“BanglaQR”
National QR Code Standard for
Retail Payments in Bangladesh

Merchant-Presented Mode

Version 1.0
March 2019

Legal Notice

This specification is prepared and endorsed by the Working Committee on National QR Code Standard for Retail Payments in Bangladesh (the "WC"), based on the EMV® QR Code Specification for Payment Systems (EMV QRCPS) – Merchant-Presented Mode published by EMVCo. It is provided "AS IS" without warranties of any kind, and the WC and its Members neither assume nor accept any liability for any errors or omissions contained in this specification. The WC and its Members DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, AS TO THIS SPECIFICATION.

The WC and its Members make no representations or warranties with respect to intellectual property rights of any third parties in or in relation to this specification. The WC and its Members undertake no responsibility to determine whether any implementation of this specification may violate, infringe, or otherwise exercise the patent, copyright, trademark, trade secret, know-how, or other intellectual property rights of third parties, and thus any person who implements any part of this specification should consult an intellectual property attorney before any such implementation.

Without limiting the foregoing, this specification may provide for the use of public key encryption and other technology, which may be the subject matter of patents in several countries. Any party seeking to implement this specification is solely responsible for determining whether its activities require a license to any such technology, including for patents on public key encryption technology. The WC and its Members shall not be liable under any theory for any party's infringement of any intellectual property rights in connection with this specification.

QR Code is a registered trademark of DENSO WAVE.

Revision History

Date	Version	Amendment / Change Description
March 2019	1.0	Initial publication

Table of Contents

1. Background

In June 2018, the Working Committee on National Standard for QR Based Payment in Bangladesh (the "WC") was established by Bangladesh Bank. The WC aims to develop a common QR code specification for retail payments in Bangladesh, which will facilitate merchants in using a single QR code to accept payments via different payment service operators. Members of the WC include the Bangladesh Bank (BB), International Payment Network Operators, Banks, Mobile Financial Services (MFS) licensee and others. A full list of the WC Members is at Annex A.

One of the main goals of the Government of Bangladesh is to make all the payments digital for the nation. In line to this goal, Bangladesh Bank as the banker to the Government has already implemented different payment infrastructures to accommodate retail and large value payments for banks and financial institutes. Along with BB, commercial schedule banks of Bangladesh, non-bank institutes and international payment schemes are working hard to achieve the goal. BB is making policies and regulations for safe, secure and smooth payment eco-systems in the country. BB hopes that standardisation of QR code specification for retail payments will not only help to promote wider use of retail payments in Bangladesh but also provide consistent user experience for merchants and consumers and thereafter enhance the acceptance coverage of digital payments. A national QR code standard will enable the use of a single common QR code that can encompass QR code payment solutions from multiple payment service operators. A common QR code would facilitate payments among different payment schemes, e-wallets, m-wallets and banks i.e. will enable interoperability which would encourage small merchants to adopt QR code as a payment method.

The WC agreed to focus the work on a common merchant-presented QR code. Having studied various options, the WC agreed to develop a common QR code specification by using the EMV® Merchant-Presented QR Code Specification for Payment Systems (EMV QRCPS) published by EMVCo[1] as a basis, as it offers an effective solution to ensure interoperability. This specification should be read in conjunction with the EMV QRCPS. The notational conventions used in this specification are the same as those used in EMV QRCPS.

1 EMVCo is the global technical body that facilitates the worldwide interoperability and acceptance of secure payment transactions by managing and evolving EMV® Specification and related testing processes.

2. Overview of EMV® QR Code Specification for Payment Systems (EMV QRCPS)

As per the EMV QR Code Specification for Payment Systems (EMV QRCPS), in the QR code, the data objects are organized in a tree-like structure. A data object may be a primitive data object or a template. A template may include other primitive data objects and templates.

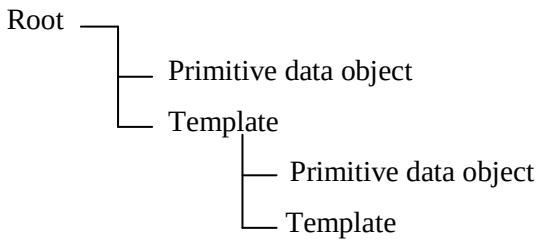

Figure 1: Data Object Organization in the QR Code

Each data object is made up of three individual fields. The first field is an identifier (ID) by which the data object can be referenced. The second field is a length field that explicitly indicates the number of characters included in the third field, i.e. the value field. A data object therefore comprises the following:

- The ID is coded as a two-digit numeric value, with a value ranging from "00" to "99";
- The length is coded as a two-digit numeric value, with a value ranging from "01" to "99"; and
- The value field has a minimum length of one character and maximum length of 99 characters.

