

**PRIVATE & CONFIDENTIAL**

**ANSAR VDP UNNAYAN BANK**

Audit Report and Financial Statement  
for the year ended June 30, 2004.

**AUDITORS**

**M. N. ISLAM & COMPANY**  
CHARTERED ACCOUNTANTS  
123/4, Tejkunipara, Tejgaon, Dhaka-1215.

**M. AHMED & COMPANY**  
CHARTERED ACCOUNTANTS  
67, Bangabandhu Avenue, Dhaka-1000.

## AUDITORS' REPORT TO THE SHAREHOLDERS

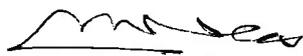
We have audited the accompanying Balance Sheet as at 30th June, 2004 of the ANSAR VDP UNNAYAN BANK and the related Profit & Loss Account and Notes to the Accounts for the year ended on that date. Preparation of these financial statements are the responsibility of the bank's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We have conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). These standards required that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis of our opinion.

We also report that :

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- b) These financial statements are in agreement with the books of account of the Bank and have been prepared in accordance with the generally accepted accounting principles which should be read in conjunction with annexed notes and it gives a true and fair view of the state of affairs of the Bank as at 30th June, 2004 and the result of its operations for the year then ended.
- c) Proper books of account as required by the relevant laws and Ansar VDP Unnayan Bank Act, 1995 were maintained by the management so far as appeared from our examination and that proper returns adequate for the purpose of our audit have been received from branches not audited (except 7 branches) by us.
- d) The expenditure incurred was for the purpose of the Bank's business for the year under our audit.

Dhaka

  
(M. N. ISLAM & CO.)  
CHARTERED ACCOUNTANTS

  
(M. AHMED & CO.)  
CHARTERED ACCOUNTANTS

09 NOV 2004

## ANSAR VDP UNNAYAN BANK

### BALANCE SHEET AS AT 30TH JUNE, 2004.

<u>PROPERTY AND ASSETS</u>	<u>NOTES</u>	<u>AMOUNT (Tk.)</u> <u>30 TH JUNE, 2004</u>	<u>AMOUNT (Tk.)</u> <u>30 TH JUNE, 2003</u>
<b><u>CASH BALANCE :</u></b>			
In hand	3.00	405,946	339,454
With Bangladesh Bank and Sonali Bank		---	---
		405,946	339,454
<b><u>BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS :</u></b>			
In Bangladesh	4.00	39,291,958	27,697,967
Out-side Bangladesh		---	---
		39,291,958	27,697,967
<b><u>MONEY AT CALL AND SHORT NOTICE :</u></b>			
		---	---
<b><u>INVESTMENTS :</u></b>			
	5.00	405,561,301	271,058,293
<b><u>LOAN AND ADVANCES :</u></b>			
	6.00	527,177,703	487,165,450
<b><u>PREMISES &amp; FIXED ASSETS</u></b>			
	7.00	6,607,365	5,777,616
<b><u>OTHER ASSETS</u></b>			
	8.00	2,999,014	5,448,874
<b>TOTAL PROPERTY AND ASSETS :</b>		<u>982,043,287</u>	<u>797,487,654</u>
<b><u>LIABILITIES AND CAPITAL</u></b>			
<b><u>LIABILITIES :</u></b>			
<b>BORROWING FROM OTHER BANKS AND FINANCIAL INSTITUTIONS</b>			
	9.00	607,659,750	526,000,000
<b><u>DEPOSIT AND OTHER ACCOUNTS :</u></b>			
Group Savings Deposit		94,866,535	90,562,501
Group Savings Deposit (PKSF)		17,551,486	8,647,812
Inactive Deposit		16,822	11,872
		112,434,843	99,222,185
<b><u>BILLS PAYABLE</u></b>			
		---	---
<b><u>OTHER LIABILITIES</u></b>			
	10.00	55,064,993	23,782,151
<b>TOTAL LIABILITIES</b>		<u>775,159,586</u>	<u>649,004,336</u>



**CAPITAL /SHAREHOLDERS EQUITY :**

Paid up Capital	11.00	159,631,300	139,056,400
General Reserve	12.00	26,044,948	57,161
Other Reserve	13.00	21,207,453	9,369,757
TOTAL SHAREHOLDERS' EQUITY		206,883,701	148,483,318

**TOTAL LIABILITIES AND SHARE  
HOLDERS EQUITY**

982,043,287                      797,487,654



CHAIRMAN



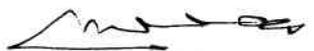
MANAGING DIRECTOR



SECRETARY

Signed as per our report of even date annexed.

