

AUDITOR'S REPORT
&
AUDITED FINANCIAL STATEMENTS

OF

Ansar-VDP Unnayan Bank
As at and For the Year ended on 30 June 2022



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ANSAR-VDP UNNAYAN BANK
Auditors' Report and Financial Statements
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For the year ended 30 June, 2022

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**Independent Auditors' Report
To the Shareholders of Ansar-VDP Unnayan Bank
Report on the Financial Statements.**

Qualified Opinion

We have audited the financial statements of **Ansar-VDP Unnayan Bank** (here in after referred to as the bank) which comprise the Balance Sheet as at **30 June, 2022** and Profit and Loss Account, Statement of Changes in Equity and Statement of Cash flows for the year then ended, and notes to the Financial Statements, including a summary of significant accounting policies.

In our opinion, except for the matters discussed in the basis for Qualified Opinion paragraph, the financial statements prepared in accordance with International Financial Reporting standards (IFRS) gives a true and fair view of the statement of Bank's affairs as at **30 June, 2022** and result of its operation and its Statement of cash flows for the year then ended and comply with the **Ansar VDP Unnayan Bank Act (Act. No.211995)**, Bank Company Act 1991 as well as the rules and regulations issued by Bangladesh Bank and other applicable laws and regulations.

Basis for qualified opinion

As per IAS-12 "Income Taxes" it is mandatory for an entity liable to pay tax and to recognize deferred tax liability/assets. However deferred tax liability/assets are not recognized in the financial statements of the bank. Moreover, as per Income Tax Authority total assessed Income Tax Liability is Tk. 1,325,553,855 from Assessment year 2003-2004 to 2019-2020. The bank paid of Taka 468,596,978 after adjusting of advance of Taka 74,587,211 with the provision of Taka 543,184.189 As a result, the tax of Taka 782,587, 211 has been unrecorded in the accounts and unpaid. However, the bank appealed against the claim to the commissioner (Appeal) for 11 years commencing from 2008-2009 to 2019-2020 which are still pending for receiving the appeal order. For Assessment Year 2020-2021 another Demand notice which amounts BDT 22,00,57,104 has been received from DCT (LTU) is also unpaid and no provision has been kept for such amount.



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Emphasis of Matter:

01. The realization of fixed deposits kept with the leasing companies remains uncertain due to poor financial position of this leasing company. The Bank claimed to encash those investments several times on and after maturity by the leasing companies denied the claim as well.
02. We draw attention to notes 2.07 of the financial statements, which are describes matters related to implementation of 'IFRS 16 Leases' including preliminary assessment of their impact as assessed by management. Our opinion is not modified in respect of these matters.
03. The bank has significant investments in Fixed Deposit Receipts (FDR) of BDT 18,581,902 and BDT 37,153,730 in Premier Leasing & Finance Ltd and International Leasing & Financial Service Limited respectively. This investment represents 3.24% of the total assets and is therefore material to the financial statements. The bank has received BDT 4,026,436 from Premier Leasing & Finance Ltd. And BDT 500,000 from International Leasing & Finance Service Limited on 01 July 2022. Still the rest of the amount which is invested in International Leasing & Finance Service Limited and Premier Leasing & Finance Ltd. is significant and exposes the bank to considerable financial risk.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated and separate Financial Statements of the current year. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Measurement of provision for loans, advances and leases	
The process for estimating the provision for loans, advances and leases portfolio associated with credit risk is significant and complex. For the individual analysis for large exposure, provisions calculation considers the estimates of future business performance and the market value of collateral provided for credit transactions.	We tested the design and operating effectiveness of key controls focusing on the following: <ul style="list-style-type: none">• Credit appraisal, loan disbursement procedures. monitoring and provisioning process.• Identification of loss events, including early warning and default warning indicators;



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For the collective analysis of exposure on portfolio basis, provision calculation and reporting are manually processed that deals with voluminous databases, assumptions and estimates.

- Reviewed half-early Classification of Loans (CL);
- Our substantive procedures in relation to the provision or loans and advances portfolio comprised the following:
- Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines ;
 - Assessed the methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information;
 - Evaluated the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
 - Finally, compared the amount of provision requirement as determined by Bangladesh Bank inspection team to the actual amount of provision maintained.

Legal and regulatory matters

We focused on this area because the Bank operates in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict.

These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.

Overall, the legal provision represents the Bank's best estimate for existing legal

We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the legal provision and contingencies process.

We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports.

We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information.



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<p>matters that have a probable and estimable impact on the Bank's financial position.</p>	<p>We also assessed the Bank's provisions and contingent liabilities disclosure.</p>
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<p>IT systems and controls</p>	
<p>Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous reporting locations daily and the reliance on automated and IT dependent manual controls.</p> <p>Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.</p>	<p>We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting.</p> <p>We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized.</p> <p>We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization.</p> <p>We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit.</p>

Other Information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the Consolidated Financial Statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Consolidated Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether



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the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Managements is responsible for the preparation and fair presentation of the Financial Statements in accordance with IFRSS, and for such internal control as management determines is necessary to enable the preparation of Financial Statements that are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from expected to influence the economic decisions of users taken on the basis of these Financial Statements. As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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 Bank's internal control.



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- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosure in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the Bank to express an opinion on the Financial Statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

- a) The information and explanations required by us have been received and found satisfactory.
- b) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof except for the above mentioned in the basis for qualification.
- c) Nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exceptions or anything detrimental committed by employees of the bank and its related entities.



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- d) 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.
- e) The Balance Sheet and Profit and Loss Account of the bank dealt with by the report are in agreement with the books of account.
- f) The expenditure incurred was for the purpose of the bank's business.
- g) The financial statements of the bank have been drawn up in conformity with Bank Act, 1991 and in accordance with the accounting rules and regulations and accounting standards as well as with related guidance issued by Bangladesh Bank.
- h) Adequate provisions have been made for loans and advances which are, in our opinion, doubtful or recovery.
- i) The records and statements submitted by the branches have been properly maintained and consolidated in the Financial Statements.
- j) The information and explanation required by us have been received and found satisfactory.

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Chartered Accountants
Ferdous Ahmed Khan, FCA
Partner, Enrolment No: 612
Dated: 15 March 2023
DVC: 230617061RAS161902



Z. Zaman Kabir Rashid

Zoha Zaman Kabir Rashid & Co
Chartered Accountants
Harun-Ur-Rashid FCA
Partner, Enrolment No.312
Dated: 15 March 2023
DVC: 2306180312AS879242

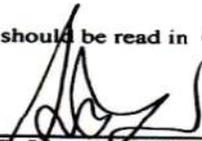


ANSAR-VDP UNNAYAN BANK
Statement of Financial Position (Balance Sheet)
For the year ended on 30 June, 2022

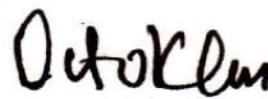
Particulars	Notes	Amount in Taka	
		30 June, 2022	30 June, 2021
PROPERTY AND ASSETS			
Cash	3.00	298,128,420	212,289,558
Cash in Hand		12,181,153	9,864,439
Balance with Bangladesh Bank and its agent banks		-	-
Balance with Sonali Bank Ltd.		285,947,267	202,425,118
Balance with other banks and financial institutions	4.00	409,727,868	411,645,498
In Bangladesh		409,727,868	411,645,498
Outside Bangladesh		-	-
Money at Call on Short Notice		-	-
Investments	4.A	34,368,354	33,981,123
Loans and Advances	5.00	16,342,739,196	14,403,184,476
Loans, Cash Credit, Overdrafts etc.		16,342,739,196	14,403,184,476
Bills Purchased & Discounted		-	-
Fixed Assets Including Premises, Furniture and Fixtures	6.00	95,928,825	94,264,099
Others Assets	7.00	42,485,413	81,818,502
Non-Banking Assets		-	-
Total Assets		17,223,378,076	15,237,183,256
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	8.00	5,200,000,000	4,997,600,000
Deposits and Other Accounts	9.00	5,639,825,554	4,173,604,951
Current Accounts and Other Accounts		8,846,612	4,616,128
Bills Payable		-	-
Savings Bank Deposits		2,708,384,355	1,622,373,949
Fixed Deposits		2,819,531,625	2,507,558,628
Bearer Certificates of Deposit		-	-
Other Deposits		103,062,962	39,056,245
Other Liabilities	10.00	2,775,266,421	2,603,759,491
Total Liabilities		13,615,091,975	11,774,964,442
Capital /Shareholders' Equity			
Paid up Capital	11.02	3,608,286,101	3,462,218,814
Statutory Reserve		3,400,789,800	3,268,719,900
General Reserve	11.04	-	-
Special Reserve	11.05	67,168,396	62,168,396
Surplus in Profit and Loss A/C		-	-
Total Liabilities and Shareholders' Equity		17,223,378,076	15,237,183,256

These Financial Statements should be read in Conjunction with the Annexed notes.


