Partial surrender (fraction of total units held under a Unit Allocation Confirmation) is allowed without any additional cost subject to minimum surrender quantity is 500 (five hundred) units both of individuals and institutions. Upon partial surrender, the unit holder will be issued with a new unit allocation confirmation representing the balance of

All payments/ receipts in the connection with or arising out of transactions in the units hereby applied for shall be in Bangladeshi Taka.

3.11 Winding up Policy

3.11.1 Procedure of Winding Up

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

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

The Scheme may also be wound up if the Commission so directs in the interest of the unit holders.

Where a Scheme is to be wound up in pursuance to the above, the Trustee and the Asset Manager Company shall give simultaneously separate notice of the circumstances leading to the winding up of the Scheme to the Commission and if winding up is permitted by the Commission, shall publish in two national daily newspapers including a Bangla newspaper having circulation all over Bangladesh

3.11.2 Manner of Winding Up
i. The Trustee shall call a meeting within 30 days from the notice date of the unit holders of a Scheme to consider and pass necessary resolutions by three-fourth majority of the unit holders present and voting at the meeting for authorizing the Trustee to take steps for winding up of 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.

The Trustee shall dispose of the assets of the Scheme of the Fund in the best interest of the unit holders; Provided that the proceeds of sale made in pursuance of the বিধিমালা, shall in the first instance be utilized towards discharge of such liabilities as are properly due under the Scheme and after making appropriate provision for meeting the expenses connected with such winding up, the balance shall be paid to the unit

holders in proportion to their respenses connected with such winding up, the balance shall be paid to the unit holders in proportion to their respective interest in the assets of the Scheme as on the date when the decision for winding up was taken.

Within thirty days from the completion of the winding up, the Trustee shall forward to the Commission and the unit holders a report on the winding up containing particulars, such as circumstances leading to the winding up, the steps taken for disposal of assets of the Scheme before winding up, expenses of the Fund for winding up, net assets available for distribution to the unit holders and a certificate from the auditors of the Scheme of the Fund.

3.11.3 Effect of Winding Up

On and from the date of as the case may be, shall of the notice of the winding up of the Fund, the Trustee or the Asset Management Company,

- Cease to carry on any business activities of the open-end fund;
- Cease to create and cancel unit of the open-end fund Cease to issue and redeem units of the open-end fund

3.12 Investment Management

Universal Financial Solutions Limited (AMC) shall conduct the day to day management of the fund's portfolio as the Asset Manager subject to the provisions laid down in the বিধিমালা, and trust deed and or UFS Shariah Supervisory Guideline or any general directions given by the Trustee, Shariah Advisory Board and/or the Commission. Moreover, Asset Manager shall have discretionary authority over the Fund's portfolio about investment decisions. For investment decision an Investment Committee (IC) shall be formed comprising of the following –

- Managing Director
 Chief Investment Officer
 Head of Research & Development
- Chief Compliance Officer

Managing Director will be heading the IC and have full authority for investment and exit decision within the frame work of গিভিউরটিজ ও এম্বটেজ কমিশন (মিউচুয়াল ফাভ) বিধিমালা, ২০০১ and parameters set in the investment policies and approved by the board of Director of UFS. IC shall review the present and future economic condition from the research report and regular updates from the IC and will take investment decision. IC shall deliberate and resolve the following matters in connection with investment:

- Developing asset allocation strategy and performance guidelines
 Short, mid and long term investment policies of the fund and amend it time to time as necessary
 Develop and maintain investment guidelines and performance criteria for each investment along with entrustment of each asset class
- Determine the Fund's risk tolerance and investment horizon and communicate such to the working committee (WC) as risk management policies of the fund
 Evaluate investment performance
 Oversee the working committee
 Monitoring fund cash flow, liquidity and overall net asset value (NAV) of the fund

- Compare Portfolio composition with desired composition and entrust portfolio rebalancing if necessary Administrative decision including review of fund expenses and Accounting control

3.13 Dividend Policy

The accounting year of the Fund shall be January 01 to December 31; The Fund shall distribute minimum 70%, or as may be determined by the বিধিমালা, from time to time, of the annual net income of the Fund as dividend at the end of each accounting period after making provision for bad and doubtful investments. The Fund shall create a dividend equalization reserve by appropriation from the income of the Scheme:

Before declaration of dividend the Asset Management Company shall make a provision in consultation with the Auditors if market value of investments goes below the acquisition cost and the method of calculation of this provision will be incorporated in the notes of accounts; Surpluses arising simply from the valuation of investments shall not be available for dividend;

viii. Dividend warrants will be dispatched within 45 days from the declaration of such dividends

CHAPTER 4: THE SHARIAH ADVISORY BOARD

	THE III	ie first Sharian Advisory board of the rund constituted with the following members (as on 50 September 2015)					
	1.	Mufti Sayeed Ahmad	Chairman				
	2.	Dr. Hafez Moulana Hasan Muhammad Moinuddin	Member				
	Member						
	4.	Dr. Mohammad Abdus Samad	Member				
	5.	Dr. Mohammad Manzur-E-Elahi	Member				
	6.	Engr. Md. Eskander Ali Khan	Member				
	7.	Managing Director, UFS	Member Secretary				

However, any change in the Shariah Advisory Board is subject to compliance of the "Shariah Supervisory Guidance" and intimate it to the Commission.

Chairman: Mufti Sayeed Ahmed is the Chairman of UFS's Shariah Board. He currently holds the position of Chief Mufti, Al-Jamiatus Siddiqia Darul Ulum (Madrasaye Furfura Sharif), Markaje Isha-ate Islam, 2/2 Darus Salam, Mirpur, Dhaka-1216. He has worked in many Islamic Institutions of Bangladesh. Besides, He has written a few Islamic research papers on various topics.

Member: Dr. Hafez Moulana Hasan Muhammad Moinuddin is the member of Shariah Board of UFS. He is the Head of Dept. of Islamic Studies & Da'wah Darul Ihsan University, Sector# 6, Road# 3, Uttara, Dhaka-1230. He was awarded Doctor of Philosophy degree (Ph.D.) on the topic "Islamic Philosophy" from Ummul Qura University, Holy Makkah, K.S.A. on 1997. He has been involved in various activities as Islamic researcher, columnist in Jeddah, K.S.A. He was also an Ex-Chairman, Bangladesh Students Association, Ummul Qura University, Makkah from 1994-1997 Member: Dr. A.S.M. Torigul Islam is an Associate Professor, Da'wah & Islamic Studies Department, Islamic University,

Kushtia-7003. He was awarded Doctor of Philosophy degree (Ph.D.) from University of Dhaka on 1997. He has a wide experience of working in Information Ministry, Riyadh, Saudi Arabia and different position in Bangladesh as well. He has more than twenty (20) research paper which were published in different newspaper in Bangladesh and abroad as well. He is a member of Shariah Council of Islami Bank Bangladesh Limited. Member: Dr. Mohammad Abdus Samad was awarded Doctor of Philosophy degree (Ph.D.) on "Arabic Grammer &

