Bangladesh Bank's previous circular no BRPD-08 dated- 14/06/2012 Time Limit for rescheduling Continuous Loan:				Bangladesh Bank's revised circular no BRPD-15 date- 23/09/2012 Time Limit for rescheduling Continuous Loan:				
Frequency	Classified as Sub- standard	Classified as Doubtful	Classified as Bad/Loss	Frequency	Classified as Sub-standard	Classified as Doubtful	Classified as Bad/Loss	
First rescheduling	Maximum 12 (twelve) months from the date of being classified as Sub-standard	Maximum 9(nine) months from the date of being classified as Doubtful	Maximum 6 (six) months from the date of being classified as Bad/Loss	First rescheduling	Maximum 18 (eighteen) months from the date of rescheduling	Maximum 12(Twelve) months from the date of rescheduling	Maximum 12 (twelve) months from the date of rescheduling	
Second rescheduling	Maximum 09 (nine) months from the expiry date of 1 st rescheduling.	Maximum 6(six) months from the expiry date of 1 st rescheduling.	Maximum 3 (three) months from the expiry date of 1 st rescheduling.	Second rescheduling	Maximum 12 (twelve) months from the date of rescheduling.	Maximum 9(nine) months from the date of rescheduling.	Maximum 09(nine) months from the date of rescheduling	
Third rescheduling	Maximum 06(six) months from the expiry date of 2 nd rescheduling.	Maximum 3(three) months from the expiry date of 2 nd rescheduling.	Maximum 3 (three)months from the expiry date of 2 nd rescheduling.	Third rescheduling	Maximum 06(six) months from the date of rescheduling.	Maximum 6(six) months from the date of rescheduling.	Maximum 06(six) months from the date of rescheduling	

Time Limit	for rescheduling	Demand Loan:		Time Limit	for reschedulin	g Demand Loa	nn:	
First	Maximum 09	Maximum 6(six)	Maximum 3	First	Maximum 12	Maximum	Maximum	
rescheduling	(nine) months	months from the	(three) months	rescheduling	(Twelve)	9(nine)	9(nine)	
	from the date of	date of being	from the date of		months from	months from	months from	
	being classified as	classified as	being classified as		the date of	the date of	the date of	
	Sub-standard.	Doubtful.	Bad/Loss.		rescheduling.	rescheduling	rescheduling	
Second	Maximum 6(six)	Maximum 3	Maximum 3	Second	Maximum	Maximum	Maximum	
rescheduling	months from the	(three) months	(three) months	rescheduling	9(nine) months	6(six) months	6(six) months	
	expiry date of 1 st	from the expiry	from the expiry		from the date	from the date	from the	
	rescheduling.	date of 1 st	date of		of rescheduling.	of	date of	
		rescheduling.	1 st rescheduling.			rescheduling.	rescheduling	
Third	Maximum 3	Maximum 3	Maximum 3	Third	Maximum 6(six)	Maximum	Maximum	
rescheduling	(three) months	(three) months	(three) months	rescheduling	months from	6(six) months	6(six) months	
	from the expiry	from the expiry	from the expiry		the date of	from the date	from the	
	date of 2nd	date of 2nd	date of 2 nd		rescheduling	of	date of	
	rescheduling.	rescheduling.	rescheduling.			rescheduling.	rescheduling	
Time limit f	or rescheduling	Fixed Term Loan	:	Time limit for rescheduling Fixed Term Loan:				
First	Not exceeding 18	Maximum	Maximum 9(nine)	First	Maximum 24	Maximum	Maximum	
rescheduling	(eighteen)	12(twelve)	month from the	rescheduling	(twenty four)	18(eighteen)	18(eighteen)	
	months from the	months from the	expiry date of the		months from	months from	months from	
	expiry date of the	expiry date of the	loan as		the date of	the date of	the date of	
	loan as	loan as	mentioned in the		rescheduling .	rescheduling.	rescheduling	
	mentioned in the	mentioned in the	sanction letter					
	sanction letter	sanction letter						
Second	Maximum	Maximum 9	Maximum 6(six)	Second	Maximum	Maximum	Maximum	
rescheduling	12(twelve)	(nine) months	months from the	Rescheduling	18(eighteen)	12(twelve)	12(twelve)	
	months from the	from the expiry	expiry date of 1 st		months from	months from	months from	
	expiry date of 1 st	date of 1 st	rescheduling.		the date of	the date of	the date of	
	rescheduling	rescheduling			rescheduling	rescheduling	rescheduling	

Third	Maximum 9	Maximum 6 (six)	Maximum		Third	Maximum	Maximum 9	Maximum 9	
rescheduling	(nine) months	months from the	3(three) months		rescheduling	12(twelve)	(nine) months	(nine)	
	from the expiry	expiry date of 2 nd	from the expiry			months from	from the date	months from	
	date of 2 nd	rescheduling.	date of 2 nd			the date of	of	the date of	
	rescheduling.		rescheduling.			rescheduling.	rescheduling.	rescheduling.	
3. DOWN PA	YMENT OF TERM	I LOANS:	3. DOWN PAYMENT OF TERM LOANS:						
a) Applicat	a) Application for first time rescheduling will be taken into				a) Application for first time rescheduling will be taken into				
conside	consideration upon receiving cash payment of at least 25% of the				consideration upon receiving cash payment of at least				
overdue	overdue installments or 10% of the total outstanding amount of				<u>15%</u> of the overdue installments or 10% of the total				
loan, whichever is less;					outstan	ding amount of loa	an, whichever is l	ess;	
		PROVISIONI	NG						
	BRPD Circular no 07 Date :14/06/2012				BRPD Circular no 14 Date : 23/09/2012				
	SMA Account				SMA Account				
A Contii	nuous loan, Demand	l loan or a Term Loar	n which will remain		A Continuous loan, Demand loan or a Term Loan which will				
overdue	overdue for a period of 02 (two) months or more, will be put into				remain overdue for a period of 02 (two) months or more,				
the Spe	the Special Mention Account (SMA) and interest accrued on such				will be put into the " Special Mention Account (SMA)				
<u>loan wil</u>	loan will be credited to Interest Suspense Account, instead of								
<u>creditin</u>	crediting the same to Income Account								
	Maintaining provision by the Bank:					aintaining prov			
The pro	The provision will be maintained at the above rate on the balance				For all other eligible collaterals, the provision will be				
calculated as the greater of the following two amounts: a) the					maintained at the stated rates in Para 4 on the balance				
outstanding balance of the loan less the amount of Interest					calculated as the greater of the following two amounts:				
Suspense and the value of eligible collateral;					a) Outstanding balance of the classified loan less the				
b) <u>20%</u> of the outstanding balance of the loan					amount of Interest Suspense and the value of eligible collateral;				
					b) <u>15%</u> of the outstanding balance of the loan				