ব্যাংকিং প্রবিধি ও নীতি বিভাগ বাংলাদেশ ব্যাংক প্রধান কার্যালয় ঢাকা ।

বিআরপিডি সার্কুলার নং- ০৮

আগস্ট ০২, ২০১৫ তারিখ ঃ ------শ্র্রাবণ ১৮, ১৪২২

ব্যবস্থাপনা পরিচালক/প্রধান নির্বাহী বাংলাদেশে কার্যরত সকল তফসিলি ব্যাংক ।

প্রিয় মহোদয়,

ঋণ শ্রেণীকরণ ও প্রভিশনিং

শিরোনামোক্ত বিষয়ে বিআরপিডি সার্কুলার নং- ১৪, তারিখ- সেপ্টেম্বর ২৩, ২০১২; বিআরপিডি সার্কুলার নং- ১৯, তারিখ- ডিসেম্বর ২৭, ২০১২; বিআরপিডি সার্কুলার নং- ০৫, তারিখ- মে ২৯, ২০১৩ এবং বিআরপিডি সার্কুলার নং-১৬, তারিখ-নভেম্বর ১৮, ২০১৪ এবং সংযুক্ত সিএল ফরম্যাটগুলোর প্রতি আপনাদের দৃষ্টি আকর্ষণ করা যাচ্ছে।

ব্যাংক কোম্পানি আইন, ১৯৯১ (২০১৩ পর্যন্ত সংশোধিত) যথাযথভাবে পরিপালন এবং ব্যাংকগুলোর উপর তদারকী শক্তিশালী করার লক্ষ্যে সিএল ফরম্যাটগুলোয় কিছু পরিবর্তন আনা হয়েছে। সংশোধিত ফরম্যাটগুলো এতদসঙ্গে সংযুক্ত করা হলো।

ঋণ শ্রেণীকরণ ও প্রভিশনিং এর জন্য The Enterprise Data Warehouse (EDW) template (T_PS_Q_LN_PROV) সংশোধিত সিএল ফরম্যাট অনুযায়ী পরিবর্তন করে বাংলাদেশ ব্যাংকের ওয়েবসাইটে আপলোড করা হলো।

EDW এর পরিবর্তিত টেমপ্লেটসহ সংশোধিত সিএল ফরম্যাট মোতাবেক সেপ্টেম্বর, ২০১৫ প্রান্তিক হতে প্রতিবেদন দাখিলের জন্য আপনাদেরকে পরামর্শ দেয়া হলো। উপরোক্ত সার্কুলারগুলোর অন্যান্য নির্দেশনা অপরিবর্তিত থাকবে।

সংযুক্তিঃ ০৬ (ছয়)।

আপনাদের বিশ্বস্ত, স্বাক্ষরিত (চৌধুরী মোঃ ফিরোজ বিন আলম) মহাব্যবস্থাপক ফোনঃ ৯৫৩০২৫২

CL-1 BRANCH SUMMARY OF LOAN CLASSIFICATION AND PROVISION AS OF.....

Ref : BRPD Circular no. 14/2012, 19/2012, 05/2013, 16/2014, 08/2015

Bank Name:

Stamp of Branch Serial No...... (As Provided by Bangladesh Bank)

(AMOUNT IN TAKA)

