUTAN	BT
BOLIVIA	BO
BOSNIA AND HERZEGOVINA	BA
BOTSWANA	BW
BOUVET ISLAND	BV
BRAZIL	BR
BRITISH INDIAN OCEAN TERRITORY	IO
BRUNEI DARUSSALAM	BN
BULGARIA	BG
BURKINA FASO	BF

BURUNDI	BI
CAMBODIA	KH
CAMEROON	CM
CANADA	CA
CAPE VERDE	CV
CAYMAN ISLANDS	KY
CENTRAL AFRICAN REPUBLIC	CF
CHAD	TD
CHILE	CL
CHINA	CN
CHRISTMAS ISLAND	CX
COCOS (KEELING) ISLANDS	CC
COLOMBIA	CO
COMOROS	KM
CONGO	CG
CONGO, THE DEMOCRATIC REPUBLIC OF THE	CD
COOK ISLANDS	CK
COSTA RICA	CR
CÔTE D'IVOIRE	CI
CROATIA	HR
CUBA	CU
CYPRUS	CY
CZECH REPUBLIC	CZ
DENMARK	DK
DJIBOUTI	DJ
DOMINICA	DM
DOMINICAN REPUBLIC	DO
EAST TIMOR	TP
ECUADOR	EC
EGYPT	EG
EL SALVADOR	SV
EQUATORIAL GUINEA	GQ
ERITREA	ER
ESTONIA	EE
ETHIOPIA	ET
FALKLAND ISLANDS (MALVINAS)	FK
FAROE ISLANDS	FO
FIJI	FJ
FINLAND	FI
FRANCE	FR
FRENCH GUIANA	GF
FRENCH POLYNESIA	PF
FRENCH SOUTHERN TERRITORIES	TF
GABON	GA

GAMBIA	GM
GEORGIA	GE
GERMANY	DE
GHANA	GH
GIBRALTAR	GI
GREECE	GR
GREENLAND	GL
GRENADA	GD
GUADELOUPE	GP
GUAM	GU
GUATEMALA	GT
GUERNSEY ISLANDS	GG
GUINEA	GN
GUINEA-BISSAU	GW
GUYANA	GY
HAITI	HT
HEARD ISLAND AND MCDONALD ISLANDS	HM
HOLY SEE (VATICAN CITY STATE)	VA
HONDURAS	HN
HONG KONG	HK
HUNGARY	HU
ICELAND	IS
INDIA	IN
INDONESIA	ID
IRAN, ISLAMIC REPUBLIC OF	IR
IRAQ	IQ
IRELAND	IE
ISRAEL	IL
ITALY	IT
JAMAICA	JM
JAPAN	JP
JERSEY, ISLANDS	JE
JORDAN	JO
KAZAKSTAN	KZ
KENYA	KE
KIRIBATI	KI
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	KP
KOREA, REPUBLIC OF	KR
KUWAIT	KW
KYRGYZSTAN	KG
LAO PEOPLE'S DEMOCRATIC REPUBLIC	LA
LATVIA	LV
LEBANON	LB
LESOTHO	LS

LIBERIA	LR
LIBYAN ARAB JAMAHIRIYA	LY
LIECHTENSTEIN	LI
LITHUANIA	LT
LUXEMBOURG	LU
MACAU	MO
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC	MK
MADAGASCAR	MG
MALAWI	MW
MALAYSIA	MY
MALDIVES	MV
MALI	ML
MALTA	MT
MAN ISLAND	IM
MARSHALL ISLANDS	MH
MARTINIQUE	MQ
MAURITANIA	MR
MAURITIUS	MU
MAYOTTE	YT
MONTENEGRO	ME
MEXICO	MX
MICRONESIA, FEDERATED STATES OF	FM
MOLDOVA, REPUBLIC OF	MD
MONACO	MC
MONGOLIA	MN
MONTSERRAT	MS
MOROCCO	MA
MOZAMBIQUE	MZ
MYANMAR	MM
NAMIBIA	NA
NAURU	NR
NEPAL	NP
NETHERLANDS	NL
NETHERLANDS ANTILLES	AN
NEW CALEDONIA	NC
NEW ZEALAND	NZ
NICARAGUA	NI
NIGER	NE
NIGERIA	NG
NIUE	NU
NORFOLK ISLAND	NF
NORTHERN MARIANA ISLANDS	MP
NORWAY	NO
OMAN	OM

PAKISTAN	PK
PALAU	PW
PALESTINIAN TERRITORY, OCCUPIED	PS
PANAMA	PA
PAPUA NEW GUINEA	PG
PARAGUAY	PY
PERU	PE
PHILIPPINES	PH
PITCAIRN	PN
POLAND	PL
PORTUGAL	PT
PUERTO RICO	PR
QATAR	QA
RÉUNION	RE
ROMANIA	RO
RUSSIAN FEDERATION	RU
RWANDA	RW
SAINT BARTHÉLEMY	BL
SAINT HELENA	SH
SAINT KITTS AND NEVIS	KN
SAINT LUCIA	LC
SAINT MARTIN (FRENCH PART)	MF
SAINT PIERRE AND MIQUELON	PM
SAINT VINCENT AND THE GRENADINES	VC
SAMOA	WS
SAN MARINO	SM
SAO TOME AND PRINCIPE	ST
SAUDI ARABIA	SA
SENEGAL	SN
SERBIA & MONTENEGRO	CS
SERBIA	RS
SEYCHELLES	SC
SIERRA LEONE	SL
SINGAPORE	SG
SLOVAKIA	SK
SLOVENIA	SI
SOLOMON ISLANDS	SB
SOMALIA	SO
SOUTH AFRICA	ZA
SOUTH GEORGIA AND THE SOUTH SANDWICH	GS
SPAIN	ES
SRI LANKA	LK
SUDAN	SD
SURINAME	SR

SVALBARD AND JAN MAYEN	SJ
SWAZILAND	SZ
SWEDEN	SE
SWITZERLAND	CH
SYRIAN ARAB REPUBLIC	SY
TAIWAN, PROVINCE OF CHINA	TW
TAJIKISTAN	TJ
TANZANIA, UNITED REPUBLIC OF	TZ
THAILAND	TH
TIMOR-LESTE	TL
TOGO	TG
TOKELAU	TK
TONGA	TO
TRINIDAD AND TOBAGO	TT
TUNISIA	TN
TURKEY	TR
TURKMENISTAN	TM
TURKS AND CAICOS ISLANDS	TC
TUVALU	TV
UGANDA	UG
UKRAINE	UA
UNITED ARAB EMIRATES	AE
UNITED KINGDOM	GB
UNITED STATES	US
UNITED STATES MINOR OUTLYING ISLANDS	UM
URUGUAY	UY
UZBEKISTAN	UZ
VANUATU	VU
Vatican City State See HOLY SEE	
VENEZUELA	
VIET NAM	
VIRGIN ISLANDS, BRITISH	
VIRGIN ISLANDS, U.S.	
WALLIS AND FUTUNA	
WESTERN SAHARA	
YEMEN	
YUGOSLAVIA	
Zaire See CONGO, THE DEMOCRATIC REPUBLIC OF THE	
ZAMBIA	
ZIMBABWE	

