



Bangladesh Bank

Head Office
Motijheel, Dhaka-1000
Bangladesh
website: www.bb.org.bd

Banking Regulation & Policy Department

BRPD Circular Letter No. 29

21 December 2025

Date: -----

06 Poush 1432

Managing Director/Chief Executives
All Scheduled Banks in Bangladesh

Dear Sir,

Loan Classification and Provisioning

Please refer to the BRPD Circular No. 15 of 27 November 2024 and BRPD Circular Letter No. 22 of 13 October 2025 on Loan Classification and Provisioning.

2. According to the BRPD Circular No. 15/2024, banks are required to maintain provisions at the rate of 1% and 5% of outstanding loans against Standard and Special Mention Account (SMA) respectively. To encourage participation of the banks in disbursing Short Term Agricultural credits as well as Cottage (C), Micro (M) and Small (S) enterprise credits under CMSME sector, it has been decided to maintain provision at the rate of 0.50% against all unclassified (Standard and SMA) Short Term Agricultural Credits and Cottage, Micro and Small (CMS) enterprise credits under CMSME sector till 31 December 2026.
3. The instructions issued under BRPD Circular Letter No. 22/2025 are hereby repealed, while all other instructions of BRPD Circular No.15/2024 will remain unchanged.
4. This directive has been issued by Bangladesh Bank in exercise of its power conferred on it under section 49(1)(Cha) of the Bank Company Act, 1991.
5. This circular letter will come into force immediately.

Yours faithfully,

(Md. Bayazid Sarker)
Director (BRPD)
Phone: 9530252