

Banking Regulation & Policy Department  
Bangladesh Bank  
Head Office  
Dhaka

BRPD Circular No. 17

Date : December 06, 2005  
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Agrahayan 22, 1412

Chief Executives  
All Scheduled Banks in Bangladesh

Dear Sir,

**Prudential Guidelines for Consumer Financing  
and Small Enterprise Financing**

Please refer to our BRPD Circular No. 10, dated 20 August, 2005 on the captioned subject.

Amendments were made in Regulation 4 and Appendix XXI in guidelines for Consumer Financing through the said circular where-in banks had been advised to maintain 2% General Provision against unclassified loan amount.

The issue has been reviewed further and it has been decided that banks will be required to maintain 5% General Provision instead of 2% against unclassified loan amount for Consumer Financing.

The above amendments shall be made effective from December 31, 2005.

Please acknowledge receipt.

Yours sincerely,

(Naba Gopal Banik)  
General Manager  
Phone : 7117825