Morphology" on 2003 from Arabic Language College, Al-Imam Islamic University, K.S.A. He is currently involved in the Dept. of Da'wah & Islamic Studies, International Islamic University Chittagong. He has published more than six books in Saudi Arabia (translated from Arabic to Bengali). He was a Preacher of Islamic Call & Guidance, Ministry of Islamic Affairs, Riyadh, Saudi Arabia from 1992 to May, 2004. Member: Dr.Mohammad Manzur-E-Elahi is the Assistant Professor. Dept. of Islamic Studies. National University of

Bangladesh, Gazipur. He is one of the members, Shariah Board of UFS. He was awarded his Doctor of Philosophy degree (Ph.D.) on Islamic Shariah with specialization on Usulul Fiqh from University of Madinah. He was an International Coordinator of Allama Igbal Sangsad from 1986 to 1990 & President of the Association of Bangladeshi Students at Islamic University of Madinah from 1994 to 1996. He has participated in discussion and talk shows on various Islamic topics at leading and well known TV channels in Bangladesh.

Member: Engr. Md. Eskander Ali Khan is the member of Shariah Board of UFS. He is a well-known business man in Developer and Poultry Hatchery in Bangladesh. He completed Masters in Electrical Engineering from Bangladesh University of Engineering and Technology (BUET). He has 25 years' experience as electrical engineer bangladesh Onlyershy of Engineering and rechnology (BOE1). He has 25 years experience as electrical engineer in UAE & Bangladesh. He is the Chairman of the Executive Committee of Islami Bank Bangladesh Limited.

Member Secretary: Managing Director, UFS, Mr. Sayed Hamza Alamgir has graduated from Macalester College with a B.A.in economics, a core in economics and a core in Mathematics. He had worked for RBC Capital Markets, Boston, USA, as a generalist assisting in the execution of numerous transactions in the technology and media space, executing deals worth approximately USD 1.6 Billion. Subsequently, he worked with the syndication team in Standard Chartered, Bangladesh, helping the team execute various deals in corporate finance sector.

Role and Responsibilities of Shariah Advisory Board:

Kole and Responsibilities of Sharian Advisory Board:
 Sharia Advisory Board? means a body of Shariah experts who certifies the securities/assets as Shariah-compliant. A Shariah Advisory Board performs the following responsibilities:
 a. prepares guidelines and methodologies for selecting/screening of companies/securities/instruments to be acceptable as per Shariah principles;
 b. recommends companies/securities/instruments for investment, consistent with the guidelines and methodologies.

recommends companies) securities, must be methodologies; certifies/approves the criteria fo identifying prohibited incomes and recommending distribution of those prohibited income to any charitable organization; certifies at the end of each accounting year that all investments and incomes accounted for are Shariah

any other responsibilities determined by the Commission or specified in the constitutive documents;
 The decision given by the Shariah Advisor on the matter relating to Shariah Law shall be binding and acceptable to the Trustee, Asset Manager, the unit holders and other related parties.
 The Trustee will determine the Shariah Advisory fee from time to time.

CHAPTER 5: INVESTMENT APPROACH AND RISK CONTROL

A top down and bottom up approach may adopt the following investment approaches and risk control measures, namely:
i. Investments will be pursued in select sectors based on the analysis of business cycles, regulatory reforms, competitive

advantage, etc.
Selective stock picking will be done from the selected sectors.
The Asset Management Company in selecting scripts will focus on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company and key

earnings drivers. In addition, the Asset Management Company will study the macro-economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. Since disciplined investing requires risk management, the Asset Management Company would incorporate adequate safeguards for controlling risks in the portfolio construction process. 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.

CHAPTER 6: FORMATION, MANAGEMENT & ADMINISTRATION

6.1 Sponsor of the Fund

Padma Islami Life Insurance Ltd. emerged as the 1st full-fledged Islami Life Insurance Company in the country in the year 2000, that is been able to earn confidence of the common people of the country. Padma Islami Life Insurance Limited was incorporated on 26th April 2000 under the Companies Act 1994 as a public company limited by shares for carrying out life insurance business. It was granted Certificate of Commencement of business on 26th April 2000 and having its' head office at Padma Life Tower, 115 Kazi Nazrul Islam Avenue. Bangla Motor, Dhaka-1001. The Company obtained the Certificate of Registration from the Chief Controller of Insurance Insurance department on 30th April 2000. The sponsors/subscribers have contributed to the paid-up capital Tk 180,000,000 (Taka one hundred eighty million only) at the beginning and currently the company has paid up capital of Tk. 324.00 million

Managing Director: Chairman: Date of Incorporation: mencement of Business: Authorized Capital: Paid-up Capital: Office Address

Dr. A.B.M Zafar Ullah April 26, 2000 April 26, 2000 Tk. 1000.00 million Tk. 324.00 million Padma Life Tower, 115 Kazi Nazrul Islam Avenue, Bangla Motor, Dhaka-1001.

Business Operation: Business operation:

The company within a short span of time established itself as one of the most reputed and trustworthy Islami life insurance companies in private sector of the country. Selective customer service, underwriting of liabilities and prompt settlement of claims have contributed towards building up a very respectable image of the company within the business community.

Abide by Shariah Principles in day to day life Insurance business affair Build a dynamic, sound and professional management team Conduct business in a responsible manner Develop innovative products Enhance good governance Faster Quality Management System

Vision: To Become the best private life Insurance company in Bangladesh and South-East Asia through maintaining high degree of integrity, responsibility and transparency.

Objective: To provide ethical highest standard service that upholds the values of Islam.

Goal: To serve humanity for its well-being in the present and the world hereafter by providing financial and moral gains through utmost good faith, good conduct, mutual trust, sincerity, integrity and personalized service.

Marriage / Moharana Assurance Biennial Assurance Convertible Endowment Assurance Child Protection Assurance

Pension Assurance Hajj /Omrah Assurance-Takaful

Competition: According to latest information of IDRA, currently there are 30 life insurance companies exists among which

11 are listed as public limited company 6.2 Trustee of the Fund

6.2 Trustee of the Fund Investment Corporation of Bangladesh (ICB), having its registered office at BDBL Bhaban, 8, Rajuk Avenue (Level 14-17), Dhaka, Bangladesh represented by its Managing Director Mr. Md. Iftikhar –uz –zaman ,Son of Mr. Md. Latifur Rahman herein after referred to as the Trustee, which expression shall, unless it be repugnant to the subject or context include its representatives, ICB is a leading investment banker so far engaged in Issue Management, Underwriting, Portfolio Management, Merchant Banking, Fund Management, Brokerage, Trustee and Custodian service activities and are qualified and capable to act as the Trustee of a mutual fund. 6.3 Custodian of the Fund

6.3 Custodian of the Fund Investment Corporation of Bangladesh (ICB), having its registered office at BDBL Bhaban, 8, Rajuk Avenue (Level 14-17), Dhaka, Bangladesh represented by its Managing Director Mr. Md. Iffikhar –uz –Zaman, Son of Mr. Md. Latifur Rahman hereinafter referred to as the Custodian, which expression shall, unless it be repugnant to the subject or context include its representatives, ICB is a leading investment banker so far engaged in Issue Management, Underwriting, Portfolio Management, Merchant Banking, Fund Management, Brokerage, Trustee and Custodian service activities and are qualified and capable to act as the Custodian of a mutual fund.

