

PRIVATE AND CONFIDENTIAL

AUDITORS' REPORT ON THE ACCOUNT

OF

ANSAR-VDP UNNAYAN BANK

=====

FOR THE YEAR ENDED JUNE 30, 2018

G. KIBRIA & CO.

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Independent Auditors' Report
to the Contributors/Shareholders of Ansar-VDP Unnayan Bank.

Report on the Consolidated and Separate Financial Statements

We have audited the accompanying financial statements of Ansar-VDP Unnayan Bank which comprise the Balance Sheet as at 30 June 2018 and Profit & Loss Account, statements of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements:

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRSS), Ansar VDP Unnayan Bank Act (Act. No. 21, 1995), Bank Company Act, 1991, the rules and regulations issued by the Bangladesh Bank and other applicable laws and regulations. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies and making accounting estimates that are reasonable in the circumstances.

Auditors' Responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal controls relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Basis for Qualified Opinion

Total amount of depreciation charged on a number of assets held in Branches, exceed the cost of that asset. As a result, the carrying amount of these assets turned in to negative figures.



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Qualified Opinion

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion paragraph, the financial statements prepared in accordance with Bangladesh Financial Reporting Standards (BFRS) and Bangladesh Accounting Standards (BAS) gives a true and fair view of the state of Bank's affairs as at 30 June 2018 and result of its operation and its cash flows for the year then ended and comply with the Ansar VDP Unnayan Bank Act (Act. No. 21, 1995), Bank Company Act 1991 as the rules and regulations issued by Bangladesh Bank and other applicable laws and regulations.

We also report that:

- (i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) in our opinion, proper books of account as required by law have been kept by the Bank so far as it appeared from our examination of those books and on the basis of statement of affairs received from 239 branches;
- (iii) The Bank's Balance Sheet and Profit & Loss Account dealt with by the report are in agreement with the books of account and returns;
- (iv) The expenditure incurred were for the purpose of the Group's and the Bank's business
- (v) The Balance Sheet of the Bank as at 30 June 2018 and the profit for the year then ended has been properly reflected in the financial statements;
- (vi) The financial statements have been drawn up in conformity with the Bank Company Act, 1991 and in accordance with the accounting rules and regulations issued by the Bangladesh Bank.
- (vii) Adequate provision has been made for loans and advances and other assets which are, in our opinion, doubtful of recovery.
- (viii) The financial statements conform the prescribed standards set in the accounting regulations issued by the Bangladesh Bank after consultation to the professional accounting bodies of Bangladesh;
- (ix) We have carried out audit of 7 branches as per terms and condition laid down in our appointment. The records and statements submitted by the concerned branches have been properly maintained and consolidation has been made in financial statements;
- (x) The information and explanations required by us have been received and found satisfactory; and
- (xi) The record and statements submitted by the branches have been properly maintained and consolidated in the financial statements.

G. Kibria & Co.

G. Kibria & Co.
Chartered Accountants

Dated; Dhaka



Zoha Zaman Kabir Rashid & Co.
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants



ANSAR-VDP UNNAYAN BANK
Financial Position (Balance Sheet)
As at June 30, 2018

Particulars	Note	30.06.2018	30.06.2017
		Taka	Taka
PROPERTY AND ASSETS			
Current Assets :			
Cash and Cash Equivalents		2,781,089,885	1,188,497,768
Cash :	3	150,736,059	129,290,088
Cash in Hand (Including foreign currencies)		17,983,882	11,773,335
Balance with Bangladesh Bank and its agent banks (Including foreign currencies)		-	-
Balance with Sonali Bank (Including foreign currencies)		132,752,177	117,516,754
Balance with other banks and financial institutions	4	2,630,353,826	1,059,207,680
Inside Bangladesh		2,630,353,826	1,059,207,680
Outside Bangladesh		-	-
Money at Call on Short Notice		-	-
Non-current Assets			
Investments:		33,266,493	34,243,161
Government		23,200,000	23,200,000
Others		10,066,493	11,043,161
Loans and Advances:	5	9,628,667,005	8,084,061,333
Loans, Cash Credit, Overdrafts etc.		9,628,667,005	8,084,061,333
Bills Purchased & Discounted		-	-
Fixed Assets Including Premises, Furniture and Fixtures	6	128,833,320	84,422,330
Others Assets	7	202,432,961	88,284,705
Non-Banking Assets			
Total Property and Assets		12,774,289,665	9,479,509,297



ANSAR-VDP UNNAYAN BANK
Financial Position (Balance Sheet)
As at June 30, 2018

Particulars	Note	30.06.2018	30.06.2017
		Taka	Taka
LIABILITIES AND CAPITAL			
Non-current liabilities:			
Borrowings from other banks, financial institutions :	8	2,600,000,000	1,526,850,000
Current Liabilities			
Deposits and other accounts:			
Current Accounts and Other Accounts	9	6,462,538,850	4,875,853,027
Bills Payable		16,670,150	15,822,234
Savings Bank Deposits		-	-
Fixed Deposits		1,944,178,788	1,749,833,119
Bearer Certificate of Deposit		4,299,403,432	2,799,838,706
Other Deposits		-	-
		202,286,480	310,358,969
Other Liabilities	10	2,306,098,101	1,749,255,722
Sub Total Liabilities		11,368,636,951	8,151,958,749
CAPITAL /SHAREHOLDER'S EQUITY			
Paid up Capital	11.2	1,405,652,714	1,327,550,548
Statutory Reserve		1,169,477,200	1,098,540,300
General Reserve	11.4	-	-
Special Reserve	11.5	54,968,396	49,968,396
Dividend		-	-
Surplus in Profit and Loss A/C		-	-
		181,207,118	179,041,852
Total Liabilities and Shareholder's equity		12,774,289,665	9,479,509,297



ANSAR-VDP UNNAYAN BANK
Financial Position (Balance Sheet)
As at June 30, 2018

Particulars	Note	30.06.2018	30.06.2017
		Taka	Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities:			
Acceptances & Endorsements		-	-
Letters of Guarantee		-	-
Irrevocable letters of Credit		-	-
Bills for Collection		-	-
Other Contingent liabilities		-	-
Sub-Total		-	-
Other commitments:			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn format standby facilities, credit lines and other commitments		-	-
Sub-Total		-	-
Total Off- Balance sheet items including Contingent liabilities:		-	-

The Annexed notes 1 to 30 form an integral part of these financial statements.