Badal Chandra Debnath
Secretary


Md. Mosaddique-Ul-Alam
Managing Director


Major General AKM Aminul Haque
ndc,afwc,psc,PhD
Chairman


Ferdous Ahmed Khan FCA
Partner, Enrolment No: 612
Octokhan Chartered Accountants
Place: Dhaka
Date: 15 March 2023
DVC: 2306170612AS161902


Harun-Ur-Rashid FCA
Partner, Enrolment Number: 312
Zoha Zaman Kabir Rashid & CO Chartered
DVC: 2306180312AS879242



ANSAR-VDP UNNAYAN BANK
Statement of Financial Position (Balance Sheet)
As on 30 June, 2022

Particulars	Notes	Amount in Taka	
		30 June, 2022	30 June, 2021
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:		-	-

These Financial Statements should be read in Conjunction with the Annexed notes.


Badal Chandra Debnath
Secretary


MD. Mosaddake-Ul-Alam
Managing Director


Major General AKM Aminul Haque
ndc,afwc,psc,PhD
Chairman


Ferdous Ahmed Khan FCA
Partner, Enrolment No: 612
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Harun-Ur-Rashid FCA
Partner, Enrolment Number : 312
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ANSAR-VDP UNNAYAN BANK
Profit & Loss Account
For the year ended on 30 June, 2022

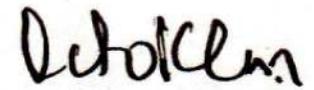
Particulars	Notes	Amount in Taka	
		Year ended on 30 June, 2022	Year ended on 30 June, 2021
Interest Income	12.01	1,346,543,577	1,262,111,716
Less: Interest paid on deposits and borrowings etc.	13.00	374,162,578	402,084,458
Net Interest Income		972,380,999	860,027,258
Investment Income		3,269,240	4,358,987
Interest income on Bank Deposit	12.02	17,695,152	93,717,022
Investment Profit/(Loss) on Shares		387,232	3,372,561
Commission, Exchange and Brokerage			-
Other Operating Income	14.00	33,016,165	30,541,055
Total Operating income (A)		1,026,748,788	992,016,884
Salary and Allowances	15.00	568,660,341	536,380,768
Rent, Taxes, Insurance, Electricity etc.	16.00	31,044,852	27,812,556
Legal Expenses		421,647	337,094
Postage, Stamp, Telecommunication etc.	17.00	4,961,018	4,957,998
Stationery, Printings, Advertisements etc.	18.00	9,837,004	8,867,845
Chief Executive's Salary and Fees	19.00	2,315,340	3,781,631
Directors' Fees		336,000	336,000
Auditors' Fees		121,250	80,500
Other Expenses	20.00	94,352,781	84,939,651
Interest on General provident fund		39,516,187	33,300,214
Depreciation and Repair of Bank's Assets	21.00	15,869,569	12,186,568
Total Operating Expenses (B)		767,435,989	712,980,824
Profit/(Loss) Before Provision C=(A-B)		259,312,799	279,036,059
Provision for Loan	22.00	14,547,746	-
Other Provisions	23.00	58,000,000	95,767,657
Total Provision (D)		72,547,746	95,767,657
Total Profit/ (Loss) Before Tax E=(C-D)		186,765,053	183,268,402
Provision for Taxation 40% (F)	24.00	74,706,021	73,307,361
Net Profit after Tax (G=E-F)		112,059,032	109,961,041
Appropriations:		103,061,597	109,961,041
Statutory Reserve		-	-
General Reserve		5,000,000	5,000,000
Special Reserve		-	-
Dividends		98,061,597	104,961,041
Contribution to Surplus in Profit and Loss A/C		8,997,435	0
Earning Per Share (EPS)		3.43	3.73

These Financial Statements should be read in Conjunction with the Annexed notes.


Badal Chandra Debnath
Secretary


MD. Mosaddake-Ul-Alam
Managing Director


Major General AKM Aminul Haque
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Chairman


Ferdous Ahmed Khan FCA
Partner, Enrolment No: 612
Octokhan Chartered Accountants
Place: Dhaka

Date: 15 March 2023

DVC: 2306170612AS161902




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Partner, Enrolment Number : 312
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ANSAR-VDP UNNAYAN BANK
Statement of Changes in Equity
For the Year Ended on 30 June, 2022

Particulars	Amount in Taka					
	Paid-up Capital Taka	Statutory Reserve	General Reserve	Special Reserve	Surplus Profit/(Loss)	Total Equity
Balance as on July 01, 2021	3,268,719,900	-	62,168,396	-	131,330,518	3,462,218,814
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 2021-2022	-	-	-	-	(48)	(48)
Net profit for the period	-	-	-	-	112,059,032	112,059,032
Dividend Declared during the year (3% cash)	-	-	-	-	(98,061,597)	(98,061,597)
Less: Dividend paid during the year	-	-	-	-	-	-
Issue of Share Capital	132,069,900	-	-	-	-	132,069,900
Balance as at June 30, 2022	3,400,789,800	-	67,168,396	-	140,327,905	3,608,286,101



Badal Chandra Debnath

Secretary



MD. Mosaddake-Ul-Alam

Managing Director



Major General AKM Aminul Haque

ndc,afwc,psc,PhD
Chairman


Ferdous Ahmed Khan FCA

Partner, Enrolment No: 612

Octokhan Chartered Accountants

Place: Dhaka

Date: 15 March 2023

DVC: 2306170612AS161902



Harun-Ur-Rashid FCA

Partner, Enrolment Number : 312

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ANSAR-VDP UNNAYAN BANK
Statement of Cash Flows
For the year ended on 30 June, 2022

