

# Invest In **DHAKA BANK** Subordinated Bond

With a 3% Margin added to the PCB's Average Highest FDR, your DHAKA BANK Bond will always provide the most competitive return on your Investment

 **Tenor**  
7 Years



**Coupon Rate**  
**12.92%**



**Next Subscription Date**  
**20 May, 2025**

## Other Benefits:

- Lower AIT
- No Excise Duty
- Periodic Coupon Redemption
- Reinvestment Opportunity

# KEY FEATURES OF THE BOND

Issue Size

**BDT 400 Crore** (already raised BDT 208.6 Crore)

Minimum Subscription

**BDT 10 Lac**

Tenor

**7 Years**

Coupon Rate

**12.92%** (as of February 2025)

Interest Payment (Coupon)

**Half Yearly, floating**

Cap or floor on interest rate

**No**

Principal Repayment

**20% Each Year** (From 3<sup>rd</sup> year to 7<sup>th</sup> year)

## Credit Rating by ECRL

	Long Term	Short Term	Outlook
<b>Issuer</b>	AA+	ST-2	Stable
<b>Issue</b>	AA		Stable

Arranger

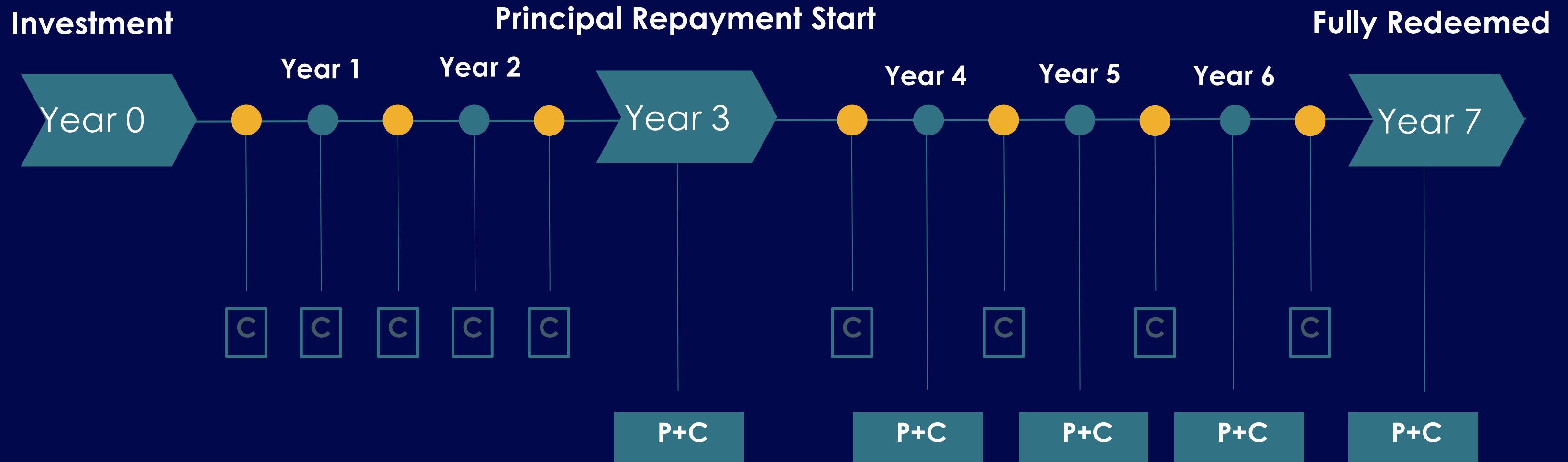


**BRAC EPL**  
INVESTMENTS LIMITED

Trustee



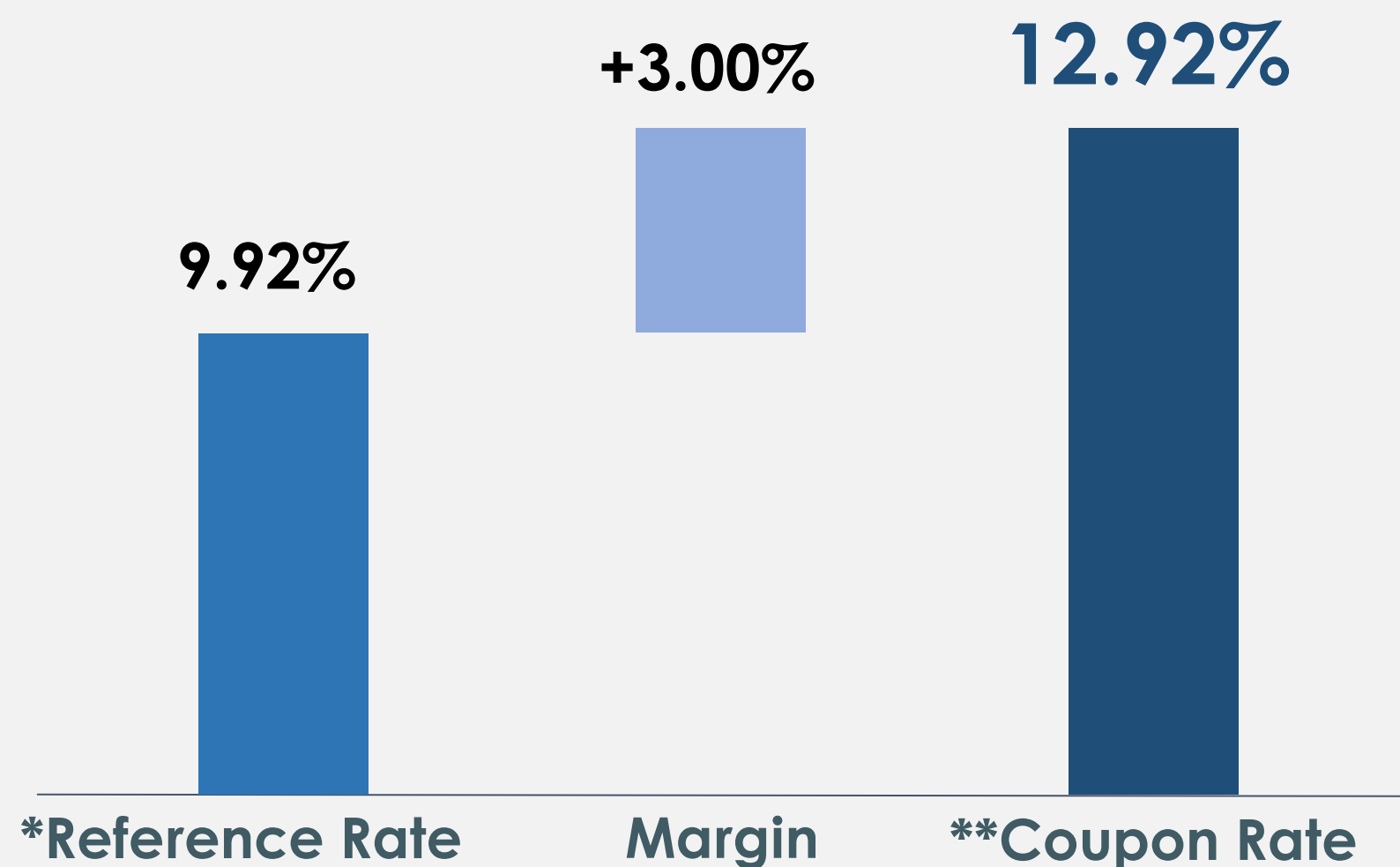
# REPAYMENT STRUCTURE



**P = Principal (20% in each repayment)**  
**C = Coupon**

# COUPON RATE OF THE BOND

## COUPON RATE



**COUPON (INTEREST) RATE**  
Reference Rate + 3% Margin (no range)

**REFERENCE RATE**  
Average of private banks' highest 6-months FD rates (except 4<sup>th</sup> & 5<sup>th</sup> Generation and Islamic Banks). To be refixed for every coupon payment.

**COUPON PAYMENT FREQUENCY**  
Half-yearly (Semi-Annual)

\*Reference rate is calculated based on February 2025.