A common QR code may support multiple payment operators, where individual payment operators may define their own structures of merchant account information and make use of the common data fields, such as transaction currency and amount, contained in the common QR code. Specifically, the EMV Merchant-Presented QR Code supports EMVCo and non-EMVCo payment operators through the use of IDs “02” to “25” for the EMVCo payment operators and IDs “26” to “51” for any payment operators. Individual payment operators may also include some proprietary data in the Additional Merchant Information data objects (See Section 4).

Table 2 : Data Objects under the root of a QR Code

Name	ID	Format	Length	Presence	Comment
Payload Format Indicator	"00"	N	"02"	M	
Point of Initiation Method	"01"	N	"02"	O	
Merchant Account Information	"02" - "51"	ans	var. up to "99"	M	At least one Merchant Account Information data object shall be present.
Merchant Category Code	"52"	N	"04"	M	
Transaction Currency	"53"	N	"03"	M	
Transaction Amount	"54"	ans	var. up to"13"	C	Absent if the mobile application is to prompt the consumer to enter the transaction amount. Present otherwise.
Tip or Convenience Indicator	"55"	N	"02"	O	
Value of Convenience Fee Fixed	"56"	ans	var. up to "13"	C	Presence of these data objects depends on the presence and value of the Tip or Convenience Indicator.
Value of Convenience Fee Percentage	"57"	ans	var. up to"05"	C	
Country Code	"58"	ans	"02"	M	
Merchant Name	"59"	ans	var. up to "25"	M	
Merchant City	"60"	ans	var. up to "15"	M	
Postal Code	"61"	ans	var. up to "10"	O	

Name	ID	Format	Length	Presence	Comment
Additional Data Field Template	"62"	S	var. up to "99"	O	The Additional Data Field Template includes information that may be provided by the Merchant or may be populated by the mobile application to enable or facilitate certain use cases. For the list of data objects that can be included in this template, please refer to Table 4.5.
Merchant Information—Language Template	"64"	S	var. up to "99"	O	The Merchant Information—Language Template includes merchant information in an alternate language and may use a character set different from the Common Character Set. It provides an alternative to the merchant information under the root. For the list of data objects that can be included in this template, please refer to Table 4.3B
RFU for EMVCo	"65" - "79"	S	var. up to "99"	O	Data objects reserved for EMVCo
Unreserved Templates	"80" - "99"	S	var. up to "99"	O	Unreserved Templates
CRC	"63"	ans	"04"	M	

2.1 Notational Conventions

The abbreviations listed in Table 2.1, which is extracted from the EMV QRCPS, are used in this specification.

Table 2.1 Abbreviations

Abbreviation	Description
ans	Alphanumeric Special
C	Conditional
CRC	Cyclic Redundancy Check
ID	Identifier of the data object
ISO	International Standards Organization
M	Mandatory
N	Numeric
O	Optional
QR Code	Quick Response Code
RFU	Reserved for Future Use
S	String
UUID	A universally unique identifier (UUID) as defined in the Internet Engineering Task Force (IETF) RFC 4122: https://tools.ietf.org/html/rfc4122
var.	Variable

2.2 Presence of Data Objects

For the presence of data objects, the following notation is used:

- M: Mandatory—shall always be present.
- C: Conditional—shall be present under certain conditions.
- O: Optional—may be present.

2.3 Format Conventions

The value of a data object encoded in the EMV Merchant-Presented QR Code has one of the formats listed in Table 2.3

Table 2.3 : Data Object Value-Format Conventions

Format	Meaning
Numeric (N)	Values that can be represented by all digits, from "0" to "9". The numeric alphabet includes ten (10) characters in total.
Alphanumeric Special (ans)	Values that can be represented by the Common Character Set as defined in [EMV Book 4]. The Alphanumeric Special alphabet includes ninety-six (96) characters in total and includes the numeric alphabet and punctuation.
String (S)	Values represented by any precomposed character(s) defined in [Unicode].

3. Overview

A merchant-presented QR code payment transaction enables consumers to make payment for purchases using a merchant generated and displayed QR code based on the merchant's detail. For example, it can be used to transfer funds to a merchant account designated by the Merchant Account Information over a payment operator in exchange goods and services provided by the merchant.

