### **PROSPECTUS (Abridged Version)**

# LB GRATUITY OPPORTUNITIES FUND

Praasad Trade Centre (4th Floor), 6 Kemal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh Phone: +88 02 9820219-21, Fax: +88 02 9822159, email: amcl@lankabangla.com Website: <a href="http://www.lbamcl.com">http://www.lbamcl.com</a>

Size of the Issue: Initial Size Tk 200,000,000 (Taka Twenty Crore) of 20,000,000 (Two Crore) Units of Tk 10 (Taka Ten) Each.

Initial/Opening Price: Tk 10 (Taka Ten) per Unit

Registered Office: Safura Tower (Level-11), 20, Kemal Ataturk Avenue, Banani C/A, Dhaka-1213

Subscription Open: October 22, 2020

**Trustee & Custodian Asset Manager Sponsor** 





LankaBangla Securities Limited **Employees' Gratuity Fund** 



This offer document outlines key information about LB Gratuity Opportunities Fund (hereinafter referred to as the Fund) that a prospective investor ought to know before investing in the Fund. All information in this document should be read in detail before lodging any application for the units of the Fund. Investing in the Fund entails certain risks that should be taken into due consideration by the investor before investing in the Fund. Unit Funds and Securities investments are subject to market risks and may lead to loss of principal amount invested. There can be no assurance and no guarantee that the objective of Fund will be achieved. The Net Asset Value (NAV) of the Fund may go up or down depending upon the factors and forces affecting the securities market. Investors should read this document meticulously and be aware of the risk factors outlined before taking any investment decision.

THE SPONSOR, AMC OR THE FUND IS NOT GUARANTEEING ANY RETURN
The Particulars of the Fund have been prepared in accordance with গিকিউনিটিজ ও এন্ধ্যতেম্ভ কমিশন (মিউচ্ট্যয়াল ফাঙ) বিধিমালা, ২০০১, as amended till date and filed with Bangladesh Securities and Exchange Commission.

Name of the Fund	LB Gratuity Opportunities Fund.
Initial Size of the Fund	Tk 200,000,000 (Taka Twenty Crore Only) divided into 20,000,000 (Two Crore units of Tk 10 (Taka Ten) each.
Face Value	Tk 10 (Taka Ten) per unit.
Nature	Open end with perpetual life and unlimited size.
Objective	The objective of the fund is To earn superior risk adjusted return by investing i capital market of Bangladesh as permitted by BSEC
Minimum Application Amount	For individuals 500 (five hundred) units and for institutions 5,000 (five thousand units.
Target Group	Individuals (both resident and non-resident), Institution (both local and foreign Mutual Funds and Collective Investment Schemes are eligible to subscribe th units of the Fund.
Dividend	Minimum 70 (seventy) percent of realized income of the Fund will be distribute as dividend in Bangladeshi Taka or as CIP (based on investors' preference) only a the end of each accounting year. The Fund shall create a dividend equalizatio reserve to ensure consistency in dividend.
Dividend Distribution	The dividend will be distributed within 45 (forty five) days from the date of declaration.
Transferability	The units of the Fund are transferable by way of inheritance/gift and/or b specific operation of the law.
Encashment	The unit holders can surrender their units through the Asset Manager and th Authorized Selling Agents.
Тах	Income of the Fund will be tax free up to a certain level as permitted by th Finance Act (currently it is up to taka twenty five thousand).
Reports and Accounts	Every unit holder is entitled to receive annual report along with the yearly an half-yearly statements of accounts as and when published from the website of Asset Management Company.

### CHAPTER ONE: PRELIMINARY

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1.1 Publication of Prospectus for Public Offering
Landshings Asset Management Company Limited received Registration Certificate from Bangladesh Securities and Exchange
Landshings Asset Management Company Limited received Registration Certificate in the Company Limited Received Registration (A.) 1934 and freshiften e versus sifteet (Régistrative my) fetower, soon
made thereunder and also received consent for issuing prospectus for public offering of LB Gratuity Opportunities Fund. A
manager of LB Gratuity Opportunities Fund. A serial feed centre (4th Tonde Centre (4th Tonde), 6, Kernal Astruk Avenue,
Banani (A), Dhaba-1213, the corporate office of Lankslangia Asset Management Company Limited (LBAMCL) – the Asset
Manager of LB Gratuity Opportunities Fund, hereinafter referred to as the fund.

1.2 Consent of Bangladesh Securities and Exchange Commission
THE FUND UNDER THE SECURITIES AND EXCHANGE COMMISSION HAS BEEN OBTAINED TO THE ISSUE/OFFER OF
THE FUND UNDER THE SECURITIES AND EXCHANGE ORDINANCE, 1986 AND THE FIRMSHIRE e versus effect (Régistre mys) Referent,
Sec. JIT MUST EE DE STITISTICT WORKERSTOOD THAT IT IN GIVEN THE THE ASSET MANAGER ORDINANCE, 1986 AND THE FORESTED WITH THE ASSET MANAGER, TRUSTEE, SPONSOR AND/OR CUSTODIAN.\*

1.3 Listing of the Fund
The Fund, being an open-ended one, will not be listed with any stock exchanges of the country, hence the Units of the Fund
will not be traded in the stock exchanges unless otherwise BSCC and stock exchange houses make arrangement in future. In
that asse public communication will be made as per BSC approval.

Fund. This prospectus will also be available for viewing and oownicioung on the vectoric <u>ILLULUY EXECUTION FOR THE PROPERTY OF THE PROPERTY O</u>

A confirmation of unit allocation shall be issued at the time of sale of units will.

So (Nienet) days from the date of sale of such units;
Money receipt/acknowledgement slip issued at the time of sale of units will be treated as allotment letter, which shall not be redeemable/transferable;
The annual report of the Fund/or its abridged version will be published within 45 (forty five) days of the closure of each annual report of the Fund/or its abridged version will be published within 45 (forty five) days of the closure of each Annual report and details of investment and savings of the Fund shall be submitted to the Commission, Trustee and Custodian of the Fund within 90 (nierety) days from the closure of the accounts;
Half-yearly accounts/financials results of the Fund will be published in at least one English and another Bangla national daily nevespaper within 30 (thirty) days from the end of the period;
Dividend shall be paid within 45 (forty five) days of its declaration, and a report shall be submitted to BSEC, Trustee and Custodian within 7 days of dividend distribution;
Het Asset Value (NAV) of the Fund shall be calculated and disclosed justicity at least once a week.
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appurants;
If the Asset Manager fails to collect minimum amount as mentioned under পিছি ছচ of the পিছিউটিউ ও প্ৰস্তুত্ত কৰিছন,
(মিউসুমান পছা) বিভিন্নে, ২০০১; the Fund Manager will refund the subscription money within 30 days without any deduction.
In case of failure, the Fund Manager will refund the same with an interest @ 18 % percent per annum from its own
account with the next month;
On the arbitisement of minimum annum as now 18 sec. and 18 sec. and 18 sec. and 18 sec. and 18 sec.

se of failure, the Fund Manager will return the same with a mine and failure, the fund Manager will return the same with the next month; se achievement of minimum amount, as per Piot se and Piot set of the Piotalistics of section and to commence the fund of the fund with permission of the Trustee; the fund is all down the permission of the Trustee; against affice, (Righgman was) findered, (১৯). Larget size of the fund is Ta 2000 (Pewnyl grover. The size of the Fund will be increased from time to time by the subject to the approval of the Trustee and with intimation to the Commission.

