

**Auditors' Report and Financial Statements
of
Ansar-VDP Unnayan Bank**

As at and for the year ended 30 June, 2021.

Basu Banerjee Nath & Co.
Chartered Accountants
Dhaka Trade Centre (11th Floor)
99, Kazi Nazrul Islam Avenue
Kawranbazar, Dhaka-1215
Phone: (O2) 55012552, 55012551
Fax: 88-02-55012551
Email: info@bbnathco.com
Web: www.bbnathco.com

Zoha Zaman Kabir Rashid & Co.
Chartered Accountants
Plot -6B, Level-7&8, Lift-08,
Block CWS(A), Road-32,
Gulshan-01 Dhaka
Phone: +880 2 22229725
E-mail: info@zzkrca.com
Web: www.zzkrca.com

ANSAR-VDP UNNAYAN BANK
Auditors' Report and Financial Statements
Table of Contents
For the year ended 30 June, 2021

Sl. No.	Particulars	Page No.
1	Independent Auditors' Report	01-06
2	Statement of Financial Position	07-08
3	Statement of Profit or Loss and Other Comprehensive Income	09
4	Statement of Changes in Equity	10
5	Statement of Cash Flows	11
6	Liquidity Statement	12
7	Notes to the Financial Statements	13-28
8	Schedule of Fixed Assets (Annexure-A)	29
9	Highlights of Bank's Performance	30

Basu Banerjee Nath & Co.
Chartered Accountants
Dhaka Trade Centre (11th Floor)
99, Kazi Nazrul Islam Avenue
Kawranbazar, Dhaka-1215
Phone: (O2) 55012552, 55012551
Fax: 88-02-55012551
Email: info@bbnathco.com
Web: www.bbnathco.com

Zoha Zaman Kabir Rashid & Co.
Chartered Accountants
Plot -6B, Level-7&8, Lift-08,
Block CWS(A), Road-32,
Gulshan-01 Dhaka
Phone: +880 2 22229725
E-mail: info@zzkrca.com
Web: www.zzkrca.com

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, 2021** 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, 2021** 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

1. 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.
2. Provisions for Income Tax for the year of Taka 73,307,361 is less than required having not been considered the inadmissible expenses due to contribution to unrecognized provident and gratuity fund, excess perquisite paid to the employees as part of salary, expenses paid for some cases without deducting of VAT and income tax, transfer of profit to several funds (Incentive Bonus, Benevolent Fund, Death Relief Fund, and Provision) and considering the depreciation not under 3rd Schedule of the Income Tax Ordinance, 1984. As a result of short provision over years, an amount of Taka 782,587, 211 has been shortfall of provision over years up to 2019-2020 as stated earlier.



Matter of Emphasis:

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. The Investment details are as follows:

Name of Institution	Taka
First Finance Ltd.	38,765,000
Premier Leasing Ltd.	17,857,178
International Leasing & Financial Services Ltd.	36,341,142
Total	<u>92,963,320</u>

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.

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.

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

At year end the bank reported total gross loans and advances of BDT 14403.18 million (2020: BDT 12594.54 million).

We tested the design and operating effectiveness of key controls focusing on the following:

- Credit appraisal, loan disbursement procedures, monitoring and provisioning process;
- Identification of loss events, including early warning and default warning indicators;
- Reviewed half-early Classification of Loans (CL);

Our substantive procedures in relation to the provision

for 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;

	<ul style="list-style-type: none"> • 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 matters that have a probable and estimable impact on the Bank's financial position.

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.

We also assessed the Bank's provisions and contingent liabilities disclosure.

IT systems and controls

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 locations daily and the reliance on automated and IT dependent manual controls.

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.

We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting.

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.

We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization.

We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit.



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 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 skepticism 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.



Basu Banerjee Nath & Co.
Chartered Accountants
Dhaka Trade Centre (11th Floor)
99, Kazi Nazrul Islam Avenue
Kawranbazar, Dhaka-1215
Phone: (O2) 55012552, 55012551
Fax: 88-02-55012551
Email: info@bbnathco.com
Web: www.bbnathco.com

Zoha Zaman Kabir Rashid & Co.
Chartered Accountants
Plot -6B, Level-7&8, Lift-08,
Block CWS(A), Road-32,
Gulshan-01 Dhaka
Phone: +880 2 22229725
E-mail: info@zzkrca.com
Web: www.zzkrca.com

- 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.
- 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.
- 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.



Basu Banerjee Nath & Co.
Chartered Accountants
Dhaka Trade Centre (11th Floor)
99, Kazi Nazrul Islam Avenue
Kawranbazar, Dhaka-1215
Phone: (02) 55012552, 55012551
Fax: 88-02-55012551
Email: info@bbnathco.com
Web: www.bbnathco.com

Zoha Zaman Kabir Rashid & Co.
Chartered Accountants
Plot -6B, Level-7&8, Lift-08,
Block CWS(A), Road-32,
Gulshan-01 Dhaka
Phone: +880 2 22229725
E-mail: info@zzkrca.com
Web: www.zzkrca.com

- 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.

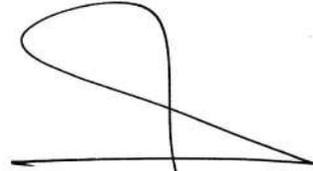


Uzzal Deb Nath, FCA
Partner, Enrollment No.1176 (ICAB)
Basu Banerjee Nath & Co.
Chartered Accountants

DVC: 2204131176AS703332

Place: Dhaka

Dated: 05 April 2022



Zakir Hossain FCA ACA(ICAEW) CSM
Partner, Enrollment No. 983 (ICAB)
Zoha Zaman Kabir Rashid & Co
Chartered Accountants

DVC: 2204120983AS232056



ANSAR-VDP UNNAYAN BANK
Statement of Financial Position
As at 30 June, 2021

Particulars	Notes	Amount in Taka		
		30 June, 2021	30 June, 2020 (Restated)	30 June, 2019 (Restated)
PROPERTY AND ASSETS				
Cash	3.00	212,289,558	231,395,124	257,106,334
Cash in Hand		9,864,439	8,941,192	17,802,992
Balance with Bangladesh Bank and its agent banks		-	-	-
Balance with Sonali Bank Ltd.		202,425,118	222,453,932	239,303,342
Balance with other banks and financial institutions	4.00	411,645,498	1,515,679,067	2,196,999,179
In Bangladesh		411,645,498	1,515,679,067	2,196,999,179
Outside Bangladesh		-	-	-
Money at Call on Short Notice		-	-	-
Investments	4.A	33,981,123	30,608,561	33,524,649
Loans and Advances	5.00	14,403,184,476	12,594,544,037	11,366,658,462
Loans, Cash Credit, Overdrafts etc.		14,403,184,476	12,594,544,037	11,366,658,462
Bills Purchased & Discounted		-	-	-
Fixed Assets Including Premises, Furniture and Fixtures	6.00	94,264,099	148,551,320	143,408,576
Others Assets	7.00	81,818,502	173,698,735	173,053,993
Non-Banking Assets		-	-	-
Total Assets		15,237,183,256	14,694,476,844	14,170,751,193
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions and agents	8.00	4,997,600,000	3,100,000,000	3,100,000,000
Deposits and Other Accounts	9.00	4,173,604,951	4,860,459,814	5,497,485,920
Current Accounts and Other Accounts		4,616,128	7,060,430	8,840,713
Bills Payable		-	-	-
Savings Bank Deposits		1,622,373,949	2,325,716,670	2,146,579,952
Fixed Deposits		2,507,558,628	2,364,826,401	3,156,237,133
Bearer Certificates of Deposit		-	-	-
Other Deposits		39,056,245	162,856,313	185,828,122
Other Liabilities	10.00	2,603,759,491	3,588,170,501	2,956,004,950
Total Liabilities		11,774,964,442	11,548,630,315	11,553,490,870
Capital /Shareholders' Equity		3,462,218,814	3,145,846,529	2,617,260,323
Paid up Capital	11.02	3,268,719,900	2,944,525,600	2,376,496,700
Statutory Reserve		-	-	-
General Reserve	11.04	62,168,396	57,168,396	56,968,396
Special Reserve	11.05	-	-	-
Surplus in Profit and Loss A/C		131,330,518	144,152,533	183,795,227
Total Liabilities and Shareholders' Equity		15,237,183,256	14,694,476,844	14,170,751,193