	· · · · · ·								-						````	_	/	
SL.	Categories of Loans	Total			Balance o						provision		Amount	Amount of			spense on	
No.			Unclassifi	ed(UC)		Classifie	d		SMA	SS	DF	B/L	of	actual	UC	SMA	Classified	Total
			Standard	SMA	SS	DF	B/L	Defaulted					Provision	Provision	(standard)		A/Cs	
													required		(if any)			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	Continuous Loan (CL-2)																	
	I) Small & Medium Enterprise Financing (SMEF)																	
	II) Consumer Financing (CF)																	
	III) Loans to BHs/MBs/SDs																	
	IV) Other than SMEF, CF, BHs/ MBs,/SDs																	
	Sub-total of I, II, III & IV																	
2	Demand Loan (CL-3)																	
	I) Small & Medium Enterprise Financing (SMEF)																	
	II) Consumer Financing (CF)																	
	III) Loans to BHs/MBs/SDs																	
	IV) Other than SMEF, CF, BHs/ MBs,/SDs																	
	Sub-total of I, II, III & IV																	
3	Fixed Term loan (CL-4)																	
	I) Small & Medium Enterprise Financing (SMEF)																	
	II) Consumer Financing (Other than HF & LP)																	
	III) Housing Finance (HF)																	
	IV) Loans for professionals to set up business (LP)																	
	V) Loans to BHs/MBs/SDs																	
	VI) Others than SMEF, CF, HF, LP, BHs/ MBs,/SDs																	
	Sub-total of I, II, III, IV, V & VI																	
4	Short term Agri. Credit and Microcredit (CL-5)																	
	I) Short Term Agri. Credit																	
	II) Microcredit																	
	Sub-total of I & II																	
	Sub-total (1+2+3+4)																	
	Staff Loan																	
	Grand Total																	
	Off-Balance Sheet Exposure																	

CHECK LIST

Form No.	No. of Page (s)	Form No.	No. of Page (s)
CL-2		CL-4	
CL-3		CL-5	

Branch Name :

NB: CF=CONSUMER FINANCING, HF=HOUSING FINANCE, LP=LOANS FOR PROFESSIONALS TO SET UP BUSINESS, SMA=SPECIAL MENTION ACCOUNT, SS=SUBSTANDARD, DF=DOUBTFUL, B/L=BAD/LOSS, BHs/ MBs,/SDs= LOANS TO BROKERAGE HOUSES/MERCHANT BANKS/STOCK DEALERS. DEFAULTED=AS PER 5(GaGa) OF THE BANKING COMPANIES ACT, 1991.

Rate	of	Pro	vision	:
Kate	OI.	rru	VISIOII	

		Short	Consu	mer finar	ncing		Loans to BHs/MBs/	All
Particula	urs	Term	Other	HF	LP	SMEF	SDs	other
		Agri. Credit	than HF,LP					Credit
UC	Standard	2.5%	5%	2%	2%	0.25%	2%	1%
	SMA	-	5%	2%	2%	0.25%	2%	1%
	SS	5%	20%	20%	20%	20%	20%	20%
Classified	DF	5%	50%	50%	50%	50%	50%	50%
	B/L	100%	100%	100%	100%	100%	100%	100%

Ref : BRPD Circular no. 14/2012, 19/2012, 05/2013, 16/2014, 08/2015

CL-2 RETURNS FOR CLASSIFICATION OF CONTINUOUS LOANS AS OF.....

Page No.

Bank Name:

Branch Name :

Stamp of Branch Serial No..... (As Provided by Bangladesh Bank)

(Amount in Taka)

	Name of	Nature	Loan	Date of sanction & last renewal	Amount sanctioned,	Balance Outstanding	Date of	Period of arrears (in		ary status of sification	Final Cl	assification
Sl. No.	borrower and NID	of Loans and Advances	Identification No.	[RNL(1/2//n)] & last rescheduling [RSDL (1/2//n)] (if any) DD/MM/YY	renewed, rescheduled (if any)	as of reference date	Expiry DD/MM/YY	months) (Ref. Date-Col. 8)	Objective Criteria	Qualitative Judgement	Classification Status	Basis for Classification
1	2	3	4	5	6	7	8	9	10	11	12	13
-												
Total												

			А	mount			Cumulative	interest s	uspense as of re	ference	Value of		Base fo	or Provision for		
	Unclassifie	assified (UC) Classified ard SMA Sub- Doubtful Bad/Loss						d	ate		eligible					
Sl. No.	Standard	Standard SMA Sub- Doubtful Bad/Loss E			Defaulted outstanding	UC (Standard) (If any)	SMA	Classified A/Cs	Total	collateral (to nearest amount)	SMA Col. (15-21)	Sub-standard (SS) Col. (16-22-24)	Doubtful (DF) Col. (17-22-24)	Bad/Loss (B/L) Col. (18-22-24)	Remarks	
1	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Total																

Ref : BRPD Circular no. 14/2012, 19/2012, 05/2013, 16/2014, 08/2015

CL-3 RETURNS FOR CLASSIFICATION OF DEMAND LOANS AS OF.....