MC subject to the approval of the Total New York of the Commission of the Commission.

MC subject to the approval of the Total New York of the Commission of the Sponsor's continuous of the Sponsor's continuous of the Sponsor's of the Commission of the Fund and then 1,100<sup>10</sup> of the Sponsor's ontribution only shall be subject to a lock-in period of full neuron of the Fund until liquidation; confirmation of unit allocation amounting to Th. 30,000,000/. (Taka Three Crore and 15% of the Fund) will be issued to confirmation of unit allocation amounting to The 30,000,000/. (Taka Three Crore and 15% of the Fund) will be issued to commission. The said confirmation letter shall be in the excludy of Trusters. No splitting of the but not 5 sponsors.

In favor of the Sponsor. The sald confirmation letter shall be in the custody of Trustee. No splitting of the Unit of Sponsor of Sponsor is all the made without prior approval of the Commission;

22) Annual Ree of the fund shall be submitted to the Commission on the fund size i.e. year end Net Asset Value at market price of the fund on advance basis as per Fule; and may adjust the fee in the next year if necessary;

23) Subscription period of the fund will be 45 (tort (hey days which will be started on 2 Cotober, 2020 and be ended on 05 December, 2020 as per fife s n of the friendliffse e agipse störes (Nagners was) feferers, 2002.

General Information
This prospectus has been prepared by LankaBangla Asset Management Company Limited based on the Trust Deed executed between the Truste and the Sponsor of the Fund, which is approved by the Commission and available publicly. The Information contained herein is true and correct in all material aspects and there are no other material facts, the Commission of which would make any statement herein misleading.
No person is authorized to give any information to make any representation not contained in this prospectus and if so given or made, such information or representation must not be relied upon as having been authorized by LankaBangla Asset Management Company Limited.

of Bangladesh. Forwarding this prospectus to any person residing outside Bangladesh in on way implies that the issue is made in accordance with the laws of that country or is subject to the jurisdiction of the laws of that country.

1.7 Sale and Repurchase of Units
Sale and Repurchase of Units of LB Gratulty Opportunities Fund will commence at the counter of LankaBangla Asset Management Company Limited, Prazada Trade Centre (4<sup>th</sup> Proot), 6, Semal Albrurk Avenue, Banaru (7A, Diska-1213 and LankaBangla Asset Management Company Limited will ministrate Bol accounts with Investment Corporation of Bangladesh (1CB), custodian of LB Gratulty Opportunities Fund for creation and redemption of units of LB Gratulty Opportunities Fund. In the case of sale/purchase of unit funds by the investor, units will be transferred to the unit holders 80 accounts as per instruction of LankaBangla Asset Management Company Limited after the acceptance of demat setup by the custodian. In the case of freedemption/repurchase of units by the Asset Manage, units will be tensor for the Central Depository System after setting up remat request by the custodian and acceptance of remat request by the Asset Manager.

13 Declarations and Dou Diligence Certificates

13 Declarations and Dou Diligence Certificates

The Sponsor, whose name appears in this prospectus, accepts full responsibility for the authenticity and accuracy of the information contained in this prospectus and other documents regarding la Gratulty Opportunities Fund. To the best of the knowledge and belief of the Sponsor, who has taken all reasonable care to ensure that all the conditions and requirements concerning this public offer and all information contained in this Spousment; drawn up by virtue of the Frust Deed of the Fund by the entrusted Asset Management Company have been met and there is no other information or document, the omission of which many make any information or statements there immissioning.

Insisted undouble investment Corporation of Bangladesh Declaration about the responsibility of the Custodian 
We, as the Custodian of the 18 Gratuity Opportunities Fund' accept the responsibility and confirm that we shall: 
a) Keep all the securities of the Fund in safe custody and shall provide the highest security for the assets of the Fund; an 
b) Preserven recessary documents and records so as to accertain movement of assets of the Fund and 
b) Preserven recessary documents and records so as to accertain movement of assets of the Fund; and 
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Chief Executive Officer LankaBangla Asset Management Company Limited DUE DILIGENCE CERTIFICATE BY SPONSOR ছম্ব কফলিল-(১) এব (ফ) নিবি ভংগ) এইবা

To The Honorable Chairman Bangladesh Securities and Exchange Commission Securities Commission Bhaban E-6/C. Agargaon, Shere-Bangla Nagar Administrative Area Dhaka-1207, Bangladesh Securities Commission Bhaban E-6/C. Agargaon, Shere-Bangla Nagar Administrative Area Dhaka-1207, Bangladesh Subject: LB GRATUITY O'PO'POTUNITIES FUND.

We, the Sponsor of the above-mentioned forthcoming mutual fund, state as follows:

We, the Sponsor of the above-mentioned fund, have examined the prospectus and other documents and materials as C. We warrant that we shall comply with the Pfest@des e-agus effect (Egigant was) fifetime, 4-oo.3, Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015, Trust Deed of the Fund and the rules, orders, guidelines, directives, notifications and circulars that may be issued by Commission from time to time in this respect.

WE CONFIRM THAT:

3 All Information in the prospectus forwarded to the Commission is authentic and accurate;

WE CONFIRM THAT:
a) All Information in the prospectus forwarded to the Commission is authentic and accurate;
b) We as Sponsor of the Fund as mentioned above will act as per clause of the Trust Deed executed with the
c) Trustee and shall assume the duties and responsibilities as described in the Trust Deed and other constitutive documents;
d) We shall also abide by the শিক্তাজনিক e ৰাজ্যক পৰিলে (বিজ্ঞান গড়া) বিশ্বলা, ২০০১, and conditions imposed by the
Commissions are igent of the fund; and
end when the shall act to our best for the benefits and interests of the unit holders of the Fund.

