



Bangladesh Bank
Head Office
Motijheel, Dhaka-1000
Bangladesh
website: www.bb.org.bd

Banking Regulation and Policy Department

BRPD Circular Letter No. 03

02 February 2023
Date: -----
19 Magh 1429

Managing Director/Chief Executives
All Scheduled Banks in Bangladesh.

Dear Sir,

Loan Classification and Provisioning

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

2. According to the section 4(a)(3) of the above mentioned circular, banks were advised to maintain 2% general provision on the unclassified amount for loans to Brokerage House, Merchant Banks and Stock Dealers.
3. Now it has been decided that banks will have to maintain a general provision of 1% on unclassified amounts for loans to Brokerage House, Merchant Banks and Stock Dealers.
4. This directive has been issued by Bangladesh Bank in exercise of its power conferred on it under section 45 of the Bank Company Act, 1991.

This circular will come into force from 30th March, 2023.

Yours faithfully,

(Maksuda Begum)
Director (BRPD)
Phone: 9530252