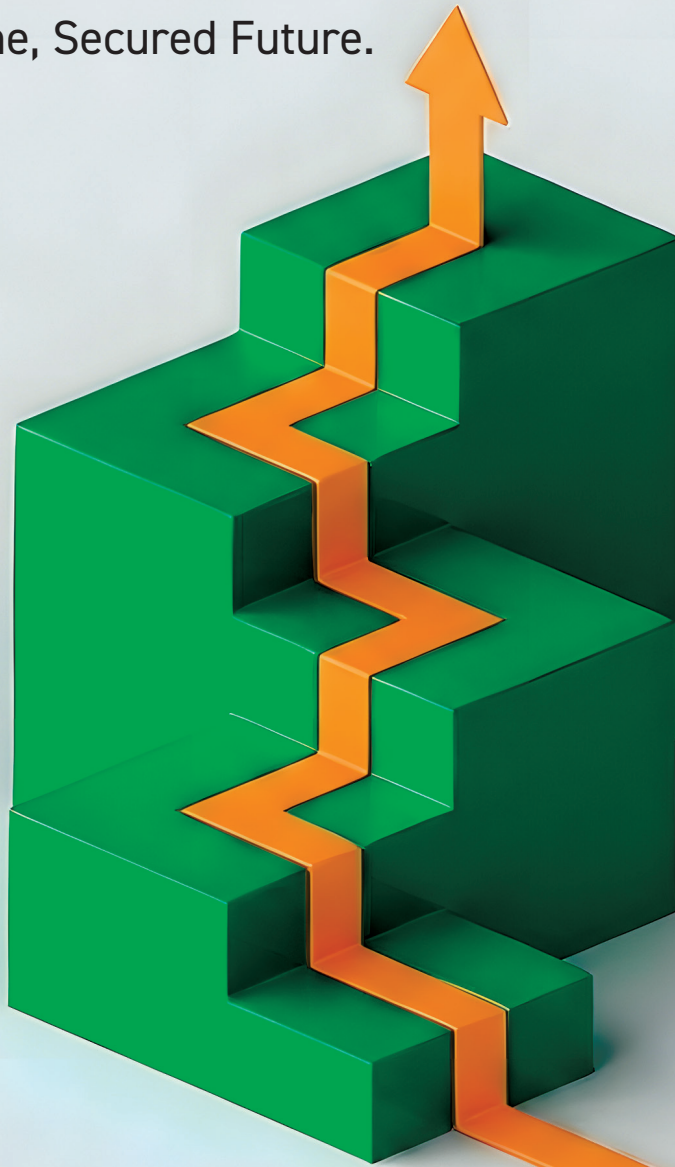


LANKABANGLA FIXED INCOME FUND

Stable Income, Secured Future.



Custodian

Trustee

Sponsor and Asset Manager



If you have any queries about this document, you may consult your lawyer, professional accountant or other relevant professional adviser

PROSPECTUS

LANKABANGLA FIXED INCOME FUND

Size of the Issue

Initial Size Tk. 250,000,000 (Taka Twenty-Five Crore) of 25,000,000 (Two Crore & Fifty Lac) Units of Tk. 10 (Taka Ten) Each

Initial/Opening Price

Tk. 10 (Taka Ten) per Unit

Sponsor and Asset Manager

LankaBangla Asset Management Company Limited

Trustee

Sandhani Life Insurance Company Limited

Custodian

Commercial Bank of Ceylon PLC.

Asset Manager

LankaBangla Asset Management Company Limited

Subscription Open

05 April, 2026

Registered Office

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

Corporate Office

Praasad Trade Centre (4th Floor), 6 Kemal Ataturk Avenue
Banani C/A, Dhaka-1213, Bangladesh
Tel: +88 02 222274219-21, Fax: +88 02 222276159
Email: amcl@lankabangla.com

Date of Publication of Prospectus

01 April, 2026

“Investment in mutual fund is subject to market risk”,
“পুঁজিবাজার ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন।”

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Fund Directory

Sponsor	<p>LankaBangla Asset Management Company Limited. Praasad Trade Centre (4th Floor), 6 Kemal Ataturk Avenue, : Banani C/A, Dhaka-1213, Bangladesh. Tel: +88 02 222274219-21 Email: amcl@lankabangla.com Website: www.lbamcl.com</p>
Trustee	<p>Sandhani Life Insurance Company Limited. Sandhani Life Tower, Rajuk Plot No-34, Bangla Motor, : Dhaka- 1000, Bangladesh. Tel: 55168181-5, 9661241, 01833-325681-2 E-mail: slic@sandhanilife.com , Website: www.sandhanilife.com</p>
Custodian	<p>Commercial Bank of Ceylon PLC. Hadi Tower, NW(K)-1, : Road-50, Kemal Ataturk Avenue, Gulshan-2, Dhaka-1212, Bangladesh.</p>
Asset Manager	<p>LankaBangla Asset Management Company Limited Praasad Trade Centre (4th Floor) 6 Kemal Ataturk Avenue : Banani C/A, Dhaka-1213, Bangladesh. Tel: +88 02 222274219 -21 Email: amcl@lankabangla.com Website: www.lbamcl.com</p>
Auditor	<p>Zoha Zaman Kabir Rashid & Co. : Plot 6B, Road 32, Level 7 & 8, Gulshan 1, Dhaka 1212, Bangladesh.</p>
Selling Agent	<p>LankaBangla Investments PLC. Assurance Nazir Tower (Level 8) : 65/B Kemal Ataturk Avenue Banani, Dhaka 1213, Bangladesh.</p>

Definitions and Elaborations of Abbreviated terms

Asset Manager/AMC/	: The Asset Management Company refers to LankaBangla Asset
Asset Management Company	: Management Company Limited
BDT	: Bangladeshi Taka
BEFTN	: Bangladesh Electronic Fund Transfer Network
BO A/C	: Beneficiary Owner's Account
CAGR	: Compound Annual Growth Rate
CBC	: Commercial Bank of Ceylon
CDBL	: Central Depository Bangladesh Limited
CEO/MD	: Chief Executive Officer/ Managing Director
CDS	: Central Depository System
Certificate	: Certificate of the Fund in dematerialized form under CDBL
CIP	: Cumulative Investment Plan
Commission	: Bangladesh Securities and Exchange Commission
Confirmation of Unit Allocation	: Letter confirming allocation of units
DSE	: Dhaka Stock Exchange
Effective Date	: The date of registration of the Trust Deed
Fund/The Fund	: LankaBangla Fixed Income Fund
Government	: The Government of the People's Republic of Bangladesh
Guardian	: The Trustee of the LankaBangla Fixed Income Fund
Rule / wewagvjv	: সিকিউরিটিজ ও এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫
Sponsor	: LankaBangla Asset Management Company Limited
Trustee	: Sandhani Life Insurance Company Limited
Custodian	: Commercial Bank of Ceylon PLC.
BO A/C	: Beneficiary Owner's Account or Depository Account
BSEC	: Bangladesh Securities and Exchange Commission
CAGR	: Compound Annual Growth Rate
CBC/ CBC PLC.	: Commercial Bank of Ceylon PLC.
CIP	: Cumulative Investment Plan
EFT	: Electronic Fund Transfer via BEFTN, NPSP and/or RTGS
EPU	: Earning Per Unit
FI	: Financial Institution
FIS	: Fixed Income Securities
IPO	: Initial Public Offering
IDRA	: Insurance Development & Regulatory Authority
LBAMCL/ LankaBangla AMCL	: LankaBangla Asset Management Company Limited
MD & CEO	: Managing Director and Chief Executive Officer
NAV	: Net Asset Value
NBFI	: Non-Bank Financial Institution
RJSC	: Registrar of Joint Stock Companies and Firm
RTGS	: Real-Time Gross Settlement
Selling Agent	: AMC designated official points for accepting transactions
SIP	: Systematic Investment Plan
SLICL	: Sandhani Life Insurance Company Limited
SME	: Small and Medium Enterprise

Interpretation

For all purposes of this offer document, except as otherwise expressly provided or unless the context otherwise requires:

- Singular terms used in this offer document include the plural, and plural terms include the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other
- A "crore" means "ten million" and a "Lac" means a "hundred thousand".



FUND HIGHLIGHTS

Name of the Fund	LankaBangla Fixed Income Fund
Initial Size of the Fund	Tk. 250,000,000.00 (BDT Twenty Five Crore Only) divided into 25,000,000.00 (Two crore Fifty Lac) Units of Tk. 10 (BDT Ten) each.
Face Value	TK. 10 (BDT 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 in capital market of Bangladesh as permitted by BSEC.
Minimum Application Amount	For individuals 100 (One hundred) units and for institutions 5,000 (five thousand) units.
Target Group	Individuals (both resident and non-resident Bangladeshi), Institution (both local and foreign), Mutual Funds and Collective Investment Schemes are eligible to subscribe the units of the Fund.
Dividend	Minimum 70 (seventy) percent of annual net income of the Fund will be distributed as dividend in Bangladeshi Taka or as CIP (based on investors' preference) only at the end of each accounting year. The Fund shall create a dividend equalization reserve to ensure consistency in dividend.
Dividend Distribution	The dividend will be distributed within 30 (thirty) days from the date of declaration.
Transferability	The units of the Fund are transferable by way of inheritance/gift and/or by specific operation of the law.
Encashment	The unit holders can surrender their units through the Asset Manager and the Authorized Selling Agents.
Tax	Investments in the LankaBangla Fixed Income Fund are eligible for tax rebate as per Income Tax Act -2023.
Reports and Accounts	Every Unit holder is entitled to receive annual report along with the yearly, half yearly and quarterly statements of accounts as and when published on the asset management company's website (www.lbamcl.com).

ফান্ড এর সংক্ষিপ্ত বিবরণী

নাম	লংকাবাংলা ফিক্সড ইনকাম ফান্ড
তহবিলের প্রাথমিক আকার	২৫০,০০০,০০০.০০ (পঁচিশ কোটি টাকা মাত্র) ২৫,০০০,০০০.০০ (দুই কোটি পঞ্চাশ লক্ষ) ইউনিটে বিভক্ত, প্রতি ইউনিট ১০(দশ) টাকা।
অভিহিত মূল্য	প্রতি ইউনিটে ১০ (দশ) টাকা।
ফান্ডের প্রকৃতি	সীমাহীন আকারের বেমেয়াদি মিউচুয়াল ফান্ড।
উদ্দেশ্য	তহবিলের উদ্দেশ্য হল বিএসইসি কর্তৃক অনুমোদিত বাংলাদেশের পুঁজি বাজারে বিনিয়োগ করে উচ্চতর ঝুঁকি-সামঞ্জস্যপূর্ণ রিটার্ন অর্জন করা।
ন্যূনতম আবেদনের পরিমাণ	ব্যক্তিদের জন্য ১০০ (একশ) ইউনিট এবং প্রতিষ্ঠানের জন্য ৫,০০০ (পাঁচ হাজার) ইউনিট।
সম্ভাব্য বিনিয়োগকারী	ব্যক্তি (প্রবাসী এবং দেশে বসবাসকারী উভয়ই), প্রতিষ্ঠান (দেশি-বিদেশি উভয়ই), মিউচুয়াল ফান্ড এবং সমষ্টিগত তহবিলের স্কিম সমূহ যা আইনগতভাবে গঠিত, ফান্ডের ইউনিট ক্রয় করার সক্ষমতা রাখে।
লভ্যাংশ	প্রতিটি হিসাব বছরের শেষে তহবিলের বার্ষিক নিট আয়ের ন্যূনতম ৭০ (সত্তর) শতাংশ বাংলাদেশি টাকায় লভ্যাংশ হিসাবে অথবা সিআইপি (বিনিয়োগকারীদের পছন্দের উপর ভিত্তি করে) হিসাবে বিতরণ করা হবে। লভ্যাংশের ধারাবাহিকতা নিশ্চিত করার জন্য ফান্ড একটি লভ্যাংশ সমীকরণ রিজার্ভ তৈরি করবে।
লভ্যাংশ বন্টন	ঘোষণার তারিখ থেকে ৩০ (ত্রিশ) দিনের মধ্যে লভ্যাংশ বন্টন করা হবে।
হস্তান্তরযোগ্যতা	উত্তরাধিকার অথবা উপহার এবং/অথবা আইনের নির্দিষ্ট ক্রিয়াকলাপের মাধ্যমে তহবিলের ইউনিটগুলি হস্তান্তরযোগ্য।
নগদায়ন	সম্পদ ব্যবস্থাপক এবং অনুমোদিত বিক্রয় এজেন্টদের মাধ্যমে ইউনিটধারীরা তাদের ইউনিট সমর্পণ করতে পারবেন।
কর সুবিধা	ফাইন্যান্স অর্ডিন্যান্স, ২০২৫ অনুযায়ী আয় নির্দিষ্ট সীমা পর্যন্ত করমুক্ত; আয়কর আইন ২০২৩ অনুযায়ী কর রেয়াত।
প্রতিবেদন এবং হিসাব	প্রতিটি ইউনিট ধারক সম্পদ ব্যবস্থাপনা কোম্পানির ওয়েবসাইটে (www.lbamcl.com) প্রকাশিত হলে বার্ষিক প্রতিবেদন, বার্ষিক, অর্ধ-বার্ষিক এবং ত্রৈমাসিক হিসাব বিবরণী পাওয়ার অধিকারী।