Dhaka



(M. N. ISLAM & CO.)  
CHARTERED ACCOUNTANTS



(M. AHMED & CO.)  
CHARTERED ACCOUNTANTS

09 NOV 2004



# ANSAR VDP UNNAYAN BANK

## PROFIT AND LOSS ACCOUNT

FOR THE YEAR ENDED 30TH JUNE, 2004.

<u>PARTICULARS</u>	<u>NOTES</u>	<u>AMOUNT (Tk.)</u> <u>30 TH JUNE, 2004</u>	<u>AMOUNT (Tk.)</u> <u>30 TH JUNE, 2003</u>
<b>A) INCOME :</b>			
Interest income	15.00	164,455,743	118,132,514
Less : Interest paid on deposit and borrowing etc	16.00	(49,333,151)	(30,297,436)
<b>NET INTEREST INCOME</b>		115,122,592	87,835,078
Income from Invenstment		---	---
Interest on inter-branch transactions		36,560,123	35,155,432
Other income	17.00	160,860	1,501,087
<b>TOTAL OPERATING INCOME</b>		<u>151,843,575</u>	<u>124,491,597</u>
<b>B) OPERATING EXPENSES :</b>			
Salaries and allowances	18.00	34,445,750	33,363,137
Managing Director or chief Executive's Salary		362,991	356,755
Directors' fees, honorarium and allowances		309,056	353,870
Rent, Taxes, Insurance, Lighting etc.	19.00	3,480,500	3,517,170
Travelling and car expenses	20.00	5,333,792	4,461,271
Legal expenses		26,500	550
Postage, stamp, telegram, telephone etc.		802,557	574,037
Auditors fee		60,000	60,000
Stationery, Printing and Advertisement etc.	21.00	2,198,248	1,827,942
Depreciation and repair of fixed assets	22.00	1,740,679	1,532,747
Interest on inter branch transactions		36,560,123	35,155,432
Other expenses	23.00	6,035,162	4,141,833
<b>TOTAL OPERATING EXPENDITURE</b>		<u>91,355,358</u>	<u>85,344,744</u>
<b>PROFIT FOR THE YEAR (A-B)</b>		60,488,217	39,146,853
Cummulative loss upto last year		---	(28,981,667)
Profit before provision	24.00	60,488,217	10,165,186



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**PROVISION :**

- a) Provision for Ex-Gratia
- b) Provision for Bad & Doubtful debt  
    against PKSF loan
- c) Provision for Bad & Doubtful against  
    Non-PKSF loan

**TOTAL PROVISION**

Profit before Taxation  
Provision for taxation @ 45%  
Net Profit (Transferred to General Reserve)

1,400,000	1,350,000
2,226,696	376,257
9,611,000	8,335,000
<u>13,237,696</u>	<u>10,061,257</u>
47,250,521	103,929
21,262,734	46,768
<u>25,987,787</u>	<u>57,161</u>

  
CHAIRMAN

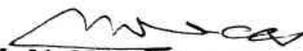
  
MANAGING DIRECTOR

  
SECRETARY

Signed as per our report of even date annexed.

Dhaka

09 NOV 2004

  
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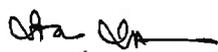
  
