

**INDEPENDENT AUDITORS' REPORT**  
**AND**  
**FINANCIAL STATEMENTS**  
**OF**  
**UREA FERTILIZER FACTORY LIMITED (UFFL)**  
**GHORASAL, NARSINGDI**  
**FOR THE YEAR ENDED 30 JUNE 2020**

**Jointly Submitted By:**

**Zoha Zaman Kabir Rashid & Co.**  
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**Independent Auditor's Report**  
**To the Shareholders of Urea Fertilizer Factory Limited (UFFL)**  
**Report on the audit of the Financial Statements**

**Opinion**

We have audited the financial statements of Urea Fertilizer Factory Limited (UFFL), which comprise the statement of financial position as at 30 June 2020, and the statement of profit or loss and other comprehensive income, statement of changes in equity, 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, the accompanying financial statements present fairly in all material respects of the statement of financial position of Urea Fertilizer Factory Limited (UFFL) as at 30 June 2020, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

**Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISA). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standard Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Emphasis of Matter**

- Foreign loan has been shown BDT 17,183,042,104. But we didn't find any evidence regarding foreign loan. As a result, we cannot trace and verify the actual amount of foreign loan due to absence of the said evidences.
- Notwithstanding the sales and production of the entity remained stopped, there exists a higher amount of inventory worth BDT 1,000,459,365.

**Key Audit Matter**

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements for 30 June 2020. These matters were addressed in the context of the audit of the financial statements as a whole, and in forming the auditor's opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the Auditor's responsibilities for the audit of the financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial Position.

Risk	Our Response to the risk
<b>a) Valuation of Inventory</b> The inventory of BDT 1,000,459,364 as at June 30, 2020 was held at Raw Materials and chemicals, Stores, spares and accessories, Stores-in-transit, W-I-P, Finished Goods. Inventories are carried at value which 4.38% of the total assets. Since the value of Inventory is significant to the Statement of Financial Position and there is significant measurement uncertainty involved in this valuation, the valuation of inventory was significant to our audit.  See Note No. 12 to the Statement of Financial	We verified the appropriateness of management's assumptions applied in calculating the value of the inventory by: <ul style="list-style-type: none"><li>• Evaluating the design and implementation of key inventory controls.</li><li>• Attending inventory counts and reconciling the count results to the inventory listing to test the completeness of data.</li><li>• Reviewing the requirement of inventory provisioning and action there upon by the management.</li><li>• Comparing the net realizable value obtained through</li></ul>



Position.	a detailed review of sales subsequent to the year-end, to the cost price of a sample of inventories.
<b>b) Carrying Value of Property, Plant &amp; Equipment (PPE)</b>	
<p>The carrying value of the PPE was BDT 2,952,472,088 as at June 30, 2020. Which 12.87% of the total assets.</p> <p>Expenditures are capitalized if they create new assets or enhance the existing assets, and expensed if they relate to repair or maintenance of the assets. Classification of the expenditures involves judgment. The useful lives of PPE items are based on management's estimates regarding the period during which the assets or its significant components will be used. The estimates are based on historical experience and market practice and take into consideration the physical condition of the assets.</p> <p>The valuation of PPE was identified as a key audit matter due to the significance of this balance to the consolidated financial statements and that there is significant measurement uncertainty involved in this valuation.</p> <p>See Note No. 11 to the Statement of Financial Position.</p>	<p>Our audit included the following procedure:</p> <ul style="list-style-type: none"> <li>• We assessed whether the accounting policies in relation to the capitalization of expenditures are in compliance with IFRS and found them to be consistent.</li> <li>• Checking estimated rates of depreciation being used and assessing its fairness;</li> <li>• Observing procedures of assets acquisition, depreciation and disposal;</li> <li>• We inspected a sample of invoices and L/C documents to determine whether the classification between capital and revenue expenditure was appropriate.</li> <li>• We evaluated whether the useful lives determined and applied by the management were in line with historical experience and the market practice.</li> </ul> <p>We checked whether the depreciation of PPE items was commenced timely, by comparing the date of the reclassification from capital work in progress to ready for use, with the date of the act of completion of the work.</p>

#### Other Information

Management is responsible for the other information. The other information comprises all of the information other than the financial statements and our auditor's report thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information 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.

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, Companies Act 1994 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 Company'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 Company or to cease operations, or has no realistic alternative but to do so.

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

#### Auditor's 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 auditor's 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 ISA will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



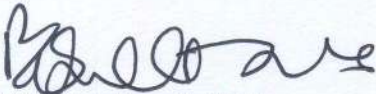
As part of an audit in accordance with ISA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

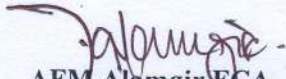
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting 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.
- 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 Company'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 Company'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 disclosures 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 auditor's report. However, future events or conditions may cause the Company 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.

#### Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, we also report the following:

- a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) in our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of those books;
- c) the statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account.
- d) the expenditure incurred and payments made were for the purpose of the Company Business,
- e) the information and explanation required by us have been received and found satisfactory.

  
Md Iqbal Hossain FCA  
Senior Partner, Enrollment No-596 (ICAB)  
Zoha Zaman Kabir Rashid & Co.  
Chartered Accountants

  
AFM Alamgir FCA  
Partner, Enrollment No- 268 (ICAB)  
ARTISAN  
Chartered Accountants

Dhaka,  
Date: March 01, 2022

DVC: 2208100596AS700362



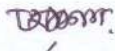
**Urea Fertilizer Factory Ltd.**  
Ghorasal, Narsingdi  
**Statement of Financial Position**  
As at 30 June 2020

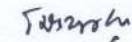
Sl. No.	Particulars	Note	Amount in BDT	Amount in BDT
			30 June 2020	30 June 2019
<b>A</b>	<b>Share Capital</b>			
	<b>Authorized Capital</b>			
	20,000,000 Ordinary share of BDT. 100 Each		<u>2,000,000,000</u>	<u>2,000,000,000</u>
	Paid-up Capital	03.00	700	700
	Share Money Deposit	04.00	400,000,000	400,000,000
	Govt. Equity/ Capital Contribution	05.00	3,895,845,976	3,895,845,976
	<b>Total Capital</b>		<u>4,295,846,676</u>	<u>4,295,846,676</u>
<b>B</b>	<b>Reserve &amp; Surplus</b>			
	Capital Reserve	06.00	11,611,743	11,611,743
	General Reserve		115,281,483	115,281,483
	<b>Total Reserve &amp; Surplus</b>		<u>126,893,226</u>	<u>126,893,226</u>
<b>C</b>	<b>Long Term Liabilities</b>			
	Foreign Loan	07.00	17,183,042,104	17,193,370,261
	Govt. Loan (ADP)	08.00	651,273,013	635,281,573
	Govt. Loan (ADP- Voluntary Retirement)	09.00	5,500,000	5,500,000
	Development Project Proposal Loan (DPP)	10.00	662,075,251	640,815,752
	<b>Total Long Term Liabilities</b>		<u>18,501,890,368</u>	<u>18,474,967,583</u>
<b>D</b>	<b>Capital Employed (A+B+C)</b>		<u>22,924,630,270</u>	<u>22,897,707,485</u>
<b>E</b>	<b>Non-Current Assets</b>			
	Non-Current Assets at Cost	11.00	24,310,449,324	24,348,381,874
	Less: Accumulated Depreciation		21,357,977,235	20,704,881,520
	<b>Written Down Value</b>		<u>2,952,472,089</u>	<u>3,643,500,354</u>
<b>F</b>	<b>Other Non-Current Assets</b>			
	<b>Investment</b>			
	Investment with ICB Islami Bank Ltd.		273,000	273,000
	House Building Loan (Annexure - 07)		82,215,346	99,109,868
	<b>Total Other Non-Current Assets</b>		<u>82,488,346</u>	<u>99,382,868</u>
<b>G</b>	<b>Total Non-Current Assets (E+F)</b>		<u>3,034,960,435</u>	<u>3,742,883,222</u>
<b>H</b>	<b>Current Assets</b>			
H.01	<b>Inventories</b>			
	Raw Materials, Chemicals & Packing Material		191,375,523	190,583,606
	Spares, Accessories & Stores		800,078,280	806,373,350
	Store in Transit	12.00	6,015,987	6,104,864
	Work-in-process		2,989,575	4,185,000
	Finished Goods		-	285,817,700
	<b>Total Inventory</b>		<u>1,000,459,365</u>	<u>1,293,064,520</u>

**H.02 Other Current Assets**

Current Accounts with Enterprises	13.00	115,379,861	76,806,534
BCIC Current A/C		3,875,406	625,317,532
Loan to BCIC	14.00	295,918,983	295,918,983
Other Debtors	15.00	2,043,440	2,043,440
Advance, Deposits & Prepayments	16.00	47,533,410	58,478,286
Advance Corporate Income Tax (Annex-3)	17.00	49,992,967	77,738,272
Cash and Cash Equivalents	18.00	547,989,279	658,494,031
Accrued Interest on FDR (Annex-5)		3,675,953	5,786,255
<b>Total Other Current Assets</b>		<b>1,066,409,299</b>	<b>1,800,583,333</b>
<b>Total Current Assets (H.01+H.02)</b>		<b>2,066,868,664</b>	<b>3,093,647,853</b>
<b>I Less: Current Liabilities &amp; Provision</b>			
Creditors for Goods Supplied	19.00	33,991,691	55,469,401
Creditors for Expenses	20.00	347,089,620	758,403,756
Creditors for Other Finance	21.00	395,857,339	310,980,639
Current Accounts with Enterprises	22.00	16,741,093	5,172,034
Provision for Corporate Income Tax	28.00	-	22,341,266
<b>Total Current Liabilities</b>		<b>793,679,743</b>	<b>1,152,367,095</b>
<b>J Net Current Assets/ (Liabilities) (H-I)</b>		<b>1,273,188,921</b>	<b>1,941,280,757</b>
<b>K Other Assets</b>			
Accumulated Losses		18,616,480,914	17,213,543,504
<b>Total Other Assets</b>		<b>18,616,480,914</b>	<b>17,213,543,504</b>
<b>L Total Assets (G+J+K)</b>		<b>22,924,630,270</b>	<b>22,897,707,485</b>


The annexed notes form an integral part of the Financial Statements.


  
Company Secretary

  
Managing Director

  
Director

This is the Statement of Financial Position referred to in our separate report of even date.

  
Md. Iqbal Hossain FCA  
Senior Partner, Enrollment No- 596 (ICAB)  
Zoha Zaman Kabir Rashid & Co.  
Chartered Accountants

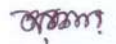
  
AFM Alamgir FCA  
Partner, Enrollment No - 268 (ICAB)  
ARTISAN  
Chartered Accountants

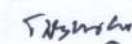
Dhaka, Bangladesh  
Dated: March 01, 2022

**Urea Fertilizer Factory Ltd.**  
Ghorasal, Narsingdi  
**Statement of Profit/(Loss) and other Comprehensive Income**  
For the year ended 30 June 2020

Sl. No.	Particulars	Note	Amount in BDT	Amount in BDT
			2019-2020	2018-2019
	Sales Quantity (Budgeted)		-	-
	Sales Quantity (Actual)	23.00	23197.30 MT	53,518.45 MT
<b>A.</b>	<b>Sales Revenue</b>			
	Gross Local Sales	23.00	325,418,650	749,312,750
	<b>Net Sales Revenue</b>		<b>325,418,650</b>	<b>749,312,750</b>
<b>B.</b>	<b>Less: Cost of Goods Sold</b>		1,267,233,703	1,700,444,719
<b>C.</b>	<b>Gross Profit/(Loss) (A-B)</b>		<b>(941,815,053)</b>	<b>(951,131,969)</b>
<b>D.</b>	<b>Less: Other Operating Expenses</b>			
	Salaries & Allowances (Adm.)		164,904,297	209,671,240
	Salaries & Allowances (Sales)		20,939,579	25,893,449
	General Adm. Expenses	24.00	98,688,941	95,974,950
	Audit Fees		348,000	348,000
	Head Office Levy		6,485,570	14,985,164
	Sales and Distribution Overhead	25.00	5,338,665	9,376,711
	Research & Development Expenses		610	3,650
	<b>Total Other Operating Expenses</b>		<b>296,705,662</b>	<b>356,253,164</b>
<b>E.</b>	<b>Operating Profit/(Loss) (C-D)</b>		<b>(1,238,520,715)</b>	<b>(1,307,385,133)</b>
<b>F.</b>	<b>Add: Other Misc. Income</b>	26.00	110,495,308	90,560,049
<b>G.</b>	<b>Total Profit/(Loss) (E+F)</b>		<b>(1,128,025,407)</b>	<b>(1,216,825,084)</b>
<b>H.</b>	<b>Less: Other Expenses</b>			
	Interest & Financial Expenses	27.00	269,507,964	275,020,262
	<b>Total Other Expenses</b>		<b>269,507,964</b>	<b>275,020,262</b>
<b>I.</b>	<b>Net Profit/ (Loss) Before Income Tax</b>		<b>(1,397,533,371)</b>	<b>(1,491,845,346)</b>
	Less: Provision for Income Tax	28.00	5,404,039	5,039,237
	<b>Net Profit/ (Loss) After Income Tax</b>		<b>(1,402,937,410)</b>	<b>(1,496,884,583)</b>
<b>J.</b>	<b>Accumulated Profit/(Loss) up to Previous Year</b>		(17,213,543,504)	(15,716,658,921)
<b>K.</b>	<b>Accumulated Profit/ (Loss) (I+J)</b>		<b>(18,616,480,914)</b>	<b>(17,213,543,504)</b>


The annexed notes form an integral part of the Financial Statements.


  
Company Secretary

  
Managing Director

  
Director

This is the Statement of Comprehensive Income referred to in our separate report of even date.

  
Md. Iqbal Hossain FCA  
Senior Partner, Enrollment No- 596 (ICAB)  
Zoha Zaman Kabir Rashid & Co.  
Chartered Accountants

  
AFM Alamgir FCA  
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Dhaka, Bangladesh  
Dated: March 01, 2022

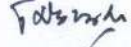


**Urea Fertilizer Factory Ltd.**  
Ghorasal, Narsingdi  
**Statement of Cost of Goods Sold**  
For the year ended 30 June 2020

Sl. No.	Particulars	Note	Amount in BDT 2019-2020	Amount in BDT 2018-2019
	Production Quantity (Budgeted)		-	-
	Production Quantity (Actual)		796.00 MT	73,933.55 MT
1.00	<b>Variable Cost</b>			
	<b>A. Direct Material Costs</b>			
	Raw Material Consumed		9,198,092	519,585,211
	Chemicals Consumed	29.00	4,174,872	91,722,774
	Packing Materials Consumed	30.00	150,117	38,563,040
	<b>Total Material Cost</b>		<b>13,523,082</b>	<b>649,871,025</b>
	<b>B. Direct Labour (Contract Labour)</b>		<b>902,010</b>	<b>2,174,302</b>
	<b>C. Factory Overhead (Variable)</b>			
	Gas (Power Generation)		57,677,914	119,220,415
	Electricity (PDB & PUFFL)		25,350,009	187,214
	Oil and Lubricant		444,636	18,724,974
	Spare and Accessories		781,963	6,277,805
	Store Consumed		79,421	329,174
	Repair & Maintenance		3,513,011	17,926,681
	<b>Total Variable Factory Overhead</b>		<b>87,846,953</b>	<b>162,666,263</b>
	<b>Total Variable Cost (A+B+C)</b>		<b>102,272,044</b>	<b>814,711,589</b>
2.00	<b>Fixed Cost</b>			
	<b>A. Direct Factory Salary &amp; Wages</b>		<b>89,685,488</b>	<b>216,195,102</b>
	<b>B. Factory Overhead (Fixed)</b>			
	Indirect Salaries and Wages		105,912,703	236,762,849
	Factory Insurance		687,641	25,920,491
	Factory Depreciation		646,801,315	658,193,811
	Electric Charges (Fixed)		1,764,048	2,037,527
	Spare and Accessories		1,535,918	3,985,146
	Repair & Maintenance		3,141,204	6,247,989
	Other Factory Overhead	31.00	28,420,217	21,588,669
	<b>Total Factory Overhead (Fixed)</b>		<b>788,263,046</b>	<b>954,736,482</b>
	<b>Total Fixed Cost: (A+B)</b>		<b>877,948,534</b>	<b>1,170,931,584</b>
	<b>Total Manufacturing Cost (1+2)</b>		<b>980,220,578</b>	<b>1,985,643,173</b>
	Add: Opening, Work-in-process		4,185,000	4,804,245
	<b>Total Goods in Process</b>		<b>984,405,578</b>	<b>1,990,447,418</b>
	Less: Closing, Work-in-process		2,989,575	4,185,000
	<b>Total Cost of Goods Manufactured</b>		<b>981,416,003</b>	<b>1,986,262,418</b>
	Add: Opening Stock, Finished Goods		285,817,700	-
	<b>Total Cost of Goods Available for Sale</b>		<b>1,267,233,703</b>	<b>1,986,262,418</b>
	Less: Closing Stock, Finished Goods		-	285,817,700
	<b>Cost of Goods Sold</b>		<b>1,267,233,703</b>	<b>1,700,444,719</b>

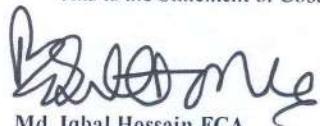
The annexed notes form an integral part of the Financial Statements.


  
Company Secretary

  
Managing Director

  
Director

This is the Statement of Cost of Goods Sold referred to in our separate report of even date.

  
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Senior Partner, Enrollment No- 596 (ICAB)  
Zoha Zaman Kabir Rashid & Co.  
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Dhaka, Bangladesh  
Dated: March 01, 2022

  
AFM Alamgir FCA  
Partner, Enrollment No - 268 (ICAB)  
ARTISAN  
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Urea Fertilizer Factory Ltd.

Ghorasal, Narsingdi

Statement of Changes in Equity

For the year ended 30 June 2020

Particulars	Amount in BDT						
	Share Capital	Share Money	Govt. Equity/Capital Contribution	Capital Reserve	General Reserve	Accumulated Profit/Loss	Total Equity
Balance as at 1st July, 2019	700	400,000,000	3,895,845,976	11,611,743	115,281,483	(32,930,202,425)	(28,507,462,523)
Transferred from Govt. Loan	-	-	-	-	-	-	-
Net profit/(Loss) for the year	-	-	-	-	-	(18,616,480,914)	(18,616,480,914)
Balance as at 30 June, 2020	700	400,000,000	3,895,845,976	11,611,743	115,281,483	(51,546,683,339)	(47,123,943,437)
Balance as at 30 June, 2019	700	400,000,000	3,895,845,976	11,611,743	115,281,483	(32,930,202,425)	(28,507,462,523)

The annexed notes form an integral part of the Financial Statements.

*[Signature]*

Company Secretary

*[Signature]*

Managing Director

*[Signature]*

Director

This is the Statement of Changes in Equity referred to in our separate report of even date.

*[Signature]*

Md. Iqbal Hossain FCA  
Senior Partner, Enrollment No- 596 (ICAB)  
Zoha Zaman Kabir Rashid & Co.  
Chartered Accountants

*[Signature]*  
AFM Alamgir FCA  
Partner, Enrollment No - 268 (ICAB)  
ARTISAN  
Chartered Accountants

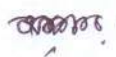


Dhaka, Bangladesh  
Dated: March 01, 2022

Urea Fertilizer Factory Ltd.  
Ghorasal, Narsingdi  
Statement of Cash Flows  
For the year ended 30 June 2020

Sl. No.	Particulars	Amount in BDT	Amount in BDT
		2019-2020	2018-2019
<b>A.</b>	<b>Cash Flows from Operating Activities</b>		
	1. Net Profit/(Loss) for the year	(1,402,937,410)	(1,496,884,583)
	<b>Adjustment for Non-Cash Items</b>		
	Depreciation	653,102,315	660,044,811
	<b>2. Total adjustment for Non-Cash Items</b>	<b>653,102,315</b>	<b>660,044,811</b>
<b>B.</b>	<b>Operating Profit/(Loss) before Changes in Working Capital (1+2)</b>	<b>(749,835,095)</b>	<b>(836,839,773)</b>
	<b>Changes in Working Capital (Increase)/Decrease in</b>		
	Inventories	292,605,155	(344,985,400)
	Other Debtors	-	273,237
	Advances, Deposits & Prepayments	10,944,876	3,461,373
	Advance Corporate Income Tax	27,745,305	(5,733,042)
	Current A/c with Enterprise	(38,573,328)	2,678,014
	BCIC Current A/c	621,442,126	9,400,523
	Accrued Interest Income	2,110,302	5,523,256
	<b>Increase/(Decrease) in</b>		
	Creditors for Goods Supplied	(21,477,711)	41,272,534
	Creditors for Expenses	(411,314,136)	307,914,893
	Creditors for Other Finance	84,876,700	(132,895,535)
	Current Accounts with Enterprises	11,569,059	2,588,694
	Provision for Corporate Income Tax	(22,341,266)	5,039,237
<b>C.</b>	<b>Total Changes in Working Capital</b>	<b>557,587,083</b>	<b>(105,462,216)</b>
<b>D.</b>	<b>Net Cash Provided/( Used) by Operating Activities (B+C)</b>	<b>(192,248,013)</b>	<b>(942,301,989)</b>
<b>E.</b>	<b>Cash Flows from Investing Activities</b>		
	Addition to Non-Current Assets	(452,211)	(432,622,049)
	Disposal of asset	38,504,161	-
	Adjustment	(125,995)	-
	House Building Loan	16,894,522	20,120,546
	<b>Net Cash Provided/( Used) by Investing Activities</b>	<b>54,820,478</b>	<b>(412,501,504)</b>
<b>F.</b>	<b>Cash Flows from Financing Activities</b>		
	Foreign Currency Loan	(10,328,156)	630,199,277
	Govt. Loan (ADP)	15,991,440	15,991,440
	Development Project Proposal Loan (DPP)	21,259,499	21,259,500
	<b>Net Cash Provided/( Used) by Financing Activities</b>	<b>26,922,783</b>	<b>667,450,216</b>
<b>G.</b>	<b>Net Increased in Cash and Bank Balance (D+E+F)</b>	<b>(110,504,752)</b>	<b>(687,353,277)</b>
	Cash and Cash Equivalent at the Beginning of the Year	658,494,031	1,345,856,199
	<b>Cash and Cash Equivalent at the End of the Year</b>	<b>547,989,279</b>	<b>658,494,031</b>

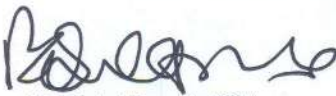
The annexed notes form an integral part of the Financial Statements.