CHAPTER ONE: PRELIMINARY

1.1. Publication of Prospectus for Public Offering

LankaBangla Asset Management Company Limited received Registration Certificate from Bangladesh Securities and Exchange Commission under Securities and Exchange Commission Act, 1993 and বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০০১ (which were subsequently repealed and replaced by the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫) made thereunder and also received consent for issuing prospectus for public offering of 'LankaBangla Fixed Income Fund'. A complete copy of the prospectus is available for inspection at Praasad Trade Centre (4th Floor), 6, Kemal Ataturk Avenue, Banani C/A, Dhaka-1213, the corporate office of LankaBangla Asset Management Company Limited (LBAMCL) – the Asset Manager of LankaBangla Fixed Income Fund, hereinafter referred to as the Fund.

1.2. Consent of Bangladesh Securities and Exchange Commission

“APPROVAL OF THE BANGLADESH SECURITIES AND EXCHANGE COMMISSION HAS BEEN OBTAINED TO THE ISSUE/OFFER OF THE FUND UNDER THE SECURITIES AND EXCHANGE ORDINANCE, 1969 AND THE বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫. IT MUST BE DISTINCTLY UNDERSTOOD THAT IN GIVING THIS APPROVAL THE COMMISSION DOES NOT TAKE ANY RESPONSIBILITY FOR THE FINANCIAL SOUNDNESS OF THE FUND, ANY OF ITS SCHEMES OR THE ISSUE PRICE OF ITS UNITS OR FOR THE CORRECTNESS OF ANY OF THE STATEMENTS MADE OR OPINION EXPRESSED WITH REGARD TO THEM. SUCH RESPONSIBILITY LIES 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 BSEC and stock exchange houses make arrangement in future. In that case public communication will be made as per BSEC approval.

Units of the Fund will be available for sale and surrender/repurchase on every working day of the week except during book closure period/record date of the Fund at the office of the Asset Manager and the offices of authorized selling agents.

Asset Manager shall determine the value of the units on every trading day and disclose selling price and surrender/repurchase price per unit of each scheme of the Fund at the beginning of business operation.

1.4. Availability of Documents for Inspection

Copy of this prospectus will be available at the office of the Asset Manager and offices of the authorized selling agents of the Fund. This prospectus will also be available for viewing and downloading on the website of the Trustee, Custodian, Asset Manager and the Commission.

Copy of Trust Deed will be available for public inspection during business hours at the office of the Asset Manager of the Fund. One will be able to purchase a copy of the Trust Deed by paying the price as determined by the Asset Manager.

1.5. Conditions imposed under Section 2CC of the Securities and Exchange Ordinance, 1969

1. The Fund shall not account for any upward revaluation of its assets creating reserve without clearance from the Bangladesh Securities and Exchange Commission;
2. The fund shall not be involved in option trading, short selling or carry forward transactions;
3. A confirmation of Unit allocation shall be issued at the cost of the Fund at par value of Tk. 10.00 (ten) each within 03 (three) working days from the date of sale of such units;
4. Money receipt/acknowledgement slip issued at the time of sale of units will be treated as allotment letter, which shall not be redeemable/ transferable;
5. The Asset Management Company shall calculate the Net Asset Value (NAV) per unit at cost value and fair value on daily basis and be disclosed in the manner specified in the বিধিমালা or prescribed by the Commission;
6. The Asset Management Company shall calculate sale price and repurchase price (surrender value) per unit of the Fund or its scheme and disclose in the manner specified in the বিধিমালা or prescribed by the Commission. The difference between sale price and repurchase/surrender price shall not exceed 3% of the sale price. The sale price per unit shall be calculated in consideration with Net Asset Value (NAV) per unit at fair value of the Fund or its scheme. The difference between per unit sale price and Net Asset Value (NAV) shall not exceed 2% of the NAV per unit at fair value of the Fund or its scheme.
7. The redemption (or repurchase) of units of a Fund, or a Scheme of the Fund, shall be made on firstcome-first-serve basis. The repurchase proceeds shall be paid to the unitholders within a period not exceeding 03 (three) trading days. The unitholders shall be entitled to receive the surrender price applicable on the date on which he/she submits his/her request/application for surrender of units (Surrender Request).
8. The declared cash dividend shall be paid within 30 (thirty) days from the date of approval by the Board of Trustees, and a report shall be submitted to the Commission, Trustee and Custodian within 07 (seven) days of dividend distribution;
9. BSEC may appoint auditor(s) or may direct the Trustee to appoint auditor(s) for special audit/investigation on the affairs of the Fund, if it so desires;
10. All unit sale and repurchase or surrender transactions, investment-related transactions, expenses prescribed under the Regulations, and all other lawful financial transactions of each mutual fund or any of its schemes shall be settled through the operational bank account of the respective fund or its scheme. All transactions of the account shall be made through banking channel and shall be properly documented;
11. The prospectus/abridged version of the prospectus shall be published as per বিধি ৪৫ of the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫.
12. If abridged version of the prospectus is published in the newspaper, complete prospectus shall be made available to the applicants;
13. Initial target size of the fund shall be TK. 25.00 (twenty-five) crore. The Sponsor shall hold at least 10 (ten) percent of the initial target size and shall disclose Sponsor's amount in the offer document/published

prospectus. The size of the fund may be increased from time to time by the Asset Manager subject to approval of the Trustee and with intimation to the Commission. The Asset Manager shall ensure compliance of বিধি ৪৫ of the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫;

14. If the Asset Manager fails to collect the minimum required amount of funds under বিধি ৪৮ (১) of the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫, or minimum 40% of the initial target amount, whichever is higher, shall refund the subscription money, under বিধি ৫০ of the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ within 15 (fifteen) days without any deduction. In case of failure, the Asset Manager will refund the same with an interest @ 18 (eighteen) percent per annum from its own account within the next month;
15. The Fund will be allowed to transfer the money from Escrow Account to Operational Account and to commence investment activities of the fund subject to the compliance of বিধি ৫০ of the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫;
16. Unit allocation of the Sponsor's contribution amount shall be subject to a lock-in period of 01 (one) year from the date of declaration of the scheme of the fund and then 1/10th of the Sponsor's contribution only shall be subject to a lock-in period of full tenure of the scheme of the Fund until liquidation;
17. A confirmation of Unit allocation of the Sponsor's contribution amounting 10% of the fund will be issued in favor of the Sponsor. The said confirmation letter shall be in the custody of Trustee. No splitting of the Unit of Sponsor shall be made without prior approval of the Commission;
18. Annual fee of the fund shall be submitted to the Commission, under বিধি ১১ of the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ and may adjust the fee in the next year, if required;
19. Subscription period of the scheme of the fund will be 45 (forty-five) working days which will be started on 5th April 2026 and be ended on 14th June 2026 as per বিধি ৪৯ of the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫.

1.6. General Information

1. This prospectus has been prepared by LankaBangla Asset Management Company Limited based on the Trust Deed executed between the Trustee 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.
2. 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.
3. The issue as contemplated in this document is made in Bangladesh and is subject to the exclusive jurisdiction of the court of Bangladesh. Forwarding this prospectus to any person residing outside Bangladesh in no 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.

4. No provision or declaration inconsistent with the trust deed of the fund is described or disclosed in this prospectus.

1.7. Sale and Repurchase of Units

LankaBangla Asset Management Company Limited will maintain two BO Accounts with Commercial Bank of Ceylon PLC, custodian of LankaBangla Fixed Income Fund, for creation and redemption of units, namely “LankaBangla Fixed Income Fund - Sale of units” and “LankaBangla Fixed Income Fund - Repurchase of units”, with due approval of the Trustee of the Fund.

For sale of units, LankaBangla AMCL will issue a certificate for the units sold and send it to Commercial Bank of Ceylon PLC for setting up of demat request. After the acceptance of demat setup by Commercial Bank of Ceylon PLC from its terminal, units will be credited to the BO Account of “LankaBangla Fixed Income Fund Sale of units”. Then Commercial Bank of Ceylon PLC will transfer the units from “LankaBangla Fixed Income Fund - Sale of units” to the unit holders’ BO Accounts as per instruction of LankaBangla AMCL.

In the case of redemption / repurchase by the Asset Manager, the unit holder will transfer his / her / the Institutional holder’s units to the “LankaBangla Fixed Income Fund - Repurchase of units”. Commercial Bank of Ceylon PLC will remat the units from the “LankaBangla Fixed Income Fund -Repurchase of units” BO account as per instruction of LankaBangla AMCL. Simultaneously, the payment will be made to the investor’s Bank Account through Cheque / BEFTN / RTGS / NPSB and/or Mobile Financial Services (MFS) account as per the request of the investor.

1.8. Systematic Investment Plan (SIP)

Systematic Investment Plan (SIP) allows an investor to invest a certain pre-determined amount at a regular interval (monthly). A SIP is a planned approach towards investments and helps to inculcate the habit of saving and building wealth for the future.

An investor can invest through SIP either by Electronic Fund Transfer, Mobile Financial Services (MFS) or Cheque at a regular interval (monthly). Investor must have a BO Account, he /she will get the SIP units in his/her BO Account from ongoing daily “Investor’s Buy Price” of the mutual fund.

It is advisable to continue SIP investments with a long-term perspective. At maturity of SIP, the investor can easily surrender his/her total units through the AMC or the Selling Agents.

Investor can start SIP with a minimum amount of Tk. 1,000 (BDT One Thousand). The scheme will be offered for at least 12 months or any other period set by AMC. However, investor can set SIP scheme for any period from 12 to 120 months (1-10 years). After this time period the individual scheme will be matured and may surrender or continue holding the Units after maturity.

1.9. Declarations

Declarations about the responsibility of the Sponsor

We, as the Sponsor of LankaBangla Fixed Income Fund, accept full responsibility for the authenticity and accuracy of the information contained in this prospectus and other documents regarding LankaBangla Fixed Income Fund. To the best of the knowledge and belief, we have taken all reasonable care to ensure that all the conditions and

requirements concerning this public offer and all information contained in this document, drawn up by virtue of the Trust Deed of the Fund by the entrusted Asset Management Company (AMC), have been met and there is no other information or document, the omission of which may make any information or statements therein misleading.

We also confirm that full and fair disclosures have been made in this prospectus to enable the investors to make an investment decision.

Sd/-

Simon Ibn Muzib

Chief Executive Officer

LankaBangla Asset Management Company Limited.

Declaration about the responsibility of the Trustee

We, as Trustee of the LankaBangla Fixed Income Fund, accept the responsibility and confirm that we shall:

- a) be the guardian of the Fund, held in trust for the benefit of the unit holders in accordance with the relevant Act, Rules, Trust Deed and Orders, Guidelines, Directives, Notifications and Circulars that may be issued by the Commission from time to time;
- b) always act in the interest of the unit holders;
- c) take all reasonable care to ensure that the Fund floated and managed by the Asset Management Company are in accordance with the Trust Deed and the Rules;
- d) make such disclosure by the Asset Management Company to the investors as are essential in order to keep them informed about any information, which may have any bearing on their investment; and
- e) take such remedial steps as are necessary to rectify the situation where we have reason to believe that the conduct of business of the Fund is not in conformity with the relevant Rules.