Consumer may download an issuer mobile application on their mobile phones that has the capacity to scan a merchant presented QR code and initiate a payment transaction. This mobile application may an existing mobile banking application from an issuer in both cases the request to process the payment transaction will be detected to the issuer managing the account from which will be debited.

It supports various payment types, including bill payments, online payments and point-of-sale (POS) payments. QR codes are classified into static and dynamic QR codes. The information encoded in a static QR codes are fixed and used for multiple transactions while a dynamic QR code contain additional transaction details such as payment amount and is used for specific transactions.

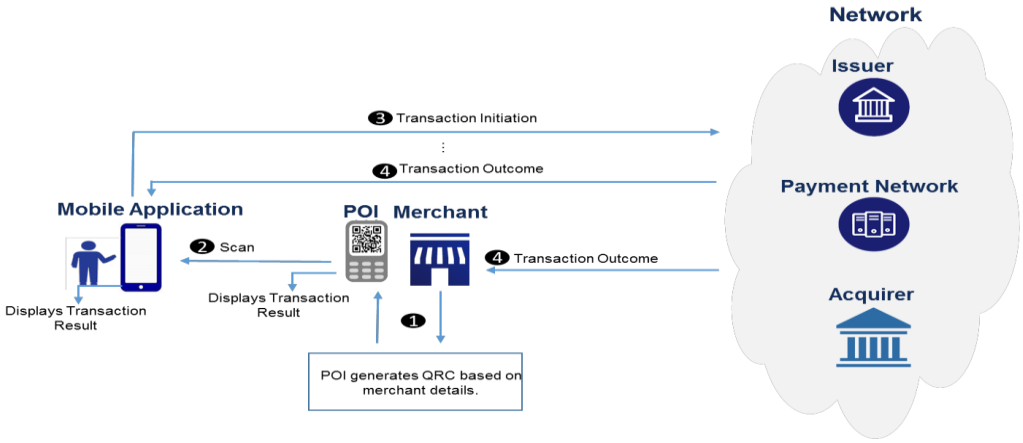

Figure 2: Merchant-Presented Mode Transaction Flow

3.1 Static QR Code

A typical use case of static QR code is payment to small merchants. A small merchant (tea-stall, small grocery shop etc.) (we can categorize merchant as per their daily sale volume and value, it may be tiered) may display a static QR code with merchant account information. Consumers may then scan the QR code with a mobile application to initiate the payment. The merchant's information, such as shop name, is displayed on the mobile device for verification. The consumer will be prompted to enter a payment amount. Figure 3 shows a typical transaction flow of using static QR code to make merchant payment.

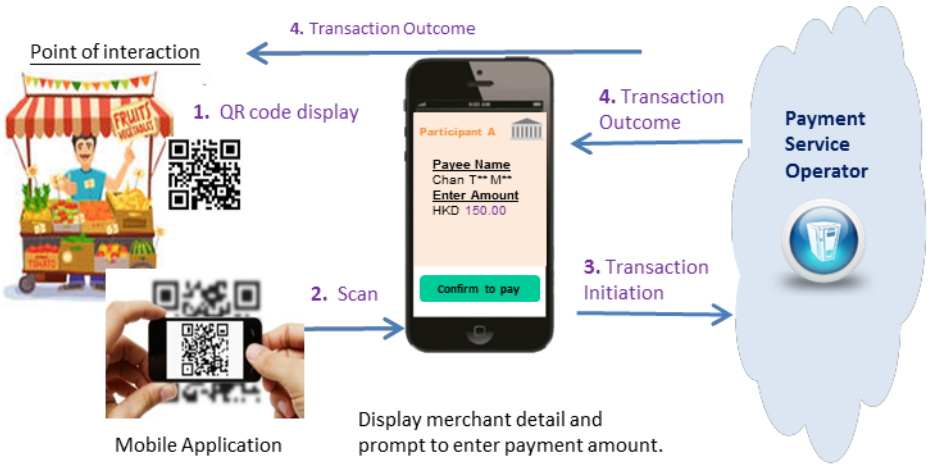

Figure 3: Static QR code merchant payment

1. Merchant displays QR Code with merchant details.
2. Consumer scans QR Code using a mobile application and inputs the amount to initiate the transaction.
3. Mobile application sends the transaction initiation request to the payment service operator.
4. The payment service operator processes the transaction and informs the merchant and the consumer of the transaction outcome.

