

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

BRPD Circular No. 05

February 23, 2015
Date: -----
Falgun 11, 1421

**Chief Executives
All Scheduled Banks in Bangladesh**

Dear Sir,

Regarding Loan Rescheduling Policy

Please refer to the BRPD Circular No.15 dated September 23, 2012 and BRPD Circular No.06 dated May 29, 2013 on the captioned subject.

Considering the great importance of the agricultural sector to the growth and stability of Bangladesh economy, to implement the government's farmer-friendly policy with a view to boosting up agricultural production and recovering the agricultural credit the following decisions have been taken for rescheduling such loans:

1. In case of rescheduling short term agricultural credit, the condition of required down payment can be relaxed on the basis of banker-customer relationship. In special cases, such credits can be rescheduled without down payment.
2. New short-term agricultural credits can be disbursed after rescheduling. In this case, new credit facility can be given without depositing any amount of money.
3. If any certificate case is already filed, during the trial period credit can be rescheduled after withdrawing or settling the certificate cases through mutual agreement (Solenama) with the customer.

Other than the above mentioned directives, all other instructions of the BRPD Circular No. 15/2012 and 06/2013 will remain unchanged and the above facilities will be valid till December 2015.

This circular shall come into effect immediately.

Sincerely yours,



(Chowdhury Md. Feroz Bin Alam)
General Manager
Phone: 9530252