



# Bangladesh Bank

Head Office  
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Bangladesh  
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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.

2. 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.”

3. 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vide BRPD Circular No. 07/2004 and subsequent circular or circular letters on the captioned subject hereby stand superseded by this circular letter.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.
4. 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.
5. This circular shall come into force immediately.

Yours faithfully,

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