Page No.

Bank Name:

Branch Name :

Stamp of Branch Serial No..... (As Provided by Bangladesh Bank)

										(Amount	in Taka)	
	Name of	Nature	Loan	Date of sanction &	Amount Disbursed,	Balance Outstanding	Claim date	Period of arrears (in		ary status of	Final Clas	ssification
Sl. No.	borrower and NID	of Loans and Advances	Identification No.	last rescheduling [RSDL (1/2//n)] (if any) DD/MM/YY	rescheduled (if any)	as of reference date	DD/MM/YY	months) (Ref. Date –Col.8)	Objective Criteria	Qualitative Judgement	Classification Status	Basis for Classification
1	2	3	4	5	6	7	8	9	10	11	12	13
Total												

				Amount			Cumulat		st suspense as	of	Value of		Base for	r Provision for		
	Unclassifie	ed (UC)		Classified				referenc	e date		eligible					
Sl. No.	Standard	tandard SMA Sub- standard (SS) Doubtful (DF) (B/L) Defai outsta			Defaulted outstanding	UC (Standard) (If any)	SMA	Classified A/Cs	Total	collateral (to nearest amount)	SMA Col. (15-21)	Sub-standard (SS) Col. (16-22-24)	Doubtful (DF) Col. (17-22-24)	Bad/Loss (B/L) Col. (18-22-24)	Remarks	
1	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Total																

RETURNS FOR CLASSIFICATION OF FIXED TERM LOANS AS OF.....

Page No.

Bank Name:

CL-4

Branch Name :

Stamp of Branch Serial No.....

(As Provided by Bangladesh Bank)

													(.	Amount	in Taka)		
	Name of	Nature	Loan	Date of sanction and last	Principal Amount,	Balance Outstanding	In			Repayment due (Ref. date –	since	equivalent of	Period of Arrears		ry status of ification	Fin Classifi	
Sl. No		of facilities	Identification No.	rescheduling [RSDL (1/2//n)] DD/MM/YY	Rescheduled Amount	as of reference date	Size	Frequency	due	col.10)+col.9 (in months)	sanctioning	amount paid (in months)	(in months)	Objective	Qualitative Judgement		Basis for Classif- ication
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
То	tal																

			1	Amount			Cumulative	interest su	spense as of ref	ference	Value of		Base for I	Provision for		
	Unclassifie	FO SIVER SUD- DOUDTINE BAD/LOSS						da	te		eligible					
S1.			<u> </u>	D 1.01	D 10	Defaulted	UC	~ ~ ~	CI C	m . 1	collateral		Sub-standard	Doubtful	Bad/Loss	Remarks
No.	Standard	SMA	Sub- standard	Doubtful (DF)	Bad/Loss (B/L)	outstanding	(Standard)	SMA	Classified A/Cs	Total	(to nearest	SMA Col.	(SS) Col.	(DF) Col.	(B/L) Col.	
			(SS)	(Dr)	(B/L)	C C	(If any)		A/CS		amount)	(20-26)	(21-27-29)	(22-27-29)	(23-27-29)	
1	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
Total																

Note : Col. 9 = Installment Frequency in months Col. 13 = (Col. 12 X Col.9) \div Col.8

CL-5 RETURNS FOR CLASSIFICATION OF SHORT TERM AGRICULTURAL CREDIT AND MICRO CREDIT AS OF.....

Page No.