Sd/-

Md. Mizanur Rahman

Company Secretary

Sandhani Life Insurance Company Limited.

Declaration about the responsibility of the Custodian

We, as the Custodian of the 'LankaBangla Fixed Income Fund' accept the responsibility and confirm that we shall:

- a) keep all the assets including securities, cash & cash equivalents, bank balance in safe custody and shall ensure the highest security measures for the safekeeping of the assets of the Fund so provided to us under our custody; and
- b) preserve necessary documents and record of the Fund provided by the Asset Management Company as per বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫.

Sd/-

Md. Mehedi Hasan Khan

Custodian Services Department
Commercial Bank of Ceylon PLC.

Declaration about the responsibility of the Asset Management Company

This Prospectus has been prepared by LankaBangla Asset Management Company Limited based on the Trust Deed, the Investment Management Agreement, the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ and other related agreements and examination of other documents as relevant for adequate disclosure of the Fund's objectives and investment strategies to the investors.

We also confirm that:

- a) the Prospectus is in conformity with the documents, materials and papers related to the public offer;
- b) all the legal requirements of the public offer have been duly fulfilled; and
- c) the disclosures made are true, fair and adequate for investment decision.

Investors should be aware that while fixed income investments are generally considered lower risk compared to equity investments, they are not entirely risk-free. Interest rate changes, credit risk, reinvestment risk, and inflation risk may affect the performance of the Fund. No guarantee can be made about the returns from the investments that the Fund will generate. Only investors with a conservative to moderate risk appetite and an investment horizon aligned with the Fund's objectives should consider investing. Investors are requested to pay careful attention to the risk factors as detailed in the 'Risk Factors' section and to take proper cognizance of the risks associated with any investment in the Fund.

Sd/-

Simon Ibn Muzib

Chief Executive Officer

LankaBangla Asset Management Company Limited.

1.10. Due Diligence Certificates

DUE DILIGENCE CERTIFICATE BY SPONSOR

পঞ্চম তফসিল-(১) এর (জ) [বিধি ৪৫(২) দ্রষ্টব্য]

To

The Honorable Chairman
Bangladesh Securities and Exchange Commission
Securities Commission Bhaban
E-6/C, Agargaon, Sher-e-Bangla Nagar Administrative Area
Dhaka-1207, Bangladesh.

Subject: LankaBangla Fixed Income Fund.

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

- 1) We, as the Sponsor of the above-mentioned fund, have examined the prospectus and other documents and materials as relevant to our decision; and
- 2) We warrant that we shall comply with the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫, 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:

- 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 Trustee and shall assume the duties and responsibilities as described in the Trust Deed and other constitutive documents;
- c) We shall also abide by the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ and conditions imposed by the Commission as regards of the Fund; and
- d) We shall act to our best for the benefits and interests of the unit holders of the Fund.

Sd/-

Simon Ibn Muzib

Chief Executive Officer

LankaBangla Asset Management Company Limited

DUE DILIGENCE CERTIFICATE BY TRUSTEE

পঞ্চম তফসিল-(১) এর (জ) [বিধি ৪৫(২) দৃষ্টব্য]

To

The Honorable Chairman

Bangladesh Securities and Exchange Commission

Securities Commission Bhaban

E-6/C, Agargaon, Sher-e-Bangla Nagar Administrative Area

Dhaka-1207, Bangladesh.

Subject: LankaBangla Fixed Income Fund.

We, the under-noted trustee to the above-mentioned forthcoming mutual fund, state as follows:

- 1) We, while act as trustee to the above mentioned fund on behalf of the investors, have examined the draft prospectus and other documents and materials as relevant to our decision; and
- 2) We warrant that we shall comply with the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫, Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015, Dhaka Stock Exchange

(Listing) Regulations, 2015, Chittagong Stock Exchange (Listing) Regulations, 2015, Trust Deed of the Fund and the Rules, guidelines, circulars, orders and directions that may be issued by the Bangladesh Securities and Exchange Commission from time to time in this respect.

WE CONFIRM THAT:

- a) 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;
- b) We have also collected and examined all other documents relating to the fund;
- c) While examining the above documents, we find that all the requirements of the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ have been complied with;
- d) We shall act as trustee of the fund as mentioned 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;
- e) We shall also abide by the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ and conditions imposed by the Commission as regards of the fund; and
- f) We shall act to our best for the benefit and sole interests of the unit holders of the fund.

Sd/-

Md. Mizanur Rahman

Company Secretary

Sandhani Life Insurance Company Limited.

DUE DILIGENCE CERTIFICATE BY CUSTODIAN

পঞ্চম তফসিল-(১) এর (জ) [বিধি ৪৫(২) দ্রষ্টব্য]

To

The Honorable Chairman

Bangladesh Securities and Exchange Commission

Securities Commission Bhaban

E-6/C, Agargaon, Sher-e-Bangla Nagar Administrative Area

Dhaka-1207, Bangladesh.

Subject: LankaBangla Fixed Income Fund.

We, the under-noted custodian to the above-mentioned forthcoming mutual fund, state as follows:

We, while act as custodian to the above mentioned fund on behalf of the investors, shall comply with the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫, Depository Act, 1999, Depository Regulation, 2000, Depository (User) Regulation, 2003, Trust Deed of the Fund and the Rules, guidelines, circulars, orders and directions that may be issued by the Bangladesh Securities and Exchange Commission from time to time in this respect.

WE CONFIRM THAT:

- a) We will keep all the assets including securities, cash & cash equivalents, bank balance of the “LankaBangla Fixed Income Fund” including FDR receipts in safe and separate custody as per বিধি ৪৩ of বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ and will provide highest security for the assets of the Fund.
- b) We shall act as custodian of the fund as mentioned above as per provisions of the custodian agreement executed with the asset management company and shall assume the duties and responsibilities as described in the trust deed of the mentioned fund and other constitutive documents;
- c) We shall also abide by the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ and conditions imposed by the Commission as regards of the fund; and
- d) We shall act to our best for the benefit and sole interests of the unit holders of the fund.

For Custodian,

Sd/-

Md. Mehedi Hasan Khan

Custodian Services Department

Commercial Bank of Ceylon PLC.

DUE DILIGENCE CERTIFICATE BY ASSET MANAGER

পঞ্চম তফসিল-(১) এর (জ) বিধি ৪৫(২) দ্রষ্টব্য

To

The Honorable Chairman

Bangladesh Securities and Exchange Commission

Securities Commission Bhaban

E-6/C, Agargaon, Sher-e-Bangla Nagar Administrative Area

Dhaka-1207, Bangladesh

Subject: LankaBangla Fixed Income Fund.

We, the under noted Asset Manager of the above mentioned forthcoming mutual fund, state as follows:

- 1) We, while act as the Asset Manager of the above-mentioned Fund, declare and certify that the information provided in the prospectus, is complete and true in all respects;
- 2) We further certify that we shall inform Bangladesh Securities and Exchange Commission immediately of any change in the information of the Fund; and

- 3) We warrant that we shall comply with the Securities and Exchange Ordinance, 1969, the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫, Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015, Dhaka Stock Exchange (Listing) Regulations, 2015 and Chittagong Stock Exchange (Listing) Regulations, 2015 (if the Fund is listed with the stock exchanges), 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:

- The prospectus forwarded to the Commission is in conformity with the documents, materials and papers relevant to the Fund;
- All the legal requirements connected with the said Fund have been duly complied with; and
- The disclosures made in the prospectus are true, fair and adequate to enable the investors to make a well-informed decision for investment in the proposed Fund.

For Asset Manager,

Sd/-

Simon Ibn Muzib

Chief Executive Officer

LankaBangla Asset Management Company Limited.

1.11. Registration of the Trust Deed

The trust deed of the fund was registered on 19 June, 2025, while the previous regulation namely সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০০১ was effective. Later, the Commission issued new regulations namely বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ on November 12, 2025 and the prospectus of the fund has been prepared as per বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫.

Now, it is hereby declared and confirmed that, upon review, no provision or statement has been included, described, or published in the Prospectus that is in conflict with or contrary to the provisions of the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ and trust deed of the fund.

If any contradiction or confusion arises at any time about any clause or explanation of this Prospectus, the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ will be conclusive for this Prospectus and that all other documents executed in connection with this Mutual Fund and provisions of this Prospectus will be treated as have been changed accordingly. In case of any ambiguity or confusion, the Commission's decision shall be final and binding on all concerned

CHAPTER TWO: BACKGROUND

2.1. Preamble to Formation of LankaBangla Fixed Income Fund

A mutual fund is a professionally managed investment vehicle that pools money from a large number of investors to invest in a diversified portfolio of securities such as stocks, bonds, and money market instruments. Investors in a mutual fund own units of the fund, which represent a proportional share of its holdings. Mutual funds offer an accessible and efficient way for individuals and institutions to gain exposure to financial markets with the benefit of expert management, diversification, and liquidity.

Recognizing the growing demand for safer, income-generating investment options in the Bangladesh capital market, LankaBangla Asset Management Company Limited (LBAMCL), a subsidiary of LankaBangla Finance PLC, is introducing the LankaBangla Fixed Income Fund. The Fund has been designed as an open-ended mutual fund with an initial size of Tk. 250,000,000 (BDT Twenty-Five Crore Only) and will have a perpetual life and scope for future expansion.

The Fund will be managed by LBAMCL, with Sandhani Life Insurance Company Limited acting as the Trustee and Commercial Bank of Ceylon PLC serving as the Custodian. Through this fund, LBAMCL aims to provide investors with access to a stable, professionally managed portfolio of fixed income securities such as government bonds, high-grade corporate debt, and short-term money market instruments. This initiative aligns with the company's mission to deepen financial inclusion and contribute to the growth of Bangladesh's mutual fund industry by offering investment solutions that cater to the needs of conservative and income-focused investors.

2.2. Necessity of LankaBangla Fixed Income Fund in Bangladesh Capital Market

The Bangladesh capital market has experienced significant developments over the last decade, including regulatory reforms, technological advancements, and institutional improvements. Despite these improvements, the market still lacks a robust and diversified fixed income investment platform for retail and institutional investors.

The mutual fund industry remains under-penetrated, with mutual funds contributing only a small fraction to overall market capitalization compared to neighboring countries. There exists a strong demand among investors for low-risk, professionally managed investment options that provide regular income and portfolio stability, particularly during periods of equity market volatility.

By offering a portfolio primarily composed of government securities, high-quality corporate bonds, and money market instruments, the LankaBangla Fixed Income Fund fills a crucial gap in the market, providing a reliable investment vehicle aligned with the needs of risk-averse investors seeking predictable returns and capital preservation.

2.3. Advantages of Investing in LankaBangla Fixed Income Fund

a. Professional Management

Investors will benefit from the expertise of experienced fund managers and analysts at LankaBangla Asset Management Company Limited. Investment decisions will be based on rigorous macroeconomic research, credit risk assessment, and market dynamics, ensuring a prudent and systematic approach to portfolio construction.

b. Diversification

The Fund will invest in a wide range of fixed-income instruments including treasury bonds, corporate debt securities, and money market tools. This diversification across issuers, sectors, and maturities reduces portfolio risk and enhances stability of returns.

c. Stress-Free Investment

Managing individual fixed income investments requires significant expertise and time. Through this Fund, investors can enjoy stress-free participation in professionally managed fixed income portfolios without dealing with the complexities of direct bond investment.

d. Fair Pricing

Units of the Fund will be bought and sold based on Net Asset Value (NAV), ensuring transparent and fair pricing. The NAV will be disclosed daily and published through official platforms to maintain accountability.

e. De-matted Units

The Fund will issue units in dematerialized (electronic) form through Central Depository Bangladesh Limited (CDBL), offering ease of holding, transfer, and tracking for investors.

f. Convenient Transaction Process

Investors can subscribe or redeem units directly through the Asset Manager or authorized selling agents using both physical and digital channels. This convenience enhances accessibility and investor experience.

g. Regular Dividend

According to Bangladesh বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ minimum 70 (seventy) percent of annual net income of the Fund will be distributed as dividend. Thus, the investors are expected to generate regular dividend income every year apart from NAV appreciation.

h. Access to Initial Public Offering (IPO)

Apart from a handful number of exceptions, historical performance of Initial Public Offerings have been very satisfactory in Bangladesh capital market. As per Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015 mutual funds are allotted exclusive quota under Fixed Price and Book Building method.

i. Transparency and Accountability

LankaBangla Fixed Income Fund will be operated under strict supervision and regulation of BSEC and Sponsor appointed Trustee. The asset manager will be under obligation to disclose weekly, monthly, quarterly, semiannual and annual reports containing relevant information to BSEC, Trustee, Custodian and public as per the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫.

j. Tax Benefit

The investment tax benefits of the Fund will be available to both SIP investors and one-off investors as offered by the country's Finance Act and Income Tax Act, 2023. Country's Finance Act and Government's tax policies will always determine the tax benefits from investment in mutual funds. However, investors in mutual funds are entitled to the following tax benefits under the current tax policies.

