

7000	Construction and Works	5,35,00	0	1,48,00	0	0
7200	Capital Grants	132,19,00	64,31,00	0	0	0
7300	Loans	2197,23,00	1854,62,50	2312,40,00	2564,13,65	2751,86,03
7400	Advances to Government Employees	4,50	4,50	5,26	6,07	6,86
7900	Development Import Duty and VAT	0	0	12,11,34	2,30,00	2,30
7980	Capital Block Allocation & Misc. Capital Expen.	0	0	56,10	9,00	0
	<b>Total : - Capital Expenditure</b>	<b>2335,05,50</b>	<b>1919,39,00</b>	<b>2411,01,26</b>	<b>2590,54,72</b>	<b>2778,85,34</b>
	<b>Grand Total :</b>	<b>2528,56,00</b>	<b>2108,55,30</b>	<b>2540,63,00</b>	<b>2718,47,00</b>	<b>2908,77,00</b>

## 5.0 Key Performance Indicators (KPIs)

Indicator	Related Strategic Objectives	Unit	Revised Target	Actual	Target	Revised Target	Medium Term Targets		
			2015-16		2016-17		2017-18	2018-19	2019-20
1	2	3	4	5	6	7	8	1	2
1. Increase in inclusion in banking sector (including all cumulative accounts)	1	Total adult population%		71.39	73.5	73.5	75.65	77.87	80.16
2. Classified loans rate of State owned commercial banks	1	%	10.97	25.74	8.94	19.46	14.75	11.54	9.67
3. Companies listed in capital market	2	%	3	3.2	2	3	4	4	5
4. Increase the number of insurance policy subscribers	3	%	4	4	4	4	4.25	4.50	4.75
5. Increase the savings of MFI members	4	In crore taka	15047	15047	16500	16500	17000	17500	18000

## 6.0 Recent Achievements, Activities, Output Indicators, Targets and Expenditure Estimates of the Departments/Agencies

### 6.1 Secretariat

**6.1.1 Recent Achievements:** With a view to improving the quality of the banking sector, activities like formulation of human resource guidelines and automation have been undertaken for state-owned commercial banks. Existing manpower shortage in the banks has been solved, new posts have been created at the senior management level and experienced persons have been appointed in the board of directors. The Money Laundering Act, 2009 has been repealed and Money Laundering Act, 2012, consistent with international standard, has been enacted to strengthen the legal framework for the prevention of money laundering offences in Bangladesh. As a result, Bangladesh has got the membership of the EGMONT Group and exempted from the International Co-operation Review Group (ICRG) of FATF. The role Bangladesh on money laundering and prevention of financing to terrorism has got international recognition. Bangladesh's loan portfolio [respectively BB- and Ba3] has been rated satisfactory by renowned credit rating agencies like Standard and Poors (S&P) and Moody's. Four rules and nine regulations have already been issued under the provisions of Insurance Act.

### 6.1.2 Activities, Output Indicators and Targets

Activities	Output Indicator	Related Strategic Objectives	Unit	Revised Target	Actual	Target	Revised Target	Medium Term Targets		
				2015-16		2016-17		2017-18	2018-19	2019-20
1	2	3	4	5	6	7	8	9	10	11
1. Formulation and amendment of laws, rules and regulations related to the bank / non-bank institution and department / agency under this divisions	Prepared and Revised Policies	1	Number	12	12	12	9	8	7	7

Activities	Output Indicator	Related Strategic Objectives	Unit	Revised Target	Actual	Target	Revised Target	Medium Term Targets		
				2015-16		2016-17		2017-18	2018-19	2019-20
1	2	3	4	5	6	7	8	9	10	11
2. Supervision of Agricultural loan sector	Loan Disbursed	1	Taka (Crore)	16400	17646	18386	17550	19856	21445	23160
3. Supervision on loans giving small and medium industries/ initiatives	Loan Disbursed	1	Taka (Crore)	104143	120571	116537	116537	128191	141010	155111

### 6.1.3 Medium Term Expenditure Estimates by Operational Units, Programmes and Projects

(Taka in Thousands)