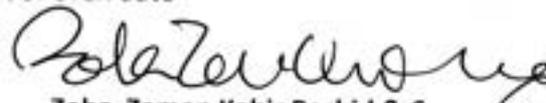

Chairman


Managing Director


Secretary

Signed in terms of our separate report of even date


G. Kibria & Co.
Chartered Accountants


Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

Place: Dhaka
Dated: 25 October, 2018



ANSAR-VDP UNNAYAN BANK
Statement of Comprehensive income & Loss Account
For the year ended as on June 30, 2018

Particulars	Note	30.06.2018	30.06.2017
		Taka	Taka
Operating Income			
Interest Income	12	1,132,190,804	1,014,077,343
Less: Interest paid on Deposits and Borrowings etc.	13	293,545,171	270,027,498
Net Interest Income		838,645,633	744,049,846
Investment Income		3,283,100	3,911,303
Commission, Exchange and Brokerage		1,298	11,029
Other Operating Income	14	26,222,554	24,661,587
Total Operating Income (A)		868,152,585	772,633,765
Operating Expenses			
Salary and Allowances	15	411,010,342	385,996,324
Rent, Taxes, Insurance, Electricity etc.	16	22,968,448	19,031,379
Legal Expenses		77,028	139,231
Postage, Stamp, Telecommunication etc.	17	3,250,407	2,478,979
Stationery, Printings, Advertisements etc.	18	6,520,752	6,413,981
Chief Executives' Salary and Fees	19	2,305,080	2,177,850
Directors' Fees		402,056	917,793
Auditors' Fees		2,000	171,000
Other Expenses	20	80,411,297	72,225,595
Depreciation and Repair of Bank's Assets	21	8,210,911	8,549,162
Total Operating Expenses (B)		535,158,320	498,101,294
Profit/Loss Before provision C=(A-B)		332,994,265	274,532,471
Provision for Loans and Advances	22	213,229,000	87,902,000
Provision for diminution in value of investments		-	-
Other Provisions	23	24,600,000	42,000,000
Total Provision (D)		237,829,000	129,902,000
Total Profit/Loss Before Taxes: E=(C-D)		95,165,265	144,630,471
Provision for Taxation 40.00% of PBT (F)	24	38,073,000	61,468,000
Net Profit after Tax (G=E-F)		57,092,265	83,162,471



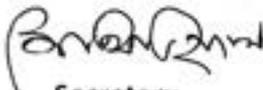
ANSAR-VDP UNNAYAN BANK
Statement of Comprehensive income & Loss Account
For the year ended as on June 30, 2018

Particulars	Note	30.06.2018	30.06.2017
		Taka	Taka
Net Profit for the Year		57,092,265	83,162,471
Appropriations:			
Statutory Reserve		-	-
General Reserve		-	-
Special Reserve		-	-
Dividends (5% of paid up capital Tk.109,85,40,300 at 109,85,403 shares)		54,927,000	53,136,000
Retained Surplus		2,165,265	30,026,471
		57,092,265	83,162,471
Earning Per Share (EPS)		4.88	7.58

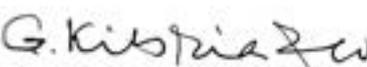
The Annexed notes 1 to 30 form an integral part of these financial statements.


Chairman


Managing Director


Secretary

Signed in terms of our separate report of even date


G. Kibria & Co.
Chartered Accountants


Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

Place: Dhaka
Dated: 25 October, 2018



ANSAR-VDP UNNAYAN BANK
Cash Flow Statement
For the year ended as on 30 June, 2018

Particulars	Note	30.06.2018	30.06.2017
		Taka	Taka
A. Cash Flows from Operating Activities:			
Interest Receipts in Cash		1,184,830,489	1,056,411,007
Interest Payments		(543,307,151)	(359,594,765)
Dividends Receipts		-	-
Fee and Commission Receipts in Cash		-	-
Recoveries on Loans previously written-off		-	-
Cash Payments to Employees		(413,388,320)	(388,260,183)
Income Taxes Paid		-	-
Cash Payments to Suppliers	29	(9,306,500)	(9,080,924)
Receipts from Other Operating Activities (item-wise)	25	12,833,152	15,165,992
Payments for Other Operating Activities (item-wise)	26	(104,747,049)	(100,846,196)
Operating Profit Before Changes in Operating Assets and Liabilities		126,914,620	213,794,931
Increase/Decrease in Operating Assets and Liabilities			
Statutory Deposits		-	-
Purchase/ sale of Trading Securities		-	-
Loan & Advances to Other Banks		-	-
Loan & Advances to Customers		(1,544,605,672)	(1,817,591,527)
Other Assets (item-wise)	27	(3,106,988)	(13,199,782)
Deposits from Other Banks		-	-
Deposits from Customers		1,586,685,822	1,166,023,962
Other Liabilities Account of Customers		-	-
Trading Liabilities		-	-
Other Liabilities (item-wise)	28	270,786,870	155,352,314
Net Cash from Operating Activities (A)		436,674,652	(295,620,103)
B. Cash flows from Investing Activities:			
Proceeds from sale of Securities		-	-
Payments for purchase of Securities		976,668	(642,063)
Purchase/Sale of Property, Plant & Equipment		(51,189,377)	(26,826,482)
Purchase/Sale of Subsidiary		-	-
Net Cash from Investing Activities (B)		(50,212,709)	(27,468,546)



ANSAR-VDP UNNAYAN BANK
Cash Flow Statement
For the Year Ended as on June 30, 2018

Particulars	Note	30.06.2018	30.06.2017
		Taka	Taka
C. Cash Flows from Financing Activities:			
Receipts from issue of Loan Capital & Debt Security		1,073,150,000	113,000,000
Payments for Redemption of Loan Capital & Debt Security		-	-
Receipts from issue of Ordinary Share		70,936,900	35,823,800
General Reserve		5,000,000	-
Retained Surplus		2,165,266	(30,118,143)
Dividends Paid		54,878,008	53,073,596
Net Cash from Financing Activities (C)		1,206,130,174	171,779,253
D. Net increase/Decrease in Cash (A+B+C)		1,592,592,117	(151,309,395)
Effects of exchange rate changes on Cash and Cash Equivalent			
Cash and Cash Equivalents at beginning period		1,188,497,768	1,339,807,163
Cash and Cash Equivalents at end of period		2,781,089,885	1,188,497,768

The Annexed notes 1 to 30 form an integral part of these financial statements.