6.4 Asset Manager
Universal Financial Solutions Limited (UFS) will act as the Asset Manager of the Fund. UFS has received an asset management license in October, 2010 after fulfilling rigorous due diligence requirement by BSEC and was formed in March 2008 under the Companies Act 1994 with a view to making investments through proper qualitative and quantitative research and risk management.

research and risk management.

Universal Financial Solutions team is focused on providing its clients with the best service and solutions to their finance needs. Commitment, integrity, innovation and service are the driving values shared by UFS with its Clients. The success of UFS is only defined by the success of its Clients in attaining the best financial solutions.

UFS Team: the UFS team consists of over 17 investment professionals and havei. Agroup of young professionals who has gained unique insights into local capital market through capital market applications and in depth research on the market;
ii. Senior Bangladeshi investment professionals who have experience in investment management in worlds' most developed capital markets;
iii. Senior Bangladeshi professionals from the local banking and financial services industry with strong operational experience and an extensive contact base among the local business community.

operational experience and an extensive contact base among the local business com

6.4.1 Investment Management Process

UFS sees investment management as a process of building and continually adjusting portfolio to stay consistent with market situation and financial goals. These measures are integrated with big-picture asset allocation factors such as economic conditions, market fundamentals and appropriate investment selection. Based on that UFS has an integrated asset management approach:-

Selecting Shariah Universe of Stocks: Investment in securities and other instruments will be made by as per Shariah Law Firstly Shariah based qualitative and quantitative screenings are performed. This list will be the approved by the Shariah ervisory Board of the fund.

Preparing Prospective Stock List: UFS analyst team then analyzes and prepares prospective stock list from the above mentioned Shariah Universe of Stock. This step is usually done and approved through UFS's Investment Committee.

Top Down and Bottom Up Approach: Top Down Approach Analysis generally starts with analysis of macroeconomic trends, analysis on broad market indices, analysis of fund flow trend to formulate sector biases and sector allocations. Bottom Up Approach involves a combination of individual security analysis based on multiple parameters, including valuation, qualitative analysis to identify business trends, competitive outlook and corporate management. These analyses are supplemented by company visits and information exchange with management.

Portfolio Construction and Risk Management: UFS then construct an optimum portfolio with the goal of maximizing returns and minimizing risks. Risk Management step applies the pre-determined position limits to the portfolio, limiting sector exposure and individual stock exposure. Maintaining lower volatility is also an important concern; to this end, beta adjustment and other sophisticated risk analysis is used.

Execution of Trade: UFS uses a combination of quantitative strategies and market information to maximize its trade executions. To this end, UFS has selected a panel of brokers to execute its trades in an efficient and confidential manner.

6.4.2 The Brief Profiles of the Senior Management are as follows Mr. Sayed Alamgir Farrouk Chowdhury

Former Secretary, People's Republic of Bangladesh

Mr. Alamgir spent many years in various ministries of the Government of Bangladesh, and was the Secretary of the several ministries including Education, Health, Local Government as well as Commerce. He was also the Chairman of the House Building Finance Corporation, a governmental housing finance body to ensure equitable housing for all. He was also responsible for planning and supervising activities relating mainly to Tariff commission, EPB (exports), tea sector, the private sector, imports and was responsible for the overall functioning of the ministry and its related departments/organizations. After retirement from the Government Service, Mr. Alamgir has consistently lent his expertise in various sectors including health and commerce. He has worked as an advisor with the Bangladesh Economic Enterprise, an economic and financial think tank that advises policy makers and civil society in Bangladesh.

Mr. Sayed Hamza Alamgir

Mr. Sayed Hamza Alamgir Managing Director

Mr. Alamgir has graduated from Macalester College with a B.A in economics, a core in economics, and a core in Mathematics. He had worked for RBC Capital Markets, Boston, USA, as a generalist assisting in the execution of numerous transactions in the technology and media space, executing deals worth approximately USD 1.6 Billion. Subsequently, he worked with the syndication team in Standard Chartered, Bangladesh, helping the team to execute various financial deals.

Khandakar Shafiqur Rahman Chief Executive Officer

Kazi Ahsan Maruf, CFA

Jackson Shaumen Biswas

Mr. Shafqur Rahman has 16 years of experience in the financial sector of the country. He has earned success and contributed in both Capital and Money market. Prior to his journey, he was the Head of Corporate Banking Division & Structure Finance Division of UCBL. He also served as the Head of Structured Finance Division of IIDFC. In addition to that, he served at IIDFC Capital (a Merchant Bank) as a Board member. He has extensive experience in different financial management and he has anchored many workshops in national and international level. Mr. Shafiqur Rahman is the first introducer of listed Zero coupon bond in the capital market of Bangladesh.

Head of Asset Management
He has 8 years of experience in research and investment management. Prior to joining UFS, he worked as "Risk Manager" in
Alliance Capital Asset Management Limited (ACAML) and "Portfolio Manager" in a joint venture NBFI (Non-Banking Financial
Institution). He contributed to develop dematerialized process for the open ended fund in Bangladesh. He is a CFA (Chartered
Financial Analyst, USA) Charter holder and completed BBA in Finance from Dhaka University.

