

Department of Financial Institution and Markets
Bangladesh Bank
Head Office
Dhaka.

www.bangladesh-bank.org

DFIM Circular No. 14

December 28, 2011
Date: -----
Poush 14, 1418

Chief Executive Officer/ Managing Director
All Financial Institutions in Bangladesh

Dear Sir,

**Prudential Guidelines on Capital Adequacy and
Market Discipline for Financial Institutions.**

Please refer to the [DFIM Circular No.8 dated August 02, 2010](#) for implementation of the Basel Accord in the Financial Institutions. To make the FI's capital more risk-sensitive as well as to build the industry more shock absorbent and stable, [Prudential Guidelines on Capital Adequacy and Market Discipline \(CAMD\)](#) for Financial Institutions are issued which will come into force from January 01, 2012. The instructions regarding Minimum Capital Requirement, Supervisory Review Process and Disclosure Requirement as stated in the CAMD guidelines have to be followed by all FIs for the purpose of statutory compliance.

You are hereby instructed to submit the CAMD reports on a quarterly basis to the Department of Financial Institutions and Markets (DFIM) of Bangladesh Bank by the end of month following the end of each quarter. The first quarterly report based on the CAMD guidelines should reach to DFIM within April 30, 2012.

These guidelines are issued by Bangladesh Bank with the authority vested under Section 18(Chha) of the Financial Institutions Act, 1993.

The guidelines are available in the Bangladesh Bank websites (i.e. www.bb.org.bd and www.bangladesh-bank.org).

Please acknowledge receipt.

Yours sincerely,

Sd/-
(Md. Sohrawardy)
General Manager
Phone: 7120362