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GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH  
MINISTRY OF FINANCE AND PLANNING

Finance Division

NOTIFICATION

Dhaka, the 27th June 1983

**No. S.R.O. 200-L/83.**—In exercise of the powers conferred by Article 34 of the Bangladesh Krishi Bank Order, 1973 (P.O. No. 27 of 1973), and in supersession of the Agricultural Development Bank Rules, 1961, the Government is pleased to make the following Rules, namely :—

CHAPTER I

PRELIMINARY

1. **Short title.**—These rules may be called the Bangladesh Krishi Bank Rules, 1983.

2. **Definitions.**—In these rules, unless there is anything repugnant in the subject or context,—

- (a) “agro-industry” means an industry engaged in the manufacture and trade of agricultural machinery, implements and inputs or processing, preservation and marketing of agricultural provisions for use of agriculturists ;
- (b) “borrower” includes a person who has applied or proposes to apply for loan;
- (c) “loan” includes advance and credit and may be in cash or in kind or in both;

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- (d) "non-official Director" means a Director appointed under Article 7 (iii) of the Order ;
- (e) "Order" means the Bangladesh Krishi Bank Order, 1973 (P.O. No. 27 of 1973) ; and
- (f) "Schedule" means a Schedule annexed to these rules.

## CHAPTER II

### POWER OF THE EXECUTIVE COMMITTEE, MANAGING DIRECTOR AND GENERAL MANAGER

3. **Powers of the Executive Committee.**—(1) Subject to the directives issued by the Government from time to time, the Executive Committee shall have power—

- (a) to write off losses up to taka 20,000 in any one case;
- (b) to dispose of office property up to the value of taka 4.00 lacs; and
- (c) to sanction in any one case recurring expenditure up to taka 2.00 lacs and non-recurring expenditure up to taka 5.00 lacs.

(2) The Executive Committee shall have such other business powers as specified in Schedule A.

4. **Powers of Managing Director.**—(1) Subject to such general or special orders as the Government may, from time to time, issue, the Managing Director shall have the power of general superintendence and direction of the whole affairs and business of the Bank and shall exercise all powers and do all acts and things which may be exercised by the Board, except in the matters specifically required by the Order or by these Rules or the Regulations to be exercised or done by the Board.

(2) Subject to such directions as may, from time to time, be given by the Board, the Managing Director shall have power to sanction loans to individuals and corporate bodies to the extent to which the Executive Committee or the Board may, for the time being, sanction such loans, if prior reference to the Executive Committee or the Board is likely to cause delay or to be prejudicial to the development of agriculture for reasons to be recorded in writing :

Provided that in such cases the Managing Director shall report the loan sanctioned by him to the Board or, as the case may be, the Executive Committee at its next meeting for approval.

(3) Subject to the directives issued by the Government from time to time, the Managing Director shall have such other business financial and administrative powers as specified in Schedule B.

## CHAPTER III

### VACATION OF OFFICE BY DIRECTOR

5. **Vacation of office by Director on disqualification.**—If at any time it comes to the notice of the Board that any of the Directors is or has become disqualified on any of the grounds specified in Article 11 of the Order, the Board shall forthwith inform the Government of the nature of the disqualification, and the Government shall, if it is satisfied that the Director concerned is or has actually become so disqualified, declare him to be disqualified and thereupon the office of the Director shall become vacant.

## CHAPTER IV

## FEES AND ALLOWANCES

6. **Fees of non-official Directors for attending meeting.**— Every Director shall be paid a fee of Taka 200 for attending each meeting of the Board or of the Executive Committee, in addition to travelling expenses, if any.

7. **Scale of travelling allowance and daily allowance admissible to non-official Directors.**—Every Director shall be paid travelling allowances and diem allowances for attending meetings of the Board and the Executive Committee on the scale specified below. He shall also be entitled to the travelling allowances and diem allowances at the same rates if deputed by the Board to visit any place for the Bank's business or to serve on any Committee.

## SCALE OF TRAVELLING AND DIEM ALLOWANCES

- (i) The highest class of rail or steamer fare or economy air passage for each journey ;
- (ii) road mileage at the rate of taka 1.00 per mile or any part thereof if the journey is performed by road :

Provided that travelling allowances for journeys undertaken by road between places connected also by rail or steamer will be admissible on the basis which is more economical to the Bank ;

- (iii) diem allowance at the rate of taka 100 per day for the actual days of journey and day of meeting attended and maximum of two days' halt, if actually made out of the station of residence.