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



Badal Chandra Debnath
Secretary



Md. Mosaddake-Ul-Alam
Managing Director

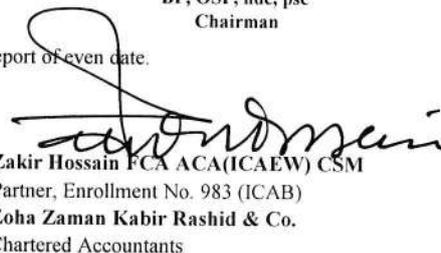


Major General Mizanur Rahman Shameem
BP, OSP, ndc, psc
Chairman

Signed in terms of our separate report of even date.



Uzzal Deb Nath, FCA
Partner, Enrollment No. 1176 (ICAB)
Basu Banerjee Nath & Co.
Chartered Accountants
Place: Dhaka
Dated: 05 April 2022



Zakir Hossain FCA ACA (ICAEW) CSM
Partner, Enrollment No. 983 (ICAB)
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

DVC: 2204131176AS70



ANSAR-VDP UNNAYAN BANK
Statement of Financial Position (Balance Sheet)
As at 30 June, 2021

Particulars	Notes	Amount in Taka		
		30 June, 2021	30 June, 2020	30 June, 2019
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

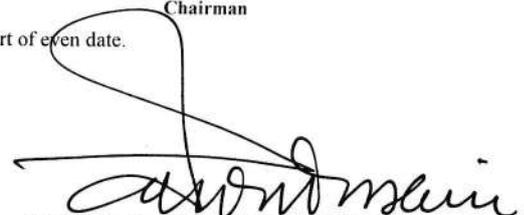


Major General Mizanur Rahman Shameem
BP, OSP, ndc, psc
Chairman

Signed in terms of our separate report of even date.



Uzzal Deb Nath, FCA
Partner, Enrollment No. 1176 (ICAB)
Basu Banerjee Nath & Co.
Chartered Accountants



Zakir Hossain FCA ACA (ICAEW) CSM
Partner, Enrollment No. 983 (ICAB)
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

Place: Dhaka
Dated: 05 April 2022

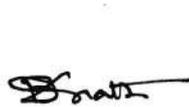
DVC: 2204131176AS703332



ANSAR-VDP UNNAYAN BANK
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June, 2021

Particulars	Notes	Amount in Taka		
		30 June, 2021	30 June, 2020 (Restated)	30 June, 2019 (Restated)
Interest Income	12.01	1,262,111,716	1,263,549,949	1,225,971,195
Less: Interest paid on deposits and borrowings etc.	13.00	402,084,458	406,898,325	468,924,153
Net Interest Income		860,027,258	856,651,624	757,047,042
Investment Income		4,358,987	1,407,493	3,526,730
Interest income on Bank Deposit	12.02	93,717,022	179,537,140	164,841,451
Investment Profit/(Loss) on Shares		3,372,561	(2,916,088)	-
Commission, Exchange and Brokerage			71,129	156
Other Operating Income	14.00	30,541,055	21,468,628	35,409,798
Total Operating income (A)		992,016,884	1,056,219,926	960,825,177
Salary and Allowances	15.00	536,380,768	489,976,222	435,073,465
Rent, Taxes, Insurance, Electricity etc.	16.00	27,812,556	24,452,651	22,686,111
Legal Expenses		337,094	103,855	674,381
Postage, Stamp, Telecommunication etc.	17.00	4,957,998	5,380,663	4,708,252
Stationery, Printings, Advertisements etc.	18.00	8,867,845	9,336,418	7,449,147
Chief Executive's Salary and Fees	19.00	3,781,631	1,182,460	2,260,080
Directors' Fees		336,000	336,000	304,568
Auditors' Fees		80,500	80,500	80,000
Other Expenses	20.00	84,939,651	96,278,904	80,043,943
Interest on General provident fund		33,300,213	31,720,021	222,349
Depreciation and Repair of Bank's Assets	21.00	12,186,568	9,562,279	6,350,772
Total Operating Expenses (B)		712,980,824	668,409,973	559,853,068
Profit/(Loss) Before Provision C=(A-B)		279,036,059	387,809,953	400,972,109
Provision for Loan	22.00	-	215,863,351	205,937,000
Other Provisions	23.00	95,767,657	43,300,000	72,000,000
Total Provision (D)		95,767,657	259,163,351	277,937,000
Total Profit/ (Loss) Before Tax E=(C-D)		183,268,402	128,646,602	123,035,109
Provision for Taxation 40% (F)	24.00	73,307,361	49,262,000	48,278,000
Net Profit after Tax (G=E-F)		109,961,041	79,384,602	74,757,109
Appropriations:		109,961,041	73,871,000	72,169,000
Statutory Reserve		-	-	-
General Reserve		5,000,000	200,000	2,000,000.00
Special Reserve		-	-	-
Dividends		104,961,041	73,671,000	70,169,000
Retained Surplus		-	5,513,602	2,588,109
Earning Per Share (EPS)		3.73	2.70	3.15

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



Badal Chandra Debnath
Secretary



Md. Mosaddake-Ul-Alam
Managing Director

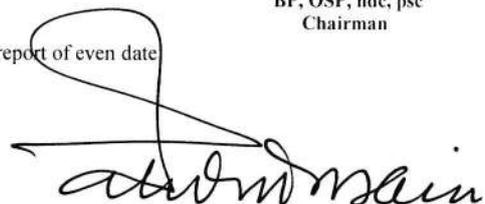


Major General Mizanur Rahman Shameem
BP, OSP, ndc, psc
Chairman

Signed in terms of our separate report of even date



Uzzal Deb Nath, FCA
Partner, Enrollment No. 1176 (ICAB)
Basu Banerjee Nath & Co.
Chartered Accountants
Place: Dhaka
Dated: 05 April 2022



Zakir Hossain FCA ACA (ICA EW) CSM
Partner, Enrollment No. 983 (ICAB)
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

DVC: 2204131176



ANSAR-VDP UNNAYAN BANK
Statement of Changes in Equity
For the Year Ended 30 June, 2021