Mr. Jackson Shaumen Biswas is one of the youngest but highly experienced employees in Universal Financial Solutions Ltd who had already worked in few of the most promising and largest companies in our financial sector, such as Summit Cosmopolitan Finance, and Race Asset Management. He had finished his Honors and Masters in Business Administrations, ance from Dhaka University

Ahmed Zaker & Co. Chartered Accountants having office at 45, Shaheed Syed Nazrul Islam Sarani, Bijoy Nagar, Saiham Tower (2nd Floor), Dhaka 1000, shall be the first Auditor of the Fund and the auditor shall be paid service fee of Tk. 15,000/- (Fifteen Thousand Taka Only) only, plus VAT, if any only for the first year. 6.6 Fees and Expenses 6.6 Fees and Expenses
The Fund will pay the fees of Asset Manager, the Trustee and the Custodian together with any other fees, commissions and expenses as may arise from time to time. The Fund will be at 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:

6.6.1 Issue and Formation Expenses Initial issue and formation expenses are estimated not to be over 5 (five) percent of the collected amount of Tk 50,00,00,000.00 (Taka Fifty crore) only. 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:

Issue and Formation Expenses						
SL	Type of Expenses	Percentage of Total Target Fund	Total Tk.	Sub Total/Details	Description	
1	Formation Fee Payable to AMC	1.00%	5,000,000	Set-fee	Formation fee to AMC on collected fund of approved fund size.	
2	Management Fee for Prescheme formation period	0.26%	1,291,666	On Scheme	Management fee of AMC for pre-Scheme formation period as per BSEC directive (SEC/CMRRCD/2009-193/160) dated 28 May 2014.	
3	Legal & Compliance related Expenses (Application, Registration fees etc.)	0.87%	4,329,025			
				10.000	BSEC Application Fees	
				1,000,000	BSEC Registration Fees (0.2% of Initial Fund Size)	
				100,000	Trust Deed Registration fee	
				1,000,000	Trustee Fee (0.20% of Fund Size)	
				750,000	Legal advisory Fee	
				183,500	CDBL Fee	
				1,240,525	15% VAT on Formation, Management and Trustee Fee	
4	Printing & Publication	0.82%	4,100,000			
				1,600,000	Publication of Abridged version Prospectus	
				1,500,000	Printing of Prospectus	
				1,000,000	Printing of Forms and Other Marketing Documents	
5	Road Show	1.00%	5,000,000			
				5,000,000	Marketing, Road Show etc.	
6	Other Expenses	0.14%	700,000			
	Total	4.09%	20,420,691.00			
200						

6.6.2 Management Fee
As per the সিক্টিরিটিজ ও এরচেঞ্জ কমিশন (মিউচুয়ালফান্ড) বিধিমালা, ২০০১. the Fund shall pay a management fee to the Asset
Management Company @2.50 percent per annum of the weekly average NAV up to Tk 5.00 crore and @2.00 percent per
annum for additional amount of the weekly average NAV up to 25.00 crore over Tk.5.00 crore and @1.50 percent per
annum for additional amount of the weekly average NAV up to Tk 50.00 crore over 25.00 crore and @1.00 percent per
annum for additional amount of the weekly average NAV over Tk. 50.00 crore, accrued and payable quarterly.

The Trustee shall be paid an annual Trusteeship fee @ 0.20% on the Net Asset Value (NAV) of the Fund on semiannual in advance basis during the life of the Fund. 6.6.4 Custodian Fee

The Fund shall pay the Custodian a safe keeping fee @ 0.15% of balance securities held by the Fund calculated on the basis of average month end value per annum. In any case total Custodian fee shall not exceed 0.15% of the initial fund size annually. Any out of pocket expenses may be applicable to the Fund operation from time to time. 6.6.5 Fund Registration and Annual Fee The Fund has paid Tk 1,000,000 (Taka Ten lac) only to the Bangladesh Securities and Exchange Commission as registration fee. In addition, the Fund will have to pay @ 0.10% of the Fund value or Tk 50,000 (Taka Fifty Thousand), whichever is higher, as annual fee in terms of the সিকিউরিটিজ ও এক্সচেঞ্জ কমিশন (মিউচুয়ালফান্ড) বিধিমালা, ২০০১.

6.6.6 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 1.00% (One Percent) on the total face value of unit sales which may change in future with the approval of the trustee.

6.6.7 Audit Fee The audit fee will be Tk 15,000 (Taka Fifteen Thousand only) plus VAT, if any for the first accounting year and the Trustee will fix fees for subsequent years. 6.6.8 Annual CDBL Fee The annual CDBL fee will be Tk 1, 00,000 (Taka One Lac Only) plus VAT. Annual CDS connection fee will be Tk 6,000 (Taka Six Thousands Only) plus VAT.

6.6.9 Amortization Expenditure

The initial issue expenses in respect of the Fund shall not exceed 5(Five) percent of the collected amount of the fund raised under the scheme and will be amortized within 7 (Seven) years on a straight –line method.

The total expense charged to the fund, except the amortization of initial issue expense and including transaction cost in the form of stock brokerage against buy and sale of securities forming a part of acquisition and disposal cost of such securities, transaction fees payable to the custodian against acquisition or disposal of securities, the annual registration fee payable to the Commission, Audit Fees, Cost for publication of reports and periodicals, Bank Charge, etc, shall not exceed 4(Four) percent of the weekly average net asset outstanding during any accounting year. 6.6.10 Brokerage Commission

Brokerage Commission rate will be 0.20(Point Two Zero) percent to 0.40 (Point Four Zero) percent of the total amount to transaction. **6.6.11** Shariah Advisory Fee
The Shariah Advisory fee shall be determined by the Trustee from time to time

CHAPTER 7: SIZE OF THE FUND AND RIGHTS OF UNIT HOLDERS

The initial size of the Fund shall be Tk 50,00,00,000 (Taka Fifty crore) only divided into 5,00,00,000 (Five crore) Units of Tk 10 (Taka Ten) 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 of the Fund. The initial distribution of the Fund's Unit holding shall be as follows:

Subscriber	Number of Units	Face Value (Taka/Unit)	Amount (BDT)	Status
Padma Islamic Life Insurance Ltd.	5,000,000	10	50,000,000	Subscribed
General Investors	45,000,000	10	450,000,000	Yet to be Subscribed
Total	50,000,000	10	500,000,000	
7.2 Sponsor's Subscription				
Dadma Islami Lifa Inguranga Ltd. th	a anancar has alread	conbooribad TL EO OOO OO	O /Taka Five erere	A anhuurarth of I Init

radma islam) Life insurance Ltd, the sponsor, has already subscribed 1k 50,000,000 (Taka Five crore) only equivalent to 5,000,000 (Fifty Lac) Units of Tk 10 (ten) each at par on 09 February, 2016 the effective date 7.3 Rights of the Unit holders

7.3.1 Voting Rights All the Unit holders shall have usual voting rights. Voting right 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 শিকিউরিটিজ ও এক্সচেঞ্চ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০০১. 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 holds.

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

All the Unit holders of the Fund shall have the right to receive the annual report and audited accounts of the Fund. Moreover, the Unit holders shall be informed of the NAV of the Fund on weekly basis through newspaper, the website of the Asset Manager, the Selling Agent(s) to be appointed by the Asset Manager from time to time and any other means as the Asset Manager may deem fit

7.3.4 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 পিকিউল্লিটিজ ও এক্সচেঞ্চ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০০১. will be published within 45 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

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

CHAPTER 8: UNIT SUBSCRIPTION

8.1 Terms and Conditions of Unit Subscription
i. The Units of UFS-Padma Life Islamic Unit Fund, hereinafter referred to as the Fund, may be bought and Surrendered

through Universal Financial Solutions Limited and authorized selling agents appointed by UFS from time to time. 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 Bangladesh) and not by minor or person of unsound mind. Joint application by two persons is acceptable. In such cases, registration and issuance of Confirmation of Unit Allocation will be in favor of principal applicant while dividend and other benefits, if any, will be addressed to bank the death of any of the joint holders, only the survivor shall be recognized as having any title to the Units. On death of both the joint holders, the title to the units will bestow upon the nominee mentioned in the application form. Minimum purchase amount for individual investors is 500 (Five hundred) Units and for institutional investors is 5,000 (Five thousand) Units.