3.2 Dynamic QR Code

Dynamic QR codes are commonly used in online payments, delivery payments, bill payments as well as payments at large merchants (we can categorize merchant as per their daily sale volume and value, it may be tiered). A typical use case of dynamic QR code is payment for online shopping. When a consumer checks out at an online shop, the merchant generates and presents the dynamic QR code, embedded with the essential transaction details, for the consumer to scan with a mobile application to initiate the payment. The merchant's information (such as Merchant Name) and variable invoice information (such as payment amount) are displayed on the mobile device for verification. Figure 5 shows a typical transaction flow of using dynamic QR code to make payment for an online shopping.

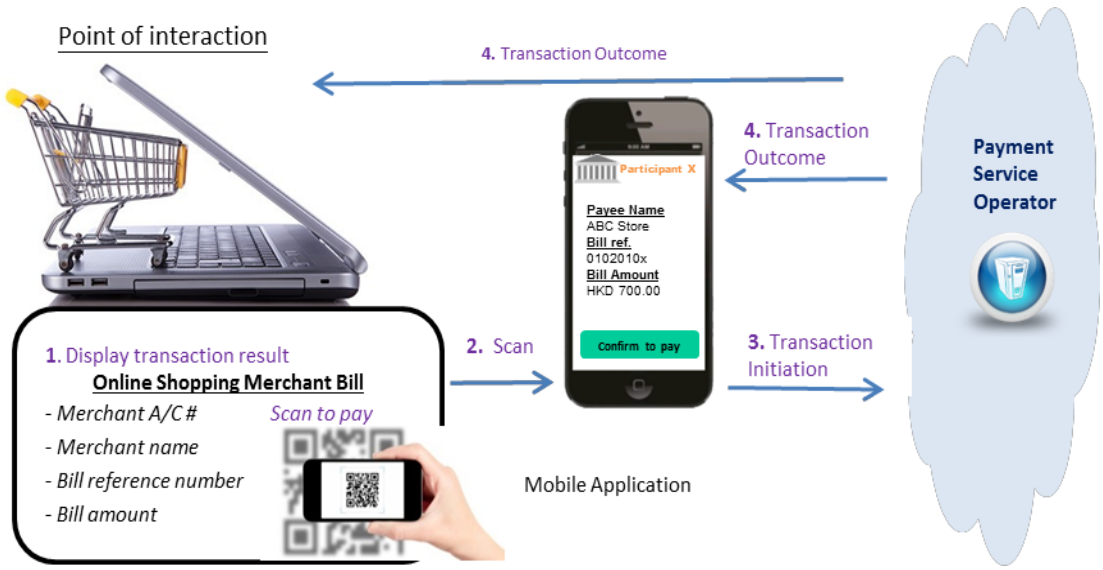

Figure 4: Dynamic QR code online shopping

1. Merchant generates and displays a QR Code with merchant and transaction information.
2. Consumer scans QR Code using a mobile application to initiate the transaction.
3. Mobile application sends the transaction initiation request to the payment service operator.

4. The payment service operator processes the transaction and informs the Merchant and the Consumer of the transaction outcome.

4. QR Code Payload Data Objects

As described in the EMV QRCPS, the content of the QR Code includes the following 5 groups of data objects:

- QR Code Conventions Table (4.1)
- Merchant Account Information (Table 4.2)
- Additional Merchant Information (Table 4.3)
- Transaction Value (Table 4.4)
- Additional Data Template (Table 4.5)

4.1 QR Code Conventions

The QR Code Conventions (Table 4.1) specify conventions used for the QR Code content, such as Payload Format Indicator, which defines the version of the QR Code template and hence the conventions on the identifiers, lengths and values.

Table 4.1: QR Code Conventions

ID	Name	Length	Presence	Remarks
“00”	Payload Format Indicator	“02”	M	A fixed value of “01”
“01”	Point of Initiation Method	“02”	O	“11” for static QR Codes; “12” for dynamic QR Codes
“63”	Cyclic Redundancy Check (CRC)	“04”	M	Checksum calculated over all the data objects included in the QR code

The Payload Format Indicator (ID “00”) shall contain a value of “01". All other values are RFU.

The Point of Initiation Method (ID “01”) shall contain a value of "11" or "12". All other values are RFU. The value of "11" should be used when the same QR Code is shown for more than one transaction and the value of “12” should be used when a new QR Code is shown for each transaction.

