



# Bangladesh Bank

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Bangladesh  
website: [www.bb.org.bd](http://www.bb.org.bd)

Banking Regulation & Policy Department-1

BRPD-1 Circular Letter No. 01

06 January 2026

Date: \_\_\_\_\_  
22 Poush 1432

Managing Director/Chief Executives  
All Scheduled Banks in Bangladesh

Dear Sir,

## **Prudential Regulations for Consumer Financing (Regulation 23 for Housing Finance)**

Please refer to BRPD Circular No. 07 dated 03 November 2004 and BRPD Circular Letter No. 25 dated 19 November 2019 on the captioned subject.

- With a view to reflecting the current market price of construction materials for housing/real estate and meeting the increasing demand for housing, it has been decided to amend the Regulation 23 of Prudential Regulations for Consumer Financing which shall now stand as under:

### **Regulation 23:**

“The banks shall sanction housing finance as per the following limits set against their respective classified loans:

<b>% of Classified Loan in Housing Finance to Total Outstanding in Housing Finance</b>	<b>Maximum per party limit of Housing Finance</b>
Less than or equal to 5%	BDT 40 million
Greater than 5% but less than or equal to 10%	BDT 30 million
Greater than 10%	BDT 20 million

The housing finance facility shall be provided at a maximum debt equity ratio of 70:30. Bank has to be satisfied that the borrower has adequate net cash inflow for servicing the loan as per repayment schedule.”

- Instructions provided vide BRPD Circular No. 07/2004 and subsequent circular or circular letters on the captioned subject hereby stand superseded by this circular letter. Other existing instructions shall remain unchanged.
- This directive has been issued by Bangladesh Bank in exercise of its power conferred on it under the Section 45 of the Bank Company Act, 1991, as amended.
- This circular shall come into force immediately.

Yours faithfully,

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