

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

BRPD Circular No- 01

20 February, 2018
Date : -----
08 Falgun, 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 2% General Provision against unclassified Housing Finance under Consumer Financing.

With a view to promoting growth in the real estate sector through banks' participation in housing finance, it has been decided that banks have to maintain 1% General Provision instead of 2% against all unclassified Housing Finance loans under Consumer Financing.

This circular has been issued with retrospective effect from 31 December 2017.

Yours sincerely,



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