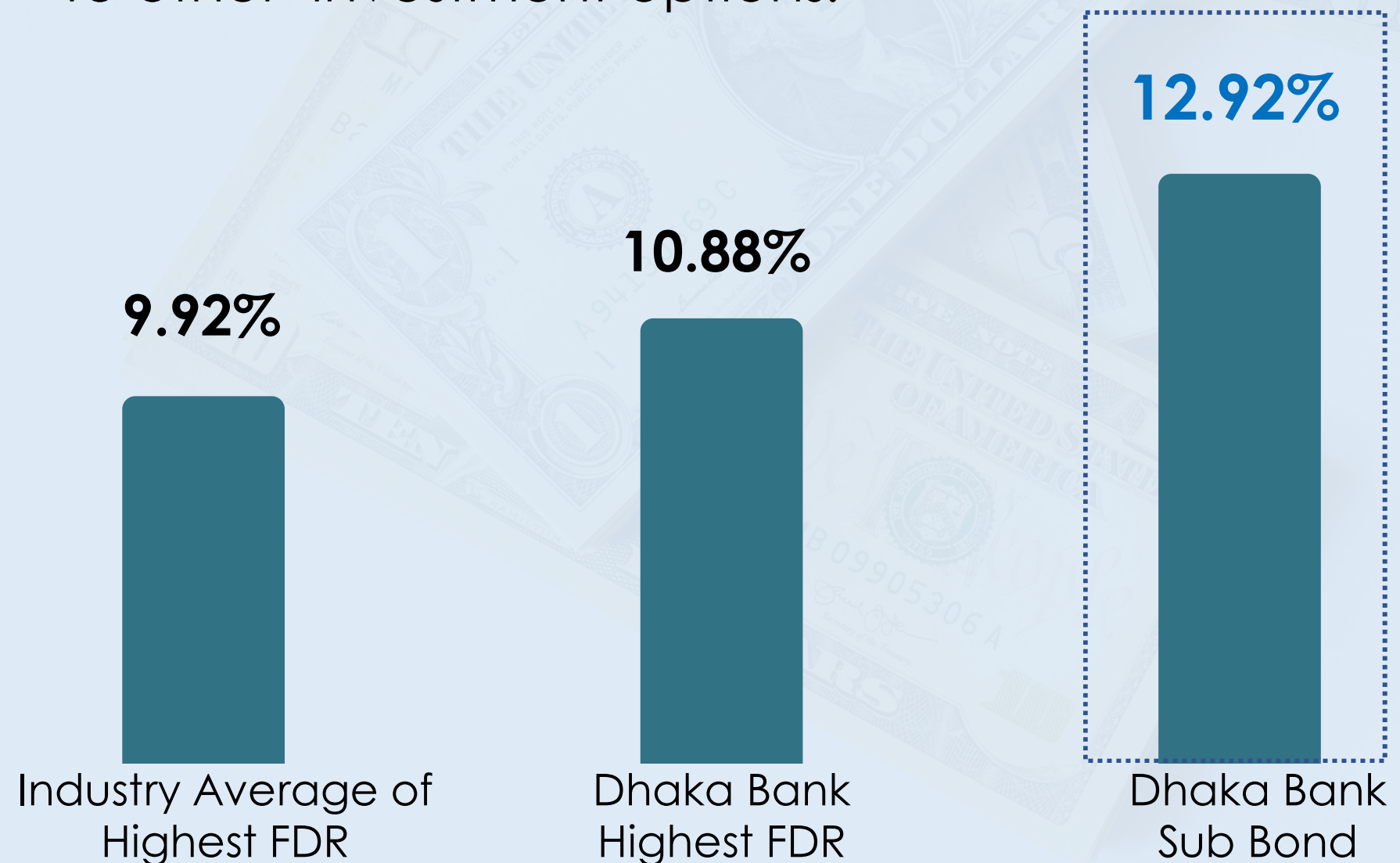
\*\*Coupon Rate is floating; if reference rate (FD Rate in Market) increases, the coupon rate also increases or vice versa



# WHY INVEST IN THIS BOND?

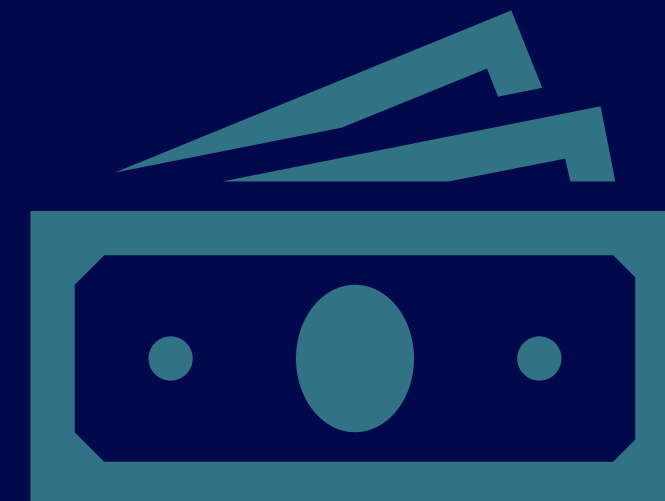
## HIGHER RETURN

Coupon rate will be re-fixed every six months; offering higher risk-adjusted return compared to other investment options.



## REDUCED ADVANCE TAX BURDEN

Advance Income Tax (AIT) is only 5% for Bond investments whereas 10.0% -20.0% for FD.



# WHY INVEST IN THIS BOND?

## UNIQUE OPPORTUNITY



Portfolio diversification by bond  
Investment with **higher returns**

## LIQUIDITY



Coupon every **six month**  
Listed on the **Alternative Trading Board (ATB)**

## FASTER PAYBACK



Get back your principal faster within  
**5 years**

## SAFE INVESTMENT



Dhaka Bank is the **top-rated** bank by  
credit rating agency

# WHO CAN INVEST IN THIS BOND?

Any individual or organization is eligible to invest in this bond. However, the primary targeted investors other than financial institutions will be the following:



**Provident Funds (PF) and Gratuity Funds (GF) of Corporates**



**Microfinance Institutions (MFIs)**



**High-Net-Worth Individuals (HNWIs)**



**Corporates and University Funds**

THANK  
YOU

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