4.3.22 Currency Codes

Table Currency Codes	
<u>Value</u>	<u>Description</u>
AED	United Arab Emirates dirham
AFN	Afghani
ALL	Lek
AMD	Armenian dram
ANG	Netherlands Antillean guilder
AOA	Kwanza
ARS	Argentine peso
AUD	Australian dollar
AWG	Aruban guilder
AZN	Azerbaijani manat
BAM	Convertible marks
BBD	Barbados dollar
BDT	Bangladeshi taka
BGN	Bulgarian lev
BHD	Bahraini dinar
BIF	Burundian franc
BMD	Bermudian dollar (customarily known as Bermuda dollar)
BND	Brunei dollar
BOB	Boliviano
BOV	Bolivian Mvdol (funds code)
BRL	Brazilian real
BSD	Bahamian dollar
BTN	Ngultrum
BWP	Pula
BYR	Belarusian ruble
BZD	Belize dollar
CAD	Canadian dollar
CDF	Franc Congolais
CHE	WIR euro (complementary currency)
CHF	Swiss franc
CHW	WIR franc (complementary currency)
CLF	Unidad de Fomento (funds code)
CLP	Chilean peso
CNY	Chinese Yuan
COP	Colombian peso
COU	Unidad de Valor Real
CRC	Costa Rican colon
CUC	Cuban convertible peso
CUP	Cuban peso
CVE	Cape Verde escudo

CZK	Czech Koruna
DJF	Djibouti franc
DKK	Danish krone
DOP	Dominican peso
DZD	Algerian dinar
EEK	Kroon
EGP	Egyptian pound
ERN	Nakfa
ETB	Ethiopian birr
EUR	euro
FJD	Fiji dollar
FKP	Falkland Islands pound
GBP	Pound sterling
GEL	Lari
GHS	Cedi
GIP	Gibraltar pound
GMD	Dalasi
GNF	Guinea franc
GTQ	Quetzal
GYD	Guyana dollar
HKD	Hong Kong dollar
HNL	Lempira
HRK	Croatian kuna
HTG	Haiti gourde
HUF	Forint
IDR	Rupiah
ILS	Israeli new sheqel
INR	Indian rupee
IQD	Iraqi dinar
IRR	Iranian rial
ISK	Iceland krona
JMD	Jamaican dollar
JOD	Jordanian dinar
JPY	Japanese yen
KES	Kenyan shilling
KGS	Som
KHR	Riel
KMF	Comoro franc
KPW	North Korean won
KRW	South Korean won
KWD	Kuwaiti dinar
KYD	Cayman Islands dollar
KZT	Tenge
LAK	Kip
LBP	Lebanese pound

LKR	Sri Lanka rupee
LRD	Liberian dollar
LSL	Lesotho loti
LTL	Lithuanian litas
LVL	Latvian lats
LYD	Libyan dinar
MAD	Moroccan dirham
MDL	Moldovan leu
MGA	Malagasy ariary
MKD	Denar
MMK	Kyat
MNT	Tugrik
MOP	Pataca
MRO	Ouguiya
MUR	Mauritius rupee
MVR	Rufiyaa
MWK	Kwacha
MXN	Mexican peso
MXV	Mexican Unidad de Inversion (UDI) (funds code)
MYR	Malaysian ringgit
MZN	Metical
NAD	Namibian dollar
NGN	Naira
NIO	Cordoba oro
NOK	Norwegian krone
NPR	Nepalese rupee
NZD	New Zealand dollar
OMR	Rial Omani
PAB	Balboa
PEN	Nuevo sol
PGK	Kina
PHP	Philippine peso
PKR	Pakistan rupee
PLN	Zloty
PYG	Guarani
QAR	Qatari rial
RON	Romanian new leu
RSD	Serbian dinar
RUB	Russian rouble
RWF	Rwanda franc
SAR	Saudi riyal
SBD	Solomon Islands dollar
SCR	Seychelles rupee
SDG	Sudanese pound
SEK	Swedish krona/kronor

SGD	Singapore dollar
SHP	Saint Helena pound
SLL	Leone
SOS	Somali shilling
SRD	Surinam dollar
STD	Dobra
SYP	Syrian pound
SZL	Lilangeni
THB	Baht
TJS	Somoni
TMT	Manat
TND	Tunisian dinar
TOP	Pa'anga
TRY	Turkish lira
TTD	Trinidad and Tobago dollar
TWD	New Taiwan dollar
TZS	Tanzanian shilling
UAH	Hryvnia
UGX	Uganda shilling
USD	US dollar
USN	United States dollar (next day) (funds code)
USS	United States dollar (same day) (funds code)
UYU	Peso Uruguayo
UZS	Uzbekistan som
VEF	Venezuelan bolívar fuerte
VND	Vietnamese đồng
VUV	Vatu
WST	Samoan tala
XAF	CFA franc BEAC
XAG	Silver (one troy ounce)
XAU	Gold (one troy ounce)
XBA	European Composite Unit (EURCO) (bond market unit)
XBB	European Monetary Unit (E.M.U.-6) (bond market unit)
XBC	European Unit of Account 9 (E.U.A.-9) (bond market unit)
XBD	European Unit of Account 17 (E.U.A.-17) (bond market unit)
XCD	East Caribbean dollar
XDR	Special Drawing Rights
XFU	UIC franc (special settlement currency)
XOF	CFA Franc BCEAO
XPD	Palladium (one troy ounce)
XPF	CFP franc
XPT	Platinum (one troy ounce)
XTS	Code reserved for testing purposes
XXX	No currency
YER	Yemeni rial

ZAR	South African rand
ZMK	Kwacha
ZWL	Zimbabwe dollar

4.3.23 Districts

PLEASE NOTE: This is the list of current districts in Bangladesh as of December 2009 for your information.