The CRC (ID “63”) shall be calculated according to ISO/IEC 13239 using the polynomial '1021' (hex) and initial value 'FFFF' (hex). The data over which the checksum is calculated shall cover all data objects, including their ID, Length and Value, to be included in the QR Code, in their respective order, as well as the ID and Length of the CRC itself (but excluding its Value). Following the calculation of the checksum, the resulting 2-byte hexadecimal value shall be encoded as a 4-character Alphanumeric Special value by converting each nibble to an Alphanumeric Special character. For example, a CRC with a two-byte hexadecimal value of '007B' is included in the QR Code as "6304007B".

4.2 Merchant Account Information

The Merchant Account Information specifies the identity of a merchant. Each payment operator may define its own format of the Merchant Account Information IDs. Table 4.2A shows the allocation of Merchant Account Information IDs among various payment operators.

Table 4.2A: Merchant Account Information

ID	Name	Length	Presence	Remarks
“02” - “03”	Reserved for Visa	Var. up to “99”	M One or more data objects (IDs “02” to “51”) shall be included	
“04” - “05”	Reserved for Mastercard			
“06” - “08”	Reserved by EMVCo			
“09” - “10”	Reserved for Discover			
“11” - “12”	Reserved for Amex			
“13” - “14”	Reserved for JCB			
“15” - “16”	Reserved for UnionPay			
“17” - “25”	Reserved by EMVCo			
“26” – “27”	Reserved by NPSB			Please see Table 4.2 B for details
“28” – “51”	RFU by National QR Code Standard Working Group of Bangladesh			

The IDs ”26” to “51” are Merchant Account Information templates, which may include primitive data objects and other templates that can be defined by individual payment operators.

The ID “26” – “27” is reserved for NPSB. Payment operators including Banks, Non-banks and other local payment Network/operator shall use these IDs for use in Bangladesh dynamically. ID “26” will be used initially.

Table 4.2B: Data Object ID Allocation in Merchant Account Information Template (IDs "26" to "27")

ID	Name	Format	Length	Presence	Remarks
"01"	Acquirer Institution Type	N	“02”	M	01= Banks 02= NBFIs 03= MFS providers 04= e-Wallter service providers 05= Payment Service Operator 06-99 = RFU
“02”	Acquirer ID	N	“04”	M	Please see Annex –B for bank details. Other institutes information will be provided later on as per use of QR.
"03"	Merchant Id	Ans	Var. up to “16”	M	Merchant Identification assigned by acquirer. Example: "0309**123456789**"

4.3 Additional Merchant Information

The Additional Merchant Information (Table 4.3A) specifies the information about a merchant such as merchant name and business location.

Table 4.3A: Additional Merchant Information

ID	Name	Format	Length	Presence	Remarks
"52"	Merchant Category Code	N	"04"	M	as define in ISO 18245 Put a dummy code of “0000” in this field if the payment operator does not use this information
"58"	Country Code	ans	"02"	M	As define in ISO 3166 Example “BD” for Bangladesh
"59"	Merchant Name	ans	var. up to "25"	M	

ID	Name	Format	Length	Presence	Remarks
"60"	Merchant City	ans	var. up to "15"	M	
"61"	Postal Code	ans	var. up to "10"	O	
"64"	Merchant Information– Language Template	S	var. up to "99"	O	A template with other primitive data objects (See EMV QRCPS for details)

The Merchant Category Code (MCC) (ID "52") shall contain an MCC as defined by [ISO 18245]. The MCC should indicate the Merchant Category Code of the merchant. Put a dummy code of "0000" in the MCC field if the payment operator does not use this information.

The Country Code (ID "58") shall contain a value as defined by [ISO 3166-1 alpha 2]. The Country Code should indicate the country in which the merchant transacts. For example, please use "BD" in the Country Code field if the merchant transacts in Bangladesh.

The Merchant Name (ID "59") shall be present. The Merchant Name should indicate the "doing business as" name for the merchant. If the QR code information supports only payment operators who supply merchant information via the payment operator's centralized database, this field may be populated with a dummy code of "NA" in the Merchant Name field. In all other instances, the Merchant Name field must indicate the "doing business as" name for the merchant.

The Merchant City shall be mandatory (ID "60"). Merchant City should indicate the city of the merchant's physical location. For example, please use "Mymensingh" in the Merchant City Code field if the merchant is located in Mymensingh in Bangladesh.

