

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

BRPD Circular No.-03

January 22, 2012  
Date: -----  
Magh 09, 1418

Chief Executives  
All Scheduled Banks in Bangladesh.

Dear Sir,

**Prudential Regulations for Consumer Financing.**

Please refer to BRPD Circular No.-34 dated December 29, 2010 and Letter No.-BRPD(P-1)661/13/2011-253-300 dated January 25, 2011.

Now, it has been decided that loan-margin ratio for fresh loans shall be maintained at 70:30 in case of house finance under consumer financing and 30:70 for all other consumer loans including motor car loans.

This instruction shall come into force with immediate effect.

Please acknowledge receipt.

Yours sincerely,

sd/-

(K.M. Abdul Wadood)  
General Manager  
Phone: 7117825