

**Banking Regulation & Policy Department
Bangladesh Bank
Head Office
Dhaka-1000**

BRPD Circular No- 12

20 August, 2017
Date : -----
05 Bhadra, 1424

**Chief Executives
All Scheduled Banks in Bangladesh**

Dear Sir,

Loan Classification and Provisioning

Please refer to **BRPD Circular No. 05, dated May 29, 2013** on the captioned subject.

As per the above mentioned circular banks are required to maintain 5% General Provision against unclassified credit card loans under Consumer Financing.

With a view to promoting cashless secured transaction and considering the cost of operation of the credit card business, the above instruction regarding General Provision against unclassified credit card loans under Consumer Financing has been revised as follows:

Banks will be required to maintain 2% General Provision against all unclassified Credit Card loans under Consumer Financing.

This circular will come into force with immediate effect.

Yours sincerely,



(Abu Farah Md. Nasser)
General Manager
Phone: 9530252