Particulars	Amount in Taka					Total Equity
	Paid-up Capital Taka	Statutory Reserve	General Reserve	Special Reserve	Surplus Profit/(Loss)	
Balance as on July 01, 2020	2,944,525,600	-	57,168,396	-	136,322,563	3,138,016,559
Add : Interest income for bank deposit not accounted for	-	-	-	-	7,829,969	7,829,969
Restated balance as on July 01, 2020	2,944,525,600	-	57,168,396	-	144,152,533	3,145,846,529
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 2020-2021	-	-	-	-	(2,032)	(2,032)
Net profit for the period	-	-	-	-	109,961,041	109,961,041
Dividend Declared during the year (4.00% of paid up capital	-	-	-	-	(117,781,024)	(117,781,024)
Tk.294.45.25.600 at 2.94.45.256 shares)	-	-	-	-	-	-
Less: Dividend paid during the year	-	-	-	-	-	-
Issue of Share Capital	324,194,300	-	-	-	-	324,194,300
Balance as at June 30, 2021	3,268,719,900	-	62,168,396	-	131,330,518	3,462,218,814

Debnath

Badal Chandra Debnath
Secretary

Md. Mosaddake-Ul-Alam

Md. Mosaddake-Ul-Alam
Managing Director

Miznur Rahman Shameem

Major General Mizanur Rahman Shameem
BP, OSP, ndc, psc
Chairman

Uzzal Deb Nath
Uzzal Deb Nath, FCA
Partner, Enrollment No. 1176 (ICAB)
Basu Banerjee Nath & Co.
Chartered Accountants
Place: Dhaka
Dated: 05 April 2022



DVC: 2204131176AS703332

Zakir Hossain
Zakir Hossain FCA ACA (ICAEW) CSM
Partner, Enrollment No. 983 (ICAB)
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

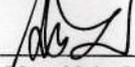


Signed in terms of our separate report of even date.

ANSAR-VDP UNNAYAN BANK
Statement of Cash Flows
For the year ended 30 June, 2021

Particulars	Notes	Amount in Taka	
		30 June, 2021	30 June, 2020
A. Cash Flows from Operating Activities:			
Interest Receipts in Cash		1,358,657,091	1,425,540,289
Interest Payments		(435,384,671)	(438,618,346)
Dividends Receipts		-	-
Provision for Classified & Unclassified Loan		(67,670,479)	(215,863,351)
Provision for Interest on Fixed Deposit		(11,615,416)	(34,617,146)
Depreciation		8,312,815	6,884,626
Fee and Commission Receipts in Cash		-	-
Recoveries on Loans previously written-off		-	-
Cash Payments to Employees		(540,412,631)	(491,006,307)
Income Taxes Paid		(469,876,827)	-
Cash Payments to Suppliers	29.00	(11,326,761)	(11,669,830)
Receipts from Other Operating Activities (item-wise)	25.00	30,541,055	21,468,628
Payments for Other Operating Activities (item-wise)	26.00	(119,523,566)	(126,500,975)
Operating Profit Before Changes in Operating Assets and		(258,299,389)	135,617,588
Increase/Decrease in Operating Assets and Liabilities			
Statutory Deposits		-	-
Purchase/ sale of Trading Securities		-	-
Loan & Advances to Other Banks		-	-
Loan & Advances to Customers		(1,808,640,439)	(1,227,885,575)
Other Assets (item-wise)	27.00	(51,694,533)	(11,191,153)
Deposits from Other Banks		-	-
Deposits from Customers		(686,854,863)	(637,026,106)
Other Liabilities Account of Customers		-	-
Trading Liabilities		-	-
Other Liabilities (item-wise)	28.00	(401,050,673)	395,160,282
Net Cash flows from/(used in) Operating Activities (A)		(3,206,539,897)	(1,345,324,965)
B. Cash Flows from Investing Activities:			
Proceeds from sale of Securities		-	-
Payments for purchase of Securities		(3,372,562)	2,916,088
Purchase/Sale of Property, Plant & Equipment		(45,974,406)	(12,027,370)
Purchase/Sale of Subsidiary		-	-
Net Cash flows from/(used in) Investing Activities (B)		(49,346,968)	(9,111,282)
C. Cash Flows from Financing Activities:			
Receipts from issue of Loan Capital & Debt Security		1,897,600,000	-
Payments for Redemption of Loan Capital & Debt Security		-	-
Receipts from issue of Ordinary Share		324,194,300	568,028,900
General Reserve		5,000,000	200,000
Retained Surplus		(12,822,015)	(37,304,519)
Dividends Declared		(81,224,555)	118,818,719
Net Cash flows from/(used in) Financing Activities (C)		2,132,747,730	649,743,100
D. Net increase/Decrease in Cash (A+B+C)		(1,123,139,135)	(704,693,147)
Cash and Cash Equivalents at beginning period		1,747,074,191	2,451,767,338
Cash and Cash Equivalents at end of period		623,935,056	1,747,074,191


 Badal Chandra Debnath
 Secretary


 Md. Mosaddake-Ul-Alam
 Managing Director


 Major General Mizanur Rahman Shameem
 BP, OSP, ndc, psc

Signed in terms of our separate report of even date.


 Uzzal Deb Nath, FCA
 Partner, Enrollment No. 1176 (ICAB)
 Basu Banerjee Nath & Co.
 Chartered Accountants
 Place: Dhaka
 Dated: 05 April 2022


 Zakir Hossain FCA ACA (ICAEW) CSM
 Partner, Enrollment No. 983 (ICAB)
 Zoha Zaman Kabir Rashid & Co.
 Chartered Accountants

DVC: 2204131176



ANSAR-VDP UNNAYAN BANK
Liquidity Statement
(Asset and Liability Maturity Analysis)
As at 30 June, 2021

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	212,289,558	-	-	-	-	212,289,558
Balance with Other Banks and Financial Institutions	318,682,178	-	92,963,320	-	-	411,645,498
Investment	-	-	-	10,781,123	23,200,000	33,981,123
Loans and Advances	1,536,057,044	1,701,114,439	3,518,158,407	7,624,111,188	23,743,397	14,403,184,476
Fixed assets including Premises, Furniture and Fixtures	-	8,508,923	25,577,152	821,430	59,356,593	94,264,099
Others Assets	2,575,805	18,092,102	2,295,961	8,002,622	50,852,012	81,818,502
Non-banking Assets	-	-	-	-	-	-
Total Assets	2,069,604,585	1,727,715,465	3,638,994,840	7,643,716,363	157,152,003	15,237,183,256
Liabilities						
Borrowing from Bangladesh Bank, Other Banks, Financial Institutions and Agents	-	-	1,897,600,000	2,900,000,000	200,000,000	4,997,600,000
Deposits	774,530,899	380,896,759	1,494,773,193	474,958,896	1,048,445,204	4,173,604,951
Other Accounts	-	-	-	-	-	-
Provision and Other Liabilities	-	46,963,554	49,842,862	529,810,638	1,977,142,437	2,603,759,491
Equity	-	-	-	-	-	-
Total Liabilities	774,530,899	427,860,313	3,442,216,055	3,904,769,534	6,687,806,455	15,237,183,256
Net Liquidity Gap	1,295,073,686	1,299,855,152	196,778,785	3,738,946,829	(6,530,654,452)	-


Badal Chandra Debnath
Secretary


Md. Mosaddake-Ul-Alam
Managing Director


Major General Mizanur Rahman Shameem
BP, OSP, ndc, psc
Chairman

Signed in terms of our separate report of even date.


Uzzal Deb Nath, FCA
Partner, Enrollment No. 1176 (ICAB)
Basu Banerjee Nath & Co.
Chartered Accountants
Place: Dhaka
Dated: 05 April 2022




Zakir Hossain FCA, ACA (ICAEW) CSM
Partner, Enrollment No. 983 (ICAB)
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants



CIC: 2204131176AS7033

ANSAR-VDP UNNAYAN BANK
Notes to the Financial Statements

As at and for the Year Ended 30 June, 2021

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 32,687,199 of Tk. 100 each as on 30 June 2021.

