Bangladesh Bank

Head Office
Motijheel, Dhaka-1000
Bangladesh

Debt Management Department
(Islamic Securities Section)

Reference No: DMD/259/2026-1798

Date: 25 November, 2026

Chief Executive Officers/Managing Directors
All Scheduled Banks/Finance Companies

Dear Sir,

Auction Notice for 'Short Term BGIS (182 Days)'.

The auction for the 'Short Term BGIS (182 Days)', a Shariah-compliant instrument, with a maturity period of 182 Days, will take place on Tuesday, 01 December 2026. This auction will be conducted in accordance with the provisions outlined in the Notification Number 07.00.000.137.35.001.20.2 dated 08 October, 2020, issued by Finance Division, Ministry of Finance, and the Prospectus issued through Letter No. DMD/259/2026-1797 dated 25 November, 2026 by Islamic Securities Section of Debt Management Department. The Sukuk will be issued at face value. Key features of the Sukuk and the details of the auction process are outlined below:

<table>
<tr><td rowspan="5">A. General Information</td><td rowspan="5">:</td><td>Auction Date</td><td>01/12/2026</td></tr>
<tr><td>Issue Date</td><td>02/12/2026</td></tr>
<tr><td>Maturity Date</td><td>02/06/2027</td></tr>
<tr><td>Tenor</td><td>182 Days</td></tr>
<tr><td>Rental Rate and Frequency of Payment</td><td>7.50% (per annum) shall be paid on the day of maturity.</td></tr>
<tr><td>B. Notified Amount</td><td>:</td><td colspan="2">BDT 3,000.00 Crore (Face value).</td></tr>
<tr><td>C. Minimum amount of Bids</td><td>:</td><td colspan="2">BDT 10,000 or any amount multiples of BDT 10,000 in face value.</td></tr>
<tr><td>D. Auction Process</td><td>:</td><td colspan="2">Fixed rental based auction.</td></tr>
<tr><td>E. Profit Payment and applicable Tax</td><td>:</td><td colspan="2">The distribution of rent (profit) shall be made on maturity. According to Income Tax Act, 2023 and any other applicable law, source tax will be deducted from rent/profit at the rate set by the Government.</td></tr>
<tr><td>F. Auction Procedure</td><td>:</td><td colspan="2">All Scheduled Banks and Finance Companies (FC) maintaining Current Accounts or Al-Wadiah Current Accounts with Bangladesh Bank can directly submit bids in the auction through the Shariah Securities Module (SSM). Other investors, including resident and non-resident individuals, Insurance Companies, Mutual Funds, Provident Funds, etc., interested in investing in Sukuk shall submit bids as per Annex-1 through Banks or FCs having Current Accounts or Al-Wadiah Current Accounts with Bangladesh Bank. Concerned Bank/FC will submit bid(s) in the SSM on behalf of the clients.</td></tr>
<tr><td rowspan="7">G. Sukuk Allotment Quota</td><td rowspan="7"></td><td colspan="2">The Sukuk Certificate will be allotted in following way:</td></tr>
<tr><td>Investor Category Type</td><td>Allotted %</td></tr>
<tr><td>Shari'ah Based Banks, Finance Companies and Insurance Companies</td><td>50%</td></tr>
<tr><td>Islamic Window/Islamic Branch of Conventional Banks</td><td>30%</td></tr>
<tr><td>Individual Investors</td><td>10%</td></tr>
<tr><td>Conventional Banks, FCs and Insurance Companies, Provident Fund, Deposit Insurance, Investment Companies, Corporate Bodies, Gratuity Fund, Mutual Fund and Others.</td><td>10%</td></tr>
<tr><td colspan="2">If the bid from any investor category falls below the stipulated amount, the unallocated Sukuk amount will be distributed as per the instructions outlined in DMD Circular Letter No. 12, dated 17/08/2026.</td></tr>
<tr><td>H. Tradability</td><td>:</td><td colspan="2">The Sukuk will become tradable at a negotiated price from the issuance date. Banks, Finance Companies (FCs), individuals, and other investors including insurance companies, mutual funds, and provident funds may purchase Sukuk from the secondary market.</td></tr>
</table>

Bids quoting desired investment amount should be submitted in electronic format on Shariah Securities Module (SSM) from **10.00 AM to 1.00 PM** on the date of auction (**01 December, 2026**). The result will be announced by **03.00 PM** on **same day**. The bids submitted in the auction shall be considered as a 'letter of authorization' from the participating institutions to debit their Current Accounts or Al-Wadiah Current Accounts maintained with Bangladesh Bank. The settlement of the transaction shall be carried out on the following business day of the auctions (i.e. T+1). Therefore, concerned institutions are advised to ensure that bids are submitted by their responsible officials.

Yours faithfully,

(Tahmida Zaman)
Additional Director
Phone: 02-55665001-6/20499
E-mail: tahmida.zaman@bb.org.bd

Annex-1: Sample Authorization Letter for Bid Submission

Date:
The Head of Treasury Division (FO)
[Bank Name]
[Bank Address]

Through: Manager, [Branch Name], [Bank Name]

Subject: Bid Submission Request for Short Term BGIS (182 Days) Auction.

Dear Sir/Madam,

I/We authorize you to submit a bid on behalf of me/us for the captioned Sukuk auction under the following terms:

1. **Amount in Figures.**
2. **Amount in Words:**
3. **Account Details:**
    a) **Account Holder Name:**
    b) **Account Number:**
    c) **Account Type:**
    d) **Branch Name:**
    e) **Sukuk Investor (SI) ID:**

I/We have arranged adequate funds in the mentioned account maintained with you. You are hereby authorized to debit the relevant amount from the said account.

Please, do the needful at your end.

Thanking you.

With regards,

Signature

Name: ……..