## CHAPTER V

## SANCTION, SECURITY AND RECOVERY OF LOANS

8. **Conditions for grant of loans.**—(1) No loan shall be sanctioned by the Bank unless it has investigated the extent of the actual legitimate credit needs of the borrower.

- (2) Loan sanctioned may be disbursed in cash or in kind or in both.

9. **Term of Loan.**—(1) A loan may be short, medium or long terms loan, according to the period in which it is required to be fully repaid.

(2) A short term loan is a loan which is required to be fully repaid within a maximum period of eighteen months from the date of disbursement.

(3) A medium term loan is a loan which is required to be fully repaid within a maximum period of five years from the date of disbursement.

(4) A long term loan is a loan which is required to be fully repaid in any period exceeding five years from the date of disbursement.

10. **Security for short, medium and long term loans.**—The Bank may advance and lend money and open cash credit upon the security of—

- (i) stocks, fund and securities in which a trustee is authorised to invest trust money by any law for the time being in force ;

- (ii) debentures or other securities for money issued under the authority of any law for the time being in force or under the authority of the Government ;
- (iii) goods, or the documents of title thereto, which are deposited with, or assigned to, the Bank as security for such advances, loans or credits ;
- (iv) debentures of companies with limited liability, subject to such directions as may be issued by the Bangladesh Bank ;
- (v) shares of companies with limited liability, in accordance with such directions in this regard as may be issued from time to time by the Bangladesh Bank ;
- (vi) goods, including tea crops and raw jute or finished jute products, which are hypothecated to the Bank as security for such advances, loans or credits ; and
- (vii) accepted bills of exchange and promissory notes endorsed by the payees:

Provided that any advance or loan which is guaranteed by the Government may be made without any specified security :

Provided further that a loan for the purchase of cattle for ploughing land or for raising of any specialised crop or to establish any cottage industry when given as a medium term loan for a period not exceeding three years may be secured by a bond with one or more sureties :

Provided further that where loan is applied for establishment of agro-industries, warehouses, construction of mechanised vessel for fishing or for fishing or for any agro-firm, the Bank may grant loan on the security of the project and make payment gradually on the proportionate value accrued in course of implementation.

**11. Extent of loan against different types of securities.**—The total amount of loan that may be granted against different types of securities shall be limited to—

- (i) eighty percent of the market value or face value of the Government securities, whichever is less ;
- (ii) ninety percent of the appraised value of the crops financed ;
- (iii) seventy-five percent of value of the gold determined at market price for the gold content of maximum fineness, subject to directives of the Bangladesh Bank ; and
- (iv) eighty percent of the appraised value of the security in all other cases.

**12. Insurance of security.**—All property pledged, hypothecated or mortgaged with the Bank shall, as far as may be, be insured in the joint names of the Bank and the borrower at the expense of the borrower with the Sadharan Bima Corporation for the period for which the property is pledged, hypothecated or mortgaged :

Provided that the Government may, in a particular case or particular class of cases, direct that the property be insured with any other insurance organisations,

13. (a) **Interest, fees, commissions and incidentals.**—(1) Loans shall be granted by the Bank at such rate or rates of interest as the Board may, from time to time, specify.

(2) In specifying the rate or rates of interest under sub-rule (1), the Board may also specify a higher rate of interest which the Bank shall charge in the event of default of repayment of loan or any instalment thereof.

(3) In addition to interest, the Bank may also charge such commission and incidental charges as the Board may, from time to time, specify.

(b) Interest, fees, commissions and incidentals should be fixed keeping consistency with the policy and directives issued by the Bangladesh Bank from time to time.

14. **Conditions for grant of loan to Directors, Members, Employees and their relatives.**—(1) No Director, Member of the Technical Advisory Committee or an adviser appointed as such and no employee of the Bank shall deal with, judge or vote on any matter connected with any business of the Bank in which he or any of his relatives is personally concerned, or on any application for grant of loan to himself, his partner, co-trustee or relative or to a co-operative society, body corporate or individual, with which or with whom such Director, Member, Adviser or employee is connected as a partner, director manager or servant.

(2) When any employee of the Bank receives an application for loan in which he or any of his relatives is personally concerned, he shall immediately bring the fact to the notice of his immediate higher officer, who shall transfer the application to another employee.

(3) No officer shall investigate the facts of any application for loan in which he or any of his relatives is personally concerned or verify the right, title or interest of the borrower in the property offered as security for such loan.