All information and documents as are relevant to the issue have been received and examined by us and the draft prospectus forwarded to the Commission has been approved by us; We have also collected and examined all other documents relating to the fund; White examining the above documents, we find that all the requirements of the Priestliffer a expose কণিন্দা (মৃতিমূলণ মাত) Frience, Note have been compiled with. Note have been compiled with a smertioned above as per provisions of the trust deed executed with the sponsor and shall assume the duties and responsibilities as described in the trust deed and other constitutive documents; We shall also abide by the Priestliffer a expose কণিন্দা (মৃত্যুলন মাত) Friend, Note and conditions imposed by the Commission as research of the funds and

regards of the fund; and We shall act to our best for the benefit and sole interests of the unit holders of the fund. For Trustee

To The Honorable Chairman Bangladesh Securities and Exchange Commission Securities Commission Blaban Egic, Agargan, Shire-Bungla Nagar Administrative Area Dhala-1207, Bangladesh Nagar Naministrative Area Dhala-1207, Bangladesh

WE CONFIRM THAIT:
We will keep all the securities (both listed and Non-listed) and Assets of the "LB Gratuity Opportunities Fund" including FDR receipts in sale and separate outsday as per file so of findingfilms or support security for the assets of the "Than including and support security for the assets of the "Than including allower as per provisions of the custodian agreement securities which the sale of the "Than including allower as per provisions of the custodian agreement securities with the vaset imagement company and shall assume the duties and responsibilities as described in the trust deed of the mentioned fund and other constitutive document.

tund and other constitutive documents; We shall also abide by the চিনিষ্টাৰিক ৫ প্ৰয়েক্ত কমিন্দ (মিউয়াল কড়) বিধিয়াল, ২০০১ and conditions imposed by the Commission as regards of the fund; and We shall act to our best for the benefit and sole interests of the unit holders of the fund. For Custodian

CHAPTER TWO: BACKGROUND to Formation of LB Gratuity Opportunities Fund
Is an investment vehicle that represents a pool of funds collected from in

and Custodian of the fund. IBAMCL firmly believes that 'LB Gratuity Opportunities Fund' will contribute enormously to the development of Bangladesh capital market and add meaningful value as well as provide investors a viable investment option.

from NAV appreciation.
2.3 Access to Initial Public Offering (IPO)
Apart from a handful number of exception, historical performance of initial Public Offerings have been very satisfactory in
Apart from a handful number of exception, historical performance of initial Public Offerings have been very satisfactory in
Bangladech captured market. Appr Bangladech Securities and Exchange Commission (Public Issue) Rules, 2015 Mutual Funds
are allotted 10% Quota under Fixed Price and Book Building method.
2.3.10 Transparency and Accountability
It is Gratuity Opportunities Fund will be operated under strict supervision and regulation of BSEC and Sponsor appointed Trustee.
It is a set managed with the sacet managed with the supervision of the SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND SEC, Trustee, Custodian and PRESSIBNE or AND SEC, Trustee, Custodian and public as per the PRESSIBNE or AND

### CHAPTER THREE: THE FUND

The Trust Deed of the Fund was registered on which is a perpetual life. Institutional, local and foreign, and individual investors, resident and non-resident, are eligible to invest in this Fund. The initial target size of the Fund will be The 200,000,000,000 (Take Ton Ohly) divided into 200,000,000,000 (Take Ton Ohly) divided into 200,000,000,000 (Take Ton Ohly) each. Size of the Fund will be increased from time to time by the Asset Manager subject to approval of the Trustee and with due intimation to the BSEC.

3.3 Face Value and Denomination
Face value of each Unit will be Th. 10.00 (Take Ten Ohly). Initially, unit holders of the Fund shall be issued with a Confirmation of Unit Allocation Letter by the Asset Manager at the cost of the Fund in any denomination but not less than 500 (Five hounded) for individuals and 5,000 (Five thousand) for institutional investors.

3.4 investment Oblicities
The Objective of the Fund is to generate capital appreciation and income by investing in the permissible markets at appropriate precentings as determined by the Asset Manager.

3.5 investment Policies

3.6 investment Policies

3.6 investment Policies

3.7 investment Policies

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3.8 investment Policies

3.8 investment Policies

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he objective of the fund is to generate capital appreciation and income by investing in the permissible markets at appropriate recrenages as determined by the Asset Wanager.

5 Investment Policies

The Fund shall invest subject to the Policies and only in those securities, deposits and investments approved by the Bangdadesh Securities and Exchange Commission and/or the Bangdadesh Bank and/or the insurance Regulatory Authority (Rikk) of Bangdadesh or any other competent authority in this regard.

Not less than 60% of the total assets of the Scheme of the Fund shall be invested in capital market instruments out of Not more than 15% of the total asset of the Scheme of the Fund shall be invested in pre-IPOs at one time.

All money collected under the Fund shall be invested only in en-cashable/transferable instruments, securities whether in money market or capital market or privately placed pre-IPO equity, preference shares, debentures or securities whether in money market or capital market or privately placed pre-IPO equity, preference shares, debentures or securities debts.

The Fund shall get the securities purchased or transferred in the name of the Fund.
Only the Asset Management Company will make the investment decisions and place orders for securities to be purchased or sold for the Schemer's portfolio.

Investment Restrictions

The Fund shall not invest in more than 10% of its total assets in any one particular company's share.

The Fund shall not invest in more than 120% of its total assets in shares, debentures or other securities of a single company or group.

The Fund selection to receive the selection of the filter of the selection of the securities in any one industry. The Fund shall not invest in, or lend to, any scheme under the same Asset Management Company,
The Fund shall not invest in, or lend to, any scheme under the same Asset Management Company,
The Fund shall not acquire any asset out of the Trust property, which involves the assumption of any liability that is
unlimited or shall result in encumbrance of the Trust property in any way.
The Fund or the Asset Management Company on behalf of the Fund shall not give or guarantee term loans for any
purpose or take up any activity in contravention of the fifteen;
The Fund shall buy and self securities on the basis of deliveries and shall, in all cases of purchases, take delivery of securities and in all cases of sale, deliver the securities on the respective settlement dates as per the custom and practice
of the stock exchanges.

The Fund shall not involve in option tradir 1) The Fund shall not buy its own unit. 7 Investment Approach and Risk Control top down and bottom up approach may ado Investments will be pursued in selected se

1) investments will be pursued in selectical become constant and an advantage, etc.
2) Selective stock picking will be done from the selected sectors.
3) The Asset Management Company in selecting scripts will focus on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company.
4) In addition, the Asset Management Company will study the macro-commonic conditions, including the political, economic environment and factors affecting liquidity and interest rates.
5) Since disciplined investing equiters risk management, the Asset Management Company would incorporate adequate safeguards for controlling risks in the portfolio construction process.
6) Risk will also be reduced through adequated diversification of the portfolio. Diversification will be achieved by spreading the investments over a range of industries / sectors.

3.8 Valuation Policy

I Limitation of Expenses
All expenses should be clearly identified and appropriated to the Fund.
The Asset Management Company may charge Fund for investment Management;
Asset Management Company may amortize the initial issue costs of the Fund over a period as provided for in the FdRqm;
Provided that initial issue expenses/initial bublic Offering (IPO) costs shall not exceed 5% of the Fund of the collected amount raised under the Fund.

amount raised under the Fund.

