

Banking Regulation & Policy Department
Bangladesh Bank
Head Office
Dhaka

BRPD Circular No.-02

20 January 2004
Date-----
07 Magh 1410

Chief Executive
All Scheduled Banks in Bangladesh

Dear Sir,

Regarding Loan Classification and Provisioning activities.

Banks had been instructed to conduct loan classification activities and also to maintain provision on quarterly basis vide BRPD circular no.16, dated 06, December 1998.

It has been observed that though banks are conducting loan classification activities on quarterly basis, some banks are not maintaining provision on quarterly basis which is not consistent with the instructions given in the said circular.

Under the circumstances, banks are again instructed to maintain provision on quarterly basis as per existing policies while conducting loan classification activities on the said basis.

Please acknowledge receipt.

Yours faithfully,

(Md. Jahangir Alam)
Deputy General Manager
Phone: 7125844