



# Bangladesh Bank

Head Office  
Motijheel, Dhaka-1000  
Bangladesh  
website: www.bb.org.bd

## Banking Regulation & Policy Department

25 June 2025

BRPD Circular No. 05

Date: -----

11 Ashar 1432

Managing Director/Chief Executives  
All Scheduled Banks in Bangladesh.

Dear Sir,

### **Loan Classification and Provisioning**

Please refer to BRPD Circular No. 15 dated 27 November 2024 on the captioned subject.

2. To enhance risk management capabilities of banks and strengthen the transparency of the financial reporting, Bangladesh Bank issued BRPD Circular No. 15/2024 on Loan Classification and Provisioning aligning with international best practices. In the paragraph 11(C) of the stated circular, banks were instructed to continue existing forms to report loan classification and provisioning information until further modification.
3. For the purpose of ensuring the proper implementation of the BRPD Circular No. 15/2024 the following instructions are being provided for reporting purposes:
  - a) Revised CL reporting forms (CL-1 to CL-5) are attached herewith. Banks are advised to generate these forms through CBS;
  - b) The Enterprise Data Warehouse (EDW) template (T\_PS\_Q\_LN\_PROV) for loan classification and provisioning has been changed and uploaded on the Bangladesh Bank website. Bank should upload the CL (Both Domestic Banking Unit and Offshore Banking Unit) statements in EDW accordingly;
  - c) Banks are advised to report according to the updated CL forms and EDW template from quarter ending 30 September 2025.
4. It is to be noted that, definition of Past Due/Overdue has been given in the paragraph 6(a)(1) of the stated circular. For the purpose of unambiguous understanding and proper reporting, the definition of past due/overdue and the criteria of loan classification of Fixed Term Loan have been clarified as follows:

In case of any installment(s) or part of installment(s) of a Fixed Term Loan is not repaid within the due date, the amount of unpaid installment(s) will be termed as 'past due or overdue installment' and if the amount of 'past due or overdue installment' is equal to or

more than the amount of installment(s) due, then the entire loan will be classified as per instructions contained in Para 6(a)(3) of the BRPD Circular No. 15/2024. For example: If the amount of past due installment is equal to or more than the amount of installment(s) due within 03 (three) months, the entire loan will be classified as "Sub-standard".

**Explanation:** If any Fixed Term Loan is repayable on monthly installment basis, the amount of installment(s) due within 03 (three) months will be equal to the sum of 03 monthly installments. Similarly, if the loan is repayable on quarterly installment basis, the amount of installment(s) due within 03 (three) months will be equal to the 1 quarterly installments.

5. All other instructions of BRPD Circular No. 15/2024 will remain unchanged.
6. This directive has been issued by Bangladesh Bank in exercise of its power conferred on it under section 49(1)(Cha) of the Bank Company Act, 1991.
7. This circular will come into force with immediate effect.

Yours faithfully,



(Mohammad Shahriar Siddiqui)

Director (BRPD)

Phone: 9530252

## CL-1:SUMMARY OF LOAN CLASSIFICATION AND PROVISION AS OF DD/MM/YYYY

Ref: BRPD Circular No. 15/2024

Bank Name:

Branch Name:

(Amount in BDT)

SL NO		Total Outstanding	Balance Outstanding								Base for Provision			Amount of Provision Required			Amount of Provision Maintained	Interest Suspense on		
			Unclassified (UC)				Classified			Defaulted	SS	DF	B/L	General	Specific	Total		Unclassified A/c's	Classified A/c's	Total
			STD-0	STD-1	STD-2	SMA	SS	DF	B/L											
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Continuous Loan (CL-2)																			
	I) Agricultural Credit (Other than Short Term)																			
	II) CMSME Financing																			
	III) Consumer Financing (Other than Credit Card)																			
	IV) Credit Card																			
	V) Industrial Credit																			
	VI) Service Sector Credit																			
	VII) Trade & Commerce Sector Credit																			
	VIII) Other Credit																			
Sub-total of I, II, III, IV, V, VI, VII & VIII																				
2	Demand Loans (CL-3)																			
	I) Agricultural Credit (Other than Short Term)																			
	II) CMSME Financing																			
	III) Consumer Financing																			
	IV) Industrial Credit																			
	V) Service Sector Credit																			
	VI) Trade & Commerce Sector Credit																			
	VII) Other Credit																			
Sub-total of I, II, III, IV, V, VI & VII																				
3	Fixed Term Loan (CL-4)																			
	I) Agricultural Credit (Other than Short Term)																			
	II) CMSME Financing																			
	III) Consumer Financing (Other than Housing Finance)																			
	IV) Housing Finance																			
	V) Industrial Credit																			
	VI) Service Sector Credit																			
	VII) Trade & Commerce Sector Credit																			
	VIII) Other Credit																			
Sub-total of I, II, III, IV, V, VI, VII & VIII																				
4	Short Term Agri. Credit (CL-5)																			
	Short Term Agri. Credit																			
	Sub-total																			
	Sub-Total of (1+2+3+4)																			
	Staff Loan																			
	Grand Total																			
	OFF BALANCE SHEET EXPOSURE																			