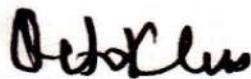
Particulars	Notes	Amount in Taka	
		Year ended on 30 June, 2022	Year ended on 30 June, 2021
A. Cash Flows from Operating Activities:			
Interest Receipts in Cash		1,364,238,729	1,358,657,091
Investment Receipts in Cash		3,269,240	-
Interest Payments		(413,678,765)	(435,384,671)
Cash Payments to Employees & Others		(570,975,681)	(540,412,631)
Provision for Classified & Unclassified Loan		-	(67,670,479)
Provision for Interest on Fixed Deposit		-	(11,615,416)
Depreciation		-	8,312,815
Income Taxes Paid		(73,307,364)	(469,876,827)
Cash Payments to Suppliers	29	(12,960,774)	(11,326,761)
Receipts from Other Operating Activities (item-wise)	25	33,016,165	30,541,055
Payments for Other Operating Activities (item-wise)	26	(132,325,207)	(119,523,566)
Operating Profit Before Changes in Operating Assets and Liabilities		197,276,344	(258,299,389)
Increase/Decrease in Operating Assets and Liabilities			
Loan & Advances to Customers		(1,939,554,720)	(1,808,640,439)
Other Assets	27	39,333,090	(51,694,533)
Deposits from Other Banks		600,000,000	-
Deposits from Customers		866,220,603	(686,854,863)
Other Liabilities	28	70,957,968	(401,050,673)
Net Cash flows from/(used in) Operating Activities (A)		(165,766,716)	(3,206,539,897)
B. Cash Flows from Investing Activities:			
Proceeds from sale of Securities		-	-
Payments for purchase of Securities		-	(3,372,562)
Purchase/Sale of Property, Plant & Equipment		(10,334,493)	(45,974,406)
Purchase/Sale of Subsidiary		-	-
Disposal/Adjustment of Property, Plant & Equipment		(2,988,374)	-
Net Cash flows from/(used in) Investing Activities (B)		(13,322,867)	(49,346,968)
C. Cash Flows from Financing Activities:			
Receipts from issue of Loan Capital & Debt Security		202,400,000	1,897,600,000
Payments for Redemption of Loan Capital & Debt Security		-	-
Receipts from issue of Ordinary Share		132,069,900	324,194,300
General Reserve		-	5,000,000
Retained Surplus		-	(12,822,015)
Dividends paid		(71,459,037)	(81,224,555)
Previous Year Adjustment		(48)	-
Net Cash flows from/(used in) Financing Activities (C)		263,010,815	2,132,747,730
D. Net increase/Decrease in Cash (A+B+C)		83,921,232	(1,123,139,135)
Cash and Cash Equivalents at beginning period		623,935,056	1,747,074,191
Cash and Cash Equivalents at end of period		707,856,288	623,935,056



Badal Chandra Debnath
Secretary


MD. Mosaddake-Ul-Alam
Managing Director


Major General AKM Amrul Haque
ndc,afwc,psc,PhD
Chairman



Ferdous Ahmed Khan FCA
Partner, Enrolment No: 612
Octokhan Chartered Accountants
Place: Dhaka

Date: 15 March 2023

DVC: 230617061RAS161902



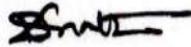
Harun-Ur-Rashid FCA
Partner, Enrolment Number : 312
Zoha Zaman Kabir Rashid & CO
Chartered Accountants

DVC: 2306180312AS879242



ANSAR-VDP UNNAYAN BANK
Liquidity Statement
(Asset and Liability Maturity Analysis)
As on 30 June, 2022

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	298,128,420	-	-	-	-	298,128,420
Balance with Other Banks and Financial Institutions	314,582,886	-	95,144,982	-	-	409,727,868
Investment	-	-	-	11,168,354	23,200,000	34,368,354
Loans and Advances	4,871,282,517	5,982,761,644	4,214,287,512	851,527,582	422,879,941	16,342,739,196
Fixed assets including Premises, Furniture and Fixtures	-	1,406,462	15,221,108	531,946	78,769,308	95,928,825
Others Assets	-	22,835,264	2,392,720	5,668,501	11,588,928	42,485,413
Non-banking Assets	-	-	-	-	-	-
Total Assets	5,483,993,823	6,007,003,371	4,327,046,322	868,896,383	536,438,177	17,223,378,076
Liabilities						
Borrowing from Bangladesh Bank, Other Banks, Financial Institutions and Agents	-	-	2,100,000,000	2,900,000,000	200,000,000	5,200,000,000
Deposits	918,270,958	1,067,399,368	1,806,055,378	1,302,413,238	545,686,613	5,639,825,554
Other Accounts	-	-	-	-	-	-
Provision and Other Liabilities	-	94,615,345	58,603,467	1,404,239,446	1,217,808,163	2,775,266,421
Total Liabilities	918,270,958	1,162,014,713	3,964,658,845	5,606,652,683	1,963,494,776	13,615,091,975
Net Liquidity Gap	4,565,722,865	4,844,988,658	362,387,477	(4,737,756,300)	(1,427,056,599)	-



Badal Chandra Debnath
Secretary



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Managing Director



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Chairman



Ferdous Ahmed Khan FCA
Partner, Enrolment No: 612
Octokhan Chartered Accountants



Harun-Ur-Rashid FCA
Partner, Enrollment Number : 312
Zoha Zaman Kabir Rashid & CO

Place: Dhaka

Date: 15 March 2023

DVC: 2306170612AS161902



Chartered Accountants

DVC: 2306180912AS879242

ANSAR-VDP UNNAYAN BANK
Notes to the Financial Statements

As at and for the Year Ended on 30 June, 2022

1.00 BACKGROUND INFORMATION

1.01 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 self dependent and take active participation in the economic development of the country. Its operation started from 1st November, 1996. The bank followed only section 44 and 45 of Banking Companies Act 1991.

1.02 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.

1.03 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 3,40,07,898 of Tk. 100 each as on 30 June 2022.

1.04 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 Chairman) are nominated by the Govt. for three (3) years term.

1.05 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.

2.00 SIGNIFICANT ACCOUNTING POLICIES

2.01 Basis of preparation of Financial Statements:

The financial statements of the bank have been prepared under historical cost convention and in accordance with International Financial Reporting Standard (IFRS), "First Schedule" (section -38) of the Bank companies Act 1991, Other Bangladesh Bank Circulars, Ansar-VDP Unnayan Bank Act 1995, Income Tax Ordinance 1984, VAT Act-2012 and other applicable rules and regulation following the Accrual basis of Accounting.



2.01.1 Compliance of International Accounting Standards (IAS) and International Financial Reporting Standards

Name of The Standards	Ref.	Status
Presentation of Financial Statements	IAS-1	Applied
Inventories	IAS-2	Not Applicable
Statement of Cash Flows	IAS-7	Applied
Accounting Policies and Changes in Accounting Estimates and Errors	IAS-8	Applied
Events after the Reporting Period	IAS-10	Applied
Construction Contracts	IAS-11	Not Applicable
Income Taxes	IAS-12	Applied
Property, Plant and Equipment	IAS-16	Applied
Revenues	IFRS-15	Applied
Leases	IFRS-16	Not Applied
Employees Benefits	IAS-19	Not Applied
Accounting for Government Grants and Disclosure of Government Assistance	IAS-20	Not Applicable
The Effects of Changes in Foreign Exchange Rates	IAS-21	Not Applied
Borrowing Cost	IAS-23	Applied
Related Party Disclosures	IAS-24	Not Applied
Accounting and Reporting by Retirement Benefit Plans	IAS-26	Not Applied
Investments in Associates	IAS-28	Not Applicable
Interests in Joint Ventures	IAS-31	Not Applicable
Financial Instruments: Presentation	IAS-32	Applied
Earnings Per Share	IAS-33	Applied
Interim Financial Reporting	IAS-34	Applied
Impairment of Assets	IAS-36	Not Applied
Provision Contingent Liabilities and Contingents Assets	IAS-37	Applied
Intangible Assets	IAS-38	Applied
Financial Instruments: Recognition and Measurements	IAS-39	Applied
Investments Property	IAS-40	Not Applicable
Agriculture	IAS-41	Not Applicable

2.01.2 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 7 branches office as per condition laid down of our appointment.

2.01.3 Reporting Period :

The financial year of the Bank has been covered from 01 July 2021 to 30 June 2022 consistently.