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 (IFRS):

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		
Investments in Associates	IAS-26	Not Applied
Interests in Joint Ventures	IAS-28	Not Applicable
Financial Instruments: Presentation	IAS-31	Not Applicable
Earnings Per Share	IAS-32	Applied
Interim Financial Reporting	IAS-33	Applied
Impairment of Assets	IAS-34	Applied
Provision Contingent Liabilities and Contingents Assets	IAS-36	Not Applied
Intangible Assets	IAS-37	Applied
Financial Instruments: Recognition and Measurements	IAS-38	Applied
Investments Property	IAS-39	Applied
Agriculture	IAS-40	Not Applicable
	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 2020 to 30 June 2021 one year 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 judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an on going concern basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

Information about significant areas of estimation uncertainty and critical judgments in applying accounting policies that have the most significant effect on the amounts recognized and presented in the financial statements of the Bank are included in following notes/statements:

- 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 following basis:

- Balance with other Banks and financial institutions, money at call on short notice, etc. are on the basis of their maturity term;
- 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:

- a) 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.
- b) Depreciation is provided to amortize the cost of the assets after commissioning, over the period of their expected useful life, in accordance with the provisions of IAS 16: Property, Plant and Equipment: Depreciation is provided for the period in use of the assets. No depreciation has been charged during the year on addition irrespective of date when the related assets are put into use. Depreciation is calculated on the cost of fixed assets in order to write off such amounts over the estimated useful life of each category of assets.

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%
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 lease liability for income tax purposes and applicability of VAT on such items. Finally, paragraph 5 of IFRS 16 provide the recognition exemptions to short-term leases and leases for which the underlying asset is of low value. Although, paragraphs B3 to B8 of the Application Guidance (Appendix B) of IFRS 16 provide some qualitative guidance on low value asset, but these guidance is focused towards moveable asset. Immovable asset like rental of premises (i.e. real estate) is not covered on those guidance, nor any benchmark on quantification guidance on low value items have been agreed locally in Bangladesh. Nevertheless, as a first step the Bank has defined 'low value asset' which are to be excluded from IFRS 16 requirements.

Thereafter, the Bank has reviewed lease arrangements for 'office premises' for consideration under IFRS 16. As per the preliminary assessment of leases for 'office premises', the Bank has concluded that the potential impact of these lease items in the Balance Sheet and Profit and Loss Account of the Company for the year 2020-2021 is not considered to be material. Therefore, considering the above implementation issues the Bank has not taken IFRS 16 adjustments on the basis of overall materiality as specified in the materiality guidance in the 'Conceptual Framework for Financial Reporting' and in international Accounting Standard 1 'Presentation of Financial Statements'. However, the Bank would continue to liaison with regulators and related stakeholders and observe the market practice for uniformity and comparability and comparability, and take necessary actions in line with regulatory guidelines and market practice.

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:

- 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.
- Provision for Loans & Advances has been made for the year ended June 30, 2021. As per calculation required provision during the year was Tk.76.10 core against which Tk. 60.78 crore for Classified loan, Tk. 3.06 Crore for unclassified loan and Tk. 12.26 crore for Special General Provision for Covid-19.
- Provision for Incentive Bonus/ Ex-gratia of Tk. 55,393,000.00 has been made for the year ended June 30, 2021.
- A sum of Tk. 2,000,000 has been transferred to Benevolent Fund as per Board Decision.
- Provision for Corporate Tax on Total Profit of Tk. 82,502,803 before Taxes has been made @ 40% for the year ended June 30, 2021.
- A sum of Tk. 5,000,000 has been transferred to General Reserve Fund as per Board Decision.
- A sum of Tk. 19,000,000 has been transferred to Superannuation Fund as per Board Decision.
- Previously "Interest Income on Bank Deposit" was shown in "Interest Income" and "Interest on General Provident Fund" was shown in "Interest on Deposits and Borrowings etc.". "Interest on Bank Deposit" and "Interest on General Provident Fund" are shown separately in the current financial year.
- Interest for the year 2018-19, 2019-20 and 2020-21 on FDR kept with International Leasing & Financial Services Ltd., Premier Leasing Ltd. and First Finance Ltd. has been applied. Consequently Profit & Loss accounts and Balance Sheet for years ended on 30.06.2019 and 30.06.2020 have been restated. Considering the interest income for the year 2018-19, 2019-20 and 2020-21 on the FDR(s) kept with mentioned leasing company as suspense, related income i.e. Tk. 15,158,635 has been kept in provision.
- Chief Executive's salary and fees for the current period includes payment of arrear salary and fees of Tk. 17,65,080.00 of former Chief Executive of the bank.
- Previous years figures has been rearranged for comparison purposes whenever considered necessary.



Particulars	Amount in Taka	
	30 June, 2021	30 June, 2020
3.00 Cash		
3.01 Cash In Hand:	212,289,558	231,395,124
Local currency	9,864,439	8,941,192
Foreign Currency	-	-
	9,864,439	8,941,192
3.02 Balance with Bangladesh Bank:		
Local currency	-	-
Foreign Currency	-	-
	-	-
3.03 Balance with Sonali Bank Limited		
Local currency	202,425,118	222,453,932
Foreign Currency	-	-
	202,425,118	222,453,932
3.04 Deposit to Sonali Bank Limited:		
Current deposit	112,578,846	104,123,398
Short term deposit	89,846,272	118,330,534
	202,425,118	222,453,932
4.00 Balance with other Banks and financial institutions:		
Inside Bangladesh	411,645,498	1,515,679,067
Outside Bangladesh	-	-
	411,645,498	1,515,679,067
4.01 Inside Bangladesh:		
Current deposits	188,149,694	40,028,340
Short term deposits	130,532,484	70,786,296
Fixed deposits	92,963,320	1,404,864,431
	411,645,498	1,515,679,067
4.01.1 Current Deposits:		
Name of the Banks:		
Janata Bank Ltd.	161,383,433	20,174,522
Agrani Bank Ltd.	6,650,068	6,338,655
Rupali Bank Ltd.	6,111,326	11,890,434
Bangladesh Krishi Bank Ltd.	2,804,736	886,802
Uttara Bank Ltd.	6,173,881	380,811
NCC Bank Ltd.	5,026,250	357,116
	188,149,694	40,028,340
4.01.2 Short term deposits:		
Name of the Banks:		
Janata Bank Ltd.	92,033,628	40,907,041
Agrani Bank Ltd.	19,217,277	17,671,168
Rupali Bank Ltd.	13,988,238	8,060,940
Dhaka Bank Ltd.	350	888
Bangladesh Krishi Bank Ltd.	3,872,386	3,014,266
Uttara Bank Ltd.	635,604	1,074,127
Bangladesh Development Bank Ltd.	726,796	-
Dutch Bangla Bank Ltd.	58,204	57,866
	130,532,484	70,786,296
4.01.3 Fixed Deposits:		
Agrani Bank Ltd.	-	75,000,000
Dhaka Bank Ltd.	-	38,000,000
The Farmers Bank Ltd.	-	-
Premier Leasing & Financial Ltd.	-	-
Union Bank Ltd.	-	-
Investment Corporation Bank Ltd.	-	1,155,534,462
NRB Global Bank Ltd.	-	-
First Finance Ltd.	-	-
Premier Leasing Ltd.	38,765,000	35,875,000
Trust Bank Ltd.	17,857,178	17,045,696
International Leasing & Financial Services Ltd.	-	50,000,000
	92,963,320	1,404,864,431