NB: Sectors (CMSME, Industrial Credit, Consumer Financing etc.) should be reported aligning with Scheduled Bank Statistics returns)

## CHECK LIST

Form No	No of Pages	Form No.	No. of Pages
CL-2		CL-4	
CL-3		CL-5	

CL-2: RETURNS FOR CLASSIFICATION OF CONTINUOUS LOANS AS OF DD/MM/YYYY

Ref: BRPD Circular No. 15/2024

Bank Name:

Branch Name:

Sector Name: (CMSME Financing, Industrial Credit, Consumer Financing, Credit card, Service Sector Financing etc. as per CL-1)<sup>1</sup>

(Amount in BDT)

SL. No.	Name of the Borrower	Loan Identification No.	Customer's Unique ID	Business Identification Number (BIN)/Taxpayer Identification Number (TIN)	Nature of Facilities (CC, Working Capital, SOD, OD Etc.)	Date of First Sanction (DD/MM/YY)	Date of Last Renewal (DD/MM/YY)	Latest Sanctioned Limit	Balance Outstanding	Date of Expiry (DD/MM/YY) <sup>2</sup>	Period of Overdue/Past Due (in months) (Ref. date - Col.11)	Preliminary Classification		Final Classification		Defaulted Outstanding
												Objective Criteria (OC)	Qualitative Judgment (QJ)	Classification Status	Basis for Classification (OC/QJ)	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

Cumulative Interest Suspense			Collateral Type (Cash/Mortgage etc.)	Value of Eligible Collateral (to nearest amount)	Outstanding Amount-Interest Suspense-Value of Eligible Collateral (Col.10-Col.20-Col.22)	Base for Provision (Greater amount between Col.23 & 15% of Total Outstanding)			Amount of Provision Required	Remarks (CIB Status etc.)
Unclassified A/Cs	Classified A/Cs	Total				SS	DF	B/L		
18	19	20	21	22	23	24	25	26	27	28

<sup>1</sup> Loans and advances of same sectors should be reported in orderly manner.  
<sup>2</sup> In Case of Credit Card, payment due date of minimum due amount should be reported in column 11.

**CL-3: RETURNS FOR CLASSIFICATION OF DEMAND LOANS AS OF DD/MM/YYYY**

Ref: BRPD Circular No. 15/2024

Bank Name:

Branch Name:

**Sector Name: (CMSME Financing, Industrial Credit, Consumer Financing, Service Sector Financing etc. as per CL-1)<sup>3</sup>**

(Amount in BDT)

SL. No.	Name of the Borrower	Loan Identification No.	Customer's Unique ID	Business Identification Number (BIN)/Taxpayer Identification Number (TIN)	Nature of Facilities (PIF, PAD, FBP, IBP, PC, Forced Loan etc.)	Date of Sanction (DD/MM/YY)	Amount Disbursed	Date of Disbursement (DD/MM/YY)	Balance Outstanding	Claim Date (DD/MM/YY)	Period of Overdue /Past Due (in months) (Ref. date - Col. 11 )	Preliminary Classification		Final Classification		Defaulted Outstanding
												Objective Criteria (OC)	Qualitative Judgment (QJ)	Classification Status	Basis for Classification (OC/QJ)	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

Cumulative Interest Suspense			Collateral Type (Cash/Mortgage etc.)	Value of Eligible Collateral (to nearest amount)	Outstanding Amount- Interest Suspense- Value of Eligible Collateral (Col.10-Col.20-Col.22)	Base for Provision (Greater amount between Col.23 & 15% of Total Outstanding)			Amount of Provision Required	Remarks (CIB Status etc.)
Unclassified A/Cs	Classified A/Cs	Total				SS	DF	B/L		
18	19	20	21	22	23	24	25	26	27	28

<sup>3</sup> Loans and advances of same sectors should be reported in orderly manner.