2.01.4 Use of Estimates and Judgments:

The preparation of the financial statements of the Bank in conformity with IFRSs, require management to make Estimates and underlying assumptions are reviewed on an on going concern basis. Revisions to accounting estimates are Information about significant areas of estimation uncertainty and critical judgments in applying accounting policies that

- Note 10.03, 22.00 ,23.00 Provision for Dividend, Provision for loans and advances and Other Provisions.
- Note 21.00 Depreciation
- Note 24.00 Provision for corporate tax
- Liquidity statement



2.01.5 Liquidity Statement:

The liquidity statement of assets and liabilities as on the reporting date has been prepared on maturity term as per the

- Balance with other Banks and financial institutions, money at call on short notice, etc. are on the basis of their maturity
- investments are on the basis of their respective maturity;
- Loans and advances are on the basis of their repayment schedule;
- Fixed assets are on the basis of their useful lives;
- Other assets are on the basis of their realization/amortization;
- Borrowing from other Banks, financial institutions & agents etc. are as per their maturity/ repayment terms;
- Deposits & other accounts are on the basis of their maturity term & past trend of withdrawal by the depositors; and
- Provisions and other liabilities are on the basis of their payment/adjustments schedule.

2.01.6 Statement of Changes in Equity:

Statement of Changes in Equity has been prepared in accordance with IAS 1 "Presentation of Financial Statements" and following the guidelines of Bangladesh Bank BRPD circular no.14 dated 25th June 2003.

2.01.7 Statement of Cash flows:

Statements of Cash flows has been prepared in accordance with International Accounting Standard (IAS) 7 "Statement of Cash Flows" and under the guideline of Bangladesh Bank BRPD Circular no.14 dated 25 June 2003. The Statement shows the structure of changes in cash and cash equivalents during the financial year.

2.02 Fixed Assets Including Premises, Furniture and Fixtures and Depreciation:

- Fixed Assets Including Premises, Furniture and Fixtures are capitalized at cost of acquisition and subsequently stated at cost less accumulated depreciation in compliance with the benchmark treatment of International Accounting Standards (IAS)-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.
- Depreciation is provided to amortize the cost of the assets after commissioning, over the period of their expected useful life. Depreciation is charged on Straight line method on all Fixed Assets at the following applicable rates:

Particulars of Fixed Assets	Percentage (%) of Depreciation
Land	0%
Building and Structure	2.5%
Motor Vehicle	20%
Office Equipment /Mechanical Equipment	15%-20%
Electrical Equipment	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 Machineries:** Consists of Computer, Photocopier, Calculator, CBS, software, Data Center etc.
- (iii) **Office Equipment:** Consists of Table fan, etc.
- (iv) **Electrical Equipment :** Consists of Ceiling Fan, Air Conditioner, etc.
- (v) 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.
- (vi) Repairs and Maintenance costs of fixed assets are treated as revenue expenditure and charged to Profit and Loss account when incurred.

Details statement of Fixed Assets are shown in **Annexure-A**.

2.03 Consolidation:

A separate set of the records of consolidating the Statement of Financial Position and Profit and Loss Account of branches were maintained at the head office of the bank based on which these Financial Statements has been prepared.

2.04 Cash and Cash Equivalents:

Cash and cash equivalents comprise of cash at bank, cash in hand, current deposits, short term deposit and fixed deposits with maximum maturity of 12 months or less. Cash and cash equivalents items should be reported as cash items as per IAS-7.

2.05 Other Assets:

Other assets include all balance sheet accounts not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the bank.

2.06 Receivables:

Receivables are recognized when there is a contractual right to receive cash or another financial asset from another entity.



2.07 IFRS 16: Leases:

While implementing IFRS 16, the Bank observed that IFRS 16 is expected to have impact on various regulatory capital and liquidity ratios as well as other statutory requirements issued by various regulators. In addition, there are no direction from National Board of Revenue (NBR) regarding treatment of lease rent, depreciation on ROU assets and interest on Nevertheless, as a first step the Bank has defined 'low value asset' which are to be excluded from IFRS 16 requirements. As per the preliminary assessment of leases for 'office premises', the Bank has concluded that the potential impact of these

2.08 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.

2.08.1 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.

2.09 Retirement Benefit Scheme:

- a) The bank operates a Pension & Superannuation fund, the employer are contributing amount 18% of the basic salary. An actuarial valuation is under progress to determine the present value of the accrued benefits, based on projections of employees' compensations level to the term of retirement. Based on actuarial reports adequate provision will be made 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 for the regular employees of the bank where the employee's contribution is 10%-25% 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.

2.10 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%

2.11 Revenue Recognition:

2.11.1 Interest Income:

In terms of the provision of the IFRS-15 "Revenue", the 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.

2.11.2 Investment Income :

Investment income in Treasury Bond is initially recognized at cost, fair value of the consideration given, including acquisition changes associated with the investment, premiums are mortised and accurized using the effective yield method and are taken to discount income.

2.12 Investment in Shares :

As per requirement of IFRS investment in shares which are actively traded on a quoted market and designated of fair value (market price) through profit or loss (FVMP). Gain or losses actually change in the fair value of such financial assets are minimized in the statement of profit or loss and after comprehensive income statement.

2.13 Functional and Presentation Currency :

The Financial Statements are presented in Bangladeshi Taka (BDT) currency, which is the Bank's Functional currency.

All Financial information presented in BDT has been rounded to the nearest integer.

2.14 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.



Particulars	Amount in Taka	
	30 June, 2022	31 June, 2021
3.00 Cash	298,128,420	212,289,558
3.01 Cash In Hand:		
Local currency	12,181,153	9,864,439
Foreign Currency	-	-
	12,181,153	9,864,439
3.02 Balance with Bangladesh Bank:		
Local currency	-	-
Foreign Currency	-	-
	-	-
3.03 Balance with Sonali Bank Limited		
Local currency	285,947,267	202,425,118
Foreign Currency	-	-
	285,947,267	202,425,118
3.04 Deposit to Sonali Bank Limited:		
Current deposit	130,959,403	112,578,846
Short term deposit	154,987,864	89,846,272
	285,947,267	202,425,118
<i>Bank Reconciliation of STD Account is not Reconciled</i>		
4.00 Balance with other Banks and financial institutions:		
Inside Bangladesh	409,727,868	411,645,498
Outside Bangladesh	-	-
	409,727,868	411,645,498
4.01 Inside Bangladesh:		
Current deposits	101,572,653	188,149,694
Short term deposits	213,010,233	130,532,484
Fixed deposits	95,144,982	92,963,320
	409,727,868	411,645,498
4.01.1 Current Deposits:		
Name of the Banks:		
Janata Bank Ltd.	78,312,223	161,383,433
Agrani Bank Ltd.	9,931,774	6,650,068
Rupali Bank Ltd.	8,991,016	6,111,326
Bangladesh Krishi Bank Ltd.	3,360,055	2,804,736
Uttara Bank Ltd.	930,605	6,173,881
NCC Bank Ltd.	46,980	5,026,250
	101,572,653	188,149,694
4.01.2 Short term deposits:		
Name of the Banks:		
Janata Bank Ltd.	149,516,290	92,033,628
Agrani Bank Ltd.	28,853,021	19,217,277
Rupali Bank Ltd.	31,536,808	13,988,238
Dhaka Bank Ltd.	350	350
Bangladesh Krishi Bank Ltd.	1,891,415	3,872,386
Uttara Bank Ltd.	763,230	635,604
Bangladesh Development Bank Ltd.	391,884	726,796
Dutch Bangla Bank Ltd.	57,236	58,204
	213,010,233	130,532,484

Agrani Bank Limited has kept a deposit of Tk. 100,000,000 and on an interest rate 6.00% however Ansar VDP Unnayan Bank has calculated the interest of FDR at 6.50% overstating the interest amount by Tk. 113,698.



