

**Auditors' Report
and
Financial Statements**

of

ANSAR-VDP UNNAYAN BANK

14, Outer Circular Road, Rajarbag, Dhaka-1217

As at and for the year ended as on 30 June, 2016

AUDITORS

Khan Wahab Shafique Rahman & Co.

Chartered Accountants

Rupila Bima Bhaban (5th Floor),

7 Rajuk Avenue, Motijheel,

Dhaka-1000

Tel : 9565136, 9551663,

Fax : 880-2-9551821,

Email: kwsr@dhaka.net

Mahfel Huq & Co.

Chartered Accountants

BGIC Tower (4th Floor)

34, Topkhana road,

Dhaka-1000

Phone: 9581786

Fax : 88-02-9571005,

Email: mahfelcofca@yahoo.com

ANSAR-VDP UNNAYAN BANK

As at and for the year ended June 30, 2015

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**INDEPENDENT AUDITORS' REPORT
TO THE CONTRIBUTORS / SHAREHOLDERS
OF ANSAR-VDP UNNAYAN BANK**

We have audited the accompanying financial statements of **Ansar-VDP Unnayan Bank** which comprise the Balance Sheet as at June 30, 2016 and Profit and Loss Account, Statement of Cash Flows and Statement of Changes in Equity for the year then ended, and a summary of significant accounting policies and other explanatory notes and 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 Standard (BFRS), **Ansar-VDP Unnayan Bank Act** (Act. No. 21, 1995), Bank Company Act 1991, the rules and regulations issued by the Bangladesh Bank, the Companies Act 1994 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.

Auditor's 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 financial statements. The procedures selected depend on the auditor's judgment, including the assessment of this risk of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessment, the auditor considers internal control relevant to 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.

Opinion:

In our opinion, 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 June 30, 2016 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, the rules and regulations issued by the Bangladesh Bank, the Companies Act 1994, 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 purposes 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 was for the purposes of the Bank's business;
- v) The Balance Sheet of the Bank as at June 30, 2016 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 6 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 the 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.

Khan Wahab Shafique Rahman
Khan Wahab Shafique Rahman & Co.
Chartered Accountants

Mahfel Huq
Mahfel Huq & Co.
Chartered Accountants

Place: Dhaka

Date: November 20, 2016



ANSAR-VDP UNNAYAN BANK
Balance Sheet
As at 30 June, 2016

Particulars	Note	Amount In Tk.	
		30-06-2016	30-06-2015
PROPERTY AND ASSETS			
Cash and Cash Equivalents		1,339,807,163	1,650,323,547
Cash :	3	72,494,465	76,680,715
Cash in Hand (Including foreign currency)		9,572,195	27,175,773
Balance with Bangladesh Bank and its agent banks (Including foreign currency)		-	-
Balance with Sonali Bank (Including foreign currency)		62,922,270	49,504,942
Balance with other banks and financial institutions	4	1,267,312,698	1,573,642,832
Inside Bangladesh		1,267,312,698	1,573,642,832
Outside Bangladesh		-	-
Money at call on short notice		-	-
Investments:		33,601,097	40,431,888
Government		23,200,000	28,948,440
Others		10,401,097	11,483,448
Loans and Advances:	5	6,266,469,806	3,653,838,715
Loans, Cash Credit, Overdrafts etc.		6,266,469,806	3,653,838,715
Bills Purchased & Discounted		-	-
Fixed Assets Including Premises, Furniture and Fixtures	6	103,103,071	95,215,896
Others Assets	7	117,418,587	293,878,457
Non-Banking Assets		-	-
Total Assets		7,860,399,724	5,733,688,503



ANSAR-VDP UNNAYAN BANK
Balance Sheet
As at 30 June, 2016

Particulars	Note	Amount In Tk.	
		30-06-2016	30-06-2015
LIABILITIES AND CAPITAL			
Liabilities:			
Borrowings from other Banks, Financial Institutions and Agents	8	1,413,850,000	1,400,000,000
Deposits and Other Accounts:	9	3,709,829,066	2,268,593,840
Current Accounts and Other Accounts		18,346,301	12,961,862
Bills Payable		-	-
Savings Bank Deposits		615,132,141	66,293,117
Fixed Deposits		1,862,247,260	734,173,564
Bearer Certificate of Deposit		-	-
Other Deposits		1,214,103,364	1,455,165,297
Other Liabilities	10	1,475,112,053	1,137,133,338
Total Liabilities		6,598,791,119	4,805,727,178
Capital/ Shareholders' Equity		1,261,608,605	927,961,325
Paid up Capital	11.2	1,062,716,500	806,219,200
Statutory Reserve		-	-
General Reserve	11.4	49,968,396	49,968,396
Special Reserve	11.5	-	-
Surplus in Profit and Loss A/C		148,923,709	71,773,729
Total Liabilities and Shareholders Equity		7,860,399,724	5,733,688,503

The Annexed notes 1 to 29 form an integral part of these financial statements.



ANSAR-VDP UNNAYAN BANK
Balance Sheet
As at 30 June, 2016

Particulars	Note	Amount In Tk.	
		30-06-2016	30-06-2015
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 29 form an integral part of these financial statements.


