

Banking Regulation & Policy Department  
Bangladesh Bank  
Head Office  
Dhaka

**BRPD Circular No. 19**

Date : December 20 , 2005  
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Poush 06 , 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. 17, dated December 06, 2005 on the captioned subject wherein banks were advised to maintain 5% General Provision instead of 2% against unclassified loan amount for Consumer Financing and the effective date for maintaining 5% General Provision was mentioned as December 31, 2005.

The issue has been reviewed further and now it has been decided that the effective date for maintaining 5% General Provision against unclassified loan amount for Consumer Financing shall be from January 01, 2006 instead of December 31, 2005.

Please acknowledge receipt.

Yours sincerely,

(Naba Gopal Banik)  
General Manager  
Phone : 7117825