(a) Tax advantage on Capital Gain:

- Yearly investments of up to Tk. 500,000 (BDT Five Lac) in the fund are allowed to be recognized as eligible investments under clause 2(7)(kha) of Sixth Schedule (Part 3) of Income Tax Act, 2023
- Up to 15% of the investments in the fund can be claimed as tax rebate under Section 78 of the Income Tax Act, 2023;
- According to clause 10(ka) of Sixth Schedule (Part 1) of the Income Tax Act, 2023, the income of the Fund will be exempted from tax at the fund level.

(b) Investment Tax Credit:

According to the clause 36 of Sixth Schedule (Part 1) of Income Tax Act, 2023, capital gain up to 50 Lac tax exempted for an individual investor. Only 15% capital gain tax is applicable for an institutional investor under clause 1 (ka) of Seventh Schedule of Income Tax Act, 2023.

CHAPTER THREE: THE FUND

3.1. Formation of the Fund

The Trust Deed of the Fund was registered on 19 June, 2025 under the Trust Act, 1882 and Registration Act, 1908. The Fund was registered by the BSEC on 13 July 2025 under the সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০০১ (which were subsequently repealed and replaced by the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫).

3.2. Life of the Fund

The Fund will be an open-end mutual fund with a perpetual life. Institutional, local and foreign individual, resident and non-resident investors are eligible to invest in this Fund. The initial target size of the Fund will be Tk. 250,000,000.00 (BDT Twenty-Five crore only) divided into 25,000,000 (Two crore Fifty Lac) Units of Tk. 10.00 (BDT Ten Only) 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 Tk. 10.00 (BDT Ten Only). 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 100 (One hundred) units for individuals and 5,000 (Five thousand) units for institutional investors.

3.4. Investment Objective

The objective of the LankaBangla Fixed Income Fund is to provide regular and stable returns to Unitholders by investing primarily in a diversified portfolio of fixed income securities, including government and corporate bonds, debentures, money market instruments, and other permissible debt & equity instruments. To enhance returns, the Fund may also invest in Initial Public Offerings (IPOs), subject to regulatory limits. The Fund aims to maximize risk-adjusted returns through interest income, dividend income, and capital appreciation, while maintaining a relatively low risk profile.

3.5. Investment Policies

- 1) As per বিধি ৬৭ of the বাংলাদেশ সিকিউরিটিজ ও এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫, the fund shall only invest the collected money in the following instruments:
 - (a) Securities listed in the main board and SME board of exchanges;
 - (b) IPO, QIO for main board and SME board of exchanges;
 - (c) RPO, RQIO, and Right Offer of the securities listed in main board and SME board of exchanges;
 - (d) Government Securities;
 - (e) Debt securities on any board or platform of a stock exchange with a minimum credit rating of “A”. If at any time, the credit rating of such debt securities falls below “A”, the fund shall liquidate the investment within the next six (6) months.

Provided that no investment shall be made in any securities that are de-listed from the main board of a stock exchange or traded in the Over-the-Counter (OTC) market, in any equity securities traded on the ATB platform, or in any non-listed securities:

Provided further that, if any security listed on the main board of a stock exchange is de-listed after investment and is transferred for trading in the OTC market or on the ATB platform, such investment shall be withdrawn or liquidated within six (6) months from the date of such transfer or de-listing.

- 2) Not less than 75% of the total assets (based on purchase price) of the Scheme of the Fund shall be invested in fixed income securities.
- 3) All money collected under the Fund shall be invested only in encashable/transferable instruments, securities whether in money market or capital market or privately placed pre-IPO equity, preference shares, debentures or securitized debts.
- 4) The Fund shall get the securities purchased or transferred in the name of the Fund.
- 5) Only the Asset Management Company will make the investment decisions and place orders for securities to be purchased or sold for the Fund's portfolio.
- 6) A detailed report relating to the Composition of Portfolio arising from the investment of the scheme's funds shall be submitted to the Commission on a quarterly basis, in the format prescribed by the Commission from time to time.

3.6. Investment Restrictions

- 1) The fund shall not, for any purpose, provide any loan or advance;
- 2) The fund shall not borrow funds or obtain any loan for the purpose of making investments.
- 3) The fund shall not invest more than ten percent (10%) of its total assets (based on cost value) in the shares of any single company;
- 4) The fund shall not invest more than twenty-five percent (25%) of the total assets (based on cost value) in the shares, bonds, debentures or other securities of any single group;

For the purpose of this provision, a single group shall mean listed companies including a holding company, its subsidiary company, and associate company under the same management.

- 5) The fund shall not invest more than ten percent (10%) of the paid-up capital of any company;
- 6) No more than twenty-five percent (25%) of the paid-up capital of any company shall be invested under all funds managed by the same asset manager.
- 7) The fund shall not invest more than thirty percent (30%) of its total assets (based on cost value) in shares, bonds, debentures and other securities of any single sector;
- 8) No investment shall be made, no transfer of securities shall be effected, nor any lending shall be made from this mutual fund to the units of another mutual fund or scheme:

Provided that, in the case of liquidation or winding up, investment may be transferred from one scheme to another scheme under the same mutual fund, if—

- (a) in the case of listed securities, such transfer is carried out on a spot basis (direct transaction) at the prevailing market price; and
 - (b) the securities so transferred are consistent with the investment objectives of the scheme to which they are transferred.
- 9) The fund shall not, except in cases of winding up or liquidation, buy or sell securities owned by or under another mutual fund or scheme through the block market or by means of any direct or indirect agreement.
- 10) The fund shall not deposit more than twenty percent (20%) of its total assets in any bank account (current, savings or term deposit accounts, etc.)

Provided that, with any one bank, not more than fifteen percent (15%) of the total assets of that single scheme may be kept in bank accounts (current, savings or term-deposit accounts, etc.).

- 11) The asset manager shall not keep more than 10 (ten) of the total assets of all mutual funds or schemes under its management in any one bank in any type of bank account (such as current, savings or term, etc.)

Provided that this shall not be applicable at the initial stage of a mutual fund scheme or in the case of its winding up or termination;

Provided further that no bank account shall be opened or closed, nor shall any funds be transferred from one account to another, without the approval of the Trustee.

- 12) No cash shall be withdrawn from any bank account maintained in the name of the fund.
- 13) Except for fees or expenses payable in accordance with these Rules, no amount of money shall be lent, advanced, paid, or otherwise transferred to the asset manager or any fund-related party, or to any of their directors or chief executive officers, or any of their related parties, or to any connected person, or to their bank accounts, in any manner whatsoever.
- 14) The Fund shall not involve in option trading, short selling, or carry forward transaction.
- 15) The Fund shall not invest in any non-listed securities, except government securities.
- 16) 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.
- 17) 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 বিধিমালা.

3.7. Investment Approach and Risk Control

A top down and bottom up approach may adopt the following investment approaches and risk control measures, namely: -

- 1) Investments will be pursued in selected sectors based on the analysis of business cycles, regulatory reforms, competitive advantage, etc.
- 2) Selective debt and equity investments will be done from the selected sectors.
- 3) The Asset Management Company in selecting scrips 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 and key earnings drivers.
- 4) In addition, the Asset Management Company will study the macro-economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.
- 5) Since disciplined investing requires 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 adequate diversification of the portfolio. Diversification will be achieved by spreading the investments over a range of industries / sectors.

3.8. Valuation Policy

- 1) The Fund shall comply with accounting recognition and measurement principles and disclosure rules of International Financial Reporting Standards (IFRSs), International Accounting Standards (IAS) and বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ and instructions, guidelines, notifications and directives issued by the Commission from time to time for the valuation of investments in securities and other financial instruments.

Provided that, the method by which the investment has been valued, regardless of the manner adopted, shall be stated in the annual report.

- 2) For listed securities, the average quoted market price on the stock exchanges on the date of valuation shall form basis of any calculation of Net Asset Value of such securities in the portfolio of the Fund.
- 3) For securitized debts, debentures, margin or fixed deposits, the accrued interest on such instruments on the date of valuation shall be taken into account in any calculation of Net Asset Value of such securities in the portfolio of the Fund.
- 4) The fund shall fix the valuation method for the Scheme subject to the prior approval of the Commission.
- 5) In case of deferred expenses, accrued expenses for the period will be taken into account for determining total liabilities.
- 6) The valuation of investments in securities delisted from the Main Board and the SME platform of the stock exchange, securities previously invested in or listed under the Z category, or securities with very low trading activity (thinly traded securities) shall be carried out in accordance with the valuation guidelines issued by the Commission from time to time; and the asset manager and the trustee shall, on a quarterly basis, re-examine the investment value of such securities, and the auditor shall comment thereon in the annual report of the mutual fund.

- 7) The fund shall follow বিধি ৭১ of বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা ২০২৫ of valuation of non-performing, illiquid, or impaired investments (if any).

3.9. Net Asset Value (NAV) calculation

The fund shall determine the per-unit net asset value of the fund (separately on the basis of cost price and fair value) on daily basis in the following manner;

Total Net Asset Value (NAV) = Total Assets of the Fund – Total Liabilities of the Fund

$$\text{Net Asset Value (NAV) per unit} = \frac{\text{Total Net Asset Value (NAV)}}{\text{Total Number of un-redeemed units}}$$

Total Assets of the Fund = Value of all securities kept in custody + Cash in hand and at bank account(s) + Value of all securities receivables + Receivables from proceeds of sale of investments + Dividend receivables net of tax + Interest/profit receivables net of tax + Remaining preliminary & issue expense after deducting amortization + Any other approver prepaid expenses

Total Liabilities of the Fund = Value of all payable securities + Payable against purchase of investments + Payable as brokerage and custodial charges or fees + Fees payable to parties related to the Funds + All other payable related to printing, publication and stationery + Accrued deferred expenses (Trustee Fee, Annual Fee, Audit Fee etc. related management fees) and any other type of liabilities.

3.10. Classification of Earnings

The Fund shall present capital gains and other income separately in the accounts of each of its schemes and shall also comply with international accounting standards as well as the directions specified in the Trust Deed.

3.11. Dividend Policy

- 1) The accounting year of the Fund shall be January 01 to December 31;
- 2) The Fund shall, in its accounts, make a disclosure by segregating its earnings into capital gains and other incomes in its respective accounts;
- 3) The Fund shall distribute minimum Seventy percent (70%), or as may be determined by the বিধিমালা from time to time. of the annual net income of the Fund as cash dividend at the end of each accounting period,

Provided that before declaring any dividend, the asset manager shall, in accordance with the International Financial Reporting Standards (IFRS)/International Accounting Standards (IAS) and the guidelines issued by the Commission from time to time, make necessary provisioning in the financial statements of each mutual fund or its scheme for losses arising from the fair value of invested assets being lower than their acquisition cost, and shall disclose the method of determining such provisioning in the notes to the financial statements.

