Guidelines on Internal Credit Risk Rating System

The ICRRS shall be applicable for all exposures (irrespective of amount) except consumer loans, small enterprises having total loans exposures less than BDT 50 (fifty) lac and small enterprises in manufacturing having total loans exposures less than BDT 1 (one) crore, short-term agri loans, micro-credit, and lending to bank, financial institution, insurance company, micro finance institution, merchant bank, stock brokerage house and non-government organization. For these types of entities, banks shall use their own credit risk management tools and risk mitigation strategies.

3. Bank Company's Advice, 1991: The 45 days pre-meditation is due in order to implement the guidelines.