

বাংলাদেশ



গেজেট

অতিরিক্ত সংখ্যা

কর্তৃপক্ষ কর্তৃক প্রকাশিত

বুধবার, মার্চ ২২, ১৯৮৯

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

অর্থ মন্ত্রণালয়

অর্থ বিভাগ

প্রজ্ঞাপন

ঢাকা, ৮ই চৈত্র, ১৩৯৫/২২শে মার্চ, ১৯৮৯

নং এস.আর.ও ৮৭-আইন/৮৯—Bangladesh Krishi Bank Ordor, 1973 (P. O. No. 27 of 1973) এর Article 34 এ প্রদত্ত ক্ষমতাবলে সরকার Bangladesh Krishi Bank Rules, 1983 তে নিম্নরূপ সংশোধন করিলেন, যথা:

উপরি-উক্ত Rules এর—

(১) rule 3(1) এর—

(ক) clause (a) তে “20,000” সংখ্যাটির পরিবর্তে “10.00 lacs” সংখ্যাটি ও শব্দটি প্রতিস্থাপিত হইবে;

(খ) clause (c) বিলুপ্ত হইবে;

(২) rule 4 এর sub-rule (3) এর পর নিম্নরূপ নূতন sub-rule সংযোজিত হইবে, যথা:—

“(4) The Managing Director may, with the prior approval of the Board, delegate any of his powers under these rules to such Officers of the Bank as he deems fit.”

(৩) rule 8 এর উপ-শিরোনাম “great of” শব্দগুলির পরিবর্তে “sanctioning” শব্দটি প্রতিস্থাপিত হইবে;

(২৯৭৫)

মুদ্রা: ৯০ পরমা

- (৪) rule 16এ "17" সংখ্যাটির পরিবর্তে "15" সংখ্যাটি প্রতিস্থাপিত হইবে ;
- (৫) Schedule A এবং Schedule B এর পরিবর্তে নিম্নরূপ Schedule-গুলি প্রতিস্থাপিত হইবে, যথা :

SCHEDULE 'A'

Business Powers of Executive Committee.

[See Rule 3(2)]

(Amount in lacs)

Sl. No.	Particulars of advances and other commitments.	Private limited company/Firms/Individuals.	Public limited Company.	Government/Nationalised Corporation.
1	2	3	4	5
1	Loans/advances against pledge of goods produces.	200.00	300.00	350.00
2	Loans/advances against hypothecation and mortgage.	250.00	350.00	400.00
3	Loans/advances against pledge of fixed deposit receipt at margin specified by the Bangladesh Bank. 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, Jatiya Protiraksha Sanchay Patra, Savings Certificate and Trustee Securities etc. (when permissible subject of 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 ..	100.00	125.00	150.00
	(c) 25% margin with collateral ..	75.00	100.00	125.00
	(d) Below 25% margin upto nil with collateral security.	50.00	75.00	100.00

1	2	3	4	
6	Unsecured advances (when permissible)	50	50	50
7	Purchase of inland documentary bills accompanied with documents evidencing consignment of goods within the country (IBP) at 25% margin.	10.00	20.00	40.00
8	Advances against Government supply bills accompanied with inspection notes at 25% margin.	10.00	20.00	40.00
9	Overdraft against purchase of Government cheques/drafts at 25% margin.	5.00	10.00	10.00
10	Loans/advances against surrender value of life insurance Policies (when Permissible).	W.L.	..	..
11	Loans/advances against (a) companies' shares and debentures approved by Bangladesh Bank at 50% margin.	5.00	10.00	20.00
	(b) Government/authorised debenture at 50% margin.	10.00	20.00	30.00
12	Draft Animal/Rural Transportation facility against collateral security.	3.00	..	..
13	Sericulture/Horticulture/Orchard/Pan Boroj/Mixed Farming etc. against collateral Security.	50.00	75.00	..
14	Irrigation Equipments and other farm machineries.	30.00	50.00	75.00
15	Diary/Poultry/Goatary/Beef fattening/Duckery/Fishery etc.	50.00	75.00	100.00
16	Small and Cottage Industry and other Socio-Economic Activities.	50.00	100.00	150.00
17	Agro-based Industries/other Projects ..	100.00	150.00	200.00
18	Tea (Hypothecation)	100.00	150.00	200.00
19	Tea (Development)	100.00	150.00	200.00