Note: 3.04

Note: 4.01

Note: 4.01.1

Note: 4.01.2

Note: 4.01.3



Particulars		Amount in Taka	
		30 June, 2021	30 June, 2020
Maturity grouping of balance with other Banks:			
Receivable on demand		188,149,694	110,814,635
Not more than 3 months		130,532,484	-
More than 3 months but not more than 1 year		92,963,320	1,404,864,431
More than 1 year but not more than 5 years		-	-
More than 5 years		-	-
		411,645,498	1,515,679,067
4.A Investments:			
Government (Treasury Bond)		23,200,000	23,200,000
Investments in Shares		10,781,123	7,408,561
		33,981,123	30,608,561
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	1,985,445	965,580
Nli First Mutual Fund	10,000 Shares	226,500	96,000
Active Fine Chemicals Ltd.	12,090 Shares	221,247	148,707
Baraka Power Ltd.	26,565 Shares	758,921	525,987
City Bank Ltd.	21,025 Shares	582,813	342,708
Delta Brac Housing Finance	6,325 Shares	545,531	585,695
Grameen One: Scheme Two	10,000 Shares		111,000
Jamuna Bank Ltd.	10,000 Shares	214,000	160,000
Mjl Bangladesh Ltd.	20,104 Shares	1,672,653	1,300,729
Southeast Bank 1st Mutual	10,000 Shares	196,500	93,000
Square Pharma	16,566 Shares	3,748,407	2,857,635
Asian Tiger Sandhani Life	15,000 Shares	165,000	
Icb Amcl Sonali Bank Ltd.	20,000 Shares	178,000	
Current Balance		286,106	221,520
		10,781,123	7,408,561
5.00 Loans & Advances :			
Inside Bangladesh		14,403,184,476	12,594,544,037
Outside Bangladesh		-	-
		14,403,184,476	12,594,544,037
5.01 Inside Bangladesh:			
Loan		14,403,184,476	12,594,544,037
Cash Credit		-	-
Overdraft		-	-
		14,403,184,476	12,594,544,037
5.01.1 Loans:			
Micro-credit		2,861,284,588	2,478,491,495
SME (Short Term)		1,922,981,992	1,982,249,651
SME (Middle Term)		687,248,046	741,595,874
Personal Loan		33,639,122	9,833,256
Loan Against FDR & DPS		151,248,194	162,745,682
Uttaran		430,280	1,323,590
Ongivut Ansar Loan		283,259,404	148,666,374
Fisheries		354,429,221	358,391,975
Milked cow loan (Financed by BB)		31,220,580	40,504,743
Women self Employed		13,106,046	17,995,626
Computer loan		3,587,731	4,952,742
Grameen paribahan		3,199,130	4,668,342
Staff loan		720,551,167	1,048,535,187
Loan from Group Fund		2,435,931	3,572,305
Ekti Bari Ekti Khamar		3,577,014,802	2,967,442,975
Hill VDP Ekti Bari Ekti Khamar		41,366,133	20,646,200
Loan Against Double Benefit Scheme		4,250,697	8,661,677
Laepoti Deposit Scheme		752,843	2,092,179



Particulars	Amount in Taka	
	30 June, 2021	30 June, 2020
Ansar-VDP Pronodona Agro-based Loan	742,522	1,561,940
BIO Gas Plant	10,747,315	884,609
Probashi Loan	676,037	971,349
Ansar House Building Loan (Officer+Staff)	17,099,814	20,761,885
Hybrid Livestock(Cow)	608,355,076	554,969,095
Poultry/Boiler Layer Loan	60,181,809	63,645,369
Cash Credit	68,276,221	103,287,867
Agriculture Equipment	1,263,684	3,137,364
Motorcycle Loan for Members of Ansar	160,180	65,568
Milk & Dairy Firm	372,437,717	395,259,588
Agriculture & Rural Project Loan	793,593,684	1,429,132,601
Solaric Electricity Project Loan	389,361	3,101,663
Alo-by Solaric	2,267,011	4,262,775
Light Vehicles Purchase Loan	22,000	282,577
Cash Credit of Agri-based Project	8,785,437	10,849,914
Amar Bari Amar Khamar	1,217,683	
Agricultural Loan from (Financed by Bangladesh Bank)	1,764,963,019	
	14,403,184,476	12,594,544,037
5.02 Maturity grouping of loans and advances:		
Repayable on demand	1,536,057,044.41	1,343,345,774
Not more than 3 months	1,701,114,439.48	1,982,249,651
More than 3 months but not more than 1 year	3,518,158,407.22	1,135,145,721
More than 1 year but not more than 5 year	7,624,111,188.18	8,113,041,006
More than 5 years	23,743,397.05	20,761,885
	14,403,184,476	12,594,544,037
5.03 Significant concentration of loans and advances:		
Advances to allied concerns of directors	-	-
Advances to Chief Executive, other senior executive and other	720,551,167	1,048,535,187
Advances to customer groups Note-5.04	13,682,633,309	11,546,008,850
Advances to Industries	-	-
	14,403,184,476	12,594,544,037
Number of the clients	154,502	150,228
Amount of outstanding loans and advances	14,403,184,476	12,594,544,037
Classified loan therein	1,401,105,000	1,869,795,000
Classified loan therein (in %)	9.73	14.85
5.04 Geographical area-wise loan and advances:		
Dhaka	708,971,000	616,332,000
Chattogram	1,306,575,000	961,821,000
Khulna	1,384,197,000	1,174,867,000
Rajshahi	830,043,000	708,228,000
Noakhali	558,479,000	459,603,000
Mymensingh	731,889,000	613,730,000
Sylhet	829,326,000	717,612,000
Barishal	643,388,000	548,112,000
Tangail	653,353,000	611,073,000
Dinajpur	683,208,000	556,058,000
Rangpur	598,602,000	526,934,000
Cumilla	711,048,000	640,958,000
Narayanganj	421,114,000	375,453,850
Kustia	735,144,000	584,667,000
Bogura	771,001,000	665,432,000
Faridpur	944,435,309	811,452,000
Cox's Bazar	455,211,000	384,303,000
Gazipur	716,649,000	589,373,000
Sub-total	13,682,633,309	11,546,008,850
Staff loan	720,551,167	1,048,535,187
Total	14,403,184,476	12,594,544,037



Particulars	Amount in Taka	
	30 June, 2021	30 June, 2020
5.05 Classification status of loans and advances (Except Staff Loan):		
Unclassified (Excluding staff loan)	12,281,528,309	9,676,213,850
Sub-standard	438,754,000	600,967,000
Doubtful	333,482,000	429,386,000
Bad/Loss	628,869,000	839,442,000
	1,401,105,000	1,869,795,000
	13,682,633,309	11,546,008,850
5.06 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;		
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.		
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		
a) 1. Amount (Decrease)/ Increase in provision.		
2. Amount of loan written-off from provision.		
3. Amount realized against loan previously written-off		
b) Amount of provision kept against loan classified.		
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		
c. Amount of written-of loan; for which suit has been filed		
Provision held against loans		
Provision required		
Previous balance of provision		
Add: Provision made during the year		
Less: Adjustment (written off)		
Total Provision held		
Provision (shortfall)/ Surplus		
	12,281,528,309	9,676,213,850
	-	-
	720,551,167	1,048,535,187
	-	-
	-	-
	-	-
	1,401,105,000	1,869,795,000
	14,403,184,476	12,594,544,037
	(67,670,479)	205,937,000
	-	-
	-	-
	693,250,521	883,514,000
	-	-
	129,155,772	38,714,197
	90,441,575	-
	-	-
	761,025,000	930,034,000
	930,034,000	714,170,649
	(67,670,479)	215,863,351
	862,363,521	930,034,000
	101,338,521	-