Particulars	Amount in Taka	
	30 June, 2022	31 June, 2021
4.01.3 Fixed Deposits:		
First Finance Ltd.	39,409,350	38,765,000
Premier Leasing Ltd.	18,581,902	17,857,178
International Leasing & Financial Services Ltd.	37,153,730	36,341,142
	95,144,982	92,963,320
<i>the maturity date of Fixed Deposit with the following banks has expired but the ansar hasn't yet encash those Investments</i>		
Maturity grouping of balance with other Banks:		
Receivable on demand	101,572,653	188,149,694
Not more than 3 months	213,010,233	130,532,484
More than 3 months but not more than 1 year	95,144,982	92,963,320
More than 1 year but not more than 5 years	-	-
More than 5 years	-	-
	409,727,868	411,645,498
4.A Investments:		
Government (Treasury Bond) Note: 4.A.1	23,200,000	23,200,000
Investments in Shares Note: 4.A.2	11,168,354	10,781,123
	34,368,354	33,981,123
4.A.1 Government (Treasury Bond):		
BD0927081200 (20 Years BGTB)	10,000,000	10,000,000
BD0928081209 (20 Years BGTB)	13,200,000	13,200,000
	23,200,000	23,200,000
4.A.2 Investments in Shares:		
Bangladesh Submarine Cab.	11,550 Shares	-
Nli First Mutual Fund	15,000 Shares	1,985,445
Active Fine Chemicals Ltd.	12,090 Shares	226,500
Baraka Power Ltd.	28,424 Shares	259,935
City Bank Ltd.	22,076 Shares	673,648
Delta Brac Housing Finance	8,000 Shares	571,217
Grameen One: Scheme Two	44,500 Shares	496,800
Jamuna Bank Ltd.	10,000 Shares	720,900
Mjl Bangladesh Ltd.	20,104 Shares	225,000
Southeast Bank 1st Mutual	15,000 Shares	1,843,537
Square Pharma	17,394 Shares	196,500
Asian Tiger Sandhani Life	85,000 Shares	3,769,280
Icb Amcl Sonali Bank Ltd.	20,000 Shares	841,500
Seml Lecture Equity Mana	40,000 Shares	160,000
Current Balance		384,000
	810,037	286,106
	11,168,354	10,781,123
5.00 Loans & Advances :		
Inside Bangladesh Note: 5.01	16,342,739,196	14,403,184,476
Outside Bangladesh	-	-
	16,342,739,196	14,403,184,476
5.01 Inside Bangladesh:		
Loan Note: 5.01.1	16,273,608,894	14,326,122,819
Cash Credit	69,130,301.75	77,061,657.50
Overdraft	-	-
	16,342,739,196	14,403,184,476



	Particulars	Amount in Taka	
		30 June, 2022	31 June, 2021
5.01.1	Loans:		
	Micro-credit	3,302,711,120	2,861,284,588
	SME (Short Term)	2,158,659,093	1,922,981,992
	SME (Middle Term)	838,698,125	687,248,046
	Personal Loan	66,705,658	33,639,122
	Loan Against FDR & DPS	148,656,308	151,248,194
	Uttaran	253,722	430,280
	Ongivut Ansar Loan	440,072,017	283,259,404
	Fisheries	464,941,396	354,429,221
	Milked cow loan (Financed by BB)	17,427,444	31,220,580
	Women self Employed	20,236,512	13,106,046
	Computer loan	2,918,284	3,587,731
	Grameen paribahan	2,986,543	3,199,130
	Staff loan	849,909,558	720,551,167
	Loan from Group Fund	1,713,781	2,435,931
	Ekti Bari Ekti Khamar	3,970,886,516	3,577,014,802
	Hill VDP Ekti Bari Ekti Khamar	39,697,825	41,366,133
	Loan Against Double Benefit Scheme	2,927,778	4,250,697
	Lacpoti Deposit Scheme	792,939	752,843
	Ansar-VDP Pronodona Agro-based Loan	570,930	742,522
	BIO Gas Plant	469,681	10,747,315
	Probashi Loan	581,910	676,037
	Ansar House Building Loan (Officer+Staff)	13,212,340	17,099,814
	Hybrid Livestock(Cow)	800,526,377	608,355,076
	Poultry/Boiler Layer Loan	56,925,986	60,181,809
	Cash Credit	68,510,601	68,276,221
	Agriculture Equipment	560,333	1,263,684
	Motorcycle Loan for Members of Ansar	172,415	160,180
	Milk & Dairy Firm	413,042,478	372,437,717
	Agriculture & Rural Project Loan	564,424,677	793,593,684
	Solaric Electricity Project Loan	303,240	389,361
	Alo-by Solaric	2,376,884	2,267,011
	Light Vehicles Purchase Loan	-	22,000
	Cash Credit of Agri-based Project	216,900	8,785,437
	Amar Bari Amar Khamar	1,237,718	1,217,683
	Agricultural Loan from (Financed by Bangladesh Bank)	2,081,611,232	1,764,963,019
	Working Capital Finance under govt. Financial Assistance	402,801	
	Project Finance under govt. Financial Assistance	7,398,074	
		16,342,739,196	14,403,184,476
5.02	Maturity grouping of loans and advances:		
	Repayable on demand	4,871,282,517	1,536,057,044
	Not more than 3 months	5,982,761,644	1,701,114,439
	More than 3 months but not more than 1 year	4,214,287,512	3,518,158,407
	More than 1 year but not more than 5 year	851,527,582	7,624,111,188
	More than 5 years	422,879,941	23,743,397
		16,342,739,196	14,403,184,476
5.03	Significant concentration of loans and advances:		
	Advances to allied concerns of directors	-	-
	Advances to Chief Executive, other senior executive and other officers	849,909,558	720,551,167
	Advances to customer groups	15,492,829,638	13,682,633,309
	Advances to Industries	-	-
		16,342,739,196	14,403,184,476
	Number of the clients	155,282	154,502
	Amount of outstanding loans and advances	16,342,739,196	14,403,184,476
	Classified loan therein	1,697,363,000	1,401,105,000
	Classified loan therein (in %)	10.39	9.73



Particulars	Amount in Taka	
	30 June, 2022	31 June, 2021
5.04 Geographical area-wise loan and advances:		
Dhaka	861,672,930	708,971,000
Chattogram	1,358,948,472	1,306,575,000
Khulna	1,559,220,015	1,384,197,000
Rajshahi	907,188,652	830,043,000
Noakhali	615,143,823	558,479,000
Mymensingh	856,569,587	731,889,000
Sylhet	874,290,018	829,326,000
Barishal	713,931,936	643,388,000
Tangail	726,625,875	653,353,000
Dinajpur	828,877,479	683,208,000
Rangpur	634,490,637	598,602,000
Cumilla	749,053,484	711,048,000
Narayangonj	459,091,991	421,114,000
Kustia	942,656,284	735,144,000
Bogura	879,786,545	771,001,000
Faridpur	1,031,898,785	944,435,309
Cox's Bazar	599,791,705	455,211,000
Gazipur	893,591,421	716,649,000
Sub-total	15,492,829,638	13,682,633,309
Staff loan	849,909,558	720,551,167
Total	16,342,739,196	14,403,184,476
5.05 Classification status of loans and advances (Except Staff Loan):		
Unclassified (Excluding staff loan)	13,795,466,638	12,281,528,309
Sub-standard	615,895,000	438,754,000
Doubtful	420,867,000	333,482,000
Bad/Loss	660,601,000	628,869,000
	1,697,363,000	1,401,105,000
	15,492,829,638	13,682,633,309