(4) An application for loan in which the Managing Director or any of his relatives is personally concerned shall be referred to the Board, irrespective of the fact that the amount of the loan applied for is within the sanctioning power of the Managing Director.

(5) In the case of an application which is submitted to the Executive Committee or the Board, any Director, if he or any of his relatives is personally concerned in the loan, shall, immediately on receipt of the notice of consideration of the application in a meeting of the Executive Committee or the Board notify the Executive Committee or the Board, as the case may be, of the fact of his or his relative's being so concerned and shall abstain from taking part in the meeting of the Executive Committee or the Board as provided in sub-rule (1).

*Explanation.*—In this rule, the word "relative" with reference to any person, means his son, daughter, husband, wife, father, mother, brother, sister, son-in-law, daughter-in-law, sister-in-law, brother-in-law, father-in-law or mother-in-law,

15. **Taking over the management of the defaulting concern.**—Where the Managing Director is satisfied that a borrower who is under a liability to the Bank under an agreement has made any default in repayment or has otherwise failed to comply with the terms of the agreement, the Managing Director may, himself or with the approval of the Board, give, through any person authorised by him in this behalf, notice to such borrower to repay the balance of the loan in full or, as the case may be, comply with the terms of the agreement within seven days next after the receipt of the notice, and if the borrower fails to comply with the said notice, the Managing Director or any person authorised by him in this behalf may, by further notice, require the borrower to hand over the management of the concern to which the loan relates to an officer authorised by the Bank.

16. **Legal proceeding against defaulting concern.**—If any borrower refuses or fails to hand over the management of the concern on receipt of notice under rule 17, an officer of the Bank, duly authorised by the Managing Director, in this behalf, may apply to the competent court for necessary order as regards handing over of the management of the concern to the Bank.

17. **Management of concern taken over.**—(1) Where the management of a concern is taken over by the Bank, the Bank shall specify the manner in which affairs of that concern shall be managed taking into consideration the particular circumstances of the concern in each case.

(2) For the purpose of administering the affairs of a concern the management of which is taken over by the Bank, the Bank may appoint an Executive Director, Managing Agent, Director-in-charge or a committee composed of more than one person and may lay down such conditions as it thinks fit taking into consideration the public interest and the interest of the Bank.

(3) The management appointed under sub-rule (2) shall, if the Bank thinks fit in the public interest to do so and if the concern's liability to the Bank remains intact and is fully secured, strive, as far as possible, to ensure the continued existence of the concern, and for this purpose, as also for effecting the recovery of its dues against the borrower including to introduce such changes in regard to matters connected with the working of the concern including establishment, administration, production and sale as it may think proper.

(4) The Bank may relinquish the management of the concern if it is satisfied that the cause for taking over the management no longer exists and the borrower shall not be entitled to claim any compensation or damage for taking over management of the concern by the Bank.

## CHAPTER VI

### RETURNS

18. **Returns.**—The audited statement of accounts required to be furnished to the Government within four months of close of each financial year under Article 25 (2) of the Order shall be in the form set out in schedule C.

## 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 collateral of real estate (for productive purposes).			
	(a) For productive purposes ..	1.50	..	..
	(b) Small and cottage Industry ..	2.50	..	..
2	Loans/advances against pledge of goods/produces.	50.00	60.00	100.00
3	Loans/advances against hypothecation of goods/produces in conjunction with pledge; limit or collaterally secured by mortgage ratio: 25 : 75	10.00	20.00	40.00
4	Loans/advances against hypothecation of goods/produce with collaterally secured by mortgage.	8.00	10.00	20.00
5	Loans/advances against hypothecation of power driven vehicles or water crafts with collateral security.	14.00	20.00	40.00
6	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	Without limit	Without limit
7	Loans/advances against pledge of Government papers, Jatiya Sanchya Patra, Jatiya Protiraksha Sanchay Patra, Savings Certificate and Trustee securities etc. (when permissible subject to margin restriction).	Do.	Do.	Do.