The Merchant Information – Language Template (ID "64") is a template, which contains other data fields, which may be used by a mobile application to present the merchant information in an alternate language (Table 4.3B).

Table 4.3B: Data Fields for Merchant Information – Language Template (ID "64")

ID	Name	Format	Length	Presence	Remarks
"00"	Language Preference	ans	"02"	M	As define in ISO 639 Example "BN" for Bangla
"01"	Merchant Name—Alternate Language	S	var. up to "25"	M	

ID	Name	Format	Length	Presence	Remarks
"02"	Merchant City- Alternate Language	S	var. up to "15"	O	
"03"- “99”	RFU for EMVCo	S	var. up to "99"		Data objects reserved for EMVCo

If the Merchant Information – Language Template (ID “64”) is present, the template shall contain the Language Preference field (ID "00") and Merchant Name — Alternate Language field (ID "01"). It may contain the Merchant City — Alternate Language field (ID "02"). All other IDs within the Merchant Information—Language Template are RFU for EMVCo.

The data fields with IDs "01" and "02" are used as an addition to the merchant information under the root. While the equivalent data objects under the root are defined with a format of Alphanumeric Special, and as such can only contain the Common Character Set, the data fields with IDs “01” and “02”, if present, are defined with a format of String, so therefore may contain a different character set.

The Language Preference field (ID “00”) shall contain 2 alphabetical characters coded to a value defined by [ISO 639]. The value should represent the single language used to encode the Merchant Name—Alternate Language field (ID “01”) and the optional Merchant City—Alternate Language field (ID “02”).

4.4 Transaction Value

The Transaction Value data objects (Table 4.4) specify the currency and amount of a transaction.
They also include tip or convenience indicators, which allow merchants or customers to specify the convenience fee in fixed value or percentage.

Table 4.4: Transaction Value

ID	Name	Format	Length	Presence	Remarks
“53”	Transaction Currency	N	“03”	M	As define in ISO 4217 Example “050” for Bangladeshi Taka.
“54”	Transaction Amount	ans	var. up to “13”	C	This amount is expressed as how the value appears: Amount “100.00” is defined as “100.00”, “99.85” is defined as “99.85”, “77.786” is defined as “77.786”

ID	Name	Format	Length	Presence	Remarks
“55”	Tip or Convenience Indicator	N	“02”	O	
“56”	Value of Convenience Fee Fixed	ans	var. up to “13”	C	
“57”	Value of Convenience Fee Percentage	ans	var. up to “05”	C	

The Transaction Currency (ID “53”) shall conform to [ISO 4217] and shall contain the 3-digit numeric representation of the currency. For example, Bangladeshi Taka is represented by the value "050". The value should indicate the transaction currency in which the merchant transacts. For foreign currency QR Code based transaction different QR Code will be used. For example, United States Dollar is represented by the value "840".

The Transaction Amount (ID “54”), if present, shall be different from zero, shall only include (numeric) digits "0" to "9" and may contain a single "." character as the decimal mark. When the amount includes decimals, the "." character shall be used to separate the decimals from the integer value and the "." character may be present even if there are no decimals. The Transaction Amount shall not be included if the mobile application should prompt the consumer to enter the amount to be paid to the Merchant.

The payment system operators should follow the rules and format in accordance with the EMV QRCPS to process the Transaction Value IDs of the QR Code.

4.5 Additional Data Template

The ID "62" is a template which includes common additional data objects such as Bill Number and Reference Label. It also allows payment operators to define their own additional data objects.

Table 4.5: Additional Data

ID	Sub- ID	Name	Format	Length	Presence	Remarks
"62"	"01"	Bill Number	ans	var. up to "25"	O	It is recommended not to use more than two IDs while populating the QR
	"02"	Mobile Number	ans	var. up to "25"	O	
	"03"	Store Label	ans	var. up to "25"	O	
	"04"	Loyalty Number	ans	var. up to "25"	O	
	"05"	Reference Label	ans	var. up to "25"	O	
	"06"	Customer Label	ans	var. up to "25"	O	
	"07"	Terminal Label	ans	var. up to "25"	O	
	"08"	Purpose of Transaction	ans	var. up to "25"	O	
	"09"	Additional Consumer Data Request	ans		O	
	"10" - "49"	Reserved for EMVCo	S		O	
	"50"- "99"	Reserved for Bangladesh Payment Systems Operators	S		O	Dynamically used by payment operators for use in Bangladesh

The payment operators should follow the rules and format in accordance with the EMV QRCPS to process the Data Objects for Additional Data Field Template of the QR Code. As the maximum data size of this Additional Data Field Template (ID "62") is only 99 characters, it is highly recommended that the operators make use of the pre-defined additional data objects (Sub-IDs "01" – "09") and avoid defining their own additional data objects in this template so as to prevent data overflow when QR codes of several payment system operators are combined into one common QR Code.