Particulars	Amount in Taka	
	30 June, 2022	31 June, 2021
5.06 Particulars of Advances:		
Loans considered good in respect of which the bank is fully secured ;	154,090,806	158,687,665
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;	13,641,375,832	12,122,840,644
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.	849,909,558	720,551,167
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	1,697,363,000	1,401,105,000
Total	16,342,739,196	14,403,184,476
a) 1. Amount (Decrease)/ Increase in provision.	12,085,479	(67,670,479)
2. Amount of loan written-off from provision.	-	-
3. Amount realized against loan previously written-off	-	-
b) Amount of provision kept against loan classified.	663,840,000	693,250,521
c) Interest creditable to the interest suspense account.	-	-
Written off loans		
a. Cumulative amount of loan previously written off	129,155,772	129,155,772
b. Amount of loan written off during the year	-	90,441,575
c. Amount of written-of loan; for which suit has been filed	-	-
Provision held against loans		
Provision required (Including special provision for Covid-19)	874,449,000	761,025,000
Previous balance of provision	862,363,521	930,034,000
Add: Provision made during the year	14,547,746	-
Less: Adjustment (written off)	2,462,267	67,670,479
Total Provision held	874,449,000	862,363,521
Provision (shortfall)/ Surplus	(0)	101,338,521



Particulars	Amount in Taka	
	30 June, 2022	31 June, 2021
6.00 Fixed Assets Including premises, furniture & fixtures:		
Cost		
Opening Balance	165,236,402	211,210,809
Add: Purchase during the year	10,334,493	3,491,228
Less: Disposal/Adjustment during the year	1,320,382	49,465,635
Balance at the end of year	176,891,277	165,236,402
Accumulated Depreciation		
Opening Balance	70,972,304	62,659,489
Add: Depreciation Charged during the year	11,658,141	8,666,886
Less: Adjustment during the year	(1,667,992)	354,072
Balance at the end of year	80,962,453	70,972,304
Written down value at the end of year	95,928,825	94,264,099

Details statement of Fixed Assets are shown in Annexure-A.

Fixed Asset Register is Not Up to Date

Land Registration Document are not available Amounting BDT 54,505,270.

Particulars	30 June, 2022	31 June, 2021
7.00 Other Assets:		
Travelling Allowance advance	4,000	5,000
Advance against expenses	25,775	120,480
Advance Source Tax	22,835,264	18,092,102
Advance Office rent	2,388,720	2,172,916
Sundry advance	321,502	6,622,164
Printed stationery	5,625,809	5,792,984
Security deposit	176,800	177,775
Suspense account	6,877,246	5,266,302
Interest accrued on loan	-	2,051,521
Interest accrued on staff loan	-	1,751,639
General Account balance	3,123,633	35,944,385
Interest accrued on deposit	-	118,045
Interest accrued on Investment	1,089,747	1,089,747
Intangible assets	-	2,575,805
Advance against supply	16,917	37,637
	42,485,413	81,818,502

Suspense account has been created in the other Asset amounting BDT 68,77,246 which violates IAS-1, IAS-8, IAS 39

8.00 Borrowing from other Banks, financial Institutions and agents:			
Borrowing Inside Bangladesh	Note: 8.01	5,200,000,000	4,997,600,000
Borrowing Outside Bangladesh		-	-
		5,200,000,000	4,997,600,000
8.01 Borrowing Inside Bangladesh:			
Assistance from Bangladesh Govt.		200,000,000	200,000,000
Loan from Bangladesh Bank		5,000,000,000	4,797,600,000
		5,200,000,000	4,997,600,000
9.00 Deposit and Other Accounts:			
Deposit from Banks	Note: 9.02	600,000,000	-
Maturity-Wise Grouping Deposits	Note: 9.01	5,039,825,554	4,173,604,951
		5,639,825,554	4,173,604,951



Particulars	Amount in Taka	
	30 June, 2022	31 June, 2021
9.01 Maturity-Wise Grouping Deposits:		
Repayable on demand	442,542,510	373,411,797
Repayable within 1 month	475,728,448	401,119,102
Over 1 month but within 6 month	467,399,368	380,896,759
Over 6 month but within 1 year	1,806,055,378	1,494,773,193
Over 1 year but within 5 years	1,302,413,238	474,958,896
Over 5 years but within 10 years	545,686,613	1,048,445,204
	5,039,825,554	4,173,604,951
9.02 Deposit from Banks		
Palli Schanchay Bank	200,000,000	-
Agrani Bank Ltd.	400,000,000	-
	600,000,000	-
10.00 Other Liabilities:		
General Provident Fund	369,238,735	310,177,803
Superannuation Fund	371,141,401	335,213,432
Benevolent Fund	16,611,813	15,528,315
Employee Security Deposit	1,003,847	1,013,787
Death Relief Grant Fund	5,650,000	5,025,000
Provision for Classified Loan Note: 10.01	663,840,000	693,250,521
Provision for Unclassified Loan Note: 10.02	88,016,000	46,520,000
Special General Provision for Covid-19	122,593,000	122,593,000
Provision for Dividend Note: 10.03	488,485,883	461,883,324
Cash Excess	600	24,652
Unpaid Salary	85,890	174,541
Provision for Interest on Fixed Deposit	69,697,648	45,990,008
Realized VAT, Tax, Excise Duty	24,831,208	774,353
Contractors Security Deposit	46,151	46,151
Reen Bima	62,236,533	69,184,618
Interest Suspense (Deferred Credit to Uncollected Income)	184,792,127	162,551,691
Sundry Account	8,900,479	12,520,325
Provision for Corporate Tax	74,706,018	73,307,361
Provision for Incentive Bonus	143,859,147	176,106,165
Recruitment Application Fee	114,451	114,451
Provision for Capital Expenditure	309,900	64,900
Provision for Revenue Expenditure	1,492,355	5,618,308
Provision for Interest on Deposit	-	105,259
Revolving Fund of Agrobased Industries	463,709	444,918
Payable Interest for Loan	57,111,112	44,119,295
Other Provisions	18,319,657	19,205,206
NCC Bank Remittance	1,718,759	2,202,108
	2,775,266,421	2,603,759,491
10.01 Provision for Classified Loan:		
Opening balance	693,250,521	883,514,000
Less: Loans written-off which provided for	2,648,360	67,670,479
Add: Recovery from the previous written off loans	186,093	-
Add: Provision made during the year	-	-
Less: Recovered and provision which no more required	26,948,254	122,593,000
Balance at the end of the year	663,840,000	693,250,521
Less: Provision required	663,840,000	607,785,000
Provision Surplus	-	85,465,521



Particulars	Amount in Taka		
	30 June, 2022	31 June, 2021	
10.02 Provision for Unclassified Loan:			
Opening balance	46,520,000	46,520,000	
Less: Loans written-off which provided for	-	-	
Add: Recovery from the previous written off loans	-	-	
Add: Provision made during the year	14,547,746	-	
Less: Recovered and provision which no more required	-	-	
Add: Net charged on profit & loss Account	26,948,254	-	
Balance at the end of the year	88,016,000	46,520,000	
Less: Provision required for year	88,016,000	30,647,000	
Provision Surplus	-	15,873,000	
10.03 Provision for Dividend:			
Opening balance	461,883,324	543,107,879	
Add: Declared during the year	98,061,597	117,781,024	
Less: Payment during the year	71,459,037	199,005,579	
Closing balance	488,485,883	461,883,324	
11.00 Capital:			
11.01 Authorized Capital Tk. 10,000,000,000			
The authorized capital of the bank amount Tk. 10,000,000,000 as on June 30, 2022 which divided in to 100,000,000 ordinary shares of Tk. 100 each.			
11.02 Paid-up Capital:			
34,007,898 ordinary shares of Tk. 100 each.	3,400,789,800	3,268,719,900	
	3,400,789,800	3,268,719,900	
The amount of the paid up capital has been subscribed as follows:			
Particulars	No. of shares	Price per Share	Taka
Ansar-VDP members	8,062,453	100	806,245,300
Ansar-VDP employees	16,070,029	100	1,607,002,900
Ansar-VDP Bank employees	375,416	100	37,541,600
Government of Bangladesh	9,500,000	100	950,000,000
Total	34,007,898	100	3,400,789,800
11.03 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 are as follows:			
a) Total assets (Including off balance sheet amount)	17,223,378,076	15,237,183,256	
b) Risk weighted assets	16,433,189,022	14,656,922,040	
c) Required capital	1,643,318,902	1,319,122,984	
d) Available capital	3,818,895,101	3,618,364,042	
i) Core capital			
Paid-up capital	3,400,789,800	3,268,719,900	
General reserve	67,168,396	62,168,396	
Surplus in Profit and Loss Account	140,327,905	118,362,746	
	3,608,286,101	3,449,251,042	
ii) Supplementary Capital			
General provision (Provision for unclassified loan)	210,609,000	46,520,000	
Total Available Capital as on June 30, 2021 (i+ii)	3,818,895,101	3,495,771,042	
e) Surplus (d-c)	2,175,576,199	2,299,241,058	
11.04 General Reserves:			
Opening balance	62,168,396	57,168,396	
Add: Transferred from profit during the year	5,000,000	5,000,000	
Closing balance	67,168,396	62,168,396	
11.05 Special Reserves:			
Opening balance	-	-	
Add: Transferred from profit during the year	-	-	
Closing balance	-	-	



