



First ICB Unit Fund
Second ICB Unit Fund
Third ICB Unit Fund
Fourth ICB Unit Fund
Fifth ICB Unit Fund
Sixth ICB Unit Fund
Seventh ICB Unit Fund
Eighth ICB Unit Fund
ICB AMCL Second NRB Unit Fund
ICB AMCL Shotoborsho Unit Fund

Attractive dividend/return (Potentially better than bank savings rate);

Dividend reinvestment opportunity;

Dividend income is tax free upto certain level for individuals, as per Finance Act
& totally exempted for charitable organizations/recognized provident funds;

Tax rebate benefit on investment amount;

Income of the fund is exempted from tax.



Asset Manager

ICB ASSET MANAGEMENT COMPANY LIMITED

(a subsidiary of ICB)

Introduction

First to Eighth ICB Unit Funds are open-end unit funds converted from the close-end mutual funds named First to Eighth ICB Mutual Funds respectively. Bangladesh Securities and Exchange Commission (BSEC) has approved the conversion of all these ICB Unit Funds as open-end Scheme from close-end nature following ৫০৭ of the সিকিউরিটিজ ও এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০০১ and also the terms of the Guidelines of BSEC as per the overwhelming response of the unit holders.

Sponsor, Trustee & Custodian of the Funds

Investment Corporation of Bangladesh (ICB)

Asset Manager of the Funds

ICB Asset Management Company Limited (ICB AMCL)

Objective of the Funds

The objective of the Funds are to provide attractive dividend to the unit holders by investing the proceeds in the capital market and money market.

Funds Highlights

SL No.	Name of the Funds	Initial Size (Crore in Tk.)	Face Value	Prospectus Publication Date
01.	First ICB Unit Fund	142.00	Tk. 10.00	March 08, 2016
02.	Second ICB Unit Fund	20.00	Tk. 10.00	April 17, 2016
03.	Third ICB Unit Fund	44.00	Tk. 10.00	May 10, 2016
04.	Fourth ICB Unit Fund	31.50	Tk. 10.00	May 10, 2016
05.	Fifth ICB Unit Fund	31.50	Tk. 10.00	May 10, 2016
06.	Sixth ICB Unit Fund	30.00	Tk. 10.00	July 10, 2016
07.	Seventh ICB Unit Fund	47.00	Tk. 10.00	October 02, 2016
08.	Eighth ICB Unit Fund	40.00	Tk. 10.00	January 29, 2017
09.	ICB AMCL Second NRB Unit Fund	115.00	Tk. 10.00	November 17, 2018
10.	ICB ALCL Shotoborsho Unit Fund	20.00	Tk. 10.00	February 01, 2021

Fund Management

ICB AMCL, the largest Asset Management Company in the country, is responsible for managing the Fund for which the Company charges management fee on the Net Asset Value (NAV) of the Funds as per the সিকিউরিটিজ ও এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০০১. The Company makes investment of the fund for the benefit and interest of the unit holders. The Company has a very good track record of managing ten close-end and fifteen open-end Mutual Funds.

Who can invest in this Fund

Institutional investors, Non-resident Bangladeshi (NRB), general public and other individuals can invest in the Funds. Persons who do not have tolerance of bearing risk and know nothing about the functioning of the capital market need not apply for the units of the Funds. Considering other factors like the investment opportunities available in the market, return expectation, income level and consumption pattern, one may put a part of his/her total portfolio into these funds.

Investment by NRB & NRs

The Bangladeshi citizens and foreign nationals/NR living abroad may invest in any of First to Eighth ICB Unit Funds on fulfilling the following conditions:

- The value of units to be paid through banking channel by pay order, bank draft, TT etc.
- The investors are encouraged to mention their local/bank address in Bangladesh for convenience of registration of units;

iii) For convenience NRB and NRs can invest under cumulative investment plan to reinvest their dividend earned on unit every year.

Sale/Purchase of Units

Unit of the funds can be purchased by properly filling up prescribed Application Form collected from designated Sales Centers and also by downloading from the website (www.icbamcl.com.bd) of ICB AMCL. Application for purchasing of units should be accompanied by account payee cheque/pay order/demand draft in favour of respective Unit Fund. All payments/receipts in connection with or arising out of transactions in the units hereby applied for, shall be in Bangladeshi Taka. Please mention your Beneficiary Owners (BO) account number on the Application Form. If who does not mention his/her valid Beneficiary Owners (BO) account number, his/her application will be treated as invalid.

Limit of Unit Purchase

Minimum 100 (One hundred) units of one Fund can be purchased in a single or joint name.