Chairman


Managing Director


Secretary

Signed in terms of our separate report of even date


G. Kibria & Co.
Chartered Accountants


Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

Place: Dhaka
Dated: 25 October, 2018



ANSAR-VDP UNNAYAN BANK
Statement of Changes in Equity
For the Year Ended 30 June, 2018

Particulars	Amount (In Tk.)						Total Equity
	Paid-up Capital Taka	Statutory Reserve	General Reserve	Special Reserve	Surplus Profit/(Loss)		
Balance as on July 01, 2017	1,098,540,300	-	49,968,396	-	179,041,853	1,327,550,549	
Changes in Accounting Policy	-	-	-	-	-	-	
Restated Balance	-	-	-	-	-	-	
Surplus/Deficit/ on account of Revaluation of Properties	-	-	-	-	-	-	
Surplus/Deficit/ on account of Revaluation of Investments	-	-	-	-	-	-	
Add : General Reserve Provision during the Year	-	-	5,000,000	-	-	5,000,000	
Adjustment for 2016-2017	-	-	-	-	-	-	
Net profit for the period	-	-	-	-	57,092,265	57,092,265	
Dividend Declared during the year	-	-	-	-	(54,927,000)	(54,927,000)	
Less: Dividend paid during the year	-	-	-	-	-	-	
Issue of Share Capital	70,936,900	-	-	-	-	70,936,900	
Balance as at June 30, 2018	1,169,477,200	-	54,968,396	-	181,207,118	1,405,652,714	

Chairman

Managing Director

Secretary

G. Kibria & Co.

Chartered Accountants

Chartered Accountants

Place: Dhaka

Dated: 25 October, 2018



Signed in terms of our separate report of even date

Zoha Zaman Kabir Rashid
 Zoha Zaman Kabir Rashid & Co.
 Chartered Accountants



ANSAR-VDP UNNAYAN BANK
Liquidity Statement
(Asset and Liability Maturity Analysis)
As at June 30, 2018

Particulars	Up to 1 Months	Up to 1-3 Months	Up to 3-12 Months	Up to 1-5 Years	More than 5 years	Total
Assets:						
Cash in Hand	150,736,058		2,546,432,387			150,736,058
Balance with Other Banks and Financial Institutions	83,921,439					2,630,353,826
Money at Call on Short Notice Investment						
Loans and Advances	1,260,690,012					
Fixed assets including Premises, Furniture and Fixtures				10,066,493	23,200,000	
Others Assets		2,771,457	1,126,805,601	7,217,774,092	23,397,300	33,266,493
Non-banking Assets	329,175	32,934,320	52,156,620	877,957	73,027,285	9,628,667,005
Total Assets	1,495,676,684	35,705,777	3,725,552,479	7,393,550,202	123,804,523	12,774,289,665
Liabilities						
Borrowing from Bangladesh Bank, Other Banks, Financial Institutions and Agents						
Deposits				2,400,000,000	200,000,000	2,600,000,000
Other Accounts	585,557,513	4,299,403,432	22,469,499	234,203,841	1,320,904,565	6,462,538,850
Provision and Other Liabilities						
Total Liabilities	585,557,513	4,361,600,440	24,964,389	6,274,429,521	1,527,737,802	3,711,750,815
Net Liquidity Gap	910,119,171	(4,325,894,664)	3,700,588,091	1,119,120,681	(1,403,933,278)	12,774,289,665

(Signature)
Managing Director

Signed in terms of our separate report of even date

(Signature)
Secretary

G. Kibria & Co.
G. Kibria & Co.
Chartered Accountants

Place: Dhaka
Dated: 25 October, 2018

(Signature)
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants



ANSAR-VDP UNNAYAN BANK
Notes to the Financial Statements
As at and for the Year Ended 30 June, 2018

1 BACKGROUND INFORMATION

1.1 Establishment and Status of the Bank:

The bank was established as body corporate under the Ansar-VDP Unnayan Bank Ordinance 1995 issued on September 16, 1995 with the objects to provide financial assistance among the members of Ansar-VDP with a view to make themselves dependent and take active participation in the economic development of the country. Its operation started from 1 November 1996. The bank followed only section 44 and 45 of Banking Companies Act 1991.

1.2 Scope and Objectives:

The Accounting Policy comprises principles and basic assumptions, concepts, rules, practices and procedures adopted by the Management for reporting the activities of the Bank and Financial Statements preparation and presentation. The purpose of Accounting Policy is to provide the necessary organizational and methodological directions in carrying the accounting activity of the Bank.

1.3 Nature of Business:

The principal activities of the Bank are to provide loan facilities to the Ansar-VDP members for house building and other economic activities with or without taking security from them and perform other activities under specific institutions/guideline of the Bank.

1.4 Shareholder of the Bank:

As per clause 7(3) of Ansar-VDP Unnayan Bank Act 1995, only members of Ansar-VDP including Officer and staff of Ansar-VDP Unnayan Bank can purchase, sell and transfer the share of the Bank among them. Total number of share was 11,694,772 of Tk. 100.00 each as on 30th June 2018.

1.5 Management of the Bank:

The activities of the Bank are controlled and managed by rules and regulations as indicated in Ansar-VDP Unnayan Bank Act 1995. The responsibilities for managed and conducting the affairs of the bank is entrusted upon the Board of Directors consisting of 21 members/Directors of which 16 directors are elected by the shareholders from themselves and 5 directors (Including Chairmen) are nominated by the Govt. for three (3) years term.

2 SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of preparation of Financial Statements:

The financial statements of the bank have been prepared on Generally Accepted Accounting Principles (GAAP) under historical cost convention and in accordance with Bangladesh Financial Reporting Standard (BFRS), "First Schedule" (section -38) of the Bank companies Act 1991, Other Bangladesh Bank Circulars, The Companies Act 1994, Ansar-VDP Unnayan Bank Act 1995, Income Tax Ordinance 1984, VAT Act 1991 and other applicable rules and regulation following the Accrual Basis of Accounting.



2.1.1 Compliance of Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS):

BAS-1 =	Presentation of Financial Statements
BAS-7 =	Statement of Cash Flows
BAS-8 =	Accounting Policies and Changes in Accounting Estimates and Errors
BAS-10 =	Events after the Reporting Period
BAS-12 =	Income Taxes
BAS-16 =	Property, Plant and Equipment
BAS-18 =	Revenues
BAS-19 =	Employees Benefits
BAS-23 =	Borrowing Cost
BAS-32 =	Financial Instruments: Presentation
BAS-38 =	Provision Contingent Liabilities and Contingents Assets
BAS-39 =	Financial Instruments: Recognition and Measurements
BAS-40 =	Investments Property

2.1.2 Branch Accounts:

Branch Statements of Affairs and Income & Expenditure Account are kept separately in the Head Office. The transactions of the branches were incorporated in the Financial Statements of the Bank on consolidation. We have carried out audit of 6 branches office as per condition laid down of our appointment.

2.1.3 Reporting Period :

The financial year of the Bank has been determined to make effective from 01 July 2017 to 30 June 2018 each year. These financial statements cover for a period from 01 July 2017 to 30 June 2018.

2.2 Fixed Assets and Depreciation:

- Fixed Assets are stated at acquisition cost less accumulated depreciation in compliance with Bangladesh Accounting Standards (BAS)-16.
- Depreciation is charged on Straight line method on all Fixed Assets at the following applicable rates. No depreciation has been charged on all fixed assets acquired during the year.