Bank Name:

Branch Name :

Stamp of Branch Serial No..... (As Provided by Bangladesh Bank)

	I.	Short Ter	rm Agri. Cr	edit II. N	licrocre	dit								(4	Amount in	Taka)	
					Period of		Balar	nce Outstan	ding		Ir	iterest suspen:	se	Value of	Base f	or provision	n for
S1.	Loan	Date of sanction	Principal		arrears (in			Classified						eligible			
No.	Identification	& last	Amount,	DD/MM/YY	months)									collateral		Doubtful	
	No.	rescheduling	Rescheduled		(Ref.	Unclassified	Sub-	Doubtful	Bad/Loss	Defaulted	UC	Classified	Total	(to nearest	(SS)	(DF)	(B/L)
	and	[RSDL (1/2//n)]	Amount		Date –		standard	(DF)	(B/L)		(if	A/Cs		amount)	Col.	Col.	Col.
	NID	DD/MM/YY			Col.5)		(SS)				any)				(8-13-15)	(9-13-15)	(10-13-15)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Total																	

CL-1

OBU SUMMARY OF LOAN CLASSIFICATION AND PROVISION AS OF..... Stamp of Branch Serial No.....

Ref : BRPD Circular no. 14/2012, 19/2012, 05/2013, 16/2014, 08/2015

Bank Name:

Branch Name :

(As Provided by Bangladesh Bank)

(AMOUNT IN TAKA)

SL.	Categories of Loans	Total			Balance o	utstanding			1	Base for	provision		Amount	Amount of	1	Interest	suspense on	
No.	Categories of Loans	i otai	Unclassif			Classified			SMA	SS	DF	B/L	of	actual	UC	SMA		Total
NO.			Standard	SMA	SS	DF	B/L	Defaulted	SMA	55	DI	D/L	Provision required	Provision	(standar d) (if any)	SWA	A/Cs	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	Continuous Loan (CL-2)																l	
	I) Small & Medium Enterprise Financing (SMEF)																l	
	II) Consumer Financing (CF)																l	
	III) Loans to BHs/MBs/SDs																l	
	IV) Other than SMEF, CF, BHs/ MBs,/SDs																i	
	Sub-total of I, II, III & IV																l	
2	Demand Loan (CL-3)																1	
	I) Small & Medium Enterprise Financing (SMEF)																l	
	II) Consumer Financing (CF)																l	
	III) Loans to BHs/MBs/SDs																1	
	IV) Other than SMEF, CF, BHs/ MBs,/SDs																l	
	Sub-total of I, II, III & IV																1	
3	Fixed Term loan (CL-4)																l	
	I) Small & Medium Enterprise Financing (SMEF)																1	
	II) Consumer Financing (Other than HF & LP)																1	
	III) Housing Finance (HF)																I	
	IV) Loans for professionals to set up business (LP)																1	
	V) Loans to BHs/MBs/SDs																I	
	VI) Others than SMEF, CF, HF, LP, BHs/ MBs,/SDs																I	
	Sub-total of I, II, III, IV, V & VI																I	
4	Short term Agri. Credit and Microcredit (CL-5)																I	
	I) Short Term Agri. Credit																I	
	II) Microcredit																1	
	Sub-total of I & II																I	
	Sub-total (1+2+3+4)																	
	Staff Loan																I	
	Grand Total																I	
	Off-Balance Sheet Exposure																I	

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Form No.	No. of Page (s)	Form No.	No. of Page (s)
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CL-3		CL-5	

NB: CF=CONSUMER FINANCING, HF=HOUSING FINANCE, LP=LOANS FOR PROFESSIONALS TO SET UP BUSINESS, SMA=SPECIAL MENTION ACCOUNT, SS=SUBSTANDARD, DF=DOUBTFUL, B/L=BAD/LOSS, BHs/ MBs,/SDs= LOANS TO BROKERAGE HOUSES/MERCHANT BANKS/STOCK DEALERS. DEFAULTED=AS PER 5(GaGa) OF THE BANKING COMPANIES ACT, 1991.

Rate of Provision :

		Short	Short Consumer financing				Loans to BHs/MBs/	All
Particulars		Term	Other	HF	LP	SMEF	SDs	other
		Agri.	than					Credit
		Credit	HF,LP					
UC	Standard	2.5%	5%	2%	2%	0.25%	2%	1%
	SMA	-	5%	2%	2%	0.25%	2%	1%
Classified	SS	5%	20%	20%	20%	20%	20%	20%
	DF	5%	50%	50%	50%	50%	50%	50%
	B/L	100%	100%	100%	100%	100%	100%	100%