

Department of Financial Institutions and Markets

Bangladesh Bank

Head Office

Dhaka-1000

Website: www.bb.org.bd



DFIM Circular letter No. 18

Date: August 17, 2025

Managing Directors/Chief Executives
All Finance Companies operating in Bangladesh

Dear Sir,

Regarding Submission of Liquidity Profile Statement.

1. Please refer to DFIM Circular No. 9, dated October 20, 2015 on the captioned subject. As per the instructions of the said circular, Finance Companies have been submitting the projected Liquidity Profile prepared on the basis of the position as on the last working day of each month to this department within 7 (seven) working days of the following month.

2. It is observed that there are some inconsistencies in the liquidity statements submitted by Finance Companies which do not reflect actual liquidity position of the concerned institutions. Moreover, with the passage of time the facility of investment by Finance Companies in various sectors has expanded. In this context, a decision has been taken to revise the input template of the Statement of Structural Liquidity Profile of Finance Companies by making necessary amendments to reflect the actual liquidity position.

3. All Finance Companies are hereby instructed to submit the Statement of Structural Liquidity Profile within the time frame as mentioned in DFIM Circular No. 9, dated October 20, 2015 based on **amended input template** uploaded in Enterprise Data Warehouse (EDW) of Bangladesh Bank. Finance Companies shall log into the relevant BB web portal (<http://ereturns.bb.org.bd/edwportal>) using authorized User ID and download the T_PS_M_LIQDTY_FI template and reference file. Finance Companies should follow the instructions contained in Annexure-I attached herewith to prepare the statement.

4. In this regard, all other instructions of DFIM Circular No. 9, dated October 20, 2015 will remain unchanged.

5. This Circular Letter is issued under the authority vested under Section 41(3) of Finance Companies Act, 2023.

Sincerely Yours

A handwritten signature in black ink, appearing to read "Goutam Kumar Ghosh".

(Goutam Kumar Ghosh)

Director (DFIM)

Phone: 9530178

ANNEXURE I

Name of Finance Company (FC):

Statement of Structural Liquidity as on:

(Amount in crore)

(c) Money at call & short notice							
5. Investments							
(a) Investments In Govt. Securities							
(b) Non-exchangeable shares of subsidiaries. Redeemable (open-ended) mutual funds							
(c) Exchangeable shares/bonds/debentures/ mutual funds							
(d) Non-exchangeable, irredeemable, non-convertible shares/bonds/debentures							
(e) Non-exchangeable, redeemable shares/bonds/debentures							
6. Loans/Lease/Advances(performing)							
(a) Term loan							
(b) Lease finance							
(c) Home loans							
(d) Corporate loans/short term loans							
7. Non-performing loans/Leases							
8. Fixed assets (excluding assets on lease)							
9. Assets on lease							
10. Other assets:							
(a) Intangible assets & other non-cash flow items							
(b) Interest and other income receivable							
(c) Others							
11. Other Inflows							
B. TOTAL INFLOWS (B)							
C. MISMATCH (B-A)							
D. CUMULATIVE MISMATCH							
E. C AS PERCENTAGE OF A							

APPENDIX I
MATURITY PROFILE-LIQUIDITY

HEAD OF ACCOUNTS	TIME-BUCKET CATEGORY
A. OUTFLOWS	
1. Capital funds	
(a) Equity capital, Non-redeemable or perpetual preference capital/shares	In the ‘over 5 years’ time bucket
(b) Preference capital—redeemable/non-perpetual	As per the residual maturity of the shares
2. Reserves and surplus	In the ‘over 5 years’ time bucket
3. Notes, Bonds and debentures	
(a) Plain vanilla bonds/debentures	As per the residual maturity of the instruments
(b) Bonds/debentures with embedded call/put options (including zero/coupon/ deep discount bonds)	As per the residual period for the earliest exercise date for the embedded option
(c) Fixed rate notes	As per the residual maturity
4. Deposits:	
(a) Term deposit from public	As per the residual maturity
(b) Term deposits from Banks/FCs	These, being institutional/wholesale deposits, should be slotted as per their residual maturity
5. Bank Borrowings:	
(a) Long term loans	As per the residual maturity
(b) Bank borrowings (SOD)	Over six months and up to one year
(c) Money at call and short notice	In the ‘1 to 30/31 days’ time-bucket
6. Current liabilities and provisions:	
(a) Accounts payable/Sundry creditors	As per the due date or likely timing of cash outflows. A behavioral analysis could also be made to assess the trend of outflows and the amounts slotted accordingly.
(b) Short term loans/Expenses Payable (other than interest)	As per the likely time of cash outflow
(c) Advance income received	In the ‘over 5 years’ time-bucket as these do not involve any cash outflow
(d) Interest payable on bonds/loans/deposits	In respective time buckets as per the due date of payment
(e) Provision for NPAs	In the ‘over 5 years’ time-bucket
(f) Provision for Investments portfolio	In the ‘over 5 years’ time-bucket