Particulars	Amount in Taka	
	30 June, 2022	31 June, 2021
12.00 Interest Income:		
12.01 Interest Income on Loan & Advance:		
Interest on loans & advance	1,320,450,087	1,239,308,551
Interest on Staff Loans	26,093,490	22,803,165
	1,346,543,577	1,262,111,716
12.02 Interest income on Bank Deposit:		
Interest on FDR	13,932,621	67,857,729
Interest on STD	3,762,531	25,859,293
	17,695,152	93,717,022
13.00 Interest Paid on Deposits and Borrowings etc.:		
Interest on Deposits	260,971,417	233,385,442
Interest on Borrowings	113,168,361	168,677,163
Interest on Security Deposits	22,800	21,853
	374,162,578	402,084,458
14.00 Other Operating Income:		
Sales of Pass & Cheque Books	904,402	846,524
Remittance Income	150,421	20,911
Sales of Loan Forms	9,190,545	8,787,836
Sales of Tender Schedule	18,000	8,000
Fee Receipt	15,484,033	15,251,383
Loan Write-off Receipt	2,501,826	1,139,635
Others Receipt	4,766,938	4,486,766
	33,016,165	30,541,055
15.00 Salaries & Allowances:		
Salaries & Wages	320,703,885	300,419,046
House Rent Allowances	113,098,214	107,366,983
Dearness Allowances	28,196	306,579
Medical Allowances	12,854,158	12,331,530
Contribution to Superannuation Fund	50,406,901	47,376,665
Festival Bonus	49,456,612	44,137,794
Leave Encashment	6,907,500	13,690,620
Overtime Allowance	3,148,514	2,722,319
Other Allowances	613,520	374,321
Education Allowance	3,885,521	3,746,573
Recreation Allowance	7,095,920	3,777,438
Conveyance Allowance	101,400	130,900
Car Allowance	360,000	
	568,660,341	536,380,768
16.00 Rent, Taxes, Insurance's & Electricity:		
Rent	27,409,611	24,223,634
Taxes	322,743	261,505
Vehicle & Land Taxes	83,449	45,631
Insurance	80,061	93,236
Electricity, Waters & Gas	3,148,988	3,188,550
	31,044,852	27,812,556
17.00 Postage, Stamp, Tele Communication etc.:		
Postage & Telegram	416,549	423,469
Telephone	4,544,469	4,534,529
	4,961,018	4,957,998



Particulars	Amount in Taka	
	30 June, 2022	31 June, 2021
18.00 Stationery, Printing & Advertisement etc.:		
Printing Stationery	4,571,794	3,979,644
Office Stationery	4,449,165	4,134,745
Advertisement	816,045	753,456
	9,837,004	8,867,845
19.00 Chief Executives Salary and Allowances:		
Salaries	936,000	1,815,060
House Rent Allowances	468,000	907,400
Dearness/Domestic Allowances	1,260	6,237
Medical Allowances	18,000	52,215
Festival Bonus	156,000	311,480
Superannuation Fund	168,480	106,239
Car Maintenance Scheme	540,000	508,500
Education allowance	12,000	16,300
Entertainment allowances	-	27,000
Bangla Nababarsha Allowance	15,600	31,200
	2,315,340	3,781,631
20.00 Other Expenses:		
Lawyers Retainer Fees	66,000	1,000
Fuel Expenses for Office Car	1,952,567	1,382,489
Newspaper & Journal	1,171,202	1,076,427
Training & Workshop	3,533,788	1,553,220
Travelling Expenses	22,819,457	20,196,337
Conveyance	4,328,514	3,847,553
Subscription	122,000	113,000
Lunch Subsidy	30,379,200	30,595,200
Entertainment	3,728,275	2,783,120
Tax on Investment	248,027	624,690
Commission & Exchange	109,593	179,879
Bank Charge	1,694,732	1,762,954
Computer expenses	1,455,032	729,072
Business Development	1,874,308	1,443,595
Registration Expenses	92,384	61,881
Liveries	89,700	50,600
Hill Allowance	255,170	240,000
Bangla Nababarsha Allowance	4,901,919	4,409,200
Board Meeting	1,179,805	1,735,315
Reward & Honorarium	977,650	(129,565)
Welfare & Recreation	2,941,834	2,610,790
Physicians Retainer Fees	180,000	150,000
Photocopy	1,079,031	887,982
Elective Bulb, ware & switch	396,992	299,247
Goods Transport & Branch Open	343,293	235,718
Mobile & Telephone Set etc.	33,546	31,954
Recruitment fee	-	228,670
Closing Allowance	1,322,200	1,130,000
Innovation	765,707	761,340
Staff Bus/Car Hire	1,379,483	777,110
Corporate Social Responsibility (CSR)	1,500,000	1,500,000
Credit Rating	80,625	-
Miscellaneous	3,350,748	3,670,874
	94,352,781	84,939,651
21.00 Depreciation and Repairs to Banks Assets:		
Depreciation	11,658,141	8,666,886
Repairs to Bank's property	4,211,428	3,519,682
	15,869,569	12,186,568



Particulars	Amount in Taka	
	30 June, 2022	31 June, 2021
22.00 Provision for Loans and Advances:		
Provision for Classified loan	-	-
Provision for Unclassified loan	14,547,746	-
	14,547,746	-
23.00 Other Provisions:		
Provision for Land Purchase & Infrastructure	-	-
Provision for Incentive Bonus/ex-gratia	35,000,000	55,393,000
a) Incentive Bonus	35,000,000	55,393,000
b) Incentive for Classified & Write-off Loan Recovery	-	-
Provision for Benevolent Fund	2,000,000	2,000,000
Death Relief Grant Fund	1,000,000	1,000,000
Provision for Others Assets	-	3,216,022
Provision for unrealized Income	-	15,158,635
Provision for Pension & Superannuation Fund	20,000,000	19,000,000
	58,000,000	95,767,657
24.00 Provision for Corporate Income Tax:		
Opening Balance	73,307,361	543,184,188
Add: Addition during the year	74,706,021	73,307,361
Less: Adjustment during the year	73,307,364	543,184,188
	74,706,018	73,307,361
25.00 Receipts from Other Operating Activities (Item-wise):		
Sales of Pass & Cheque Books	904,402	846,524
Remittance Income	150,421	20,911
Sales of Loan Forms	9,190,545	8,787,836
Sales of Tender Schedule	18,000	8,000
Fee Receipt	15,484,033	15,251,383
Loan Write-off Receipt	2,501,826	1,139,635
Others Receipt	4,766,938	4,486,766
	33,016,165	30,541,055