1	2	3	4	5
8	Inland guarantee for one year:			
	(a) 100% margin .. ..	Without limit	Without limit	Without limit
	(b) 50% margin with collateral ..	20.00	30.00	40.00
	(c) 25% margin with collateral ..	10.00	20.00	30.00
	(d) Below 25% margin upto nil with collateral security.	5.00	10.00	20.00
9	Unsecured advances (when permissible)	.50	.50	.50
10	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
11	Advances against Government supply bills accompanied with inspection notes at 25% margin.	10.00	20.00	40.00
12	Overdraft against purchase of Government cheques/drafts at 25% margin.	5.00	10.00	10.00
13	Loans/advances against surrender value of life insurance policies (when permissible)	2.00	..	..
14	Loans/advances against immovable property at 50% margin.	5.00	10.00	20.00
15	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
16	Opening of import documentary letters of credit:			
	(a) 100% margin .. ..	Without any limit	Without any limit	Without any limit.
	(b) 50% margin .. ..	Do.	Do.	Do.
	(c) 25% margin .. ..	60.00	100.00	200.00
	(d) 20% margin .. ..	50.00	60.00	200.00
	(e) Below 20% margin to 10% margin.	30.00	40.00	100.00
	(f) Below 10% to nil margin ..	10.00	20.00	40.00



1	2	3	4	5
17	(A) 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
	(B) Back to back letter of credit supported by letters of credit from foreign bank.			
	(a) 15% margin and above ..	60·00	100·00	160·00
	(b) Below 15% margin to nil margin. ..	40·00	60·00	100·00
18	Opening of letter of credit under wage earners scheme with credit of facilities from bank up to face value of advance import permits subject to minimum margin of 25% (subject to restriction imposed by the Bangladesh Bank).	40·00	50·00	60·00
19	Foreign guarantee not exceeding one year :			
	(a) 100% margin .. ..	Without any limit	Without any limit	Without any limit.
	(b) 50% margin .. ..	60·00	100·00	160·00
	(c) 25% margin .. ..	40·00	60·00	100·00
	(d) 10% margin .. ..	20·00	30·00	40·00
	(e) Nil margin .. ..	10·00	20·00	30·00
20	Guarantee on behalf of foreign banks and general counter guarantee at nil margin to beneficiary in Bangladesh.	60·00	100·00	160·00
21	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
22	Foreign Bill negotiation			
	(a) under irrevocable letter of credit ..	Without any limit	Without any limit	Without any limit
	(b) under firm contracts of foreign buyers approved by the Bangladesh Bank and the Bank	Do.	Do.	Do.
	(c) under consignment basis ..	20·00	30·00	100·00

1	2	3	4	5
23 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.		Without limit	Without limit	Without limit.
24 Packing credit				
A. FOR JUTE:				
(a) Against R/Rs or S/Rs or T/Rs duly supported by confirmed irrevocable letter of credit backed by adequate collateral security		100.00	160.00	200.00
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
25 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	..	..
26 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)]

## PART I—Business Powers

[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 collateral of real estate (for productive purposes:			
	(a) For productive purposes ..	1.00	..	..
	(b) Small and cottage Industry ..	2.00	..	..
2	Loans/advances against pledge of goods/produces	25.00	30.00	50.00
3	Loans/advances against hypothecation of goods/produces in conjunction with pledge limit or collaterally secured by mortgage ratio 25 : 75	5.00	10.00	20.00
4	Loans/advances against hypothecation of goods/produce with collaterally secured by mortgage	4.00	5.00	10.00
5	Loans/advances against hypothecation of power driven vehicles or water crafts with collateral security.	7.00	10.00	20.00
6	Loans/advances against pledge of fixed deposit receipt at margin specified by Bangladesh Bank. Term deposit including fixed deposit receipts of third party.	Without limit	Without limit	Without limit.
7	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).	Do.	Do.	Do.

1	2	3	4	5
8	Inland guarantee for one year:			
	(a) 100% margin .. ..	Without limit	Without limit	Without limit
	(b) 50% margin with collateral ..	10.00	15.00	20.00
	(c) 25% margin with collateral ..	5.00	10.00	15.00
	(d) Below 25% margin upto Nil with collateral security	2.50	5.00	10.00
9	Unsecured advances (when permissible).	.25	.25	.25
10	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
11	Advances against Government supply bills accompanied with inspection notes at 25% margin.	5.00	10.00	20.00
12	Overdraft against purchase of Government cheques/drafts at 25% margin.	2.50	5.00	5.00
13	Loans/advances against surrender value of life insurance policies (when permissible)	1.00	..	..
14	Loans/advances against immovable property at 50% margin.	2.50	..	..
15	Loans/advances against (a) companies share and debentures approved by the Bangladesh Bank at 50% margin, (b) Government authorised debenture at 50% margin.	2.50 5.00	5.00 10.00	10.00 15.00
16	Opening of import documentary letters of credit:			
	(a) 100% margin .. ..	Without limit.	Without limit.	Without limit.
	(b) 50% margin .. ..	Do.	Do.	Do.
	(c) 25% margin .. ..	30.00	50.00	100.00
	(d) 20% margin .. ..	25.00	30.00	100.00
	(e) Below 20% margin to 10% margin.	15.00	20.00	50.00
	(f) Below 10% to nil margin ..	5.00	10.00	20.00