In addition to the fess mentioned hereinabove the Asset Management Company may charge the Scheme of the Fund with
the following recurring expenses, namely;

I. Marketing and selling expenses including commissions of the agents, if any;

II. Morkerage and Transaction costs;

III. Osci of registrar services for transfer of securities sold or redeemed;

IV. Trasteeship fees;

V. Custodian fees, one and others.

- V. Custodian fees;
  Vi. Demacterilization fees and others;
  Vii. Re-registration fees, if any.
  Viii. Relevant expenditure for calling meeting by the trustee committee; and
  Viii. Relevant expenditure for calling meeting by the trustee committee; and
  Viii. Relevant expenditure for calling meeting by the trustee committee; and
  Viii. Relevant expensions applicable to the Mutual Fund.

  Solution of the Committee of th

year.
3.10 Price Fization Policy and Sale & Repurchase Procedure
After completion of initial subscription, the Fund will be opened to the investors for regular buy/sale of Units. The date of reopening shall be decidered by the asset manages upon approval of the Trustee and with due intimation to the BSEC. The asset
the formation of the BSEC of the second of the BSEC of the Sale of the

unless the Commission decides otherwise.

Sele and repurchase procedures are given below:

I. The Units of IB Gratulty Opportunities Fund may be bought / surrendered through LankaBangia Asset Management Company United and authorized selling agents appointed by the Asset Manager from time to time and any other procedure as prescribed by the Asset Manager. Surrender of units is allowed only through LankaBangia Asset Managerent Company Limited for the selling agents from which the units are originally purchased.

II. During initial subscription minimum purchase amount for individual investors 500 (five hundred) Units and for institutional investors is 5,000 (five hundred) Units and for institutional investors is 5,000 (five hundred) Units and for institutional investors is 5,000 (five hundred) Units and for institutional investors is 5,000 (five hundred) Units and for institutional processors of Units should be accompanied by an account payee cheup/pay order/bank draft in favor of Manager Company (first order) and the processor of the processor of

"LB Gratulty Opportunities Fund" for the total value of Units.

After clearance/censament of cheque/pay order/pains, draft, the applicant will be issued with a Confirmation of Unit Allocation against every purchase of Units he/she/he institutional investor applies for. If BO A/C is provided during the registration, the units will also be delivered to the Unit Holder's BO A/C.

Partial surrender (fraction of total units held under a Unit Allocation Confirmation) is allowed whout any additional cost subject to minimum surrender quantity is 500 (five undered) units for individuals and 5,000 (five thousand) units for institutions. Upon partial surrender, the Unit holder will be issued with a new confirmation of Unit Allocation representing the balance of the Unit holding.

the balance of his Unit holding.

v. All payment/receipts in connection with or arising out of transactions in the Units shall be in Bangfadeshi Taka.

3.11 Winding Up Policy

3.11 Procedure of winding up

1) If the total number of outstanding unit certificates held by the unit holders after repurchase at any point of time falls below 25% of the actual certificate issued, the fund will be subject to wound up.

2) The Fund may be wound up on the happening of any event, which, in the opinion of the Trustee with approval from the Commission, requires the Scheme to be wound up.

3) The Scheme may also be wound up if the more continued to the continued of the contin

In evapager having circulation all over Bangladesh.

12. Manner of winding uping within 30 days from the notice date of the unit holders of a Scheme to consider and pass. The trustee shall call a meeting him 30 days from the notice date of the unit holders of a Scheme to consider and pass. The trustee to talk steps for winding up of the Scheme. If it like Is have there fourth majority or the unit holders present and voting at the meeting for suthortizing the Trustee to talk sets prior winding up of the Scheme. If it like Is have there fourth majority mandate, the Commission shall have the power to supersede the mandate if situation demands such.

The Trustee shall dispose of the assets of the Scheme of the Fund in the best interest of the unit holders; Provided that the proceeds of sale made in pursuance of the Rules, shall in the first instance be utilized towards discharge of such liabilities as are properly due under the Scheme and after making appropriate provision for meeting the expession connected with such winding up, the balance shall be paid to the unit holders in proportion to their respective interest in the assets of the Scheme as on the date when the decision for winding up was taken.

Within thirty days from the completion of the winding up, the Trustee shall forward to the Commission and the unit holders a report on the winding up containing particulars, such as circumstance leading to the winding up, the steps for distribution to the unit holders and a certificate from the auditors of the Scheme of the Fund.

13. Effect of winding up

3.11.3 Effect of winding up
On and from the date of the notice of the winding up of the Fund, the Trustee or the Asset Management Company, as the case

On and from the date of the notice of the winding up of the Fund, the may be, shall a) cease to carry on any business activities of the open-end fund; becase to create and cancel unit of the open-end fund; c) cease to sisue and redeem units of the open-end fund.

c) cease to issue and redeem units of the open-end fund. 3.12 Investment Management LankalBanja Asset Management Company Limited (IEAMCL) shall carry out day to day management of the fund's portfolio as the Asset Manages subject to the provisions laid down in the Mutual Fund Rule, 2001 and Trust Deed or any general directions given by the Trustee and for the Commission. However, the Asset Manager shall have discretionary authority over the fund's portfolio and investment decisions. 3.13 Dividend Polity 1) The accounting part of the Fund shall be July-June period;

The accounting year of the Fund shall be July-June period;

The Fund shall distribute minimum 70K, or as may be determined by the <sup>Referent</sup> from time to time, of the annual net income of the Fund as dividend at the end of each accounting period after making provision for bad and doubtful investments. The dividend can be given in the form of cash. The Fund shall create a dividend equalization reserve by appropriation from the income of the Scheme;

Before declaration of dividend the Asset Management Company shall make a provision in consultation with the Auditors if market value of investments goes below the acquisition cost and the method of calculation of this provision will be

et value of investments goes below the acquisition cost and the method of calc rated in the notes of accounts; es arising simply from the valuation of investments shall not be available for divic d entitlements will be dispatched within 45 days from the declaration of such div

### CHAPTER FOUR: RISK FACTORS

The stock market is inherently risky in nature and investors should be aware of the following risk factors (not exhaustive) while investing in Its Gratuity Opportunities fund:

1. Mutual Funds are subject to market risk and there is no guarantee that the objectives of the fund will be achieved, although the Asset Manager shall It yis level best to deliver superior fund performance for its valued investion.

2. Past performance/eputation of the Sponsor or Asset Manager should not be construed as any form of assurance of superior fund performance.

3. As is the case with any securities investment, the NNO of the fund or any our or down depending on the factors and forces.

3. As is the case with any securities investment, the NNO of the fund or any our or down depending on the factors and forces.

4. The NNO of the units issued under the Schmen may be affected, inter alia, by changes in market condition, interest rate, performance of individual stock, change in company's dividend policy, changes in credit rating, trading volume, settlement period and transfer procedure.