Name of the Operational Unit/Programme/ Project	Related Activity	Actual 2014-15	Budget	Revised	Medium Term Expenditure Estimates		
			2016-17		2017-18	2018-19	2019-20
1	2	3	4	5	6	7	8
<b>Operational Units</b>							
1201-0001 - Secretariat	1	5,88,11	9,91,00	6,82,00	9,07,00	9,52,35	9,99,97
1235-2527 - Palli Kormo Shokak Foundation(PKSF)	1	18,30,00	22,00,00	22,00,00	25,00,00	27,00,00	30,00,00
1235-2528 - Municipal Development Fund	2	26,32,00	28,05,00	27,55,00	4,25,00	5,00,00	6,00,00
1235-3961 - Swanirvar Trainign Programme	2	1,70,00	1,82,00	1,82,00	1,90,00	1,90,00	1,90,00
1235-3962 - Social Development Foundation (S.D.F.)	2	56,00,00	78,00,00	78,00,00	48,00,00	50,00,00	50,00,00
1264-3912 - Palli Karmo Shohayak Foundation (P.K.S.F.)	2	134,19,68	100,00,00	88,00,00	90,00,00	100,00,00	100,00,00
1264-3915 - Foreign Direct Investment Promotion Project	2	0	34,00,00	20,00,00	36,00,00	40,00,00	45,00,00
1264-3916 - Urban Building Safety Project	-	0	48,00,00	37,00,00	46,00,00	46,00,00	46,00,00
1264-3920 - Second Small and Medium-Sized Enterprise Development Project (SMEDP-2)	3	0	0	0	265,00,00	450,00,00	600,00,00
1264-3924 - Financing Brick Kiln Efficiency Improvement Project (BKEIP)	2	0	185,05,00	185,05,00	100,00,00	100,00,00	0
1264-3926 - Small and Marginal sized Farmers Agricultural Productivity Improvemnet and Diversification Financing Project	2	0	300,00,00	326,57,50	40,00,00	4,68,00	4,68,00
1264-3930 - Financial Sector Support Project (FSSP)	2	0	1027,36,00	640,00,00	1010,40,00	1123,45,65	1556,18,03
1264-3946 - Social Development Foundation (S.D.F.)	2	0	350,00,00	350,00,00	425,00,00	400,00,00	240,00,00
1264-3996 - Municipal Development Fund	2	0	152,82,00	208,00,00	300,00,00	300,00,00	160,00,00
<b>Total : Operational Units</b>		<b>242,39,79</b>	<b>2337,01,00</b>	<b>1990,81,50</b>	<b>2400,62,00</b>	<b>2657,56,00</b>	<b>2849,76,00</b>
<b>Total : Non Development</b>		<b>242,39,79</b>	<b>2337,01,00</b>	<b>1990,81,50</b>	<b>2400,62,00</b>	<b>2657,56,00</b>	<b>2849,76,00</b>
<b>Approved Projects</b>							
1201-5020 - Block Allocation for Unapproved Project	1-2	0	5,35,00	0	1,48,00	0	0
<b>Total : Approved Projects</b>		<b>0</b>	<b>5,35,00</b>	<b>0</b>	<b>1,48,00</b>	<b>0</b>	<b>0</b>
<b>Total : Development</b>		<b>0</b>	<b>5,35,00</b>	<b>0</b>	<b>1,48,00</b>	<b>0</b>	<b>0</b>
<b>Total :</b>		<b>242,39,79</b>	<b>2342,36,00</b>	<b>1990,81,50</b>	<b>2402,10,00</b>	<b>2657,56,00</b>	<b>2849,76,00</b>

## 6.2 Bangladesh Securities and Exchange Commission (BSEC)

**6.2.1 Recent Achievements:** To increase investment, BSEC has approved IPO to 37 companies and issued right shares to 13 companies, bonds and debentures to 15 companies and preference shares to 5 companies with 306 private limited and 234 public limited companies have been allowed to draw capital, which is equivalent to taka 43,928.03 crore. This would, in turn, gear-up the industrialization, employment generation as well as overall economic development process of the country. To perform effective role in the supply of good securities, Commission has issued 7 additional stock broker certificates, 9 stock dealer certificates, 3 asset management company certificates, 1 security custodian certificate, 15 trustee registration certificates for issuing debt security, 6 depository participant registration certificates and 2 trustee registration certificates and 4 fund manager registration certificates under Bangladesh Securities and Exchange Commission (Alternative Investment) Rules 2015 in 2015-16 fiscal year. Guidelines in

relation to Small Cap Platform has already been published in the gazette to form Small Cap Platform in the stock exchanges. Exchange Demutualization Act, 2013 has been formulated to safeguard the interest of the investors. In addition, a modern surveillance software/system has been installed to prevent manipulation of the transaction of securities in the stock market and to ensure transparency. Up to June 2016, number of enlisted companies and securities has become 192 and 559 respectively.