Particulars of Fixed Assets	Percentage (%) of Depreciation
Land	
Building and Structure	0%
Motor Vehicle	2.50%
Office Equipments/Mechanical	20%
Electrical Equipments	15%
Furniture & Fixtures	10%
Library Book	10%
Others	10%

- Furniture & Fixtures:** Consists of Table, Chair, Tool, Sofa set, Rake, Almirah, Iron, Safe, Steel Trunk, File Cabinet, Notice Board, Signboard, etc.
- Office Machineries:** Consists of Computer, Photocopier, Calculator, etc.
- Office Equipments:** Consists of Table fan, etc.
- Electrical Equipments:** Consists of Ceiling Fan, Air Conditioner, etc.
- Depreciation has been charged for the full year irrespective of use and date of acquisition. Details statement of Fixed Assets are shown in **Annexure-A**.



- (vi) Property, Plant and Equipment are capitalized at cost of acquisition and subsequently stated at cost less accumulated depreciation in compliance with the benchmark treatment of Bangladesh Accounting Standards (BAS)-16: Property, Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.
- (vii) Depreciation is provided to amortize the cost of the assets after commissioning, over the period of their expected useful life, in accordance with the provisions of BAS 16: Property, Plant and Equipment: Depreciation is provided for the period in use of the assets. Full month's depreciation has been charged on addition irrespective of date when the related assets are put into use. Depreciation is calculated on the cost of fixed assets in order to write off such amounts over the estimated useful life of each category of assets.
- (viii) Upon retirement of items of fixed assets the cost and accumulated depreciation are eliminated from the financial statements and the resultant gains or losses, if any, are transferred to Profit and Loss Account.
- (ix) Repairs and Maintenance costs of fixed assets are treated as revenue expenditure and charged to Profit and Loss account when incurred.

2.3 Consolidation

A separate set of the records of consolidating the statement of affairs and income and expenditure statement of branches were maintained at the head office of the bank based on which these financial statements have been prepared.

2.4 Cash and Cash Equivalents:

Cash and cash equivalents comprise of Cash at Bank and in hand and Current Deposits Short Term Deposit and Fixed Deposits with maximum maturity of 12 months or less.

2.5 Accrued Expenses & Other Payables:

Accrued expenses & other payable liabilities are recognized for the goods and services received whether paid or not for those goods and services. Payables are not interest bearing and are stated at their nominal value.



2.5.1 Provision for Loans & Advances (Unclassified Loan)

Provisions are recognized when Loans has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and reliable estimate can be made of the amount of the obligation.

The provision for doubtful losses is maintained at a level that management considers adequate to absorb identified credit related losses in the portfolio as well as losses that have been incurred but not identified.

2.6 Retirement Benefit Scheme:

a) The bank operates a Pension & Superannuation fund, the employee is contributing 18% of the basic salary. An actuarial valuation has been performed to determine the present value of the accrued benefits, based on projections of employees' compensations level to the term of retirement. Actuarial reports substantiate the amount of provision made for above-mentioned funds as adequate to discharge the claims.

Investments held by the funds primarily comprise mainly fixed deposits with banks and financial institutions.

b) There is a General Provident Fund Scheme whether approved by NBR or not for the regular employees of the bank where the employee's contribution is 10% of their basic pay. The employers have made no contribution to the fund.

c) The Bank has also initiated maintenance of some fund for the benefit of the qualified employees namely Death Risk Coverage Scheme, Staff Benevolent fund, Staff Superannuation fund.

2.7 Policy for Provision on Loan:

Provision for loan has been made as follows:

Loan Classification Category	Rate of Provision
Unclassified Loan	0.25% - 5%
Sub Standard	5% - 20%
Doubtful	5% - 50%
Bad & Loss	100%

2.8 Revenue Recognition:

Usually interest on loans has been recognized on the realization basis and at the end of the year income provision has been made on recoverable loan amount. Income on FDR has been recognized on accrual basis.

2.9 Retirement Benefit to the Employees:

The bank operates a general provident fund the employee is contributing 10% of the basic salary.



2.10 Others:

- a) The compilation of statement of affairs incorporating the items of assets and liabilities of Branches with reference to closing files has been certified by the Branch Managers.
- b) Where considered necessary figure of previous year have been rearranged for comparison purpose.
- c) Provision for Loans & Advances has been made for the year ended June 30, 2018. As per calculation required provision during the year was Tk. 50.82 crore against which Classified loan provision already provided in the accounts Tk.47.15 crore.
- d) Provision for Incentive Bonus/ Ex-gratia of Tk. 1,91,00,000 has been made for the year ended June 30, 2018.
- e) A sum of Tk. 500,000 has been transferred to Benevolent Fund as per Board Decision.
- f) Provision for Corporate Tax on Total Profit of Tk. 3,80,73,000 before Taxes has been made @ 40.00% for the year ended June 30, 2018.
- g) A sum of Tk. 50,00,000 has been transferred to General Reserve Fund as per Board Decision.
- h) Figures appearing in these accounts have been rounded off to the nearest taka.
- i) Previous years figures has been rearranged for comparison purposes whenever considered necessary



Particulars	Notes	30.06.2018	30.06.2017
		Taka	Taka
3 Cash		150,736,059	129,290,088
Cash In hand			
Local currency:		17,983,882	11,773,335
Foreign Currency		-	-
		17,983,882	11,773,335
Balance with Bangladesh Bank			
Local currency:		-	-
Foreign Currency		-	-
		-	-
3.1 Balance with Sonali Bank Ltd.			
Local currency:	Note: 3.2	132,752,177	117,516,754
Foreign Currency		-	-
		132,752,177	117,516,754
3.2 Deposit to Sonali Bank Ltd			
Current deposit		72,288,984	64,027,505
Short term deposit		60,463,194	53,489,249
		132,752,177	117,516,754
4 Balance with other Banks and financial institutions			
Inside Bangladesh	Note: 4.1	2,630,353,826	1,059,207,680
Outside Bangladesh		-	-
		2,630,353,826	1,059,207,680
4.1 Inside Bangladesh			
Current deposits	Note: 4.1.1	36,517,693	34,637,098
Short term deposits	Note: 4.1.2	47,403,746	172,478,529
Fixed deposits	Note: 4.1.3	2,546,432,387	852,092,053
		2,630,353,826	1,059,207,680
4.1.1 Current Deposits			
Name of the Banks			
Janata Bank Ltd.		15,948,928	13,812,824
Agrani Bank Ltd.		8,321,887	8,117,843
Rupali Bank Ltd.		7,707,234	7,647,971
Bangladesh Krishi Bank		4,539,575	4,253,365
Uttara Bank Ltd.		68	805,095
		36,517,693	34,637,098
4.1.2 Short term deposits			
Name of the Banks			
Janata Bank Ltd.		22390594.37	137641552.6
Agrani Bank Ltd.		13363564.22	10455678.24
Rupali Bank Ltd.		9604270.18	20727188.6
Dhaka Bank Ltd.		14388.16	1444.44
NCC Bank Ltd.		181,827.00	-
Bangladesh Krishi Bank		878588.18	3217932.18
Uttara Bank Ltd.		970513.93	434733.44
		47,403,746	172,478,529



