

বাংলাদেশ



গেজেট

অতিরিক্ত সংখ্যা
কর্তৃপক্ষ কর্তৃক প্রকাশিত

রবিবার, ডিসেম্বর ১৪, ২০১৪

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

অর্থ মন্ত্রণালয়

ব্যাংক ও আর্থিক প্রতিষ্ঠান বিভাগ

প্রজ্ঞাপন

তারিখ : ২৫ অগ্রহায়ণ, ১৪২১ বঙ্গাব্দ/৯ ডিসেম্বর, ২০১৪ খ্রিস্টাব্দ

এস, আর, ও নং ২৮১-আইন/২০১৪ — Bangladesh Krishi Bank Order, 1973 (P.O. No. 27 of 1973) এর Article 34 এ প্রদত্ত ক্ষমতাবলে সরকার Bangladesh Krishi Bank Rules, 1983 এর নিম্নরূপ অধিকতর সংশোধন করিল, যথা : —

উপরি-উক্ত Rules এর SCHEDULE 'B' এর পরিবর্তে নিম্নরূপ SCHEDULE 'B' প্রতিস্থাপিত হইবে, যথা :—

“SCHEDULE 'B'”

Powers of Managing Director

[See rule 4(3)]

Part I

Business Powers

(Amount in lacs)

Sl. No.	Particulars of advance and other commitments	Individuals/Firms/Private Limited Company/Co-operative Society	Public Limited Company	Government/Semi Government/Auto-nomous/Nationalised Corporation
(1)	(2)	(3)	(4)	(5)

1.	Loans/advances against pledge of goods/products.	500.00	600.00	1000.00
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(২০১৫৭)

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(1)	(2)	(3)	(4)	(5)
2.	Loans/advances against hypothecation and mortgage.	300.00	500.00	800.00
3.	Loans/advances against pledge of fixed deposit receipt at specified margin, term deposit including fixed deposit receipts of third party.	Without Limit (W.L.)	W.L.	W.L.
4.	Loans/advances against pledge of Government papers, Jatiya Sanchay Patra, Savings Certificate and Trustee Securities etc. (When permissible subject to margin restriction.)	W.L.	W.L.	W.L.
5.	Inland guarantee for one year;			
	(a) 100% margin	W.L.	W.L.	W.L.
	(b) 50% margin with collateral security	200.00	300.00	500.00
	(c) 25% margin with collateral security	150.00	200.00	300.00
	(d) Below 25% margin up to nil with collateral security	100.00	150.00	250.00
6.	Unsecured advances (when permissible).	0.50	0.50	0.50
7.	Purchase of inland documentary bills accompanied with documents evidencing consignment of goods within the country (IBP) at 25% margin.	25.00	50.00	100.00
8.	Advances against Government supply bills accompanied with inspection notes at 25% margin.	25.00	50.00	100.00
9.	Overdraft against purchase of Government cheques/drafts at 25% margin.	15.00	20.00	30.00
10.	Loans/advances (maximum 80%) against surrender value of life insurance policies (When permissible).	75.00	-	-
11.	Loans/advances against:			
	(a) Companies shares and debentures approved by the Bangladesh Bank at 50% margin	10.00	15.00	30.00
	(b) Government authorised debenture at 50% margin	15.00	20.00	50.00