Provided further that, the fund shall create a dividend equalization reserve by appropriation from the income, which shall not be less than five percent (5%) of the annual net profit. The Fund can distribute dividends from the dividend equalization reserve, subject to the approval of the Trustee;

- 4) At the same meeting of the Board of Trustees of a mutual fund at which the audited financial statements of the relevant fund or scheme are adopted/approved, a specific decision regarding the declaration of dividend and the record date for the relevant year shall be taken and announced, which shall not be changed:

Provided that, in taking and disclosing decisions relating to price-sensitive information, the procedure prescribed in the Bangladesh Securities and Exchange Commission (Prohibition of Insider Trading) Rules, 2022 shall be followed;

- 5) Surpluses arising simply from the valuation of investments shall not be available for dividend;
- 6) The declared cash dividend shall be distributed within thirty (30) days from the date of approval by the Trustee Board, based on the options collected from the unit holders, either by transferring the funds to the unit holders' bank accounts, MFS accounts, or digital bank accounts through the concerned bank, MFS, or digital bank, or by sending a cheque or dividend warrant to the name and address provided by the unit holder. A compliance report on dividend distribution shall be submitted to the Commission, the Trustee, and the Custodian within the subsequent seven (07) days:

Provided that any service charges or similar fees imposed by the unit holder's bank, MFS, or digital bank in connection with the distribution of dividends shall be borne by the unit holder;

Provided further that at the time of remittance of dividends to the unit holders, a letter of intimation shall simultaneously be issued to each unit holder, stating, among other things, details of withholding tax (if any), the date of remittance of the cash dividend, the amount, and the name of the concerned bank, MFS, or digital bank.

3.12. Limitation of Expenses

- 1) All expenses should be clearly identified and appropriated to the Fund.
- 2) The Asset Management Company may charge investment management and advisory fee, pre-formation fee and performance fee (based on performance) as per the rate prescribed in the বিধিমালা;
- 3) The Fund may amortize the initial issue costs of the Fund over a period as provided for in the বিধিমালা;

Provided that initial issue expenses/Initial Public Offering (IPO) costs shall not exceed 2% of the collected amount raised under the Fund.

- 4) In addition to the fees mentioned hereinabove the Asset Management Company may charge the Scheme of the Fund with the following recurring expenses, namely;
 - (a) Trustee fees;
 - (b) Custodian fees;
 - (c) Fund registration and annual fee;
 - (d) Depository fee;
 - (e) Audit fee;
 - (f) Bank charge;
 - (g) Brokerage commission (maximum @ 0.30%) and Transaction costs;
 - (h) Marketing and selling expenses including commissions of the selling agents as per agreement, if any;

- (i) Listing fee (if any);
 - (j) Any other expenses related to issue, creation and surrender of units of the Fund;
- 5) The annual total regular expenses excluding the initial issue expenses of each mutual fund or its scheme, shall not exceed 3.50% of the total daily average net assets value, determined at fair value, for the accounting year.
- 6) Where the Trustee takes any legal action against any party related to the fund or any of its schemes, or initiates any legal action for the protection of investors' interests, the Trustee may recover the related legal expenses from the concerned fund or scheme, subject to the approval of the Commission:

Provided that no party other than the Trustee in relation to a fund or its scheme shall be entitled to claim any legal expenses from such fund or scheme;

Provided further that if litigation expenses incurred in connection with a case against any party related to a fund or its scheme result in a judgment in favor of the fund or scheme, such expenses may be recovered from the opposing party;

Provided further that any litigation against the Trustee shall be conducted by the sponsor of the fund or scheme, and the related legal expenses may be recovered from the concerned fund or scheme.

- 7) The expenses referred to hereinabove and any other applicable fees as per বিধিমালা payable or reimbursable to the Asset Management Company or the Trustee shall be charged to the open-end Mutual Fund.
- 8) The aforementioned expenses are subject to change or modification as determined by the Commission from time to time.

3.13. Price Fixation 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 re-opening shall be declared by the asset manager upon approval of the Trustee and with due intimation to the BSEC.

The asset manager shall calculate the Net Asset Value (NAV) per unit on daily basis as per formula prescribed in the wewagvjv and shall disclose sales price and repurchase/surrender price per unit determined on the basis of NAV at the beginning of each trading day to the Commission and the investors through the website of the asset management company and the authorized selling agents of the Fund and/or on any electronic system or platform as determined by the Commission.

The difference between sales price and surrender value shall not exceed 3% of the sale price of the unit. However, the difference between sale price per unit and NAV per unit shall not exceed 2% of NAV per unit at fair value.

The unit holders may surrender their units during the business hour as specified by the Asset Management Company. The fund shall be liable to repurchase the units at the surrender value determined by the Asset Management Company. At the year-end, sale and repurchase of units by Asset Management Company shall remain closed during the audit period of the Fund.

Sale and repurchase procedures are given below:

- i. The dematerialized unit of LankaBangla Fixed Income Fund, hereinafter referred to as the Fund, may be bought/surrendered through LankaBangla Asset Management Company Limited and authorized selling agents appointed by the Asset Manager from time to time on all working days except book closures period/record date of the fund. Provided that, when required facilities are materialized, the units of LankaBangla Fixed Income Fund, may be bought and sold from any trading platform approved by the stock exchange(s) or the Commission.
- ii. Minimum purchase amount for individual investors is 100 (one hundred) Units and for institutional investors is 5,000 (Five thousand) Units. Whereas minimum SIP Investment amount is Tk. 1,000 (BDT One Thousand) per month for individual investors.
- iii. Application for purchase of Units should be accompanied by an account payee cheque/pay order/bank draft/any form of digital payment in favor of LankaBangla Fixed Income Fund for the total value of Units.
- iv. After clearance/encashment of cheque/pay order/bank draft, the applicant will be issued with a Confirmation of Unit Allocation against every purchase of Units he/she/the 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.
- v. After submitting surrender application for unit redemption, the said units need to be transferred from the Unit holder's BO account to LankaBangla Fixed Income Fund's designated BO account. After receiving the DP40 report, confirming the completion of unit transfer, the client will be paid within 3 to 7 working days through account payee cheque or EFT as per client's request.
- vi. Partial surrender (fraction of total units held under a Unit Allocation Confirmation) is allowed without any additional cost subject to minimum surrender quantity is 100 (one hundred) 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 his Unit holding.
- vii. All payments/receipts in connection with or arising out of transactions in the Units shall be in Bangladeshi Taka.

3.14. Winding Up Policy

I. Procedure of winding up

If, at any time, the total number of outstanding units of the fund falls below 25% (twenty-five percent) of the number of units issued after repurchase, the scheme shall be wound up.

The fund may also be wound up if—

- (a) the trustee, with the approval of the Commission, considers the winding up of the fund necessary due to any special event or mismanagement of the fund; or
- (b) at least 75% (seventy-five percent) of the unit holders (based on the number of units) approve a proposal in favor of winding up the fund; or

- (c) the Commission directs the winding up of the fund in the interest of protecting the capital or investment of the fund's unit holders.

When a scheme is to be wound up, the trustee and the asset manager shall, simultaneously and separately, immediately issue a notice including the details of the scheme's winding up—

- I. to the Commission; and
 - II. if the Commission approves the reason for the winding up, publish it in at least two national daily newspapers in Bangladesh, including at least one widely circulated Bangla newspaper.
- II. Manner of winding up

For the purpose of considering the winding up of a scheme, the trustee shall, within thirty (30) days from the date of the notice issued under sub-rule (3) of Rule 55 of the বিধিমালা, convene a special meeting of the unit holders, to be held in physical, electronic, or hybrid form, and at such meeting the unit holders present and voting shall, by a three-fourths majority vote (based on the number of units) through a secret ballot, authorize the trustee to take measures for winding up the scheme. If it fails to have three-fourth majority mandate, the Commission shall have the power to supersede the mandate if situation demands such.

After a decision taken to wind up the scheme, the trustee shall, within thirty (30) working days of such decision, submit a report to the Commission and the unit holders on the winding-up activities, and shall publish such report for the information of the unit holders in one widely circulated Bangla newspaper and one English newspaper in Bangladesh, as well as on the websites of the trustee and the asset manager; such report shall state the reasons for winding up, the steps taken for the sale of the scheme's assets prior to winding up, the expenses incurred for winding up, and the net assets available for distribution among the unit holders, and shall be accompanied by the auditors' report of the scheme.

III. 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 may be, shall:

- 1) cease to carry on any business activities of the Open-End fund;
- 2) cease to create and cancel unit of the Open-End fund;
- 3) cease to issue and redeem units of the Open-End fund.

IV. Approval of Winding Up and Disbursement of Funds

- 1) Upon receiving the report from the Trustee, if it deems to the Commission that all actions required for the winding-up of the scheme have been duly completed, the Commission shall notify the trustee and the scheme shall be considered wound up.
- 2) After receiving Commission's notification issued under sub-regulation (a), the Trustee shall disburse entire payable amount to the unitholders through bank draft, pay order, or electronic fund transfer

within the next 07 (seven) working days. After the disbursement, the trustee shall submit a report on this matter to the Commission within the next 07 (seven) days.

- 3) In the case where a mutual fund consists of a single scheme, the Trustee shall take necessary steps to cancel the registration of the relevant trust deed within 30 (thirty) working days from the date of submission of the report to the Commission under sub-regulation (b), and after cancellation of the trust deed registration, the trustee shall submit a report along with supporting documents to the Commission.

Provided that, if any asset, securities, or money remains even after the winding-up of the scheme and the cancellation of the trust deed registration, it shall be kept in a special account in favor of the trustee, and necessary measures shall be taken for distribution or transfer in accordance with the Commission's instructions.

3.15. Investment Management

LankaBangla Asset Management Company Limited (LBAMCL) shall carry out day to day management of the fund's portfolio as the Asset Manager subject to the provisions laid down in the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ and Trust Deed or any general directions given by the Trustee and /or the Commission. However, the Asset Manager shall have discretionary authority over the fund's portfolio and investment decisions.

CHAPTER FOUR: RISK FACTORS

Investors should be aware that investing in mutual funds involves certain risks. Although the LankaBangla Fixed Income Fund primarily invests in fixed income instruments, which are generally considered less volatile than equities, the Fund is still subject to various market and investment-related risks. Key risk factors include (but are not limited to) the following:

- 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 try its level best to deliver superior fund performance for its valued investors.
- 2) Past performance/reputation 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 NAV of the fund can go up or down depending on the factors and forces affecting the capital market and money market of Bangladesh.
- 4) The NAV of the units issued under the Scheme 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) Yield risk arises from fluctuations in interest rates, as changes in the general yield level can affect the Fund's NAV—rising yields may lower NAV while falling yields may raise it.
- 6) The fund may be subject to liquidity risk when it invests in Pre-IPO placement securities.
- 7) Investors are not being offered any guaranteed return from this fund.
- 8) In the event of a very large number of repurchase request there may be some delay in delivery of payment.
- 9) Changes in government policy and tax laws may affect the return of the fund.
- 10) Adverse global economic condition may have negative effect on the capital market of Bangladesh and adversely affect fund performance.
- 11) 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

5.1. Sponsor of the Fund

LankaBangla Asset Management Company Limited (LBAMCL) is an emerging asset management company in Bangladesh. It is a 99.99% subsidiary of LankaBangla Finance PLC., one of the leading providers of financial services in Bangladesh. LBAMCL was incorporated with the Registrar of Joint Stock Companies (RJSC) vide registration no. C-67738(289)/2007 dated 16 July 2007 under the companies Act, 1994. It received its license from Bangladesh Securities and Exchange Commission (BSEC) on June 24, 2012 vide registration code: SEC/Asset Manager/2012/17 to operate as a full-fledged asset management company. It also received registration certificate from BSEC on December 20, 2016 to act as an Alternative Investment Fund Manager.

5.2. Trustee of the Fund

Sandhani Life Insurance Company Limited (SLIC) will act as the Trustee of the Fund. Sandhani Life Insurance Company Limited started its journey in 1990 and has since been one of the leading Life Insurance companies in Bangladesh with having a proven track record of being the trustee for existing mutual funds in the country.

5.3. Custodian of the Fund

Commercial Bank of Ceylon PLC (CBC) shall be the Custodian of the Scheme of the Fund. The custodian shall keep the securities for the assets of the Fund in safe custody and shall provide highest security for the assets of the Fund.

Since the commencement of operations in Bangladesh in 2003, CBC has expanded its branch network to 11 branches, 2 sub-branches, 1 specialized OBU section in Dhaka (Gulshan), and 6 SME service centers. Unique products and services, superior service quality, and efficient and customized solutions to the requirements of corporate and personal banking customers are hallmarks of the successful stride of CBC in Bangladesh. CBC has reached the rare height of achieving an “AAA” Credit Rating for 14 consecutive years.