Particulars	Amount in Taka	
	30 June, 2021	30 June, 2020
6.00 Fixed Assets Including premises, furniture & fixtures:		
Cost		
Opening Balance	211,210,809	199,183,439
Add: Purchase during the year	3,491,228	13,361,039
Less: Disposal during the year	49,465,635	(1,333,669)
Balance as on 30 June, 2021	165,236,402	211,210,809
Accumulated Depreciation		
Opening Balance	62,659,489	55,774,863
Add: Depreciation Charged during the year	8,666,886	7,357,456
Less: Adjustment during the year	354,072	(472,830)
Balance as on 30 June, 2020	70,972,304	62,659,489
Written down value as on 30 June, 2021	94,264,099	148,551,320
Details statement of Fixed Assets are shown in Annexure-A.		
7.00 Other Assets:		
Travelling Allowance advance	5,000	50,500
Advance against expenses	120,480	219,047
Advance against purchase		56,240
Advance Source Tax	18,092,102	74,587,211
Advance Office rent	2,172,916	675,250
Sundry advance	6,622,164	3,999,040
Printed stationery	5,792,984	8,225,046
Security deposit	177,775	176,375
Suspense account	5,266,302	1,952,452
Interest accrued on loan	2,051,521	5,257,364
Interest accrued on staff loan	1,751,639	3,448,991
General Account balance	35,944,385	31,295,063
Interest accrued on deposit	118,045	35,400,549
Interest accrued on Investment	1,089,747	-
Interest Accrued on Block Account		108,921
Intangible assets	2,575,805	8,164,949
Advance against supply	37,637	81,737
	81,818,502	173,698,735
8.00 Borrowing from other Banks, financial Institutions and agents:		
Borrowing Inside Bangladesh	4,997,600,000	3,100,000,000
Borrowing Outside Bangladesh	-	-
	4,997,600,000	3,100,000,000
8.01 Borrowing Inside Bangladesh:		
Loan from Bangladesh Govt.	200,000,000	200,000,000
Loan from Bangladesh Bank	4,797,600,000	2,900,000,000
	4,997,600,000	3,100,000,000
9.00 Deposit and Other Accounts:		
Deposit from Banks	-	-
Maturity-Wise Grouping Deposits	4,173,604,951	4,860,459,814
	4,173,604,951	4,860,459,814
9.01 Maturity-Wise Grouping Deposits:		
Repayable on demand	373,411,797	316,069,184
Repayable within 1 month	401,119,102	232,955,357
Over 1 month but within 6 month	380,896,759	1,394,296,982
Over 6 month but within 1 year	1,494,773,193	1,364,826,401
Over 1 year but within 5 years	474,958,896	41,329,695
Over 5 years but within 10 years	1,048,445,204	1,510,982,196
	4,173,604,951	4,860,459,814



Particulars	Amount in Taka	
	30 June, 2021	30 June, 2020
10.00 Other Liabilities:		
General Provident Fund	310,177,803	266,691,694
Superannuation Fund	335,213,432	271,982,616
Benevolent Fund	15,528,315	13,279,993
Employee Security Deposit	1,013,787	1,024,639
Death Relief Grant Fund	5,025,000	5,700,000
Provision for Classified Loan Note: 10.01	693,250,521	883,514,000
Provision for Unclassified Loan Note: 10.02	46,520,000	46,520,000
Special General Provision for Covid-19	122,593,000	
Provision for Dividend Note: 10.03	461,883,324	543,107,879
Provision for Land & Building	-	31,000,000
Cash Excess	24,652	9,972
Unpaid Salary	174,541	424,773
Provision for Interest on Fixed Deposit	45,990,008	57,605,424
Realized VAT, Tax, Excise Duty	774,353	4,149,511
Contractors Security Deposit	46,151	46,151
Reen Bima	69,184,618	67,674,360
Deferred Credit to Uncollected Income	162,551,691	170,065,020
Sundry Account	12,520,325	14,095,166
Provision for Corporate Tax	73,307,361	543,184,188
Provision for Other Payable		312,454
Provision for Incentive Bonus	176,106,165	120,713,165
Recruitment Application Fee	114,451	114,451
Provision for Capital Expenditure	64,900	531,919,295
Provision for Revenue Expenditure	5,618,308	8,143,254
Provision for General Provident Fund Interest		2,047,236
Provision for Interest on Deposit	105,259	234,088
Revolving Fund of Agrobased Industries	444,918	1,062,176
Payable Interest for Loan	44,119,295	-
Sale of Share Purchase Money		81,799
Blocked Account without Interest		51,841
Other Provisions	19,205,206	1,044,286
NCC Bank Remittance	2,202,108	2,371,071
	2,603,759,491	3,588,170,501
10.01 Provision for Classified Loan:		
Opening balance	883,514,000	672,592,299
Less: Loans written-off which provided for	67,670,479	-
Add: Recovery from the previous written off loans	-	-
Add: Provision made during the year	-	210,921,701
Less: Recovered and provision which no more required	122,593,000	-
Balance at the end of the year	693,250,521	883,514,000
Less: Provision required for year 2020-21	607,785,000	
Provision Surplus	85,465,521	
10.02 Provision for Unclassified Loan:		
Opening balance	46,520,000	41,578,350
Less: Loans written-off which provided for	-	-
Add: Recovery from the previous written off loans	-	-
Add: Provision made during the year	-	4,941,650
Less: Recovered and provision which no more required	-	-
Add: Net charged on profit & loss Account	-	-
Balance at the end of the year	46,520,000	46,520,000
Less: Provision required for year 2020-21	30,647,000	
Provision Surplus	15,873,000	
10.03 Provision for Dividend:		
Opening balance	543,107,879	424,289,160
Add: Declared during the year	117,781,024	118,824,000
Less: Payment during the year	199,005,579	5,281
Closing balance	461,883,324	543,107,879



Particulars	Amount in Taka	
	30 June, 2021	30 June, 2020

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, 2021 which divided in to 100,000,000 ordinary shares of Tk. 100 each.

11.02 Paid-up Capital:

32,687,199 ordinary shares of Tk. 100 each.