Chairman


Managing Director


Secretary

Subject to our Separate report of even date


Khan Wahab Shafique Rahman & Co.
Chartered Accountants


Mahfel Huq & Co.
Chartered Accountants

Place: Dhaka

Dated: November 20, 2016



ANSAR-VDP UNNAYAN BANK
Profit and Loss Account
For the year ended 30 June, 2016

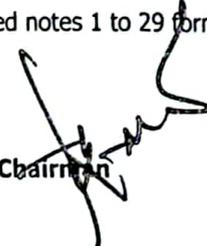
Particulars	Note	Amount In Tk.	
		2015-2016	2014-2015
Interest Income	12	920,374,858	565,272,423
Less: Interest paid on deposits and borrowings etc.	13	239,603,831	134,487,157
Net Interest Income		680,771,027	430,785,266
Investment Income		-	-
Commission, exchange and brokerage		-	-
Other operating income	14	31,610,699	13,301,377
Total Operating Income (A)		712,381,726	444,086,643
Operating Expenses			
Salary and allowances	15	306,073,116	193,328,201
Rent, taxes, insurance, electricity etc.	16	18,336,871	15,981,593
Legal Expenses		50,925	15,800
Postage, Stamp, Telecommunication etc.	17	2,411,674	2,426,616
Stationery, Printings, Advertisements etc.	18	6,634,974	5,391,924
Chief Executives' salary and fees	19	1,744,943	1,397,020
Directors' Fees		831,446	124,201
Auditors' Fees		120,000	80,000
Other Expenses	20	72,836,301	65,594,877
Depreciation and Repair of Bank's Assets	21	8,582,380	7,812,580
Total Operating Expenses (B)		417,622,631	292,152,812
Profit/(Loss) before provision C=(A-B)		294,759,095	151,933,830
Provision for Loans and Advances	22	78,000,000	-
Other Provisions	23	26,500,000	30,700,000
Total Provision (D)		104,500,000	30,700,000
Total Profit/(Loss) before taxes: E=(C-D)		190,259,095	121,233,830
Provision for Taxation 42.5% of PBT (F)	24	80,860,115	51,539,207
Net Profit after Tax (G=E-F)		109,398,980	69,694,623



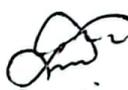
ANSAR-VDP UNNAYAN BANK
Profit and Loss Account
For the year ended 30 June, 2016

Particulars	Note	Amount In Tk.	
		2015-2016	2014-2015
Appropriations:			
Total Profit After Tax		109,398,980	69,694,623
Statutory Reserve		-	-
General Reserve		-	-
Special Reserve		-	-
Dividend (4% of paid up Capital Tk. 806,219,200 at 80,62,192 shares)		32,249,000	-
Retained surplus		77,149,980	69,694,623
		109,398,980	69,694,623
Earning Per Share (EPS)		10.29	8.64

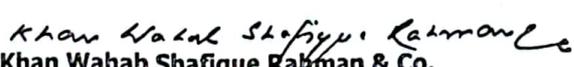
The Annexed notes 1 to 29 form an integral part of these financial statements.


Chairman


Managing Director


Secretary

Signed in terms of our separate report of even date


Khan Wahab Shafique Rahman & Co.
Chartered Accountants


Mahfel Huq & Co.
Chartered Accountants

Place: Dhaka

Dated: November 20, 2016



ANSAR-VDP UNNAYAN BANK
Statement of Cash Flows
For the year ended 30 June, 2016

Particulars	Note	Amount In Tk.	
		2015-2016	2014-2015
Cash flows from operating activities:			
Interest receipts in cash		1,097,633,184	528,230,886
Interest payments		(310,460,240)	(131,033,051)
Dividends receipts		-	-
Fee and commission receipts in cash		-	-
Recoveries on loans previously written-off		-	-
Cash payments to employees		(304,307,962)	(199,906,380)
Cash payments to suppliers	29	(9,448,914)	(7,608,328)
Receipts from other operating activities (item-wise)	25	31,610,699	13,301,373
Payments for other operating activities (item-wise)	26	(94,011,040)	(83,532,072)
Operating profit before changes in operating assets and liabilities		411,015,726	119,452,428
Increase/ Decrease in operating assets and liabilities			
Statutory deposits		-	-
Purchase/ sale of trading securities		-	-
Loan & Advances to other banks		-	-
Loan & Advances to customers		(2,612,631,091)	(550,630,735)
Other assets (item-wise)	27	(798,454)	(20,291,083)
Deposits from other banks		-	-
Deposits from customers		1,441,235,226	729,776,045
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities (item-wise)	28	226,534,443	32,642,894
Net cash from operating activities (A)		(534,644,150)	191,497,121
Cash flows from Investing Activities:			
Proceeds from sale of securities		-	-
Payments for purchase of securities		6,830,791	(40,431,888)
Purchase/sale of property, plant & equipment		(7,887,175)	(24,058,548)
Purchase/sale of subsidiary		-	-
Net Cash from Investing Activities (B)		(1,056,384)	(64,490,436)



ANSAR-VDP UNNAYAN BANK
Statement of Cash Flows
For the year ended 30 June, 2016

Particulars	Note	Amount In Tk.	
		2015-2016	2014-2015
Cash Flows from Financing Activities:			
Receipts from issue of loan capital & debt security		13,850,000	700,000,000
Payments for redemption of loan capital & debt security		-	-
Receipts from issue of ordinary share		256,497,300	253,977,000
Special Reserve		-	-
Retained Surplus		(77,149,980)	-
Dividends paid		31,986,830	(302,751)
Net Cash from Financing Activities (C)		225,184,150	953,674,249
Net increase/decrease in cash (A+B+C)		(310,516,384)	1,200,133,361
Effects of exchange rate changes on cash and cash equivalent			
Cash and Cash Equivalents at beginning period		1,650,323,547	450,190,186
Cash and cash Equivalents at end of period		1,339,807,163	1,650,323,547

The Annexed notes 1 to 29 form an integral part of these financial statements.


