



OG/159/2023

19th April 2023

Chief Executive Officer

All Retail Banks

Manama

Kingdom of Bahrain

Dear Sir/Madam,

Doctors' Education Loans Scheme supported by Tamkeen

Ministry of Health in cooperation with Tamkeen will introduce a new scheme to support Bahraini doctors obtaining specialised education. This arrangement will be offered by the retail banks that agreed with Tamkeen to participate in the scheme.

This is to advise you that the loans provided under the above-mentioned scheme will not be subject to the consumer finance requirements stipulated in Chapter CM-5 of the CBB Rulebooks – Volumes 1 and 2.

Should you have any questions in this regard, please contact your supervisory point of contact at the CBB.

Yours faithfully,

Rasheed M. Al-Maraj

Governor

cc: Bahrain Association of Banks