5. The Fund may be subject to liquidity risk when it invests in Pre-IPO placement securities.

6. Investors are not being offered any guaranteed return from this fund.

7. In the event of a very large number of repurchase request there may be some delay in delivery of payment.

8. Achieves global economic condition may have negative effect on the capital market of Bangladesh and adversely affect.

9. Bangladesh is susceptible to natural disaster (e.g., cyclone, earthquake etc) and political/social instability. These may impact the value and performance of the fund.

### CHAPTER FIVE: FORMATION, MANAGEMENT AND ADMINISTRATION

CHAPTER FUEL: FORMATION, MANAGEMENT AND ADMINISTRATION

5.1 Sponts of the Fund

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1	Deputy Managing Director, Investment Corporation of Bangladesh	Member
2	General Manager (Accounts & Finance), Investment Corporation of Bangladesh	Member
3	General Manager (Admin), Investment Corporation of Bangladesh	Member
4	Deputy General Manager, Trustee Division, Investment Corporation of Bangladesh	Member
5	Assistant General Manager, Trustee Department, Investment Corporation of Bangladesh	Member Secretary
E 2 Acce	t Manager	

Jone 24, 2013 vide registration code: SC/Asset Manager/2013/17 to operate as full like degree state of the properties of

Mr. Abdul Malek Shamsher

Mr. Abdul Malek Shamsher has 45 Years of professional experience in Banking and Finance Sector. In November 1966,
Grindlays Bank Limited (A 100% British owned bank) selected Mr. Shamsher as a Management Trainee based on his
performance in HSC examination. Soon after joining Grindlays Bank, Dhaka, the Bank sent him to their Head Office, London for
Banking Operations Training for two years. In his long career Mr. Shamsher worked in various Mational and International Banks
and Financial Institutions in various capacities.

Wr. Shamsher completed his Higher Secondary Certificate (HSC) in 1966 from Faujdarhat Cadet College securing Eighth
position in order of merit in Dhaka Education Board. In 1969, Mr. Shamsher completed Banking Diploma (Part – 1) from
Institute of Bankers Pakistan.

### Dhaka. Mr. Khwaja Shahriar

Mr. Khwaja Shahriar Director

Mr. Khwaja Shahriar Director

Mr. Khwaja Shahriar has more than 18 years of professional experience in Banking and Finance Sector of Bangladesh. Currently he is working as Managing Director of Lankabangia Finance Limited, Prior to joining Lankabangia Finance Limited, Mr. Shahriar served BARC. Bank Limited in different positions including the Head of Corporate Banking, Head of Cash Management, Locational Services & Probasia Banking, Head oor Work India of Ser Finance Limited, Bangladesh Finance & Investment Company Mr. Shahriar Completed his Ba (Hond) and Mah in English from University of Dhaka. He also obtained his Bachelor of Business Administration in Banking and Finance from Monash University, Melbourne, Australia and Master of Business Administration from Victoria University, Melbourne, Australia.

Mr. Abul Klalam Mohammad Kamurzzaman

Mr. Abul Kalam Mohammad Kamurzzaman
Director
Wr. Kamurzzaman has more than 15 years of professional experience in Banking & Finance Sector of Bangladesh. Currently he
is working in LankaBangla Finance Limited as the Executive Vice President & Head of Operations yellor hesponsibility of Armonic Properations, Legal Affairs, Collection & Monitoring, Special Asset Management (SAM), Liability Operations and Treasury

Operations. During his tenure in LankaBangla, he worked in almost all the functional areas of the company in different

Capacities.

Mr. Kamruzzama completed his post-graduation in Accounting from University of Dhaka. He has also completed his MBA from Institute of Business. Administration, University of Dhaka and a fellow member of the Institute of Cost & Management Accountants of Bangladesh (ICMAB).

Mr. Quamrul Islam

Director

Mr. Quamrul Islam has more than 20 years of professional experience in Banking and Finance Sector of Bangladesh. Currently he is working in InanaBanggla Finance Limited as Executive Vice President and looking after the Treasury & Financial Institutions Division. He started his carere with "PRAN Group" one of the largest conglomerates of the country as a Management Traineo Officer in early 1997.

Mr. Islam Obtained his graduation with Honors and post-graduation in Accounting from the Faculty of Business Studies of Dhaka University.

# Director Mr. Shamim Al Mamun, FCA is working as Chief Financial Officer since April 2013. Before getting this responsibility he acted as Head of Accounts from April 2012. Before joining this Company, he was the CFO of Fareast Stocks & Bonds Limited and Fareast Finance Limited. He is a Fellow member of the Institute of Chartered Accountation of Bangladeth. He lootalmed his Homor degree in Information Technology from American International University of Bangladeth. He is also an ex-cadet and completed his secondary education from Syheft Cader College. Shamim Al Mamun, FCA possesse setentive competencies and experiences in Financial Reporting, Financial Modeling, Internal Control, Corporate Governance and Financial Management. He is also a resource person of ICAB in the capacity of providing training to students and in the process of educational development.

### Management Mr. Khandaker Asad Ullah

Adviser

Mr. Khandsker Asad Ullah has joined LankaBangia Asset Management Company Limited on 18th February, 2016 as Adviser. He has almost 20 years of experience in the capital market of Bangiadesh, mainly at Dhaka Stock Exchange (DSE) in various positions of great responsibility, Duringh is long and illustrious career in DSE he worked in several departments of the Exchange and successfully completed numerous assignments including some significant and critical projects like Demutualization of the Exchange, DSE Automation Project, excess and the Company of the Company of

CEO
Mr. Masum All has joined LankaBangla Asset Management Company Limited on 18th February, 2016 as Chief Executive Officer.
Prior to joining LankaBangla Asset Management Company Limited, Mr. All was working as Senior Assistant Vice President of LankaBangla Finance Limited. During his tenure in LankaBangla Finance Limited Mr. All worked in various department viz. regulatory reporting, corporate affairs & board secretarists and Accounts & Finance. He has more than 18 years of working experience. Mr. All completed his Chartered Accountanty Course on February 1999 from Ahmad & Ahmad, Chartered Accountants as per tipe laws of the Institute of Chartered Accountants of Bangladesh (ICAB). He also holds a Bachelor of Commerce degree from National Oliversity, Bangladesh.

Fund Manager
Mr. Simon Ibn Muzib is an experienced investment professional in Bangladesh Capital Market. His academic background is predominantly finance based. His primary expertise lies in fund management, portfolio and risk analytics as well as operations and
business development. Mr. Muzib is currently working at LankaBangla Asset Management Capany Limited (BAMCL), as Fund
Manager in the Fund Management department. Prior to joining LBAMCL, he has worked in two other asset management
companies (AMC) annely dashin Iger Capital Partners Asset Management Limited and Universal Financial Solutions Limited.
In both AMC, he was responsible for developing portfolio and trading strategy, developing framework for tactical trading
opportunity and fish management guideline. He also maintained close lision with foreign investors and shared insight on

market outlook, portfolio strategy and stock price movement.