3,268,719,900	2,944,525,600
3,268,719,900	2,944,525,600

The paid-up capital of the bank as on June 30, 2021 was Tk. 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	6,782,859	100	678,285,900
Ansar-VDP employees	16,029,397	100	1,602,939,700
Ansar-VDP Bank employees	374,943	100	37,494,300
Government of Bangladesh	9,500,000	100	950,000,000
Total	32,687,199	100	3,268,719,900

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)	15,237,183,256	14,686,646,874
b) Risk weighted assets	14,656,922,040	13,190,367,276
c) Required capital	1,319,122,984	1,592,268,279
d) Available capital	3,631,331,814	3,184,536,559

i) Core capital

Paid-up capital

General reserve

Surplus in Profit and Loss Account

3,268,719,900	2,944,525,600
62,168,396	57,168,396
131,330,518	136,322,563
3,462,218,814	3,138,016,559

ii) Supplementary Capital

General provision (Provision for unclassified loan)

Total Available Capital as on June 30, 2021 (i+ii)

e) Surplus (d-c)

169,113,000	46,520,000
3,631,331,814	3,184,536,559
2,312,208,830	1,592,268,280

11.04 General Reserves:

Opening balance

Add: Transferred from profit during the year

Closing balance

57,168,396	56,968,396
5,000,000	200,000
62,168,396	57,168,396

11.05 Special Reserves:

Opening balance

Add: Transferred from profit during the year

Closing balance

-	-
-	-
-	-

12.00 Interest Income:**12.01 Interest Income on Loan & Advance:**

Interest on loans & advance

Interest on Staff Loans

1,239,308,551	1,243,155,589
22,803,165	20,394,360
1,262,111,716	1,263,549,949

12.02 Interest income on Bank Deposit:

Interest on FDR

Interest on STD

67,857,729	175,631,711
25,859,293	3,905,429
93,717,022	179,537,140

13.00 Interest Paid on Deposits and Borrowings etc.:

Interest on Deposits

Interest on Borrowings

Interest on Security Deposits

233,385,442	283,457,338
168,677,163	123,408,704
21,853	32,283
402,084,458	406,898,325



Particulars	Amount in Taka	
	30 June, 2021	30 June, 2020
14.00 Other Operating Income:		
Sales of Pass & Cheque Books	846,524	519,799
Remittance Income	20,911	19,806
Sales of Loan Forms	8,787,836	6,074,175
Sales of Tender Schedule	8,000	22,000
Fee Receipt	15,251,383	10,630,769
Loan Write-off Receipt	1,139,635	496,599
Others Receipt	4,486,766	3,705,480
	30,541,055	21,468,628
15.00 Salaries & Allowances:		
Salaries	300,419,046	277,395,672
House Rent Allowances	107,366,983	98,795,615
Dearness Allowances	306,579	20,670
Medical Allowances	12,331,530	12,059,942
Contribution to Superannuation Fund	47,376,665	43,239,993
Festival Bonus	44,137,794	40,760,108
Leave Encashment	13,690,620	2,126,741
Overtime Allowance	2,722,319	2,258,968
Other Allowances	374,321	434,331
Education Allowance	3,746,573	3,633,905
Recreation Allowance	3,777,438	9,025,913
Conveyance Allowance	130,900	224,364
	536,380,768	489,976,222
16.00 Rent, Taxes, Insurance's & Electricity:		
Rent	24,223,634	21,169,175
Taxes	261,505	83,490
Vehicle & Land Taxes	45,631	328,206
Insurance	93,236	115,010
Electricity, Waters & Gas	3,188,550	2,756,770
	27,812,556	24,452,651
17.00 Postage, Stamp, Tele Communication etc.:		
Postage & Telegram	423,469	434,386
Telephone	4,534,529	4,946,277
	4,957,998	5,380,663
18.00 Stationery, Printing & Advertisement etc.:		
Printing Stationery	3,979,644	3,985,816
Office Stationery	4,134,745	4,716,318
Advertisement	753,456	634,283
	8,867,845	9,336,418
19.00 Chief Executives Salary and Allowances:		
Salaries	1,815,060	590,214
House Rent Allowances	907,400	296,600
Dearness/Domestic Allowances	6,237	2,384
Medical Allowances	52,215	22,350
Festival Bonus	311,480	94,000
Superannuation Fund	106,239	106,239
Car Maintenance Scheme	508,500	-
Education allowance	16,300	28,567
Entertainment allowances	27,000	21,000
Bangla Nababarsha Allowance	31,200	21,107
	3,781,631	1,182,460



Particulars	Amount in Taka	
	30 June, 2021	30 June, 2020
20.00 Other Expenses:		
Lawyers Retainer Fees	1,000	3,007
Fuel Expenses for Office Car	1,382,489	1,424,078
Newspaper & Journal	1,076,427	909,335
Training & Workshop	1,553,220	2,941,678
Travelling Expenses	20,196,337	19,809,536
Conveyance	3,847,553	3,265,498
Subscription	113,000	117,558
Lunch Subsidy	30,595,200	26,660,498
Entertainment	2,783,120	2,175,621
Tax on Investment	624,690	1,831,361
Commission & Exchange	179,879	304,522
Bank Charge	1,762,954	1,471,759
Computer expenses	729,072	719,350
Business Development	1,443,595	1,422,369
Registration Expenses	61,881	44,484
Liveries	50,600	108,210
Hill Allowance	240,000	210,387
Bangla Nababarsha Allowance	4,409,200	4,032,160
Board Meeting	1,735,315	1,481,848
Reward & Honorarium	(129,565)	1,452,680
Welfare & Recreation	2,610,790	1,649,394
Physicians Retainer Fees	150,000	168,000
Covid-19 Special Bonus	-	15,000,000
Photocopy	887,982	755,628
Elective Bulb, ware & switch	299,247	131,686
Goods Transport & Branch Open	235,718	109,080
Mobile & Telephone Set etc.	31,954	27,573
Recruitment fee	228,670	2,831,479
Closing Allowance	1,130,000	1,154,500
Innovation	761,340	43,152
Staff Bus/Car Hire	777,110	-
Corporate Social Responsibility (CSR)	1,500,000	-
Miscellaneous	3,670,874	4,022,473
	84,939,651	96,278,904
21.00 Depreciation and Repairs to Banks Assets:		
Depreciation	8,666,886	7,357,456
Repairs to Bank's property	3,519,682	2,204,823
	12,186,568	9,562,279
22.00 Provision for Loans and Advances:		
Provision for Classified loan		210,921,701
Provision for Unclassified loan		4,941,650
		215,863,351
23.00 Other Provisions:		
Provision for Land Purchase & Infrastructure	-	-
Provision for Incentive Bonus/ex-gratia	55,393,000	42,500,000
a) Incentive Bonus	55,393,000	42,500,000
b) Incentive for Classified & Write-off Loan Recovery	-	-
Provision for Benevolent Fund	2,000,000	200,000
Death Relief Grant Fund	1,000,000	100,000
Provision for Others Assets	3,216,022	-
Provision for unrealized Income	15,158,635	-
Provision for Pension & Superannuation Fund	19,000,000	500,000
	95,767,657	43,300,000
24.00 Provision for Corporate Income Tax:		
Opening Balance	543,184,188	494,007,188
Add: Addition during the year	73,307,361	49,262,000
Less: Adjustment during the year	543,184,188	85,000
	73,307,361	543,184,188