Chairman

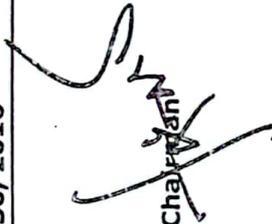

Managing Director


Secretary



ANSAR-VDP UNNAYAN BANK
Statement of Changes in Equity
For the year ended 30 June, 2016

Particulars	Amount In Tk.			
	Paid-up Capital Taka	General Reserve	Surplus Profit/(Loss)	Total Equity
Balance as on July 01, 2015	806,219,200	49,968,396	71,773,729	927,961,325
Changes in Accounting Policy	-	-	-	-
Restated Balance	-	-	-	-
Surplus/Deficit/ on account of revaluation of properties	-	-	-	-
Surplus/Deficit/ on account of revaluation of investments	-	-	-	-
Currency translator difference	-	-	-	-
Adjustment with paid dividend returned 2004-2005	-	-	-	-
Net profit for the year	-	-	109,398,980	109,398,980
Dividend declared during the year	-	-	(32,249,000)	(32,249,000)
Less: Dividend paid during the year	-	-	-	-
Issue of share capital	256,497,300	-	-	256,497,300
Balance as on June 30, 2016	1,062,716,500	49,968,396	148,923,709	1,261,608,605


Chairman

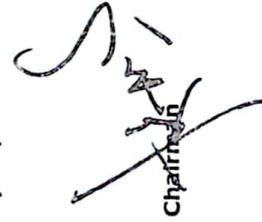

Managing Director


Secretary



ANSAR-VDP UNNAYAN BANK
Liquidity Statement
(Asset and liability Maturity Analysis)
As at 30 June, 2016

Particulars	Up to 1 Month	Up to 1-3 Months	Up to 3-12 Months	Up to 1-5 Years	More than 5 years	Total
Assets:						
Cash in hand	9,572,195	-	-	-	-	9,572,195
Balance with other banks and financial institutions	62,922,270	372,121,375	-	-	-	435,043,645
Money at call on short notice	-	-	-	-	-	-
Investment	-	375,698	834,815,625	60,000,000	33,601,097	928,792,420
Loans and Advances	-	34,100,000	2,286,281,148	3,658,744,685	287,343,973	6,266,469,806
Fixed assets including premises, furniture and fixtures	-	193,493	-	22,142,998	80,766,580	103,103,071
Others assets	54,500	2,336,136	62,228,228	12,742,483	40,057,241	117,418,587
Non-banking assets	-	-	-	-	-	-
Total Assets	72,548,965	408,933,208	3,183,518,494	3,753,630,166	441,768,892	7,860,399,724
Liabilities						
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	-	-	-	1,213,850,000	200,000,000	1,413,850,000
Deposits	248,693,493	6,878,986	1,873,581,597	1,332,955,616	247,719,374	3,709,829,066
Other accounts	6,681,184	4,675,000	696,596,647	1,159,237,887	869,529,940	2,736,720,658
Provision and other liabilities	255,374,677	11,553,986	2,570,178,244	3,706,043,503	1,317,249,314	7,860,399,724
Total Liabilities	(182,825,712)	397,379,222	613,340,249	47,586,662	(875,480,422)	-
Net Liquidity Gap						


Chairman


Managing Director


Secretary



ANSAR-VDP UNNAYAN BANK
Notes to the Financial Statements
As at and for the year ended 30 June, 2016

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 independent 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 instructions/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.

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 managing and conducting the affairs of the bank is entrusted upon the Board of Directors consisting of 19 members/Directors of which 14 directors are elected by the shareholders from themselves and 5 directors (Including Chairman) 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-33 =	Earning per Shares
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.

2.1.3 Reporting Period :

The financial year of the Bank has been determined to make effective from 01 July 2015 to 30 June 2016 each year. These financial statements cover for a period from 01 July 2015 to 30 June 2016.

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	0%
Building and Structure	2.50%
Motor Vehicle	20%
Office Equipments/Mechanical Equipments	15%
Electrical Equipments	10%
Furniture & Fixtures	10%
Library Book	10%
Others	10%

(i) **Furniture & Fixtures:** Consists of Table, Chair, Tool, Sofa set, Rake, Almirah, Iron, Safe, Steel Trunk, File Cabinet, Notice Board, Signboard, etc.

(ii) **Office Machinery:** Consists of Computer, Photocopier, Calculator, etc.

(iii) **Office Equipment:** Consists of Table fan, etc.



(iv) **Electrical Equipment:** Consists of Ceiling Fan, Air Conditioner, etc.

(v) 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 live, 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 live 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.

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 have 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.

2.5.2 Provision for Doubtful Loss:

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.



2.7 Retirement Benefit Scheme:

- a) The bank operates a general provident fund, the employee is contributing 10% 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 employer has 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.

2.8 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%

2.9 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.

