

**Banking Regulation & Policy Department
Bangladesh Bank
Head Office
Dhaka**

BRPD Circular No. 08

August 02, 2015
Date: -----
Shraban 18, 1422

**Chief Executives
All Scheduled Banks in Bangladesh**

Dear Sir,

Loan Classification and Provisioning

Please refer to the BRPD Circular [No.14 of 2012](#), [19 of 2012](#), [05 of 2013](#) & [16 of 2014](#) dated September 23, 2012 , December 27, 2012 , May 29, 2013 & November 18, 2014 respectively and attached CL formats on the captioned subject.

For the purpose of meticulous compliance with the Banking Companies Act, 1991 (amended up to 2013) along with the view to strengthening banking supervision, few changes have been brought in the CL formats. Revised formats are attached herewith.

The Enterprise Data Warehouse (EDW) template (T_PS_Q_LN_PROV) for loan classification and provisioning has been changed and uploaded on the Bangladesh Bank website accordingly.

Banks are advised to report according to the amended CL formats along with the changed EDW template from September, 2015 quarter. All other instructions of the above circulars will remain unchanged.

Yours sincerely,

Encl: 06 (Six)



(Chowdhury Md. Feroz Bin Alam)
General Manager
Phone-9530252

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RETURNS FOR CLASSIFICATION OF FIXED TERM LOANS AS OF.....

Page No.

Bank Name:

Branch Name :

Stamp of Branch Serial No.....

(As Provided by Bangladesh Bank)

(Amount in Taka)

Sl. No.	Name of borrower and NID	Nature of facilities	Loan Identification No.	Date of sanction and last rescheduling [RSDL (1/2/./n)] DD/MM/YY	Principal Amount, Rescheduled Amount	Balance Outstanding as of reference date	Installment		Date of first Repayment due	Repayment due (Ref. date – col.10)+col.9 (in months)	Amount paid since sanctioning /Last rescheduling	Time equivalent of amount paid (in months)	Period of Arrears (in months) (col.11-col.13)	Preliminary status of Classification		Final Classification	
							Size	Frequency						Objective Criteria	Qualitative Judgement	Classification Status	Basis for Classification
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Total																	

Sl. No.	Amount						Cumulative interest suspense as of reference date				Value of eligible collateral (to nearest amount)	Base for Provision for				Remarks
	Unclassified (UC)		Classified			Defaulted outstanding	UC (Standard) (If any)	SMA	Classified A/Cs	Total		SMA Col. (20-26)	Sub-standard (SS) Col. (21-27-29)	Doubtful (DF) Col. (22-27-29)	Bad/Loss (B/L) Col. (23-27-29)	
	Standard	SMA	Sub-standard (SS)	Doubtful (DF)	Bad/Loss (B/L)											
1	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
Total																

Note :

Col. 9 = Installment Frequency in months

Col. 13 = (Col. 12 X Col.9) ÷ Col.8