Surrender/Re-purchase of Units

The unit holders may surrender their unit along with duly filled in prescribed Surrender Form at the prevailing re-purchase price during the business hour as specified by ICB AMCL. Prior notice is not required in this regard. Surrender value is paid at the prevailing surrender price through account payee cheque/BEFTN/RTGS.

Dematerialized Process of Sale/Re-purchase of Units

On sale of units ICB AMCL will issue the dematerialized units to the respective BO account of the unit Holder subject to the clearance of the payments made by the Unit Holder.

In case of redemption/repurchase of the units, the Unit Holder will instruct his/her Depository Participants (DP) to transfer his/her units to the Respective Unit Fund-repurchase of Unit's BO account. ICB AMCL will pay the surrender value of the Units to the Unit Holders after this transfer.

Registration Number

Registration Number will be issued to the unit holders for purchasing units of the Fund. The existing unit holder is required to mention the previous registration number on the specified column of the Application form when he/she intends to buy more units. More than one registration will not be issued to the same unit holder.

Price Fixation

ICB AMCL will fix the sale and re-purchase prices of the units on the basis of the Net Asset Value (NAV) of the Funds as per the সিকিউরিটিজ ও এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০০১. Changes of sale and re-purchase prices of the units are disclosed through the notice board, newspaper and website (www.icbamcl.com.bd) of the Company. The difference of Tk. 0.30 between re-purchase and sale prices of units will be considered as premium of the Fund which may be changed in future but not be over 5% of the sale price per unit.

Publication of Net Asset Value (NAV)

Net Asset Value of the Funds will be calculated on the weekly basis at cost price and at market price of portfolio as per the guidelines approved by the BSEC. NAV will be published in the daily newspapers and website (www.icbamcl.com.bd) of the Company. The BSEC and Trustee of the Funds are also being kept informed of the NAV.

Transaction Period

Units will always be available for sale and surrender/re-purchase from 10.00 a.m.to 2.30 p.m. except Thursday and holidays of every week and during book closure period of the Funds.

Declaration of Dividend

The net income earned on investments of the Fund on account of dividend, interest, capital gain etc. will be distributed among the holders as per provision of the BSEC's relevant Rules. Dividend will be distributed among the eligible unit holders within the shortest possible time. But not later than 30 (thirty) working days of declaration of dividend.

Cumulative Investment Plan (CIP)

There will be a Cumulative Investment Plan (CIP) scheme in these Funds under this Scheme a unit holder instead of receiving cash dividend may re-invest such dividend income accrued for purchasing unit at a concessional rate. In such case, units will be issued at a discount of Tk.0.10 from the opening price of that financial year. This is one of the best options for NRB and NRs who are unable to visit Bangladesh every year.

Systemic Investment Plan (SIP)

A Systematic Investment Plan or SIP is a smart and hassle free mode for investing money in mutual funds. SIP allows an investor to invest a certain pre-determined amount at a regular interval (monthly & quarterly). A SIP is a planned approach towards investments and helps to inculcate the habit of saving and building wealth for the future. Investor can start SIP with a small amount i.e. minimum BDT 1,000 or any multiple of BDT 1,000 (monthly) and minimum BDT 5,000 or any multiple of BDT 5,000 (quarterly).

Income Tax Benefit

- i) Investment in the Funds will provide the same tax exemptions as investment qualifying under section 44 (2) of the Income Tax Ordinance, 1984;
- ii) Dividend received on investment in the Funds will be treated as dividend income Tax Ordinance, 1984 and amount of dividend is exempted from tax upto Tk. 25,000.00 for the individual and totally free for charitable organizations/ recognized provident fund;
- iii) The income of the Funds will also be exempted from tax.

Lien Facility against Unit

The unit holders of the Funds will enjoy the lien facilities against unit as per the balance of his/her unit holding from Investment Corporation of Bangladesh. Some other banks and financial institutions will also extend loan facility against lien of units.

Risk Factors

The performance of the Funds is directly related with the micro and macro economic situation particularly the capital market of Bangladesh. Investment in Mutual Fund involves investment risks. Uncertainties like political and social instability may affect the value of the Fund's Assets. Government policy and tax laws may change, affecting the return on investment in the Funds.

Annual Report and Accounts

Summary of annual report and accounts of the Funds will be published in the daily newspaper. An investor can also collect the detailed report and accounts in exchange of nominal fees from ICB AMCL.

Professional Counseling

The office of the ICB AMCL and other unit sales center will extend professional counseling and co-operation to the interested investors.

SMS & E-statement Service

ICB AMCL provides SMS notification regarding unit transaction, dividend disbursement etc. by the SMS service to the investor(s). E-statement mail is used to keep the investor(s) up-to-date about the investment and tax purpose.