2.10 Retirement Benefit to the Employees:

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

2.11 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, 2016. As per calculation required provision during the year was Tk. 20.71 crore against which provision already provided in the accounts Tk.12.91 crore.
- d) Provision for Incentive Bonus/ Ex-gratia of Tk. 22,500,000 has been made for the year ended June 30, 2016.
- e) A sum of Tk. 2,000,000 has been transferred to Benevolent Fund as per Board Decision.
- f) A sum of Tk. 2,000,000 has been transferred to Death Relief Fund as per Board Decision.
- g) Provision for Income Tax on Total Profit of Tk.190,259,095 before Taxes has been made @ 42.5% for the year ended June 30, 2016.
- 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	Amount In Tk.	
	30-06-2016	30-06-2015
3 Cash	72,494,465	76,680,715
Cash In hand		
Local currency:	9,572,195	27,175,773
Foreign Currency	-	-
	9,572,195	27,175,773
Balance with Bangladesh Bank		
Local currency:	-	-
Foreign Currency	-	-
	-	-
3.1 Balance with Sonali Bank Ltd.		
Local currency:	Note: 3.2 62,922,270	49,504,942
Foreign Currency	-	-
	62,922,270	49,504,942
3.2 Deposit to Sonali Bank Ltd		
Current deposit	20,251,305	12,246,445
Short term deposit	42,670,965	37,258,497
	62,922,270	49,504,942
4 Balance with other Banks and financial institutions		
Inside Bangladesh	Note: 4.1 1,267,312,698	1,573,642,832
Outside Bangladesh	-	-
	1,267,312,698	1,573,642,832
4.1 Inside Bangladesh		
Current deposits	Note: 4.1.1 12,322,670	5,697,010
Short term deposits	Note: 4.1.2 359,798,705	453,989,274
Fixed deposits	Note: 4.1.3 895,191,323	1,113,956,548
	1,267,312,698	1,573,642,832
4.1.1 Current deposits		
Name of the Banks		
Janata Bank Ltd.	7,106,476	2,792,028
Agrani Bank Ltd.	1,551,720	883,807
Rupali Bank Ltd.	2,453,831	548,496
Bangladesh Krishi Bank	1,210,500	1,472,311
Uttara Bank Ltd.	143	368
	12,322,670	5,697,010
4.1.2 Short term deposits		
Name of the Banks		
Janata Bank Ltd.	56,111,403	14,695,106
Agrani Bank Ltd.	280,695,125	169,555,405
Rupali Bank Ltd.	19,950,138	6,802,865
Dhaka Bank Ltd.	4,012	200,879,749
Bank Alfiah Ltd.	-	60,235,821
Bangladesh Krishi Bank	2,567,991	1,679,062
Uttara Bank Ltd.	470,035	141,266
	359,798,705	453,989,274



Particulars	Amount In Tk.	
	30-06-2016	30-06-2015

4.1.3 Fixed deposits

Name of the banks		
Sonali Bank Ltd.	-	10,000,000
Janata Bank Ltd.	-	46,755,690
Rupali Bank Ltd	-	20,000,000
ICB Islamic Bank Ltd.	-	22,393,147
The Farmers bank	60,000,000	90,000,000
Reliance Finance Ltd.	40,000,000	30,000,000
Peoples leasing	-	20,000,000
SBAC Bank	-	90,000,000
IDLC Finance	-	10,000,000
Union Bank	30,000,000	20,000,000
ICB	584,815,625	355,500,000
DBH	10,000,000	30,000,000
Meghna Bank	-	10,000,000
Midland Bank	-	10,000,000
AB Bank	20,000,000	40,000,000
Primer Bank	-	20,000,000
NRB Commercial Bank	-	30,000,000
Dhaka Bank	-	15,000,000
Bangladesh Commerce Bank	-	30,000,000
Lanka Bangla Finance	100,000,000	80,000,000
Agrani Bank	-	100,000,000
Trust Bank Ltd.	375,698	346,491
AVUB Local Office	-	33,961,220
International Leasing	40,000,000	-
Uttara Finance & Investment Ltd	10,000,000	-
	895,191,323	1,113,956,548

Maturity grouping of balance with other Banks:

Payable on demand	372,121,375	459,686,284
Not more than 3 months	754,191,323	482,956,548
More than 3 months but not more than 1 year	65,000,000	554,000,000
More than 1 year but not more than 5 years	76,000,000	80,000,000
More than 5 years	-	-
	1,267,312,698	1,576,642,832

5 Loans & Advances :

Inside Bangladesh	Note: 5.1	6,266,469,806	3,653,838,715
Outside Bangladesh		-	-
		6,266,469,806	3,653,838,715

5.1 In side Bangladesh:

Loan	6,192,730,858	3,653,838,715
Cash Credit	73,738,948	-
Overdraft	-	-
	6,266,469,806	3,653,838,715

5.1.1 Loans:

Micro-credit	2,286,212,778	1,772,166,978
Working capital against Agro based Industries	-	520,730,895
SME	1,125,011,450	141,712,975
Contact Loan	29,346,383	4,280,219
Consumers Credit	1,483,032	-
Loan Against FDR & DPS	146,156,900	128,599,636
Uttaran	855,307	74,800