DISTRICTS	DISTRICTS	DISTRICTS	DISTRICTS	DISTRICTS
BAGERHAT	FARIDPUR	KHULNA	NARAYANGANJ	SHARIATPUR
BANDARBAN	FENI	KISHOREGANJ	NARSHINGDI	SHERPUR
BARGUNA	GAIBANDHA	KURIGRAM	NATORE	SIRAJGANJ
BARISHAL	GAZIPUR	KUSTIA	NETRAKONA	SUNAMGANJ
BHOLA	GOPALGANJ	LAKSHMIPUR	NILPHAMARI	SYLHET
BOGRA	HOBIGANJ	LALMONIRHAT	NOAKHALI	TANGAIL
BRAHMANBARIA	JAMALPUR	MADARIPUR	PABNA	THAKURGAON
CHANDPUR	JESSORE	MAGURA	PANCHAGARH	
CHAPAINAWABGANJ	JHALOKATHI	MANIKGANJ	PATUAKHALI	
CHITTAGONG	JINAIDAHA	MEHERPUR	PIROJPUR	
CHUADANGA	JOYPURHAT	MOULVIBAZAR	RAJBARI	
COMILLA	KHAGRACHARI	MUNSHIGANJ	RAJSHAHI	
COX'S BAZAR	KHULNA	MYMENSINGH	RANGAMATI	
DHAKA	KISHOREGANJ	NAOGAON	RANGPUR	
DINAJPUR	KURIGRAM	NARAIL	SATKHIRA	

4.3.24 Default Status

Used in the Contract Data table, in the “Body for Record Type: General Information for all types of Financing” section to indicate whether the contract is DEFAULT or NOT.

Table Default Status	
Value	Description
Y	Yes
N	No

4.3.25 Enterprise Types

Used in the Contract Data table, in the “Body for Record Type: Installment contracts and NON-Installment Contract” section to indicate the SME Loan.

Table Enterprise Type	
Value	Description
	SMALL ENTERPRISE
11	Service Concern
12	Trading Concern
13	Manufacturing Concern
	MEDIUM ENTERPRISE
21	Service Concern
22	Trading Concern
23	Manufacturing Concern
	MICRO ENTERPRISE
31	Service Concern
32	Trading Concern
33	Manufacturing Concern
43	COTTAGE INDUSTRIES

4.4 Special Cases for Installment Contracts

4.4.1 Contract with Split Disbursement

In case of installment credits where capital borrowed not in the granted date but afterwards, then the credit line must be reported as Living with the first capital withdrawal date not the granted date.

Amount that is actually drawn down by the customer must be reported as total disbursed amount even if it is different from the amount reported in the contract signed by the customer. In the case where the drawdown is split, the amount reported in the monthly contribution is that which has been drawn down up to that reference month, i.e. the sum of the individual amounts already drawn down.

Please note: this does not apply to non-Installment loans or credit cards. In such cases, the contract is reported as Living from the moment the credit is granted, and the Total financed amount is the total amount of the credit, not the drawn down or utilized amount.

4.4.2 Contract with Grace Period in Repayment Schedule

There are some situations where an Installment Contract is granted at time $t(0)$ and the borrower is asked to pay the first installment after some grace period, at time $t(1)$ (which could also be many months after the credit line drawdown), the Contract need to be added and contributed as Living at time $t(0)$ and the Expiration Date of Next Installment will be time $t(1)$. The credit report will be updated monthly with the same information until time $t(1)$ is reached, when the amortization plan comes into effect.

Please note: this does not apply to non-Installment loans or credit cards. In such cases, the contract is reported as Living from the moment the credit is granted, and the Total financed amount is the total amount of the credit, not the drawn down or utilized amount.

4.4.3 Mortgages Splitting

The splitting of a mortgage occurs when a property, bought in its entirety by a client taking out a mortgage, becomes subdivided into parts and re-sold to more purchasers, each purchaser assuming a share of the mortgage which corresponds to the value of the assets purchased. It generally occurs when a construction company or cooperative borrows money for the construction of the property and then sells the single apartments, passing on the respective share of the mortgage to each purchaser.

Generally, the mortgage that the construction company takes out has a delayed first installment due date with respect to the drawdown of the capital and may also have a split drawdown. For these cases the information is specified in the previous sections.

Often the original mortgage is reduced gradually as the individual parts are sold, which generates new mortgages at the same time.

This process is managed as follows:

- a) The original mortgage must remain active until the splitting process is complete. The Installment Amount, Remaining Amount, and Overdue and not Paid Amount are reported as standard.
- b) At the moment in which an apartment is sold, a new mortgage is generated, which absorbs a proportion of the Total financed amount of the original mortgage and must be reported as a new contract. At the same time, the original mortgage must be reported and updated with a Total financed amount equal to [Total financed amount of the previous month – Total financed amount absorbed by the new mortgage] and with a Installment Amount recalculated on the remaining Amount. This process is repeated until a purchaser buys the final apartment and therefore the last new mortgage absorbs the remaining part of the original one.
- c) The original mortgage will close in advance, probably before an amortization plan is started.

4.4.4 Irregular Payment Behavior

Installment contracts do not always follow a schedule with fix amounts of repayment at regular intervals. Whenever either the schedule of repayment or the amounts themselves follow an “irregular” pattern, we treat them as irregular payment behaviors.

In such cases, our approach is to “regularize it” as much as possible through the use of specific fields, namely ‘Amount of Next Expiring Installment’ and ‘Expiration Date of Next Installment’.

For example, assume we have an installment loan granted in 1st January 2014, where the final expiration is in 31st December 2014, and the total amount of the loan is 240,000,000 taka. Regardless of what the individual payments are, and when they occur, the ‘Installment Amount’ will be 240,000,000 taka. This is the same behavior applied to any installment contract that is not repaid on a monthly basis.

Once the Installment Amount is determined, you need to remember to set “Periodicity” to the correct one (using ‘I’ if it is irregular).

Next you need to correctly fill the ‘Amount of Next Expiring Installment’ and the ‘Expiration Date of Next Installment’. The correct way to fill these out depends on the specific situation:

- ☐ If the actual amount and Expiration Date of Next Installment of a future irregular payment is known more than one month in advance, both should be reported (See *Example 1*).
- ☐ In case the irregular payment is not known in advance there are two different scenarios.
 - o The first is if the customer still pays a regular monthly payment and occasionally they pay irregular payment. In this case both fields ‘Amount of Next Expiring Installment’ and ‘Expiration Date of Next Installment’ should be blank until the irregular payment is known (See *Example 2*).
 - o In the second case, i.e. the customer does not pay any regular payments between irregular payments, the field ‘Amount of Next Expiring Installment’ should be set to 0 (zero) and the field ‘Expiration Date of Next Installment’ should be set to a valid

date (next month). If the date is validated, any amount that is reported as zero means that there was 'no payment' for that date (See *Example 3*).

Example 1: irregular payment known in advance

Accounting Date	Installment Amount	Amount of Next Expiring Installment	Expiration Date of Next Installment
31/01/2014	500,000	1,000,000	30/04/2014
29/02/2014	500,000	1,000,000	30/04/2014
31/03/2014	500,000	1,000,000	30/04/2014
30/04/2014	500,000	2,000,000	30/10/2014
...

