

# Bangladesh Krishi Bank

Treasury Management Department  
Head Office  
Dhaka

Agenda No. 01  
Summary No. 1384/2020

Memorandum to the Board Meeting of BKB

Page No.76

## Sub: Liquidity Position of the Bank as on 11.10.2020

Liquidity Position of the Bank as on 11-10-2020 is placed before the Board of Directors for kind information and perusal.

Taka in Crore

<b>1. CRR Position</b>					
					4.00% CRR (Cash)
(a) Maintained					1069.00
(b) Requirement					1102.00
(c) Surplus/Shortfall					-33.00
<b>2. Borrowing Position</b>					
(a) Refinance from Bangladesh Bank					3975.62
(b) Demand Loan from Bangladesh Bank					0.00
<b>Borrowing from Bangladesh Bank</b>					<b>3975.62</b>
(c) Placement from Other Bank					0.00
(d) FDR from Other Bank					630.00
(e) Inter Bank Repo					NIL
(f) Call Loan availed from other Banks					125.00
Money Market Borrowing					755.00
<b>Total Borrowing:</b>					<b>4730.62</b>
<b>3. Short term Placement of Fund:</b>					
(a) Call Loan allowed to other Bank & NBFI					NIL
(b) Bangladesh Bank Reverse Repo					NIL
<b>Total Short Term Lending:</b>					<b>0.00</b>
<b>4. Other Investment (Share, Bond etc.)</b>					<b>3.44</b>
<b>5. FDR to other Banks</b>					<b>0.00</b>
<b>6. Short term Deposit</b>					<b>0.68</b>
<b>7. Advance-Deposit Position (Provisional):</b>					
Deposit	As on	Amount	Increase/ Decrease	Amount with %	
				Low Cost	High Cost
	01-10-2020	28034.16	463.17	9953.28(35.50)	18080.88 (64.50)
	30-06-2020	27570.99	1966.93	9762.11(35.41)	17808.88(64.59)
	30-06-2019	25604.06	1544.45	9063.41(35.40)	16540.65(64.60)
	30-06-2018	24059.61		7834.91(33%)	16224.70(67%)
Advance (Excluding Staff Loan)				Increase/ Decrease	
	01-10-2020	23224.88			769.86
	30-06-2020	22455.02			1,726.26
	30-06-2019	20728.76			1752.17
	30-06-2018	18976.59			
<b>8. New Total Deposit</b>					
	As on	FDR	Maturity (September'20)	Renew	New FDR
	30-06-2020	14913.77	1376.00	1072.00	238.00
Low Cost, No Cost (01-10-2020)	Number of New A/C	Amount			
	94507	7.48			
			01-10-2020	30-06-2020	30-06-2019
<b>9. (a) Advance Deposit Ratio (ADR)(Excluding Staff Loan)</b>			82.84%	81.44%	80.96%
<b>(b) Advance Deposit Ratio (ADR)(Including Staff Loan)</b>			87.59%	86.27%	85.62%

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Taka in Crore

	June'2020 (provisional)	Jun' 19
<b>10. Cost of Fund</b>	9.78%	9.84%

**11. Capital Adequacy Ratio as on 30.06.2020(Provisional)**

Minimum Requirement		1978.97
Maintained		(8,339.19)
Shortfall		(10,318.16)

**12. Foreign Currency Position**

Million USD

Particulars	Balance as on 11-10-2020
Nostro Balance	6.59
Balance with BB	1.69
<b>Total</b>	<b>8.28</b>

Net Exchange Position: Million USD

NOP Limit: USD (±) 3	2.52
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Particulars	Amount in Million USD
Import Payment	91.34
Remittance	120.11
Export	16.29
Deposit	0.00
Purchase from Interbank	0.00
Purchase from BB	0.00
SWAP outstanding	0.00
FC Borrowing	0.00
FC Sell	44.00

<b>13. (a) Total Loan Payable to B.B</b>	3975.62
(b) Refinance installment Payable (31.12.2020)	82.32
(c) Refinance Loan Paid (2019-20)	164.64
(d) Refinance Loan (2018-19) Payable Before 17-08-2021	1000.00
(e) Refinance Loan (2019-20) Payable Before 01-09-2021	1000.00

**14. Fund Surplus/Shortfall**

Figure in Crore

CRR Surplus/Deficit	-33.00
Placement from other Banks	0.00
Borrowing from other Banks	-630.00
Demand Loan Payable to bangladesh bank	0.00
Call Loan Borrowing	-125.00
Short term Deposit with other Bank's	7.67
Balance with Sonali Bank Ltd	12.48
<b>Net Fund Surplus/Deficit</b>	<b>-767.85</b>

Md. Kausul Haque

Deputy Managing Director

Parveen Akter

General Manager  
(International & Accounts Division)

Golam Muhammad Areef

Assistant General Manager  
(Department in charge)

Treasury Management Department

Placed before the Board 776<sup>th</sup> meetingKazi Mohammad Nozre Moin  
Board Secretary( in charge)