

Banking Regulation & Policy Department
Bangladesh Bank
Head Office
Dhaka

BRPD Circular No.10

Date : September 18, 2007

Ashwin 03, 1414

Chief Executives
All Scheduled Banks in Bangladesh

Dear Sir,

Master Circular- Loan Classification and Provisioning

Please refer to our BRPD Circular No. 08 dated August 07, 2007 on the captioned subject.

02. The issue of maintaining general provision @1% against Off-balance sheet exposures has been reviewed and it has been decided that banks will be required to maintain general provision against Off-balance sheet exposures in the following manner:

- (i) @ 0.5% provision effective from December 31, 2007 and
- (ii) @ 1% provision effective from December 31, 2008.

03. All other instructions as stipulated in BRPD Circular No. 08 dated August 07, 2007 will remain unchanged.

Please acknowledge receipt.

Yours sincerely,

(Naba Gopal Banik)
General Manager
Phone : 7117825