



# Bangladesh Bank

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

## Banking Regulation & Policy Department

BRPD Circular Letter No. 39

11 October 2022  
Date: -----  
26 Ashwin 1429

Managing Director/Chief Executives  
All Scheduled Banks in Bangladesh.

Dear Sir,

### **Single Borrower and Large Loan Exposure Limit**

Please refer to BRPD Circular No. 01 dated 16 January 2022 on the captioned subject.

2) The circular had been issued with a view to strengthening credit risk management of banks by limiting concentrated exposures and thereby further improving the stability of banking sector. Now in order to support industrial growth by ensuring competitive financing, Paragraph 3(A) of the circular will be replaced as below:

“In case of credit facilities (a) provided to the government or against government guarantees and (b) against guarantees provided by Multilateral Development Bank (MDB) or Export Credit Agency (ECA) having AAA rating, the aforementioned restrictions set forth in Paragraph 2 shall not be applicable.”

3) All other instructions provided vide the aforementioned circular will remain unchanged.

4) This directive has been issued by Bangladesh Bank in exercise of its power conferred on it under Sections–26(Kha) and 45 of the Bank Company Act, 1991, as amended.

This circular will come into force immediately.

Yours faithfully,

(Maksud Begum)  
Director (BRPD)  
Phone: 9530252