  
Company Secretary

  
Managing Director

  
Director

This is the Statement of Cash Flows referred to in our separate report of even date.

  
Md. Iqbal Hossain FCA  
Senior Partner, Enrollment No- 596 (ICAB)  
Zoha Zaman Kabir Rashid & Co.  
Chartered Accountants

  
AFM Alamgir FCA  
Partner, Enrollment No - 268 (ICAB)  
ARTISAN  
Chartered Accountants

Dhaka, Bangladesh  
Dated: March 01, 2022

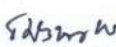


**Urea Fertilizer Factory Ltd.**  
Ghorasal, Narsingdi  
**Statement of Fund Flows**  
For the year ended 30 June 2020

Particulars	Notes	Amount in BDT	Amount in BDT
		2019-2020	2018-2019
<b>SOURCE OF FUND:</b>			
Net Profit/(Loss) for the year		(1,402,937,410)	(1,496,884,583)
Depreciation		653,102,315	660,044,811
Adjustment of Non-current Assets		38,504,161	-
Deferred Expenses		-	-
Govt. Loan (ADP)		15,991,440	15,991,440
Foreign Currency Loan		(10,328,156)	630,199,277
Development Project Proposal Loan (DPP)		21,259,499	21,259,500
<b>Total Source of Fund</b>		<b>(684,408,151)</b>	<b>(169,389,555)</b>
<b>Application of Fund:</b>			
Acquisition of Fixed Assets		452,210	432,622,049
Working Capital		(662,519,095)	(607,050,841)
Income Tax		(22,341,266)	5,039,237
<b>Total Application of Fund</b>		<b>(684,408,151)</b>	<b>(169,389,555)</b>


The annexed notes form an integral part of the Financial Statements.

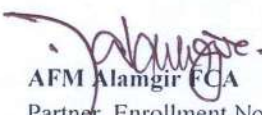
  
Company Secretary

  
Managing Director

  
Director

This is the Statement of Fund Flows referred to in our separate report of even date.

  
Md. Iqbal Hossain FCA  
Senior Partner, Enrollment No- 596 (ICAB)  
Zoha Zaman Kabir Rashid & Co.  
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AFM Alamgir FCA  
Partner, Enrollment No - 268 (ICAB)  
ARTISAN  
Chartered Accountants

Dhaka, Bangladesh  
Dated: March 01, 2022



**Urea Fertilizer Factory Ltd.**  
Ghorasal, Narsingdi  
**Notes to the Financial Statements**  
As at & for the year ended 30 June 2020

**1.00 The Company and Its Activities**

Urea Fertilizer Factory Ltd. (UFFL) is an enterprise of Bangladesh Chemical Industries Corporation (BCIC), under the Ministry of Industries (MOI).

UFFL is located in an industrial belt on the east bank of the Shitalakhya river at Polash, Narsingdi, approximately 60 kilometers North-east from Dhaka, the Capital City.

The factory having 2 (two) main plant, Ammonia Plant and Urea Plant, is equipped with its own Power Generation Plant (Gas Turbine Generator), Water Treatment Plant, Inspection and Quality Control Laboratory, Bagging and Dispatch System, Polythene Bag Manufacturing Plant, Fire & Safety Section, a big Lagoon for natural effluent treatment as well as various engineering shop catering needs for normal factory maintenance. The production plants run in a continuous process 24 hours a day on 7 days per week and designed to keep in operation on 330 steam days per year along with 35 days yearly maintenance work.

Urea Fertilizer Factory Ltd.(UFFL) having production capacity of 660 MTPD ( 198,000 MT per year) of Ammonia and 1,137 MTPD ( 340,000 MT per year) of Prilled Urea was designed and erected in the year during September'67 to May'70 by the General Contractor M/S. Toyo Engineering Corporation (TEC), Japan. Its trial production was carried out on July1970 and after the Liberation war of Bangladesh, commercial production was started on September 01, 1972. The project cost was BDT. 33.00 Corer only of which foreign currency portion was BDT. 17.00 Corer as Yen Credit. The main Raw Material of the plant is Natural Gas (NG), Air and Water.

Plant life and economic life of a Urea Fertilizer is about 15 to 20 years and 50 years simultaneously. Due to ageing (44 years) and prolonged operation, capacity of many equipment/machinery of UFFL has deteriorated. This has caused a sharp rise in downtime, usage ratio, maintenance frequency and adverse effect on the productivity. Evaluating UFFL's past performance, it is observed that Rehabilitation Scheme was carried out in every alternate 10 years. 12 years have already been passed after implementing the last development project of UFFL. So, most of the machineries and equipment's are old, suffering from life expiry and production process continues with high risk and lot of limitations.

After removing many bottlenecks by maintenance and overhauling activities of different machinery and equipment, UFFL's present per day production of urea stands to 900 to 1000 MT at average.

**2.00 Significant Accounting Policies**

**2.01 Basis of Accounting**

The financial statements have been prepared under historical cost convention in accordance with the **Generally Accepted Accounting Principles (GAAP)** as laid down in the **International Accounting Standards (IASs)/ the International Financial Reporting Standards (IFRSs)** applicable to the company so far adopted by the **Institute of Chartered Accountants of Bangladesh (ICAB)** as the **Bangladesh Accounting Standards (BASs)/ Bangladesh Financial Reporting Standards (BFRSs)**. The disclosures of information made in accordance with the requirements of the **Companies Act, 1994** and the Statement of Financial Position and Statement of Comprehensive Income have been prepared in accordance with **BAS-1/IAS-1 (Presentation of Financial Statements)** based on accrual basis concept except interest on investment i.e., loan to **Sylhet Pulp and Paper Mills Ltd.** and interest on **Government Non-development (ADP)** loan following the going concern concept.

In the preparation of the financial statements, management requires information to make judgments, estimate and assumption that affect the application of accounting polices and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from those estimates.



## 2.02 Legal Title of Land

The Company owned 327.73 acres of land of which 324.30 acres was acquired for factory by the Government of Bangladesh and 2.2877 acres acquired privately. Out of privately acquired land of 0.40 acre was transferred to Tahsil Office in-exchange of 1.55 acres. But the titles were not yet been transferred in the name of the Company. Land revenue paid up to 1424 Bengali Year.

Details Schedule of land given below:

Sl. No.	Location	Mouza	Mutation Khatian No.	Quantity of land	Revenue Paid up to
1	Palash, Ghorasal,	Khanepur	43 (06)	241.97 Acres	1424 B.S
2	Palash, Ghorasal, Narsingdi.	Paiksha	31 (532)	0.13 Acres	1424 B.S
3	Palash, Ghorasal, Narsingdi.	Ghorasal	1 (1695)	1.75 Acres	1424 B.S
4	Palash, Ghorasal, Narsingdi.	Palash	10 (2478)	1.55 Acres	1424 B.S
5	Palash, Ghorasal, Narsingdi.	Palash	9 (1759)	82.33 Acres	1424 B.S
<b>Total</b>				<b>327.73 Acres</b>	

## 2.03 Property, Plant and Equipment

Property, Plant and Equipment are stated at cost less accumulated depreciation in accordance with the **BAS-16/IAS-16 (Property, Plant & Equipment)**. Maintenance, renewals and betterments that enhance the economic useful life of the property, plant and equipment or that improves the capacity and quality or reduce subsequently the operating cost or administration expenses are capitalized by adding it to the related property, plant and equipment. Gains or losses on conversion of foreign currency loans obtained for the acquisition of property, plant and equipment are credited or charged to the cost of such machinery and equipment.

Upon disposal of items of property, plant and equipment, the cost of those assets and their related accumulated depreciation are eliminated up to the date of disposal and any gains or losses there from are reported in the statement of comprehensive income of the year.

Rates of depreciation on various classes of Property, Plant and Equipment are as under:

Sl. No.	Category of property, plant and equipment	Rate (%)
1	Buildings	2.5 to 7.5
2	Plant and machinery	4
3	Rehabilitation	6.67
4	Other constructions	5 to 20
5	Transport vehicles	20 to 25
6	Furniture and fixtures	10 to 20
7	Office equipment	12.5 to 25
8	Other equipment	12.5 to 25
9	Others/sundry assets	10 to 25
10	Temporary construction	50
11	Loose tools	25

#### 2.04 Revenue Recognition

In compliance with the requirement of IAS-18 (Revenue), Revenue is measured at fair value of consideration received or receivable. Revenue from sale of goods is recognized when the company receives the amount in full and goods are delivered to the customers and revenue and cost incurred can be measured reliably.

#### 2.05 Other Income

Other income is recognized on cash basis.

#### 2.06 Borrowing Costs

In compliance with the requirement of IAS-23 (Borrowing Costs), borrowing costs on long term loans, short term loans and overdraft facilities was charged to profit and loss statements as an expense as incurred but no interest was charged in the financial statements for 5% interest bearing government non-development ADP loan. (We have to add other borrowings)

#### 2.07 Inventory and Its Valuation

In compliance with the requirement of IAS-2 (Inventory), Inventory & its valuation have been shown as follows:

Sl. No.	Components	Method of Valuation
1	Raw Materials	Moving average cost
2	Chemicals	Moving average cost
3	Stores and Spares	Moving average cost
4	Work-in-Process	Cost of materials plus proportionate conversion cost
5	Finished Goods	Lower of cost and net realizable value
6	Stores-in-Transit	Valued at cost

#### 2.08 Retirement Benefits

In compliance with the requirement of BAS/IAS-19 (Employee Benefits), the company introduced a "Retirement Benefits" plan covering substantially all of its employees. Under this plan for factory workers, staffs & officers benefits (gratuity for factory workers, staffs & officers) are based on two months basic salary /wages for each completed year of service, with only company's contribution to the plan. Moreover for central cadre officers pension scheme was considered in the plan. In addition to gratuity, the employees contribute certain percentages of their basic salary and wages to the provident fund to which the company contributes equally subject to a maximum of 10%.

#### 2.09 Allocation of Expenses for Services Provided by BCIC

The company obtains some administrative and other services from BCIC in those areas where common services can be efficiently provided by BCIC. This includes internal auditing, administrative and technical support, arrangement of finance, suppliers, etc. Payment for those services are made by the company to BCIC on allocated charges as head office management expense determined by the BCIC.

#### 2.10 Death Compensation

On the expiry of any employee of the company during the tenure of the service is entitled to get benefit equivalent to 36 months last basic pay. Consequently, the company's next payment as and when the incident occurs.



Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19

**3.00 Share Capital**

Authorized Capital	2,000,000,000	2,000,000,000
20,000,000 Ordinary Shares of BDT 100 each		

**Issued, Subscribed and Paid up Capital**

7 ordinary shares of BDT 100 each fully paid up	700	700
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Details of shares held by the subscribers who are nominees of the Government of Bangladesh and Bangladesh Chemical Industries Corporation (BCIC) are as under (30 June 2020):

Name of Shareholders	Designation	No. of Share	Value per Share	Amount in BDT
Md. Billal Hossain Joint Secretary & Director (Finance), BCIC and Chairman, UFFL, Dhaka	Chairman	1	100	100
Dr. Md. Akhtaruzzaman Joint Chief, MOI, Dhaka	Director	1	100	100
Md. Lutfor Rahman FCMA, Director (Planning & Implementation), BCIC, Dhaka	Director	1	100	100
MD, Titas Gas Transmission & Distribution Company Limited, Dhaka	Director	1	100	100
Mrs. Momtaz Begum General Manager, MIS Division, BCIC, Dhaka.	Director	1	100	100
Md. Raziur Rahman Mollik Managing Director (Additional Charge), PUFFL, Ghorasal, Narsingdi	Director	1	100	100
Md. Omar Faruque, Managing Director (Additional Charge), UFFL, Ghorasal, Narsingdi	Director	1	100	100
<b>Total</b>		<b>7</b>	<b>700</b>	<b>700</b>

**4.00 Share Money Deposit**

General Reserve	145,399,251	145,399,251
Capital Reserve	60,395	60,395
Annual Development Program(ADP) Loan	173,493,281	173,493,281
Interest on ADP Loan	81,047,073	81,047,073
<b>Closing Balance</b>	<b>400,000,000</b>	<b>400,000,000</b>

The above amount was converted/transferred in to share money deposit on 01 July 1981 as per approval of the Ministry of Finance vide Ref. no. BCIC/AC-Ent-833/1128 for allotment of 4,000,000 Ordinary Shares of BDT 100 each in favour of Govt. or BCIC.

**5.00 Government Equity /Capital Contribution**

Foreign Loan	137,612,000	137,612,000
ADP Loan	117,988,000	117,988,000
Exchange Fluctuation	947,505,000	947,505,000



Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
	Accrued Interest on Foreign Loan	1,470,200,000	1,470,200,000
	Cash Equity	13,500,000	13,500,000
	JBIC Loan for Rehabilitation Project	821,000,976	821,000,976
	Government Loan (DPP)	388,040,000	388,040,000
	<b>Closing Balance</b>	<b>3,895,845,976</b>	<b>3,895,845,976</b>

5.01 BDT 137,612,000 (Yen 608,633,347) represents conversion of foreign loan (Yen Credit) into equity in the year 1988-89 in pursuance according to the order of Ministry of Industries (MoI), Govt.

5.02 BDT 117,988,000 represents conversion of local ADP loan (Principal Amount) into equity in the year 1988-89 as per decision of MoI, Govt.

5.03 BDT 947,505,000 represents conversion of exchange fluctuation of OECF loan (JBIC) into equity out of Taka 2,417,705,000.

5.04 BDT 1,470,200,000 represents conversion of accrued interest on foreign loan as per approval of GoB vide order no.. Shim/Sa.Sa-6.Sadharan 4/94/220/5(5) dated 21 September 1995.

5.05 BDT 13,500,000 was released in cash as equity against fertilizer industrial rehabilitation project (FIRP) of UFFL by Govt. in the year 1987-88.

5.06 As per subsidiary loan agreement of JBIC loan for **rehabilitation project** (1999-2002) of Govt. which was executed on 10 January 2002, Yen 1,653,802,500 equivalent to BDT 821,000,976 has been converted into equity in the year 2004-2005.

5.07 As per Government Loan Development Project Proposal (DPP) for resume the production of the factory by **rehabilitation** of synthesis gas compressor, turbine and its accessories were completely damaged by fire on 12 August 2007 for which Government paid an amount of BDT 970,100,000 as loan to replace the damaged assets. This loan amount was converted into debt and equity at the ratio of 60:40. Accordingly, 40% of BDT 970,100,000 (BDT 388,040,000) transferred to equity.

#### 6.00 Capital Reserves

This represents amount of excess **insurance claim** realised against the cost of damaged bulk godown and is arrived at as under:

Insurance Claim Realisable	20,338,655	20,338,655
Less: Cost of damaged bulk godown	8,726,912	8,726,912
<b>Closing Balance</b>	<b>11,611,743</b>	<b>11,611,743</b>

#### 7.00 Foreign Loan

Yen Credit	2,720,118,660	2,932,354,376
JBIC loan for renovation (1990-94)	6,117,170,473	6,134,426,751
International development agency loan	70,366,988	75,123,931
JBIC loan for rehabilitation project (1999-2002)	2,989,297,909	2,997,634,144
Interest payable on foreign and local loan	5,286,088,075	5,053,831,060
<b>Closing Balance</b>	<b>17,183,042,104</b>	<b>17,193,370,261</b>

Detailed breakup of foreign loan including fluctuation loss and interest is given in **Annex-II**.

#### 7.01 Yen Credit

Original loan	141,443,617	141,443,617
Add: Currency fluctuation loss up to previous year	5,313,023,650	5,230,735,359
Fluctuation (Gain)/Loss during the year	289,158,634	82,288,291
	<b>5,743,625,901</b>	<b>5,454,467,267</b>
Converted into equity in 1988-89	137,612,000	137,612,000
Paid upto previous year	2,885,895,242	2,384,500,891
<b>Sub Total (B)</b>	<b>3,023,507,242</b>	<b>2,522,112,891</b>
<b>Closing balance (A-B)</b>	<b>2,720,118,660</b>	<b>2,932,354,376</b>



Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19

- a) The above amount represents **Yen credit** converted into BDT at running exchange rate of BDT 0.7889= 1 Yen 30 June 2020.
- b) Rate of interest on this loan is 1% per annum payable at the time of repayment of principal. But the payment of interest portion from 1998-99 has not been paid due to financial capability and expected to be made with the anticipation on having financial capability. The company makes provision for interest @ 1% in equivalent BDT currency on balance on 30 June of every year.
- c) In terms of the agreement, the principal amount of loan is to be repaid in **70 half yearly (2 installment per year; total 35 years)** installments commencing from 01 June 1989. The company has repaid 36 installments up to 30 June 2020.
- d) Breakup of the principal loan and its fluctuation are detailed below:

Name of Loan	Amount in BDT		
	Original Loan	Fluctuation	Total
Yen Credit	141,443,617	5,602,182,284	5,743,625,901
Less: Transferred to equity	9,555,543	128,056,457	137,612,000
	<b>131,888,074</b>	<b>5,474,125,827</b>	<b>5,606,013,901</b>
Less: Paid upto 30 June 2019	86,547,946	2,297,952,945	2,384,500,891
	<b>45,340,128</b>	<b>3,176,172,882</b>	<b>3,221,513,010</b>
Less: Paid during the year 2020	-	501,394,351	501,394,351
<b>Balance as on 30 June 2020</b>	<b>45,340,128</b>	<b>2,674,778,531</b>	<b>2,720,118,660</b>

- e) Details of year-wise effect of exchange fluctuation on Yen credit is given below:

Year	Amount in BDT
1974-1975	359,027,225
1975-1976	(4,707,741)
1984-1985	523,095,438
1985-1986	637,800,041
1986-1987	257,642,388
1987-1988	231,517,812
1988-1989	(100,573,175)
1989-1990	(3,389,469)
1990-1991	291,474,511
1991-1992	416,607,078
1992-1993	509,312,513
1993-1994	272,581,134
1994-1995	471,017,995
1995-1996	(655,664,071)
1996-1997	8,769,686
1997-1998	(11,421,277)
1998-1999	125,351,966
1999-2000	539,476,704
2000-2001	(150,714,476)
2001-2002	151,103,124
2002-2003	(4,287,682)
2003-2004	274,141,999
2004-2005	208,837,644
2005-2006	100,543,974
2006-2007	(164,189,550)
2007-2008	412,296,399
2008-2009	325,714,155



Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
	2009-2010	288,607,479	
	2010-2011	661,964,774	
	2011-2012	499,473,494	
	2012-2013	(1,073,547,174)	
	2013-2014	(75,936,404)	
	2014-2015	(542,707,813)	
	2015-2016	368,857,699	
	2016-2017	(172,731,278)	
	2017-2018	255,390,237	
	2018-2019	82,288,291	
	2019-2020	289,158,634	
	<b>Total</b>	<b>5,602,182,284</b>	

7.02 JBIC Loan for Renovation (1990-1994)

Original loan	2,502,661,071	2,502,661,071
Add: Currency fluctuation loss upto previous year	4,632,370,680	4,406,349,205
Fluctuation (Gain)/Loss during the year	(17,256,278)	226,021,475
<b>Sub-total (A):</b>	<b>7,117,775,473</b>	<b>7,135,031,751</b>
Less: Adjustment on sales proceeds realised from BADC	53,100,000	53,100,000
Converted into equity	947,505,000	947,505,000
<b>Sub-total (B):</b>	<b>1,000,605,000</b>	<b>1,000,605,000</b>
<b>Closing balance (A-B)</b>	<b>6,117,170,473</b>	<b>6,134,426,751</b>

- a) The above loan was taken by the company from **Japan Bank** for international co-operation (JBIC) on 30 January 1994 (Yen 10,286,261,779) for renovation of the project. Subsequently sales proceeds receivable from BADC amounting to BDT 53,100,000 equivalent to Yen 137,457,934 have been adjusted with the loan.
- b) BDT 947,505,000 was converted to equity from exchange fluctuation as per government decision.
- c) Gain or loss on exchange fluctuation has been adjusted with plant and machinery account.
- d) Rate of interest on the above loan (principal) is 4.5% per annum and 2% per annum on exchange fluctuation.
- e) Details of original loan and the effect of exchange fluctuation there on are given below :

Name of loan	Amount in BDT		
	Original loan	Fluctuation	Total
JBIC loan	2,502,661,071	4,615,114,402	7,117,775,473
Less: Transferred to equity	-	947,505,000	947,505,000
	<b>2,502,661,071</b>	<b>3,667,609,402</b>	<b>6,170,270,473</b>
Less: Adjustment with BADC	53,100,000	-	53,100,000
<b>Balance as on 30 June 2018</b>	<b>2,449,561,071</b>	<b>3,667,609,402</b>	<b>6,117,170,473</b>

- f) Year-wise breakup of exchange fluctuation on JBIC loan for renovation is given below:

Year	Amount in BDT
1993-1994	1,740,421,912
1994-1995	666,549,763
1995-1996	(936,049,821)



Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
	1996-1997	15,223,206	
	1997-1998	(26,119,166)	
	1998-1999	112,342,215	
	1999-2000	490,064,253	
	2000-2001	(143,293,641)	
	2001-2002	150,171,736	
	2002-2003	489,563,170	
	2003-2004	516,574,115	
	2004-2005	407,981,915	
	2005-2006	207,035,598	
	2006-2007	(357,237,895)	
	2007-2008	913,392,346	
	2008-2009	721,579,953	
	2009-2010	639,374,642	
	2010-2011	1,466,502,156	
	2011-2012	161,759,260	
	2012-2013	(2,537,200,962)	
	2013-2014	(172,529,665)	
	2014-2015	(1,354,865,313)	
	2015-2016	1,008,791,102	
	2016-2017	(472,934,259)	
	2017-2018	699,252,585	
	2018-2019	226,021,475	
	2019-2020	(17,256,278)	
	<b>Total</b>	<b>4,615,114,402</b>	

**7.03 International Development Agency Loan (IDA)**

Original loan	24,220,300	24,220,300
Add: Currency fluctuation loss upto previous year	50,903,631	50,903,631
Fluctuation loss/ (gain) during the year	(4,756,943)	-
<b>Closing balance</b>	<b>70,366,988</b>	<b>75,123,931</b>

This represents the part amount of loan amounting to US\$ 897,538 equivalent to BDT 24,220,300 which was given by the International Development Agency (IDA) to meet local currency expenses on 04 December 1989.