Mr. Muslo completed his MSc in Financial Mathematics from University of Leeds and holds a Bachelors of Business Administration from North South University.

A N M Fakhrul Islam

www.nugs.p. uperations and compliance
Mc Islam joined Landlangingh Auset Management Company Limited in February 2013 and holding the position of Manager in
Operations & Compliance Department. Prior to Joining Lanklangingh AMCL, Mr. Islam worked in Systems Solutions and
Development Technologies Ltd. (SSDICH) as a Portfoliol Manager in Corporate Finance Department.
Mr. Islam holds an M8A degree from IBA, DU and has been pursuing CMA from Institute of Cost and Management Accountants
of Bangladesin (UMAB) and CTA program (Level-It Candidate) under CFA Institute, USA.

S. S Auditos

Pinala & Company, Chartered Accountants having office at Ashsandell 2/A Dod Floor), Mymendsingh Road, Shahbagh, Dhaba
1000, Bangladesh shall be the first auditor of the Fund and the auditor shall be paid a service fee of Tk 20,000.00 (Taka Twenty
Thousand Only), plus applicable VAI, only for the first year.

S.5 Selling Agent:
The following Companies have been appointed as the selling agents of the Fund to sale and repurchase units of the Fund on
behalf of the Asset Manager:

SI Name

1 Lankalangla Finance Limited

1 LankaBangba Finance Limited
2 LankaBangba Sezurites Limited
3 LankaBangba Sezurites Limited
3 LankaBangba Investments Limited
The Asset Managemer may appoint more willing Stock Broker(s)/Merchant Bank(s)/Commercial Bank(s)/Non-Bank Financial institution(s) as selling agents in future subject to approval of the Trustee and with due intimation to BSEC.

37 Fees and Capper lines of Asset Manager, the Trustee and the Custodian Together with any other fees, commission and openies as may arise from time to time, the Fund will bear its own costs and expenses incurred/accruzed in connection with

enters as imply after intom time to unter. Her entroll with each state state and expenses miturely/actived in colinecture ormation, promotion, registration, public offering together with certain other costs and expenses incurred in its pound using without limitation expenses of legal and consulting service, auditing, other professional fees and expenses, ashardless due to the BSEC. The found shall also bear all the other including printing, publication and stationery relating to its smooth and fair operation. Major expenses of the detailand as follows:

Ital Issue and formation expenses are estimated not to be over 5 (five) percent of the collected Fund. The issue and mation expenses will be amortized within 7 (seven) years on a straight line method. The estimated expenses for the issue dofformation of the Fund are presented below:

SL	Type of Expenses	Percentage of total Target Fund	Total (Taka)	Sub-Total /Details	Description
1	Formation fee payable to AMC	1.00%	2,000,000.00/-	Set-fee	Formation fee to AMC on collected fund of initial fund size
2	Management fee for pre- scheme formation period	0.70%	1,400,000.00/-	On scheme	Management fee of AMC for pre- scheme formation period (Approximate) as per BSEC Directive (no. SEC/CMRRCD/2009-193/160) dated May 28, 2014
3	Legal & Compliance	enses	1,110,000.00/-	10,000.00/-	BSEC Application Fee
	related expenses (Application, registration fees etc.)			400,000.00/-	BSEC Registration fee (0.2% of initial fund size)
				100,000.00/-	CDBL System and Initial Fee
				600,000.00/-	Trust Deed Registration Expense
4		00.56%	1,650,000.00/-	400,000.00/-	Designing and Printing of prospectus
	Marketing			500,000.00/-	Publication of abridged version of prospectus and IPO notifications on daily newspaper
				700,000.00/-	Marketing and Promotional Expense
				50,000.00/-	Courier and distribution expenses
5	Selling Agent Expense	0.85%	1,700,000.00/-		Fee payable to Selling Agents
6	Other Expenses	0.05%	100,000.00/-		Post issue manager/data entry, data processing and other related job
	Total	3.98%	7.960.000.00/-		

Company at following rate:

1. 2.50 percent per annum of the weekly average NAV up to Tk. 5.00 crore;

2. 2.00 percent per annum of the weekly average NAV up to Tk. 5.00 crore;

2. 2.00 percent per annum for additional amount of the weekly average of NAV up to Tk. 25.00 crore over Tk. 5.00 crore;

3. 1.50 percent per annum for additional amount of the weekly average NAV up to Tk. 50.00 crore over Tk. 5.00 crore and

4. 1.00 percent per annum for additional amount of the weekly average NAV over Tk. 5.000 crore.

4. 1.00 percent per annum for additional amount of the weekly average NAV over Tk. 5.000 crore over Tk. 25.00 crore and

4. 1.00 percent per annum for additional amount of the weekly average NAV over Tk. 5.000 crore.

The Trustee shall be paid an annual Trusteeship fee @ 0.15% of the Net Asset Value (NAV) of the Fund on semi-annual in advance basis, during the life of the Fund or as may be agreed upon between the parties.

5.74 Custodian Fee

The Fund shall guart to the Fundament.

5.7.4 Custonian ree
The Fund shall pay to the Custodian a safe keeping fee @ 0.15% of balance securities held by the Fund calculated on the basis
of average month end value per annum. Any out of pocket expenses may be applicable to the Fund operation from time to

time.

5.75 Fund Registration and Annual Fee
The Fund has said Tt. 400,000.00 (Taka four Lac Only) to the Bangladesh Securities and Exchange Commission as registration
fee. In addition, the Fund will have to pay 60 0.10% of the Fund value or Tk. 50,000.00 (Taka Fifty Thousand Only), whichever
is higher, as annual fee in terms of the PRENDED AS ASSESSED ASSESSE

5.7.8 CDBL Fee
The Fixed CDBL Annual Fee will be BDT 40,000.00 (Taka Forty Thousand Only) & Annual Central Depository System (CDS)
Connection Fee will be BDT 6,000.00 (Taka Six Thousand Only). The fees may vary as amended by the Commission from time to Unive...
5.7.9 Brokerage Fee
The fund will pay to the stock broker commission up to 0.30% of the total transaction including Howla, Laga, CDBL fees and

### CHAPTER SIX: SIZE OF THE FUND AND RIGHTS OF THE UNIT HOLDERS the Issue size of the Fund shall be Tk. 200,000,000.00 (Taka Twenty Crore Only) divided into 20,000,000 (Two Crore) Units of Tk. 10.00 (Taka Ten Only) each which may be increased from time to time by the Asset Manager subject to approval of the frustee with due intimation to the Commission till liquidation the Fund. The initial distribution of the Fund's unit holding shall Subscriber Number of Units | Face Value (Taka/Unit) | Amount (Taka) | Status

| Sporsor | Spor 10.00 170,000,000.00 200,000,000.00 C2 Sponsor's Subscription
LBSL Employees' Gratuity Fund Trust, the Sponsor, has already subscribed Tk. 30,000,000 (Thirty Lac) Units of Tk. 10.00 (Taka Ten Only) each at par on March 03, 2019.

equivalent to 3,000,000 [Thirty Lac] Units of Tk. 10.00 [Taka Ten Only) each at par on March 03, 2019.