HEAD OF ACCOUNTS	TIME-BUCKET CATEGORY
B. INFLOWS	
1. Cash	In 1 to 30/31 day time-bucket
2. Remittance in transit	In 1 to 30/31 day time-bucket
3. Balance with Bangladesh Bank	The amount required for CRR/SLR should be placed in the ‘Over 5 Years’ time-bucket. The excess amount over required CRR/SLR should be placed in the ‘1 to 30/31 days’ time-bucket.
4. Balances with banks	
(a) Current account	The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minimum balance be shown in 1 to 30 day time bucket.
(b) Deposit accounts/short term deposits	As per residual maturity
(c) Money at call and short notice	In the ‘1 to 30/31 days’ time-bucket
5. Investments	
(a) Investments in Govt. Securities	All encumbered treasury securities required for maintaining minimum SLR and minimum capital should be placed in the ‘Over 5 Years’ time-bucket. All other unencumbered treasury securities should be placed in the ‘1 day to 30/31 days’, Over one month and up to 2 months’ and ‘Over two months and up To 3 months’ time- buckets depending upon the defeasance period proposed by the FCs.
(b) Non-exchangeable shares of subsidiaries, redeemable (open ended) mutual funds	In the ‘Over 5 Years’ time-bucket
(c) Exchangeable shares/bonds/ debentures/ mutual funds	May be shown in the ‘1 day to 30/31 days’ , ‘Over one month and up to 2 months’ , and ‘Over two months and up To 3 months’ time- buckets depending upon the defeasance period proposed by the FCs
(d) Non-exchangeable, irredeemable, non-convertible shares/bonds/debentures	In the ‘Over 5 Years’ time-bucket
(e) Non-exchangeable, redeemable shares/bonds/debentures	Respective maturity buckets
6. Loans/Leases/Advances (Performing)	
(a-c) Term Loans/Lease finances/Home Loans	The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original/revised repayment schedule
(d) Corporate Loans/Short term loans	As per the residual maturity

7. Non-Performing Loans/Leases	75% of the average of the last 6 months actual collection from Total NPL may be shown in all other time buckets except ‘Over 5 Year’ time-bucket and the residual shall be shown in ‘Over 5 Year’ time-bucket.
8. Fixed assets (excluding assets on lease)	In the ‘over 5 year’ time-bucket
9. Assets on Lease	Cash flows from the lease transaction may be slotted in respective time buckets as per the timing of the cash flow
10. Other assets (a-c)	In the ‘over 5 year’ time-bucket
11. Other Inflows	In the ‘over 5 year’ time-bucket

C. CONTINGENT LIABILITIES	
(a) Letters of credit/guarantees (outflow through devolvement)	Based on the past trend analysis of the evolvements vis-a-vis the outstanding amount of guarantees (net of margins held), the likely evolvements should be estimated and this amount could be distributed in various time buckets on judgmental basis. The assets created out of evolvements may be shown under respective maturity buckets on the basis of probable recovery dates.
(b) Loan commitments pending disbursal (outflow)	In the respective time buckets as per the sanctioned disbursement schedule
(c) Lines of credit committed to/by other Institutions (outflow/inflow)	As per usance of the bills to be received under the lines of credit

NOTE:

- (a) Any event-specific cash flows (e.g. outflow due to wage settlement arrears, capital expenses, income- tax refunds, etc.) should be shown in a time bucket corresponding to timing of such cash flows.
- (b) Overdue receivables on account of interest and installments of standard loans/hire purchase assets/leased rentals should be slotted as below:

(i) Overdue for less than one month.	In the 3 to 6 month bucket
(ii) Interest overdue for more than one month but less than seven months (ie) before the relative amount becomes past due for six months)	In the 6 to 12 month bucket without reckoning the grace period of month
(iii) Principal installments overdue for 7 months but less than one year	In 1 to 3 year bucket

- (c) 75% of the average of the last 6 months actual collection from Total NPL may be shown in all other time buckets based on the criteria depicted below and the rest amount in the ‘Over 5 years’ time bucket. For example, if the total NPL outstanding amount of a finance company is 1,00,000 taka and the total collection for the last 6 months from NPL is 6000 taka then average monthly collection comes out to be 1000 taka. Therefore, 75% of the average monthly collection is $1,000 \times 75\% = 750$ taka. So, based on the above information finance company may show NPL as follows:

Particulars	Projected Figure								Actual Figure
	1 to 30/31 day (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to one year	Over one year to 3 years	Over 3 years to 5 years	Over 5 years	
B. Inflows									
7. Non-performing loans/Leases	750	750	750	2250	4500	18000	18000	55000	1,00,000
									1,213

* Convert the same in crore amount as per the requirement

D. FINANCING OF GAPS:

The negative gap (i.e. where outflows exceed inflows) in the 1-90 days time-bucket should not exceed the prudential limit of 15% of outflows of each time-bucket and the cumulative gap up to the one-year period should not exceed 15% of the cumulative cash outflows up to one year period. In case these limits are exceeded, the measures proposed for bringing the gaps within the limit, should be shown by a footnote in the relative statement.