**7.04 JBIC Loan for Rehabilitation Project (1999-2002)**

Original loan	1,881,080,023	1,881,080,023
Add: Currency fluctuation loss upto previous year	1,116,554,121	1,032,433,936
Fluctuation (Gain)/Loss during the year	(8,336,235)	84,120,185
<b>Closing balance</b>	<b>2,989,297,909</b>	<b>2,997,634,144</b>

a) The above amount represents equivalent **Yen 3,789,197,500** converted into **BDT** at the running exchange rate at 30 June 2020 i.e., **BDT 0.7889=1 Yen**.

b) An amount of Yen 5,443,000,000 was taken from **JBIC** by the company under the Loan Agreement No. **BD-P-46** dated **15 July 1999** for "Energy Saving Environmental Protection and Improvement of "On Stream Factory Project " of UFFL. As per subsidiary loan agreement of JBIC loan for Rehabilitation Project (1999-2002) with Government of Bangladesh which was executed on 10 January 2002, Yen 1,653,802,500 equivalent to BDT 821,000,976 has been converted into equity in 2004-2005.

c) Rate of interest on the above loan is **0.75%** per annum.

Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
<b>7.05</b>	<b>Interest Payable on Foreign Loan</b>		
	<b>Interest payable on</b>		
	JBIC loan for renovation(1990-1994)	4,190,738,371	4,007,271,717
	Yen Credit	681,535,445	657,293,448
	JBIC loan for renovation project(1999-2002)	391,478,913	369,059,179
	International Development Agency loan	22,335,346	20,206,716
	<b>Closing balance</b>	<b>5,286,088,075</b>	<b>5,053,831,060</b>
<b>8.00</b>	<b>Government Loan (ADP)</b>		
	Original loan	319,829,000	319,829,000
	Add: Interest payable upto previous year	315,452,573	299,461,123
	Interest payable during the year	15,991,450	15,991,450
	<b>Closing balance</b>	<b>651,273,013</b>	<b>635,281,573</b>

The above amount was received during the period from 1999 to 2002 by the company from government of Bangladesh as ADP loan for "Energy Saving Environmental Protection, Improvement of On-Stream Factor Project" of UFFL.

The rate of interest for this loan was 8% per annum and subsequently the rate has been reduced to 5% effective from 1 July 2003 as per government decision. This loan is refundable in 20 equal annual installments starting after 5 years from the date of disbursement. But no payment has been made Yet.

**9.00 Government Loan (ADP-Voluntary Retirement):**

Govt. Loan (ADP-Voluntary Retirement)	<u>5,500,000</u>	<u>5,500,000</u>
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This represents the amount of loan received from the Government as non-development loan to be utilized for voluntary retirement of employees. This loan carries 5% interest per annum. The company receive loan of BDT 260,500,000 on 30 June 2014 through BCIC and subsequently returned BDT 255,000,000 to BCIC keeping a balance amount of BDT 5,500,000 to be utilized for payment of retirement benefit of the employees/workers. Interest has not been charged to financial statements till to reporting date.

**10.00 Development Project Proposal Loan (DPP)**

Original Loan	425,189,980	425,189,980
Add: Interest up to 30 June 2019	21,259,499	194,366,273
Interest payable during the year 2020	215,625,772	21,259,499
	<b>662,075,251</b>	<b>640,815,752</b>
Less: Paid during the year	-	-
Transferred to government equity (Note - 5.7)	-	-
<b>Closing Balance</b>	<b>662,075,251</b>	<b>640,815,752</b>

A fire destroyed certain items of fixed assets like Ammonia synthesis gas compressor, electrical equipment, etc. on 12 August 2007. The Government has given a loan of BDT 970,100,000 to replace the destroyed assets. This loan carries 5% interest per annum.

**11.00 Non-current Assets**

<b>At Cost:</b>		
Opening Balance	24,348,381,879	23,915,759,826
Add: Addition during the year	452,210	432,622,049
<b>Total</b>	<b>24,348,834,089</b>	<b>24,348,381,874</b>
Less: Adjustment during the year	3,04,161	-
<b>Total cost (A)</b>	<b>24,314,49,324</b>	<b>24,348,381,874</b>

Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
	<b>Accumulated depreciation:</b>		
	Opening Balance	20,704,881,518	20,044,845,599
	Add: Charge during the year	653,102,315	660,044,811
	<b>Total accumulated depreciation (B)</b>	<b>21,357,977,235</b>	<b>20,704,881,520</b>
	<b>Closing balance (A-B)</b> Details are given in Annex- I.	<b>2,952,472,089</b>	<b>3,643,500,353</b>

#### 12.00 Inventories

Raw materials and chemicals	191,375,523	190,583,606
Stores, spares and accessories	800,078,280	806,373,350
Stores-in-transit	6,015,987	6,104,864
Work-in-process	2,989,575	4,185,000
Finished Goods	-	285,817,700
<b>Closing balance</b>	<b>1,000,459,365</b>	<b>1,293,064,520</b>

#### 12.01 Raw Materials and Chemicals

Chemical and chemical products	168,821,308	167,313,488
Containers, pack and packing	-	1,855,573
Polythene bag at plant site	24,260,041	23,120,372
Inventory adjustment (chemicals)	(241,773)	(241,773)
	<b>192,839,576</b>	<b>192,047,660</b>
Less : Provision for doubtful debt	1,464,054	1,464,054
<b>Closing balance</b>	<b>191,375,523</b>	<b>190,583,606</b>

#### 12.02 Stores, Spares and Accessories

Spares and accessories	757,884,881	768,383,646
Stock with sub-stores	352,910	352,910
Store clearing account	42,076,171	37,872,476
	<b>800,313,962</b>	<b>806,609,032</b>
Less : Provision for doubtful debt	235,682	235,682
<b>Closing balance</b>	<b>800,078,280</b>	<b>806,373,350</b>

This represents the part values of spares of BDT 27,681,332 which are obsolete and become useless for production which have no market demand against which no provision was made in the accounts.

#### 12.03 Store-in-Transit

<b>Contract No.</b>		
1090 Date:.....	206,769	206,769
2378 Date:.....	6,104,864	6,104,864
<b>Sub Total</b>	<b>6,311,633</b>	<b>6,311,633</b>
Less : Provision for doubtful	295,646	206,769
<b>Closing balance</b>	<b>6,015,987</b>	<b>6,104,864</b>

#### 12.04 Work-in-Process

Work-in-Process	<b>2,989,575</b>	<b>4,185,000</b>
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The above amount represent **work-in-process** for 221.45 Metric Tons of Ammonia valued at BDT 13,500 per Metric Ton respectively. Details of are given below :

Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
		Unit in MT	Unit in MT
	Opening Balance	310.00	355.87
	Add: Production during the year	486.00	48,966.00
	<b>Units available for consumption (A)</b>	<b>796.00</b>	<b>49,321.87</b>
	Transferred to Urea production (B)	465.66	38,102.39
	Consumption (C)	-	-
	Process consumption (D)	74.34	10,905.48
	Sales (E)	34.55	4.00
	<b>Total (B+C+D+E)</b>	<b>574.55</b>	<b>49,011.87</b>
	<b>Closing balance</b>	<b>221.45</b>	<b>310.00</b>

12.05 Finished Goods	-	285,817,700
	-	<b>285,817,700</b>

13.00 Current Account with Enterprises

Running Units			
Chittagong Urea Fertilizer Ltd.		10,995,454	1,766,763
Chittagong Chemical Complex		1,862,743	88,763
Jamuna Fertilizer Co. Ltd.		13,174,032	3,592,981
Ashuganj Fertilizer and Chemical Company Ltd.		17,997,167	7,536,503
Shahjalal Fertilizer Project( Former NGFFL)		35,032,706	15,625,713
Palash Urea Fertilizer Factory Ltd. (Others)		-	6,708,247
Triple Super Phosphate Complex Ltd.		535,566	151,103
Karnaphuli Paper Mills Ltd.		999,289	999,289
Khulna Hard Board Mills Ltd.		392,396	392,396
Chhatak Cement Company Ltd.		1,272,450	1,281,110
Palash Urea Fertilizer Factory Ltd. (Ammonia)		2,129,900	2,129,900
DAP Fertilizer Company Ltd.		4,174,513	915,030
Training Institute for Chemical Industries (T I C I)		6,748,130	
Polash Ghorasal Urea Fertilizer Project		1,673,465	456,165
Palash Urea Fertilizer Factory Ltd. (Elericity)		13,681,645	32,037,063
Shipping & Liaison Office (CTG)		93,012	93,012
<b>Sub Total (A)</b>		<b>110,762,467</b>	<b>73,774,038</b>
<b>Pay off/Closed units</b>			
Dhaka Leather Company Ltd.		89,404	89,404
North Bengal Paper Mills Ltd.		20,317	20,317
<b>Sub Total (B)</b>		<b>109,721</b>	<b>109,721</b>
<b>Store Loan</b>			
Chittagong Urea Fertilizer Ltd.		2,127,940	1,939,205
Jamuna Fertilizer Co. Ltd.		282,438	-
Ashuganj Fertilizer and Chemical Company Ltd.		2,077,294	963,569
Karnaphuli Paper Mills Ltd.		20,000	20,000
<b>Sub Total (C)</b>		<b>4,507,673</b>	<b>2,922,775</b>
<b>Closing balance</b>		<b>115,379,861</b>	<b>76,806,534</b>

14.00 Loan to BCIC

Loan amount	295,918,983.00	295,918,983
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A loan has been transferred from BCIC current account to BCIC loan account amounting to BDT 295,918,983 in 2002 for which no agreement between BCIC and UFFL was produced to us. Moreover no interest has been charged and accrued to this account.

Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
<b>15.00 Other Debtors</b>			
	Fouije Chatkal Ltd.	1,064,491	1,064,491
	Allied Transport Ltd.	978,949	978,949
	Insurance Claim to SBC	-	-
	<b>Closing balance</b>	<b>2,043,440</b>	<b>2,043,440</b>
<b>16.00 Advances, Deposits and Prepayments</b>			
<b>Advance Against</b>			
	Purchase	2,380,928	13,519,245
	Salary and wages	11,261,453	9,041,114
	Uniform (From Welfare Fund)	982,629	1,337,657
	VAT Payment (Direct)	5,266,251	5,266,251
	Final settlement	112,500	124,500
	Expenses	171,495	452,894
	Wages Commission	1,416,791	753,227
	TA/DA	20,000	-
	Tax on Salary	117,309	96,986
	Incentive bonus	18,926,365	14,624,723
	<b>Sub-Total (A):</b>	<b>40,655,722</b>	<b>45,216,598</b>
<b>Advance To</b>			
	Suppliers (BITAC, Dhaka)	-	6,384,000
	<b>Sub-Total (B):</b>	<b>-</b>	<b>6,384,000</b>
<b>Deposit With</b>			
	DESA	4,800,000	4,800,000
	Titas Gas	769,290	769,290
	Linde Bangladesh Ltd. (Ex. Bd. Oxygen Co.)	564,000	564,000
	BTCL, Dhaka	22,250	22,250
	Jamuna Oil Company Ltd.	3,400	3,400
	<b>Sub-Total (C):</b>	<b>6,158,940</b>	<b>6,158,940</b>
<b>Revolving Deposit for</b>			
	Commissioner of Customs (Ctg.), Current Account 2660	10,000	10,000
	Advance C-2 with Sonali Bank Ltd, Kurmitola Branch	675,174	675,174
	DSC Sonali Bank Ltd, Kurmitola Branch	21,296	21,296
	VAT Current Account with Sonali Bank Ltd, Kurmitola Branch	9,551	9,551
	Current Account with Sonali Bank Ltd, Kurmitola Branch	2,728	2,728
	<b>Sub-Total (D)</b>	<b>718,748</b>	<b>718,748</b>
	<b>Closing balance (A+B+C+D)</b>	<b>47,533,410</b>	<b>58,478,286</b>

**16.01 Advance Against Purchase**

Name	Designation		
Linde Bangladesh Ltd.	-	1,563,640	1,863,668
Mr. Bayezid	SAE (Elec.)	14,310	14,310
Chittagong Chemical Company	-	-	2,322,540
Mr. Fazlur Rahman	D.M (Admin)	5,375	5,375
M/S Jamuna Oil Company Ltd.	-	157,993	620,616
Mr. Md. Motaher Ali Khan	XEN (Elect)	388	1,428
Mr. Moniruzzaman Bhuiyan	S. Ana.	21,200	1,760
Mr. Mazaharul Islam	XEN	12,195	12,195
Mrs. Mukta Begum	XEN	5,900	6,900
Dr. Abdul Jabbar Mondal	A.C.M.O	10,200	-
Osmania Glass Factory Ltd.	-	12,864	12,864
Mr. Pran Gopal Pondit	D.C.E	-	1,500

Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
	Mr. Tariqul Rahman	8,466	17,149
	Ms. Estern Tubes Ltd.	392,500	-
	M/S T. S. P. Complex Ltd	-	7,180,064
	Mr. K.M Imran Hossain	4,300	-
	M/s Karnafully Paper Mills Ltd.	-	1
	M/S Gazi Wains Ltd.	3,448	1,250,335
	Kazi Monjur alam	29,475	-
	Mr. Tawhid Mahmud Razu	20,000	20,000
	Business Machine Co.	-	137,800
	M/s Mollah Enterprise	12,900	-
	Md. Nazrul Islam	2,400	-
	Md. Nurul Islam	9,000	-
	Mr. Pran Gopal Sorcar	1,500	-
	Ms. Thamina Begum	4,710	-
	Mr. Zobaidul Hoque	15,800	-
	(Deputy Tax) Retification	-	-
	Mr. Jalal Uddin	-	7,776
	Mr. Monirul Islam	490	490
	Rahimafroz Distribution Ltd.	71,786	16,386
	Mr. Rafiqul Islam	-	5,000
	Mr. Sanowar Hossain Sikder	-	21,000
	UFFL Salary	88	88
	<b>Closing balance</b>	<b>2,380,928</b>	<b>13,519,245</b>

16.02 Advance Against Salary and Wages

Advance paid to Officers	2,122,352	600,000
Advance paid to Staffs	2,934,471	4,006,258
Advance paid to Workers	6,204,630	4,434,856
<b>Closing balance</b>	<b>11,261,453</b>	<b>9,041,114</b>

16.03 Advance Against Final Settlement

Name	Designation		
Mr. Delwar Hossain Sikder	S.S.T. (Machinery)	10,000	10,000
Mr. Abul Kashem	AFFSL (Fire)	34,500	34,500
Mr. Shamsur Rahman	M.O (Ammonia)	20,000	20,000
Mrs. Hamida Khatun	Sr. Nurse (Medical)	20,000	20,000
Mr. Sawkat Ali Khan	Security Gard	20,000	20,000
Mr. Babul Hossain	Driver	20,000	20,000
<b>Closing balance</b>		<b>112,500</b>	<b>124,500</b>

16.04 Advance Against Expenses

Name	Designation		
Mr. Abu Newas Hossain	A.A.O	-	1,900
Mr. Bayjed	AE (Machinery)	20,500	10,500
Mr. Manorzaman Bhuyin	Sys. Ana.	4,407	-
Mr. Mojibur Rahman	Py. Teacher (College)	-	3,140
Mr. MR Zahid	XEN (Mach.)	-	2,500
Mrs. Meherun Nahar	A.C	2,950	2,950
Mr. Nazrul Islam	A.M	15,000	-
Mr. M.R Zahid	XEN	2,500	-
Mr. Bassati Gain	A.T	1,900	-
Mrs. Rokeya Khatun	A.T	5,500	-
Mr. Ziaul Hoque	D.C.E	300	300

Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
	BTRC	50,399	50,399
	Md Jamil Ahmed	2,000	-
	Mr. Jalal Uddin	8,500	10
	Mrs. Kajol Rekha	5,100	-
	Mrs. Mukta Begum	1,250	-
	Mr. Salim Miah	3,659	-
	Mr. Sujon Kumar Sheel	-	6,000
	Mr. Solaiman Miah	-	81,700
	Mr. Asish Kumar Chokroborti	-	35,238
	Mr. Ashok Kumar Das	45,000	15,000
	Mr. Abdul Kaiyum	2,530	8,058
	D.G (Bogra)	-	237,600
	Mr. Rojob Ali	-	(2,401)
	<b>Closing balance</b>	<b>171,495</b>	<b>452,894</b>

17.00 Advance Corporate Income Tax (2019-20)

Year	Advance Tax (BDT)	Deduction at Source (BDT)	Tax liability (BDT)	Excess/ (Shortage) (BDT)
a	b	c	d	e = (b+ c)-d
Total (Annexure - C)	77,738,272	-	27,745,305	49,992,967

Advance Corporate Income Tax (2018-19)

Year	Advance Tax (BDT)	Deduction at Source (BDT)	Tax liability (BDT)	Excess/ (Shortage) (BDT)
a	b	c	d	e = (b+ c)-d
Total (Annexure - C)	72,005,230	5,733,042	-	77,738,272

18.00 Cash and Cash Equivalents

**Short-term Deposit Accounts with Bank (Company Site)**

Islami Bank Bangladesh Ltd., Palash Branch, STD A/C No. 03	14,289,438	4,483,206
Bangladesh Krishi Bank, Palash Branch, STD A/C No.02	11,666,500	2,063,572
Uttara Bank Ltd., UFFL Branch, STD A/C No.05	25,626,071	7,514,709
Pubali Bank Ltd., Palash Branch, STD A/C No.18	21,610,302	5,235,881
National Bank Ltd., Narsingdi Branch, STD A/C No. 20	10,725,414	365,747
Uttara Bank Ltd., Local Office Branch, STD A/C No.208	112,776	113,019
Agrani Bank Ltd. Palash Branch, STD A/C No. 06	9,891,468	2,912,556
Janata Bank Ltd, Palash Branch, STD A/C No.09	45,110,904	34,750,076
Sonali Bank Ltd, Palash Branch, STD A/C No. 13	7,954,901	1,077,148
IFIC Bank Ltd., Ghorasal Branch, STD A/C No. 05	35,251	35,251
Janata Bank Ltd, Local Office, Dhaka, STD A/C No.	804,305	780,353
Al-Baraka Islami Bank Ltd., Nar Bra, STD A/C No. 36000070	409,205	73,205
Rupali Bank Ltd. Polash Branch, STD A/c. No.	23,055,181	1,799,731

**Short term deposit account with bank (Buffer site)**

Janata Bank Ltd, Naogaon Branch, STD A/C No.105	10,650	10,650
Janata Bank Ltd, Baghabari Branch, STD A/C No.06	140,621	140,621
Uttara Bank Ltd., Naogaon Branch, STD A/C No.45	97,676	97,675
National Bank Ltd., Mymansingh Bra, STD A/C No.	32,619,321	32,619,321
Bangladesh Krishi Bank, Kaliganj Bra, STD A/C No	10,000	10,000
Islami Bank Bangladesh Ltd., Kaliganj Bra, STD A/	164,542	2,866,402
Uttara Bank Ltd., Shahajadpur Bra, STD A/C No. 05	18,707	18,707
Janata Bank Ltd, Mymansingh Bra, STD A/C No. 30	38,387,800	38,387,800
Agrani Bank Ltd, Baghabari Bra, STD A/C No. 3012	10,185	10,185
STD-98 J B L Kaliganj Branch	10,000	10,000

**Total**

**242,761,216**

**135,375,815**

Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
	<b>Petty Cash</b>		
	Impressed & Kaligonj Buffer	13,000	10,000
	Impressed & Shantahar Buffer	10,000	10,000
	Impressed & Telegraph Buffer	6,000	6,000
	Impressed & Baghabari Buffer	5,000	5,000
	Others Impressed	5,000	5,000
	Impressed & Sombugonj Buffer	5,000	5,000
	<b>Total</b>	<b>44,000</b>	<b>41,000</b>
	Fixed deposit with bank (Annexure - 04)	230,000,000	450,000,000
	Investment for Interest Income (Annex- 05)	75,130,207	73,019,906
	<b>Total</b>	<b>305,130,207</b>	<b>523,019,906</b>
	Cash in Hand	53,855	57,310
	<b>Closing balance</b>	<b>547,989,279</b>	<b>658,494,031</b>

19.00 Creditors for Goods Supplied

Local Goods Supplies	7,436,530	35,712,927
Cash Purchase Clearing A/C	47,464	63,620
Import Clearing A/C	26,507,697	19,692,855
<b>Closing balance</b>	<b>33,991,691</b>	<b>55,469,401</b>

19.01 Local Goods Supplies

Name of Supplier		
A.K. Engineering Works	2,700	2,700
M/S Niloy Pharmacy	22,229	22,229
M/S NGFF Ltd.	2,421,601	2,421,601
M/S Minhaz Textile	680,400	680,400
M/S Tradeworth Ltd.	475,885	422,535
Bhuiyan corporation Palash	16,000	16,000
Bangladesh Machine Tools Factory Ltd	313,410	313,411
Data Vision Computer	7,048	7,048
Demra Trade International	4,000	4,000
Daikun Eng. Works	13,900	13,900
Eastern Construction & Co	300,000	300,000
M/S Rahman Trad.	20,294	20,294
Global Heavy Chemical Industries	44,982	44,982
Gazi Wire Limited, Dhaka	1,143	744,363
Jahan Builders Polash	114,544	115,144
Jamuna Oil Co. Ltd.	23,596	1,178,560
M/S Kiron Enterprise	60,096	60,096
Lende Bangladesh Ltd.	254,096	760,932
M/S Linkers Enterprise	18,600	18,600
Nigar Enterprise	9,500	9,500
Opso Saline Ltd.	39,191	39,191
Transcom Electric Ltd.	119,310	119,310
TSP Complex Ltd.	2,148,196	8,497,674
M/S BITAC	-	19,000,000
M/S C.C.C	-	317,560
M/S Jakir & Brothers	360	360
M/S Brothers Eng.	-	140,850
M/S That-fois Polymers	40,000	40,000
M/s Max Top Gawsia Market	-	285,840



Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
	M/S Rahim Afroz Distri.	115,846	115,846
	Zaman Traders	43,300	-
	Mollah Enterprise	12,000	-
	Momen Enterprise	2	-
	Yasir Polymer	114,300	-
	<b>Closing balance</b>	<b>7,436,530</b>	<b>35,712,927</b>

**20.00 Creditors for Expenses**

Audit Fees	1,080,011	732,011
BSTI Marking fees	5,287,500	5,287,500
Death Compensation	473,860	473,860
Electricity Bill (PDB)	-	629,798
Festival Bonus	13,182,255	14,183,975
Canteen Subsidy	60,000	510,000
Head Office & Other Provident Fund Trust	2,606,833	3,416,654
Incentive Bonus	57,586,582	57,586,582
Natural Gas (TGT & DCL)	5,676,679	389,101,075
Provision for Overhauling	171,400,095	172,891,901
Provision for Wages Commission	1,608,208	26,150,748
Salary Clearing Accounts	922,253	1,386,373
TICI Levy	18,083,886	18,083,886
UFFL Gratuity Fund	14,090,523	37,671,443
UFFL Provident Fund Trust	2,792,712	1,555,420
Wages Clearing A/C	6,498,164	6,977,014
Gas ( Domestic)	22,768,323	5,691,806
H. O Levy	12,967,736	6,482,166
O.T Clearing A/C	-	9,591,544
Rates & Taxes	204,000	-
Land Revenue	9,800,000	-
<b>Closing balance</b>	<b>347,089,620</b>	<b>758,403,756</b>

**20.01 Audit Fees**

Statutory Audit	1,032,011	684,011
Provident Fund	24,000	24,000
Welfare Fund	24,000	24,000
<b>Closing balance</b>	<b>1,080,011</b>	<b>732,011</b>

**21.00 Creditors for Other Finance**

Club Dinner	8,125	8,125
Club Subscription	32,020	630
Customers Deposit	31,242,488	23,757,345
Diploma Association	640	-
Bangladesh Chemical Society	430	-
Engineers Association	14,079	15,479
Farewell Fund	3,770	3,770
Income Tax & VAT Payable on TEC's Bill	25,622,323	25,622,323
Income Tax Deduction from Parties	143,537	300,200
Lions Club	13,161	11,761
Miscellaneous	6,302,858	5,111,587
Officers Association Subscription	27,017	22,507
Recovery of Adv. Incentive Bonus	52,194	10



Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
	Recovery of Donation	221,730	215,930
	Recovery of Head Office & Other P.F. Loan	152,737	324,666
	Recovery of Other Project WPF	61,936	52,700
	Recovery of Head Office & Other Welfare Loan	202,881	420,291
	Recovery of Head Office House Building Loan	840,261	726,191
	Recovery of Head Office Motorcycle Loan	25,194	59,194
	Recovery of UFFL P.F. Loan	940,204	314,073
	Recovery of WPPF Loan with Interest	633,261	612,489
	Revenue Stamp	36,797	71,117
	Recovery of Cyclone Advance Frc	44,352	44,352
	Sales Account of JFCL	48,764	48,764
	Sales Account of Shambugonj Buffer	3,504,952	3,504,952
	Sales Clearing Account with Bagabari Buffer	114,136	114,136
	Sales Clearing Account with BCIC	61,177,420	63,626,822
	Sales Clearing Account with Santahar Buffer	1,681,000	1,681,000
	Sales Clearing Account of AFCCL	336,000	336,000
	Sales Clearing Account Shahjalal	72,315,799	15,968,699
	Security Deposits	9,390,146	12,932,156
	UFFL Hajj Scheme	41,358	47,748
	UFFL Mosque Fund	9,900	4,870
	UFFL Welfare Fund	25,668,550	1,083,884
	UFFL A/C Dept. Saving Fund	128,500	-
	Union Subscription	12,437	6,077
	Urea Dealers Security Money	154,100,000	152,780,000
	VAT Deduction Recovery	696,172	1,140,580
	Welfare Fund Subs. For Other Project	10	10
	H.B. Loan Deduction to other Project	10,200	10,200
	<b>Closing balance</b>	<b>395,857,339</b>	<b>310,980,639</b>

Annexure-6

**22.00 Current Account with Enterprises**

Bangladesh Insulator & Sanitaryware Factory Ltd. (BISF)	322,795	194,840
Palash Urea Fertilizer Factory Limited (PUFFL) - Others	13,180,495	-
Khulna Newsprint Mills Ltd. (KNM)	291,413	291,413
<b>Sub Total (A):</b>	<b>13,794,702</b>	<b>486,253</b>
<b>Store Loan</b>		
Jamuna Fertilizer Company Limited (JFCL)	-	1,739,390
Distribution Division (BCIC, H.O)	745,400	745,400
Khulna Hardboard Mills Ltd.(KHBM)	62,909	62,909
Shahjalal Fertilizer Company Ltd. (Former-NGFFL)	1,018,980	1,018,980
Palash Urea Fertilizer Factory Limited (PUFFL)	1,119,101	1,119,101
<b>Sub Total (B):</b>	<b>2,946,391</b>	<b>4,685,781</b>
<b>Closing balance (A+B)</b>	<b>16,741,093</b>	<b>5,172,034</b>



Notes	Particulars	Amount in BDT	
		30-Jun-20	30-Jun-19
23.00	<b>Gross Local Sales</b>		
	<b>Name of Product</b>	<b>Quantity (MT)</b>	<b>Rate (Per MT)</b>
	Urea	23,162.75	14,000.00
	Ammonia	34.55	33,000.00
	<b>Total</b>		
		<b>324,278,500</b>	<b>749,258,300</b>
		<b>1,140,150</b>	<b>54,450</b>
		<b>325,418,650</b>	<b>749,312,750</b>

24.00 **General Administrative Expenses**

Advertisement & Publicity	1,117,349	2,592,514
Board meeting expenses	707,440	1,026,354
Bank Charge	764,558	492,968
Canteen Subsidy	-	300,000
Contract Labour	18,246,780	19,788,788
Club Expense	4,000	1,113,000
Death Compensation	3,983,040	1,262,880
Depreciation	5,959,000	1,509,000
Entertainment Expenses	291,533	940,459
Guest House Expenses	326,361	549,095
Honorarium	508,650	907,850
Insurance	20,293	273,237
Land Revenue	12,236,900	1,514,175
Licence Fees	20,898	702,232
Legal / Professional Fees	1,447,291	3,465,954
Medical Expenses	149,881	385,999
Mosque, religious and other festi. Exp.	27,000	18,360
Natural Gas for domestic use	19,051,450	19,471,852
Newspapers & Periodicals	67,634	70,060
Other Expenses	34,100	33,900
Police Expenses	17,096,410	-
Office Rent	-	125,000
Compensation against Env. Effect	-	-
Security Expenses	-	20,293,790
Picnic	-	382,800
Postage & Telegram	26,537	26,804
Previous year adjustment	-	875
Printing & Stationery	1,249,232	1,609,831
Rent Rates & Taxes	7,400,000	135,956
Repairs & Maintenance	2,386,360	2,602,677
Repairs & Maintenance (Electrical Equipment)	-	5,620
Repairs & Maintenance (Office Equipment)	18,490	117,148
School & College Expenses	383,885	563,841
Stipend & Scholarship	326,940	431,412
Subscription and Donation	-	10,603
Telephone & Trunk Call	456,750	309,070
Training Fees & expenses	3,400	124,785
Training Institute for Chemical Industries (Levy)	-	4,997,774
Travelling & Conveyance	301,472	1,045,796
Uniform & Liveries	700,000	1,848,000
Vehicle Running Expenses( Petrol & Diesel)	871,996	1,925,101
Vehicles repairs & maintenance	1,161,784	1,086,133

Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
	Vehicles Taxes (road permits)	47,122	11,802
	Welfare Expenses	1,276,572	1,828,600
	Plantation & Gardening	17,834	72,857
	<b>Total</b>	<b>98,688,941</b>	<b>95,974,950</b>

**25.00 Selling & Distribution Expenses**

Ansar Bill	1,827,648	4,522,003
Carrying, Loading and Unloading Exp.(Local)	1,951,955	2,479,468
Contract Labour	579,581	636,221
Depreciation	342,000	342,000
Electricity	101,918	254,799
Godown and Office Repairs & Maintenance	122,159	144,273
Insurance	-	282,555
Loading charge	-	40,000
Medical Expenses	32,026	21,470
Office Rent	60,000	100,000
Postage	14,995	15,045
Picnic	-	67,200
Printing & Stationery	26,930	23,521
TA/DA Expenses	79,454	419,156
Uniform & Liveries	200,000	29,000
<b>Total</b>	<b>5,338,665</b>	<b>9,376,711</b>

**26.00 Other / Miscellaneous Income**

Interest on STD Accounts	5,227,816	3,198,367
Interest on FDR	43,993,318	48,466,140
Sale of tender form	106,750	200,750
Fine & Compensation	3,739,561	376,032
Forfeiture Account	-	235,060
House Rent Recovery	20,499,864	12,752,596
Electricity Charge	2,054,540	8,749,755
Gas charge Recovery	10,796,959	8,577,432
Transport Charge Recovery	55,100	124,400
Service Charge Recovery	150	-
House Rent Income (Bank Building)	386,826	438,135
Sale of Store Materials	14,925,780	111,924
Furniture Rent Recovery	12,522	17,203
Sale of Electricity	6,483,798	2,385,758
Dealers Renewal Fees	918,200	487,000
School / College Fees Collection	194,774	4,056,233
Rent Receive From Guest House	16,755	2,900
Fooding Charge Received From Guest House	12,330	51,295
Sale of Condenset Oil	794,880	-
Sale of Used Lubricant Oil	153,160	-
Contractors Renewal Fee	85,800	156,400
Enlistment Fees	8,600	2,000
Sundry Receipts (WASA & Others )	27,825	170,668
<b>Total</b>	<b>110,495,308</b>	<b>90,560,049</b>

Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19
<b>27.00</b>	<b>Interest and Financial Expenses</b>		
	<b>Interest on</b>		
	JBIC Loan Renovation Project (1990-94)	183,466,654	183,913,201
	Yen Credit	24,241,997	29,282,770
	JBIC Loan Rehabilitation Project(1999-2002)	22,419,734	22,450,995
	Development Project Proposal Loan (DPP)	21,259,499	21,259,499
	Government non-development loan (ADP)	15,991,450	15,991,450
	International Development Agency Loan (IDA)	2,128,630	2,122,347
	<b>Total</b>	<b>269,507,964</b>	<b>275,020,262</b>

**28.00 Provision for Taxation**

This represents amount of Corporate Income Tax which is higher of 0.60% of turnover and non operating income tax applied on taxable profit @ 35% under Section 82C of the Income Tax ordinance (ITO), 1984 imposed by the government of Finance Act 2016, calculated as under:

Revenue	325,418,650	749,312,750
Non-operating income	110,495,308	90,560,050
	<b>435,913,958</b>	<b>839,872,800</b>
Minimum income tax	5,404,039	5,039,237
Income tax on net profit @35% (B)- none since loss	-	-
Applicable corporate income tax higher of (A) and (B) above i.e.,	<b>5,404,039</b>	<b>5,039,237</b>
Add: Last year Provision	22,341,266	17,302,029
	<b>27,745,305</b>	<b>22,341,266</b>
Adjustment with AIT	27,745,305	-
	<b>-</b>	<b>22,341,266</b>

However, the amount of corporate income tax computed in above B was based on account in profit rather taxable profit without considering taxable allowances and disallowances in terms of referred ITO.

**29.00 Chemical Consumed**

Caustic Soda	406,266	36,451,938
Sulphuric acid	559,275	32,553,991
Aluminium sulphate	2,075,286	7,436,249
Corrosion inhibitor, Kurizet-204/CWP-55	295,680	4,344,314
Scale inhibitor T-225/Performax	274,525	3,794,700
Liquid Chlorine	320,397	1,775,732
Potassium carbonate	-	1,818,214
Polycrine	-	78,424
TRI-sodium phosphate	27,038	472,920
Vanadium pent oxide	-	371,716
Hydrazine	36,307	177,178
Anion exchange resin	-	1,180,590
Die ethanol amine	-	640,313
Soda Ash	83,333	-
Cation exchange resin	-	296,660
Mono ethanol amine (MEA)	93,640	309,012
U-Con	-	19,484
kuriflock	3,125	1,339
<b>Total</b>	<b>4,174,872</b>	<b>91,722,774</b>

Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19

### 30.00 Packing Materials

W.P.P. bags	-	37,305,944
Sewing thread	149,789	-
Jute twine	328	314,459
Other Packing materials	-	942,637
<b>Total</b>	<b>150,117</b>	<b>38,563,040</b>

### 31.00 Other Factory Overhead

Bagging & Stacking	49,968	2,400
Canteen Subsidy	-	480,000
Contract Labour	8,992,017	9,946,917
Electric Charge (FIXED)	14,026,882	
Death Compensation		698,040
Heavy Duty Vehicles	830,702	1,350,422
Repairs & Maintenance (Office Eq.)		45,685
License Fees	315,321	204,000
Land Revenue	-	-
Medical Expenses	355,459	642,600
Other Store Material Consumption	887,832	2,125,173
Heavy Duty Vehicles Running Expenses	4,950	400,000
Process Cleaning	-	477,056
Postage & Telegram	-	1,840
Picnic	81,700	991,200
Repairs & Maintenance (Civil & Office Eq.)	979,686	961,101
TA/DA	147,372	713,136
Survey Fees	3,450	-
Training Expenses	57,200	125,058
Uniform & Liveries	1,645,000	2,350,140
Honorarium	-	17,250
Welfare Expenses	9,600	8,000
Other Expenses	33,078	-
Printing and Stationery	-	48,650
<b>Total</b>	<b>28,420,217</b>	<b>21,588,669</b>

### 32.00 Production and Sales of Urea (Metric Tons)

	Quantity in MT	Quantity in MT
Production capacity	340,000	340,000
Actual production during the year	1,282	73,933.55
Sales during the year	1,282	73,933.55

### 33.00 Number of Employees

	No. of Employees	No. of Employees
Factory workers	119	119
Factory workers (National Pay Scale)	59	59
Staff	143	143
Officers	76	76
<b>Total</b>	<b>397</b>	<b>397</b>



Notes	Particulars	Amount in BDT	Amount in BDT
		30-Jun-20	30-Jun-19

34.00 Legal Status

Companies Details Legal Status (Annexure-6)

35.00 Others

Figures in this notes and in the accompanying financial statements have been rounded off to the interest BDT.

Previous year's figure have been rearranged wherever considered necessary in order to conform to

36.00 current years presentation, without creating any impact on the profit and the value of assets and the liabilities as reported in the financial statements.

37.00 Foregoing notes form an integral part of the accompanying financial statements and are accordingly to be read in conjunction therewith.

Company Secretary

*Tatsumi*  
Managing Director

*[Signature]*  
Director

*[Signature]*  
AFM ALAMGIR FCA  
Chief Executive Partner  
ARTISAN  
Chartered Accountants



**Urea Fertilizer Factory Limited (UFFL)**  
Ghorasal, Narsingdi  
**Schedule of Property, Plant & Equipment's**  
As at 30 June 2020

Annexure - 01

Asset Category	COST					DEPRECIATION				WDV as at 30 June 2020
	At 01 July 2019	Addition During the year	Adjustment During the Year	Total at 30 June 2020	Rate (%)	Upto 01 July 2019	Charged During the Year	Adjustment During the Year	Total Upto 30 June 2020	
Lands	14,551,793	-	-	14,551,793	-	-	-	-	-	14,551,793
Buildings	340,937,823	-	-	340,937,823	2.5 to 7.5	245,813,590	2,695,843	-	248,509,433	92,428,390
Plant & Machinery	19,280,562,839	-	30,349,465	19,250,213,374	4	16,029,397,426	572,561,727	-	16,601,959,153	2,648,254,221
Rehabilitation	4,426,427,459	-	8,154,696	4,418,392,158	6.7	4,158,750,209	73,461,303	-	4,232,196,023	186,196,135
Other Constructions	112,568,934	-	-	112,568,934	5 to 20	108,506,434	1,581,184	-	110,087,617	2,481,318
Transport Vehicles	61,457,350	-	-	61,457,350	20 to 25	61,442,451	200	-	61,442,651	14,700
Furniture & Fixtures	14,154,272	54,500	-	14,208,772	10 to 20	13,504,187	185,383	-	13,689,570	519,202
Office Equipment	21,207,726	-	-	21,207,726	12.5 to 25	21,025,579	70,148	-	21,095,727	111,999
Factory Equipment	47,515,785	355,528	-	47,871,313	12.5 to 25	45,750,136	202,129	-	45,952,265	1,919,048
Others	28,997,897	42,182	-	29,040,079	10 to 25	20,700,397	2,344,398	-	23,044,796	5,995,283
<b>Total at 30 June 20</b>	<b>24,348,381,879</b>	<b>452,210</b>	<b>38,504,161</b>	<b>24,310,449,324</b>		<b>20,704,881,518</b>	<b>653,102,315</b>	<b>-</b>	<b>21,357,977,235</b>	<b>2,952,472,088</b>
<b>Total at 30 June 19</b>	<b>23,915,759,826</b>	<b>432,622,049</b>	<b>-</b>	<b>24,348,381,874</b>		<b>20,044,845,599</b>	<b>660,044,811</b>	<b>-</b>	<b>20,704,881,518</b>	<b>3,643,500,354</b>

Allocation of depreciation for the year (According to the Amended Budget-2019-20)		Year ended 30 June 2020
Factory Overhead		651,580,315
Administrative Expenses		1,235,000
Selling and distribution expenses		287,000
<b>Total Depreciation During the Year 2019-20</b>		<b>653,102,315</b>



Urea Fertilizer Factory Limited (UFFL)  
Ghorasal, Narsingdi  
Schedule of Foreign Loan  
As at 30 June 2020

Annexure - 02

Particulars	Currency	Original Loan in Foreign Currency	Original Loan (Balancing Figure)	F.C Fluctuation Loss (Upto 30-06-20)	Adjustment on sales proceeds realised from BADC	Converted into equity	Paid upto 30 June 2020	Interest (Upto 30-06-19)	Interest During the Year	Interest (Upto 30-06-20)	Total at 30 June 2020	Total at 30 June 2019
1	2	3	4	5	6	7	8	9	10	11=9+10	12=4+5-6-7-8+11	10
Yen Credit (1974-75)	¥	4,769,127,259	141,443,617	5,602,182,284	-	137,612,000	2,885,895,242	4,007,271,717	183,466,654	4,190,738,371	6,910,857,030	3,560,365,045
JBIC (1990-94)	¥	10,148,803,845	2,502,661,071	4,615,114,402	53,100,000	947,505,000	-	657,293,448	24,241,997	681,535,445	6,798,705,918	9,955,889,267
JBIC (1999-2002)	¥	3,789,197,500	1,881,080,023	1,108,217,886	-	-	-	369,059,179	22,419,734	391,478,913	3,380,776,822	3,346,138,328
IDA Credit	\$	897,538	24,220,300	46,146,688	-	-	-	20,206,716	2,128,630	22,335,346	92,702,334	93,208,300
Total		18,708,026,142	4,549,405,011	11,371,661,260	53,100,000	1,085,117,000	2,885,895,242	5,053,831,060	232,257,015	5,286,088,075	17,183,042,104	16,955,600,940



**Urea Fertilizer Factory Limited (UFL)**  
Ghorasal, Narsingdi  
**Statement of Advance Income Tax and Provision for Taxation**  
For the period from 01 July 1985 to 30 June 2020

Annexure - 03

Financial Year	Assessment Year	Profit/(Loss) Before Income Tax Taka	Provision for Taxation Taka	Assessed Income Taka	Tax According to DCT's Demand Taka	Advance Tax Paid Taka	Deduction at Source Taka	Balance Payable/Refundable Taka	Rate of Tax (%)	Rebate
1985-1986	1986-1987	166,479,023	21,916,797	-	-	33,590,882	-	11,674,085	-	-
1986-1987	1987-1988	95,584,498	22,383,438	-	-	22,696,333	-	312,895	-	-
1987-1988	1988-1989	48,235,752	33,645,973	-	-	31,390,319	-	2,255,654	-	-
1988-1989	1989-1990	290,707,706	-	-	-	20,666,302	-	20,666,302	-	-
1989-1990	1990-1991	89,871,891	-	-	-	943,722	-	943,722	-	-
1990-1991	1991-1992	38,640,270	-	-	-	-	674,912	674,912	-	-
1991-1992	1992-1993	4,604,292	-	-	-	184,294	863,550	1,047,844	-	-
1992-1993	1993-1994	116,811,464	-	-	-	-	193,172	193,172	-	-
1993-1994	1994-1995	161,485,472	-	-	-	-	758,610	758,610	-	-
1994-1995	1995-1996	(166,110,112)	-	-	-	-	323,461	323,461	-	-
1995-1996	1996-1997	(262,217,846)	-	-	-	-	484,734	484,734	-	-
1996-1997	1997-1998	(493,507,329)	-	-	-	-	3,318,659	3,318,659	-	-
1997-1998	1998-1999	23,723,368	-	-	-	-	21,465	21,465	-	-
1998-1999	1999-2000	(334,356,290)	-	-	-	-	56,098	56,098	-	-
2000-2001	2001-2002	(339,990,327)	-	-	-	-	58,671	58,671	-	-
2001-2002	2002-2003	(1,157,077,538)	-	-	-	-	22,264	22,264	-	-
2002-2003	2003-2004	(932,193,582)	-	-	-	-	-	-	-	-
2003-2004	2004-2005	(1,671,310,429)	-	-	-	-	-	-	-	-
2004-2005	2005-2006	(1,741,846,692)	-	-	-	-	-	-	-	-
2005-2006	2006-2007	(1,451,422,881)	-	-	-	-	-	-	-	-
2006-2007	2007-2008	(955,127,255)	-	-	-	-	-	-	-	-
2007-2008	2008-2009	(55,297,822)	-	-	-	-	-	-	-	-
2008-2009	2009-2010	(3,342,355)	-	-	-	-	-	-	-	-
2009-2010	2010-2011	(497,749,523)	-	-	-	-	-	-	-	-
2010-2011	2011-2012	(221,432,659)	-	-	-	-	-	-	-	-
2011-2012	2012-2013	(962,546,020)	-	-	-	-	-	-	-	-
2012-2013	2013-2014	(1,325,795,665)	-	-	-	-	-	-	-	-
2013-2014	2014-2015	(1,646,767,621)	-	-	-	-	-	-	-	-
2014-2015	2015-2016	(1,491,845,346)	9,795,527	-	-	-	15,458,783	15,458,783	-	-
2015-2016	2016-2017	(1,397,533,371)	6,680,233	-	-	-	10,410,736	10,410,736	-	-
2016-2017	2017-2018	(1,397,533,371)	826,270	-	-	-	7,834,471	7,834,471	-	-
2017-2018	2018-2019	(1,397,533,371)	5,039,237	-	-	-	5,733,042	5,733,042	-	-
2018-2019	2019-2020	(1,397,533,371)	5,404,039	-	-	-	-	-	-	-
2019-2020	2020-2021	(1,397,533,371)	105,691,514	-	-	-	46,212,628	46,212,628	-	-
<b>Total</b>										



