

Department of Financial Institutions and Markets
Bangladesh Bank
Head Office
Dhaka-1000.

DFIM Circular No.- 05

Date: July 17, 2013
Srabon 02, 1420

Chief Executives/Managing Directors
All Financial Institutions Licensed under Financial Institution Act, 1993.

Dear Sir,

Guidelines on Products and Services of Financial Institutions in Bangladesh.

An integrated products and services management system can strengthen the role of FIs in developing, redesigning, offering and marketing of existing as well as new financial products and services in more prudent way. At the same time, the efficient management system can enhance clientele protection by ensuring the availability of information, proper understanding, and regular feedback. As a part of regulatory review “Guidelines on products and services of FIs in Bangladesh” is prepared and issued under section 18(chha) of Financial Institutions Act, 1993. These guidelines aim to formulate general framework for different products and services of FIs with a view to remove inconsistencies and discrepancies among the features and operational procedures of those products and services. It will help promoting sound risk management practices in managing and controlling risk associated with products/services at various stages.

These guidelines shall come into force with immediate effect.

Please acknowledge the receipt.

Yours Sincerely,



Md. Sohrawardy
General Manager
Phone: 9530178