Application for purchase of Units should be accompanied by an account payee cheque/pay order/bank draft in favor of "UFS-PADMA LIFE ISLAMIC UNIT FUND" for the total value of the Units. After clearance/encashment of cheque/draft/pay order, the applicant will be issued with a Confirmation of Unit Allocation against every purchase of Units he/she/the institutional investor applies for. The units will also be delivered to the unit holder's BO A/C in demat form.

Partial surrender is allowed without any additional cost subject to minimum surrender quantity is 500 (five hundred).

Confirmation of Unit Allocation representing the balance of his/her/their Unit holding.

viii. 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 the Asset Manager from time to time except in the case of transfer. by way of inheritance.
Dividend may be delivered in cash or by way of Units under Cumulative Investment Plan (CIP) as the applicant gives

option in the application form. All payments/receipts in connection with or arising out of transactions of the Units applied for shall be in Bangladeshi Taka.

CHAPTER 9: SALES AGENTS

9.1 Name of Selling Agents The following organizations have shown interest and have been appointed to act as the selling agents of the fund by the fund manager Name of the Selling Agent Type of Business SI No.

Shakil Rizvi Stock Ltd Sheltech Brokerage Limited NRBC Bank Securities Limit Brokerage House Brokerage House

The asset manager in future may appoint other organizations as its agent or cancel any of the agents named above subject to approval of the Trustee and with due intimation to the BSEC.

9.2 Selling Agents' Details:

	1.	Corporate Office OTOBI Center (Level-5), Dilkusha C/A, Dhaka-1000, Bangladesh Phone: +8802715433, +88027125666, Email: info@sheltechbrokerage.com				
Sheltech	2.	Panthapath Branch Sheltech Panthakunjo, Commercial Space #202, (1st Floor, South Side), 17 Sukrabad, Dhaka-1207				
Brokerage Limited	3.	Lalmatia Branch B.B Mosjid Complex (Ground floor), 6/25, Block-E, Lalmatia, Dhaka-1207 Phone:+8801671955180, E-mail: shahed@sheltechbrokerage.com				
	4.	Sylhet Branch Manru Shopping Complex, Suite # 602, Chowhatta, Sylhet-3100 Phone: +8801717793792, E-mail: sujit@sheltechbrokerage.com				
	1.	Fax: +88029564650, Web: www.rizvistock.com, Email: stock@rizvistock.com				
	2.	Head Office Extensions 9/E Motijheel C/A, 8th Floor, Dhaka-1000 Samabaya Bank Bhaban, 7th Floor, 9/D Motijheel C/A, Dhaka-1000, Tel: +88029567602, Mob: +8801715131660 Baitul Hossain Building, Suit #1003, 27 Dilkusha C/A, Dhaka-1000 Tel:+88027171684, Mob:+880171303224, +8801715894585, +8801819284899				
Shakil Rizvi	3.	Shantinagar Branch Treasure Island, Holoor, 42-43 Shideshwari Circular Road, Dhaka-1217 Tei+88029347735, Mob: +8801830166331, +8801726480850				
Stock Limited	4.	Mirpur Branch Totamia Complex, 1st Floor, Plot#14 &15 Senpara Parbota, Mirpur-10, Dhaka-1216 Tel:+88029027976, Mob:+8801966558705				
	5.	Dhanmondi Branch Eastern Elit Centre, 3rd Floor, House-50 (new), Road-9/A, Satmosjid Road, Dhanmondi R/A, Dhaka-1209 Phone:+88028144592, Mobile: +8801717559983				
	6.	Madhabdi Branch Rajib Tower, 2nd floor, Girlts School Road, Madhabdi Pauroshova, Narsingdi Mob: +8801416400800, +8801712055103				

Efficacioni of the Akhteruzzaman Centre, 7th floor, 21/22 Agrabad C/A, Chittagong Mob: +8801974187271, +8801777222554, +8801676429565 older Number-082 el C/A, Dhaka-1000, Bangladesh, PABX-+88029573422-30, Fax:+ 88029573421 9.3 Bankers The following organization The Shahjalal Islami Bank Ltd. 'has been appointed to act as the Bankers' of the fund by the fund manager

Address

City Port, 398, Ashkona Bazar Road (haji Camp), Dhaka, Mob:+880175556138,+880175556238, +8801715499229 Phone: +88029956762, Fax: +88022956702m, Email:sblashkona@shahjalabank.com.bd Swapneel Tower, Baipail, Ashulia, Dhaka EPZ, Savar, Dhaka, Mob:+8801755556115, +8801755556215 Phone:+88027790517, +88027788292, Fax: +8802790517

Faruq Rupayan Tower (Zad Flir), 32, Kemal Ataturk Avenur, Banani, Dhaka –1212, Mob:+88 01755556118, +8801755556218, Phone:+8802973020626

Roksana Shopping Complex and Pawi & Elizabeth Holy Garden (1st Floor), 592 Old Bandura Bazar, Bandura, Nawabgonj, Dhaka. Mob:+88 01755-56187, 154014, Phone:+88029052627, 154014, Phone:+88029712622, Fax:+88027127910

Barachowna Bazar PS: Shakhipur Dist.: Tangali Mob:+8801755556145, +8801755556245, +8801711182440

Mohammad Anisur Rahman First Assistant Vice President Baruakhali High School Market (1st Floor), P.S.: Nababganj, P.O: Baruakhali, Dhaka, Mob:+8801755556136, +8801755556245, +88017112271777

Phone:+8803934552598 Shawsh4552598 shbaruakhali@shahjalabank.com.bd

Masud Market, Holding No. 58, Bhaluka, Mymensingh Mob:+8801755556154, +8801755556254, Phone:+8802902256175(PABX) Fax: +880894552598 shbaruakhali@shahjalabank.com.bd

Masud Market, Holding No. 58, Bhaluka, Mymensingh Mob:+8801755556154, +8801755556254, Phone:+8802903256175(PABX) Fax: +880892602256237

MTC Ally's Center, 40, Bjoy Nogar, Dhaka-1000 Mob:+8801755556127, +880175555627

Phone:+8802933571, +88029344867 Fax: +88029136197, +880291361972 Fax:+88029136197

Tatema Monjil (1st floor), 436 Donia, Zia Sarani Moor, Kadamtoli, Dhaka.