Particulars	Notes	30.06.2018	30.06.2017
		Taka	Taka
4.1.3 Fixed deposits			
Name of the Banks			
The Farmers bank		102,711,503	93,538,000
Relience Finance Ltd.			50,000,000
Commercial Bank Ltd.		10,000,000	-
SBAC Bank		10,000,000	-
Preimer Leasing		20,000,000	-
Union Bank		150,000,000	-
ICB		1,824,428,676	624,249,845
Al-Arafa		20,000,000	-
Midland Bank		10,000,000	-
Preimer Bank		30,000,000	-
NRB Global Bank Ltd.		120,000,000	-
First Security Islami Bank Ltd.		95,000,000	-
IPDC Finance		20,000,000	-
Lanka Bangla Finance		54,292,208	34,304,208
First Finance		50,000,000	-
International Leasing		30,000,000	50,000,000
		2,546,432,387	852,092,053
Maturity grouping of balance with other Banks:			
Payable on demand		83,921,439	207,115,627
Not more than 3 months		-	-
More than 3 months but not more than 1 year		2,546,432,387	852,092,053
More than 1 year but not more than 5 years		-	-
More than 5 years		-	-
		2,630,353,826	1,059,207,680
5 Loans & Advances :			
Inside Bangladesh	Note: 5.1	9,528,891,650	7,980,703,263
Outside Bangladesh		-	-
		9,528,891,650	7,980,703,263
5.1 In side Bangladesh:			
Loan	Note: 5.1.1	9,528,891,650	7,980,703,263
Cash Credit		99,775,355	103,358,070
Overdraft		-	-
		9,628,667,005	8,084,061,333



Particulars	Notes	30.06.2018	30.06.2017
		Taka	Taka
5.1.1 Loans:			
Micro-credit		2,387,495,613	2,366,005,076
SME (Short Term)		1,844,553,562	1,609,807,408
SME (Middle Term)		446,924,756	-
Personal Loan		2,720,796	1,759,908
Consumers Credit		-	-
Loan Against FDR & DPS		146,639,978	145,551,913
Uttaran		847,160	1,360,612
Ongivut Ansar Loan		92,873,768	83,279,014
Fisheries		374,686,678	295,840,329
Milkded cow loan (Financed by BB)		106,312,658	134,129,171
Women self Employed		24,786,083	29,456,758
Computer loan		5,316,072	4,033,862
Grameen paribahan		6,291,491	9,296,867
Staff loan		455,410,782	357,955,988
Loan from Group Fund		5,202,774	9,005,634
Ekti Bari Ekti Khamar		2,398,526,305	2,141,395,576
Hill VDP Ekti Bari Ekti Khamar		10,261,781	-
Loan Against Double Benefit Scheme		7,795,067	10,441,020
Lacpoti Deposit Scheme		3,307,631	4,134,050
Ansar-VDP Pronodona Agro-based Loan		1,991,918	3,613,363
BIO Gas Plant		1,387,901	874,336
Probashi Loan		1,789,855	1,121,320
Ansar House Building Loan (Officer+Staff)		23,397,300	21,720,607
Hybrid Livestock(Cow)		597,248,271	359,063,303
Poultry/Boiler Layer Loan		88,000,834	69,768,178
Cash Credit		99,775,355	103,358,070
Agriculture Equipment		4,037,008	2,290,607
Motorcycle Loan for Members of Ansar		88,045	-
Milk & Dairy Firm		388,353,478	318,750,183
Agriculture & Rural Project Loan		100,089,780	-
Solaric Electricity Project Loan		248,399	48,180
Alo-by Solaric		2,012,796	-
Light Vehcles Purchase Loan		293,110	-
		9,628,667,005	8,084,061,333



Particulars	Notes	30.06.2018	30.06.2017
		Taka	Taka
5.2 Maturity grouping of loans and advances:			
Repayable on demand		1,260,690,012	-
Not more than 3 months		-	-
More than 3 months but not more than 1 year		1,126,805,601	2,366,005,076
More than 1 year but not more than 5 year		7,217,774,092	5,696,335,650
More than 5 years		23,397,300	21,720,607
		9,628,667,005	8,084,061,333

5.3 Significant concentration of loans and advances:

Advances to allied concerns of directors

Advances to Chief Executive, other senior executive and other officers

Advances to customer groups

Advances to Industries

Note-5.4

	455,410,782	357,955,988
	9,173,256,223	7,726,105,345
	9,628,667,005	8,084,061,333

Number of the clients	146,503	142,992
Amount of outstanding loans and advances	9,628,667,005	8,084,061,333
Classified loan therein	1,192,231,000	484,273,000

5.4 Geographical area-wise loan and advances:

Dhaka

Chittagong

Khulna

Rajshahi

Noakhali

Mymensingh

Sylhet

Barishal

Tangail

Dinajpur

Rangpur

Comilla

Narayanganj

Kustia

Bogra

Faridpur

Cox Bazar

Gazipur

Sub-total

Staff loan

Total

	515,079,000	419,370,000
	842,027,000	782,412,000
	849,459,000	735,471,000
	515,315,000	421,582,000
	376,702,000	321,693,000
	525,613,000	460,740,000
	582,366,000	479,614,000
	441,570,000	350,020,000
	511,017,000	419,472,000
	391,180,000	314,942,000
	408,482,000	344,489,000
	512,174,000	417,797,000
	311,799,223	275,861,345
	437,694,000	345,774,000
	479,272,000	378,014,000
	662,931,000	524,655,000
	337,004,000	322,027,000
	473,572,000	412,172,000
	9,173,256,223	7,726,105,345
	455,410,782	357,955,988
	9,628,667,005	8,084,061,333

5.5 Classification status of loans and advances:

Unclassified (Including staff loan)

Sub-standard

Doubtful

Bad/Loss

	7,981,025,223	7,241,832,345
	470,165,000	197,382,000
	280,482,000	140,889,000
	441,584,000	146,002,000
	9,173,256,223	7,726,105,345