Particulars	Amount In Tk.	
	30-06-2016	30-06-2015
Ongivut Ansar	58,667,200	6,808,800
Fisheries	168,688,981	1,334,845
cow loan	188,828,506	1,242,245
Women self Employed	35,258,171	100,000
Computer loan	2,735,854	1,091,200
Grameen paribahan	10,461,588	1,943,400
Computer loan (Ansar)	773,173	43,000
Staff loan	287,412,338	257,570,474
Loan from Group Fund	15,014,760	17,475,891
Ekti Bari Ekti Khamar	1,544,394,915	787,048,001
Loan Against Double Benefit Scheme	10,526,238	8,770,204
Lacpoti Deposit Scheme	3,843,193	-
Ansar Pronodona Loan	5,818,263	-
BIO Gas Plant	784,145	-
Probashi Loan	1,171,024	-
Ansar House Building Loan (Officer+Staff)	9,764,943	-
Hybrid Livestock(Cow)	144,061,067	-
Poultry Layer Loan	25,293,155	-
Cash Credit	73,738,948	-
Agriculture Equipment	2,988,616	-
Motorcycle Loan for Members of Ansar	66,273	-
Milk & Dairy Firm	86,898,502	-
Others	214,103	2,845,152
	6,266,469,806	3,653,838,715

5.2 Maturity grouping of loans and advances:

Repayable on demand	-	-
Not more than 3 months	-	1,024,876,086
More than 3 months but not more than 1 year	2,286,212,778	2,058,671,194
More than 1 year but not more than 5 year	3,683,013,474	276,607,549
More than 5 years	297,243,554	293,683,886
	6,266,469,806	3,653,838,715

5.3 Significant concentration of loans and advances:

Advances to allied concerns of directors	-	-
Advances to Chief Executive, other senior executive and other officers	287,412,338	257,570,474
Advances to customer groups	5,979,057,468	3,396,268,241
Advances to Industries	-	-
	6,266,469,806	3,653,838,715

Note-5.4

Number of clients with amount of outstanding and classified loan to whom loans and advances sanctioned more than 15% of the total capital of the bank.

Number of the clients	138,206	-
Amount of outstanding loans and advances	5,979,057,468	-
Classified loan therein	126,736,900	-

5.4 Geographical area-wise loan and advances:

Dhaka	350,914,000	296,393,502
Chittagong	600,095,000	481,266,301
Khulna	525,813,000	249,751,656
Rajshahi	311,856,000	160,172,368



Particulars	Amount In Tk.	
	30-06-2016	30-06-2015
Noakhali	269,101,000	169,221,690
Mymensing	346,111,000	173,631,123
Sylhet	398,466,000	224,191,361
Barisal	277,768,000	166,986,654
Tangail	319,875,000	187,449,458
Dinajpur	254,583,000	152,363,259
Rangpur	280,918,000	171,413,527
Comilla	353,968,000	238,986,364
Narayangonj	219,969,468	183,074,476
Kustia	244,862,000	140,685,258
Bogra	290,805,000	185,447,654
Faridpur	387,738,000	215,233,590
Cox Bazar	212,160,000	-
Gazipur	334,055,000	-
Sub-total	5,979,057,468	3,396,268,241
Staff loan	287,412,338	257,570,474
Total	6,266,469,806	3,653,838,715

5.5 Classification status of loans and advances:

Unclassified (Including staff loan)	5,525,107,468	3,247,659,444
Sub-standard	210,282,000.00	71,403,215
Doubtful	141,341,000.00	47,529,415
Bad/Loss	102,327,000	29,676,167
	5,979,057,468	3,396,268,241

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;	5,979,057,468	3,396,268,241
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.	287,412,338	257,570,474
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	6,266,469,806	3,653,838,715



Particulars	Amount In Tk.	
	30-06-2016	30-06-2015
a) 1. Amount (Decrease)/ Increase in provision.	78,000,000	-
2. Amount of loan written off from provision.	38,714,197	-
3. Amount realized against loan previously written-off	1,344,000	-
b) Amount of provision kept against loan classified.	126,736,900	-
c) Interest creditable to the interest suspense account.	-	-
Written off loans		
a. Cumulative amount of loan previously written off	-	-
b. Amount of loan written off during the year	-	38,714,197
c. Amount of written-of loan; for which suit has been filed	-	38,714,197
Provision held against loans		
Provision required	207,089,250	126,249,000
Previous balance of provision	126,249,000	167,899,000
Add: Provision made during the year	77,922,000	-
Less Adjustment	-	38,714,197
Total provision held	204,171,000	129,184,803
Provision (shortfall)/ Surplus	2,918,250	(2,935,803)
6 Fixed Assets Including premises, furniture & fixtures:		
Land	34,430,680	34,430,680
Building & other structure	631,380	631,380
Motor vehicle	22,142,998	22,142,998
Office equipment	8,500,844	6,946,858
Electrical equipment	6,989,639	5,911,883
Furniture	30,129,999	24,905,679
Library & other	84,038	132,024
Others	193,493	114,394
	103,103,071	95,215,896
6.1 Movement of Fixed Assets Including premises and fixture:		
Cost up to previous year	59,304,736	41,499,987
Add/Less: Accumulated Depreciation	35,911,161	29,657,361
Opening balance	95,215,896	71,157,348
Add: purchase during the year	7,935,161	24,163,797
Less: Adjustment for sale	(47,986)	105,249
Less: depredeation during the year	-	-
Closing balance	103,103,071	95,215,896
7 Other Assets:		
Travelling Allowance advance	391,216	217,840
Advance against expenses	488,771	273,436
Advance against purchase	23,600	14,600
Advance Income Tax	11,773,184	3,296,541
Advance Office rent	1,908,080	537,250
Sundry advance	1,755,307	1,394,131
Printed stationery	2,798,016	1,999,243
Security deposit	188,994	176,750
Suspense account	1,908,356	9,656,403
Increase in stock/Office Stationery	54,500	-
Interest accrued on loan	49,434,850	234,667,342
Interest accrued on staff loan	35,126,512	27,152,344
General Account balance	11,528,787	14,492,577
Cash Carrying Bag	1,850	-
Advance to Employees	36,564	-
	117,418,587	293,878,457

