



**BANGLADESH BANK**  
**(Central Bank of Bangladesh)**  
Head Office  
Motijheel, Dhaka-1000  
Bangladesh

SME & Special Programmes Department  
**JICA-PIU (UBSP)**

SMESPD Circular Letter No. 03

Date: July 02, 2026

CEO/MDs  
All accredited PFIs under Urban Building Safety Project  
Head Office  
Dhaka.

Dear Sirs,

**Regarding addendum of Operating Guidelines for JICA assisted  
Urban Building Safety Project (UBSP, BD-P84).**

Please refer to our SMESPD Circular no. 03 dated 25 September 2016 on the captioned subject. With a view to extending financial support for ensuring a safe working environment in the RMG sector and facilitating the smooth implementation of the project, clause 4.1(6) of the Operating Guidelines has been replaced as follows:

“Non-Performing Loans (NPL ratio not exceeding 20%).”

All other relevant clauses of the Operating Guidelines will remain unchanged.

Yours sincerely,

Tonmoy Saha  
Project Director & Additional Director  
Urban Building Safety Project (Component-1)  
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