Particulars	Notes	30.06.2018	30.06.2017
		Taka	Taka
5.6 Particulars of Advances			
Loans considered good in respect of which the bank is fully secured ;		-	-
Loans considered good against which the banking company holds no other security than the debtors personal guarantee;		-	-
Loans considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors;		9,173,256,223	7,726,105,345
Loans adversely classified ; provision not maintained there against;		-	-
Loans due form director or officers of the banking company or any of these either separately or jointly with any other persons.		455,410,782	357,955,988
Loans due form companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in case of private companies as members;		-	-
Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers of officers of the banking company or any of them either severally or jointly with any other person:		-	-
Maximum total amount of advances, including temporary advances granted during the year to the company or firm in which the directors of the banking company are interested as directors, partners or managing agents or in the case of private companies as members;		-	-
Due from banking companies;		-	-
Amount of classified loan against which no interest income has been recognized		-	-
Total		9,628,667,005	8,084,061,333
a) 1. Amount (Decrease)/ Increase in provision.		213,229,000	87,902,000
2. Amount of loan written off from provision.		-	-
3. Amount realized against loan previously written-off		-	13,399
b) Amount of provision kept against loan classified.		295,214,000	207,089,250
c) Interest creditable to the interest suspense account.		-	-
Written off loans			
a. Cumulative amount of loan previously written off		38,714,197	38,714,197
b. Amount of loan written off during the year		-	-
c. Amount of written-of loan; for which suit has been filed		-	-
Provision held against loans			
Provision required		508,443,000	295,214,000
Previous balance of provision		295,214,000	207,089,250
Add: Provision made during the year		213,229,000	87,902,000
Less Adjustment		-	-
Total provision held		508,443,000	294,991,250
Provision (shortfall)/ Surplus		-	222,750

Particulars	Notes	30.06.2018	30.06.2017
		Taka	Taka
6 Fixed Assets Including premises, furnitures & fixtures:		30.06.2018	30.06.2017
Land		50,286,520	50,286,520
Building & other structure		877,957	935,041
Motor vehicle		(483,191)	1,776,606
Office equipment		52,156,620	10,041,265
Electrical equipment		2,771,457	2,249,894
Furniture		23,352,141	18,983,594
Library & other		(128,185)	149,410
Others		-	-
		128,833,320	84,422,330
6.1 Movement of Fixed Assets Including premises and fixture:			
Cost up to previous year		129,002,423	103,103,071
Add: purchase during the year		51,618,646	26,362,917
Add/Less: Adjustment		(429,269)	(463,565)
Opening balance		180,191,800	129,002,423
Less: Accumulated Depreciation		51,358,480	44,580,093
Accumulated Depreciation Opening Balance		44,580,093	37,713,495
Add/Less: Adjustment		327,450	(329,836)
Add: depreation during the year		6,450,937	7,196,434
Closing balance		128,833,320	84,422,330
7 Other Assets:			
Travelling Allowance advance		157,871	194,210
Advance against expenses		304,470	255,859
Advance against purchase		144,995	117,670
Advance Source Tax		32,934,320	21,568,760
Advance Office rent		738,494	1,192,404
Sundry advance		1,936,102	2,325,659
Printed stationery		9,490,905	3,941,136
Security deposit		176,750	176,750
Suspense account		3,443,977	1,991,296
Increase in stock/Office Stationery		-	-
Interest accrued on loan		64,034,843	21,461,720
Interest accrued on staff loan		13,982,517	20,765,979
General Account balance		74,646,225	13,549,165
Cash Carrying Bag		-	-
Other Advance to Employees		-	-
Intangible assets		329,175	632,500
Advance against supply		112,317	111,597
		202,432,961	88,284,705
8 Borrowing from other Banks, financial Institutions and agents:			
Borrowing Inside Bangladesh	Note: 8.1	2,600,000,000	1,526,850,000
Borrowing Outside Bangladesh			
		2,600,000,000	1,526,850,000
8.1 Borrowing Inside Bangladesh			
Loan from Bangladesh Govt		200,000,000	200,000,000
Loan from Bangladesh Bank		2400000000	1326850000
		2,600,000,000	1,526,850,000



Particulars	30.06.2018	30.06.2017
	Taka	Taka
9 Deposit and other accounts		
Deposit from banks		
Maturity-wise grouping deposits	6,462,538,850	4,875,853,027
	6,462,538,850	4,875,853,027
9.1 Maturity-wise grouping deposits:		
Repayable on demand	541,300,810	525,502,304
Repayable within 1 month	44,256,703	22,941,821
Over 1 month but within 6 month	4,299,403,432	2,799,838,706
Over 6 month but within 1 year	22,469,499	18,001,829
Over 1 year but within 5 years	234,203,841	174,397,136
Over 5 years but within 10 years	1,320,904,565	1,335,171,232
	6,462,538,850	4,875,853,027
10 Other Liabilities:		
General provident fund	193,274,922	139,946,090
Superannuation fund	217,611,418	180,763,000
Benevolent fund	8,294,411	7,780,673
Employee security deposit	1,075,159	1,061,247
Death relief grant fund	5,675,000	5,675,000
Accumulated depreciation	-	-
Provision for classified loan	471,555,299	185,091,299
Provision for Unclassified loan	36,678,350	109,913,350
Provision for Dividend	354,189,099	299,311,091
Provision for Land & Building	11,000,000	11,000,000
Cash excess	12,285	12,124
Unpaid salary	289,615	216,716
Provision for interest on fixed deposit	62,114,561	18,686,526
Realised vat, tax, excise duty	2,494,890	5,661,358
Contractors security deposit	46,151	66,133
Reen Bima	55,730,271	47,035,524
Deferred credit to uncollected income	156,171,475	155,730,163
Sundry account	36,049,895	9,685,949
Provision for corporate tax	445,644,189	407,571,189
Provision for Other Payable	3,186,883	1,565,569
Provision for Incentive Bonus	35,866,911	31,755,140
Achieved Based Incentive for Classified & Writeoff Loan	-	10,000,000
Recruitment Application Fee	171,528	959,653
Provision for Capital Expenditure	173,473,044	82,017,425
Provision for Revenue Expenditure	3,545,706	284,460
Interest on Declared Dividend	6,833,237	6,833,237
Provision for interest on deposit	82,447	9,756,929
Provision for General Provident fund interest	-	16,164,375
Revolving fund	1,184,545	835,338
Payable Interest for Loan	21,367,017	-
Sale of Share Purchase Money	52,528	-
Other Provisions	-	1,064,202
NCC Bank Remittance	2,427,267	3,311,961
	2,306,098,101	1,749,255,722



Particulars	30.06.2018	30.06.2017
	Taka	Taka
10.1 Provision for Classified Loan		
Opening balance	185,091,299	126,736,900
Less: loans written-off which provided for	-	-
Add: Recovery from the previous written off loans	-	13,399
Add: Provision made during the year	286,464,000	58,341,000
Less: Recovered and provision	-	-
Balance at the end of the year	471,555,299	185,091,299
10.2 Provision for Unclassified Loan		
Opening balance	109,913,350	80,352,350
Less: loans written-off which provided for	-	-
Add: Recovery from the previous written off loans	-	-
Add: Provision made during the year	(73,235,000)	29,561,000
Less: Recovered and provision which no more required	-	-
Add: Net charged on profit & loss Account	-	-
Balance at the end of the year	36,678,350	109,913,350
10.3 Provision for Dividend:		
Opening balance	299,311,091	246,237,495
Adjustment	-	-
Add: Declared during the year	54,927,000	53,136,000
Less payment during the year	48,992	62,405
Closing balance	354,189,099	299,311,091

11 Capital

11.1 Authorized Capital Tk. 10000,000,000

The authorized capital of the bank amount Tk. 10,000,000,000 on June 30, 2018 which divided in to 100,000,000 ordinary share of Tk. 100 each.

