

# National Housing 1<sup>st</sup> Zero-Coupon Bond



নিজের বাড়িতে মবই মন্দব

ন্যাশনাল হাউজিং দিচ্ছে সহজ হোম লোনের সুবিধা। এবার শুরু করে দিন স্বপ্নকে সত্যি করার কাজ। বাড়ি গড়ুন যেভাবে খুশি, বাস করুন নিজের মতো করে।



যশস্বত্বের আস্রা

## NATIONAL HOUSING FINANCE PLC

[www.nationalhousingbd.com](http://www.nationalhousingbd.com)

# KEY FEATURES OF THE BOND

Issue Size

**BDT 374 Crore**

Subscription Amount

**BDT 6.95 Lacs and its multiples**

Tenor

**5 Years** (Average time to maturity 3.75 years)

Principal Repayment

**1 lac per installment** (total 9 installments)

Bond Redemptions

**From 1<sup>st</sup> year to 5<sup>th</sup> year**

Each Lot

**9 bonds**

Tax on Interest Income

**0%** (& No excise duty)

Approved By



Credit Rating by CRISL & ECRL

	Long Term	Short Term	Outlook
<b>Issuer</b>	AA-	ST-2	Stable
<b>Issue</b>	A <sup>+</sup> <sub>B</sub>	N/A	Stable

Credit Rating Agency

**CRISL**

Credit Rating Information and Services Limited  
*Setting global standard at national level*



**EMERGING**  
Credit Rating Ltd  
*an independent house of risk assessment*

Trustee

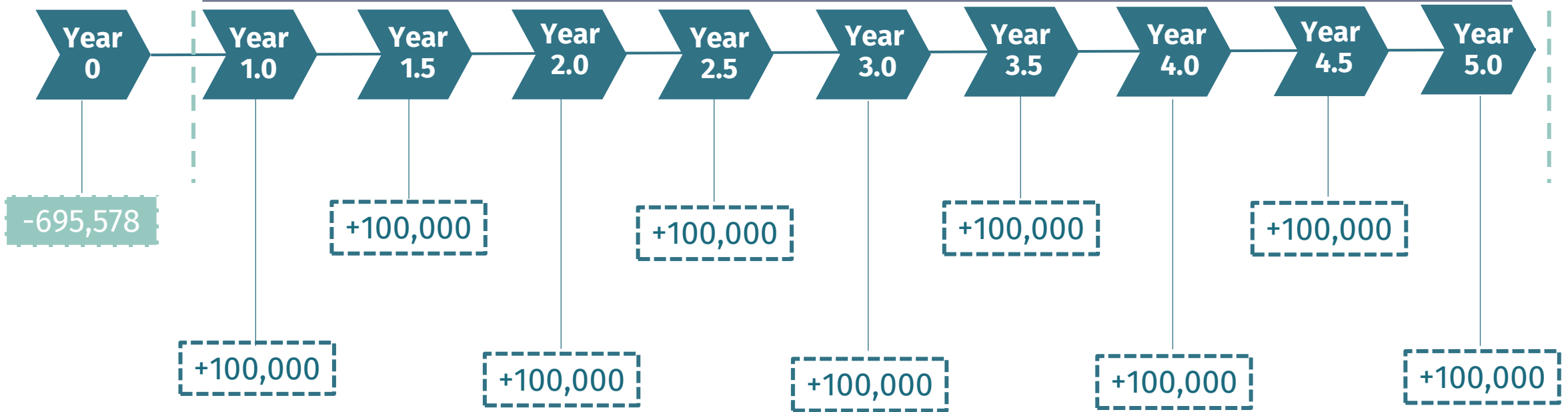




# REDEMPTION STRUCTURE

Investment  
per Lot

Redemption (Face Value in BDT)



The Invested Amount per Lot is represented by an outflow (-ve) in Year 0, while the Redemption Values are represented by an inflow (+ve) in the subsequent years.