(M. AHMED & CO.)  
CHARTERED ACCOUNTANTS



**ANSAR VDP UNNAYAN BANK**

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30TH JUNE, 2004.**

<b>A. CASH FLOW FROM OPERATING ACTIVITIES :</b>	<b>AMOUNT (TK.) 30-06-2004</b>	<b>AMOUNT (TK.) 30-06-2003</b>
Interest and commission received	164,455,743	118,132,514
Interest paid	(49,333,151)	(30,297,436)
Received from other operating activities	160,860	1,501,087
Cash paid to employees	(40,791,176)	(38,869,650)
Cash paid to suppliers	(2,799,956)	(2,446,030)
Cash paid for other operating activities	(10,931,760)	(8,724,332)
<b>Cash flow from operating activities before change in Net current assets</b>	<b><u>60,760,560</u></b>	<b><u>39,296,153</u></b>
<b>Changes in current asset :</b>		
Loans & Advance to customers	(40,012,253)	(79,992,134)
Other short term Assets	2,449,860	(2,325,866)
Deposits from customers	13,212,658	30,853,550
Other liabilities	<u>31,282,842</u>	<u>4,451,923</u>
Net cash operating activities before Income Tax	<b>67,693,667</b>	<b>(7,716,374)</b>
Income Tax	<u>(21,262,734)</u>	<u>(46,768)</u>
<b>Net cash flow from operating activities</b>	<b><u>46,430,933</u></b>	<b><u>(7,763,142)</u></b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES :</b>		
Purchase of property, plant & equipments	<u>(2,502,092)</u>	<u>(454,504)</u>
<b>Net cash flow from investing activities</b>	<b><u>(2,502,092)</u></b>	<b><u>(454,504)</u></b>
<b>C. CASH FLOW FROM FINANCING ACTIVITIES :</b>		
Paid up capital	20,574,900	1,955,300
Increase/(Decrease) of long term borrowings	<u>81,569,750</u>	<u>197,000,000</u>
Net cash flow from financing activities	<b>102,234,650</b>	<b>198,955,300</b>
<b>D. Net increase in cash &amp; cash equivalents (A+B+C)</b>	<b>146,163,491</b>	<b>190,737,654</b>
Opening cash & cash equivalents	<u>299,095,714</u>	<u>108,358,060</u>
<b>Closing cash &amp; cash equivalents (D+E)</b>	<b><u>445,259,205</u></b>	<b><u>299,095,714</u></b>



CHAIRMAN



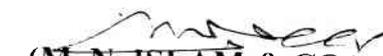
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CHARTERED ACCOUNTANTS

69 NOV 2004



**ANSAR-VDP UNNAYAN BANK**

**STATEMENT OF CHANGES IN EQUITIES  
FOR THE YEAR ENDED 30TH JUNE, 2004.**

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Other Reserve	Profit/(Loss)	Total
Balance as on 01.07.2003	139,056,400	---	57,161	9,369,757	---	148,483,318
Profit/(Loss)	---	---	25,987,787	11,837,696	---	37,825,483
Dividend	---	---	---	---	---	---
Increased of Capital	20,574,900	---	---	---	---	20,574,900
Balance as on 30.06.2004	159,631,300	---	26,044,948	21,207,453	---	206,883,701

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# ANSAR VDP UNNAYAN BANK

## NOTES ON FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH JUNE, 2004.

### 1.00 LEGAL STATUS AND OBJECTS OF THE BANK :

The bank was established as a body corporate under the Ansar VDP Unnayan Bank Ordinance 1995 issued on September 16, 1995 with objects to provide financial assistance/micro credit among members of Ansar VDP with a view to make them self dependent and take active participation in the economic development of the country. Its operation started from 1<sup>st</sup> November, 1996.

### 1.01 NATURE OF BUSINESS :

The principal activities of the bank are to provide basically micro credit facilities to the Ansar VDP members for housebuilding and other economic activities with or without taking security from them and perform other activities under specific instruction/guidelines of bank.

### 1.02 MANAGEMENT OF THE BANK :

The activities of the bank are controlled and managed by rules and regulations as indicated in Ansar VDP Unnayan Bank Rules, 1995. The responsibilities for managing and conducting the affairs of the bank is entrusted upon the Board of Directors consisting of 16 members /directors of which 12 directors are elected by the shareholders from themselves and 4 directors (including chairman) are nominated by the Govt. for a three years' term.

### 1.03 SHAREHOLDERS OF THE BANK :

As per clause 7(3) of Ansar VDP Unnayan Bank Rules, 1995 only members of Ansar VDP including officers and staff of Ansar VDP Unnayan Bank can purchase, sell and transfer share of the bank among themselves. Total number of members /shareholders were 1,346,313 as on 30 June, 2004.