**Urea Fertilizer Factory Limited (UFFL)**

Ghorasal, Narsingdi

**Schedule of FDR**

As at 30 June 2020

Particulars	FDR No.	30 June 2020	30 June 2019
Pubali Bank Ltd, Palash BR	FDR No- 1027948	40,000,000	-
	FDR No- 0696925*12437	-	30,000,000
	FDR No- 1918-01-0008285	50,000,000	50,000,000
BASIC Bank Ltd, Narshingdi	FDR No- 1918-01-0008334	50,000,000	50,000,000
	FDR No- 1918-01-0008836	20,000,000	20,000,000
BASIC Bank Ltd, Tanbazar	FDR No- 1418-01-0002299	-	30,000,000
BASIC Bank Ltd, Mawna	FDR No- 044977/4118-01-0001866	-	100,000,000
BASIC Bank Ltd, Cantonment	FDR No- 6418-01-0000944	-	50,000,000
BASIC Bank Ltd, Madhabdi	FDR No- 3718-01-0001517	-	50,000,000
Bangladesh Krishi Bank, Palash BR	FDR No- 3718-01-0002689	20,000,000	20,000,000
Shahjalal Islami Bank Ltd. Madhabdi	FDR No- 216371/23909	10,000,000	10,000,000
Dhaka Bank Ltd. Panchdona	FDR No-4026531/0000002153	20,000,000	20,000,000
	FDR No-112.343.10	20,000,000	20,000,000
<b>Total</b>		<b>230,000,000</b>	<b>450,000,000</b>



**Urea Fertilizer Factory Limited (UFFL)**  
Ghorasal, Narsingdi  
**Statement of Accrued Interest on FDR**  
As at 30 June 2020

Annexure - 05

SL.	Name of Bank	Branch	Principle TK.	Interest	Principle with interest	Rate	Last Renewal	Date of Maturity	Accrued interest 30-06-2020
1	Pubali Bank Ltd. 1027948	Polash BR	40,000,000	525,000	40,525,000	6.50%	17/05/2020	17/11/2020	396,289
2	BASIC Bank Ltd. 1918-01-0008285	Narsingdi	50,000,000	14,927,122	64,927,122	6.25%	10/5/2020	10/8/2020	784,312
3	BASIC Bank Ltd. 1918-01-0008334	Narsingdi	50,000,000	16,659,246	66,659,246	6.25%	12/5/2020	12/8/2020	801,262
4	BASIC Bank Ltd. 1918-01-0008836	Narsingdi	20,000,000	5,009,861	25,009,861	6.25%	12/5/2020	12/8/2020	298,004
5	Bangladesh Krishi Bank 216371/23909	Polash BR	10,000,000	557,777	10,557,777	6.25%	11/2/2020	11/8/2020	233,669
6	BASIC Bank Ltd. 3718-01-0002689	Madhabdi	20,000,000	3,428,644	23,428,644	5.85%	9/5/2020	9/8/2020	487,502
7	Shahjalal Islami Bank 402653/0000002153	Madhabdi	20,000,000	2,915,713	22,915,713	5.00%	15/5/2020	15/8/2020	225,347
8	Dhaka Bank Ltd. 112.343.10	Panchdona	20,000,000	3,353,717	23,353,717	6.00%	27/4/2020	27/10/2020	449,567
	<b>Total</b>		<b>230,000,000</b>	<b>47,377,081</b>	<b>277,377,081</b>				<b>3,675,953</b>



**Urea Fertilizer Factory Ltd.**  
Ghorasal, Narsingdi  
Statement of Dealer List

<b>District: Dhaka</b>		<b>Taka</b>
<b>SL No</b>	<b>Dealer Name</b>	
1	M/S Islam & Co. Savar Bazar, Dhaka	200,000
2	M/S Sattar & Brothers Savar Bazar, Dhaka	125,000
3	M/S Khahad Enterprise Kabirpur Bazar, Savar Dhaka	200,000
4	M/S Shanta Trading Corporation Savar Thana Road, Dhaka	200,000
5	M/S Abdul Momin E/48, Bank Colony, Savar, Dhaka	200,000
6	M/S Hafizur Rahman Khan Trading Savar, Dhaka	100,000
7	M/S Sarkar & Brothers 108, Savar Bazar, Dhaka	200,000
8	M/S Tithi Traders Savar, Dhaka	200,000
9	M/S Roma Enterprise Savar Bazar, Dhaka	200,000
10	M/S Banshi Badan Shaha Savar Bazar, Dhaka	100,000
11	M/S Shahan Traders 76/1, Dalka Nager, Farida Bod, Dhaka Sutrapur Thana	200,000
12	M/S M.A Halim Dhamrai Bazar, Dhaka	200,000
13	M/S Krishan Traders Sharif Bug, Dhamraye, Dhaka	200,000
14	M/S Razia Store Kalampur Bazar, Dhamral, Dhaka	100,000
15	M/S Mayin Uddin Ahmed Nabagram Bazar, Dhamraye, Dhaka	200,000
16	M/S Hossain Traders Dhamri Bazar, Dhaka	200,000
17	M/S Shahniaz Traders Dhamrai Bazar, Dhaka	200,000
18	M/S Mohammad Ali Traders Dhamry, Dhaka	200,000
19	M/S Rohul Amin Traders Dhamri, Dhaka	200,000
20	M/S Roy Traders Bangaram, Dhamri, Dhaka	200,000



21	M/S Al-Amin Traders Dhanfara Bazar, Jadappur, Dhamri, Dhaka	200,000
22	M/S Habib & Co. Sutrapur Thana, Dhaka	200,000
23	M/S Mansur Traders Dhamri, Dhaka	200,000
24	M/S Shib Durga Store Dhamrai, Dhaka	200,000
25	M/S Priti Corporation Dhamrai, Dhaka	200,000
26	M/S Abdullah Enterprise Dhamrai, Dhaka	200,000
27	M/S Satota Trading Agency H.ND.595, B-C, Khilgong, Dhaka	200,000
28	M/S B.B.P.S South Khan Bazar, Uttara Dhaka	200,000
29	M/S Ismail Water Wage 30/K, Sotish Sarkar Road, Dhaka Sutrapur Thana	200,000
30	M/S Antara Enterprise Razendrapur Bazar, Karanigonj, Dhaka	100,000
31	M/S Bhai Bhai Store Romogonj Dhaka, Karanigonj Thana	100,000
32	M/S Shohel Traders Karanigonj Dhaka	100,000
33	M/S Nazim Uddin Enterprise Karanigonj Dhaka	200,000
34	M/S Agro Traders Karanigonj Dhaka	200,000
35	M/S Emon Enterprise Karanigonj Dhaka	200,000
36	M/S Anis & Sons Karanigonj Dhaka	200,000
37	M/S Hasan Traders Karanigonj Dhaka	200,000
38	M/S Joynal Abedin Traders Karanigonj Dhaka	200,000
39	M/S Wahid Enterprise Karanigonj Dhaka	200,000
40	M/S Iman Brothers 12-B, Bizoy Nagor, Dhaka	200,000
41	M/S Hazi Enterprise P.S. Nababgonj, Dhaka	100,000
42	M/S. Nababgonj Traders Churain, Nababgonj, Dhaka	100,000



43	M/S Khan General Traders Nababgonj Thana, Dhaka	200,000
44	M/S Shafiullah Nababgonj Thana, Dhaka	200,000
45	M/S Azgor Miah Nababgonj Thana, Dhaka	200,000
46	M/S Diba Enterprise Nababgonj Thana, Dhaka	200,000
47	M/S Hadia Traders Nababgonj Thana, Dhaka	200,000
48	M/S Rifat Enterprise Nababgonj Thana, Dhaka	200,000
49	M/S Habib Enterprise Nababgonj Thana, Dhaka	200,000
50	M/S Padma Traders Dohar Thana, Dhaka	200,000
51	M/S Sheola Traders Dohar Thana, Dhaka	200,000
52	M/S Sikder Enterprise Dohar Thana, Dhaka	200,000
53	M/S Dohar Enterprise Dohar Thana, Dhaka	200,000
54	M/S Narisha Traders Dohar Thana, Dhaka	200,000
55	M/S Masud Enterprise JoyPara Bazar, Dohar, Dhaka	200,000
56	M/S Hazi Enterprise Dohar Thana, Dhaka	200,000
57	M/S Capital Enterprise 249/1, South Jatra Bari, Dhaka	100,000
58	M/S Bhuiyan Traders Demra Thana, Dhaka	100,000
59	M/S Hossain Traders Demra Thana, Dhaka	100,000
60	M/S Anisuzzaman Demra Thana, Dhaka	100,000
	<b>Total</b>	<b>10,825,000</b>

**District: Gazipur**

SL No	Dealer Name	Taka
1	M/S Gazipur Sadar Thana Kandrio Sadar Somitte I Gazipur Sadar, Gazipur	200,000
2	M/S Kadir & CO Kashimpur Sadar, Gazipur	200,000



3	M/S Rabin Enterprise Mirar Bazer, Pubail, Gazipur	200,000
4	M/S Aminul Islam Banijja Bitan Pubail, Gazipur	200,000
5	M/S Lamia Enterprise Pubail Bazar, Sadar, Gazipur	200,000
6	M/S Anita Traders U/Z, Sadar, Gazipur	200,000
7	M/S Saiful Traders Tongi Bazar, Gazipur	100,000
8	M/S Azhar Traders Pubail Bazar, Gazipur	200,000
9	M/s Khan Traders Tongi Bazar, Gazipur	100,000
10	M/S Raz Corporation Tongi Bazar, Gazipur	200,000
11	M/S Arif Banijja Bitan, Tongi Bazar, Gazipur	200,000
12	M/S Nazmul Traders Tongi, Gazipur	200,000
13	M/S Raushan Traders Tongi, Gazipur	200,000
14	M/s Abdul Ali & CO Joydebpur Bazar, Gazipur	200,000
15	M/S Fazlul Haque Enterprise Nargana Bazar, Kaligonj	200,000
16	M/S Sumon Traders Soqraid Bazar, Kaligonj, Gazipur	200,000
17	M/s Master & Sons Soqraid Bazar, Kaligonj, Gazipur	200,000
18	M/S L.M. Traders Jamalpur Bazar, Kaligonj, Gazipur	200,000
19	M/S Sohel Enterprise Soqraid Bazar, Kaligonj, Gazipur	200,000
20	M/S Fazlul Haque Traders Kaligonj, Gazipur	200,000
21	M/S Ratna Enterprise Jamalpur Bazar, Kaligonj, Gazipur	200,000
22	M/S Hye Enterprise Kaligonj, Gazipur	200,000
23	M/S Musleh Uddin Enterprise Kaligonj, Gazipur	200,000
24	M/S Idris Enterprise Tongi, Gazipur	200,000



25	M/S Abul Hashem Boromi Bazar,Sreepur,Gazipur	200,000
26	M/S Shaha Enterprise Boromi Bazar,Sreepur,Gazipur	200,000
27	M/S Nazma Enterprise Boromi Bazar,Sreepur,Gazipur	200,000
28	M/S Mosharraf Traders Boromi Bazar,Sreepur,Gazipur	200,000
29	M/S Sreepur Thana Kandrio Somobayi Somitte Ltd Sreepur,Gazipur	200,000
30	M/S Shakti International Voual Razbari,Sreepue,Gazipur	200,000
31	M/S Bhai Bhai Supply Agency Boromi Bazar,Sreepur,Gazipur	200,000
32	M/S Sumi Enterprise Sreepur,Gazipur	200,000
33	M/s Sarafuddin & CO Roynight Bazar,Kapasias,Gazipur	200,000
34	M/S Al-Amin & CO Kapasias Bazar,Gazipur	200,000
35	M/S Sheikh Brothers Kapasias Bazar,Gazipur	200,000
36	M/s Agrani Trading Agency Kapasias Bazar,Gazipur	200,000
37	M/S Khan Enterprise Kapasias Bazar,Gazipur	200,000
38	M/S Bishnu & Brothers Kapasias Bazar,Gazipur	200,000
39	M/S Uttara Traders Taragong,Kapasias,Gazipur	200,000
40	M/S Matri Vendor Kapasias Bazar,Gazipur	100,000
41	M/S Shahid Bug Trading Corporation Kapasias Bazar,Gazipur	200,000
42	M/S Rajvi Enterprise Aral Bazar,Kapasias ,Gazipur	200,000
43	M/S Noor Traders Aral Bazar,Kapasias ,Gazipur	200,000
44	M/S Mokles Enterprise Kapasias Bazar,Gazipur	200,000
45	M/S Fariya Enterprise Taragong,Kapasias,Gazipur	200,000
46	M/S Manik Enterprise Kapasias Bazar,Gazipur	200,000



47	M/S Jikra Traders Kapasia Bazar, Gazipur	200,000
48	M/S Narayan Bonik Kapasia Bazar, Gazipur	200,000
49	M/S Sozib Traders Kaliakoir, Gazipur	100,000
50	M/S Aziz Traders Kaliakoir, Gazipur	100,000
51	M/S Zamir Traders Kaliakoir, Gazipur	100,000
52	M/S Nargis Enterprise Kaliakoir, Gazipur	200,000
53	M/S Kaliakoir Tcca Ltd Kaliakoir, Gazipur	200,000
54	M/S Shakib Enterprise Kaliakoir, Gazipur	100,000
55	M/S Dewan Enterprise Kaliakoir, Gazipur	200,000
56	M/S Sikder & Borthers Kaliakoir, Gazipur	200,000
57	M/S Dewan Enterprise -2 Kaliakoir, Gazipur	100,000
58	M/S Sikder Traders Kaliakoir, Gazipur	200,000
59	M/S Pappu Enterprise Tongi, Gazipur	200,000
60	M/S Alam Enterprise Baliadi Bazar, Kaliakoir, Gazipur	200,000
61	M/S Nupur Traders Baliadi Bazar, Kaliakoir, Gazipur	200,000
62	M/S Shohidullah Enterprise Rajbari, Sreepur, Gazipur	200,000
63	M/S Dipu Traders Bhobanipur, Sadar, Gazipur	200,000
64	M/S Bhuiyan Borthers & CO Tongi, Gazipur	200,000
65	M/S Masud Traders Kapasia, Gazipur	200,000
66	M/S Khorshes Enterprise Kapasia, Gazipur	200,000
67	M/S R.K Enterprise Kapasia, Gazipur	100,000
	<b>Total</b>	<b>12,500,000</b>



**District: Narayangonj**

SL No	Dealer Name	Taka
1	M/S Abu Taher G.No.5.Sadar Thana,Narayangonj	200,000
2	M/S Chan Traders Narayangonj,sadar	200,000
3	M/S Khoyaz fertilizer Company G.No.5.Sadar Thana,Narayangonj	200,000
4	M/S Shadek Traders 48,Serajuddoulla Road.Narayangonj	200,000
5	M/S Shahin Traders 5 No.Ghat Sadar,Narayangonj	200,000
6	M/S Sharif Enterprise Siddirgonj,Narayangonj	200,000
7	M/S Khandaker Brothers Fatulla Bazar,Narayangonj	200,000
8	M/S Gazi Enterprise Fatulla Bazar,Narayangonj	100,000
9	M/S Salim Enterprise Rupgonj,Narayangonj	100,000
10	M/S Md.Abdul Baten Mollah Volta Bazar,Rupgonj,Narayangonj	200,000
11	M/S Alam Enterprise Narayangonj,Rupgonj,Thana	100,000
12	M/S Akter Hossain Narayangonj, P.S. Rupgonj,	100,000
13	M/S Menoka Enterprise Narayangonj, P.S. Rupgonj,	100,000
14	M/S Diamond Enterprise Rupgonj,Narayangonj	100,000
15	M/S Bhuiyan Traders Rupgonj,Narayangonj	200,000
16	M/S Fakir Chand Traders Rupgonj,Narayangonj	200,000
17	M/S Masum Traders Rupgonj,Narayangonj	200,000
18	M/S Delwer Traders Rupgonj,Narayangonj	200,000
19	M/S Hassan Enterprise Murapara,Rupgonj,Narayangonj	100,000
20	M/S. M.M. Saha Enterprise Sonargon Thana,Narayangonj	100,000
21	M/S Amin & Brothers Sonargon,Narayangonj	200,000
22	M/S M.R.Traders Bandar Bazar,Sonargon,Narayangonj	100,000
23	M/S Haque Enterprise Anda Bazar,Sonargon,Narayangonj	100,000



24	M/S Aminul Haque Enterprise Sonargon,Narayangonj	200,000
25	M/S Siraj & Brothers Sonargon,Narayangonj	100,000
26	M/S Rubee Traders Sonargon,Narayangonj	100,000
27	M/S Jashim Enterprise Sonargon,Narayangonj	100,000
28	M/S Shourab Traders Sonargon,Narayangonj	200,000
29	M/S Rajib Enterprise Sonargon,Narayangonj	200,000
30	M/S Bhuiyan Traders Sonargon,Narayangonj	100,000
31	M/S Poly Enterprise Araihazar,Narayangonj	200,000
32	M/S Ashik Enterprise Araihazar,Narayangonj	200,000
33	M/S Khaled - Bin Sultan Enterprise Purinda Bazar,Araihazar,Narayangonj	100,000
35	M/S Shawn Enterprise Araihazar,Narayangonj	200,000
36	M/S Saiful Traders Araihazar,Narayangonj	100,000
37	M/S Hazi Enterprise Araihazar,Narayangonj	100,000
38	M/S Maa Traders Araihazar,Narayangonj	200,000
39	M/S Samiul Traders Araihazar,Narayangonj	200,000
40	M/S Fahim Traders Araihazar,Narayangonj	200,000
41	M/S Bhai Bhai Traders Araihazar,Narayangonj	200,000
42	M/S Ria Enterprise Araihazar,Narayangonj	100,000
43	M/S Yeasin Traders Araihazar,Narayangonj	200,000
44	M/S Sharif Enterprise Araihazar,Narayangonj	200,000
45	M/S Ureka fertilizer Bander Thana,Narayangonj	200,000
46	M/S H.K.Enterprise Bander Thana,Narayangonj	200,000
47	M/S Annya Traders Bander Thana,Narayangonj	200,000
48	M/S A.R.Traders Bander Thana,Narayangonj	100,000



49	M/S Suman Traders Bander Thana, Narayangonj	100,000
50	M/S R.F. Traders Bander Thana, Narayangonj	200,000
52	M/S Md. Zhaydul Haque 5 No. Ghat, Narayangonj	100,000
53	M/S Tayran Trading Co; 5 No. Ghat, Narayangonj	200,000
54	M/S Nazimuddin Traders Araihazar, Narayangonj	200,000
<b>Total</b>		<b>8,300,000</b>

**District: Munshigonj**

SL No	Dealer Name	Taka
1	M/S Amir Hossain gazi Katakhal bazar, Sadar Thana, Munshigonj	200,000
2	M/s Gazi Traders Katakhal bazar, Sadar Thana, Munshigonj	200,000
3	M/S Kishan Enterprise Sadar Thana, Munshigonj	200,000
4	M/S Proshanta kr. Talukdar Talukdar. Mirkadin, Sadar Thana, Munshigonj	200,000
5	M/S Lucky Traders Pouro Market, Sadar Thana, Munshigonj	200,000
6	M/S Reaz Traders Sadar Road, Munshigonj	200,000
7	M/S Masum Enterprise Munshirhat, Sadar, Munshigonj	200,000
8	M/S Shamsudding Traders Dholagoan bazar, Rampal Munshigonj Sadar	200,000
9	M/S Sowdesh Traders Dholagoan bazar, Rampal Munshigonj Sadar	200,000
10	M/S Bapari Traders Sadar, Munshigonj	200,000
11	M/S Amir Hossain Munshi Sadar, Munshigonj	200,000
12	M/S Jashim Hardware Store Hasail, Tongibari, Munshigonj	100,000
13	M/S Mohammad Ali Dulal Tongibari Bazar, Munshigonj	200,000
14	M/S Noni Gopal Mondol Tongibari Bazar, Munshigonj	200,000
15	M/S Oli Uddin Sheikh Tongibari Bazar, Munshigonj	200,000
16	M/S Roni Traders Tongibari Bazar, Munshigonj	200,000
17	M/S Kholilur Rahman & Sons Tongibari Bazar, Munshigonj	200,000