Particulars	Amount in Taka	
	30 June, 2021	30 June, 2020
25.00 Receipts from Other Operating Activities (Item-wise):		
Sales of Pass & Cheque Books	846,524	519,799
Remittance Income	20,911	19,806
Sales of Loan Forms	8,787,836	6,074,175
Sales of Tender Schedule	8,000	22,000
Fee Receipt	15,251,383	10,630,769
Loan Write-off Receipt	1,139,635	496,599
Others Receipt	4,486,766	3,705,480
	30,541,055	21,468,628
26.00 Payment for Other Operating Activities (Item-wise):		
Training & Workshop	1,553,220	2,941,678
Travelling Expenses	20,196,337	19,809,536
Conveyance	3,847,553	3,265,498
Subscription	113,000	117,558
Lunch Subsidy	30,595,200	26,660,498
Entertainment	2,783,120	2,175,621
Tax on Investment	624,690	1,831,361
Commission & Exchange	179,879	304,522
Bank Charge	1,762,954	1,471,759
Computer expenses	729,072	719,350
Business Development	1,443,595	1,422,369
Registration Expenses	61,881	44,484
Liveries	50,600	108,210
Hill Allowance	240,000	210,387
Bangla Nababarsha Allowance	4,409,200	4,032,160
Board Meeting	1,735,315	1,481,848
Reward & Honorarium	(129,565)	1,452,680
Welfare & Recreation	2,610,790	1,649,394
Physicians Retainer Fees	150,000	168,000
Covid-19 Special Bonus	-	15,000,000
Photocopy	887,982	755,628
Elective Bulb, ware & switch	299,247	131,686
Goods Transport & Branch Open	235,718	109,080
Mobile & Telephone Set etc.	31,954	27,573
Recruitment fee	228,670	2,831,479
Closing Allowance	1,130,000	1,154,500
Innovation	761,340	43,152
Staff Bus/Car Hire	777,110	-
Corporate Social Responsibility (CSR)	1,500,000	-
Miscellaneous	3,670,874	4,022,473
Repairs to Bank's property	3,519,682	2,204,823
Legal Expense	337,094	103,855
Director Fee	336,000	336,000
Auditors fee	80,500	80,500
Rent	24,223,634	21,169,175
Taxes	261,505	83,490
Vehicle & Land Taxes	45,631	328,206
Insurance	93,236	115,010
Electricity, Water & Gas	3,188,550	2,756,770
Postage, Stamp,	423,469	434,386
Telephone & Telecommunication	4,534,529	4,946,277
	119,523,566	126,500,975



Particulars	Amount in Taka	
	30 June, 2021	30 June, 2020
27.00 Other Assets (Item-wise Change):		
Travelling Allowance advance	45,500	(93,264)
Advance Against Expenses	98,567	(68,125)
Advance Against Purchase	56,240	(44,647)
Advance Source Tax	56,495,109	15,772,337
Advance Office Rent	(1,497,666)	285,070
Sundry Advance	(2,623,124)	2,527,125
Printed Stationery	2,432,062	707,806
Security Deposit	(1,400)	
Suspense Account	(3,313,850)	(1,430,157)
Intangible Assets	5,589,144	2,381,398
Advance Against Supply	44,100	(25,480)
Interest accrued on Investments	(1,089,747)	2,441,566
General Account Balance		(1,238,125)
Interest Accrued on Block Account	108,921	108,921
General Account Balance	(4,649,322)	(10,133,272)
	51,694,533	11,191,153
28.00 Other Liabilities (Item-wise Change):		
General Provident Fund	43,486,109	40,661,245
Superannuation Fund	63,230,815	20,012,664
Benevolent Fund	2,248,322	(438,796)
Employee Security Deposit	(10,852)	(41,847)
Death Relief Grant Fund	(675,000)	(325,000)
Provision for Land & Building	(31,000,000)	-
Payable Interest for Loan	44,119,295	(21,709,484)
Cash Excess	14,680	(3,325)
Sale of Share Purchase Money	(81,799)	(560,370)
Realized VAT, Tax, Excise Duty	(3,375,157)	395,765
Contractors Security Deposit	-	-
Reen Bima	1,510,258	4,262,772
Deferred Credit to Uncollected Income	(7,513,329)	15,898,105
Sundry Account	(1,574,841)	4,384,826
NCC Bank Remittance	(168,963)	(694,341)
Revolving Fund of Agro based Industries	(617,258)	(153,796)
Corporate Tax Provision		49,262,000
Provision for Other Payable	(312,454)	(1,529,852)
Recruitment Application Fee	-	6,001
Provision for Incentive Bonus	55,393,000	57,391,015
Provision for Capital Expenditure	(579,131,567)	220,481,252
Provision for Revenue Expenditure	(2,524,946)	6,113,126
Special General Provision for Covid-19		-
Provision for Interest on Deposit	(128,829)	(350,755)
Blocked Account without Interest	(51,841)	51,841
Other Provisions	18,160,920	
Provision for General Provident Fund Interest	(2,047,236)	2,047,236
	(401,050,673)	395,160,282
29.00 Payment to Suppliers:		
Stationery, Printings, Advertisements etc.	3,979,644	3,985,816
Office Stationery	4,134,745	4,716,318
Advertisements	753,456	634,283
Fuel expenses for Office Car	1,382,489	1,424,078
Newspaper & Journal	1,076,427	909,335
	11,326,761	11,669,830



ANSAR-VDP UNNAYAN BANK
Schedule of Fixed Assets
As at 30 June, 2021

SL. No	Particulars	Cost					Rate of Depreciation	Depreciation			Written Down Value as at 30.06.2021
		Balance as at 01.07.2020	Addition during the year	Disposal/Adjustment during the year	Balance as at 30.06.2021	Charged during the year		Disposal/Adjustment during the year	Balance as at 30.06.2021		
1	Land	52,505,270	2,000,000	-	54,505,270.00	0%	-	-	-	54,505,270	
2	Building and Structure	849,850	-	28,420	821,430	2.5%	75,242	98,528	78,709	726,369	
3	Motor Vehicle	25,203,998	4,410	-	25,208,408	20%	21,831,991	843,000	-	2,533,417	
4	Office Equipment / Mechanical Equipment	74,974,684	-	49,397,532	25,577,152	15%	9,035,268	3,888,419	(90,507)	12,562,958	
5	Electrical Equipment	8,548,606	-	39,683	8,508,923	10%	6,130,132	477,544	4,379	1,905,627	
6	Furniture & Fixture	48,989,217	1,462,422	-	50,451,639	10%	25,549,698	3,336,433	338,663	21,904,171	
7	Library Book	139,184	24,396	-	163,580	10%	37,158	22,962	22,827	126,287	
	Total as at 30 June, 2021	211,210,809	3,491,228	49,465,635	165,236,402		62,659,489	8,666,886	354,072	94,264,099	
	Total as at 30 June, 2020	199,183,439	13,361,039	1,333,669	211,210,809		55,774,863	7,357,456	(472,830)	148,551,320	



ANSAR-VDP UNNAYAN BANK
Highlights of Bank's Performance

Particulars	Financial Years	
	2020-2021	2019-2020
Paid-Up Capital	3,268,719,900	2,944,525,600
Total Capital	3,462,218,814	3,138,016,559
Capital Surplus	2,312,208,830	1,592,268,280
Total Assets	15,237,183,256	14,694,476,844
Total Deposits	4,173,604,951	4,860,459,814
Total Loans and Advances	14,403,184,476	12,594,544,037
Credit Deposit Ratio	345.10%	259.12%
Profit after Provision and Tax	109,961,041	79,384,602
Classified Loans & Advances during the year	1,401,105,000	1,869,795,000
NPL Ratio	9.73%	14.85%
Provision kept against Classified Advances (including General Provision for Unclassified Loans and Advances)	862,363,521	930,034,000
Cost of Fund (including administrative exp.)	8.68%	10.56%
Performing Assets	13,754,259,754	12,650,983,109
Non-Performing Assets	1,482,923,502	2,043,493,735
Return on Assets (ROA after tax)	0.72%	0.54%
Incomes from Investment	7,731,548	
Earning per Share	3.73	2.70

