



পুতালী ব্যাংক পিএলসি  
PUBALI BANK PLC.

CENTRAL ACCOUNTS DIVISION  
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Instruction Circular No.: PBPLC/CAD/BOND/2025/ 2424

Date: 22 October 2025

All Branch/Corporate Branch/Sub-Branch Managers  
All Regional Heads  
All In-charge, Islamic Banking Window  
All In-charge, Off-shore Banking Unit  
All Division Heads  
All General Managers, Principal Office, Chattogram & Sylhet  
Pubali Bank PLC.  
Bangladesh

**Subject: Implementation of Retail Investors Subscription Operation in "Pubali Bank 5th Subordinated Bond (BDT 500 Crore)"**

Dear Sir/Madam,

This is to inform all concerned that Pubali Bank PLC has obtained approval from Bangladesh Bank and the Bangladesh Securities and Exchange Commission (BSEC) to issue "Pubali Bank 5th Subordinated Bond" amounting to BDT 500 crore, of which BDT 250 crore will be raised from individual investors maintaining accounts with Pubali Bank PLC.

To operationalize the retail subscription process, the Bank has introduced a Manual Standard Operating Procedure (SOP), effective immediately, until the CBS Bond Module becomes live. The SOP (attached herewith) outlines all procedures related to application, fund transfer, acknowledgment issuance, record-keeping, and reporting to CAD and the Trustee.

**Key Implementation Directives**

1. Eligible Investors: Only existing Pubali Bank account holders may invest. No third-party or external funds will be accepted.
2. Subscription Fund Flow: Investment amounts shall be debited only from the investor's Pubali Bank account and transferred online to the following escrow account:  
**Account No.: 3555-901-051940**  
**Account Name: PUBALI BANK 5TH SUBORDINATED BOND – BDT 500 CRORE**  
**Branch: Principal Branch**  
**(No cash or clearing instrument permitted)**
3. Coupon Rate: The coupon rate will be determined by the Trustee and reset every six months as per the approved Information Memorandum. Branches must not quote or commit any fixed rate to investors. CAD will communicate the rate from time to time.
4. Acknowledgment & Record Keeping: Acknowledgment of Investment (approved format) shall be issued after successful fund transfer. Branches must maintain manual registers and forward daily summaries to CAD until CBS automation begins.
5. Effective Date: This directive is effective immediately and shall remain in force until further instruction.

All branches and concerned divisions are instructed to follow the attached SOP meticulously. Any deviation from these procedures must receive prior approval from Central Accounts Division.

**Attachments:**

Annexure-A: Manual Standard Operating Procedure (SOP) for Retail Subscription to Pubali Bank 5th Subordinated Bond B. Application Form C. Acknowledgement Form.

**For any clarification, please contact:**

Central Accounts Division (CAD)

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