(1)	(2)	(3)	(4)	(5)
12.	Draft Animal/Rural Transportation facility against collateral security.	10.00	-	-
13.	Sericulture/Horticulture/Orchard/Pan Boroj/Mixed Farming etc. against collateral security.	100.00	150.00	-
14.	Irrigation equipments and other farm machineries.	50.00	100.00	200.00
15.	Dairy/Poultry/Goatery/Beef fattening/Duckery/Fishery etc.	150.00	200.00	300.00
16.	Small and Cottage Industry and other socio-economic activities.	50.00	75.00	100.00
17.	Agro-based Industries/other projects.	500.00	600.00	1000.00
18.	Tea (Hypothecation).	300.00	400.00	500.00
19.	Tea (Development).	500.00	600.00	700.00
20.	Opening of import letter of credit [Cash/ Barter/Aid/Loan/Credit-where counterpart fund (Tk. fund) is required]:			
	(a) 100% margin	W.L.	W.L.	W.L.
	(b) 50% margin	W.L.	W.L.	W.L.
	(c) 25% margin	500.00	700.00	W.L.
	(d) 20% margin	300.00	400.00	W.L.
	(e) 10% margin	200.00	300.00	W.L.
	(f) Below 10% margin	100.00	150.00	W.L.
21.	Opening of Back to Back L.C. against lien of Foreign L.C. (Revolving limit for Back to Back L.C. can be renewed where original limit was sanctioned by the Board if the performance deemed to be satisfactory for consecutive two years.):			
	(a) At 25% margin	1000.00	1100.00	1200.00
	(b) At 10% margin	700.00	800.00	900.00
	(c) At nil margin	600.00	700.00	800.00

(1)	(2)	(3)	(4)	(5)	(6)
22.	Issuance of Foreign Guarantee (not exceeding 3 years subject to Bangladesh Bank permission):				
(a)	At 25% margin with collateral security covering 110%	250.00	350.00	W.L.	
(b)	Below 25% margin with collateral security covering 110%	100.00	150.00	W.L.	
23.	Issuance of Back to Back/counter Guarantee at the request of Foreign Correspondent as per Foreign Guarantee.	W.L.	W.L.	W.L.	
24.	Export Bill Negotiation/Purchase:				
(a)	against irrevocable Foreign L.C. (sight & usance)	W.L.	W.L.	W.L.	
(b)	under Firm Contracts of Foreign Buyers approved by Bangladesh Bank and the Bank (CAD)	100.00	150.00	W.L.	
25.	Loan against Imported Merchandise (LIM): (Sanctioning authority should comply the following terms and conditions while sanctioning LIM:				
(i)	branches should be very much alert & careful for selecting importers, Business reputation, transparency & past performance of the importers must be evaluated;				
(ii)	demand and market of the imported merchandise to be determined;				
(iii)	LIM facilities cannot be entertained for perishable goods and machinery items;				
(iv)	'loan facilities will not be required after import'—Compulsory acceptance of such type of undertaking from importer may be relaxed;				

(1)	(2)	(3)	(4)	(5)
	(v) if the Bank incur any financial loss due to negligence for selecting importer or because of entertaining LIM facilities after import, the Branch Manager will be personally liable.)			
	(a) At 50% margin	200.00	300.00	500.00
	(b) At 25% margin	150.00	200.00	400.00
	(c) At 20% margin	100.00	150.00	300.00
26.	Opening of Inland Letter of Credit :			
	(a) 25% margin and above	100.00	150.00	200.00
	(b) Below 25% margin to nil margin	50.00	75.00	100.00
27.	Opening of Letter of Credit (deferred payment basis) :			
	(a) At 100% margin	100.00	150.00	200.00
	(b) At 50% margin	75.00	100.00	150.00
	(c) At 25% margin	60.00	80.00	100.00
	(d) At 10% margin	50.00	60.00	80.00
	(e) Below 10% margin	25.00	50.00	70.00
28.	Pre-shipment credit for export financing :—			
	(a) Packing credit advance for export:	150.00	200.00	300.00
	For traditional and non-traditional commodities against Irrevocable L.C./Firm Contract (Except Garments Industries) :			
	Sanctioning Credit/Advance upto 80% of the L.C./firm contract value at minimum 10% margin to collect raw materials for exportable goods against Irrevocable confirmed L.C. from Internationally reputed bank/firm contract. (Collateral security is to be taken as per Bank's existing rules & regulations/risk must be covered by ECG policy issued from Sadharan Bima Corporation.)			