### 2.00 ACCOUNTING POLICIES :

### 2.01 BASIS OF PREPARATION OF THE FINANCIAL STATEMENT :

These financial statements have been prepared according to the Bank Companies Act, 1991 on going concern basis under cash system on generally accepted accounting principles. The Balance Sheet, Profit & Loss Account and Notes to the Accounts have been prepared as per proforma given in 1<sup>st</sup> Schedule of Bank Companies Act, 1991 as received from Bangladesh Bank BRPD circular No. 03 dated 18th April, 2000. The policies when ever appropriate are explained in the succeeding notes.



## 2.02 DEPRECIATION :

Depreciation has been charged on straight line method at the following rates on all fixed assets.

Building	2.5%
Motor Vehicles	20%
Office Equipment	15%
Electrical Equipment	10%
Furniture	10%

## 2.03 TAXATION : 21,262,734

Provision for taxation has been made @ 45%.

## 3.00 CASH BALANCE : TK. 405,946

This is made up as follows :

	TAKA	TAKA
Cash in hand	<u>30,06.04</u>	<u>30,06.03</u>
Cash items	405,928	339,436
	18	18
	<u>405,946</u>	<u>339,454</u>

## 4.00 BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS : TK. 39,291,958

### a) SONALI BANK : Tk. 9,838,412

i. Current Account	4,226,211,	1,753,543
ii. STD Account	5,612,201	8,065,562
	<u>9,838,412</u>	<u>9,819,105</u>

### b) OTHER BANKS : TK. 29,453,546

i) Janata Bank (CD A/C)	4,661,651	1,335,339
ii) Janata Bank (STD A/C)	4,598,125	1,794,655
iii) Janata Bank (PKSF) C/D A/C	5,491,448	3,251,723
iv) Janata Bank (PKSF) STD A/C	4,428,893	2,249,424
v) Bangladesh Krishi Bank (STD A/C)	10,560	10,417
vi) Agrani Bank (C/D A/C)	600	5,900
vii) Agrani Bank (STD A/C)	1,000	1,000
viii) Dutch Bangla Bank Ltd (STD A/C)	1,218,578	8,423,671
ix) Other Banks (C/D A/C)	1,890	1,890
x) Other Banks (STD A/C)	9,040,801	804,843
	<u>29,453,546</u>	<u>17,878,862</u>
	<u>39,291,958</u>	<u>27,697,967</u>

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5.00 **INVESTMENT** : TK. 405,561,301

FDR investment with various banks are as under :

Fixed Deposits (Own)	404,499,035	270,362,013
Fixed Deposits (PKSF)	1,062,266	696,280
	<u>405,561,301</u>	<u>271,058,293</u>

6.00 **LOAN & ADVANCES** : TK. 527,177,703

This is made up as follows :

Own Fund Loan	351,413,915	428,458,130
PKSF Fund Loan	168,346,770	52,612,739

**ADVANCE TO STAFF**

House Building Loan	4,485,005	4,596,669
Motor Cycle Advance	1,334,226	466,627
Bi-Cycle Advance	45,030	40,775
P. F. Advance	1,552,757	990,510
	<u>527,177,703</u>	<u>487,165,450</u>

7.00 **PREMISES & FIXED ASSETS** : TK. 6,607,365

The make up as follows :

Opening balance as on 01-07-2003	5,777,616	6,822,412
Addition during the year	2,502,092	454,504
	<u>8,279,708</u>	<u>7,276,916</u>
Less : Depreciation during the year	1,672,343	1,499,300
Closing balance	<u>6,607,365</u>	<u>5,777,616</u>

8.00 **OTHER ASSETS** : TK. 2,999,014

The break up is as under :

T.A advance	46,700	51,100
Advance against expenses	25,000	---
Advance for office rent	38,250	39,250
Advance against purchase	9,700	3,200
Earnest money (Security deposit)	158,175	148,175
Advance income Tax for staff	91,317	77,012
Suspense A/C	317,928	233,318
Inter branch Transaction	936,567	3,929,047
Interest receivable from House Building loan	908,527	665,131
Interest receivable from Motor Cycle Advance	191,682	150,583
Interest receivable from Bi-Cycle Advance	5,780	7,257
Interest receivable from P.F. Advance	269,388	144,801
	<u>2,999,014</u>	<u>5,448,874</u>



**9.00 BORROWING FROM OTHER BANK AND  
FINANCIAL INSTITUTIONS : TK. 607,659,750**

The above balance consists of :