The investors are requested, in their own interest, to carefully read the Prospectus, in particular the risk factors before making any investment decision.

Selling Agents

Investment Corporation of Bangladesh (ICB) ICB Asset Management Company Limited (IAMCL)
ICB Capital Management Ltd. (ICML) ICB Securities Trading Company Ltd. (ISTCL)

Sales Center	Address
Head Office	IAMCL: Green City Edge (4 th Floor), 89, Kakrail, Dhaka- 1000. Ph : 02-8300412 ICB: Banker to the Issue Department, BDBL Bhaban (Level : 17), 8, Rajuk Avenue, Dhaka-1000. Ph : 02-223383495 ICML & ISTCL: Green City Edge (5 th , 6 th & 7 th Floor), 89, Kakrail, Dhaka-1000. Ph : 02-8300555(ICML), 02-8300461(ISTCL)
Local	ICB: Kashpia Plaza (1 st Floor), 35/C, Nayapaltan, VIP Road, Dhaka-1000. Ph : 02-222223288
Chattogram	ICB : Ayub Trade Center (Level : 10), 1269/B, Sheikh Mujib Road, Agrabad C/A, Chattogram. Ph : 02-333314851 ICML & ISTCL: Ayub Trade Centre (10 th Floor), 1269/B, SK Mujib Road, Agrabad C/A, Chattogram. Ph : 02-333330997(ICML), 02-333314720(ISTCL)
Rajshahi	ICB: Ashirbad Tower (4 th Floor), 32, Gonokpara, Ghoramara, Boalia, Rajshahi. Ph : 02-588854661 ICML & ISTCL: Ashirbad Tower (3 rd & 4 th Floor), 32, Gonokpara, Ghoramara, Boalia, Rajshahi. Ph : 02-588860048(ICML), 0247-812194(ISTCL)
Khulna	ICB: BDBL Building (3 rd Floor), 25-26, KDA Commercial Area, Khulna. Ph : 02-477725734 ICML & ISTCL: BDBL Bhaban (2 nd Floor), 25-26, KDA C/A, Upper Jessore Road, Khulna. Ph : 02-477728034,(ICML), 02-477729069(ISTCL)
Barishal	ICB: Barisal Plaza (2 nd Floor), 87-88, Hemayet Uddin Road, Barishal. Ph : 02-478863564 ICML & ISTCL: Barisal Plaza (2 nd Floor), 87-88, Hemayet Uddin Road, Barishal. Ph : 02-478865937(ICML), 02-478863358 (ISTCL)
Sylhet	ICB: Ananda Tower & Shopping Complex (2 nd Floor), Dhupa Dighir Uttarpar, Jail Road, Sylhet. Ph : 02- 996631972 ICML & ISTCL: Ananda Tower & Shopping Complex (2 nd Floor), Dhupa Dighir Uttarpar, Jail Road, Sylhet. Ph : 02- 996635432(ICML), 02-996631051 (ISTCL)
Bogura	ICB: Afsar Ali Complex (4 th Floor), Raja Bazar Road, Borogola, Bogura. Ph : 02-589904220 ICML & ISTCL: Afsar Ali Complex (3 rd Floor), Borogola, Raza Bazar Road, Bogura. Ph : 051-78280(ICML), 02- 0517-8285 (ISTCL)
Uttara	ICML & ISTCL: Plot # 13 (2 nd Floor), Road # 14/A, Sector # 4, Uttara, Dhaka-1230. Ph : 02-58955679(ICML), 02-58950780(ISTCL)
Gazipur	ICML: Rahmat Tower (2 nd Floor), Chandra Chowrasta, Gazipur-1702. Phone : 02-9263732

List of other Mutual Funds managed by ICB AMCL

Open-end Mutual Fund

ICB AMCL Unit Fund, ICB AMCL Pension Holders' Unit Fund, Bangladesh Fund, ICB AMCL Converted First Unit Fund, ICB AMCL Islamic Unit Fund.

Close-end Mutual Fund

Prime Finance First Mutual Fund, ICB AMCL Second Mutual Fund, ICB Employees Provident Mutual Fund One: Scheme One, Prime Bank 1st ICB AMCL Mutual Fund, Phoenix Finance 1st Mutual Fund, ICB AMCL Third NRB Mutual Fund, IFIL Islamic Mutual Fund-1, ICB AMCL Sonali Bank Limited 1st Mutual Fund, ICB AMCL First Agrani Bank Mutual Fund, ICB AMCL CMSF Golden Jubilee Mutual Fund.

If you have any queries about this document, you may consult with the Asset Manager.

“পুঁজিবাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন”



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