18	M/S Abir Enterprise Rahimgong Bazar, Tongibari Bazar, Munshigonj	200,000
19	M/S Chand Traders Tongibari Bazar, Munshigonj	200,000
20	M/S Soyeb Traders Bolai Chander Bazar, Tongi bari, Munshigonj	200,000
21	M/S Padma Enterprise Bolai Chander Bazar, Tongi bari, Munshigonj	200,000
22	M/S Rahim & Brothers Tongibari, Munshigonj	200,000
23	M/S Shakura Enterprise Tongibari, Munshigonj	200,000
24	M/S Rasel Enterprise Gozaria Thana, Munshigonj	200,000
25	M/S Muazzem Traders Gozaria Thana, Munshigonj	200,000
26	M/S Golden Traders Gozaria Thana, Munshigonj	200,000
27	M/S Musabia Banijja Bitan Bhabor Chor, Gozaria Thana, Munshigonj	200,000
28	M/S Khayer Traders Rasulpur Bazar, Gozaria Thana, Munshigonj	200,000
29	M/S Royel Traders Gozaria Thana, Munshigonj	200,000
30	M/S Lucky Traders Gozaria Thana, Munshigonj	200,000
31	M/S Hima Construction Gozaria Thana, Munshigonj	200,000
32	M/S Alam Enterprise Lakshorpur, Sreenagor, Munshigonj	200,000
33	M/S Khan Traders Sreenagor, Munshigonj	200,000
34	M/S Akand Enterprise Sreenagor, Munshigonj	200,000
35	M/S Hazi Shafiuddin & Sons Sreenagor, Munshigonj	200,000
36	M/S Khan Enterprise Vaiggokul bazar, Sreenagor, Munshigonj	100,000
37	M/S Karim & Sons Shulogor bazar, Sreenagor, Munshigonj	100,000
38	M/S Alauddin Traders Baghra Bazar, Sreenagor, Munshigonj	200,000
39	M/S Mollah & Sons Store Hasara Bazar, Sreenagor, Munshigonj	200,000
40	M/S Sipul Traders Sreenagor, Munshigonj	200,000
41	M/S Sheikh Enterprise Vaiggokul bazar, Sreenagor, Munshigonj	200,000



42	M/S Sree-Nagor Store Munshigonj	200,000
43	M/S Salim Traders Munshigonj	200,000
44	M/S Khan Traders Sreenagor, Munshigonj	200,000
45	M/S Monir Traders Sreenagor, Munshigonj	200,000
46	M/S Adib Traders Sreenagor, Munshigonj	200,000
47	M/S Al-Monsur Enterprise Sreenagor, Munshigonj	200,000
48	M/S Rahman Agro Traders Sreenagor, Munshigonj	200,000
49	M/S Azim Enterprise Sreenagor, Munshigonj	200,000
50	M/S Bikrompur Traders Nagerhat Bazar, Louhazohn, Munshigonj	200,000
51	M/S Kholil & Sons Nagerhat Bazar, Louhazohn, Munshigonj	200,000
52	M/S Chandni Enterprise Ghordour Bazar, Louhazohn, Munshigonj	200,000
53	M/S Basad & Brothers Kalma Bazar, Louhazohn, Munshigonj	200,000
54	M/S Kalam Traders Basudia Bazar, Louhazohn, Munshigonj	200,000
55	M/S Zakir Enterprise Louhazohn, Munshigonj	200,000
56	M/S N.M. Enterprise Louhazohn, Munshigonj	200,000
57	M/S Md. Shah Alam Khan Ratan Louhazohn, Munshigonj	200,000
58	M/S Mollah Enterprise Noupara Bazar, Louhazohn, Munshigonj	200,000
59	M/S Habib & Brothers Nagerhat Bazar, Louhazohn, Munshigonj	200,000
60	M/S K.C. Enterprise Serajdikhan Bazar, Louhazohn, Munshigonj	200,000
61	M/S Das Traders Tal tola Bazar, Serajdikhan Bazar, Louhazohn, Munshigonj	200,000
62	M/S Modern Enterprise Serajdikhan Bazar, Munshigonj	200,000
63	M/S Monirul Islam Bachu Tal tola Bazar, Serajdikhan Bazar, Louhazohn, Munshigonj	200,000
64	M/S Nahid Enterprise Shiekhornagor Bazar, Serajdikhan, Munshigonj	200,000
65	M/S Mad Borer Hat Syndicate Serajdikhan, Munshigonj	200,000



66	M/S K.M.B Traders Balurchorhat,Serajdikhan ,Munshigonj	200,000
67	M/S Seraj & Brothers Serajdikhan ,Munshigonj	200,000
68	M/S Ichamoti Enterprise Serajdikhan ,Munshigonj	200,000
69	M/S Md.Zillur Rahman Tal tola Bazar,Serajdikhan,Munshigonj	200,000
70	M/S Nupur Enterprise Sreenagor,Munshigonj	200,000
71	M/S Amin Traders Serajdikhan ,Munshigonj	200,000
72	M/S Sagor Enterprise Serajdikhan ,Munshigonj	200,000
73	M/S Aparup Trading Serajdikhan ,Munshigonj	200,000
74	M/S Adrita Traders Serajdikhan ,Munshigonj	200,000
75	M/S Nur Mohammad & Sons Moidha Kuttigong,Sadar,Munshigonj	200,000
76	M/S Nur Islam & Sons Tongibari Munshigonj	200,000
<b>Total</b>		<b>14,900,000</b>

**District: Manikgonj**

SL No	Dealer Name	Taka
1	M/S Nuzgor & Sons Sadar Thana,Manikgonj	100,000
2	M/S Munshi Traders Manikgonj Bus Stand	200,000
3	M/S Jinnat Ali Manikgonj Bus Stand	200,000
4	M/S Al-Amin Enterprise Bautahat,Manikgonj	200,000
5	M/S Raz International Kalibari Road,Manikgonj	200,000
6	M/S Tushar Enterprise West Dasora,Manikgonj	200,000
7	M/S M.M.Impex Ltd Posheim Dasora,Manikgonj	200,000
8	M/S Mishu Enterprise Sadar Bangladesh Hat,Manikgonj	200,000
9	M/S Shathi Enterprise Sadar Thana,Manikgonj	200,000
10	M/S Israfil Traders Kisnapur,Manikgonj Sadar	200,000
11	M/S Rafique Enterprise Saturia,Manikgonj	200,000



12	M/S Bhai Bhai Traders-02 Shibaloya,Manikgonj	200,000
13	M/S Shamsul Alam Traders Ghior Bazar,Ghior,Manikgonj	100,000
14	M/S Hazi Md.Khorshed Hossain Traders Ghior Bazar,Ghior,Manikgonj	200,000
15	M/S Harun Traders Ghior,Manikgonj	200,000
16	M/S Joni Enterprise Ghior,Manikgonj	200,000
17	M/S Sonali Enterprise Ghior,Manikgonj	200,000
18	M/S Chowdhury Enterprise Ghior,Manikgonj	200,000
19	M/S Khan & Khan Dakar Enterprise Geore,Manikgonj	200,000
20	M/S Satter Traders Saturia,Manikgonj	100,000
21	M/S Mannan Traders Saturia,Manikgonj	100,000
22	M/S Kazi Mosarraf Hossain Saturia,Manikgonj	100,000
23	M/S Bismilla Enterprise Saturia,Manikgonj	100,000
24	M/S Asaduzzaman Enterprise Saturia,Manikgonj	100,000
25	M/S Ataur Rahman Saturia,Manikgonj	100,000
26	M/S Tidi Fertilizer Saturia,Manikgonj	100,000
27	M/S Islam Enterprise Saturia,Manikgonj	200,000
28	M/S Sazib Enterprise Saturia,Manikgonj	100,000
29	M/S Mamun Traders Dulalpur,Manikgonj	200,000
30	M/S Shaha Enterprise Tapra Bazar,Utoli,Shibaloya,Manikgonj	100,000
31	M/S A.Latif & Sons Mohadebpyr Bazar,Shibaloya,Manikgonj	100,000
32	M/S Jamuna Trading Corporation Shibaloya Bazar,Manikgonj	200,000
33	M/S Somota Krishi Vhander Zaforgong,shibaloy,Manikgonj	200,000
34	M/S Nurunnabi Enterprise shibaloy,Manikgonj	200,000



35	M/S Haque Traders Shibaloy,Manikgonj	200,000
36	M/S Iman Traders Shibaloy,Manikgonj	200,000
37	M/S Ananda Mohan Traders Shibaloy,Manikgonj	200,000
38	M/S Razzak & Co Doulatpur,Manikgonj	100,000
39	M/S Subbrata Traders Doulatpur,Manikgonj	100,000
40	M/S Islam Traders Shamgonj Bazar,Zionpur,Doulatpur,Manikgonj	200,000
41	M/S Three Brothers Doulatpur,Manikgonj	100,000
42	M/S Enayet Traders Doulatpur,Manikgonj	100,000
43	M/S S.M.Trade & Co Doulatpur,Manikgonj	200,000
44	M/S Alamgir Enterprise Doulatpur,Manikgonj	200,000
45	M/S Salek Enterprise Doulatpur,Manikgonj	100,000
46	M/S Trirattma Traders Kantapara Bazar,Harirampur,Manikgonj	200,000
47	M/S Ahmed & Brothers Zitka Bazar,Harirampur,Manikgonj	200,000
48	M/S Sikder Saw Mill Harirampur,Manikgonj	200,000
49	M/S Yakub Ali Khan Zitka Bazar,Harirampur,Manikgonj	200,000
50	M/S Shikder Enterprise Harirampur,Manikgonj	200,000
51	M/S Hai & Co Harirampur,Manikgonj	200,000
52	M/S Lucky Enterprise Harirampur,Manikgonj	200,000
53	M/S Shahid Traders Harirampur,Manikgonj	200,000
54	M/S Faisal Enterprise Harirampur,Manikgonj	200,000
55	M/S Siddiqui Enterprise Harirampur,Manikgonj	200,000
56	M/S Biswas & Sons Shibalaya,manikgonj	200,000
57	M/S Mamun Enterprise Daulatpur,manikgonj	200,000
58	M/S Sonali Traders Singair Thana,Manikgonj	200,000

59	M/S Serajpur Krishi Vendar Thana,Manikgonj	100,000
60	M/S Mohidur & Brothers Singair Thana,Manikgonj	200,000
61	M/S Zafor Krishi Vendar Thana,Manikgonj	200,000
62	M/S Bhai Bhai Traders-01 Golai bhanga bazar,Singair Thana,Manikgonj	200,000
63	M/S Dhiran & Brothers Zamsha Bazar,singair,manikgonj	200,000
64	M/S Salam & brothers Charigram Bazar,Manikgonj	200,000
65	M/S Salam Traders Singair Thana,Manikgonj	200,000
66	M/S Mishu Enterprise Singair Thana,Manikgonj	200,000
67	M/S Master Traders Singair Thana,Manikgonj	200,000
68	M/S Saha & Brothers Ghior,Manikgonj	200,000
69	M/S Rishad Enterprise Ghior,Manikgonj	200,000
70	M/S Shathi enterprise Sadar,Manikgonj	200,000
<b>Total</b>		<b>12,200,000</b>

**District: Pabna**

SL No	Dealer Name	Taka
1	M/S Mohen store Jubili Tank Road,Sadar Thana,Pabna	100,000
2	M/S Ibris Ali Biswas Sonapatri,Sadar Thana,Pabna	200,000
3	M/S Krishi Bitan-01 Ataykula Road,Sadar Thana,Pabna	175,000
4	M/S Md.Abu Taleb Gazi Bazar,Sadar Thana,Pabna	175,000
5	M/S Md.Abdul Goni Jubili Tank Road,Sadar Thana,Pabna	200,000
6	M/S R.K.Enterprise Radha Nagor,Pabna	200,000
7	M/S Md.Motiun Rahman Pabna Bazar,Pabna	200,000
8	M/S Goffar Trading Aworongojeb Road,Pabna	175,000
9	M/S Uttam Kumar Kundo Dilalpur,Sadar,Pabna	175,000
10	M/S Abdul Kader Dilalpur,Sadar,Pabna	200,000



11	M/S Md.Joynal Abedin Bank Road,Sadar,Pabna	200,000
12	M/S Md.Mahtab Ali Jubili Tank Road,Sadar Thana,Pabna	200,000
13	M/S Md.Aftab Ali Jubili Tank Road,Sadar Thana,Pabna	200,000
14	M/S Hirok Traders Ataykula Road,Pabna	200,000
15	M/S Md.Salim Sadar Thana,Pabna	100,000
16	M/S Md.Asraful Alam Balarampur,Sadar Thana,Pabna	200,000
17	M/S Ziaur Rahman Sonapatri,Sadar Thana,Pabna	175,000
18	M/S Akadullah Shibrampur,Sadar Thana,Pabna	200,000
19	M/S Razib Enterprise Suzanogor Bazar,Pabna	200,000
20	M/S Juarddar Traders Suzanogor Bazar,Pabna	200,000
21	M/S Masud Traders Suzanogor Bazar,Pabna	200,000
22	M/S Munsii Enterprise Suzanogor Bazar,Pabna	200,000
23	M/S Sobuz Krishi Film Suzanogor Bazar,Pabna	200,000
24	M/S Sozib Traders Suzanogor Bazar,Pabna	200,000
25	M/S Asha Enterprise Suzanogor Bazar,Pabna	200,000
26	M/S Saha Traders Suzanogor Bazar,Pabna	200,000
27	M/S Md.Abdul Malek Suzanogor Bazar,Pabna	200,000
28	M/S Moushomi Enterprise Eshordi,Pabna	100,000
29	M/S Muslem Uddin & Sons Eshordi,Pabna	200,000
30	M/S Imran Brothers Eshordi,Pabna	200,000
31	M/S Hafizul & Brothers Eshordi,Pabna	100,000
32	M/S Jalal Uddin Eshordi,Pabna	100,000
33	M/S Hye Enterprise Eshordi,Pabna	200,000
34	M/S Tropa Enterprise Eshordi,Pabna	100,000



35	M/S Serazi Enterprise Eshordi,Pabna	175,000
36	M/S Sahadat Enterprise Eshordi,Pabna	175,000
37	M/S Krishi Vandor Eshordi,Pabna	200,000
38	M/S Krishi Bitan-02 Atgoria,Pabna	100,000
39	M/S Roni Enterprise Atgoria,Pabna	100,000
40	M/S Sree Goutam Saha Atgoria,Pabna	200,000
41	M/S Sekhar Ranjan Saha Atgoria,Pabna	200,000
42	M/S Sheikh Farid & Brothers Atgoria,Pabna	200,000
43	M/S Md.Abdul Khaleque Biswas Atgoria,Pabna	200,000
44	M/S Md.Ataur Rahman Atgoria,Pabna	200,000
45	M/S Uttam Kumar Saha Atgoria,Pabna	200,000
46	M/S S.S.R.B. Enterprise Atgoria,Pabna	200,000
47	M/S Azad Store Chatmohor,Pabna	200,000
48	M/A Abdul Quddus Sarker Chatmohor,Pabna	100,000
49	M/S Laksmi Narayan Enterprise Chatmohor,Pabna	200,000
50	M/S Nripoti Kr.Saha Chatmohor,Pabna	200,000
51	M/S Mirzapur Trading Agency Chatmohor,Pabna	200,000
52	M/S Akash Traders Chatmohor,Pabna	200,000
53	M/S Salam Enterprise Chatmohor,Pabna	100,000
54	M/S Krishi Bitan Chatmohor,Pabna	175,000
55	M/S Pradip Kr.Paul Chatmohor,Pabna	200,000
56	M/S Mollah Traders Chatmohor,Pabna	200,000
57	M/S Hossain Hyder Bhangura,Pabna	200,000
58	M/S Ramkumar Shil Bhangura,Pabna	200,000



59	M/S Rupali Transport Bhangura,Pabna	200,000
60	M/S Zagonnath Shil Asfom Miah bazar,Bhangura,Pabna	200,000
61	M/S Lucky Traders Bhangura,Pabna	200,000
62	M/S Pabna Jute Beling Bhangura,Pabna	200,000
63	M/S Sever H.Traders Bhangura,Pabna	200,000
65	M/S Khokon Traders Bhangura,Pabna	200,000
65	M/S Krishna Kumar Shil Bhangura,Pabna	200,000
66	M/S Khadiza Enterprise Bhangura,Pabna	200,000
67	M/S Goutom Kr.Kundo Faridpur,Pabna	100,000
68	M/S Ab.Mozid Miah Faridpur,Pabna	200,000
69	M/S Hasan Enterprise Faridpur,Pabna	100,000
70	M/S Mihir kumar saha Faridpur,Pabna	200,000
71	M/S Al-Haz Traders Faridpur,Pabna	100,000
72	M/S Krishna Pada Saha Faridpur,Pabna	200,000
73	M/S Shamim Enterprise Faridpur,Pabna	200,000
74	M/S Sanjoy Traders Faridpur,Pabna	200,000
75	M/S Shubay Traders Faridpur,Pabna	100,000
76	M/S Nitaye Pada Gosh Satia,Pabna	200,000
77	M/S Golum Mostafa Satia,Pabna	100,000
78	M/S Five Star Traders Satia,Pabna	200,000
79	M/S Sree Balarum das Satia,Pabna	200,000
80	M/S Halim Traders Satia,Pabna	200,000
81	M/S Shamol kumar saha Satia,Pabna	100,000



82	M/S Shampa Traders Satia,Pabna	200,000
83	M/S Rakib Enterprise Satia,Pabna	200,000
84	M/S Mithu Traders Satia,Pabna	100,000
85	M/S Abdul Jabber Traders Bera,Pabna	200,000
86	M/S Md.Abdul Mazid Chowdhury Bera,Pabna	175,000
87	M/S Mahbub Enterprise Bera,Pabna	200,000
88	M/S Macca Traders Bera,Pabna	200,000
89	M/S Kakoli Trading Bera,Pabna	200,000
90	M/S Modina Traders Nagorbarighat,Bera,Pabna	200,000
91	M/S Nuruzzaman Miah Nagorbarighat,Bera,Pabna	200,000
92	M/S Asia Transport Nagorbarighat,Bera,Pabna	200,000
93	M/S Bangladesh Transport Nagorbarighat,Bera,Pabna	200,000
94	M/S Nurul Alam Miah Nagorbarighat,Bera,Pabna	200,000
95	M/S Nurul Islam Miah Nagorbarighat,Bera,Pabna	200,000
96	M/S Sree Nimai Ch.saha Bera,Pabna	200,000
97	M/S Awal & Brothers Bera,Pabna	200,000
98	M/S Md.Nurul Islam Bera,Pabna	175,000
99	M/S Farman Traders Nagorbari,Pabna	200,000
100	M/S Pabna Traders Bera,Pabna	200,000
<b>Total</b>		<b>18,050,000</b>

**District: Dinajpur**

SL No	Dealer Name	Taka
1	M/S Faridul Islam Pulhat,Dinajpur	200,000
2	M/S Md.Abdul Sattar Pulhat,Dinajpur	200,000



3	M/S Md.Mosaddequ Hossain Pulhat,Dinajpur	200,000
4	M/S Kamal Uddin Ahmed Chowdhury Pulhat,Dinajpur	200,000
5	M/S Md.Monsur Ali Malcha Pattri,Dinajpur	200,000
6	M/S Nardan Agro Services Ltd Dinajpur	200,000
7	M/S Zip Enterprise Dinajpur	200,000
8	M/S Bipul Brothers Sadar,Dinajpur	200,000
9	M/S Anurul Haque Pulhat,Sadar,Dinajpur	200,000
10	M/S Sonali Fashal Sadar,Dinajpur	200,000
11	M/S A.Z.M.Manhazul Haque Parbatipur,dinajpur	200,000
12	M/S A.Z.M.Wazedul Haque Parbatipur,dinajpur	200,000
13	M/S Haque Brothers Parbatipur,dinajpur	200,000
14	M/S Mondol Traders Parbatipur,dinajpur	100,000
15	M/S Nur Enterprise Parbatipur,dinajpur	200,000
16	M/S Sonali Traders Parbatipur,dinajpur	200,000
17	M/S Arif Trading Parbatipur,dinajpur	200,000
18	M/S M & S.Traders Parbatipur,dinajpur	200,000
19	M/S Asma Traders Parbatipur,dinajpur	200,000
20	M/S Shawan Enterprise Parbatipur,dinajpur	100,000
21	M/S Sudarshan Palith Fulbaria,Pabna	200,000
22	M/S Islam Traders Fulbaria,Pabna	200,000
23	M/S Paritush Kumar Mollik Fulbaria,Pabna	200,000
24	M/S Chowdhury Enterprise Fulbaria,Pabna	200,000
25	M/S Ocin Kumar Palit Fulbaria,Pabna	200,000
26	M/S Shahidul Islam & Brothers Fulbaria,Pabna	200,000



27	M/S Samir Kumar Mollik Fulbaria, Pabna	200,000
28	M/S M.R. Traders Fulbaria, Pabna	200,000
29	M/S Sonar Bangla Traders Fulbaria, Pabna	200,000
30	M/S Md. Lutfar Rahman Fulbaria, Pabna	200,000
31	M/S Mollah & Sons Kaharol, Dinajpur	100,000
32	M/S Santona Hasking Mill Biol, Dinajpur	200,000
33	M/S Babul & Brothers Biol, Dinajpur	200,000
34	M/S Yeasin Ali Biol, Dinajpur	200,000
35	M/S G.M. Traders Biol, Dinajpur	200,000
36	M/S Agradut Corporation Biol, Dinajpur	200,000
37	M/S Rima Enterprise Biol, Dinajpur	200,000
38	M/S Rasel Traders Biol, Dinajpur	200,000
39	M/S Atiar Enterprise Biol, Dinajpur	200,000
40	M/S Hashem Traders Biol, Dinajpur	200,000
41	M/S Md. Abdul Latif Setabgonj, Pabna	200,000
42	M/S Johura Industrie Setabgonj, Pabna	200,000
43	M/S Ezaz Ahmer Bochagonj, Dinajpur	200,000
44	M/S Abul Kalam Azad Ripon Bochagonj, Dinajpur	200,000
45	M/S Abdus Salam Mintu Bochagonj, Dinajpur	200,000
46	M/S Bhuiyan Sarker Bochagonj, Dinajpur	200,000
47	M/S Rabbani Store Bochagonj, Dinajpur	200,000
48	M/S Al-Haz Md. Tazuddin Mollah Bochagonj, Dinajpur	200,000
49	M/S Md. Golam Rasal Bochagonj, Dinajpur	200,000