**CL-4: RETURNS FOR CLASSIFICATION OF FIXED TERM LOANS AS OF MM/DD/YYYY**

Ref: BRPD Circular No. 15/2024

Bank Name:

Branch Name:

**Sector Name: (CMSME Financing, Industrial Credit, Consumer Financing, Housing Finance, Service Sector Financing etc. as per CL-1)<sup>4</sup>**

(Amount in BDT)

SL. No.	Name of the Borrower	Loan Identification No.	Customer's Unique ID	Business Identification Number (BIN)/Taxpayer Identification Number (TIN)	Nature of Sanction (New, RS-1/2/3/4/..., RSIW-1/2/3/4/..., RSTR etc.) <sup>5</sup>	Nature of Facility (Project finance, Auto Loan, Personal Loan etc.) <sup>6</sup>	Date of Sanction/Reschedule/Restructure (DD/MM/YY)	Amount Disbursed/Rescheduled/Restructured	Date of First Disbursement (DD/MM/YY) <sup>7</sup>	Balance Outstanding	Latest Installment info		Grace Period/Moratorium Period (in months)	Due date of 1st Installment (DD/MM/YY)	Due date of Last Installment (DD/MM/YY)	Amount Due Since Sanctioning/ Last Rescheduling/ Restructuring	Amount Paid Since Sanctioning/ Last Rescheduling/ Restructuring	Overdue Amount (Col.17-Col.18)
											Size	Frequency <sup>8</sup>						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19

Time Equivalent of Amount Overdue (in months) (Col.19÷Col.12)×Col.13	Time after expiry (if any) (in months) [Ref. Date-Col. 16]	Period of Overdue/Past Due [Col.20+Col.21] (in Months)	Preliminary Classification		Final Classification		Defaulted Outstanding	Cumulative Interest Suspense			Collateral Type (Cash/Mortgage etc.)	Value of Eligible Collateral (to nearest amount)	Outstanding Amount-Interest Suspense-Value of Eligible Collateral (Col.11-Col.30-Col.32)	Base for Provision (Greater amount between Col.33 & 15% of Total Outstanding)			Amount of Provision Required	Remarks (CIB Status etc.)
			Objective Criteria (OC)	Qualitative Judgment (QJ)	Classification Status	Basis for Classification (OC/ QJ)		Unclassified A/Cs	Classified A/Cs	Total				SS	DF	B/L		
20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38

<sup>4</sup> Loans and advances of same sectors should be reported in orderly manner.

<sup>5</sup> RS= Reschedule, RSIW= Reschedule with Interest Waiver, RSTR= Restructure).

<sup>6</sup> In case of rescheduling, mention the original nature (e.g. CC, OD, PIF etc.) before 1st rescheduling.

<sup>7</sup> In case of reschedule/ restructure, Date of Execution should be mentioned in column 10.

<sup>8</sup> For Monthly '1', Quarterly '3' etc.

**CL-5: RETURNS OF CLASSIFICATION OF SHORT TERM AGRICULTURAL CREDIT AS OF DD/MM/YYYY**

Ref: BRPD Circular No. 15/2024

Bank Name:

Branch Name:

(Amount in BDT)

SL No.	Name of the Borrower	Loan Identification No.	Customer's Unique ID	Business Identification Number (BIN)/Tax payer Identification Number (TIN)	Nature of Facilities (Crop, Fishes, Livestock etc.) <sup>9</sup>	Date of Sanction (DD/MM/YY)	Amount Disbursed	Date of Disbursement (DD/MM/YY)	Balance Outstanding	Due Date/Claim Date (DD/MM/YY)	Period of Overdue /Past Due (in months) (Ref. date - Col.11)	Preliminary Classification		Final Classification		Defaulted Outstanding
												Objective Criteria (OC)	Qualitative Judgment (QJ)	Classification Status	Basis for Classification (OC/QJ)	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

Cumulative Interest Suspense			Collateral Type (Cash/Mortgage etc.)	Value of Eligible Collateral (to nearest amount)	Outstanding Amount- Interest Suspense- Value of Eligible Collateral (Col.10-Col.20-Col.22)	Base for Provision (Greater amount between Col.23 & 15% of Total Outstanding)			Amount of Provision Required	Remarks (CIB Status etc.)
Unclassified A/Cs	Classified A/Cs	Total				SS	DF	B/L		
18	19	20	21	22	23	24	25	26	27	28

<sup>9</sup> Loans and advances of same natures should be reported in orderly manner