(1)	(2)	(3)	(4)	(5)
(b)	Packing Credit for Garments (only for Garments Industries) : Sanctioning pre-shipment credit upto 10% of the FOB value of export L.C. to prepare exportable goods from imported merchandise against Back to Back L.C. (risk must be covered by ECG policy issued from Sadharan Bima Corporation).	200.00	250.00	-
29.	Accepted Bill Purchase Limit at nil margin (In case of Clean Bill against confirmed irrevocable unrestricted L.C. without any discrepancies).	W.L.	W.L.	W.L.
30.	IBP against Back to Back L.C. (Minimum risk is involved here as such type of bills against irrevocable L.C. are purchased after due acceptance by the Government, Semi-Government & Private Banks.)	W.L.	W.L.	W.L.
31.	Loan against Trust Receipt (LTR):			
(a)	at above 20% margin upto 40% and rest amount of loan should be covered by collateral security and subject to satisfactory integrity, experience, past record & behavior of the borrower with the Bank.	300.00	700.00	1000.00
(b)	at above 10% margin upto 20% and rest amount of loan should be covered by collateral security and subject to satisfactory integrity, experience, past record & behavior of the borrower with the Bank.	200.00	500.00	700.00
(c)	upto 10% margin and rest amount of loan should be covered by collateral security and subject to satisfactory integrity, experience, past record & behavior of the borrower with the Bank.	100.00	300.00	500.00

(1)	(2)	(3)	(4)	(5)
32.	Rural credit against hypothecation of crops or agricultural implements and other agro-based produces in rural areas with or without collateral security on the basis of production plan.	5.00	-	-
33.	Loans/advances for self-employed scheme by the Bangladesh Bank and the Government	5.00	-	-

Part II Financial Powers

The Managing Director shall have powers—

- to sanction expenditure of the Bank within the budget limit;
- to write off losses upto Taka 20.00 lacs in any one case;
- to sale/transfer (dispose of) of office property up to the value of Taka 10,00,000.00;
- to make expenditure control policies of the Bank;
- to make financial policies of the Bank and their implementation;
- to re-adjust allocation of budget in one head to another keeping yearly total budget limit unchanged :

Provided that allocation in case of four heads e.g. advances to the employees of the Bank, purchase of land and building, purchase of vehicles and purchase of office equipment can not be re-adjusted without the approval from the Ministry of Finance;

- to accomplish necessary expenditure for business development and delegate these powers to other officials of field level in suitable case;
- to make all purchase and purchase related policies and their implementation :

Provided that all purchase and purchase related policies should be prepared by Bank Management according to Government guidelines and should be approved by the Board :

Provided further that Bank's own land purchase and construction of any building irrespective of floors should be approved by the Ministry;

- to sanction subscription/contribution, gift/donation up to Tk. 50,000/- in any appropriate case; and
- to exercise power relating to remit interest loans bearing principal amount up to Tk. 5.00 lac without debiting income head which are classified as bad and loss in last year closing following the existing rules, regulations & policies as under :
 - maximum 100% of unrealized charged interest;
 - maximum 100% of uncharged interest;

Provided that situation report of remitting interest should be informed to the Board on monthly basis.

Part III Administrative Powers

The Managing Director shall have powers—

- to release, on the request of a borrower, any portion of the security on the basis of which the loan was sanctioned including those sanctioned by the Executive Committee or the Board, provided that the value of the reduced security is considered by him sufficient to cover the loan;
- to increase in suitable cases, the amount of loan including those sanctioned by the Executive Committee or the Board by an amount not exceeding 20% of the amount of loan sanctioned provided that the security offered by the borrower is sufficient to cover such additional amount;
- to alter, in suitable cases on the request of the borrower, the purpose for which any part of the loan was sanctioned, including those sanctioned by the Executive committee or the Board;

Provided that any change in the loan cases sanctioned by the Board or the Executive committee may be placed before Board or the Executive Committee in its next meeting for post-facto information and record; and

- to appoint advisers and to grant honorarium in suitable cases to such advisers with the approval of the Board."।

রাষ্ট্রপতির আদেশক্রমে

সৈয়দা নূরুন নাহার

উপ-সচিব।

মোঃ নজরুল ইসলাম (উপসচিব), উপপরিচালক, বাংলাদেশ সরকারি মুদ্রণালয়, তেজগাঁও, ঢাকা কর্তৃক মুদ্রিত।

মোঃ আলমগীর হোসেন (উপসচিব), উপপরিচালক, বাংলাদেশ ফরম ও প্রকাশনা অফিস,

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