Example 2: irregular payment not known in advance; customer pays regular installments

Accounting Date	Installment Amount	Amount of Next Expiring Installment	Expiration Date of Next Installment
31/01/2014	500,000		
29/02/2014	500,000		
31/03/2014	500,000	2,000,000	30/04/2014
30/04/2014	500,000		
...	

Example 3: irregular payment not known in advance; customer does not pay any regular installments

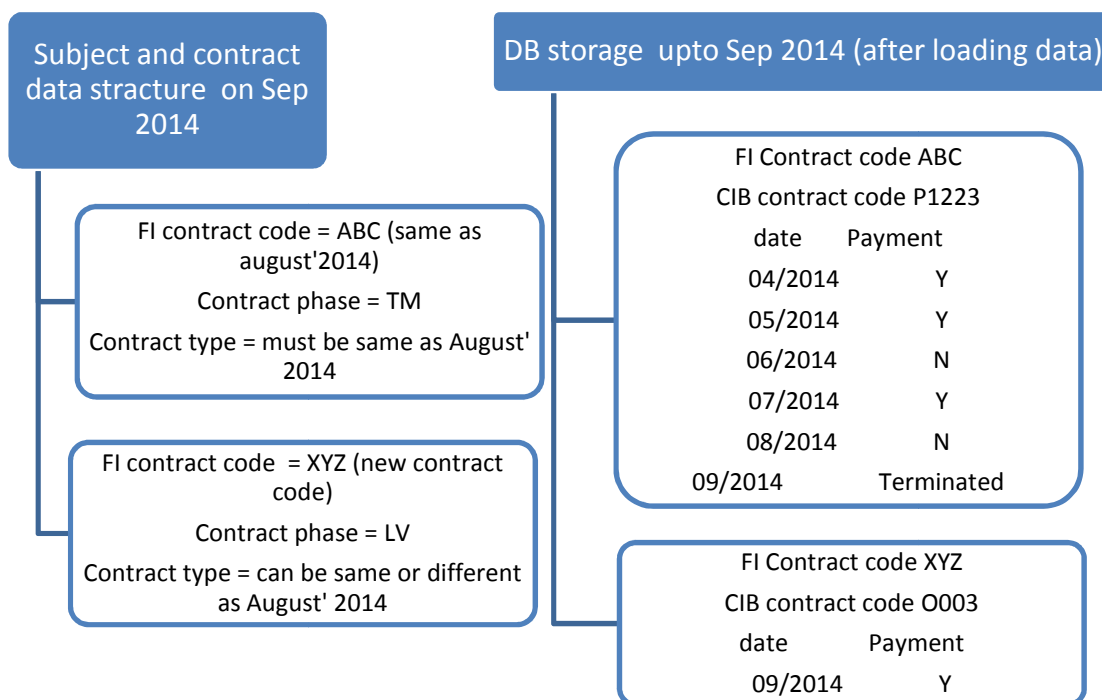
Accounting Date	Installment Amount	Amount of Next Expiring Installment	Expiration Date of Next Installment
31/01/2014	500,000	0	29/02/2014
29/02/2014	500,000	0	31/03/2014
31/03/2014	500,000	1,000,000	30/04/2014
30/04/2014	500,000	0	31/05/2014
...	

Please notice that in our examples the Installment Amount was always set to 500,000. This doesn't mean that each month 500,000 were due by the Borrower. Quite the opposite, as the actual amount paid can be Seen in the Amount of Next Expiring Installment column.

4.4.5 Credit Restructuring Through Opening of A New Credit Line

Credit reorganization can be simply done by closing a non-performing Contract (sending it in Contract Phase TA) and open a different contract (sending it in Contract Phase LV).

In this case, however, the system will not track any relationship between the two contracts.



4.5 Some Examples of Subject And Contract Data Files

As a separate file, we provide examples of contribution of subjects and contracts files. These files should be opened with an editor such as Notepad++ or Ultra edit to preserve the structure of the file as a single line.



ABCCNF.txt



ABCSJF.txt

Here you can find a description of what those files contain.

4.5.1 Examples of Monthly Data Files - Structure

Files have the following structure: Subjects file:

- Individual "1"
- Company "1"
- Proprietorship "1"
- Link subject-subject between Company "1" and Individual "1"

Contracts file:

- Non installment Contract 1 for Individual "1"
- Installment Contract 2 for Company "1"
- Subject information for Proprietorship "1"
- Link of type Guarantor between Individual "2" and contract "1" (non installment)

4.5.2 Examples of Monthly Data Files - Data

And contain the following data: Subjects file:

Individual 1:

Record Type	P
F.I. Code	ABC
Branch Code	BBBB
F.I. Subject Code	FI_SUBJ_0012
Title	MD
Name	GOLAM FARUQUE
Father's Title	MD
Father's Name	HASNAT CHOWDHURY
Mother's Title	LATE
Mother's Name	RABEYA KHANAM
Spouse's Title	
Spouse's Name	ANWARA BEGUM
Sector Type	9
Sector Code	914060
Gender	M
Date of Birth	16061968
Place of Birth (District)	DHAKA
Country of Birth (Code)	BD
National ID Number	2698166481234
National ID Number available/not available	1
T.I.N.	223465360045
Permanent Address: street + nr.	VILL-PARBOTIPUR, RANGOAN, BOCHAGONJ
Permanent Address: Postal CODE	1234
Permanent Address: District	DHAKA
Permanent Address: Country(Code)	BD
Present Address: street + nr.	VILL-PARBOTIPUR, RANGOAN, BOCHAGONJ
Present Address: Postal CODE	1234
Present Address: District	DHAKA
Present Address: Country(Code)	BD
Business address	7, DILKHUSHA,MOTIJHEEL
Business address: Postal code	1000
Business Address: District	DHAKA
Business Address: Country (code)	BD
ID Type	PASSPORT
ID Nr.	AA4676614
ID Issue Date	
ID Issue Country (Code)	
Phone Nr.	

