



RING SHINE TEXTILES LTD.

Plot No, 224-260, Extension Area, DEPZ Ganakbari
Savar, Dhaka. Bangladesh

DISCLOSURE OF PRICE-SENSITIVE INFORMATION

This is to notify all concerned that in accordance with the earlier recommendation of the Board, Ring Shine Textiles Limited (the “Company”) submitted an application to the Policy Support Committee of Bangladesh Bank seeking financial restructuring and redressal support to mitigate prevailing financial stress and liquidity constraints faced by the Company. The said application was reviewed during the 37th Meeting of the Policy Support Committee, held on 18 September 2025, and pursuant to Bangladesh Bank Letter Ref. BRPD, Division-1(CRS)/902/(2)/2025-11263 dated: 15 September 2025, the Board of Directors of Ring Shine Textiles Limited, in its 113th Board Meeting held on 17 November 2025 at Dhaka (local time), hereby accepts and approves the Loan Rescheduling Facility sanctioned by Bangladesh Bank, as per the Approval Letter Ref. BRPD, Division-1(CRS)/902/(4)/2025-12626 dated 14 October 2025, under the terms and conditions specified therein;

Key Terms and Conditions of Bangladesh Bank Approval:

- 1. Term Loans:** To be rescheduled for a tenor of 10 (ten) years, inclusive of a 2 (two)-year moratorium period (8 years’ repayment + 2 years’ grace).
- 2. Overdraft and Forced Loans:** To be converted into Term Loans for 8 (eight) years, inclusive of a 1 (one)-year moratorium period (7 years’ repayment + 1-year grace).
- 3. Interest Rate:** Applicable rate to be Cost of Funds (COF) + 1% per annum.
- 4. Overdraft Limit:** To be reinstated upon completion of rescheduling formalities.
- 5. Down Payment:** Fixed at 2% of the total outstanding loan amount, of which 1% shall be paid prior to rescheduling and the remaining 1% within six (6) months thereafter.
- 6. Regulatory Compliance:** The rescheduling shall be governed by the directives of Bangladesh Bank, the Banking Companies Act, 1991, and other applicable laws.
- 7. Execution Timeline:** The rescheduling arrangement must be executed within three (3) months from the date of Bangladesh Bank’s approval letter.

By order of the Board
Sd/-
(Md. Moshior Rahman, FCS)
Company Secretary

Date: Monday, 17 November 2025