5.4. Asset Manager

LankaBangla Asset Management Company Limited (LBAMCL) is an emerging asset management company in Bangladesh. It is a 99.99% subsidiary of LankaBangla Finance PLC., one of the leading providers of financial services in Bangladesh. LBAMCL was incorporated with the Registrar of Joint Stock Companies (RJSC) vide registration no. C-67738(289)/2007 dated 16 July 2007 under the companies Act, 1994. It received its license from Bangladesh Securities and Exchange Commission (BSEC) on June 24, 2012 vide registration code: SEC/Asset Manager/2012/17 to operate as a full-fledged asset management company. It also received registration certificate from BSEC on December 20, 2016 to act as an Alternative Investment Fund Manager.

LBAMCL is the official fund management wing of LankaBangla group and is deeply committed in providing client driven solution and superior risk adjusted performance to its valued clients. LBAMCL’s fund management service includes management of Mutual Fund, Alternative fund, Discretionary Corporate Portfolio and management of Provident & Gratuity Fund.

LBAMCL values original thinking, due diligence, first-hand research and strict investment discipline. LBAMCL firmly believes in achieving solid long-term investment performance in line with the clients’ needs and providing superior

client relationship management. By keeping the target investors in focus it opts to become one of the leading asset management companies in Bangladesh.

People Behind LankaBangla Asset Management Company Limited

BOARD OF DIRECTORS

Mr. Md. Fakhrul Alam

Chairman

Mr. Md. Fakhrul Alam is the Chairman of LankaBangla Asset Management Company Limited. He is also an Independent Director of LankaBangla Finance PLC, LankaBangla Securities PLC and LankaBangla Investments PLC.

Mr. Md. Fakhrul Alam obtained his post-graduation from the Institute of Business Administration (IBA), University of Dhaka.

Mr. Al-Mamoon Md. Sanaul Huq

Director

Mr. Al-Mamoon Md. Sanaul Huq has 33 Years of professional experience in different Government Organizations, International Bank and private sector of Bangladesh. He worked as Controller General of Accounts, Ministry of Finance, Government of People's Republic of Bangladesh. He has vast experience in working in Audit Department of Controller & Auditor General of Bangladesh. Mr. Huq has also worked as consultant with some international organizations like World Bank. He attended a number of trainings, workshops and seminars at home and abroad.

Mr. Huq accomplished his post-graduation diploma in Management Accounting from Highbury College of Technology, Ports-mouth, UK. He has also completed his Bachelor of Science and Master of Science in Applied Chemistry from University of Dhaka.

Humaira Azam

Director

Humaira Azam, Managing Director of LankaBangla Finance PLC., is such a distinguished leader with 34 years of experience in the financial industry. She is also known for her exceptional ability to drive business turnarounds and deliver outstanding leadership in challenging and multicultural environments. Humaira Azam is the first female Managing Director (MD) and Chief Executive Officer (CEO) of any bank and NBF in Bangladesh namely Trust Bank Limited and IPDC Finance PLC. Her vast expertise spans corporate and commercial banking, foreign trade, treasury, retail banking, special assets, branch banking, Islamic banking, credit management, capital management, financial institutions and securities.

Humaira Azam holds both a Bachelor's and a Master's degree in International Relations from the University of Dhaka. Her professional development includes extensive participation in various training programs, workshops, and seminars, both within her home country and internationally.

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 LankaBangla Finance PLC. as Executive Vice President and looking after the Treasury & Financial Institutions Division. He started his career with “PRAN Group” one of the largest conglomerates of the country as a Management Trainee 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.

Mr. Shamim Al-Mamun

Director

Mr. Shamim Al-Mamun, FCA brings 10 years of professional experience in various institution. He is working as Chief Financial Officer of LankaBangla Finance PLC. since April 2013. Before joining this Company, he was the CFO & Company Secretary of Fareast Stocks & Bonds Limited. He is a Fellow member of the Institute of Chartered Accountants of Bangladesh (ICAB).

He obtained his Bachelor degree in Computer Science from American International University of Bangladesh (AIUB). He is also an ex-cadet and completed his secondary education from Sylhet Cadet College. Mr. Shamim possesses extensive competencies and experiences in Strategic Planning & Forecasting, Process design and Productivity improvement, Financial Governance & Modelling, Financial Reporting 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. Khandaker Asad Ullah has joined LankaBangla Asset Management Company Limited on 18th February, 2016 as Adviser. He has almost 20 years of experience in the capital market of Bangladesh, mainly at Dhaka Stock Exchange (DSE) in various positions of great responsibility. During his 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, etc.

Mr. Asad was the Head of Monitoring, Investigation & Compliance (MIC) Department of DSE for long time. Mr. Asad also performed duty as General Manager, Operations and looked after the most crucial sections of Operation Division of DSE like Surveillance, MIC, Market Operation, Listing and Research & Development. His last position at DSE was General Manager, Administration, the highest permanent grade at the Exchange. Mr. Asad holds Master’s Degree in History from University of Dhaka.

Mr. Simon Ibn Muzib
Chief Executive Officer

Mr. Simon Ibn Muzib was appointed as Chief Executive Officer of LankaBangla Asset Management Company Limited from May 21, 2025. Mr. Muzib brings with him over 14 years of extensive experience in investment management, fund operations, business development, and strategic leadership. He has been serving LankaBangla Asset Management Company Limited since February 02, 2014 with distinction in various leadership roles and has played an instrumental role in managing mutual and institutional funds, developing portfolio strategies, ensuring regulatory compliance, and driving sustainable business growth. Throughout his career, Mr. Muzib has consistently demonstrated strong analytical acumen, a deep understanding of financial markets, and a commitment to operational excellence.

Previously, he was Associate Vice President in Asian Tigers Capital Partners Limited. He also worked in renowned Multi-National Company and local conglomerate namely, Ericsson Bangladesh and Mobil Jamuna Lubricant Bangladesh PLC. Mr. Muzib completed his MSc in Financial Mathematics with Distinction from University of Leeds and Bachelor of Business Administration from North South University.

Azmal Hossain Rafi
Senior Manager

Azmal Hossain Rafi is a fund manager at LankaBangla Asset Management Company Limited (LBAMCL). He has been managing LankaBangla Al-Arafah Shariah Unit Fund since September 2020. He joined LBAMCL in 2017 as a research analyst and has extensively covered Telecommunication, Pharmaceuticals and FMCG sectors for identifying potential investment opportunities.

Mr. Rafi is a CFA charter holder. He completed his MSc in Investment and Finance from Queen Mary University of London and Bachelor's in Business Administration from North South University.

Md. Rakibuzzaman
Compliance Officer

Md. Rakibuzzaman, Manager, joined LankaBangla Asset Management Company Limited in May 2016. During his tenure of office he looked after different functions in Research, Marketing as well as Alternative Investment Department. Currently he is discharging the responsibility as Head of Operations & Compliance Department. In addition to the current role, he is also acting as the "Compliance Officer" of LankaBangla Asset Management Company Limited since March, 2021.

Md. Rakibuzzaman holds a BBA and MBA from University of Dhaka concentrating on Marketing.

5.5. Auditors

Zoha Zaman Kabir Rashid & Co., having office at Plot 6B, Road 32, Level 7 & 8, Gulshan 1, Dhaka 1212, Bangladesh, shall be the first auditor of the Fund and the auditor shall be paid a service fee of Tk 40,000.00 (Taka forty thousand only), only for the first accounting period.

5.6. Selling Agents

LankaBangla Investments PLC has been appointed as the selling agent of the Fund to sale and repurchase units of the Fund on behalf of the Asset Manager.

The Asset Manager may appoint more willing Stock Broker(s)/Merchant Bank(s)/Commercial Bank(s)/Non-Bank Financial Institution(s)/Insurance companies or Bangladesh Institute of Capital Market (BICM) certified individual(s) as selling agents in future, subject to approval of the Trustee and with due intimation to BSEC.

5.7. Fees and Expenses

The Fund will pay the fees of Asset Manager, the Trustee and the Custodian together with any other fees, commission and expenses as may arise from time to time. The Fund will bear its own costs and expenses incurred/accrued in connection with its formation, promotion, registration, public offering together with certain other costs and expenses incurred in its operation, including without limitation expenses of legal and consulting service, auditing, other professional fees and expenses, brokerage, share/debenture registration expenses and fees due to the BSEC. The Fund shall also bear all the other incidental expenses including printing, publication and stationery relating to its smooth and fair operation. Major expenses of the Fund are detailed as follows:

A. Issue and Formation Expenses

Initial issue and formation expenses are estimated not to be over 2 (two) percent of the collected Fund. The issue and formation expenses will be amortized within 7 (seven) years on a straight line method. The estimated expenses for the issue and formation of the Fund are presented below:

SL	Type of Expenses	Percentage of total Target Fund	Total (Taka)	Sub-Total / Calculation Details	Description
1	Management fee for pre-scheme formation period	0.25%	625,000.00	250,000,000*0.0025	Management & Advisory Fee for pre-scheme formation period, as per Sub-rule (3) of বিধি ৭৭ of বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫
2	Legal & Compliance related expenses (Application, registration fees etc.)	0.40%	1,000,000.00	100,000.00/-	BSEC Application Fee
				500,000.00/-	BSEC Registration fee (0.2% of initial fund size)
				100,000.00/-	CDBL System and Initial Fee
				300,000.00/-	Trust Deed Registration Expense & professional fees

SL	Type of Expenses	Percentage of total Target Fund	Total (Taka)	Sub-Total / Calculation Details	Description
3	Printing, Publication and Marketing	0.64%	1,600,000.00	400,000.00/-	Designing and Printing of prospectus
				500,000.00/-	Publication of abridged version of prospectus and IPO notifications on daily newspaper
				400,000.00/-	Marketing and Promotional Expense, printing Forms, flyers, brochures, banners and other marketing documents
				100,000.00/-	Courier and distribution expenses
				200,000.00/-	Online Marketing
4	Selling Agent Expense	0.23%	562,500.00	225,000,000*0.0025	Fee payable to Selling Agents for 22.5 crore@0.25%
5	Other Expenses	0.07%	175,000.00	250,000,000*0.0005	Post issue manager/data entry, data processing and other related expenses
	Total	1.59%	3,962,500.00		

*The above expenses are made in best estimates which may vary at actual but will not be over 2% (Two percent) of the collected fund under any circumstances.

B. Management & Performance Fee

The Asset Management Company shall be paid an annual Management fee @ 0.70% of the Net Asset Value (NAV) at Fair Value of the Fund on a semi-annual basis, during the life of the Fund. Management fee will be payable semiannually.

Apart from the annual management fee, if the asset manager, without keeping any provision deficit as per rule 79, declares cash dividend in excess of the benchmark (10-year Treasury Bond rate or 10% return, whichever is higher) from the fund, then the asset manager may collect performance fee from the fund in that year which shall be payable at the rate of 20 (twenty) percent on the dividend declared in excess of the said benchmark (the difference between the declared dividend and the benchmark):

Return of the Fund= Percentage of increase in net asset value (NAV Growth rate %)*+ (The amount of cash dividend declared in the relevant year/last net asset value of the previous year)*100

* The increase in the present year end NAV from the previous Year end NAV.

C. Trustee Fee

As per the বিধি ৭৭ of বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ the Fund shall pay a trusteeship fee to the Trustee on the basis of daily average NAV of the fund. The fee shall not exceed 0.50% per

annum on the daily average NAV of the fund. The fees shall accrue quarterly and be payable at the end of each quarter.

D. Custodian Fee

As per the বিধি ৭৭ of বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ the Fund shall pay a custodial services fee to the Custodian on the basis of daily average NAV of the fund. The fee shall not exceed 0.50% per annum on the daily average NAV of the fund. The fees shall accrue quarterly and be payable at the end of each quarter.

E. Fund Registration and Annual Fee

The Fund has paid Tk. 500,000.00 (BDT Five Lac Only) to the Bangladesh Securities and Exchange Commission as registration fee. In addition, the Fund will have to pay @ 0.10% of the latest declared fund size (based on fair value) or Tk. 100,000.00 (BDT One Lac Only), whichever is higher, as annual fee in terms of ষষববাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫.

F. Audit Fee

The audit fee will be Tk. 40,000 (BDT forty thousand only) plus applicable VAT, for the first accounting year and the Trustee will fix fees for the subsequent years.

G. Commission Payable to Selling Agent(s)

The Fund shall pay commission to the authorized selling agent(s) to be appointed by the Asset Manager at the rate of up to 0.35% only on the transaction amount of sales which may change in future with the approval of the Trustee.

