

**Banking Regulation & Policy Department  
Bangladesh Bank  
Head Office  
Dhaka-1000**

BRPD Circular Letter No.- 25

19 November 2019  
Date : -----  
04 Agrahayan 1426

Chief Executives  
All Scheduled Banks in Bangladesh

Dear Sir,

**Prudential Regulations for Consumer Financing  
(Regulation for House finance)**

Please refer to Regulation 23 of Prudential Regulations for Consumer Financing, circulated vide BRPD Circular No. 07, dated November 03, 2004 and BRPD Circular No. 01, dated January 01, 2015.

02. Considering the price hike of construction materials for housing/real estate and in the context of growing higher middle class group, rising per capita income and increasing demand for housing, it has been decided to amend the Regulation 23 of Prudential Regulations for Consumer Financing which will now stands as under:

**Regulation-23:**

"The maximum per party limit in respect of housing finance by the banks will be Tk.20 (Twenty) million. The housing finance facility shall be provided at a maximum debt equity ratio of 70:30. "

The above amendments shall be made effective immediately.

Yours faithfully,



(Md. Rezaul Islam)  
General Manager  
Phone: 9530252