Company 1

Record Type	C
F.I. Code	ABC
Branch Code	BBBB
F.I. Subject Code	FI_SUBJ_5000

Title	
Trade name	EXPRESS TRADE LTD
Sector Type	9
Sector Code	914063
Legal Form	5
Registration Number (RJSC)	456245
Registration Date (RJSC)	12032011
T.I.N.	984221023218
Business Address: street + nr.	19.KEt.4AL ATARTURKA VENUE BANANI
Business Address: Postal CODE	1216
Business Address: District	DHAKA
Business Address: Country(Code)	BD
Factory Address: street + nr.	817.DONIA BORNOMALA
Factory Address: Postal CODE	1212
Factory Address: District	DHAKA
Factory address: Country(Code)	BD
CRG Scoring	
Credit Rating	
Phone Nr.	1974298423

Proprietorship 1

Record Type	I
F.I. Code	ABC
Branch Code	BBBB
F.I. Subject Code	FI_SUBJ_5000
Title	
Trade name	BISMILLAH TRADERS
Sector Type	9
Sector Code	914063
Legal Form	1
Registration Number (RJSC)	
Registration Date (RJSC)	
T.I.N.	
Business Address: street + nr.	19.KEt.4AL ATARTURKA VENUE BANANI
Business Address: Postal CODE	1216
Business Address: District	DHAKA
Business Address: Country(Code)	BD
Factory Address: street + nr.	817.DONIA BORNOMALA
Factory address: Postal CODE	1212
Factory Address: District	DHAKA
Factory address: Country(Code)	BD
CRG Scoring	
Credit Rating	
Phone Nr.	1974298423

Link subject-subject between Company “1” and Individual “1”

Record Type	L
F.I. Code	ABC
Branch Code	BBBB
F.I. Subject Code of Institutions(Companies, partnership etc./ Proprietorship concern)	FI_SUBJ_CO
Role	2
F.I. Subject Code of Owner	FI_SUBJ_OW

4.6 Table Errors

This paragraph lists the errors raised by pre-check, check and acquisition phases. In particular:

- Errors of type 10 are returned only by check and acquisition phases
- Errors of type 4 are returned only by pre-check phase

Serial	Error_Type	LinkType	ERROR_CODE_INTERNAL	Error_Description1
1	4		101	Subject File Not Found
2	4		102	Subject file is Empty
3	4		103	One or More Line is Empty in Subject file
4	4		104	One or More Line has an invalid length in Subject file
5	4		105	One or More Line has an invalid type in Subject file
6	4		106	First line of Subject file is not Header
7	4		107	Last line of Subject file is not Footer
8	4		108	FI Code in Header of Subject file is Empty
9	4		109	FI Code in Footer of Subject file is Empty
10	4		110	Accounting Date in Header of Subject file is Empty
11	4		111	Accounting Date in Footer of Subject file is Empty
12	4		112	Production Date in Header of Subject file is Empty
13	4		113	Production Date in Footer of Subject file is Empty
14	4		114	Code to Link in Header of Subject file is Empty
15	4		115	Invalid Number of records field in Footer of Subject file
16	4		116	Accounting Date in Header of Subject file has an invalid format

17	4		117	Accounting Date in Footer of Subject file has an invalid format
18	4		118	Production Date in Header of Subject file has an invalid format
19	4		119	Production Date in Footer of Subject file has an invalid format
20	4		120	Accounting Date in Header of Subject file is not the last day of the month
21	4		121	Accounting Date in Footer of Subject file is not the last day of the month
22	4		122	Accounting Date in Header of Subject file is not < current Date
23	4		123	Accounting Date in Footer of Subject file is not < current Date
24	4		124	Production Date in Header of Subject file is not >= accounting Date
25	4		125	Production Date in Footer of Subject file is not >= accounting Date
26	4		126	Multiple Headers in Subject file
27	4		127	Multiple Footers in Subject file
28	4		128	One or More Line has FI Code different from Header in Subject file
29	4		129	One or More Line has FI Code different from header in Subject file
30	4		130	Accounting Date in Header is different from the Footer one in Subject file
31	4		131	Production Date in Header is different from the Footer one in Subject file
32	4		132	Number of records do not match with Footer value in Subject file
33	4		201	Contract File Not Found
34	4		202	Contract File is Empty
35	4		203	One or More Line is Empty in Contract file
36	4		204	One or More Line has an invalid length in Contract file
37	4		205	One or More Line has an invalid type in Contract file
38	4		206	First line of Contract file is not Header
39	4		207	Last line of Contract file is not Footer
40	4		208	FI Code in Header of Contract file is Empty
41	4		209	FI Code in Footer of Contract file is Empty

42	4		210	Accounting Date in Header of Contract file is Empty
43	4		211	Accounting Date in Footer of Contract file is Empty
44	4		212	Production Date in Header of Contract file is Empty
45	4		213	Production Date in Footer of Contract file is Empty
46	4		214	Code to Link in Header of Contract file is Empty
47	4		215	Invalid Number of records field in Footer of Contract file
48	4		216	Accounting Date in Header of Contract file has an invalid format
49	4		217	Accounting Date in Footer of Contract file has an invalid format
50	4		218	Production Date in Header of Contract file has an invalid format
51	4		219	Production Date in Footer of Contract file has an invalid format
52	4		220	Accounting Date in Header of Contract file is not the last day of the month
53	4		221	Accounting Date in Footer of Contract file is not the last day of the month
54	4		222	Accounting Date in Header of Contract file is not < current Date
55	4		223	Accounting Date in Footer of Contract file is not < current Date
56	4		224	Production Date in Header of Contract file is not >= accounting Date
57	4		225	Production Date in Footer of Contract file is not >= accounting Date
58	4		226	Multiple Headers in Contract file
59	4		227	Multiple Footers in Contract file
60	4		228	One or More Line has FI Code different from Header in Contract file
61	4		229	FI code in Header is different from the Footer one in Contract file
62	4		230	Accounting Date in Header is different from the Footer one in Contract file
63	4		231	Production Date in Header is different from the Footer one in Contract file
64	4		232	Number of records do not match with Footer value in Contract file
65	4		233	One or More Line has an invalid contract type in Contract File.

66	4		301	FI Code in Header of Subject file and Header of Contract file are different
67	4		302	Accounting Date in Header of Subject file and Header of Contract file are different
68	4		303	Production Date in Header of Subject file and Header of Contract file are different
69	4		304	Code to Link in Header of Subject file and Header of Contract file are different
70	4		305	FI has elaborations in status Running or Interrupted with error
71	4		306	Error in Elaboration order check for FI
72	4		307	The input Accounting Date is not > Accounting Date of elaborations for FI already existing in the system in status Running or Terminated OK or Terminated with error or Interrupted with error
73	4		308	FI code in file Header and Footer is not congruent with the file Name FI code
74	10		402	F.I. Subject Code Empty in Subject Data File
75	10		403	Name Empty in Subject Data File
76	10		404	Father's Name Empty in Subject Data File
77	10		405	Mother's Name Empty in Subject Data File
78	10		406	Country of Birth (Code) Empty in Subject Data File
79	10		407	PERMANENT Address: street + nr. Empty in Subject Data File
80	10		408	PERMANENT Address: District Empty in Subject Data File
81	10		419	Trade Name Empty in Institutions Data Companies/Individual Concern)
82	10		420	Business Address: street + nr. Empty in Companies Data
83	10		421	Business Address: District Empty in Companies Data
84	10		425	Name, All Title, Fathers Name, Mothers Name, Spouse Name, Trade Name Has Invalid Character
85	10		427	Name, Fathers Name, Mothers Name, Spouse Name, Trade Name Length <3
86	10		426	NID Format Is Invalid
87	10		430	Sector Type NOT NUMERIC in Subject Data File