63 Tax Status
The investment tax benefits of the fund would always comply with country's Finance Act and government policurently the following benefits are available:
a. Up to 15% tax rebate on investment up to 25% of taxable income or BDT 1.5 Crore whichever is lower.
b. Income from unit fund is tax exempted up to BDT 25,000.00.
64.8 Rights of the Unit Holders.
64.1 Voting Rights.

0-A2 Irlansier or unus Units of the Fund vertansferable by way of inheritance/gift and/or by specific operation of law. 6.4.3 Dividend All the Unit holders have equal but proportionate right in respect of dividend. 6.4.4 Periodic Information All the Unit holders of the Fund shall have the right to receive the annual report and audited according to the Control of the Fund shall have the right to receive the annual report and audited according to the Control of the Fund shall have the right to receive the annual report and audited according to the Control of the Fund shall have the right to receive the annual report and audited according to the Control of the Fund shall have the right to receive the annual report and audited according to the Control of the Fund shall have the right to receive the annual report and audited according to the Control of the Fund shall have the right to receive the annual report and audited according to the Control of the Fund shall have the right to receive the annual report and audited according to the Control of the Fund shall have the right to receive the annual report and audited according to the Fund shall have the right to receive the annual report and audited according to the Fund shall have the right to receive the annual report and audited according to the Fund shall have the right to receive the annual report and audited according to the Fund shall have the right to receive the annual report and audited according to the Fund shall have the right to receive the annual report and audited according to the Fund shall have the right to receive the annual report and audited according to the Fund shall have the right to receive the annual report and audited according to the Fund shall have the right to receive the right and receive the ri

6.4.4 Periodic Information.
All the Unit holders of the Fund shall have the right to receive the annual report and audited accounts of the Fund. Moreover, the unit holders shall be informed of the NAV of the Fund on weekly basis through newspaper, the website of the Asset Manager, the Selling Agent(3) to be appointed by the Asset Manager from time to time and any other means as the Asset. Manager, the Selling Agentist to the sepantics.

6.4.5 Accounts and Information

The Fund's financial year will be closed on 30 June every year. Annual report or major head of income and expenditure account and balance sheet in line with schedule VI of the firefields a segrous stiever (Reignierows) (firefields, 2003) will be published within 45 (forty five) days from the closure of each accounting year. Furthermore, the NAV of the Hund, ANV per Unit, any suspension or alteration of the calculation of NAV of the Fund will be published by the asset manager as per fifteem;

6.4.5 Beneficial Interest

The Unit holders shall preserve only the beneficial interest in the trust properties on pro rata basis of their ownership of the respective Schemes.

Terms and Conditions of Unit Subscription

The units of LB Gratuity Opportunities Fund, hereinafter referred to as the Fund, may be bought/surrendered through LankaBangla Asset Management Company Limited (LBAMCL) and authorized selling agents appointed by LBAMCL from time to time. Surrender of units is allowed through LBAMCL or the selling agent from which the units are originally

purcnasea. Application must be made by an individual (both resident and non-resident), a corporation or company (both local and foreign), a trust or a society (registered in or outside of Bangladesh) and not by a firm, minor or persons of unsound mind.

Joint application by two persons is acceptable. In such a case, registration and issuance of unit certificate will be in favour of principal applicant while dividend and other benefits, if any, will be addressed to bank account of principal applicant memoral of the application form, to ase of the death of any of the joint holders, only the survivor shall be recognized as having any title to the units. On death of both the joint holders, the title to the units will bestow upon the nominee mentioned in the application form.

Minimum purchase quantity for individual investors is 500 (Five Hundred) units and for institutional investors is 5,000 (Five Hundred).

Intentional on the application form.

If the Thousand Juniary of the Individual investors is 500 (Five Hundred) units and for institutional investors is 5,000 (Five Hundred) units and for institutional investors is 5,000 (Five Hundred) units and possible of units should be accompanied by an account payee cheque/pay order/bank draft in favour of "L8 Gratuity Opportunities Fund" for the total value of units.

After clearance/encashment of cheque/draft/pay order the applicant will be issued a confirmation of unit allocation against every purchase with a denomination of number of units he/shphe fine Institutional investor applies for, if 80 A/C is provided during the registration, the units will also be delivered to the unit holders 80 A/C in demat form.

Partial surrender (frection of total units held under a single unit allocation confirmation) is allowed without any additional cost subject to minimum surrender quantity is 500 (five hundred) units both for individuals and institutions. Upon partial surrender, the unit holders will be susked with a new unit allocation confirmation representing the balance of his unit holding. The units may be transferred by way of inheritance/gift and/or by specific operation of the law in case of transfer the Fund will charge a normal late as decided by LBMCL from time to time except in the case of transfer the Fund will charge a normal late as decided by LBMCL from time to time except in the case of transfer faster.

All payments //recepts in connection with or arising out of transactions in the units hereby applied for shall be in 2 Sectoral for the formal free for the first of the connection with or arising out of transactions in the units hereby applied for shall be in 2 Sectoral for the first of the connection with or arising out of transactions in the units hereby applied for shall be in 2 Sectoral for the first of the connection with or arising out of transactions in the units hereby applied for shall be in 2 Sectoral for the first of the connection with or arising out of

Bagnadesth Tatas.

2 Systematic Investment Plan (SIP)

7.2.1 What is Systematic Investment Plan (SIP)

7.2.2 Systematic Investment Plan (SIP)

7.2.3 What is Systematic Investment Plan (SIP)

7.2.1 What is Systematic Investment Plan (SIP)

7.2.2 Mark is Systematic Investment Plan (SIP)

8.2.3 Investment Plan (SIP)

8.2.4 Investment Plan (SIP)

8.2.5 Investment Pl

invest at an average rate.