Particulars	Amount In Tk.	
	30-06-2016	30-06-2015
8 Borrowing from other Banks, financial Institutions and agents:		
Borrowing Inside Bangladesh	1,413,850,000	1,400,000,000
Borrowing Outside Bangladesh	-	-
	1,413,850,000	1,400,000,000
8.1 Borrowing Inside Bangladesh		
Loan from Bangladesh Govt.	200,000,000	200,000,000
Loan from Bangladesh Bank	1,213,850,000	1,200,000,000
	1,413,850,000	1,400,000,000
9 Deposit and other accounts		
Deposit from banks	-	-
Client deposits	3,709,829,066	2,268,593,840
	3,709,829,066	2,268,593,840
9.1 Maturity-wise grouping deposits:		
Repayable on demand	130,341,813	521,853,337
Repayable within 1 month	118,351,680	66,293,117
Over 1 month but within 6 month	6,878,986	179,262,730
Over 6 month but within 1 year	1,873,581,597	734,173,564
Over 1 year but within 5 years	1,332,955,616	32,837,528
Over 5 years but within 10 years	247,719,374	734,173,564
	3,709,829,066	2,268,593,840
10 Other Liabilities:		
General provident fund	107,952,495	92,602,819
Superannuation fund	146,568,303	133,082,247
Benevolent fund	6,441,613	4,092,157
Employee security deposit	1,346,311	1,805,245
Death relief grant fund	4,675,000	4,125,000
Accumulated depreciation	37,713,495	31,260,792
Provision for classified loan	126,736,900	39,063,000
Provision for Unclassified loan	80,352,350	90,121,973
Provision for Dividend	246,237,495	214,250,665
Provision for Land & Building	11,000,000	11,000,000
Cash excess	36,811	4,049
Unpaid salary	130,708	150,919
Provision for interest on fixed deposit	17,034,658	22,754,876
Realised vat, tax, excise duty	6,513,515	3,823,192
Contractors security deposit	66,133	66,133
Reen Bima	37,597,522	28,131,387
Deferred credit to uncollected Income	153,095,671	66,985,903
Sundry account	26,612,984	118,499,261
Provision for corporate tax	346,188,189	265,328,074
Provision for Other Assets	820,000	-
Provision for Incentive Bonus	40,032,715	-
Recruitment Application Fee	158,695	-
Provision for Capital Expenditure	59,427,000	-
Provision for Revenue Expenditure	5,717,914	-
Interest on Declared Dividend	6,833,237	-
NCC Bank Remittance	5,822,339	9,985,647
	1,475,112,053	1,137,133,338
10.1 Provision for Classified Loan		
Opening balance	39,063,000	54,588,000
Less: loans written-off which provided for	-	38,714,197
Add: Recovery from the previous written off loans	1,344,000	-
Add: Provision made during the year	86,329,900.00	23,189.197
Less: Recovered and provision	-	-
Balance at the end of the year	126,736,900	39,063,000

Particulars	Amount In Tk.	
	30-06-2016	30-06-2015
10.2 Provision for Unclassified Loan		
Opening balance	90,121,973	113,311,170
Less: loans written-off which provided for	-	-
Add: Recovery from the previous written off loans	-	-
Add: Provision made during the year	-	-
Less: Recovered and provision which no more required	9,769,623	23,189,197
Add: Net charged on profit & loss Account	-	-
Balance at the end of the year	<u>80,352,350</u>	<u>90,121,973</u>

10.3 Provision for Dividend:		
Opening balance	214,250,664	214,553,416
Add: Adjustment	25,662	-
Add: Declared during the year	32,249,000	-
	-	-
Less payment during the year	287,831	302,752
Closing balance	<u>246,237,495</u>	<u>214,250,664</u>

11 Capital

11.1 Authorized Capital

The authorized capital of the bank amount Tk. 10,000,000,000 on June 30, 2016 which is divided in to 100,000,000 ordinary shares of Tk. 100 each.

11.2 Paid-up capital

1,062,716,500	806,219,200
<u>1,062,716,500</u>	<u>806,219,200</u>

The paid-up capital of the bank on June 30, 2016 was Tk. 1062,716,500/- The amount of the paid up capital has been subscribed as follows:

Particulars	No. of shares	Price per Share	Taka
Ansar-VDP members	3,127,165	100	312,716,500
Government of Bangladesh	7,500,000	100	750,000,000
Total	10,627,165	100	1,062,716,500

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)	7,860,399,724	5,736,689,182
b) Risk weighted assets	6,703,401,361	4,325,390,169
c) Required capital	1,757,845,666	930,784,569
d) Available capital	1,341,960,955	1,041,272,495

i) Core capital

Paid-up capital	1,062,716,500	806,219,200
General reserve	49,968,396	49,968,396
Surplus in Profit and Loss Account	148,923,709	71,773,729
	<u>1,261,608,605</u>	<u>927,961,325</u>

ii) Supplementary Capital

General provision (Provision for unclassified loan)	80,352,350	113,311,170
Total Available Capital as on June 30 (I+ii)	<u>1,341,960,955</u>	<u>1,041,272,495</u>
e) Surplus/(Deficit) (c-d)	<u>(415,884,711)</u>	<u>110,487,926</u>