H. CDBL Fee

The CDBL Annual Fee will be BDT 40,000.00 (BDT forty thousand only) & Annual Central Depository System (CDS) Connection Fee will be BDT 6,000.00 (BDT six thousand only). The fees may vary as amended by the Commission from time to time.

I. Brokerage Fee

The fund will pay to the stock broker commission up to 0.30 percent (0.30%) of the total transaction including Howla, Laga and any other associated costs.

J. Amortization of Issue and Formation Expenses

The initial issue expenses in respect of the Fund shall not exceed 2 (two) percent of the collected amount of the Fund raised under the scheme and will be amortized with 7 (seven) years on a straight-line method.

The total expense charged to the Fund, except the amortization of initial issue expenses and including transaction cost in the form of stock brokerage against buy and sell of securities forming a part of acquisition and disposal cost of such securities, transaction fee payable to the custodian against acquisition or disposal of securities, the annual registration fees payable to the commission, audit fees, cost for publication of reports and periodicals, bank charge, etc. shall not exceed 3.5 (three and half) percentage of the total value of the average daily net assets determined at fair value during any accounting year.

CHAPTER SIX: SIZE OF THE FUND AND RIGHTS OF THE UNIT HOLDERS

6.1. Size of the Issue

The initial size of the Fund shall be Tk. 250,000,000.00 (BDT Twenty-Five crore only) divided into 25,000,000 (Two crore Fifty Lac) Units of Tk. 10.00 (BDT Ten Only) each which may be increased from time to time by the Asset Manager subject to approval of the Trustee with due intimation to the Commission till liquidation the Fund. The initial distribution of the Fund's unit holding shall be as follows:

Subscriber	Number of Units	Face Value (Taka/Unit)	Amount (Taka)	Status
Sponsor LankaBangla Asset Management Company Limited	2,500,000	10.00	25,000,000.00	Subscribed
General Investors	22,500,000	10.00	225,000,000.00	Yet to be Subscribed
Total	25,000,000		250,000,000.00	

6.2. Sponsor's Subscription

LankaBangla Asset Management Company Limited, the Sponsor, has already subscribed Tk. 25,000,000.00 (BDT Two crore & Fifty Lac Only) equivalent to 2,500,000 (Twenty-Five Lac) Units of Tk. 10/- (BDT Ten) each on 19 June 2025.

6.3. Tax Status

The investment tax benefits of the Fund will be available to both SIP investors and one-off investors as offered by the country's Finance Act and Income Tax Act, 2023. Country's Finance Act and Government's tax policies will always determine the tax benefits from investment in mutual funds. However, investors in mutual funds are entitled to the following tax benefits under the current tax policies.

1) Tax advantage on Capital Gain:

- Yearly investments of up to Tk. 500,000 (BDT Five Lac) in the fund are allowed to be recognized as eligible investments under clause 2(7)(KHA) of Sixth Schedule (Part 3) of Income Tax Act, 2023
- Up to 15% of the investments in the fund can be claimed as tax rebate under Section 78 of the Income Tax Act, 2023;
- According to clause 10 (KA) of Sixth Schedule (Part 1) of the Income Tax Act, 2023, the income of the Fund will be exempted from tax at the fund level.

2) Investment Tax Credit:

According to the clause 36 of Sixth Schedule (Part 1) of Income Tax Act, 2023, capital gain up to Tk. 50 Lac is tax exempted for an individual investor. Only 15% capital gain tax is applicable for an institutional investor under clause 1 (KA) of Seventh Schedule of Income Tax Act, 2023.

6.4. Rights of the Unit holders

1) Voting Rights

All the unit holders shall have usual voting rights. Voting rights can be exercised in person or by proxy in a meeting held in connection with any proposal to amend the characteristics of the fund or any other agenda of meeting called by the Trustee in the circumstances mentioned in the Trust deed or the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫.

In case of show of hands, every unit holder present in person or/and by proxy shall have only one vote and on a poll, every unit holder present in person and/or by a proxy shall have one vote for every Unit of which he/she is the holder.

2) Transfer of Units

Units of the Fund are transferable by way of inheritance/gift and/or by specific operation of law.

3) Dividend

All the Unit holders have equal but proportionate right in respect of dividend. Dividend will be paid in Bangladeshi Taka only by transferring the funds to the unit holders' bank accounts, MFS accounts, or digital bank accounts through the concerned bank, MFS, or digital bank, or by sending a cheque or dividend warrant to the name and address provided by the unit holder.

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 investors shall be informed of the NAV of the Fund on daily basis through the website of the Asset Manager as well as on any electronic system or platform determined by the Commission, the Selling Agent(s) to be appointed by the Asset Manager from time to time and any other means as the Asset Manager may deem fit.

5) Accounts and Information

The Fund's financial year will be closed on 31 December every year. Annual report or major head of income and expenditure account and balance sheet in line with schedule VI of the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫ will be published within 60 (sixty) days from the closure of each accounting year.

Furthermore, the NAV of the Fund, NAV per Unit, any suspension or alteration of the calculation of NAV of the Fund will be published by the asset manager as per wewagvjv.

6) 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.

CHAPTER SEVEN: UNIT SUBSCRIPTION

Terms and Conditions of Unit Subscription

- 1) The dematerialized unit of LankaBangla Fixed Income Fund, hereinafter referred to as the Fund, may be bought and sold from the stock exchange or commission approved any trading platform.

Provided that, until such facilities materialized, the units of LankaBangla Fixed Income Fund, may be bought/ surrendered through LankaBangla Asset Management Company Limited and authorized selling agents appointed by the Asset Manager from time to time on all working days except book closures period/record date of the fund.
- 2) 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.
- 3) 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 mentioned in the application form. In case 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.
- 4) Minimum purchase quantity for individual investors is 100 (one hundred) units and for institutional investors is 5,000 (five thousand) units. Minimum monthly SIP investment amount is Tk. 1,000 (BDT one thousand).
- 5) Application for purchase of units should be accompanied by an account payee cheque/pay order/bank draft/online bank transfer receipt in favour of “LankaBangla Fixed Income Fund” for the total value of units.
- 6) After clearance/encashment of cheque/draft/pay-order the applicant will be issued a confirmation of unit allocation, through email, against every purchase with a denomination of number of units he/she/the 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 in Demat form.
- 7) Partial surrender (fraction of total units held under a single unit allocation confirmation) is allowed without any additional cost subject to minimum surrender quantity is 100 (one hundred) units both for individuals and institutions. Upon partial surrender, the unit holder will be issued with a new unit allocation confirmation, through email, representing the balance of his unit holding.
- 8) 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 nominal fee as decided by LBAMCL from time to time except in the case of transfer by way of inheritance.
- 9) All payments /receipts in connection with or arising out of transactions in the units hereby applied for shall be in Bangladeshi Taka.

CHAPTER EIGHT: SELLING AGENT, BANKER & FORMS

8. Selling Agent

LankaBangla Investments PLC. has been appointed to work as the Selling Agent of the Fund.

Selling Agent	Branch Name	Location	Phone
LankaBangla Investments PLC.	Corporate Office	Assurance Nazir Tower (Level 8), 65/B Kemal Ataturk Avenue Banani, Dhaka 1213, Bangladesh.	+880-2-55034853-5

Bankers

BRAC Bank PLC. has been appointed to act as the Banker of the Fund by the Asset Manager. The public subscription money collected from the investors through the selling agents will be remitted to the following bank account:

Account Name	LANKABANGLA FIXED INCOME FUND
Account Number	2073307190002
Bank Name	BRAC Bank PLC.
Branch Name	Banani
Routing Number	060260435
SWIFT Code	BRAKBDDHXXX

Forms

Specimen copies of the following forms are available on the website of LankaBangla Asset Management Company Limited (www.lbamcl.com):

1. Purchase Form (Individual)
2. Purchase Form (Institution)
3. Transfer Form
4. Surrender/Repurchase Form
5. Investor's Information Update/Correction Form

LankaBangla Fixed Income Fund
Asset Manager: LankaBangla Asset Management Company Limited
Purchase Form (Individual)

(Please Read Terms & Conditions Overleaf; Fill up the Form in Block Letters)

Chief Executive Officer

LankaBangla Asset Management Company Limited.
 Praasad Trade Centre (4th Floor)
 6 Kemal Ataturk Avenue, Banani C/A, Dhaka-1213

Date: _____
 Registration No.: _____
 Sale No.: _____

I/We like to purchase (in word:) units of LankaBangla Fixed Income Fund at a price of Tk.: (in word:) per unit, prevailing on the sale date and enclose a cheque/P.O/D.D No.: drawn on Bank: Branch: for an amount of Tk.: (in word:)

Principal Applicant:

Name: Father/Husband:
 Mother: Nationality: Occupation:
 Present Address:
 Permanent Address:
 NID No.: Date of Birth: Email:
 Telephone/Mobile No.: BO Account No.:
 Residency Status: Resident Non Resident
 Bank Name & Branch: Bank A/C No:
 Source of Fund: eTIN (if any):

Joint Applicant:

Name: Father/Husband:
 Mother: Nationality: Occupation:
 Present Address:
 Permanent Address:
 NID No.: Date of Birth: Email:
 Telephone/Mobile No.:

Nominee:

Name: Father/Husband:
 Mother: Nationality: Occupation:
 Relationship with Applicant: Share (In Percentage):
 Present Address:
 Permanent Address:
 NID No.: Date of Birth:
 Email: Telephone/Mobile No:
 Specimen Signature (Nominee): Special Instruction:

Dividend Option: Cash CIP

 Signature with Date
 Principal Applicant

 Signature with Date
 Joint Applicant

ACKNOWLEDGEMENT

Certified that this selling agent/bank has received a cheque/P.O/D.D. No.:
 Bank: Branch: for an amount of Tk.....
 (in word.....) from Mr./Mrs./Ms
 being application money for..... units of LankaBangla Fixed Income Fund.

Selling Agent's Seal and Date

Sale No: Authorized Signature:

Photographs of Applicant(s) and Nominee

Principal Applicant	Joint Applicant	Nominee
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Terms and Conditions

1. The dematerialized unit of LankaBangla Fixed Income Fund, hereinafter referred to as the Fund, may be bought/surrendered through LankaBangla Asset Management Company Limited and authorized selling agents appointed by the Asset Manager from time to time on all working days except book closures period/record date of the fund. Provided that, when required facilities are materialized, the units of LankaBangla Fixed Income Fund, may be bought and sold from any trading platform approved by the stock exchange(s) or the Commission.
2. Application may be made by an individual (both resident and non-resident) and not by a firm, minor or person of unsound mind.
3. In case of joint application, registration and issuance of unit allocation confirmation will be in favour of principal applicant while dividend and other benefits, if any, will be addressed to bank account of principal applicant mentioned in the application form. In case 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.
4. The applications will be accepted upon the realization of any cheque/pay order/bank draft/ deposit receipt enclosed with it or electronic fund transfer (BEFTN), RTGS, NPSB, IBFT, MFs or any other process approved by the regulatory authority.
5. After acceptance of application (upon registration of a sale), Unit Allocation Certificates will be issued. For individual investor minimum subscription as well as minimum surrender quantity is 100 (one hundred) Units. Partial surrender (fraction of total units held under a Unit Allocation Confirmation) is allowed without any additional cost subject to minimum surrender quantity of 100 (One Hundred) units for individuals. Upon partial surrender, the Unit holder will be issued with a new Confirmation of Unit Allocation representing the balance of his/her/their Unit holding.
6. Surrender of Units should be done by transferring units from the Unit holder's BO account to LankaBangla Fixed Income Fund's designated BO account. The DP40 report will be submitted to the asset manager for confirming the surrender of units.
7. Application must contain BO account number, full name and address of the applicant and the nominees. A minor can also be a nominee.
8. The Units may be transferred by way of inheritance/gift and/or by specific operation of the law. The Fund will charge a nominal fee (except transfer by way of inheritance) as decided by the Asset Manager from time to time.
9. All payments /receipts in connection with or arising out of transactions in the Units hereby applied for shall be in Bangladeshi Taka.
10. Dividend may be delivered in cash or by way of units under cumulative investment plan (CIP) as the applicant mentioned in the application form. The unit holder may change dividend preference (Cash/CIP) through an application to the asset manager.