Bond payable to other banks (Guaranteed by Govt.)	300,000,000	300,000,000
Loan payable to PKSP	107,659,750	26,000,000
Loan payable to Bangladesh Bank	200,000,000	200,000,000
	<u>607,659,750</u>	<u>526,000,000</u>

**10.00 OTHER LIABILITIES : TK. 55,064,993**

This is made up as follows :

Cash balance (Excess found)	1,674 ✓	1,674
Unpaid Salary	91,102 ✓	66,393
Employees Provident Fund	8,668,410 ✓	6,672,025
Super Annuation & Pension Fund	12,861,305 ✓	9,745,001
Employees security deposit	4,347,147 ✓	4,213,958
Contractor's /Suppliers deposit	79,955 ✓	11,178
Sundries	4,596,038	1,565,262
Provision for Ex-Gratia	2,750,000	1,350,000
Provision for Taxation	21,309,502	46,768
Levy	---	8,692
Vat	9,860 ✓	---
Death relief grant fund	350,000 ✓	---
Unadjusted share capital	---	101,200
	<u>55,064,993</u>	<u>23,782,151</u>

Audit fees treated on cash basis

**11.00 SHARE CAPITAL :**

**AUTHORISED CAPITAL : TK. 1,000,000,000**

10,000,000, ordinary shares of Tk. 100 each 1,000,000,000 1,000,000,000

**Issued Capital : 200,000,0000**

	Nos of shares		
Shares of Ansar VDP Members	1,500,000	150,000,000	150,000,000
Shares of Government of Bangladesh	500,000	50,000,000	50,000,000
		<u>200,000,000</u>	<u>200,000,000</u>

**Paid up Capital: 159,631,300**

1,596,313 share of Tk. 100 each 159,631,300 139,056,400

205,749 new shares are issued during the year.



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**12.00 GENERAL RESERVE : TK. 26,044,948**

Movement of the above balance is as follows :

Opening balance	57,161	---
Add : Transferred from current year's profit	<u>25,987,787</u>	<u>57,161</u>
	<u>26,044,948</u>	<u>57,161</u>

**13.00 OTHER RESERVE : TK. 21,207,453**

Movement of the above balance is as follows :

Opening balance	9,369,757	658,500
<u>Addition during the year :</u>		
Reserve for Bad debt againts PKSf loan	2,226,696	376,257
Reserve for Bad debt againts Non-PKSf loan	<u>9,611,000</u>	<u>8,335,000</u>
	<u>21,207,453</u>	<u>9,369,757</u>

**14.00 PROFIT AND LOSS ACCOUNT : TK. 70,653,403**

This is made up as follows :

Opening balance	10,165,186	(28,981,667)
Add : Profit during the year	<u>60,488,217</u>	<u>39,146,853</u>
	<u>70,653,403</u>	<u>10,165,186</u>

Operational profit upto 2003-2004 transferred to provision for Ex-Gratia, provision for bad debt, provision for income tax & general reserve which are mentioned in P/L A/C.

**15.00 INTEREST INCOME : TK. 164,455,743**

Interest on loan	128,217,999	102,644,695
Interest on Deposit with other Banks	754,954	574,574
Interest on staff Advance	453,445	371,667
Interest on Investment	<u>35,029,345</u>	<u>14,541,578</u>
	<u>164,455,743</u>	<u>118,132,514</u>

**16.00 INTEREST PAID ON DEPOSIT AND BORROWINGS ETC : TK. 49,333,151**

This is made up as follows :

Interest paid on group savings	6,394,222	5,324,096
Interest paid on borrowed fund	41,654,293	24,074,320
Interest on P.F.	1,099,999	689,489
Interest paid on security deposit	<u>184,637</u>	<u>209,531</u>
	<u>49,333,151</u>	<u>30,297,436</u>



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**17.00 OTHER INCOME : TK. 160,860**

This is made up as follows :

Sale of pass book	---	435,605
Sale of form	---	810,210
Sale of tender schedule	17,100	11,690
Other receipts	<u>143,760</u>	<u>243,582</u>
	<u>160,860</u>	<u>1,501,087</u>

**18.00 SALARIES AND ALLOWANCES : TK. 34,445,750**

This is made up as follows :