50	M/S Moni Rice Bochagonj, Dinajpur	200,000
51	M/S Shafiq Traders Kaharul, Dinajpur	200,000
52	M/S M.S. Traders Kaharul, Dinajpur	200,000
53	M/S Sonali Traders Kaharul, Dinajpur	200,000
54	M/S Tauhid Corporation Kaharul, Dinajpur	200,000
55	M/S Bhai Bhai Traders Kaharul, Dinajpur	100,000
56	M/S Shaheen Traders Kaharul, Dinajpur	200,000
57	M/S Khan Enterprise Kaharul, Dinajpur	200,000
58	M/S Suman Trading Kaharul, Dinajpur	200,000
59	M/S Mollah Enterprise Kaharul, Dinajpur	200,000
60	M/S Mafazzal Hossain Kaharul, Dinajpur	200,000
61	M/S Mustafizur Rahman Khansama, Dinajpur	200,000
62	M/S Mohadeb Chandra Chand Khansama, Dinajpur	200,000
63	M/S Md. Asaduzzaman Khansama, Dinajpur	200,000
64	M/S Sukanna Traders Khansama, Dinajpur	200,000
65	M/S Raka Traders Khansama, Dinajpur	200,000
66	M/S Chanda Brothers Khansama, Dinajpur	200,000
67	M/S Bibhuti Biswas Khanshema, Dinajpur	200,000
68	M/S Jashim Brothers Khanshema, Dinajpur	200,000
69	M/S Panna Enterprise Khanshema, Dinajpur	200,000
70	M/S Kamal Brothers Birampur, Dinajpur	200,000
71	M/S Noor Traders Birampur, Dinajpur	200,000
72	M/S Noor Enterprise Birampur, Dinajpur	200,000
73	M/S Al-Amin Enterprise Birampur, Dinajpur	200,000



74	M/S Mama Bhagina Traders Birampur, Dinajpur	100,000
75	M/S Kundu Traders Birampur, Dinajpur	200,000
76	M/S Mizanur Rahman Birampur, Dinajpur	100,000
77	M/S Mauri Traders Birampur, Dinajpur	200,000
78	M/S Nabibul Islam Hakimpur, Dinajpur	200,000
79	M/S Juardar Traders Hakimpur, Dinajpur	200,000
80	M/S Shahidul Rahman Patwary Hakimpur, Dinajpur	200,000
81	M/S Nazrul Islam & Co Hakimpur, Dinajpur	200,000
82	M/S Md. shariful Islam Hakimpur, Dinajpur	200,000
83	M/S Arna Traders Hakimpur, Dinajpur	200,000
84	M/S Md. Momtaz Hakimpur, Dinajpur	200,000
85	M/S Fazlur Rahman Traders Hakimpur, Dinajpur	200,000
86	M/S Kalam Trading Corporation Hakimpur, Dinajpur	200,000
87	M/S Mausumi Traders Hakimpur, Dinajpur	200,000
88	M/S Md. Rafiqul Islam Cirir Bondor, Dinajpur	200,000
89	M/S Tripti Enterprise Cirir Bondor, Dinajpur	200,000
90	M/S S.M. Uttara Traders Dinajpur	200,000
91	M/S Md. Tofazzal Hossain Sarkar Cirir Bondor, Dinajpur	200,000
92	M/S Sekander Ali Ranir Bandor, Dinajpur	200,000
93	M/S Abu Bakar Siddique Sarkar Cirir Bondor, Dinajpur	200,000
94	M/S Nurul Traders Cirir Bondor, Dinajpur	200,000
95	M/S Bhai Bhai Traders / Stores Cirir Bondor, Dinajpur	200,000
96	M/S Mohammad Ali Sarkar Cirir Bondor, Dinajpur	200,000



97	M/S Nurul Amin Cirir Bondor, Dinajpur	200,000
98	M/S Babul Traders Birgonj, Dinajpur	200,000
99	M/S Janata Hasking Mills Kalirajhat, Dinajpur	200,000
100	M/S Md. Suzaur Rob Dinajpur	200,000
101	M/S N.A. Traders Birgonj, Dinajpur	200,000
102	M/S Nowshad Traders Birgonj, Dinajpur	200,000
103	M/S Satarupa Enterprise Birgonj, Dinajpur	200,000
104	M/S Krishan Traders Birgonj, Dinajpur	200,000
105	M/S Bina Enterprise Birgonj, Dinajpur	200,000
106	M/S Sukumar Traders Birgonj, Dinajpur	200,000
107	M/S H & H Timber Mart Birgonj, Dinajpur	200,000
108	M/S Kundu Traders Dinajpur	200,000
109	M/S Monotosh Saha Dinajpur	200,000
<b>Total</b>		<b>21,200,000</b>

**District: Rajshahi**

SL No	Dealer Name	Taka
1	M/S Pabna Traders Sledium Market, Sapura, Rajshahi	200,000
2	M/S Mustaque & Brothers Katakhali Bazar, Boalia, Rajshahi	200,000
3	M/S Tamanna Enterprise Mollapara, Boalia, Rajshahi	100,000
4	M/S Ram kumar Saha, Boalia, Rajshahi	200,000
5	M/S Salma Traders Maugashi bazar, Rajshahi	200,000
6	M/S G.K. Traders Godagani, Rajshahi	200,000
7	M/S Yousuf Traders Keshherhat, Mohanpur, Rajshahi	100,000
8	M/S Mosharraf Traders Goshahat, Mohanpur, Rajshahi	100,000
9	M/S AI-Hera Traders Mugashi Bazar, Mohanpur, Rajshahi	200,000



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10	M/S Kalam Traders Mohanpur,Rajshahi	200,000
11	M/S Eshak Ali Putia,Rajshahi	200,000
12	M/S Mandol Traders Putia,Rajshahi	200,000
13	M/S Anwarul Islam Putia,Rajshahi	200,000
14	M/S S.R.Agro Enterprise Putia,Rajshahi	200,000
15	M/S Mollah Traders Putia,Rajshahi	200,000
16	M/S Sky Enterprise Puba,Rajshahi	200,000
17	M/S Zibon Kumar Saha Puba,Rajshahi	100,000
18	M/S Arabindha Saha(Nimai) Nohata Bazar,Puba,Rajshahi	100,000
19	M/S Nahar Enterprise Puba,Rajshahi	100,000
20	M/S Rahinoor Rahman Charghat,Rajshahi	200,000
21	M/S Golam Mustafa Baga,Rajshahi	200,000
22	M/S Abdul Bari Baga,Rajshahi	200,000
23	M/S Modina Traders Baga,Rajshahi	200,000
24	M/S Sufia Enterprise Taherpur,Bagmari,Rajshahi	200,000
25	M/S Mina Traders Bagmari,Rajshahi	100,000
26	M/S Zaman Traders Tanure,Rajshahi	100,000
27	M/S Nabila Enterprise Tanure,Rajshahi	100,000
28	M/S Naish Traders Tanure,Rajshahi	100,000
29	M/S Suman Kumar Shil Telendha Bazar,Tanor,Rajshahi	200,000
30	M/S Prime Tradres Gollapara Bazar,Tanor,Rajshahi	100,000
31	M/S Shah Enterprise Tanor,Rajshahi	100,000



32	M/S G.S.Traders Durgapur,Rajshahi	200,000
33	M/S T.R.Traders Durgapur,Rajshahi	200,000
34	M/S Shapla Traders Durgapur,Rajshahi	200,000
35	M/S Fazlur Rahman Durgapur,Rajshahi	200,000
36	M/S Lal Mohammad Durgapur,Rajshahi	200,000
<b>Total</b>		<b>6,000,000</b>

**District: Panchagore**

SL No	Dealer Name	Taka
1	M/S Md.Abdul Hannan Shiekh Sadar Thana,Panchagore	100,000
2	M/S Shiekh Ayub Ali Sadar Thana,Panchagore	200,000
3	M/S Prattasha Enterprise Sadar Thana,Panchagore	100,000
4	M/S Younus Ali Sadar Thana,Panchagore	200,000
5	M/S Md.Elahi Miah Debigonj Thana,Panchagore	200,000
6	M/S Biswas & Brothers Debigonj Thana,Panchagore	200,000
7	M/S Anwar & Brothers Kaligonj,Debigonj Thana,Panchagore	200,000
8	M/S Abdur Rahman Atowary,Panchagore	200,000
9	M/S Begum Anar Kali Atowary,Panchagore	200,000
10	M/S Joy Enterprise Atowary,Panchagore	200,000
11	M/S Khalilur Rahman Atowary,Panchagore	200,000
12	M/S Abdullah Enterprise Atowary,Panchagore	200,000
13	M/S Zulman Traders Atowary,Panchagore	200,000
14	M/S Habibur Rahman Atowary,Panchagore	200,000
15	M/S Nurnabi Majumder Boda,Panchagore	100,000
16	M/S Omprokash Podder Boda,Panchagore	200,000
17	M/S Khan Brothers Boda,Panchagore	200,000



18	M/S Azharul Islam Boda, Panchagore	200,000
19	M/S Mohananda Traders Tatulia, Panchagore	200,000
<b>Total</b>		<b>3,500,000</b>

**District: Madaripur**

SL No	Dealer Name	Taka
1	M/S Aftab Traders Madaripur	200,000
2	M/S Sharif & Brothers Non Poribahan(pvt)Ltd Badamtoli, Madaripur	200,000
3	M/S Babul Chandra Das Puran Bazar, Madaripur	200,000
4	M/S Khan Enterprise Puran Bazar, Madaripur	200,000
5	M/S Keya Enterprise Sadar, Madaripur	200,000
6	M/S Shamal Kumar De Sadar, Puran Bazar, Madaripur	200,000
7	M/S Rabeya Traders Sadar, Madaripur	200,000
8	M/S Jogodis Traders Sadar, Madaripur	200,000
9	M/S Shopna Traders Sadar, Madaripur	200,000
10	M/S Lakshmi Narayan Bhandra Takerhat, Madaripur	200,000
11	M/S Shaha Brothers Takerhat, Madaripur	200,000
12	M/S Parboti Traders Takerhat, Madaripur	200,000
13	M/S China enterprise Takerhat, Madaripur	200,000
14	M/S Ananda Ch. Shaha Takerhat, Madaripur	200,000
15	M/S Shapla Enterprise Takerhat, Madaripur	200,000
16	M/S Taker hat Oil Co. Ltd Takerhat, Madaripur	200,000
17	M/S Bhai Bhai Traders Rajoir, Madaripur	200,000
18	M/S Mizanur Rahman Madaripur	200,000
19	M/S Molla & Brothers Shibchor, Madaripur	200,000



20	M/S Sree Shambhu Saha Shibchor, Madaripur	200,000
21	M/S Sati Traders Madaripur	200,000
22	M/S Balaram Kunda & Brothers Shibchor, Madaripur	200,000
23	M/S Rahman Enterprise Shibchor, Madaripur	200,000
24	M/S Akber Ali Traders Shibchor, Madaripur	200,000
25	M/S Moula Enterprise Shibchor, Madaripur	200,000
26	M/S Kazi Traders Shibchor, Madaripur	200,000
27	M/S Abdur Razzak Shibchor, Madaripur	200,000
28	M/S Dulal Chandra Das Kalkini Thana, Madaripur	200,000
29	M/S Gonesh Chandra Kunda Kalkini Thana, Madaripur	200,000
30	M/S Das & Brothers Kalkini Thana, Madaripur	200,000
31	M/S Das & Sons Kalkini Thana, Madaripur	200,000
32	M/S Hafiza Traders Kalkini Thana, Madaripur	200,000
	<b>Total</b>	<b>6,400,000</b>

**District: Thakurgaon**

SL No	Dealer Name	Taka
1	M/S Sonkor Babu Puraton Bus Stand, Thakurgaon	200,000
2	M/S Ananta Kumar Kunda Thakurgaon	200,000
3	M/S Islam & Islam Brothers Gorahat, Thakurgaon	200,000
4	M/S Mati Chan Prashed Pirgonj, Thakurgaon	200,000
5	M/S Hannan Traders Pirgonj, Thakurgaon	200,000
6	M/S Feroz Traders Pirgonj, Thakurgaon	100,000
7	M/S Mim Enterprise Pirgonj, Thakurgaon	200,000
8	M/S Md. Shaheen Alam Pirgonj, Thakurgaon	200,000
9	M/S Agrani Steel House Chowrtha, Thakurgaon	200,000



10	M/S Mondol Fertilizer House Ranisoakail, Thakurgaon	200,000
11	M/S Mondol & Sons Ranisoakail, Thakurgaon	200,000
12	M/S Khairul Islam Ranisoakail, Thakurgaon	200,000
13	M/S Islam Traders Ranisoakail, Thakurgaon	200,000
14	M/S S.M.Shamsuzzaman Dulal Thakurgaon	200,000
15	M/S S.M.A.Moyin Baliadangi, Thakurgaon	200,000
16	M/S Nazma Begum Baliadangi, Thakurgaon	200,000
17	M/S Rahim & Sons Baliadangi, Thakurgaon	200,000
18	M/S Amina Traders Haripur, Thakurgaon	200,000
19	M/S Serazul Islam Haripur, Thakurgaon	200,000
20	M/S Dipok Kr.Roy Haripur, Thakurgaon	200,000
21	M/S Abu Shahin Haripur, Thakurgaon	200,000
22	M/S Abdul Based Haripur, Thakurgaon	200,000
23	M/S Imroz Traders	100,000
<b>Total</b>		<b>4,400,000</b>

**District: Chuadanga**

SL No	Dealer Name	Taka
1	M/S Shafiqul Islam Kadernoj, Chuadanga	200,000
2	M/S Khandaker Agency Santipara, Chuadanga	200,000
<b>Total</b>		<b>400,000</b>

**District: Natore**

SL No	Dealer Name	Taka
1	M/S Akbar Hossain Sarker Danaidoha Bazar, Boraigram, Natore	200,000
2	M/S Rahim Rana Enterprise Bagdup Bazar, Boraigram, Natore	100,000
3	M/S Zakir Enterprise Moukhora Bazar, Boraigram, Natore	200,000
4	M/S M.A.Halim & Brothers Walia Bazar, Lalpur, Natore	200,000
<b>Total</b>		<b>700,000</b>



**District: Lalmonirhat**

SL No	Dealer Name	Taka
1	M/s Tani Enterprise Dharane Seta Road, Patgum, Lalmonirhat	200,000
	<b>Total</b>	<b>200,000</b>

**District: Gopalganj**

SL No	Dealer Name	Taka
1	M/S Dipa Enterprise Mukshedpur, Gopalganj	200,000
2	M/S Uttam Kumar Saha Mukshedpur, Gopalganj	200,000
3	M/S Biva Traders Mukshedpur, Gopalganj	200,000
	<b>Total</b>	<b>600,000</b>

**District: Magura**

SL No	Dealer Name	Taka
1	M/S Rahman Traders Kazi Bazar, Sreepur, Magura	200,000
2	M/S Mabilia Traders Sreepur, Magura	200,000
3	M/S Saha Traders Sreepur, Magura	200,000
4	M/S Milon Enterprise Nahata Bazar, Mohammadpur, Magura	200,000
5	M/S Jatin Enterprise Mohammadpur, Magura	200,000
	<b>Total</b>	<b>1,000,000</b>

**District: Narial**

SL No	Dealer Name	Taka
1	M/S Md. Hafizur Rahman Sadar Thana, Narial	200,000
2	M/S Kunda Banijjaloy Sadar Thana, Narial	100,000
3	M/S Golam Murshed & Sons Sadar Thana, Narial	200,000
4	M/S Habibullah Bahar Mithapur Bazar, Narial	200,000
5	M/S Topon Kumar Datta Kalia Bazar, Narial	200,000
6	M/S Soma Construction Kalia Bazar, Narial	200,000
7	M/S Nirmol Kumar Biswas Kalia Bazar, Narial	200,000
	<b>Total</b>	<b>1,300,000</b>



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<b>District: Sariatpur</b>		<b>Taka</b>
<b>SL No</b>	<b>Dealer Name</b>	
1	M/S F.R. Enterprise Sadar, Sariatpur	200,000
2	M/S Meher Traders Bedorgonj, Sariatpur	200,000
3	M/S Majid Enterprise Damudda, Sariatpur	200,000
4	M/S Joy Traders Sadar Thana, Sariatpur	200,000
5	M/S Lisha Enterprise Sadar Thana, Sariatpur	200,000
6	M/S Panna Traders Angaria, Sadar, Sariatpur	200,000
7	M/S Zautha Enterprise Sadar, Sariatpur	200,000
8	M/S Alam Traders Sadar, Sariatpur	200,000
9	M/S Mazi Enterprise Naria, Sariatpur	200,000
10	M/S Gosta Bihari gosh Boiersha, Sariatpur	200,000
11	M/S Mohammad Ali & Brothers Naria, Sariatpur	200,000
12	M/S Syed & Sons Naria, Sariatpur	200,000
13	M/S Rahaber Traders Naria, Sariatpur	200,000
14	M/S Nilufa Enterprise Naria, Sariatpur	200,000
15	M/S Nazmul Traders Nadia, Sariatpur	200,000
16	M/S Madber Enterprise Nadia, Sariatpur	200,000
17	M/S Nabiba Traders Nadia, Sariatpur	200,000
18	M/S Payel Enterprise Naria, Sariatpur	200,000
19	M/S Sohel Enterprise Bedorgonj, Sariatpur	200,000
20	M/S A. Quddus Bapari Bedorgonj, Sariatpur	200,000
21	M/S Lopa Enterprise Bedorgonj, Sariatpur	200,000
22	M/S Sohel Brothers Bedorgonj, Sariatpur	200,000

23	M/S Sarder Enterprise Bedorgonj, Sariatpur	200,000
24	M/S Shahag Enterprise Bedorgonj, Sariatpur	200,000
25	M/S Robin Enterprise Bedorgonj, Sariatpur	200,000
26	M/S Royel Enterprise Bedorgonj, Sariatpur	200,000
27	M/S Sadia Enterprise Bedorgonj, Sariatpur	200,000
28	M/S Emran & Brothers Damudda, Sariatpur	200,000
29	M/S Nahid Enterprise Damudda, Sariatpur	200,000
30	M/S Shampa Traders Damudda, Sariatpur	200,000
31	M/S Shafiqur Enterprise Damudda, Sariatpur	200,000
32	M/S Bhai Bhai Traders Zazira, Sariatpur	200,000
33	M/S Shajahan Enterprise Zazira, Sariatpur	200,000
34	M/S Nasir Uddin Ahmed Zazira, Sariatpur	200,000
35	M/S A.R. Traders Sadar, Sariatpur	200,000
36	M/S Shifa Enterprise Naria, Sariatpur	200,000
37	M/S Lamia Enterprise Naria, Sariatpur	200,000
38	M/S Sima Enterprise Zazira, Sariatpur	200,000
39	M/S Abul Khair Zazira, Sariatpur	200,000
40	M/S Sanad Enterprise Zazira, Sariatpur	200,000
41	M/S Sagar Traders Gashairhat, Sariatpur	200,000
42	M/S Suman Enterprise Gashairhat, Sariatpur	200,000
43	M/S Aurthey Enterprise Gashairhat, Sariatpur	200,000
44	M/S Sayed Enterprise Gashairhat, Sariatpur	200,000
45	M/S G.N. Paul & Sons Gashairhat, Sariatpur	200,000
46	M/S Damudda Fertilizer Gashairhat, Sariatpur	200,000



47	M/S Saikat Traders Gashairhat, Sariatpur	200,000
48	M/S Kakali Enterprise Sariatpur	200,000
49	M/S A.G.Traders Sariatpur	200,000
<b>Total</b>		<b>9,800,000</b>

**District: Mymensing**

SL No	Dealer Name	Taka
1	M/S Harun & Co Mymensing	200,000
2	M/S Joy Bangla Enterprise Mymensing	200,000
3	M/S The New Pachtara Enterprise Sadar Thana, Mymensing	200,000
4	M/S Sotata Enterprise Sadar Thana, Mymensing	100,000
5	M/S Amin Enterprise Sadar Thana, Mymensing	200,000
6	M/S Mohamanda Traders Sadar Thana, Mymensing	200,000
7	M/S Hashan Sarwardi Sadar Thana, Mymensing	200,000
8	M/S Siddiquir Rahman & Co Akuadaki, Sadar, Mymensing	200,000
9	M/S Momtaz Enterprise Gofargan, Mymensing	200,000
10	M/S Nasir Enterprise Mymensing	200,000
11	M/S Rifat Corporation Mymensing	200,000
12	M/S Humayan Enterprise Gofargan, Mymensing	100,000
13	M/S Shahjalal Enterprise Gofargan, Mymensing	200,000
14	M/S Hye Enterprise Gofargan, Mymensing	200,000
15	M/S Mizan Enterprise Gofargan, Mymensing	200,000
16	M/S Rashulpur Enterprise Gofargan, Mymensing	200,000
17	M/S Farhad Enterprise Gofargan, Mymensing	200,000