## WHY INVEST IN THIS BOND?

### NO TAX



Interest income of this bond is fully tax exempted

### FASTER



Get back your principal in **3.75 years** (Average maturity of the investment)

### LIQUIDITY



Bond will be liquidated in 9 installments; Listed on the **Alternative Trading Board (ATB)**

### FIXED RATE



Discount Rate will be fixed at 9%, irrespective of the market interest rate movement

### SAFE INVESTMENT



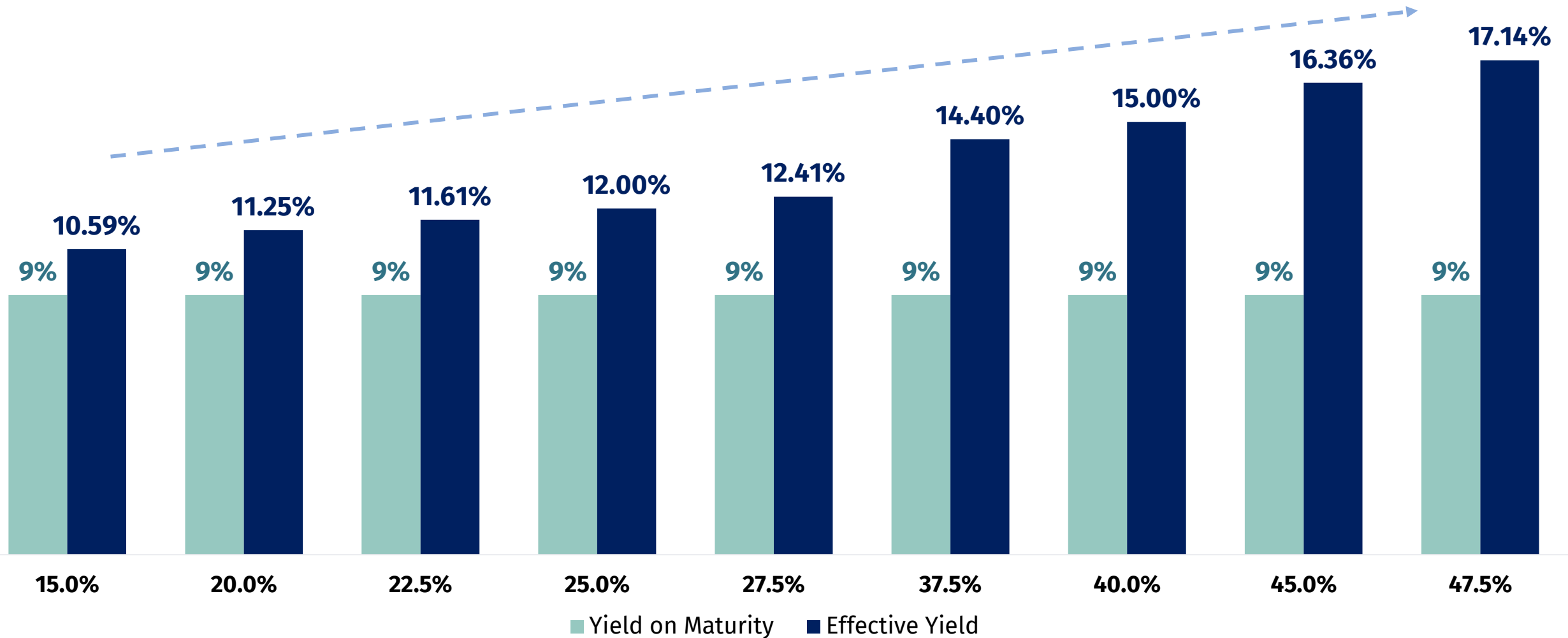
National Housing is backed by **good sponsors** like Square, Transcom, UCB, National Life Insurance, etc.