Phone:+88027549878, Mob:+8801755556231, Phone:+880297549873

Village: Dightpar (Bus Stand), Union: Mulchor, PS: rongibari, Distric: Munshiganj, Mob:+8801755556135, 8801755556135, 8801755556135, 8801755556135, 8801755556100, Nob:+880175556021, Phone:+8802975795-8, +88029570095-8, +88029570095-8 2. Baipail (Dhaka EPZ) Branch 4. Bandura Branch 5. Bangshal Branch 9. Bijoy Nogar Branch 11. Dania Branch 12. Dighirpar Branch

Dhaka Zone

Village: Organism (but Statisty), The William (but Statisty), Statisty 14. Dhanmondi Branch 16. Eskaton Branch 17. Faridpur Branch 18. Foreign Exchange Branch 19. Gulshan Branch 21. Haluaghat Branch 22. Jamalpur Branch 23. Joydevpur Chowrasta Brand 24. Joypara Branch 25. Karatia Branch

Phone: +88029574726-28 Fax:+88029574729
Al/5, North Avenue, Gulshan-2, Dhaka-1212. Mob: +8801755556108, +8801755556208, Phone: +8802890520-1, +88029893454 Fax: +88029893008
Uday Sanz, Plot No. SE (IA)2/B Gulshan South Avenue, Gulshan-1, Dhaka. Mob: +880175555612, +880175555629, Phone: +88028827427, 488028816560(PABX) Fax: +88028827406
Uttar Bazar, Haluaghat Sadar, P.O. & P.S.: Haluaghat, Mymensingh. Mob: +8801755556177, Phone: +880902656136(PABX)
Haji Market (1st floor), 84-85 Jam-e-Masjid Road, Jamalpur Sadar, Jamalpur Mob: +8801755556140 Phone: +8809816-6990(Direct), +8809816-64978-9(PABX Fax: +8809816-5022
Khaleque Complex (1st floor), Joyderpur Chowrasta, Gazipur, Mob: +8801755556110
Phone: +880290226293-4 Fax: +880292393
Monowara Mansion (1st Floor), Joypara, Dohar, Dhaka
Mob:+880175555610, Phone:+88027768155 Fax: +88027768155
Karatia Bazar, P.O.: Karatia, P.S. & District: Tangail. Mob:+8801755556178
T K Bhaban, 13 Kazi Nazru Islam Avenue, Kawran Bazar, Dhaka.
Mob: +880175555610, Shohid Nogar, Karanigonj, Dhaka.
Mob: +880175555611, +880175555621, Phone: +88027762291, +8802776229-4 Fax: +8802776229
Jaipotti Road, Vill-Choto Madhabdi, Pauroshava & P.S. - Madhabdi, Dist: Norsingdi.
Mob: +8801755556130, +880175555637, Phone: +880277464017, +88029446016, Fax: +88029446167 26. Kawran Bazar Branc 28. Madhabdi Branch, Norsingdi Jalpotti Road, Vill-Choto Madhabdi, Pauroshava & P.S. - Madhabdi, Dist: Norsingdi. Mob: +8801755556137, +8801755556137, Phone: +88029446017, 880029446016, Fax: +88029446167 Holding # 34-B (1st floor), DIT Road, Malibagh Chowdhurypara, P.O.:Khilgaon, Dhaka-1219 Mob:+8801755556172, Phone: Direct: +88029357317, PABX: +88028319725, B. Fax:+88029334356 Salam Tower (1st Floor), 168 Shahead Rafique Road, Manikgonj Sadar, Manikgonj. N.S. Bhaban (1st Floor), Mawna Chowrasta, Sreepur, Gazipur. Mob: +8801755556256, Phone: +8806825-52906-7, Fax: +8806825-52908 230, Senpara Parbata, Mirpur-10, Dhaka. Mob: +8801755556123, +8801755556223 Phone: +88029012962-3, 30. Manikgonj Branch 31. Mawna Branch 32. Mirpur Branch 33. Mitford Branch 34. Mohakhali Branch 36. Mymensingh Branch 38. Narayanganj Branch

Phone: +88029012962-3, +88029012045 Fax: +88029012857
173-174, Mittord Road, Dhaka-1100
Mob:+8801755556102, +8801755556202, Phone: +88027315533, +88027313788, Fax: +88027315534
Ismail Mansion (Ground Floor), 32 Mohakhali C/A, Writeless Gate, Gulshan, Dhaka-1212.
Mob:+8801755556102, +8801755556202, Phone: +88029881803, +88029884784, Fax:+8802988103
Karim Chamber, 99, Motilheel C/A, Dhaka-1000, Mob:+8801755556122, +8801755556222,
Phone: +88029563156, +88029562763, +88029564029, Fax:+88029564029
Nor Fatema Tower (1st Floor), 25, Swadeshi Bazar, Nymensingh,
Mob:+8801755556133, +8801755556233, Phone: +8809164397, Fax:+8809162370
Refaz Uddin Plaza (1st Floor), 369 Sadar Road, Nagarpur Bazar, Nagarpur, Tangail.
Mob:+8801755556186
Osman Tower, 56/1, S.M. Maleh Road, Narayangonj
Mob:+8801755556116, Phone:+88027635172, Fax:+88027635173
Isamoti Plaza (1st floor), Baghmara Bazar, Union-Kolakopa, P.O. & P.S.:Nawabgonj, Dhaka.
Mob:+8801755556179
Fazlur Rahman Plaza(1st Floor), Holding No:-218, Nababpur Road, Dhaka.
Mob:+8801755556179
Fazlur Rahman Plaza(1st Floor), 75/1, 57/4, Lake Cirus Road, Klolabagan, Dhaka-1212
Mob:+8801755556149, 48801755556229, Phone:+8802713773, +88027115796, +88029133745, Fax:+88027125982
ENA Tower, D-ioil (1st floor), 57/3, 57/4, Lake Cirus Road, Klolabagan, Dhamamdid, Dhaka-1212
Mob:+8801755556129, +8801755556229, Phone:+88029852249, +88029852250, Fax:+8802933745
Mob:+8801755556129, +8801755556229, Phone:+880288522409, +88029852250, Fax:+88029852247
Mob:+8801755556129, +8801755556229, Phone:+880288522409, +88029852250, Fax:+88029852247
Mob:+8801755556139, -8801755556229, Phone:+880288522409, +88029852250, Fax:+88029852247 41. Panthapath Branch 42. Pragati Sarani Branch Mob: +8801755556129, +8801755556229, Phone: +88029852245-9, +88029852250, Fax:+88029852247
Khandaker Super Market (1st & 2nd floor), Khandaker Moor, Tengra Road, P.O.: Sarulia Bazar, Demra, Dhaka.
Mob:+8801755556182, Phone: +88027500985(Direct), +88027501002(PABX) Fax: +88027500654
Bismillah Super Market, 71/1 and 72/1, Bazar Road, Savar, Dhaka, 43. Sarulia Branch 44. Savar Branch Mobi +8801755556125, 4800175555625, Phone: +88027742893
A-62 Haji Osman Market, Shafipur Bazar, Kaliakair, Gazipur,
Mobi +8801755556215, 1880175555625, Phone: +8806822-51864-6
Khuda Buksh Foundation (1st Fir), Road No. 11/A, House No. 99, Dhanmondi, Dhaka-1209,
Makhagon17556411, sept 45. Shafipur Branch Khuda Buksh Foundation (1st Fir.), Road No. 11/A, House No. 99, Dhanmondi, Dhaka-1209, Mob.+880175555417, H801755556217, Phone: +88027912944, +880279127931, +88027913780, Fax: +88029129848 Eajuddin Molah Super Market (1st floor), 573 Shirajdikhan, Keyan, Munshigonj Mob: +8801755556165, +8801712044448, +8801911282770, +8801815405997 Nirala Complex (2nd & 3rd Floor), Nirala Moor, Main Road, Tangail Mob: +8801755556161, +8801755556261, Phone: +8802092162434, Fax:+8802092162435 Rupali Plaza, Holding No. 24, Anarkoli Road, Tongi Bazar, Tongi, Gazipur Mob: +880175555613, +8801755556273, Phone: +880298173913, +88029817391-2, Fax:+880298173914 Solar Trade Center (1st & 2nd Floor), Plot # 16, Sector # 11, Garlis-E-Newaz Avenue, Uttara, Dhaka-1230 Mob:+8801755556134, +8801755556274, Phone: +88028991901-2(PABX), utaraladie:@sjiblibd.com 46. Shatmasjid Road Branch 47. Shikarpur Nimtola Branch 48. Tangail Branch 50. Uttara Ladies Branch 51. Uttara Branch Mob: +8801755556113, Phone: +88028953553, +88027912660, Fax: +88028953586