1	2	3	4	5
20	Op ning of import documentary letters of credit :			
	(a) 100% margin!	W.L.	W.L.	W.L.
	(b) 50% margin	W.L.	W.L.	W.L.
	(c) 25% margin	400.00	600.00	W.L.
	(d) 20% margin	300.00	400.00	W.L.
	(e) Below 20% margin to 10% margin	200.00	250.00	W.L.
	(f) Below 10% to nil margin ..	100.00	150.00	W.L.
21	Opening of Letter of Credit under WES/XPL:			
	(a) At 50% margin	600.00	700.00	W.L.
	(b) At 25% margin	400.00	500.00	W.L.
	(c) At 10% margin	200.00	300.00	W.L.
	(d) At nil margin ... ..	..	..	W.L.
22	Op ning of Back to Back L.C. against lien of Foreign L.C. for export :			
	(a) At 25% margin	W.L.	W.L.	W.L.
	(b) At 10% margin	350.00	400.00	600.00
	(c) At nil margin	250.00	300.00	400.00
23	Issuance of Foreign guarantee (Not exceeding 3 years subject to Bangladesh Bank permission) :			
	(a) At 100% margin +10% for exchange fluctuation.	W.L.	W.L.	W.L.
	(b) At 50% with collateral security covering 110%.	60.00	100.00	W.L.
	(c) At 25% with collateral security covering 110%.	40.00	60.00	W.L.
	(d) Below 25% margin with collateral security covering 110%.	20.00	30.00	W.L.
24	Issuance of Back to Back guarantee at the request of Foreign Correspondence as per Foreign Guarantee.	W.L.	W.L.	W.L.

1	2	3	4	5
25	Foreign Bill Negotiation/Purchase:			
	(a) Under irrecoverable L/C. ..	W.L.	W.L.	W.L.
	(b) Under Firm Contracts of Foreign Buyers approved by Bangladesh Bank and ours only [Cash against documents basis (CAD)].	W.L.	W.L.	W.L.
	(c) Under consignment basis ..	20.00	30.00	100.00
26	Loan Against Imported Merchandise (LIM):			
	(a) At 50% margin	80.00	80.00	125.00
	(b) At 25% margin	60.00	60.00	80.00
	(c) Below 25% margin	30.00	40.00	60.00
27	Guarantee in favour of shipping company in the absence of original bill of lading subject to compliance of formalities to be specified by the Bank.	W.L.	W.L.	W.L.
28	Opening of Inland Letter of Credit:			
	(a) 25% margin and above ..	40.00	50.00	100.00
	(b) Below 25% margin to nil margin	20.00	30.00	60.00
29	Guarantee on behalf of foreign banks and general counter guarantee at nil margin to beneficiary in Bangladesh.	60.00	100.00	160.00
30	Opening of Letter of Credit (Clean and on deferred payment basis):			
	(a) Below 25% margin to 15% ..	40.00	60.00	100.00
	(b) Below 15% margin to nil margin	10.00	20.00	40.00
31	Packing credit: A. For Jute:			
	(a) Against R/Rs or S/Rs or T/Rs duly supported by confirmed irrevocable L.T.T. of credit backed by adequate collateral security.	100.00	160.00	200.00

1	2	3	4	5
B. For Other Items of Export :				
	(a) Against immovable properties with confirmed irrevocable letters of credit for financing export trade.	40.00	50.00	100.00
	(b) Against lien on irrevocable foreign letter of credits.	20.00	30.00	40.00
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.	10.00	..	..
33	Loans/advances for self-employed scheme by the Bangladesh Bank and the Government.	10.00	..	..

SCHEDULE 'B'

Powers of Managing Director.

[See Rule 4(3)]N

Part I— Business Powers.

(Amount in lacs).

Sl. No.	Particulars of advance and other commitments.	Private limited company/ Firms/In- dividuals.	Public limited company.	Government/ Nationalised Corporation.
1	2	3	4	5
1	Loans/advances against pledge of goods/ produces.	150.00	250.00	300.00
2	Loans/advances against hypothecation and mortgage.	200.00	300.00	350.00

1	2	3	4	5
3	Loans/advances against pledge of fixed deposit receipt at margin specified by the Bangladesh Bank. 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 Sanchya Patra, Jatiya Protiraksha Sanchya 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 ..	60.00	75.00	100.00
	(c) 25% margin with collateral ..	50.00	80.00	90.00
	(d) Below 25% margin upto nil with collateral security.	40.00	60.00	80.00
6	Unsecured advances (when permissible) ..	.25	.25	.25
7	Purchase of inland documentary bills accompanied with documents evidencing consignment of goods within the country (IBP) at 25% margin.	5.00	10.00	20.00
8	Advances against Government supply bills accompanied with inspection notes at 25% margin.	5.00	10.00	20.00
9	Overdraft against purchase of Government cheques/drafts at 25% margin.	2.50	5.00	5.00
10	Loans/advance against surrender value of life insurance policies (when permissible).	25.00	--	--
11	Loans/advances against (a) companies shares and debentures approved by Bangladesh Bank at 50% margin.	2.50	5.00	10.00
	(b) Government authorised debenture at 50% margin.	5.00	10.00	15.00