Reference

National QR Code Specification for Retail Payments in Bangladesh:

- EMV® QR Code Specification for Payment Systems (EMV QRCPS)
- Common QR Code Specification for Retail Payments in Hong Kong, Version 1.0, December 2017
- PayNet Quick Response Code Standard (PayNet QR) version 1.0
- ISO 18245 – Retail financial services – Merchant category codes
- ISO 3166 – Codes for the representation of name of countries and their subdivisions – Part 1: Country codes, using two letter country codes.
- ISO 639 - Codes for the Representation of Names of Languages
- ISO 4217 - Codes for the Representation of Currencies and funds

Annex A

Members of Working Committee on National Standard for QR Based Payment in Bangladesh

1. Bangladesh Bank
2. bKash Ltd.
3. Dutch-Bangla Bank Ltd.
4. IT Consultants Ltd.
5. Mastercard Asia/Pacific Pte. Ltd.
6. The City Bank Ltd.
7. United Commercial Bank Ltd.
8. Visa Worldwide Pte. Limited

Annex B

The list of Bank code and name are shown in the following table:

Serial	Bank Name	Code
1	AGRANI BANK LTD.	0010
2	AL-ARAFAH ISLAMI BANK LTD.	0015
3	AB BANK LTD.	0020
4	BANGLADESH COMMERCE BANK LTD.	0030
5	BANGLADESH KRISHI BANK	0035
6	BANGLADESH DEV. BANK LTD.	0047
7	BASIC BANK LTD.	0055
8	BRAC BANK LTD.	0060
9	BANK AL-FALAH LTD	0065
10	BANK ASIA LTD.	0070
11	CITI BANK N A	0075
12	COMMERCIAL BANK OF CEYLON	0080
13	DHAKA BANK LTD.	0085
14	DUTCH-BANGLA BANK LTD	0090
15	EASTERN BANK LTD.	0095
16	EXIM BANK LTD.	0100
17	FSIBL.	0105
18	HABIB BANK LTD.	0110
19	HSBC.	0115
20	IFIC BANK LTD.	0120
21	ISLAMI BANK BANGLADESH LTD.	0125
22	JAMUNA BANK LTD.	0130
23	JANATA BANK LTD.	0135
24	MERCANTILE BANK LTD.	0140
25	MUTUAL TRUST BANK LTD.	0145
26	NATIONAL BANK LTD.	0150
27	NATIONAL BANK OF PAKISTAN	0155
28	NCC BANK LTD.	0160
29	ONE BANK LTD.	0165
30	PRIME BANK LTD.	0170
31	PUBALI BANK LTD.	0175
32	RAJSHAHI KRISHI UNNAYAN BANK	0180
33	RUPALI BANK LTD.	0185
34	SHAHJALAL ISLAMI BANK LTD.	0190
35	SOCIAL ISLAMI BANK LTD	0195
36	SONALI BANK LTD.	0200
37	SOUTHEAST BANK LTD.	0205
38	STANDARD BANK LTD.	0210
39	STANDARD CHARTERED BANK	0215
40	STATE BANK OF INDIA	0220
41	THE CITY BANK LTD.	0225
42	ICB ISLAMIC BANK LTD	0230
43	THE PREMIER BANK LTD.	0235
44	TRUST BANK LTD.	0240
45	UCBL.	0245
46	UTTARA BANK LTD.	0250

Serial	Bank Name	Code
47	WOORI BANK	0255
48	NRB COMMERCIAL BANK LTD.	0260
49	UNION BANK LTD.	0265
50	SBAC BANK LTD.	0270
51	MEGHNA BANK LTD.	0275
52	THE FARMERS BANK LTD.	0280
53	MIDLAND BANK LTD.	0285
54	NRB BANK LTD.	0290
55	MODHUMOTI BANK LTD.	0295
56	NRB GLOBAL BANK LTD.	0300
57	SHIMANTO BANK LIMITED	0305