



BPRD Circular No. 04 of 2024

October 7, 2024

The Presidents/Chief Executive Officers
All Banks/ DFIs

Dear Sir/ Madam,

**Minimum Capital Requirements: Implementation of Basel Framework-
Enhancement in Regulatory Retail Portfolio Limit**

Please refer to BSD Circular No. 5 of 2008 on Minimum Capital Requirements and BPRD Circular Letter No. 12 of 2020 regarding regulatory relief to dampen the effects of COVID-19.

In this regard, it has been decided to enhance the regulatory retail portfolio limit of PKR 180 million, specified under the Basel Framework, to PKR 300 million with immediate effect.

All other instructions on the subject shall remain unchanged.

Please acknowledge receipt.

Yours truly,

Sd/-

(Muhammad Javaid Ismail)
Director

Banking Policy & Regulations Department