88	10		431	Sector Code NOT NUMERIC in Subject Data File
89	10		432	National ID Number NOT NUMERIC in Subject Data File
90	10		433	National ID Number available/not available NOT NUMERIC in Subject Data File
91	10		434	TIN NOT NUMERIC
92	10		435	Address: Postal CODE NOT NUMERIC in Subject Data File
93	10		436	Present Address: Postal CODE NOT NUMERIC in Subject Data file
94	10		437	Business address: Postal code NOT NUMERIC in Subject Data file
95	10		446	Legal Form NOT NUMERIC in Companies Data (same as error 146)
96	10		448	Business Address: Postal CODE NOT NUMERIC in Companies Data
97	10		449	Factory Address: Postal CODE NOT NUMERIC in Companies Data
98	10		450	CRG Scoring NOT NUMERIC in Companies Data
99	10		451	Credit Rating NOT NUMERIC in Companies Data
100	10		452	TIN NOT in Correct Length
101	10		438	Legal Form NOT NUMERIC in Individual Concern Data
102	10		439	Business Address: Postal CODE NOT NUMERIC in Individual Concern Data
103	10		440	Factory Address: Postal CODE NOT NUMERIC in Individual Concern Data
104	10		459	Date of Birth Empty in Subject Data File
105	10		460	Date of Birth INVALID Date for Subject Data File
106	10		461	ID Issue Date INVALID Date for Subject Data File
107	10		464	Registration Date (RJSC) INVALID Date for Companies Data
108	10		500	Sector Type Not In Domain See Table Sector Type
109	10		501	Sector Code Not In Domain See Table Sector Code
110	10		503	Gender Not In Domain in Subject Data File See Table Gender
111	10		504	Country of Birth (Code) Not In Domain in Subject Data File See Table Country
112	10		505	accepted values are: 0,1. If 'National ID Number available /not available' = 1 then

				'National ID Number' must be present; 'National ID Number available /not available' = 0 when 'National ID Number' is not present
113	10		506	Permanent Address: Country(Code) Not In Domain in Subject Data File See Table Address :Country(Code)
114	10		507	Present Address: Country(Code) Not In Domain See Table Additional Address: Country(Code)
115	10		508	Business Address: Country (code) Not In Domain in Subject Data File See Table Business Address: Country (code)
116	10		509	ID Type Not In Domain in Subject Data File See Table ID Type
117	10		510	ID Issue Country (Code) Not In Domain in Subject Data File See Table ID Issue Country (Code)
118	10		511	Place of Birth (District) Not In Domain in Subject Data File See Table Place of Birth (District)
119	10		526	Permanent Address (District) Not In Domain (See Table District)
120	10		527	Present Address (District) Not In Domain (See Table District)
121	10		528	Business Address (District) Not In Domain (See Table District)
122	10		529	Factory Address (District) Not In Domain (See Table District)
123	10		512	Legal Form Not In Domain in Individual Concern Data See Table Legal Form
124	10		513	Address: Country(Code) Not In Domain in Individual Concern Data See Table Address: Country Code
125	10		514	Additional Address: Country(Code) Not In Domain See Table Additional Address: Country(Code)
126	10		518	National ID Number available/not available Not In Domain See Table National ID Number available/not available
127	10		523	Legal Form Not In Domain See Table Legal Form
128	10		534	Legal Form is not Valid For Proprietorship concern
129	10		535	Legal Form is not Valid For Company
130	10		524	Business Address: Country(Code) Not In Domain See Table Address: Country(Code)
131	10		525	Factory Address: Country(Code) Not In Domain See Table Address: Country(Code)
132	10		530	Proprietor Is not Link with Any Owner
133	10		531	Proprietor Is Linked with More then One Owner
134	10		532	Proprietor Owner Role Is Not Valid

135	10		533	Proprietor Owner Is in Anomalous
136	10		1000	FI Code of Record IS DIFFERENT FROM THE FI CODE THAT SENT CONTRIBUTION in Subject File (not clear)
137	10		1002	A different subject (with different CB Subject Code) sent by the same Financial Institute with the same FI Subject Code exists in DB
138	10		1003	SUBJECT has not Links with any Information
139	10		1004	SECTOR TYPE IS MANDATORY IF SECTOR CODE IS PRESENT
140	10		1005	SECTOR CODE IS MANDATORY IF SECTOR TYPE IS PRESENT
141	10		1006	Same FI Subject Code Contributed Multiple Times
142	10		600	Record Type Empty in General Information Of Financing
143	10		601	F.I. Code Empty in General Information Of Financing
144	10		602	F.I. Subject Code Empty in General Information Of Financing
145	10		603	F.I. Contract Code Empty in General Information Of Financing
146	10		604	contract Type Empty in General Information Of Financing
147	10		605	contract Phase Empty in General Information Of Financing
148	10		606	contract Status Empty in General Information Of Financing
149	10		607	Currency Code (in file) Empty in General Information Of Financing
150	10		608	Currency Code of Credit Empty in General Information Of Financing
151	10		609	Default status Empty in General Information Of Financing
152	10		610	SME Empty in General Information Of Financing
153	10		611	Periodicity of Payment Empty in Installment Contracts
154	10		612	Type of Installment Empty in Cards Contracts
155	10		629	NUMBER OF OVERDUE INSTALLMENT NOT NUMERIC
156	10		630	Amount guaranteed by Third Party Guarantee NOT NUMERIC in General Information Of Financing
157	10		631	Amount guaranteed by Security Type