Chittagong Zone

104, Agrabad C/A, Chittagong, Mob: +8801755556205,
Phone:+88031-728294, +88813052-3 Fax:+88031716960

Pubali Art Press Bhaban (1st floor), 320 Anderkilla, Chittagong, 1. Agrabad Branch 2. Anderkilla Branch Mob: +8801755556180, Phone: +88031-2869703(Dir), +88031-2869701-2(PABX), Fax: +88031-2869703

Doctor Plaza, 1st Floor, Kachari Road, Ashuganj, Brahman Baria, Mob. +880175555624, #8801755556244, Phone: +8808528-74103, Fax: +8808528-74104
Zaial Plaza (Znd Floor), 311 Bondor Tila, Soilor's Clolony, Chittagong
Mob. +8801755556124, *881075555622, Phone: +8803174174, +88741214, +88031741203, Fax: +88031-741195
City Center Shopping Complex (3rd Floor), 1072 Court Road, Bramonbaria,
Mob. +8801755556152, *8801755556129, Phone: +880851-61270, +880851-61170, Fax: +880851-61370
Z.Chawtbazar, Kapashgola Road, Chittagong, 5. Bramonbaria Branch 2 Chawkbazar, Kapashgola Road, Chittagong,
Mob:+880175555614d, +880175555624e, Phone:+880312865281, Fax:+880312865284

104, Agrabad C/A, Chittagong, Mob:+8801755556105, +8801755556205,
Phone:+88031-728294, +88813052-3 Fax:+88031-716960
Pubali Art Press Bhaban (1st floor), 320 Anderkilla, Chittagong,
Mob:+8801755556180, Phone:+88031-2869703(Dir), +88031-2869701-2(PABX), Fax:+88031-2869703

Doctor Plaza; 1st Floor, Kachari Road, Ashugani, Brahman Baria,
Mob:+8801755556144, +880175555624, Phone:+8808528-74103, Fax:+8808528-74104

Zalal Plaza (2nd Floor), 311 Bondor Tila, Soilor's Clolony, Chittagong,
Mob:-8801755556162, +880175555624, Phone:+88031414, +88741241, +88031741203, Fax:+88031-741195

City Center Shopping Complex (3rd Floor), 1072 Court Road, Bramonbaria,
Mob:-88017555556164, +8801755556162, Phone:+880851-61707, Pax:+880851-61370

2 Chawkbazar, Kapashgola Road, Chittagong,
Mob:-88017555556144, +8801755556246, Phone:+880312865281, Fax:+880312865284 6. Chawkbazar Brancl 1. Agrabad Branch 2. Anderkilla Branch 3. Ashugonj Branch 4. Bandartila Branch 5. Bramonbaria Branch 6. Chawkbazar Branch 2 Chawkbazar, Kapashgola Road, Chittagong,
Mob+8801755556146, 48801755556246, Phone: +880312865281, Fax:+880312865284
Ali Bhaban (2nd & 3rd Floor), 1523 Karimpur Road, Chowmuhani, Begumgan; Nookakhali,
Mob+8801755556262, Phone: +88032156646, Fax:+88032156465
Salahuddin Complex(1st & 2nd Floor), Monohorpur, Chowmuhoni, Laksam Road, Comilla,
Mob+8801755556142, +88001755556427, Phone: +8803016-161555, 88081-61645, Fax:+88081-61545
A. B. Super Market (1st Floor), 145 Laidighirpar, Cox's Bazar,
Mob+880175555150142, 4880175555629, Phone: +88031452031, Fax: +88034152032
Chowdhury Bhaban (1st Floor), 549 Dattapara Road, Dattapara Bazar, Laxmipur Sadar, Laxmipur, Bangladesh 7. Chowmuhani Branch

Chowdhury Bhaban (1st Floor), 549 Dattapara Road, Dattapara Bazar, Laxmipur Sadar, Laxmipur, Bangladesh Mob:+8801755-56190

295-2 & 202, S. S. K. Road (1st & 2nd floor), Feni Sadar, Feni.

Mob:+8801755556-171,-271,0331-69021-2(PBX), 0331-73833(Di, Fax: 0331-73372

Faraiji Shopping Complex (1st Floor), College Road, Gunabati, Chouddagram, Comilla, Bangladesh Mob:+8801755-56188

Maa Mansion (1st & 2nd floor), 622 Hajigonj, Chandpur.