### 6.2.2 Activities, Output Indicators and Targets

Activities	Output Indicator	Related Strategic Objectives	Unit	Revised Target	Actual	Target	Revised Target	Medium Term Targets		
				2015-16	2016-17	2017-18	2018-19	2019-20		
1	2	3	4	5	6	7	8	9	10	11
1. New investment growth in the capital market	Quantity of new investment	2	Taka (Crore)	2829	2829	4000	4000	4400	4300	4450
2. Capital withdraw	[Securities issued	2	Number	10	10	11	11	12	12	12
3. Implementation of Countrywide Financial Literacy Program	Participants in the program	2	Number	-	-	-	-	8000	10000	15000

### 6.2.3 Medium Term Expenditure Estimates by Operational Units, Programmes and Projects

(Taka in Thousands)

Name of the Operational Unit/Programme/Project	Related Activity	Actual 2015-16	Budget	Revised	Medium Term Expenditure Estimates		
			2016-17	2017-18	2018-19	2019-20	
1	2	3	4	5	6	7	8
<b>Operational Units</b>							
1205-2529 - Bangladesh Institute of Capital Market (B.I.C.M.)	1-2	7,98,65	10,51,50	10,51,50	11,50,00	12,00,00	12,50,00
<b>Total : Operational Units</b>		<b>7,98,65</b>	<b>10,51,50</b>	<b>10,51,50</b>	<b>11,50,00</b>	<b>12,00,00</b>	<b>12,50,00</b>
<b>Total : Non Development</b>		<b>7,98,65</b>	<b>10,51,50</b>	<b>10,51,50</b>	<b>11,50,00</b>	<b>12,00,00</b>	<b>12,50,00</b>
<b>Total :</b>		<b>7,98,65</b>	<b>10,51,50</b>	<b>10,51,50</b>	<b>11,50,00</b>	<b>12,00,00</b>	<b>12,50,00</b>

### 6.3 Bangladesh Institute of Capital Market (BICM)

**6.3.1 Recent Achievements:** Training has been provided to the officials of Bangladesh Securities and Exchange Commission (BSEC), Stock Exchange and Intermediary Institutions for achieving the excellence of theoretical and practical knowledge about capital market. Meanwhile, BICM has conducted different training programmes including (1) Investors Education Programme; (2) Certificate in securities' laws in Bangladesh; (3) Certificate in financial statement analysis; (4) Certificate in international financial reporting standard; (5) Enterprise network solutions for stock exchange members; (6) Certificate in corporate governance and addressing fraudulence, abuse, market manipulation and insider trading; (7) Certificate in investment analysis and securities valuation; (8) Certificate in financial journalism etc. So far 6,244 persons have been trained and 7 seminar/workshops have been organized.

### 6.3.2 Activities, Output Indicators and Targets

Activities	Output Indicator	Related Strategic Objectives	Unit	Revised Target	Actual	Target	Revised Target	Medium Term Targets		
				2015-16	2016-17	2017-18	2018-19	2019-20		
1	2	3	4	5	6	7	8	9	10	11
1. Training for investors in the capital market	Trained investor	2	Number	500	500	700	700	800	900	1000
2. Institutional education activities on capital market	Certificate Course Number	2	Number	12	12	12	12	13	14	15
	Number Post graduate diploma batch			2	2	2	2	2	3	3

### 6.3.3 Medium Term Expenditure Estimates by Operational Units, Programmes and Projects

(Taka in Thousands)

Name of the Operational Unit/Programme/Project	Related Activity	Actual 2015-16	Budget	Revised	Medium Term Expenditure Estimates		
			2016-17		2017-18	2018-19	2019-20
1	2	3	4	5	6	7	8
<b>Operational Units</b>							
1205-2531 - Insurance Development and Regulatory Authority(IDRA)	1	0	1,00	1,00	1,00	1,00	1,00
<b>Total : Operational Units</b>		<b>0</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>
<b>Total : Non Development</b>		<b>0</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>
<b>Total :</b>		<b>0</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>

### 6.4 Insurance Development and Regulatory Authority (IDRA)

**6.4.1 Recent Achievements:** Currently 46 non-life and 31 life insurance companies are working under the supervision of IDRA. The Authority has taken various initiatives for supervising insurance businesses to safeguard the interests of insurance policy holders and beneficiaries under different policies and systematic development and control of insurance sector. It has started working to ensure transparency and accountability of insurance business.

#### 6.4.2 Activities, Output Indicators and Targets

Activities	Output Indicator	Related Strategic Objectives	Unit	Revised Target	Actual	Target	Revised Target	Medium Term Targets		
				2015-16	2016-17	2017-18	2018-19	2019-20		
1	2	3	4	5	6	7	8	9	10	11
1. Formulate rules and regulations;	Gadget published	3	Number	5	2	4	4	4	5	5
2. Increase settlement of insurance claims.	Claim settlement rate	3	%	65	92	70	70	73	75	77

### 6.4.3 Medium Term Expenditure Estimates by Operational Units, Programmes and Projects

(Taka in Thousands)