				NOT NUMERIC in General Information Of Financing
158	10		632	Enterprise Type NOT NUMERIC in General Information Of Financing
159	10		633	Total Outstanding Amount NOT NUMERIC in General Information Of Financing
160	10		634	Total financed amount NOT NUMERIC in Installment Contracts
161	10		635	Total Number of Installments NOT NUMERIC in Installment Contracts
162	10		636	Monthly Installment Amount NOT NUMERIC in Installment Contracts
163	10		637	Amount of Next Expiring Installment NOT NUMERIC in Installment Contracts
164	10		638	Number of remaining Installments NOT NUMERIC in Installment Contracts
165	10		639	Remaining Amount NOT NUMERIC in Installment Contracts
166	10		640	Number of Overdue and not Paid Installments NOT NUMERIC in Installment Contracts
167	10		641	Overdue and not Paid Amount NOT NUMERIC in Installment Contracts
168	10		642	Number of days of payment delay NOT NUMERIC in Installment Contracts
169	10		643	Value of leased good NOT NUMERIC in Installment Contracts
170	10		644	Due for recovery NOT NUMERIC in Installment Contracts
171	10		645	Recovery during the reporting period NOT NUMERIC in Installment Contracts
172	10		646	Cumulative recovery NOT NUMERIC in Installment Contracts
173	10		647	No. of time(s) rescheduled NOT NUMERIC in Installment Contracts
174	10		648	Monthly Installment Amount NOT NUMERIC in Cards Contracts
175	10		649	Credit limit NOT NUMERIC in Cards Contracts
176	10		650	Remaining Amount NOT NUMERIC in Cards Contracts
177	10		651	Number of Overdue and not Paid Installments NOT NUMERIC in Cards Contracts
178	10		652	Overdue not Paid Amount NOT NUMERIC in Cards Contracts

179	10		653	Number of day of payment delay NOT NUMERIC in Cards Contracts
180	10		654	Due for recovery NOT NUMERIC in Cards Contracts
181	10		655	Recovery during the reporting period NOT NUMERIC in Cards Contracts
182	10		656	Cumulative recovery NOT NUMERIC in Cards Contracts
183	10		657	Credit Limit NOT NUMERIC in Non Installment Contracts
184	10		658	Utilization NOT NUMERIC in Non Installment Contracts
185	10		659	Nr. of days of payment delay NOT NUMERIC in Non Installment Contracts
186	10		660	Due for recovery NOT NUMERIC in Non Installment Contracts
187	10		661	Recovery during the reporting period NOT NUMERIC in Non Installment Contracts
188	10		662	Cumulative recovery NOT NUMERIC in Non Installment Contracts
189	10		663	No. of time(s) rescheduled NOT NUMERIC in Non Installment Contracts
190	10		664	Total Disbursed Amount Is not Numeric
191	10		665	Number Of Overdue Installment Is not Numeric
192	10		670	Starting Date of the contract INVALID Date for General Information Of Financing
193	10		671	Request Date of the contract INVALID Date for General Information Of Financing
194	10		672	Planned End Date of the contract INVALID Date for General Information Of Financing
195	10		673	Actual End Date of the contract INVALID Date for General Information Of Financing
196	10		674	Date of Last Payment INVALID Date for General Information Of Financing
197	10		675	Expiration Date of Next Installment INVALID Date
198	10		676	Date of manufacturing INVALID Date
199	10		677	Date of law suit INVALID Date
200	10		678	Date of classification INVALID Date
201	10		680	Date of Last Reschedule INVALID Date
202	10		681	Expiration Date of Next Installment INVALID Date

203	10		682	Date of Last Charge INVALID Date
204	10		683	Date of law suit INVALID Date
205	10		684	Date of classification INVALID Date
206	10		685	Date of law suit INVALID Date
207	10		686	Date of classification INVALID Date
208	10		687	Date of Last Reschedule INVALID Date
209	10		700	Contract Type Not In Domain in General Information Of Financing See Table contract Types
210	10		701	Contract Phase Not In Domain in General Information Of Financing See Table contract Phases
211	10		702	Contract Status Not In Domain in General Information Of Financing See Table contract Status
212	10		703	Currency Code (in file) Not In Domain in General Information Of Financing must be = BDT
213	10		704	Currency Code of Credit Not In Domain in General Information Of Financing See Table Currency Codes
214	10		705	Default status Not In Domain in General Information Of Financing See Table Default Status
215	10		706	Flag Subsidized Credit Not In Domain in General Information Of Financing See Table Subsidized Credit
216	10		707	Flag pre-finance of Loan Not In Domain in General Information Of Financing See Table Pre-Finance of Loan
217	10		708	Code Reorganized Credit Not In Domain in General Information Of Financing See Table Re-organized Credit
218	10		709	Personal Guarantee Type Not In Domain in General Information Of Financing See Table Personal Guarantee Type
219	10		710	Security Type Not In Domain in General Information Of Financing See Table Security Type
220	10		711	Basis for Classification: Qualitative judgment Not In Domain in General Information Of Financing See Table Basis for Classification: Qualitative judgment
221	10		712	SME Not In Domain in General Information Of Financing See SME Table
222	10		713	Enterprise Type Not In Domain in General Information Of Financing See Enterprise Type Table. The field is mandatory if SME=Yes
223	10		720	Periodicity of Payment Not In Domain in Installment Contracts See Table Frequency of Payment
224	10		721	Method of Payment Not In Domain in Installment Contracts See Table Method of Payment
225	10		722	Number of days of payment delay Not In Domain in Installment Contracts accepted values are: "000" ; "030" ; "060" ; "090" ; "120" ; "180"
226	10		723	Type of leased good Not In Domain in Installment

				Contracts See table "Types of leased good"
227	10		724	New/used Not In Domain in Installment Contracts See table "Types of leased good - Flag New Used"
228	10		725	Economic purpose code Not In Domain in Installment Contracts See Table Economic purpose
229	10		730	Periodicity of Payment Not In Domain in Cards Contracts See Table Frequency of Payment
230	10		731	Method of Payment Not In Domain in Cards Contracts See Table Method of Payment
231	10		732	Type of Installment Not In Domain in Cards Contracts See Table Type of Installment
232	10		733	Flag Card used in the month Not In Domain in Cards Contracts See Table Card used in the month
233	10		734	Number of day of payment delay Not In Domain in Cards Contracts accepted values are: "000" ; "030" ; "060" ; "090" ; "120" ; "180"
234	10		735	Economic purpose code Not In Domain in Cards Contracts See Table Economic purpose
235	10		740	Nr. of days of payment delay Not In Domain inNon Installment Contracts accepted values are: "000" ; "030" ; "060" ; "090" ; "120" ; "180"
236	10		741	Economic purpose code Not In Domain See Table Economic purpose
237	10		1100	Same Contract Contributed Multiple Time
238	10		1101	Contract refers to not existing subject
239	10		1102	Contract refers to subject in ERROR
240	10		1103	Contract status = ["S", "D", "B", "W"] and Date of classification is Empty
241	10		1104	Date of classification is not Empty and Date of classification > File accounting Date
242	10		1105	Classification Date cannot be provided for unclassified contract
243	10		1106	Contract starting Date > Last payment Date
244	10		1107	Contract phase = ["LV", "TM", "TA"] and Contract starting Date is Empty
245	10		1108	Contract phase = ["LV", "TM", "TA"] and contract category is ["Installments"] and Contract planned end Date is Empty
246	10		1109	Contract phase = ["TM", "TA"] and Contract actual end Date is Empty
247	10		1110	Last payment Date is not Empty and File accounting Date < Last payment Date
248	10		1111	Expiration Date of Next Installment is not Empty and Contract starting Date is not Empty and Contract starting Date > Expiration Date of Next Installment