11.2 Paid-up capital Tk.

100	1,169,477,200	1,098,540,300
100	1,169,477,200	1,098,540,300

The paid-up capital of the bank on June 30, 2018 was Tk. 116,94,77,200/- The amount of the paid up capital has been subscribed as follows:

Particulars	No. of shares	Price per Share	Taka
Ansar-VDP members	4,194,772	100	419,477,200
Government of Bangladesh	7,500,000	100	750,000,000
Total	11,694,772	100	1,169,477,200

11.3 Capital adequacy ratio

Details of the Capital Requirement & Capital Shortfall of the Bank as per requirement of section 13(2) of Bank Companies Act 1991 and BRPD Circular 10 dated November 25, 2002.

a) Total assets (including off balance sheet amount)	12,774,289,665	9,479,509,297
b) Risk weighted assets	10,451,734,604	8,474,546,804
c) Required capital	721,165,532	718,731,949
d) Available capital	1,442,331,064	1,437,463,898



Particulars	30.06.2018	30.06.2017
	Taka	Taka
i) Core capital		
Paid-up capital	1,169,477,200	1,098,540,300
General reserve	54,968,396	49,968,396
Surplus in Profit and Loss Account	181,207,118	179,041,852
	1,405,652,714	1,327,550,548
ii) Supplementary Capital		
General provision (Provision for unclassified loan)	36,678,350	109,913,350
Total Available Capital as on June 30, 2018 (i+ii)	1,442,331,064	1,437,463,898
e) Surplus (d-c)	721,165,532	718,731,949
11.4 General reserves		
Opening balance	49,968,396	49,968,396
Add: transferred from profit during the year	5,000,000	-
Closing balance	54,968,396	49,968,396
11.5 Special reserves		
Opening balance	-	-
Add: transferred from profit during the year	-	-
Closing balance	-	-
12 Interest income	30.06.2018	30.06.2017
Interest on loans & advance	1,089,520,348	953,538,874
Interest on staff loans	14,378,041	12,065,940
Interest on deposit	28,292,414	48,472,529
	1,132,190,804	1,014,077,343
13 Interest paid on deposits and borrowings etc.		
Interest on deposits	212,326,448	206,410,818
Interest on borrowings	80,721,495	63,406,220
Interest on General provident fund	463,572	174,354
Interest on security deposits	33,656	36,105
	293,545,171	270,027,498
14 Other operating income		
Sales of pass & Cheque books	776,359	721,915
Remittance income	-	8,236
Sales of loan forms	7,619,005	6,858,650
Sales of tender schedule	11,500	13,500
Fee Receipt	13,389,402	12,508,827
Loan writeoff receipt	824,546	632,706
Others receipt	3,601,742	3,917,753
	26,222,554	24,661,587



Particulars	30.06.2018	30.06.2017
	Taka	Taka
15 Salaries & allowances	30.06.2018	30.06.2017
Salaries	234,468,145	218,438,689
House rent allowances	84,219,068	80,828,888
Dearness allowances	16,500	95,359
Medical allowances	11,194,222	11,317,138
Contribution to superannuation fund	36,960,976	35,368,488
Festival Bonus	35,207,724	34,134,410
Leave Encashment	2,700,210	152,035
Overtime Allowance	2,589,118	2,183,723
Other allowances	276,675	337,406
Education allowance	3,265,321	2,972,238
Conveyance allowance	112,384	167,950
	411,010,342	385,996,324
16 Rent, Taxes, Insurance's & Electricity		
Rent	18,896,691	15,875,576
Taxes	213,473	137,858
Vehicle & land Taxes	636,236	60,199
Insurance	313,158	375,761
Electricity, Waters & Gas	2,908,890	2,581,985
	22,968,448	19,031,379
17 Postage, Stamp, Tele communication etc.		
Postage & Telegram	708,189	826,749
Telephone	2,542,218	1,652,230
	3,250,407	2,478,979
18 Stationery, Printing Advertisement etc.		
Printing stationery	2,087,809	2,276,368
Office stationery	3,735,843	3,511,277
Advertisement	697,100	676,337
	6,520,752	6,413,981
19 Chief Executives salary and allowances		
Salaries	936,000	895,071
House rent allowances	468,000	447,536
Dearness/Domestic allowances	3,000	4,242
Medical allowances	18,000	21,712
Incentive Bonus	-	-
Festival Bonus	156,000	114,800
Superannuation Fund	168,480	161,113
Car Maintenance Scheme	540,000	516,387
Bangla Nababarsha allowance	15,600	15,600
Other allowances	-	1,389
	2,305,080	2,177,850



Particulars	30.06.2018	30.06.2017
	Taka	Taka
20 Other expenses		
Training & Workshop	2,834,803	2,007,880
Travelling expenses	22,733,502	19,983,763
Conveyance	3,648,303	3,191,436
Fuel expenses for office car	1,698,561	1,601,874
Subscription	126,500	239,400
Lunch subsidy	29,589,700	28,973,860
Entertainment	2,778,026	2,185,454
Tax on Investment	484,332	11,859
Newspaper & Journal	1,087,187	1,065,069
Commission & Exchange	760,095	880,428
Bank Charge	1,082,305	1,257,130
Computer exp	856,561	342,622
Business Development	1,119,152	805,574
Registration Expenses	4,550	15,805
Liveries	48,400	88,855
Hill allowance	171,547	56,460
Bangla nababarsha allowance	2,672,342	1,818,099
Board Meeting	932,604	664,203
Reward & Honorarium	245,515	207,300
Welfare & Recreation	999,709	600,000
Physicians Retainer Fees	81,000	60,000
Closing Allowance	910,000	397,000
Inovation	1,338,412	
Miscellaneous	4,208,191	5,771,525
	80,411,297	72,225,595
21 Depreciation and Repairs to Banks Assets		
Depreciation	6,450,937	7,196,434
Repairs to Bank's property	1,759,974	1,352,728
	8,210,911	8,549,162
22 Provision for Loans and Advances		
Provision for Classified loan	286,464,000	58,341,000
Provision for Unclassified loan	(73,235,000)	29,561,000
	213,229,000	87,902,000
23 Other Provisions		
Provision for Land Purchase & Infrastructure	-	-
Provision for incentive bonus/ex-gratia :	19,100,000	40,000,000
a) Incentive Bonus	19,100,000	30,000,000
b) Incentive for Classified & Writeoff	-	10,000,000
Loan Recovery	-	10,000,000
Provision for Benevolent Fund	500,000	1,000,000
Death relief grant fund	-	1,000,000
Provision for General Reserve	5,000,000	
	24,600,000	42,000,000