Take advantage of the compounding effect: Investing a small amount regularly will enable you to enjoy compounding

Amount invested	Wealth Generated (BDT)			
per month (BDT)	5 years	15 years	25 years	
1,000.00	81,670.00	499,580.00	1,878,847.00	
2,000.00	163,339.00	999,160.00	3,757,693.00	
5,000.00	408,348.00	2,497,901.00	9,394,233.00	
40 000 00	04.0 007.00	4.005.003.00	40 700 400 00	

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CHPATER EIGHT: SELLING AGENTS

LankaBangla Securities Limited stails of Selling Agents

Name of the Branc

e of the ig Agent	Branch Name	Branch Location	Branch Phone
angla Limited	Corporate Head Office	Safura Tower (Level 11) 20 Kemal Ataturk Avenue	+88 02 9883701-10
		Banani, Dhaka	
	Banani Branch	Assurance Nazir Tower (Level-3) 65/B, Kemal Ataturk Avenue Banani, Dhaka-1213	+88 02 55034080-88
	Dhanmondi Branch	MIDAS Centre (8th Floor, North Side) House-5 Road-16 (New), 27(Old) Dhanmondi, Dhaka	+88 02 9114460
	Mirpur Branch	Northern Khan Height Tower (Level-3) Plot No. 34, Road No. 03 Block-D, Section- 11 Mirpur, Dhaka	+88 01766693229
	Uttara Branch	Uttara Tower, (Level-06), 4th Floor Plot-01, Sector-03 Jashim Uddin Avenue	+880 2 8958863 +880 2 7914230
	Motijheel	Uttara Model Town, Dhaka Peoples Insurance Bhaban (10th Floor)	+88 02 9514570-2
	Branch	36 Dilkusha C/A	+88 02 9513714-16
	Bangshal	Motijheel, Dhaka 5 Bangshal Lane (Level 3)	+88 02 9514767-8 +88 02 9550482
	Branch	57 Shahid Sayed Nazrul Islam Avenue Bangshal, Dhaka	+88 02 9513822
	Agrabad Branch	Aktharuzzaman Center (Level-6) 21/22,Agrabad C/A Chittagong	+88 031 2512601-3, +88 031 2514563-5
	CDA Avenue Branch	Yunusco Center (Level-8) 807/1056, CDA Avenue Chittagong-4000	+88 031 2868901-3 Ext 100
	Sylhet	Khoirun Bhaban (Level 3)	+88 0821 728419
	Branch Comilla	Mirboxtula, Sylhet	+8801833326093 +88 081 73371-2
	Branch	Omri Mansion (3rd Floor) 349/KA (new), Badurtola	+88 081 73371-2 +8801714084836
		Kandir Par, Comilla	
	Narsingdi Branch	56/1 Jalpatty Road, (2nd Floor) Madhabdi, Narsingdi	+88 02 9446730-3 +8801847026836
	Jessore	Mohashin Super Market (2nd Floor)	+880 421 71146-47
	Branch Bogra	10 R. N. Road, Jessore Bogra Trade Center (Level 4)	+8801833314878 +88 051 71031-35
	Branch	Datta Bari, Borogola, Bogra	+88 031 71031-33
	Barisal Branch	Younus Plaza (1st Floor) 444 K. B. Hemayet Uddin Road, Barisal	+88 0431 61884
	Mymensingh	Sabit-Sharif Bhaban (2nd Floor)	+091 62901
	Branch Khulna	55/A, Boro Bazar, Mymenshing-2200 Tribun Tower, 2/A, K.D.A Avenue, Khulna	+091 62902 +041 731480
	Branch	mbuii rowei, 27A, K.D.A Avenue, Kiidina	+041 /31480
	Narayanganj Branch	Akhter Square-1, (Level-4), 68, B. B.Road,Narayanganj Dhaka-1400, Bangladesh	+88 0671 7631342, 7631343
	Chowmuhani Branch	Morshed Alam Complex (Level-4), South West Corner, Karimpur Road Chowmuhani,	(0321) 54411-6
	Keraniganj	Begumganj, Noakhali-3821, Bangladesh Hazi Alimullah Complex (Level-3),	+88 02 7763103
	Branch	Aganagar, South Keraniganj, Keraniganj, Dhaka 1310, Bangladesh	
	Board Bazar-	Omar Ali Plaza (Level-3), Holding no.309,	9291506, 9291507,
	Gazipur Branch	Ward no.30 Mymensingh Road, Kolomeshor, National University, Board	9291509, 9291493, 9291496
	brancn	Bazar Gazipur, Dhaka-1704, Bangladesh	9291496
	Dinajpur	Northern Plaza(Level-4) Goneshtola,	0531 66916-20
	Branch Savar Branch	Dinajpur 5200 Bangladesh MK Tower (Level-4), B-16/1 Jaleshwar,	+88 02 7744835,
		Shimultola, Savar, Dhaka 1340, Bangladesh	7744836, 7744837, 7744838, 7744839
	Faridpur	Rangolal Plaza (Level-3), 103 Goalchamot	+880 631 64382-86
	Branch	Mouza, Holding No. 30, North Faridpur,	
	Rajshahi	Faridpur 7800, Bangladesh Ahmed Plaza (2nd Floor)	+0271 771216
	Branch	Holding No. 182, Alupotty, Ghoramara,	+0271 771286 +0271 771293
angla	Corporate	Boaliya, Rajshahi Assurance Nazir Tower (Level-06) 65/B,	+88 02 7113585,
nents	Office	Kemal Attaturk Avenue	+88 02 9561238
angla	Corporate	Banani, Dhaka A.A. Bhaban (Level – 5) 23 Motijheel C/A,	+88 02 9512621 +88 02 9563901
ies	Branch	Dhaka	+88 02 9563903-5
ı	Principal Branch	DSE Annex Building (1st Floor) 9/E Motijheel C/A, Dhaka	+88 02 9561868 +88 02 7174315
	Extension of	Eunoos Trade Center, (15th Floor)	+88 02 9581628-30
	Principal Branch Banani	52-53 Dilkusha C/A, Dhaka  Assurance Nazir Tower (Level-06) 65/B,	+88 02 9820669
	Branch	Kemal Attaturk Avenue Banani, Dhaka	100 02 3020003
	Uttara Branch	4th Floor (Level-6), Uttara tower	+88 02 8958575
		Plot No # 1 Jashimuddin Avenue Sector No #3 Uttara C/A Uttara Model Town, Dhaka	+88 02 8951658
	Dhanmondi	MIDAS Centre, 8th Floor House: 05 Road:	+88 02 9112650
	Branch	16 (New), 27(Old) Dhanmondi, Dhaka	+88 02 9112648
	Narayanganj Branch	Hazi Plaza, (2nd Floor) 53/1, S.M. Maleh Road	+88 02 7630582 +88 02 7630582
	Chittagong	Tan Bazar, Narayanganj Shafi Bhaban (2nd Floor)	+88 031 724547
	Branch	1216/A, SK Mujib Road Agrabad, Chittagong	+88 031 724548
	Khatungonj	Asma Chamber	+88 031 630011
	Branch	1016(Old), Ram Joy Mohajan Lane Khatungonj, Chittagong	+88 031 632276 +88 031 626709
	Nasirabad	Rahima Centre (5th Floor)	+88 031 2554171-3
	Branch	1618/1839, CDA Avenue Nasirabad, Chittagong	
	Sylhet Branch	R N Tower (4th Floor)	+88 0821 711143
		Chowhatta, Sylhet	+88 0821 71175
	Comilla	Nahar Plaza(1st Floor)	+88 0821 711912 +88 081 62117
	Branch	67/58, Nazrul Islam Avenue	+88 081 62109
		Kandirpar, Comilla	+88 081 61768