11.4 General reserves

Opening balance	49,968,396	49,968,396
Add: transferred from profit during the year	-	-
Closing balance	<u>49,968,396</u>	<u>49,968,396</u>

11.5 Special reserves

Opening balance	-	-
Add. transferred from profit during the year	-	-
Closing balance	-	-



Particulars	Amount In Tk.	
	30-06-2016	30-06-2015
12 Interest Income		
Interest on loans & advance	795,235,274	535,302,596
Interest on staff loans	10,439,502	9,694,444
Interest on deposit	114,700,082	20,275,383
	920,374,858	565,272,423
13 Interest paid on deposits and borrowings etc.		
Interest on deposits	161,219,821	109,745,621
Interest on borrowings	65,888,837	24,674,974
Interest on General provident fund	12,434,475	-
Interest on security deposits	60,698	66,562
	239,603,831	134,487,157
14 Other operating income		
Sales of pass books	958,002	4,114,662
Remittance income	38,632	725,572
Sales of loan forms	3,972,175	2,680,009
Sales of tender schedule	162,633	8,000
Others receipt	26,479,257	5,773,134
	31,610,699	13,301,377
15 Salaries & allowances		
Salaries	192,990,118	98,732,751
House rent allowances	40,704,984	38,907,733
Dearness allowances	515,903	17,458,790
Medical allowances	5,205,297	5,163,711
Contribution to superannuation fund	31,918,066	15,389,068
Festival Bonus	32,864,848	14,550,546
Leave Encashment	1,443,812	1,101,100
Overtime Allowance	971,577	1,340,004
Other allowances	1,203,454	2,081,517
Less: Chief executives salary and fees	(1,744,943)	(1,397,020)
	306,073,116	193,328,201
16 Rent, Taxes, Insurance's & Electricity		
Rent	15,118,035	13,836,090
Taxes	220,945	8,601
Vehicle & land Taxes	769,966	-
Insurance	1,035	303,367
Electricity, Waters & Gas	2,226,890	1,833,535
	18,336,871	15,981,593
17 Postage, Stamp, Tele communication etc.		
Postage & Telegram	727,411	665,900
Telephone	1,684,263	1,760,716
	2,411,674	2,426,616
18 Stationery, Printing Advertisement etc.		
Printing stationery	2,444,718	2,594,878
Office stationery	3,456,678	2,367,040
Advertisement	733,579	430,006
	6,634,974	5,391,924
19 Chief Executives salary and fees		
Salaries	708,000	480,000
House rent allowances	240,000	240,000
Dearness allowances	36,000	72,000
Medical allowances	8,400	8,400
Incentive Bonus	67,123	100,000
Festival Bonus	40,000	40,000
Superannuation Fund	86,400	-
Car Maintenance Scheme	540,000	-
Other allowances	19,020	456,620
	1,744,943	1,397,020

Note: 19



Particulars	Amount In Tk.	
	30-06-2016	30-06-2015
20 Other expenses		
Training & Workshop	2,227,549	2,760,935
Travelling expenses	20,475,782	19,611,427
Conveyance	3,213,888	2,779,641
Fuel expenses for office car	1,774,665	1,311,262
Subscription	25,700	147,796
Lunch subsidy	30,492,400	30,610,900
Entertainment	1,525,624	407,621
Tax on Investment	-	-
Newspaper & Journal	1,039,275	905,142
Commission & Exchange	1,338,133	374,762
Bank Charge	896,028	416,554
Computer exp	392,694	155,488
Business Development	1,460,358	1,189,449
Registration Expenses	26,540	28,410
NCC Bank Remittance	-	828,378
Miscellaneous	7,947,665	4,067,112
	72,836,301	65,594,877
21 Depreciation and Repairs to Banks Assets		
Depreciation	6,304,612	6,253,800
Repairs to Bank's property	2,277,768	1,558,780
	8,582,380	7,812,580
22 Provision for Loans and Advances		
Provision for Classified loan	32,451,000	-
Provision for Unclassified loan	45,549,000	-
	78,000,000	-
23 Other Provisions		
Provision for Land Purchase & Infrastructure	-	-
Provision for incentive bonus/ex-gratia	22,500,000	29,000,000
Provision for Benevolent Fund	2,000,000	700,000
Death relief grant fund	2,000,000	1,000,000
	26,500,000	30,700,000
24 Provision for Corporate Income Tax		
Opening Balance	265,328,073	213,788,866
Add: Addition during the year	80,860,115	51,539,207
	346,188,188	265,328,073
Less: Adjustment during the year	-	-
	346,188,188	265,328,073
25 Receipts from other operating activities (Item-wise)		
Sales of pass books	958,002	4,114,662
Remittance income	38,632	725,572
Sales of loan forms	3,972,175	2,680,009
Sales of tender schedule	162,633	8,000
Others receipt	26,479,257	5,773,134
	31,610,699	13,301,377
26 Payment for other operating activities (Item-wise)		
Repairs to Bank's property	2,277,768	1,558,780
Training & Workshop	2,227,549	2,760,935
Travelling expenses	20,475,782	19,611,427
Conveyance	3,213,888	2,779,641
Subscription	25,700	147,796
Lunch subsidy	30,492,400	30,610,900
Entertainment	1,525,624	407,621
Business development	1,460,358	1,189,449
Commission & Exchange	1,338,133	374,762