1	2	3	4	5	
12	Draft Animal/Rural Transportation facility against collateral security.	2.00	...	...
13	Sericulture/Horticulture/Orchard/Pan Boroj /Mixed Farming etc. against collateral security.	40.00	60.00	...	
14	Irrigation Equipments and other farm machineries.	20.00	40.00	60.00	
15	Diary/Poultry/Gotary/Beef fattending/ Duckery/Fishery etc.	40.00	60.00	90.00	
16	Small and Cottage Industry and Other Socio-Economic Activities.	25.00	50.00	75.00	
17	Agro-based Industries/Other Projects	...	60.00	75.00	100.00
18	Tea (Hypothecation)	...	90.00	125.00	175.00
19	Tea (Development)	...	90.00	125.00	175.00
20	Opening of import documentary letters of credit :				
	(a) 100% margin	...	W.L.	W.L.	W.L.
	(b) 50% margin	...	W.L.	W.L.	W.L.
	(c) 25% margin	...	300.00	500.00	W.L.
	(d) 20% margin	...	200.00	300.00	W.L.
	(e) Below 20% margin to 10% margin	...	150.00	200.00	W.L.
	(f) Below 10% to nil margin	...	50.00	75.00	W.L.
21	Opening of Letter of Credit under WES/XPL:				
	(a) At 50% margin	...	500.00	600.00	W.L.
	(b) At 25% margin	...	250.00	350.00	W.L.
	(c) At 10% margin	...	100.00	150.00	W.L.
	(d) At nil margin	...	...	...	W.L.

1	2	3	4	5
22	Opening of Back to Back L.C. against lien of Foreign L. C. for export:			
	(a) At 25% margin	350.00	400.00	600.00
	(b) At 10% margin	250.00	300.00	500.00
	(c) At nil margin	150.00	200.00	300.00
23	Issuance of Foreign Guarantee (Not exceeding 3 years subject to Bangladesh Bank permission):			
	(a) At 100% margin+10% for exchange fluctuation.	200.00	300.00	W.L.
	(b) At 25% with collateral security covering 110%.	40.00	75.00	W.L.
	(c) At 25% with collateral security cover ing 110%.	25.00	30.00	W.L.
	(d) Below 25% margin with collateral security covering 110%.	10.00	15.00	W.L.
24	Issuance of Back to Back guarantee at the request of Foreign Correspondence as p.r Foreign Guarantee.	W.L.	W.L.	..
25	Foreign Bill Negotiation/Purchase:			
	(a) Under irrevocable L/C. ..	W.L.	W.L.	W.L.
	(b) Under Firms Contracts of Foreign Buyers approved by Bangladesh Bank and ourselves (CAD).	W.L.	W.L.	W.L.
	(c) Under consignment basis ..	10.00	15.00	50.00
26	Loan Against Imported Merchandise (LIM):			
	(a) At 50% margin	75.00	75.00	100.00
	(b) At 25% margin	50.00	50.00	75.00
	(c) Below 25% margin	20.00	30.00	50.00
27	Guarantee in favour of shipping company in the absence of original bill of lading subject to compliance of formalities to be specified by the Bank.	W.L.	W.L.	

1	2	3	4	5
28	Opening of Inland Letter of Credit:			
	(a) 25% margin and above ..	20.00	30.00	30.00
	(b) Below 25% margin to nil margin	10.00	15.00	30.00
29	Guarantee on behalf of foreign banks and general counter guarantee at nil margin to beneficiary in Bangladesh.	30.00	50.00	80.00
30	Opening of Letter of Credit (Clean and confirmed payment basis):			
	(a) Below 25% margin to 15% margin..	20.00	30.00	50.00
	(b) Below 15% margin to nil margin	5.00	10.00	20.00
31	Packing credit: (A) For Jute:			
	(a) Against R/Rs or S/Rs or T/Rs only supported by confirmed irrevocable letter of credit backed by adequate collateral security.	50.00	80.00	100.00
	(B) Loans/Advances for other Items of Export.			
	(a) Against immovable properties with confirmed irrevocable letters of credit for financing export trade.	20.00	25.00	50.00
	(b) Against lien on irrevocable foreign letters of credit.	10.00	15.00	20.00
32	Rural credit against hypothecation of crops or agricultural implements and other agro-based products 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 power—

- to sanction expenditure of the Bank within the budget limit;
- to write off losses upto Taka 5 lacs in any one case; and
- to dispose of office property upto the value of Tk. 2,00,000.00.

PART III—ADMINISTRATIVE POWERS

The Managing Director shall have power—

- (a) 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 the value of the reduced security is considered by him sufficient to cover the loan;
- (b) to increase in suitable cases, the amount of loan including 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;
- (c) to alter, in suitable cases on the request of the borrower, the purpose or 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

- (d) to appoint advisers and to grant honorarium in suitable cases to such advisers with the approval of the Board.
- (e) Schedule C তে "See rule 21" শব্দগুলি ও সংঘটি পরিবর্তে "See Rule 18" শব্দগুলি ও সংঘটি প্রতিস্থাপিত হইবে।

বাণীপতির আদেশক্রমে

অমিল চন্দ্র সিংহ

উপ-সচিব (বিনিয়োগ-২)।

সেই সিদ্ধির প্রধান, চেপ্‌টি কম্পাউন্ড, বাংলাদেশ সরকারী মুদ্রাক্ষর, চাকর কর্তৃক মুদ্রিত।
 বাংলাকার অফিস, ঢাকা কার্য, চেপ্‌টি কম্পাউন্ড, বাংলাদেশ সরকার ও সরকারী অফিস, ঢাকাতে, মুদ্রিত
 কর্তৃক প্রকাশিত।