Mob:+8801755556164, +8801755556264, +8801733107439, Phone:+880842475138, Fax:+880842475139

Haque Tower (1st floor), 610/31 Jubile Road, Chittagong Mob:+88+8801755556121, +880175555621, Phone:+88031-2853151-2 Fax: +88031-2853153

396/A(1st and 2nd Floor), Khatungani, Chittagong Mob:+8801755556107, +8801755556207, Phone:+88031-637256, 637275 Fax:+88031-637281 11. Feni Branch 12. Gunabati Branch 13. Hajigonj Branch 14. Jubilee Road Branch 15. Khatunganj Branch 398/A(Ist and 2nd Floor), Khatunganj, Chittagong Mob:+880175556107, 4800755556207, Phone:+88031-637256, 637275 Fax: +88031-637281 Haider Shopping Complex (2nd floor), 339 Hospital Road, Laxmipur Sadar, Laxmipur Mob:+8801755556168, +8801755556268, Phone:+88038155300, 55306, 55308 Fax: +880381-55360 Abul Farah Market (Ist floor), Madunaghat Bazar Road, Madarsha, Hathazari, Chittagong. 16. Laxmipur Branch 17. Madunaghat Branch Mob: +8801755556-172,-272,031-2573263(D), 031-2573261-2(P) Fax:+88031-2573264 85, Muradpur, Chittagong, Mob++8801755556126, +8801755556226, Phone: +88031-2552589-91 Fax:+88031-2552592 B. A. Center (1st floor), Nazirhat, Fatikchhari, Chittagong 18. Muradour Branch 19. Nazirhat Brancl Mob:+8801755556147, Nazir Saleh Complex (1st Floor), 612/544 D. T. Road, Pahartoli, Chittagong, Bangladesh 20. Pahartoli Branch Nazır salen Compier (1st rioor), 012/344 U. I. Koda, Panartoli, Chittagong, Bangiadesh Mobi-8801755-556189 pahartoli@shahjalislamibank.com 85 Islam Plaza (1st floor), Sonapur Bazar, Ramgonj, Laksmipur. Mobi-8801755556148, Palor1755556149, Phone: +880382-475405, 475079 Fax: +880382-475072 Mim Hasnat Tower (1st floor), 88 High Level Road, Wasa Moor, Lalkhan Bazar, Chittagong.

22. WASA Moor Branch Mob:+8801755556173,Phone: +88031-633063(Dir), +88031-633060-1(PABX), Fax:+88031-633062, wmoor@sjiblbd.com Khulna Zone Khulna Zone

Malik Tower (1st & 2nd floor), Holding-43 & 107, P.O. & P.S. Chuadanga, District: Chuadanga.
Phone:+880761-81013-15, +880175555-6176 Fax: +880761-81016

Sadhinata Bhaban (1st Floor) Holding no: 91, M.K. Road. Kotawaly, Jessore
Mob: +880175556-123, 1231, Phone: +880421-64641(D),+880421-64640,-65385 Fax: +880421-65386

Munsur Plaza (1st floor), 162 Madhugonj Bazar, Kaligonj, Jhenaidah
Mob: +8801755556149, +8801755556249, +8801915903109, +880452356677, Fax: +880452356678

United Tower(1st and 2nd Floor), 4 KDA Avenue, Khulna
Mob: +8801755556124, +8801755556224, Phone: +88041-2830458-60

7 N. S. Road (1st & 2nd floor), Kushtia Sadar, Kushtia.
Mob:+8801755556166, -266, Phone: 071-63094[PABX], 071-63103(Dir) Fax:+88071-63095

Rajshahl Zone 1. Chuadanga Branch 2. Jessore Branch 3. Kaligonj Branch 4. Khulna Branch 5. Kushtia Branch Note: +880175556140, -880175556240, Phone: +88051-67206, 67646, 67656 Fax: +88051-67205
G. R. Bhaban (1st Floor), 62 Godagari Road, Baro Indara Moor, Chapainawabganj Sadar, Chapainawabganj 1. Bogra Branch

ы. к. -ыпават цзк гтоиг, ос чоявдат коад, Baro Indara Moor, Chapainawabganj Sadar, Chapainawabganj Mob: +8801755-556185; +880781-51570] (Incred): 0781-51572(PABX) Fax:+880781-51573
Holding No. 887/848, Gonesh Tola, Kotoali, Dinajpur
Mob: +8801755556157, +8801755556427, Phorne: +880531-52052,52053 Fax: +880531-52054
Holding # 3366 (1st Floor), Naogaon Main Road,Chawkdev, Woard no: 3, Naogaon 2. Chapainawabganj Branch 3. Dinajpur Branch Holding # 3366 (1st Floor), Naogaon Main Road Chawkdev, Woard no.; 3, Naogaon Mohb:+8801755556139, +8801755556239, Phone +880741-61496 Fax:+880741-61496 Habib Plaza (1st Floor), Holding # 111 Shaheb Bazar, Zero Point, Rajshahi Mob:+880175556132, +8801755556232, Phone:+880721-772401, Fax:+880721-772427 M.H. Rashid Shopping Complex (2nd § 374 Floor), 88 Station Road, Rangilor) Fax:+880521-63082 Saidpur Plaza[4st Floor), 58 Station Road, Rangilor) Fax:+880521-63082 Saidpur Plaza[4st Floor), 58 Cast Saidpur Plaza[4 4. Naogaon Branch Rajshahi Branch 6. Rangpur Branch 7. Saidpur Branch 8. Sirajgonj Branch Barishal Zone

Hawladar Plaza, 475 K. B. Hemayet Uddin Road (1st & 2nd floor), Barisal Mob: +8801755556167,+8801755556267,+8801713450143, Phone: +8804312177504, Fax:+88043162262 116(Ground Floor), Oil Mill Road,Khepupara, Kolapara, Patuakhali Mob: +8801755556143, +8801755556243, Phone: +8804425-56507, 56506 Fax: +8804425-56508 1. Barisal Branch 2. Khepupara Branci Sylhet Zone City Centre Bhaban 1st floor, South Beanibazar, Beanibazar, Sylhet 1. Beani Bazar Branch 3. Goalabazar Branch

Nob: +8801755556104, +8801755556204, Phone: +8808223-56134, Fax: +8808223-56133, beani@sjiblbd.com 297 Amberkhana, Dargah Gate, Airport Road, Sylhet Mob: +8801755556112, +8801755556212, Phone: 0821-727234 (PABX), Fax: +880821-727239, Afjal Mansion(1st Floor), JL No: 78, Goala Bazar, P.O.: Goala Bazar, P.S.: Osmani Nagor, Sylhet Arjan irianistoritist 7 intolon / 12 (No. - Godar Bazar, F.-2. Godar Bazar, F.-3. Godar 4. Moulvibazar Branch 5. Sylhet Branch Priority Banking Units both for individuals and institutions. Upon partial surrender, the Unit holder(s) will be issued with a new

40/5, North Avenue, Gulshan-2, Dhaka-1212, Phone: +888802-9890520-21, +889893454 (PABX), Mob: +8801755556320, Fax: +88029893008, pbgulshan@sjiblbd.com 116(Ground Floor), Oil Mill Boad/Khepupara, Kolapara, Patuakhali Mob: +8801755556143, +8801755556243, Phone: +8804425-56507, 56506, Fax: +8804425-56508

8. Comilla Branch

9. Cox's Bazar Branch

10. Dattapara Branch

21. Ramgonj Branch