Documents to be enclosed

1. Filled up Purchase Form
2. Copy of NID of Applicant & Nominee
3. Copy of eTIN (If Any)
4. 2 Copies Passport Size Photo of Applicant & Nominee
5. Bank Statement / Bank Certificate / Photocopy of Cheque Leaf
6. BO Acknowledgement of Applicant from Brokerage House
7. Source of Fund

LankaBangla Fixed Income Fund
Asset Manager: LankaBangla Asset Management Company Limited
Purchase Form (Institution)

(Please Read Terms & Conditions Overleaf; Fill up the Form in Block Letters)

Chief Executive Officer

LankaBangla Asset Management Company Limited.
 Praasad Trade Centre (4th Floor)
 6 Kemal Ataturk Avenue, Banani C/A, Dhaka-1213

Date: _____
 Registration No.: _____
 Sale No.: _____

I/we like to purchase units of LankaBangla Fixed Income Fund at a price of Tk..... per unit prevailing on the sale date and enclose a cheque/P.O/D.D No. Bank Name..... Branch for an amount of Tk. in word (Taka) with this application.

Name of the Organization:

Name of the CEO/MD:

Type of the Institute: Local Foreign Society Trust Other

eTIN No.: Registration No.: Trade License No.:

VAT Reg. No. (If any): Business / Mailing Address:

Registered Address:

Email: Telephone:

BO A/C No.:

Residency Status: Resident Non-Resident

Bank Name: Branch:

Bank A/C No.: Special Instruction:

Dividend Option: Cash CIP

Details of Authorized person(s) if any:

Sl.	Name	Designation	Signature
1.
2.

Mode of Operation: Jointly Singly

Jointly By:

1. Name: 2. Name:

Singly By:

1. Name:

Seal & Signature of MD/CEO
 Date: _____

ACKNOWLEDGEMENT

Certified that this selling agent/bank has received a cheque/P.O/D.D. No.:

Bank: Branch: for an amount of Tk.....

(in word.....) from Mr./Mrs./Ms

..... being application money for..... units of LankaBangla Fixed Income Fund.

Selling Agent's Seal and Date

Sale No: Authorized Signature:

Photographs of MD/CEO and Authorized Persons

MD/CEO	Authorized Person	Authorized Person
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Terms and Conditions

1. The dematerialized unit of LankaBangla Fixed Income Fund, hereinafter referred to as the Fund, may be bought/surrendered through LankaBangla Asset Management Company Limited and authorized selling agents appointed by the Asset Manager from time to time on all working days except book closures period/record date of the fund. Provided that, when required facilities are materialized, the units of LankaBangla Fixed Income Fund, may be bought and sold from any trading platform approved by the stock exchange(s) or the Commission.
2. Application may be made by company, corporation or an institute or any other artificial judicial persons (both local and foreign), a trust or a society (register in or outside of Bangladesh) and not by a firm, minor or person of unsound mind. Application(s) by Charitable Organization/Provident Fund Trust must be accompanied by the relevant documents authorizing investment in Units.
3. Application must contain BO account number, full name and address of the applicant and the Authorized Person(s).
4. The applications will be accepted upon the realization of any cheque/pay order/bank draft/ deposit receipt enclosed with it or electronic fund transfer (BEFTN), RTGS, NPSB, IBFT, MFs or any other process approved by the regulatory authority.
5. After acceptance of application (upon registration of a sale), Unit Allocation Certificates will be issued. For institutional investor minimum subscription as well as minimum surrender quantity is 5,000 (Five Thousand) Units.
6. Surrender of Units should be done by transferring units from the Unit holder's BO account to LankaBangla Fixed Income Fund's designated BO account. The DP40 report will be submitted to the asset manager for confirming the surrender of units. Partial surrender (fraction of total units held under a Unit Allocation Confirmation) is allowed without any additional cost subject to minimum surrender quantity of 5,000 (Five Thousand) units for individuals. Upon partial surrender, the Unit holder will be issued with a new Confirmation of Unit Allocation representing the Unit holding balance.
7. The Units may be transferred by way of inheritance/gift and/or by specific operation of the law. The Fund will charge a nominal fee (except transfer by way of inheritance) as decided by the Asset Manager from time to time.
8. All payments /receipts in connection with or arising out of transactions in the Units hereby applied for shall be in Bangladeshi Taka.
9. Dividend may be delivered in cash or by way of units under cumulative investment plan (CIP) as the applicant mentioned in the application form. The unit holder may change dividend preference (Cash/CIP) through an application to the asset manager.

Documents to be enclosed

1. Filled up Purchase Form
2. Board Resolution/Extract
3. Copy of Trade License
4. Copy of eTIN
5. Copy of Certificate of Incorporation
6. Copy of MOA
7. BO Acknowledgement of Applicant from Brokerage House
8. Photocopy of Cheque Leaf
9. 02 copies of photo of MD/CEO/ Authorized person(s) with o1 copy of NID

LankaBangla Fixed Income Fund
Asset Manager: LankaBangla Asset Management Company Limited
Transfer Form

(Please Read Terms & Conditions Overleaf; Fill up the Form in Block Letters)

Chief Executive Officer

LankaBangla Asset Management Company Limited.
 Praasad Trade Centre (4th Floor)
 6 Kemal Ataturk Avenue, Banani C/A, Dhaka-1213

Date:
 Registration No.:

I/We..... Investor Code/ID & Address
 hereafter referred to as transferor, am/are the holder(s) of units of LankaBangla Fixed Income Fund.
 I/we would like to transfer units (in word
) to the following person/institution, hereafter referred to as transferee.

Transferee

Name:
 Father/Husband Name:
 Mother Name:
 Nationality: Occupation:
 Registration No. (Existing Unit Holder): Unit(s) Held (if any):
 Present /Mailing Address:
 Permanent Address:
 NID No: Date of Birth:
 Email: Telephone No.:
 BO A/C No.:
 Residency Status: Resident Non-Resident
 Bank: Branch:
 Bank A/C No.:

Transferee is Institution

Name of Institution:
 eTIN No: Registration No.: Trade License No.:
 Registration No. (Existing Unit Holder): Unit Held:

Address:

Business /Mailing Address:
 Registered Address:
 Type of Institute: Local Foreign Trust Society Other
 Email: Telephone/Mobile:

Nominee (In Case of Individual)

Name:
 Father/Husband Name:
 Mother Name:
 Nationality: Occupation:
 Relationship with Applicant:
 Present /Mailing Address:
 Permanent Address:
 NID No: Date of Birth: Email:
 Telephone/Mobile: Special Instruction:
 Dividend Option: Cash CIP
 Specimen Signature (Nominee):

Signature with Date
 Principal Holder/CEO

ACKNOWLEDGEMENT

Certified that this selling agent/bank has received a request for transferring units of LankaBangla Fixed Income Fund from to
 Transfer No.:

Selling Agent's Seal & Date

Signature



Passport Size
Photograph
Principal
Applicant/CEO

Passport Size
Photograph
Authorized Person

Passport Size
Photograph
Nominee

For Office Use Only

Checked and Verified by:

Name: Signature with Date:

Terms and Conditions

1. The dematerialized unit of LankaBangla Fixed Income Fund, hereinafter referred to as the Fund, may be transferred by way of inheritance/ gift and/or by specific operation of the law. The Fund will charge a nominal fee (except transfer by way of inheritance) as decided by the Asset Manager from time to time.
2. Transfer of units is allowed only through the Asset Manager, LankaBangla Asset Management Company Limited or the Selling Agent(s) from where the units were originally purchased. Provided that, when required facilities are materialized, the units of LankaBangla Fixed Income Fund, may be bought, sold and/or transferred from any trading platform approved by the stock exchange(s) or the Commission.
3. The units can be transferred on any business days of the week except during the book closure period of the Fund. Partial Transfer is not allowed.
4. After verification of authenticity of unit allocation confirmation(s) as well as the information provided in transfer-form the Asset Manager or any of its selling agents will deliver the unit certificate to the Transferee within a period of maximum seven (7) working days. If there are any units left with the Transferor after such transfer, the Asset Manager will issue a new Confirmation of Unit Allocation for the remaining units in the name of the Transferor.
5. All payments /receipts in connection with or arising out of transactions in the Units hereby applied for shall be in Bangladeshi Taka.
6. Dividend may be delivered in cash or by way of units under cumulative investment plan (CIP) as the applicant mentioned in the application form. The unit holder may change dividend preference (Cash/CIP) through an application to the asset manager.

LankaBangla Fixed Income Fund
Asset Manager: LankaBangla Asset Management Company Limited
Repurchase/Surrender Form

Chief Executive Officer

LankaBangla Asset Management Company Limited
 Praasad Trade Centre (4th Floor)
 6 Kemal Ataturk Avenue, Banani C/A, Dhaka-1213

Date: Registration No.: Surrender No.:
--

I/We....., having the registration no.:,
 am/are the holder(s) of units of LankaBangla Fixed Income Fund.
 I/we would like to surrender units (in words
 units) at the repurchase price of Tk.: per unit as declared by
 the Asset Manager on / / My/Our surrender request is summarized below:

Sl No	Confirmation of Unit Allocation No.	Number of Units Held	Units to be Surrendered		
			No. of Units	Repurchase Price (BDT / Unit)	Total Surrender Value (BDT)

I / We attach herewith the above mentioned Confirmation of Unit Allocation (s). Please issue an account payee cheque in favor of me / us for total surrender amount and issue a confirmation for balance units, if any.

Signature of Unit Holder(s)

For Office Use Only	
Checked and Verified by: Name:	Signature with Date

ACKNOWLEDGEMENT

Received the Confirmation of Unit Allocation for surrender / partial surrender as mentioned below:

Registration No:

1. Confirmation of Unit Allocation No: Quantity: Surrender Quantity:

2. Confirmation of Unit Allocation No: Quantity: Surrender Quantity:

Selling Agent's Seal and Date

Authorized Signature (Name & Designation)

Surrender No:



Terms and Conditions

1. The unit of LankaBangla Fixed Income Fund may be bought/ surrendered through LankaBangla Asset Management Company Limited and authorized selling agents appointed by the Asset Manager from time to time.
2. Unit may be surrendered on every business day of the week except during the book closure period of the fund.
3. Minimum surrender quantity for individual investor is 100 (one hundred) units and for institutional investor is 5,000 (five thousand) units. Partial surrender is allowed without any additional cost subject to minimum surrender quantity. Upon partial surrender, the unit holder will be issued a new confirmation representing the balance of his/her/its unit holding.
4. Unit holder is required to attach the Confirmation of Unit Allocation Letter(s) he /she/ the institution wants to surrender along with this surrender form.
5. After verification of authenticity of Confirmation of Unit Allocation Letter(s), account payee cheque or Electronic Fund Transfer for surrendered amount will be issued in favor of unit holder within maximum of seven (7) working days. In case of joint holding, account payee cheque will be issued in favor of principal holder.

For Office Use Only

Cheque No: Bank

Date / / Amount BDT (Taka
) issued in favor of

For balance units, if any.

Registration No: Surrender No:

No. of Units: Confirmation of Unit Allocation No:

Issuing Office Stamp & Signature

Received cheque and / or Confirmation of Unit Allocation (if any) as mentioned above.

Signature of Unit Holder

Date...../...../.....

LankaBangla Fixed Income Fund
Asset Manager: LankaBangla Asset Management Company Limited
Investor's Information Update/Correction Form

(Please Read Terms & Conditions Overleaf; Fill up the Form in Block Letters)

Chief Executive Officer
 LankaBangla Asset Management Company Limited
 Praasad Trade Centre (4th Floor)
 6 Kemal Ataturk Avenue
 Banani C/A, Dhaka-1213

Date:/...../.....

Dear Sir

I/we like to update/correct some of the information I have provided during purchase of units of LankaBangla Fixed Income Fund:

Name of the Investor:

Registration Number:

Information to be updated / Corrected:

Sl	Existing Information	Updated/Corrected Information
1		
2		
3		
4		
5		

 Principal Applicant
 Signature With Date



+88 01709648425

+88 01709648426



LankaBangla Asset Management Company Limited



Praasad Trade Centre, 4th Floor
6 Kemal Ataturk Avenue
Banani C/A, Dhaka 1213, Bangladesh



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Scan to get
our website