Particulars	Amount in Taka	
	30 June, 2022	31 June, 2021
26.00 Payment for Other Operating Activities (Item-wise):		
Lawyers Retainer Fees	66,000	
Training & Workshop	3,533,788	1,553,220
Travelling Expenses	22,819,457	20,196,337
Conveyance	4,328,514	3,847,553
Subscription	122,000	113,000
Lunch Subsidy	30,379,200	30,595,200
Entertainment	3,728,275	2,783,120
Tax on Investment	248,027	624,690
Commission & Exchange	109,593	179,879
Bank Charge	1,694,732	1,762,954
Computer expenses	1,455,032	729,072
Business Development	1,874,308	1,443,595
Registration Expenses	92,384	61,881
Liveries	89,700	50,600
Hill Allowance	255,170	240,000
Bangla Nababarsha Allowance	4,901,919	4,409,200
Board Meeting	1,179,805	1,735,315
Reward & Honorarium	977,650	(129,565)
Welfare & Recreation	2,941,834	2,610,790
Physicians Retainer Fees	180,000	150,000
Photocopy	1,079,031	887,982
Elective Bulb, ware & switch	396,992	299,247
Goods Transport & Branch Open	343,293	235,718
Mobile & Telephone Set etc.	33,546	31,954
Recruitment fee	-	228,670
Closing Allowance	1,322,200	1,130,000
Innovation	765,707	761,340
Staff Bus/Car Hire	1,379,483	777,110
Corporate Social Responsibility (CSR)	1,500,000	1,500,000
Credit Rating	80,625	-
Miscellaneous	3,350,748	3,670,874
Repairs to Bank's property	4,211,428	3,519,682
Legal Expense	421,647	337,094
Director Fee	336,000	336,000
Auditors fee	121,250	80,500
Rent	27,409,611	24,223,634
Taxes	322,743	261,505
Vehicle & Land Taxes	83,449	45,631
Insurance	80,061	93,236
Electricity, Water & Gas	3,148,988	3,188,550
Postage, Stamp,	416,549	423,469
Telephone & Telecommunication	4,544,469	4,534,529
	132,325,207	119,523,566



Particulars	Amount in Taka	
	30 June, 2022	31 June, 2021
27.00 Other Assets (Item-wise Change):		
Travelling Allowance advance	1,000	45,500
Advance Against Expenses	94,705	98,567
Advance Against Purchase		56,240
Advance Source Tax	(4,743,163)	56,495,109
Advance Office Rent	(215,804)	(1,497,666)
Sundry Advance	6,300,662	(2,623,124)
Printed Stationery	167,176	2,432,062
Security Deposit	975	(1,400)
Suspense Account	(1,610,944)	(3,313,850)
Intangible Assets	2,575,805	5,589,144
Advance Against Supply	20,720	44,100
Interest accrued on Investments	-	(1,089,747)
Interest accrued on loan	2,051,521	
Interest accrued on staff loan	1,751,639	
General Account Balance	32,820,753	(4,649,322)
Interest accrued on deposit	118,045	
Interest Accrued on Block Account		108,921
	39,333,090	51,694,533
28.00 Other Liabilities (Item-wise Change):		
General Provident Fund	59,060,932	43,486,109
Superannuation Fund	15,927,969	63,230,815
Benevolent Fund	(916,502)	2,248,322
Employee Security Deposit	(9,940)	(10,852)
Death Relief Grant Fund	(375,000)	(675,000)
Provision for Land & Building		(31,000,000)
Payable Interest for Loan	12,991,817	44,119,295
Provision for Classified Loan	(29,410,521)	
Provision for Unclassified Loan	26,948,254	
Special General Provision for Covid-19	-	
Cash Excess	(24,052)	14,680
Unpaid Salary	(88,651)	
Provision for Interest on Fixed Deposit	23,707,640	
Sale of Share Purchase Money		(81,799)
Realized VAT, Tax, Excise Duty	24,056,854	(3,375,157)
Reen Bima	(6,948,085)	1,510,258
Deferred Credit to Uncollected Income	22,240,436	(7,513,329)
Sundry Account	(3,619,846)	(1,574,841)
Provision for Other Payable	-	(312,454)
Provision for Incentive Bonus	(67,247,018)	55,393,000
Provision for Capital Expenditure	245,000	(579,131,567)
Provision for Revenue Expenditure	(4,125,953)	(2,524,946)
Provision for Interest on Deposit	(105,259)	(128,829)
Revolving Fund of Agro based Industries	18,791	(617,258)
Blocked Account without Interest		(51,841)
Other Provisions	(885,549)	18,160,920
Provision for General Provident Fund Interest		(2,047,236)
NCC Bank Remittance	(483,349)	(168,963)
	70,957,968	(401,050,673)
29.00 Payment to Suppliers:		
Stationery, Printings, Advertisements etc.	4,571,794	3,979,644
Office Stationery	4,449,165	4,134,745
Advertisements	816,045	753,456
Fuel expenses for Office Car	1,952,567	1,382,489
Newspaper & Journal	1,171,202	1,076,427
	12,960,774	11,326,761



ANSAR-VDP UNNAYAN BANK

Schedule of Fixed Assets

As on 30 June, 2022

Annexure-A

SL. No	Particulars	Type of Asset	Cost				Rate of Depreciation	Depreciation				Written Down Value as at 30.06.2022
			Balance as at 01.07.2021	Addition during the year	Disposal/Adjustment during the year	Balance as at 30.06.2022		Balance as at 01.07.2021	Charged during the year	Disposal/Adjustment during the year	Balance as at 30.06.2022	
1	Land	Tangible	54,505,270	-	-	54,505,270	0%	-	-	-	-	54,505,270
2	Building and Structure	Tangible	821,430	-	(21,700)	799,730	2.5%	95,061	22,405	150,318	267,784	531,946
3	Motor Vehicle	Tangible	25,208,408	-	(4,410)	25,203,998	20%	22,674,991	843,000	-	23,517,991	1,686,007
4	Office Equipment / Mechanical Equipment	Tangible	25,577,152	8,521,858	(846,587)	33,252,423	15%	13,014,194	5,381,241	(364,120)	18,031,315	15,221,108
5	Electrical Equipment	Tangible	8,508,923	134,628	(755,766)	7,887,785	10%	6,603,297	415,655	(537,629)	6,481,323	1,406,462
6	Furniture & Fixture	Tangible	50,451,639	1,644,318	(499,220)	51,596,737	10%	28,547,468	3,338,822	(1,075,877)	30,810,413	20,786,324
7	Library Book	Tangible	163,580	33,689	(22,440)	174,829	10%	37,293	5,376	(5,376)	37,293	137,536
8	Software and Database	InTangible	-	-	3,470,505	3,470,505	20%	-	1,651,642	164,692	1,816,334	1,654,171
Total			165,236,402	10,334,493	1,320,382	176,891,277		70,972,304	11,658,141	(1,667,992)	80,962,453	95,928,825



ANSAR-VDP UNNAYAN BANK
Highlights of Bank's Performance

Particulars	Financial Years	
	30.06.2022	30.06.2021
Paid-Up Capital	3,400,789,800	3,268,719,900
Total Capital	3,608,286,101	3,462,218,814
Total Assets	17,223,378,076	15,237,183,256
Total Deposits	5,639,825,554	4,173,604,951
Total Loans and Advances	16,342,739,196	14,403,184,476
Credit Deposit Ratio	289.77%	345.10%
Profit after Provision and Tax	112,059,032	109,961,041
Classified Loans & Advances during the year	1,697,363,000	1,401,105,000
NPL Ratio	10.39%	9.73%
Provision kept against Loans and Advances	874,449,000	862,363,521
Cost of Fund (including administrative exp.)	8.37%	8.85%
Performing Assets	15,483,529,663	13,754,259,754
Non-Performing Assets	1,739,848,413	1,482,923,502
Return on Assets (ROA after tax)	0.65%	0.72%
Earning per Share	3.43	3.73

