

Foreign Exchange Policy Department  
Bangladesh Bank  
Head Office  
Dhaka  
[www.bb.org.bd](http://www.bb.org.bd)

FEPD-1 Circular Letter No. 07

Date: May 11, 2026

Head offices/principal offices of all  
Authorized Dealers in Bangladesh

**Payment against usance bills through purchases**

Dear Sirs,

Please refer to paragraph 38 of FE Circular No. 33, dated August 14, 2025 in terms of which Authorized Dealers (ADs) are allowed to settle accepted usance import bills before maturity.

2. To facilitate inland transactions in foreign currency, it has been decided that ADs may purchase accepted usance bills against inland back to back LCs before maturity and make payments to beneficiaries. Accordingly, paragraph 38 of FE Circular 33/2025 shall be substituted with the following:

“ADs are permitted to purchase accepted usance or deferred bills and make payment, in foreign currency or to non-resident Taka accounts where applicable, against imports or local deliveries under back-to-back LCs before maturity. In such cases, as payment from LC applicants remains pending until maturity, these transactions effectively constitute extensions of credit facilities to respective parties in Bangladesh. ADs may discount or purchase such accepted usance/deferred bills based on banker–customer relationships and normal banking practices, subject to the application of due diligence.”

Other relevant instructions in this regard shall remain unchanged. Please bring the above amendments to the notice of all relevant constituents.

Yours faithfully,



(Md. Harun-Ar-Rashid)  
Director (FEPD)  
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