

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

BRPD Circular No.- 01

January 01, 2015
Date : -----
Poush 18, 1421

Chief Executives
All Scheduled Banks in Bangladesh

Dear Sir,

Prudential Regulations for Consumer Financing
(Regulation for Housing finance)

Please refer to Regulation 23 of Guidelines for Prudential Regulations for Consumer Financing, circulated vide BRPD Circular No. 07, dated November 03, 2004, BRPD Circular No. 23, dated June 16, 2010 and BRPD Circular No. 03, dated January 22, 2012.

02. Because of price hike of construction materials for housing and real estate it has been decided to amend the Regulation 23 which will now stands as under:

Regulation-23:

“The maximum per party limit in respect of housing finance by the banks will be Tk.12 (Twelve) million.

The housing finance facility shall be provided at a maximum debt equity ratio of 70:30. ”

Please acknowledge receipt.

Yours sincerely,



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