

National Housing 1st Zero-Coupon Bond



নিজের বাড়িতে মবই মন্দ্রব

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



NATIONAL
HOUSING

যক্ষুত্বেয় গোস্থা

NATIONAL HOUSING FINANCE PLC

www.nationalhousingbd.com

KEY FEATURES OF THE BOND

Issue Size

BDT 374 Crore

Subscription Amount

BDT 6.42 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 1st year to 5th 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
Issuer	AA-	ST-2	Stable
Issue	A ⁺ _B	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

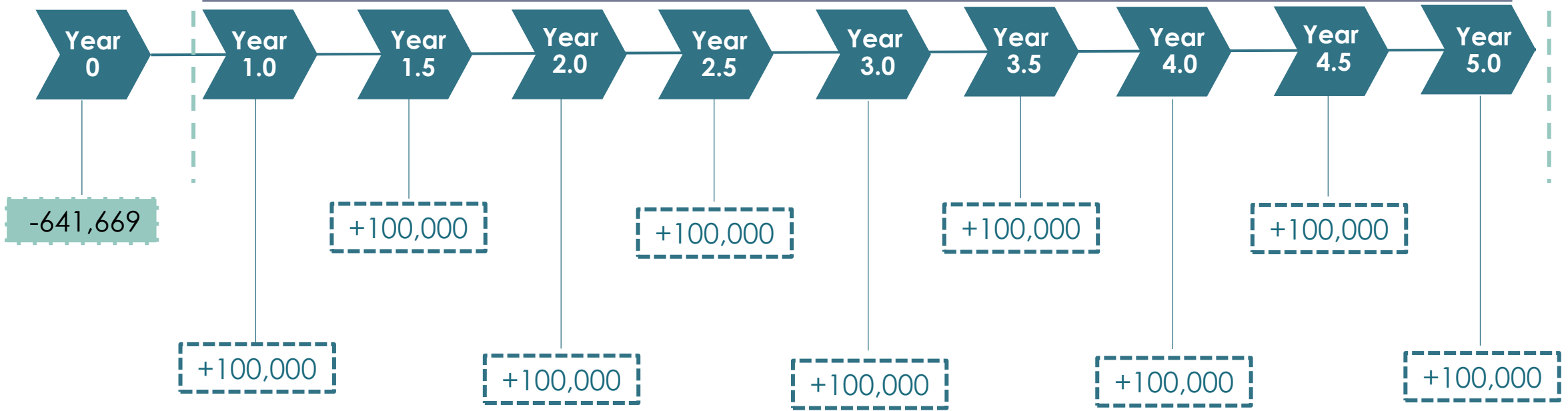




REDEMPTION STRUCTURE

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 12.0% p.a.,
irrespective of the market interest rate
movement

SAFE INVESTMENT



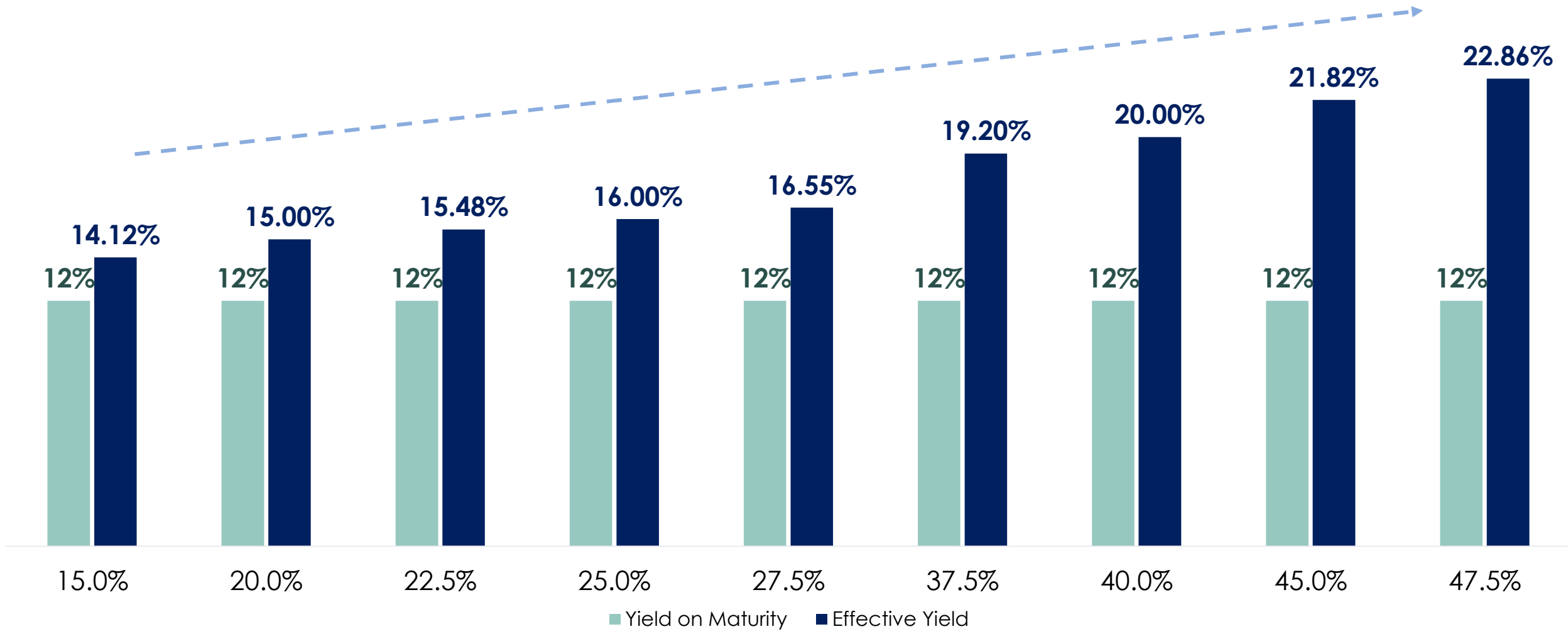
National Housing is backed by **good sponsors** like Square, Transcom, UCB, National Life Insurance, etc.

