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

BRPD Circular No. 09

June 18, 2012
Date : -----
Ashar 04, 1419

**Chief Executives
All Scheduled Banks in Bangladesh**

Dear Sir,

Master Circular: Loan Classification and Provisioning

Please refer to [BRPD Circular No. 07 dated June 14, 2012](#) on the captioned subject.

It is hereby clarified that the revised instruction on loan classification and provisioning will be effective from July 01, 2012 instead of June 14, 2012.

Banks will have to report loan classifications and make required provisions in terms of the revised instructions from the 3rd (end September) quarter of calendar year 2012. Shortfall if any in provisioning as of September 30, 2012 according to new classification will have to be met in full by end December, 2012.

All other instructions will remain unchanged.

Please acknowledge receipt.

Yours sincerely,



(Khondkar Morshed Millat)
Deputy General Manager
Phone: 7126101-20/Ext. 2528