

Foreign Exchange Policy Department
Bangladesh Bank
Head Office
Dhaka
www.bb.org.bd

FE Circular Letter No. 34

Date: November 11 , 2025

All Offshore Banking Units and
Managing Director/Chief Executive Officer
All Scheduled Commercial Banks in Bangladesh

Dear Sirs,

Allowing OBUs to extend trade finance through other ADs

Please refer to paragraphs D(2) and D(3) of FE Circular No. 11, dated January 30, 2025.

02. In order to facilitate wider trade finance coverage for enterprises other than fully foreign-owned ones located at specialized zones, it has been decided to replace the existing paragraph D(2) with the following:

“Trade finance for specialized zones: OBUs may extend trade finance to enterprises other than fully foreign-owned ones located at specialized zones, arranged through ADs of their own bank, in the form of buyer’s credit, accepted bill financing, and other permissible instruments for the allowable tenure. Financing arrangements may also be made through ADs of other banks, subject to comprehensive risk assessment, including counterparty exposure and limit evaluation. Such financing shall comply with existing prudential credit norms and due diligence requirements.”

03. To enhance trade finance coverage for enterprises in non-specialized zones, the existing paragraph D(3) is replaced with the following:

“Trade finance for non-specialized zones: OBUs may extend trade finance to enterprises located at non-specialized zones, arranged through ADs of their own bank, in the form of admissible buyer’s credit, accepted bill financing, and other permissible instruments for the allowable tenure. Financing arrangements may also be made through ADs of other banks, subject to comprehensive risk assessment, including counterparty exposure and limit evaluation. Such financing shall comply with existing prudential credit norms and due diligence requirements.”

04. Other 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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