

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

31 December 2020

BRPD Circular Letter No. 63

**Date: -----
16 Poush 1427**

**Managing Director/Chief Executives
All Scheduled Banks in Bangladesh**

Dear Sir,

Loan Classification and Provisioning

Please refer to BRPD Circular No.14, dated September 23, 2012 on the captioned subject.

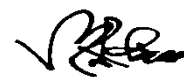
2. As per above mentioned circular banks are advised to submit detailed statements through CL-1 in respect of classification, provision and interest suspense accounts within 25 days from the reference date.

3. With a view to obtaining a complete picture of asset quality of the banking industry within a short period and for taking policy decisions the section 10 of the BRPD Circular No. 14, dated September 23, 2012 has been replaced as follows:

“Banks are advised to submit detailed statements through CL-1 in respect of classification, provision and interest suspense accounts within 15 days from the reference date and to ensure correct and timely submission of CL-1 failing to which penalty may be imposed against the bank concerned.”

This circular letter will come into force with immediate effect.

Yours sincerely,



(Md. Nazrul Islam)
General Manager
Phone-9530252