Particulars	30.06.2018	30.06.2017
	Taka	Taka
24 Provision for Corporate Income Tax		
Opening Balance	407,656,188	346,188,188
Add : Addition during the year	38,073,000	61,468,000
Less : Adjustment during the year	-	-
	445,729,188	407,656,188
Bank do not recognize deferred tax on the basis of application submitted to the NBR for tax exemption		
25 Receipts from other operating activities (Item-wise)		
Sales of pass books	776,359	721,915
Remittance income	-	8,236
Sales of loan forms	7,619,005	6,858,650
Recoveries on loans previously written-off	824,546	3,645,938
Sales of tender schedule	11,500	13,500
Others receipt	3,601,742	3,917,753
	12,833,152	15,165,992
26 Payment for other operating activities (Item-wise)		
Repairs to Bank's property	1,759,974	1,352,728
Training & Workshop	2,834,803	2,007,880
Travelling expenses	22,733,502	19,983,763
Conveyance	3,648,303	3,191,436
Subscription	126,500	239,400
Lunch subsidy	29,589,700	28,973,860
Entertainment	2,778,026	2,185,454
Business development	1,119,152	805,574
Commission & Exchange	760,095	880,428
Bank charge	1,082,305	1,257,130
Miscellaneous	4,208,191	5,771,525
Legal expense	77,028	139,231
Director fee	402,056	917,793
Registration Expenses	4,550	15,805
Liveries	48,400	88,855
Hill allowance	171,547	56,460
Bangla nababarsha allowance	2,672,342	1,818,099
Board Meeting	932,604	664,203
Reward & Honorarium	245,515	207,300
Welfare & Recreation	999,709	600,000
Physicians Retainer Fees	81,000	60,000
Auditors fee	2,000	171,000
Rent	18,896,691	15,875,576
Tax on Investment	484,332	11,859
Taxes	213,473	137,858
Computer expense	856,561	342,622
Vehile & Land Taxes	636,236	60,199
Insurance	313,158	375,761
Electricity, Water & Gas	2,908,890	2,581,985
Postage, stamp,	708,189	826,749
Bank assets depreciation exp	-	7,196,434
Closing allowance	910,000	397,000
Telephone & Telecommunication	2,542,218	1,652,230
	104,747,049	100,846,196



Particulars	30.06.2018	30.06.2017
	Taka	Taka
27 Other assets (Item-wise)		
Travelling Allowance advance	(36,339)	(197,006)
Advance against salary	-	-
Advance against expenses	48,611	(232,912)
Advance against purchase	27,325	94,070
Advance source Tax	11,365,559	9,795,577
Advance Office rent	(453,910)	(715,676)
Sundry advance	(389,557)	570,352
Printed stationery	5,549,769	1,143,120
Security deposit	-	(12,244)
Suspense account	1,452,681	82,940
Cash Carrying Bag	-	(1,850)
Other Advance to Employees	-	(36,564)
Increase in stock/Office Stationery	-	(54,500)
Intangible assets	(303,325)	632,500
Advance against supply	720	111,597
General Account balance	(14,154,547)	2,020,378
	3,106,988	13,199,782
28 Other liabilities (Item-wise)		
General provident fund	53,328,832	31,993,595
Superannuation fund	36,848,418	34,194,697
Benevolent fund	513,738	1,339,060
Employee security deposit	13,912	-285,064
Death relief grant fund	0	1,000,000
Payable Interest for Loan	21,367,017	-
Cash excess	161	(24,687)
Unpaid salary	0	86,009
Sale of Share Purchase Money	52,528	-
Realized vat, tax, excise duty	-3,166,468	-852,158
Contractors security deposit	-19,982	-
Reen Bima	8,694,747	9,438,002
Deferred credit to uncollected income	441,312	-2,634,492
Sundry account	26,363,945	-16,927,034
NCC bank remittance	-884,695	-2,510,378
Revolving Fund of Agrobased Industries	349,207	835,338
Corporate Tax Provision	38,073,000	61,383,001
Provision for Other payable	1,621,314	745,569
Recruitment Application Fee	-788,125	800,958
Provision for Incentive Bonus	19,100,000	1,622,425
Provision for Capital Expenditure	91,455,619	22,590,425
Provision for Revenue Expenditure	3,261,246	-5,433,454
Provision for interest on deposit	-9,674,482	9,756,929
Accumulated depreciation	0	-7,930,802
Provision for General Provident fund interest	-16,164,375	16,164,375
	270,786,870	155,352,314
29 Payment to suppliers		
Stationery, Printings, Advertisements etc.	2,087,809	2,226,368
Office stationery	3,735,843	3,511,277
Advertisements	697,100	676,337
Fuel expenses for office car	1,698,561	1,601,874
Newspaper & Journal	1,087,187	1,065,069
	9,306,500	9,080,924



ANSAR-VDP UNNAYAN BANK
Highlights of Bank's Performance

Annexure-B

Particulars	Amount (In Tk.)	
	2017-2018	2016-2017
Paid-up capital	1,169,477,200	1,098,540,300
Total capital	1,405,652,714	1,327,550,548
Capital surplus	721,165,532	718,731,949
Total assets	12,774,289,665	9,479,509,297
Total Deposits	6,462,538,850	4,875,853,027
Total loans and advances	9,628,667,005	8,084,061,333
Credit deposit ratio	149%	166%
Percentage of classified loans against total loans & advances	4.90%	5.99%
Profit after provision and tax	57,092,265	83,162,471
Classified loans & advances during the year:	471,555,299	484,273,000
Provision kept against classified advances (including general provision for unclassified loans)	508,233,649	295,004,649
Provision surplus/deficit	-	-
Cost of fund	9.18%	11.09%
Performing assets	11,849,790,704	9,104,333,592
Non Performing assets	924,498,961	375,175,705
Return on assets (ROA)	0.45%	0.88%
Earning per share	4.88	7.58
Price Earning ratio	N/A	N/A

