



# Bangladesh Bank

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Banking Regulation &  
Policy Department- 1

BRPD-1 Circular Letter No.- 15

05 May 2026  
Date: -----  
22 Baishakh 1433

Managing Director/Chief Executives  
All Scheduled Banks operating in Bangladesh

Dear Sir,

## **Prudential Regulations for Consumer Financing (Regulations for Auto Loans and Personal Loans).**

Please refer to BRPD Circular No. 07, dated November 03, 2004, BRPD Circular No. 04, dated April 03, 2017 and BRPD Circular Letter No. 59 dated 31 December 2024 on the captioned subject.

2. The demand and usage of electric and hybrid vehicles are steadily increasing in the country because of their eco-friendly and energy-efficient characteristics. With a view to reflecting the current market price of automobiles and encouraging consumers to purchase electric and hybrid vehicles, it has been decided to make changes in Regulation-16 of Prudential Regulations for Consumer Financing, which shall stand as under:

### **Regulation 16 (Regulations for Auto Loans):**

“The banks shall not allow auto loans (including insurance) exceeding Tk. 60 (Sixty) Lac per individual under this head. However, banks may allow auto loan facility up to Tk. 80 (Eighty) Lac per individual for purchasing electric and hybrid vehicles. For the purpose of this regulation, any auto loan facility provided to the dependent members of an individual shall also be treated as part of the exposure of that individual.

While allowing auto loans, the financing facility shall be provided at a maximum debt-equity ratio of 60:40. However, in case of allowing auto loans for purchasing hybrid or electric cars, the financing facility shall be provided at a maximum debt-equity ratio of 80:20.”

3. The consumer product market in Bangladesh has been growing rapidly over the last few years, and rising per capita income, along with the country’s GDP growth, has driven consumer spending. Considering the existing market price and the increasing demand for consumer goods, it has been decided to make changes in Regulation-30 of Prudential Regulations for Consumer Financing, which shall stand as under:

### **Regulation 30 (Regulations for Personal Loans Including Loans for the Purchase of Consumer Durables):**

“Limits per person for such loans will be Tk. 10 (Ten) Lac without any securities. However, banks may lend higher amounts provided the loans are secured appropriately. But, in no case, the loan amount will be allowed to exceed Tk. 40 (Forty) Lac. The loan secured against liquid securities shall, however, be exempted from this limit.”

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4. Besides, banks are instructed to provide consumer finance in such a way that, in any case, the growth rate in total loans under 'Consumer Financing' must not exceed the growth rate of the bank's total loans.
5. Instructions provided vide BRPD Circular No. 07/2004 and subsequent circulars or circular letters on the captioned subject hereby stand superseded by this circular letter.
6. This directive has been issued by Bangladesh Bank in exercise of its power conferred on it under Section 45 of the Bank Company Act, 1991, as amended. This circular Letter will come into force with immediate effect.

Yours faithfully,



(Gazi Md. Mahfuzul Islam)  
Director (BRPD)  
Phone: 9530252