Particulars	Amount In Tk.	
	30-06-2016	30-06-2015
Bank charge	896,028	416,553
Miscellaneous	7,947,665	4,033,722
Legal expense	50,925	15,800
Director fee	791,441	124,201
Registration Expenses	26,540	28,410
Auditors fee	120,000	80,000
Rent	15,118,035	13,836,090
Tax on Investment	-	-
NCC bank remittance	-	828,378
Taxes	220,945	8,601
Computer expense	392,694	155,488
Vehicle & Land Taxes	769,966	-
Insurance	1,035	303,367
Electricity, Water & Gas	2,226,890	1,833,535
Postage, stamp,	727,411	665,900
Telephone & Telecommunication	1,684,263	1,760,716
	94,011,040	83,532,072

27 Other assets (Item-wise)

Travelling Allowance advance	173,376	28,280
Advance against expenses	215,335	105,207
Advance against purchase	9,000	(3,663)
Advance Income Tax	8,476,642	3,296,541
Advance Office rent	1,370,830	286,250
Sundry advance	361,176	170,547
Printed stationery	798,773	(876,469)
Security deposit	12,244	-
Suspense account	(7,748,047)	6,128,199
Cash Carrying Bag	1,850	-
Other Advance to Employees	36,564	-
Increase in stock/ Office Stationery	54,500	-
General Account balance	(2,963,789)	11,156,191
	798,454	20,291,083

28 Other liabilities (Item-wise)

General provident fund	15,349,676	15,238,588
Superannuation fund	13,486,056	17,104,567
Benevolent fund	2,349,456	972,701
Employee security deposit	(458,934)	43,104
Death relief grant fund	550,000	700,000
Cash excess	32,762	(18,601)
Unpaid salary	(20,211)	(28,028)
Realized vat, tax, excise duty	2,690,323	535,190
Contractors security deposit	-	19,982
Rein Bima	9,466,135	5,456,483
Deferred credit to uncollected Income	86,109,768	9,160,383
Sundry account	(91,886,956)	(16,637,723)
NCC bank remittance	(4,163,308)	96,248
Corporate Tax Provision	80,860,115	-
Recruitment Application Fee	158,695	-
Provision for Incentive Bonus	40,032,715	-
Provision for Capital Expenditure	59,427,000	-
Provision for Revenue Expenditure	5,717,914	-
Interest on Declared dividend	6,833,237	-
	226,534,443	32,642,894

29 Payment to suppliers

Stationery, Printings, Advertisements etc.	2,444,718	2,594,878
Office stationery	3,456,678	2,367,040
Advertisements	733,579	430,006
Fuel expenses for office car	1,774,665	1,311,262
Newspaper & Journal	1,039,275	905,142
	9,448,914	7,608,328

ANSAR-YDP UNNAYAN BANK
Schedule of Fixed Assets
As on June 30, 2016

Annexure-A

S.L. No	Particulars	Cost			Rate of Depreciation	Depreciation			Written Down Value			
		Balance on 01/07/2015	Adjustment	Addition during the year		Balance on 30/6/2016	Charged during the year	Adjustment	Balance on 30/6/2016	30/6/2016	30/6/2015	
1	Land	34,430,680	-	-	0%	-	-	-	-	-	34,430,680	34,430,680
2	Building and Structure	631,380	-	-	2.5%	15,785	-	-	207,955	-	423,425	439,209
3	Motor Vehicle	22,142,998	-	-	20%	1,273,983	-	(4,502,277)	14,920,335	-	7,222,663	3,994,369
4	Office Equipment / Mechanical Equipment	6,946,858	-	1,553,986	15%	1,275,127	-	-	4,191,560	-	4,309,284	4,030,424
5	Electrical Equipment	5,911,883	-	1,077,756	10%	698,964	-	-	3,612,956	-	3,376,683	2,997,891
6	Furniture & Fixture	24,905,679	-	5,224,320	10%	3,013,000	-	-	14,693,949	-	15,436,050	13,224,730
7	Library Book	132,024	(47,986)	-	10%	8,404	-	-	30,907	-	53,131	109,521
8	Others	114,394	-	79,099	10%	19,349	-	-	55,832	-	137,661	77,911
	Total	95,215,896	(47,986)	7,935,161		6,304,611	(4,502,277)	37,713,495	65,389,576		59,304,736	



ANSAR-VDP UNNAYAN BANK
Highlights of Bank's Performance

Annexure-B

Particulars	Amount In Tk.	
	2015-2016	2014-2015
Paid-up capital	1,062,716,500	806,219,200
Total capital	1,261,608,605	927,961,325
Capital surplus/(Deficit)	(415,884,711)	110,487,926
Total assets	7,860,399,724	7,741,560,761
Total Deposits	3,709,829,066	2,268,593,840
Total loans and advances	6,266,469,806	5,979,057,468
Total contingent liabilities and commitments	-	-
Credit deposit ratio	169%	264%
Percentage of classified loans against total loans & advances	3.30%	4.07%
Profit after provision and tax	109,398,980	69,694,623
Classified loans & advances during the year:	126,736,900	148,608,000
Provision kept against classified advances (including general provision for unclassified loans and advances)	207,089,250	147,463,170
Provision surplus/(deficit)	2,918,250	-
Cost of fund	9.45%	15.00%
Performing assets	7,289,031,137	7,213,370,304
Non Performing assets	571,368,587	528,190,457
Return on investment (ROI)	12%	-
Return on assets (ROA)	1.39%	0.79%
Incomes from Investment	114,700,082	-
Earning per share	10.29	8.64
Net income per share	10.29	8.64
Price Earning ratio	N/A	N/A