Name of the Operational Unit/Programme/Project	Related Activity	Actual 2015-16	Budget	Revised	Medium Term Expenditure Estimates		
			2016-17		2017-18	2018-19	2019-20
1	2	3	4	5	6	7	8
<b>Operational Units</b>							
1205-2530 - Bangladesh Insurance Academy	1	2,32,00	1,80,00	1,80,00	1,80,00	1,90,00	2,00,00
<b>Total : Operational Units</b>		<b>2,32,00</b>	<b>1,80,00</b>	<b>1,80,00</b>	<b>1,80,00</b>	<b>1,90,00</b>	<b>2,00,00</b>
<b>Total : Non Development</b>		<b>2,32,00</b>	<b>1,80,00</b>	<b>1,80,00</b>	<b>1,80,00</b>	<b>1,90,00</b>	<b>2,00,00</b>
<b>Approved Projects</b>							
1205-5016 - Pilot Project on weather index based Crop Insurance	1	1,27,00	9,05,00	11,40,00	2,77,00	0	0
1205-5019 - Financial Sector Support Project (FSSP)	1	0	155,73,00	84,28,00	112,75,00	37,00,00	34,00,00
<b>Total : Approved Projects</b>		<b>1,27,00</b>	<b>164,78,00</b>	<b>95,68,00</b>	<b>115,52,00</b>	<b>37,00,00</b>	<b>34,00,00</b>
<b>Total : Development</b>		<b>1,27,00</b>	<b>164,78,00</b>	<b>95,68,00</b>	<b>115,52,00</b>	<b>37,00,00</b>	<b>34,00,00</b>
<b>Total :</b>		<b>3,59,00</b>	<b>166,58,00</b>	<b>97,48,00</b>	<b>117,32,00</b>	<b>38,90,00</b>	<b>36,00,00</b>

### 6.5 Bangladesh Insurance Academy

**6.5.1 Recent Achievements:** The academy provides supports to conduct up-to-date training courses on insurance, seminars and workshops on insurance, diploma and certificate courses on insurance, to establish close contact with the persons and organizations in home and abroad and to organize joint training. In addition, the academy assists the students who want to participate in the examinations conducted by foreign institutes and acts as overseas examination centre for foreign courses like ACII (London), Actuarial Science course (India).

### 6.5.2 Activities, Output Indicators and Targets

Activities	Output Indicator	Related Strategic Objectives	Unit	Revised Target	Actual	Target	Revised Target	Medium Term Targets		
				2015-16	2016-17	2017-18	2018-19	2019-20		
1	2	3	4	5	6	7	8	9	10	11
1. Training on insurance	Trained manpower	3	Number	750	751	950	950	1000	1050	1100
2. Increasing awareness on insurance]	[Insurance fair]	3	Number	1	1	1	1	1	1	1
	[Workshop/Seminar]			0	0	4	4	5	6	7

### 6.5.3 Medium Term Expenditure Estimates by Operational Units, Programmes and Projects

(Taka in Thousands)

Name of the Operational Unit/Programme/Project	Related Activity	Actual 2015-16	Budget	Revised	Medium Term Expenditure Estimates		
			2016-17	2017-18	2018-19	2019-20	
1	2	3	4	5	6	7	8
<b>Operational Units</b>							
1205-2528 - Microcredit Regulatory Authority	1-2	9,76,58	9,09,50	9,73,30	9,70,00	10,00,00	10,50,00
<b>Total : Operational Units</b>		<b>9,76,58</b>	<b>9,09,50</b>	<b>9,73,30</b>	<b>9,70,00</b>	<b>10,00,00</b>	<b>10,50,00</b>
<b>Total : Non Development</b>		<b>9,76,58</b>	<b>9,09,50</b>	<b>9,73,30</b>	<b>9,70,00</b>	<b>10,00,00</b>	<b>10,50,00</b>
<b>Total :</b>		<b>9,76,58</b>	<b>9,09,50</b>	<b>9,73,30</b>	<b>9,70,00</b>	<b>10,00,00</b>	<b>10,50,00</b>

### 6.6 Microcredit Regulatory Authority

**6.6.1 Recent Achievements:** Microcredit Regulatory Authority (MRA) has provided certificates to 769 institutions so far and cancelled/withdrawn certificates of 80 institutions failed to comply with the acts and rules. For the time being 182 institutions of 37 districts, where microcredit disbursement rate is low, have been allowed to operate microcredit programme.

### 6.6.2 Activities, Output Indicators and Targets

Activities	Output Indicator	Related Strategic Objectives	Unit	Revised Target	Actual	Target	Revised Target	Medium Term Targets		
				2015-16	2016-17	2017-18	2018-19	2019-20		
1	2	3	4	5	6	7	8	9	10	11
1. Disbursement and recovery of microcredit	Disbursed loans	4	Taka (Crore)	49200	71200	75000	75000	80000	85000	90000
	[Recovered loans	4	Taka (Crore)	48200	68300	71500	71500	76000	76500	77000
2. Increase of MFI beneficiaries	No. beneficiaries	4	Number (Lakh)	262	263	270	270	272	273	274

### 6.6.3 Medium Term Expenditure Estimates by Operational Units, Programmes and Projects:

Not Applicable.