249	10		1112	Expiration Date of Next Installment is not Empty and Contract actual end Date is not Empty and Expiration Date of Next Installment > Contract actual end Date
250	10		1113	Total financed amount = [0] and Contract Category = ["Installment"]
251	10		1114	Number of Installments = [0] and Contract Category = ["Installment"]
252	10		1115	Periodicity of Payment is Empty and Contract Category = ["Installment"]
253	10		1116	Monthly Installment Amount = [0] and Contract Category = ["Installment"] and Contract phase = ["LV", "TM", "TA"]
254	10		1117	Amount of Next Expiring Installment > [0] and Contract Category = ["Installment"]) and Contract phase = ["TM", "TA"]
255	10		1118	Number of remaining Installments = [0] and Contract Category = ["Installment"] and Contract phase = ["LV"]) and File accounting Date < Contract planned end Date
256	10		1119	Number of remaining Installments > [0] and Contract Category = ["Installment"] and Contract phase = ["TM", "TA"]
257	10		1120	Remaining Amount = [0] and Contract Category = ["Installment"]) and Contract phase = ["LV"] and File accounting Date < Contract planned end Date
258	10		1121	Remaining Amount > [0] and Contract Category = ["Installment"] and Contract phase = ["TM", "TA"]
259	10		1122	Contract Category = ["Installment"] and (((Number of remaining Installments > [0]) and (Remaining Amount = [0])) or ((Number of remaining Installments = [0]) and (Remaining Amount > [0])))
260	10		1123	Number of Overdue and not Paid Installments > [0] and Contract phase = ["RQ", "RN", "RF"]
261	10		1124	Number of Overdue and not Paid Installments > [0] and Contract phase = ["LV", "TM", "TA"] and Number of Overdue and not Paid Installments > [Total Number of Installments - Number of remaining Installments]
262	10		1125	Overdue and not Paid Amount > [0] and Contract phase = ["RQ", "RN", "RF"]

263	10		1126	Contract Category = ["Installment", "card"] and Contract type <> ["CG"] and (((Number of Overdue and not Paid Installments > [0]) and (Overdue and not Paid Amount = [0])) or ((Overdue and not Paid Amount > [0]) and (Number of Overdue and not Paid Installments = [0])))
264	10		1127	Type of Installment is Empty and Contract type = ["CR"]
265	10		1128	Credit limit = [0] and Contract Category = ["card"]
266	10		1129	Contract type = ["CG", "CR"] and Flag Card used in the month = [0] and Number of times card has been used in the month > [0]
267	10		1130	Date of law suit is not Empty and Date of law suit > File accounting Date
268	10		1131	Date of law suit is not Empty and Date of law suit < Contract starting Date
269	10		1132	Periodicity of Payment is Empty and Contract Category = ["card"] and Contract Type <> ["RV"]
270	10		1133	Contract Reorganized: checks between input and DB are failed
271	10		1134	Contract Reorganized: contract phase is not living
272	10		1135	Contract not Reorganized and not Credit Transferred: checks on phase between input and DB are failed
273	10		1136	Contract not Reorganized and not Credit Transferred: checks on contract type between input and DB are failed
274	10		1137	Contract not Reorganized and not Credit Transferred: input contract has different applicant of DB contract
275	10		1140	Contract Cannot Be Reorganized or Restructured on This Batch
276	10		905	Record Type Empty in Subject Information
277	10		906	F.I. Code Empty in Subject Information
278	10		907	F.I. Subject Code Empty in Subject Information
279	10	1	908	Record Type Empty in Contract Links
280	10	1	909	F.I. Code Empty in Contract Links
281	10	1	910	Type of Link Empty in Contract Links

282	10	1	911	F.I. Primary Code Empty in Contract Links
283	10	1	912	F.I. Secondary Code Empty in Contract Links
284	10	1	913	FI contract code Empty in Contract Links
285	10	3	900	F.I. Subject Code of Company Empty in Company Shareholders Data
286	10	3	901	Role Empty in Company Shareholders Data
287	10	3	902	F.I. Subject Code of Shareholder Empty in Company Shareholders Data
288	10	3	915	Owners Role in the company is not in domain or it is Empty
289	10	1	1300	Subject Role is not C or G (CTL)
290	10	1	1301	Link Subject-Contract: Applicant Contract not existing (Link Type 1)
291	10	1	1302	Link Subject-Contract: Applicant Subject not existing (Link Type 1)
292	10	1	1303	Link Subject-Contract: subject Linked (Guarantor or Co-applicant) not existing
293	10	1	1330	Same Link Present Multiple Time
294	10	1	1304	Link SUBJECT-CONTRACT: Link Already Exists
295	10	2	1305	Link with Subject Information: the subject not existing (Link Type 2)
296	10	2	1306	Link refers to subject in ERROR
297	10	3	1307	Link Owner-COMPANY: Link PRESENT WITH DIFFERENT Role (Link TYPE - 3)
298	10	3	1308	Link Owner-COMPANY: Company SUBJECT NOT EXISTING
299	10	3	1309	Link Owner-COMPANY: Owner SUBJECT NOT EXISTING
300	10	3		LU is composed of more than one Link of code Link type = 3
301	10	3		Shareholders can only be Linked to an existing company
302	10	3	1315	Linked subject and Applicant are the same subject
303	10	1	1320	Link Subject-Contract: Applicant Contract is in ERROR (Link Type 1)
304	10	1	1321	Link Subject-Contract: Applicant Subject is in ERROR (Link Type 1)
305	10	1	1322	Link Subject-Contract: subject Linked

				(Guarantor or Co applicant) is in ERROR
306	10	3	1325	Link Owner-COMPANY: Company SUBJECT is in ERROR
307	10	3	1326	Link Owner-COMPANY: Owner SUBJECT is in ERROR
308	10		1500	Subject Error for Related Contract is in Error
309	10		1501	Related link is in error
310	10		1502	Related link data is in error
311	10	1	1327	SUBJECT-CONTRACT LINK SUBJECT SUBJECT IS ALREADY DIRECT BORROWER OF THE CONTRACT
312	10	3	1328	LINK OWNER-COMPANY APPLICANT IS COMPANY BUT OWNER ROLE IS NOT VALID
313	10	3	1329	LINK OWNER-COMPANY : LINK ALREADY EXISTS