Salaries (basic)	18,234,162	18,127,767
House Rent allowances	5,729,908	6,067,462
Medical allowances	1,078,545	1,185,203
Conveyance allowances	143,148	195,890
Bonus	2,631,484	2,338,375
Income Tax	50,052	8,997
Lunch Subsidies	2,477,660	2,679,236
Group Insurance	350,000	192,684
Dearness allowance	1,308,420	2,507,118
Pension Fund	2,362,807	---
Other allowances	79,564	60,405
	<u>34,445,750</u>	<u>33,363,137</u>

**19.00 RENT, TAXES, INSURANCE, LIGHTING ETC. : TK. 3,480,500**

This includes :

House Rent	2,644,990	2,767,400
Insurance	150,143	109,828
Utilities	<u>685,367</u>	<u>639,942</u>
	<u>3,480,500</u>	<u>3,517,170</u>

**20.00 TRAVELLING & CAR EXPENSES. : TK. 5,333,792**

This consist of :

Travelling & Conveyance	4,582,435	3,799,758
Fuel & Others	<u>751,357</u>	<u>661,513</u>
	<u>5,333,792</u>	<u>4,461,271</u>

**21.00 STATIONERY, PRINTING AND ADVERTISEMENT ETC. : TK. 2,198,248**

This make up :

Printing & Stationery	1,499,189	1,242,120
Office Stationeries	549,410	542,397
Advertisement, Office notice	<u>149,649</u>	<u>43,425</u>
	<u>2,198,248</u>	<u>1,827,942</u>



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**22.00 DEPRECIATION AND REPAIRS OF FIXED ASSETS : TK. 1,740,679**

Depreciation	1,672,343	1,499,300
Repairs of furniture	68,336	33,447
	<u>1,740,679</u>	<u>1,532,747</u>

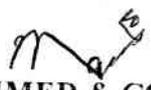
**23.00 OTHER EXPENSES : TK. 6,035,162**

Subscription	505,240	121,000
Books and Journals	311,482	299,054
Training Expenses	105,557	157,498
Bank charge	3,719,700	1,681,383
Commission & Exchange	352,404	203,700
Entertainment	162,483	163,901
Miscellaneous Expenses	799,296	1,515,297
Honorarium	29,000	---
Business Development	50,000	---
	<u>6,035,162</u>	<u>4,141,833</u>

Dhaka

09 NOV 2004

  
(M. N. ISLAM & CO.)  
CHARTERED ACCOUNTANTS

  
(M. AHMED & CO.)  
CHARTERED ACCOUNTANTS

**ANSAR-VDP UNNAYAN BANK**  
**SCHEDULE OF FIXED ASSETS AS AT 30TH JUNE, 2004.**

Sl. No.	Particulars	COST				Rate of Dep.	DEPRECIATION				Written down value as on 30-06-2004			
		As on 01-07-2003	Adjustment	Addition during the year	Total as on 30-06-2004		As on 01-07-2003	Adjustment	Addition during the year	Total as on 30-06-2004				
1.	Building & other structure	504,981	---	---	504,981	37,875	---	12,625	50,500	2.5%	---	12,625	50,500	454,481
2.	Motor vehicle	6,479,570	---	1,329,000	7,808,570	5,295,656	---	843,114	6,138,770	20%	---	843,114	6,138,770	1,669,800
3.	Office equipment/ Machinacial equipment	1,483,076	344	28,478	1,511,898	788,114	344	207,272	995,730	15%	344	207,272	995,730	516,168
4.	Electrical equipment	662,465	1,190	821,440	1,485,095	239,452	1,190	64,271	304,913	10%	1,190	64,271	304,913	1,180,182
5.	Furniture	5,482,154	9,560	319,511	5,811,225	2,483,215	9,560	544,045	3,036,820	10%	9,560	544,045	3,036,820	2,774,405
6.	Library	9,620	---	3,263	12,883	235	---	963	1,198	10%	---	963	1,198	11,685
7.	Others	350	---	400	750	53	---	53	106	15%	---	53	106	644
		<u>14,622,216</u>	<u>11,094</u>	<u>2,502,092</u>	<u>17,135,402</u>	<u>8,844,600</u>	<u>11,094</u>	<u>1,672,343</u>	<u>10,528,037</u>			<u>1,672,343</u>	<u>10,528,037</u>	<u>6,607,365</u>



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