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!



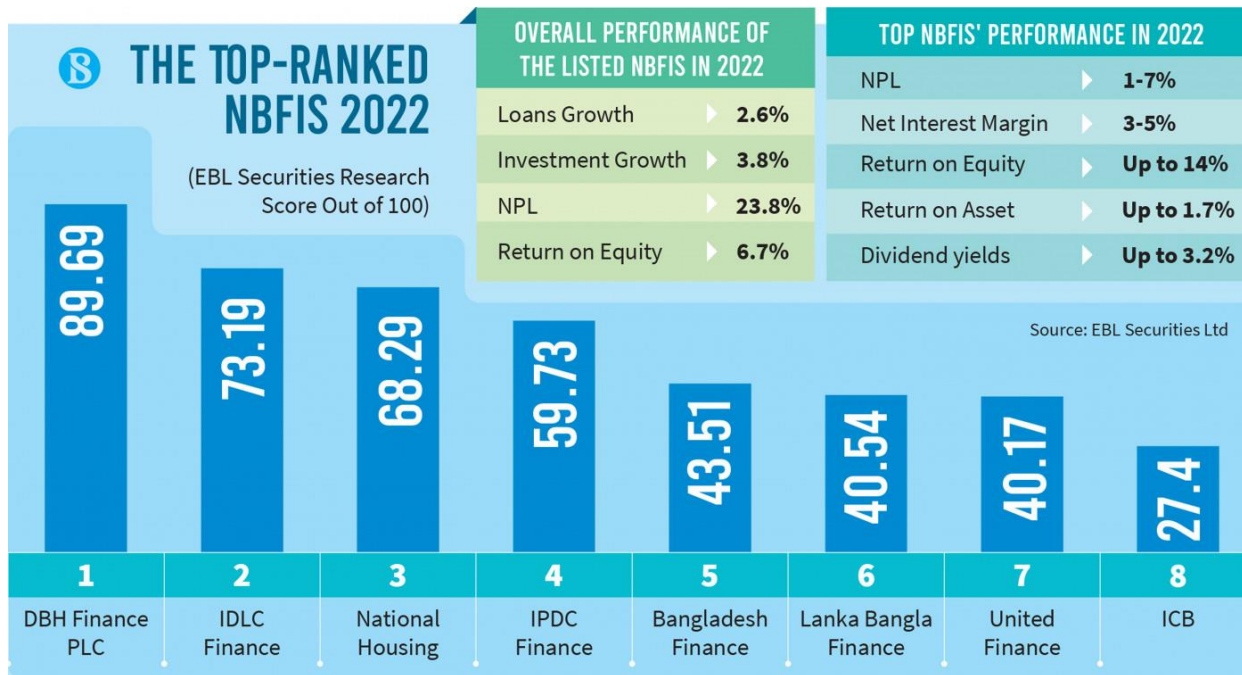
Due to the tax exemption for respective entities or individuals, 12.0% Yield to Maturity on Zero-Coupon Bond yields a higher return in comparison with the same 12.0% return on deposits!

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
Mobile: +8801755631724
E-mail: anup.datta@bracepl.com

Araba Haque

Analyst, Investment Banking
+8801755631732
araba.haque@bracepl.com

National Housing Finance PLC

Md. Sarwar Kamal, FCS

Senior Vice President & CS
+880 1787661913
sarwar@nationalhousingbd.com

Sayed Ahmed, FCMA

Senior Vice President & CFO
+8801975460797
ahmed@nationalhousingbd.com