1	2	3	4	5
17	Opening of letter of credit (clean and on deferred 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
	(B) Back to back letter of credit supported by letters of credit from foreign bank:			
	(a) 15% margin and above ..	30.00	50.00	80.00
	(b) Below 15% margin to nil margin	20.00	30.00	50.00
18	Opening of letter of credit under wage earners scheme with credit facilities from bank upto face value of advance import permits subject to minimum margin of 25% (subject to the restrictions imported by the Bangladesh Bank.	20.00	25.00	30.00
19	Foreign guarantee not exceeding one year:			
	(a) 100% margin .. ..	Without limit	Without limit	Without limit
	(b) 50% margin .. ..	30.00	50.00	80.00
	(c) 25% margin .. ..	20.00	30.00	50.00
	(d) 10% margin .. ..	10.00	15.00	20.00
	(e) Nil margin .. ..	5.00	10.00	15.00
20	Guarantee on behalf of foreign banks and general counter guarantee at nil margin to beneficiary in Bangladesh.	30.00	50.00	80.00
21	Opening of inland letter of credit (a) at 25% margin and above	20.00	30.00	50.00
	(b) Below 25% margin to nil margin	10.00	15.00	30.00
22	Foreign bill negotiation:			
	(a) under irrevocable letter of credit	Without limit	Without limit	Without limit
	(b) under firm contracts of foreign buyers approved by the Bangladesh Bank and the Bank.	Do.	Do.	Do.
	(c) Under consignment basis ..	10.00	15.00	50.00

1	2	3	4	5
23	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.	Without limit	Without limit	Without limit
24	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
25	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	..	..
26	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—

- (a) to sanction in any one case non-recurring expenditure up to Taka 1,00,000 and recurring expenditure up to Taka 2,00,000
- (b) to write off loans up to Taka 10,000 in any one case; and
- (c) to dispose of office property up to the value of Taka 2,00,000.

#### PART III—Administrative Powers.

The Managing Director shall have powers—

- (a) to release, on the request of the borrower, any portion of the security or 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,

- 
- (b) in suitable cases, to increase 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 so sanctioned provided that the security offered by the borrower is sufficient to cover such additional amount;
- (c) in suitable cases, to alter 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

- (d) to appoint advisers and to grant honorarium in suitable cases to such advisers with the approval of the Board.

## SCHEDULE 'C'

## Form of Statement of Accounts

(See rule 21)

Balance sheet as at .....

Taka Paisa	Taka Paisa
Capital—	
Authorised .. .. .	Cash in hand and with bankers:
Issued .. .. .	Cash in hand .. .. .
Subscription and paid up. ..	Cash with bankers .. .. .
Reserve Fund(s) :	
Provisions .. .. .	Money at call and short notice
Bonds and Debentures .. .. .	Investment:
Deposits:	Loans and advances:
Fixed .. .. .	
Current accounts, savings accounts, deposits at call and short notice and other accounts.	
Borrowings:	Stocks on hand:
Bangladesh Bank .. .. .	Dead Stock:
Others .. .. .	Other assets:
Banks liability for acceptance and en- dorsements (as per contra).	Customers liability for acceptance and endorsements (as per contra):
Other liabilities:	
Profit and loss account:	Profit and loss account:
Net profit (if any) .....	Net loss (if any) .....



## BANGLADESH KRISHI BANK

Profit and Loss Account for the year ended .....

Taka paisa	Taka Paisa
Establishments .....	(i) Interest .....
Directors fees and expenses. ....	(ii) Discount .....
Auditor's fees. ....	
Rent, Taxes, Insurances, Lighting, etc.	(iii) Commission .....
Law charges. ....	
Postage, Telegraph and Telephone charges	Net profit carried to Balance sheet
Stationery, Printing, etc.,	
Depreciation and Repairs to Banks property .....	
Contribution to staff and superannua- tion Funds.	
Miscellaneous Expenses. ....	

By order of the  
Chief Martial Law Administrator.

AZAD RUHUL AMIN  
*Deputy Secretary,*