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**Agricultural Credit & Financial Inclusion Department  
Bangladesh Bank  
Head Office  
Dhaka**

ACFID Circular letter No.1

Date: **21 Falgun, 1419**  
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**05 March, 2013**

**Chief Executives  
All Scheduled Banks in Bangladesh  
Dear Sir,**


**Master Circular: Loan Classification and Provisioning**

Please refer to the section of 1(d) of BRPD Circular No.14 dated September 23, 2012 on the captioned subject.

It has been decided that short-term Micro-Credit will include any micro-credits not exceeding the amount of Tk. 50,000 (Tk. Fifty Thousand) and repayable within 12 (twelve) months.

This instruction will have an immediate effect.

Please acknowledge receipt.

Yours sincerely,  
  
(Md. Abdul Hakim)  
Deputy General Manager  
Phone: 9530223