### SUPPORTING GROWTH



National Housing **provides housing sector loan** to lower- and middle-income group and **support** the growth of local economy

# Effective Yield Based on Tax Advantage!



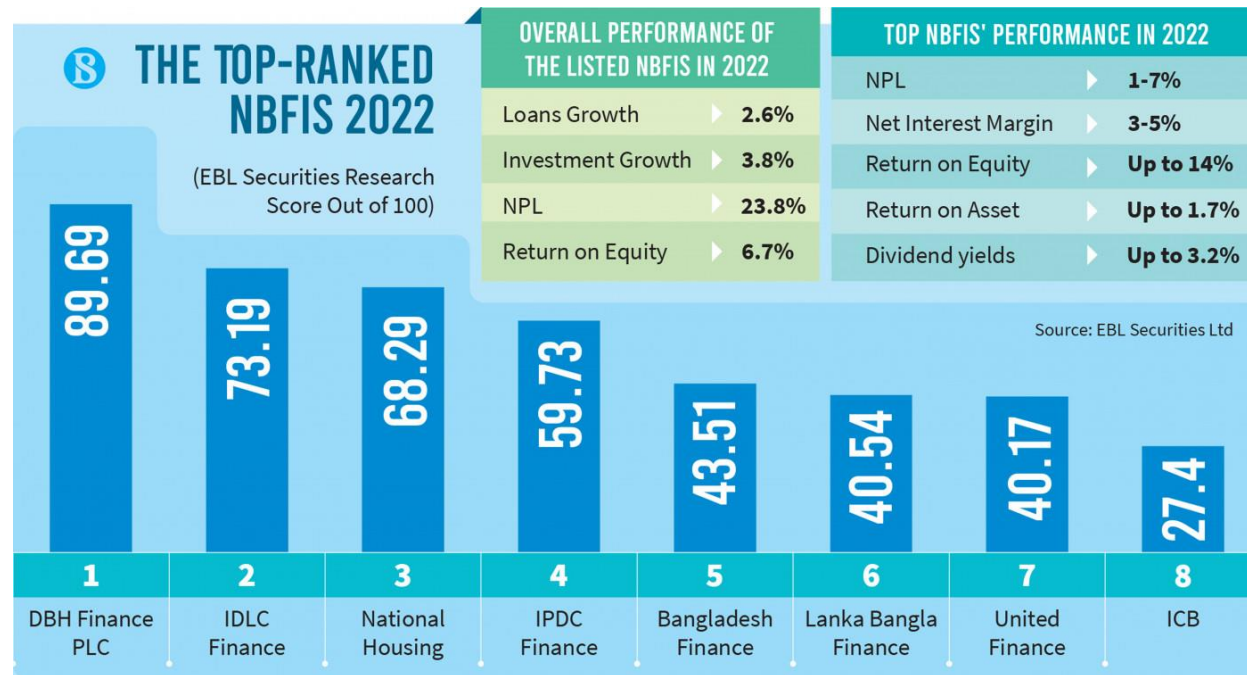
**Due to the tax exemption for respective entities or individuals, 9.0% Yield to Maturity on Zero-Coupon Bond yields a higher return in comparison with the same 9.0% return on deposits!**

# Good Corporate Governance



# Recent News Coverage

Most NBFIs struggling, but only a few (National Housing Finance) thriving



<https://www.tbsnews.net/economy/most-nbfis-struggling-few-shining-693562>

National Housing gets a nod from BSEC for TK 374 Cr. Bond



<https://www.tbsnews.net/economy/stocks/national-housing-allowed-issue-tk374cr-bond-748074>

# To know more, please contact

## BRAC EPL Investments Limited

### **Anup Datta**

Head of Corporate Advisory,  
Investment Banking Department,  
Mobile: +8801755631724  
E-mail: anup.datta@bracepl.com

### **Zeehenul Ishfaq**

Analyst,  
Investment Banking Department,  
Mobile: +8801892749684  
E-mail: zeehenul.ishfaq@bracepl.com

## National Housing Finance PLC

### **Md. Sarwar Kamal, FCS**

Senior Vice President,  
Company Secretary,  
Mobile: +880 1787661913  
Email: sarwar@nationalhousingbd.com

### **Sayed Ahmed, FCMA**

Senior Vice President,  
Chief Financial Officer,  
Mobile: (+880) 1975460797  
Email: ahmed@nationalhousingbd.com