18	M/S Maa Enterprise Gofargan, Mymensing	200,000
19	M/S Islam Enterprise Gofargan, Mymensing	200,000
20	M/S Shahjalal Traders Gofargan, Mymensing	200,000
21	M/S Bhai Bhai Enterprise-01 Gofargan, Mymensing	200,000
22	M/S Bhai Bhai Enterprise-02 Gofargan, Mymensing	200,000
23	M/S Kamrul Enterprise Gofargan, Mymensing	200,000
24	M/S Abuzar Enterprise Gofargan, Mymensing	200,000
25	M/S Momtaz Traders Valuka, Mymensing	200,000
26	M/S Shohel Enterprise Valuka, Mymensing	200,000
27	M/S Rafique Traders Valuka, Mymensing	200,000
28	M/S Wahab & Brothers Valuka, Mymensing	200,000
29	M/S Shameem Enterprise Valuka, Mymensing	200,000
30	M/S Joynal Traders Valuka, Mymensing	200,000
31	M/S Karim Enterprise Valuka, Mymensing	200,000
32	M/S Joynal Abedin Threeshal Bazar, Mymensing	200,000
33	M/S Shamsudduha Enterprise Threeshal Bazar, Mymensing	200,000
34	M/S Ekota Traders Enterprise Threeshal Bazar, Mymensing	200,000
35	M/S Shiekh Rahman & Sons Threeshal Bazar, Mymensing	200,000
36	M/S Sotata Enterprise Threeshal Bazar, Mymensing	200,000
37	M/S Ahmed Zonayet Kahir Threeshal Bazar, Mymensing	100,000
38	M/S Momenshali Traders Agency Threeshal Bazar, Mymensing	100,000
39	M/S Bhai Bhai Traders Agency Threeshal Bazar, Mymensing	200,000
40	M/S Akando Traders Agency Threeshal Bazar, Mymensing	200,000
41	M/S Giasyddin Traders Threeshal Bazar, Mymensing	200,000



42	M/S Sukia Traders Fulbaria,Mymensing	200,000
43	M/S A.B.K.Enterprise Fulbaria,Mymensing	200,000
44	M/S Khan Traders Fulbaria,Mymensing	200,000
45	M/S Monir Enterprise Fulbaria,Mymensing	200,000
46	M/S Hazi Ishaque Dli Traders Fulbaria,Mymensing	200,000
47	M/S Janani Enterprise Fulbaria,Mymensing	100,000
48	M/S Shirin Enterprise Fulbaria,Mymensing	200,000
49	M/S Melenium Feeling Station Led Fulbaria,Mymensing	200,000
50	M/S Akter Ali & Sons Fulbaria,Mymensing	200,000
51	M/S Sumon Traders Fulbaria,Mymensing	200,000
52	M/S Ayub Ali Fulbaria,Mymensing	200,000
53	M/S Md. Abu Taleb Fulbaria,Mymensing	200,000
54	M/S Islam Brothers Fulbaria,Mymensing	200,000
55	M/S Shafique Enterprise Fulbaria,Mymensing	200,000
56	M/S Rial Enterprise Fulbaria,Mymensing	200,000
57	M/S Ripon Enterprise Fulbaria,Mymensing	200,000
58	M/S Tanni Mona Enterprise Gouripur Thana,Mymensing	100,000
59	M/S Dui Bhai Enterprise Gouripur Thana,Mymensing	100,000
60	M/S Modina Traders Gouripur Thana,Mymensing	200,000
61	M/S Lili Enterprise Gouripur Thana,Mymensing	200,000
62	M/S Al-Amin Traders Gouripur Thana,Mymensing	200,000
63	M/S Mim & Arshad Enterprise Gouripur Thana,Mymensing	200,000
64	M/S Shamol Baskak Gouripur Thana,Mymensing	200,000



65	M/S Ahsan Enterprise Dubaura, Mymensing	200,000
66	M/S Fakir Brothers Store Dubaura, Mymensing	200,000
67	M/S Bashan Enterprise Dubaura, Mymensing	200,000
68	M/S Juma Enterprise Dubaura, Mymensing	200,000
69	M/S Sikder Enterprise Dubaura, Mymensing	200,000
70	M/S Padma Trade International Dubaura, Mymensing	200,000
71	M/S Chowdhury Traders Dubaura, Mymensing	200,000
72	M/S Dada Bhai Enterprise Dubaura, Mymensing	200,000
73	M/S Khan Enterprise Haluaghat, Mymensing	200,000
74	M/S Jahangir & Brothers Haluaghat, Mymensing	200,000
75	M/S Al - Mabin Traders Haluaghat, Mymensing	200,000
76	M/S Sudharsan & Co Haluaghat, Mymensing	200,000
77	M/S Md. Helaluddin Talukdar Haluaghat, Mymensing	200,000
78	M/S Shahid Traders Haluaghat, Mymensing	200,000
79	M/S M. Siddiqur Rahman Nandil Thana, Mymensing	200,000
80	M/S Sidhiki Trading Co Nandil Thana, Mymensing	200,000
81	M/S Munami Enterprise Nandail Bazar, Mymensing	200,000
82	M/S Birendra Chandra Saha Nandail Bazar, Mymensing	200,000
83	M/S Bijoy Traders Nandail Bazar, Mymensing	100,000
84	M/S Jewel Enterprise Nandail Bazar, Mymensing	200,000
85	M/S Protoy Proyash Enterprise Nandail Bazar, Mymensing	200,000
86	M/S Helal Enterprise Nandail Bazar, Mymensing	200,000
87	M/S Toki Pomstraelian Nandail Bazar, Mymensing	200,000



88	M/S Mobarak & Brothers Nandail Bazar, Mymensing	200,000
89	M/S Shafiqul Islam Nandail Bazar, Mymensing	200,000
90	M/S Gopal & Sons Ishargonj, Mymensing	100,000
91	M/S Amzad Traders Ishargonj, Mymensing	200,000
92	M/S Zuma Traders Ishargonj, Mymensing	200,000
93	M/S Rokeya Bagum Ishargonj, Mymensing	200,000
94	M/S Labib & Noman Traders Ishargonj, Mymensing	200,000
95	M/S Rouf Enterprise Ishargonj, Mymensing	200,000
96	M/S Dada Enterprise Muktagacha, Mymensing	200,000
97	M/S Hashem & Brother Muktagacha, Mymensing	200,000
98	M/S Sifat Enterprise Muktagacha, Mymensing	200,000
99	M/S A-Satter Enterprise Muktagacha, Mymensing	125,000
100	M/S Mishu Traders Muktagacha, Mymensing	200,000
101	M/S Md.A.Gani Muktagacha, Mymensing	100,000
102	M/S Momota Enterprise Muktagacha, Mymensing	200,000
103	M/S Rashod Enterprise Muktagacha, Mymensing	200,000
104	M/S Uzzal Enterprise Muktagacha, Mymensing	200,000
105	M/S Chowdhury Enterprise Fulpur, Mymensing	200,000
106	M/S Lashmi Enterprise Fulpur, Mymensing	200,000
107	M/S Haque Enterprise Fulpur, Mymensing	200,000
108	M/S Arif & Ashif Enterprise Fulpur, Mymensing	200,000
109	M/S Fakir Brothers Store Fulpur, Mymensing	200,000
110	M/S G.M.Traders Fulpur, Mymensing	200,000



111	M/S Nirmol Ch. Sarker Fulpur, Mymensing	200,000
112	M/S Shazzad Traders Fulpur, Mymensing	200,000
113	M/S Md. Abul Hashem Tarakandi, Mymensing	100,000
114	M/S M.F.S. Enterprise Gouripur, Mymensing	200,000
115	M/S Al-Haz A.K.M. Mastafa Nandail, Mymensing	100,000
116	M/S Jhora Traders Nandail, Mymensing	100,000
<b>Total</b>		<b>21,825,000</b>

**Urea Fertilizer Factory Limited.**  
**Ghorasal, Narsingdi.**

**Statement of Urea Dealers Security Money. (2019-2020)**

Sl. No.	District Name	Amount
1	Dhaka	10,825,000
2	Mymensing	21,825,000
3	Sariatpur	9,800,000
4	Dinajpur	21,200,000
5	Pabna	18,050,000
6	Munshigonj	14,900,000
7	Gazipur	12,500,000
8	Manikgonj	12,200,000
9	Narayangonj	8,300,000
10	Rajshahi	6,000,000
11	Madaripur	6,400,000
12	Panchagore	3,500,000
13	Thakurgaon	4,400,000
14	Magura	1,000,000
15	Narail	1,300,000
16	Chuadanga	400,000
17	Gopalganj	600,000
18	Natore	700,000
19	Lalmonirhat	200,000
<b>Total :</b>		<b>154,100,000</b>



Urea Fertilizer Factory Ltd.  
Ghorasal, Naesingdi.

Annexure - 07

Statement of H.B loan Schedule as on 30-06-2020 (Officer)

Sl. No.	Emp. No.	Name	Desig.	Section	H.B Loan Balance
1	2811	Mr. Abdul Malek	S.A.C	Ammonia	296,625
2	3286	Mr. Sanjiban Chandra Das	S.A.C	Fire	342,550
3	3119	Mr.Milon Miah	S.A.C	Urea	288,236
4	3313	Mr.Shafiul Islam	S.A.C	Ammonia	151,875
5	3027	Mr.Sukumar Chandra Pal	S.A.C	Utility	465,815
6	3406	Mr.Subol Kumar Nath	S.A.C	Utility	99,750
7	3283	Mr. Nandolal Pike	S.A.C	Sales	362,489
8	3309	Mr. Md. Abdul Khaleque	S.A.C	Lab.	156,220
9	3311	Mr.Md.Al Helal Azad	S.A.C	Lab.	136,852
10	3312	Mrs. Rozi Akter	A.O.O	Lab.	324,633
11	3375	Mr.Shafiqul Islam	S.A.C	Lab.	244,483
12	3376	Mrs.Surja Uzzal Begum	S.A.C	Lab.	307,202
13	3310	Mr. Md. Amirul Islam	S.A.C	Lab.	149,968
14	3743	Mrs.Nilufa Yesmin	S.A.C	F.Pur	102,800
15	3350	Mrs. Afroza Sultana	A.Admin Offi.	Admin	655,982
16	3563	Mr. Md. Hedayet Ullah	A.Admin Offi.	Admin	772,076
17	2735	Mr.Mahmud Alamgir	ACO	Sales	696,939
18	3082	Mr. Deb Dulal Sutradhar	A.A.O	Accounts	173,125
		<b>Total</b>			<b>5,727,620</b>



Urea Fertilizer Factory Ltd.  
Ghorasal, Narsingdi.

Annexure - 07

Statement of H.B loan Schedule as on 30-06-2020 (Staff)

Sl. No.	Emp. No.	Name	Desig.	Section	H.B Loan Balance
1	2520	Mr.Md.Solaiman	R.S	Ammonia	178,473
2	2856	Mr.Badon Bhuiyan	R.S	Ammonia	240,131
3	2861	Mr.Abdur Razzak Mollah	R.S	Ammonia	93,525
4	2536	Mr.Md.Hossain Ali	R.S	Urea	132,092
5	2591	Mr.Md.Alamgir	R.S	Urea	180,325
6	3061	Mr.Delwar Hossain	R.S	Urea	164,067
7	2421	Mr.Joynal Abedin	R.S	Trea Water	72,300
8	2500	Mr.Mofiz Uddin	R.S	Trea Water	217,550
9	2520	Mr. Serajul Islam Khan	Jr. Clark	Trea Water	11,250
10	2540	Mr.Baha Uddin Mridha	R.S	Trea Water	112,550
11	2733	Mr.Abdul Motalib-3	R.S	Trea Water	203,380
12	2501	Mr.Ripon Chandra Sen	R.S	Laboratory	39,340
13	2502	Mr.Harun Or Rashed Khan	R.S	Laboratory	36,325
14	2532	Mr.Rakibul Hasan	MLSS	Laboratory	250,733
15	2862	Mr.Suruzzaman Bhuiyan	MLSS	Laboratory	219,233
16	3757	Mr.Niaz Kamal	O.A Cum.Com.Typ	Laboratory	148,667
17	3151	Mr.Md.Delwar Hossain	O.A Cum.Com.Typ	Mach.Maint	412,584
18	2541	Mr.Md.Ahad Mollah	Porter	Ele.Maint	195,050
19	2878	Mr.Lutfur Rahman	O.A.Cum.Com.Typ	MTS Offi	147,500
20	2460	Mr.Siddiqur Rahman	O.A.Cum.Com.Typ	Instrument	583,850
21	2499	Mr.Bazlur Rahman	R.S	Instrument	135,492
22	2546	Mr. Abul Hossain	R.S	Solid Hand	141,117
23	2741	Mr.Saiful Islam	R.S	Solid Hand	159,767
24	2858	Mr.Abu Taher	R.S	Solid Hand	228,993
25	2064	Mr.Narayan Chandra Mitra	R.S	Civil	85,200
26	2473	Mr.Md.Nurul Hoque	R.S	Fire	35,625
27	2555	Mr. Md.Ruhul Amin	FSL	Fire	250,125
28	2563	Mr.Nurul Islam Mollah	AFSL	Fire	108,681
29	2732	Mr.Helal uddin	R.S	Fire	216,692
30	2734	Mr.Abdul Mannan	R.S	Fire	51,538
31	2902	Mrs. Jahanara Begum	R.S	Fire	11,250
32	3679	Mr.Md.Sekandar Ali	Cleaner	Fire	210,608
33	2487	Mr.Jashim Uddin	R.S	Urea	176,675
34	2492	Mr. Md. Bashir Ullah	O.A. Com. C. Op.	Security	257,975
35	2548	Mr.Khorshed Hossain khan	S.G	Security	35,625
36	2985	Mr.Md.Abu Nuhu	S.G	Security	136,925
37	3495	Mr.Kabir Hossain Khan	S.G	Security	57,400
38	3498	Mr.Mollah Abu Jafar	S.G	Security	57,400
39	2478	Mr.Harun Or Rashid	Ward Boy	Medical	107,950
40	2543	Mr.Abul Hashem Miah	Ward Boy	Medical	161,917



41	3703	Mr.Sankar Kr.Kundu	P.Lab.Tech.	Medical	52,500
42	2864	Mr.Md. Billal Hossain	MLSS	Guest House	85,733
43	3803	Mr.Rezaul Karim Reza	Cook	Guest House	194,750
44	2857	Mr.Reajuddin (Nakul)	MLSS	H.Colony	100,875
45	2880	Mr. Lokman Hossain	R.S	H.Colony	76,400
46	2695	Mrs Anwara Begum	Sr.Clark	College	152,375
47	2730	Mrs.Rahima Khatun	R.S	College	11,250
48	2838	Mr.Md. Abdul Wahab	Demons	College	261,750
49	3059	Mrs.Mahbuba Pramanik	Asstt.Teacher-1	College	142,500
50	3218	Mrs.Shahnaz Begum	Asstt.Teacher-2	College	172,500
51	3248	Mrs.Rokeya Khatun	Asstt.Teacher-3	College	71,250
52	3259	Mrs.Shahida Parveen	Asstt.Teacher-2	College	547,158
53	3418	Mrs.Shaira Banu	Asstt.Teacher-3	College	71,250
54	3465	Mrs.Mahmuda Lacky	Asstt.Teacher-1	College	142,500
55	3479	Mrs.Zamila Khanom	Asstt.Teacher-1	College	142,500
56	3507	Mr.Ram Krisno Dey	Asstt.Teacher-1	College	142,500
57	3553	Mrs.Shahin Akter	Asstt.Teacher-1	College	262,500
58	3576	Mrs.Gita Rani Roy	Asstt.Teacher-1	College	142,500
59	3590	Mrs.Parveen Akter	Asstt.Teacher-1	College	435,000
60	3600	Mr.Fazlul Hoque	Asstt.Teacher-1	College	22,500
61	3601	Mrs.Hasna Hena Kohinor	Asstt.Teacher-1	College	22,500
62	3608	Mr.Jamil Ahmed	Asstt.Teacher-1	College	142,500
63	3804	Mrs.Kamrunnahar Rekha	Asstt.Teacher-2	College	547,158
64	3819	Mr.Zehadul Kabir	Asstt.Teacher-1	College	277,500
65	3112	Mrs. Nazma Begum	R.S	L Purchase.	125,728
66	3756	Mr.Md.Atiqur Rahman	Sr. Clark	L Purchase.	205,667
67	2491	Mr.Babul Kanti Shaha	O.A.Cum.Com.Typ	F. Purchase.	281,556
68	2420	Mr.Md.Ataruzzaman	Sales Asstt	Store	142,500
69	2438	Mr.Md.Fazlul Hoque	Store Keeper	Store	84,150
70	2484	Mr.Borhan Uddin Bhuiyan	Sales Asstt	Store	318,819
71	2488	Mr.Mosharof Hossain	R.S	Store	35,625
72	2569	Mr.Nur Alam Gaji	Sales Asstt	Store	113,750
73	2574	Mr.Saad Ahmed	Coping Mach.Op	Store	134,175
74	2690	Mr.Bulbul Ahmed Gazi	R.S	Store	35,625
75	2693	Mr.Md.Monsurul Abedin	Sales Asstt	Store	142,500
76	2471	Mr.Nurul Karim	R.S	M.D Sction	48,790
77	2566	Mr.Sunil Chandra Pal	O.A.Cum.Com.Typ	Admin	33,750
78	2740	Mr.Md.Sarfuddin	R.S	Admin	111,561
79	2882	Mr.Abdul Wadud Khan	Moazzin	Admin	91,500
80	3277	Mr.Md.Abdus Salam	Book Binder	Admin	160,700
81	3758	Mr.Md. Nurul Huda	Imam	Admin	149,000
82	2490	Mr.Golam Mostafa	O.A.Cum.Com.Typ	Transport	349,816
83	2688	Mr.Delwar Hossain Bhuiyan	FSVD	Transport	304,842
84	2859	Mr.Shahabuddin	Cleaner	Transport	155,117
85	2961	Mr.Amzad Hossain	Driver	Transport	98,200
86	3788	Mr.Nurul Hoque-2	Driver	Transport	71,250
87	3795	Mr.Md. Salim Miah	O.A.Cum.Com.Typ	Admin	116,550
88	2863	Mr. Mohammad Ullah	R.S	Admin Garage	117,025



89	2464	Mr. Md. Nazim Uddin	Sales Asst.	Sales	113,750
90	2570	Mr. Md. Rehan Uddin	Sales Asst.	Sales	559,408
91	2696	Mr. Md. Jakaria	Record Sorter	Sales	220,309
92	2758	Mr. Md. Harun Or Rashid	R.S	Sales	158,775
93	2842	Mr. Md. Jaglul Hayder	Sales Asst.	Sales	387,750
94	3127	Mr. Md. Abu Taher	R.S	Sales	150,417
95	2339	Mr. Md. Ruhul Amin	Stenographer	Accounts	336,659
96	2469	Mr. Md. Abul Hossain Bhuiyan	Record Keeper	Accounts	89,050
97	2476	Mr. Rabindra Chandra Datta	Record sorter	Accounts	16,875
98	2720	Mr. Md. Ruhul Amin	Accounts Asstt	Accounts	646,750
99	2721	Mr. Nirmal Chandra Dhar	Accounts Asstt	Accounts	634,750
100	2736	Mr. Md. Akhlaque Hossain Chow.	O.A.Cum.Com.Op	Accounts	715,364
101	3215	Mr. Md. Momen Bhuiyan	Accounts Asstt	Accounts	401,700
102	3238	Mr. Sayad Md. Israil	Accounts Asstt	Accounts	498,700
103	3275	Mr. Md. Seraj Miah	Accounts Asstt	Accounts	578,575
104	3340	Mr. Md. Bashir Ullah	Accounts Asstt	Accounts	485,950
105	3402	Mr. Md. Nure Alam Miah	Accounts Asstt	Accounts	531,250
106		Mr. Sukumar Majumder	MLSS	CMW	50,295
		<b>Total</b>			<b>20,490,352</b>

**Urea Fertilizer Factory Ltd  
Ghorasal, Narsingdi**

**Annexure - 07**

**Statement Of H.B Loan Schedule as on 30-06-2020 (NPS Worker (TS))**

Sl. No.	Emp. No.	Name	Desig.	Section	H.B Loan Balance
1	2518	Mr.Rakhal Ch.Sarker	M.O	Ammonia	160,856
2	2664	Mr. Md. Mamun-or-Roshid	M.O	Ammonia	315,890
3	2668	Mr.Gopal C. Sarker	M.O	Ammonia	87,484
4	2674	Mr Md. Harun-or-Roshid-1	M.O	Ammonia	244,106
5	2706	Mr Md. Ershad Alam	M.T.	Ammonia	384,800
6	2802	Mr.Harun Or Rashid-2	M.O	Ammonia	216,388
7	2804	Mr. Md. Abdul Motalib Miah	M.O	Ammonia	283,050
8	2806	Mr. Md. Belal Hossain Majumder	M.O	Ammonia	352,900
9	2808	Mr.Shamsuzzaman	M.O	Ammonia	335,285
10	2809	Mr.Md Majbah Uddin	M.O	Ammonia	246,700
11	2814	Mr. Md. Didarul Islam	M.O	Ammonia	615,145
12	2849	Mr. Md. Abul Hossain Miah	M.O	Ammonia	456,400
13	2891	Mr. Md. Abdul Bari	M.O	Ammonia	523,500
14	2896	Mr. Md. Shamsul Alam	M.O	Ammonia	391,875
15	2996	Mr. Md. Abdul Ahad	M.O	Ammonia	220,810
16	3021	Mr. Md. Kazem Arif	M.O	Ammonia	292,528
17	3022	Mr. Md. Abul Boshor	M.O	Ammonia	529,915
18	3026	Mr Md. Shafiqul Islam	M.O	Ammonia	587,467
19	3030	Mr. Md. Forhad Uddin	M.O	Ammonia	609,002
20	3031	Mr. Md. Shek Salim	M.O	Ammonia	565,945
21	3056	Mr. Md. Kamal Uddin Bhuiyan	M.O	Ammonia	531,435
22	3290	Mr. Md. Alamgir Kabir	M.O	Ammonia	483,450
23	3292	Mr.Md.Jahangir Hossain	M.O	Ammonia	436,544
24	3297	Mr. Md. Abul Kashem	M.O	Ammonia	316,114
25	3299	Mr. Md.Ashraful Islam Khan	M.O	Ammonia	472,300
26	3301	Mr.Md.Ziaul Hasan	M.O	Ammonia	203,000
27	3355	Mr.Md.Ziaur Rahman	M.O	Ammonia	447,983
28	3356	Mr.Md.Abdul Quddus Miah	M.O	Ammonia	402,300
29	3358	Mr.Md.Mustafa kamal	M.O	Ammonia	263,412
30	3361	Mr.Md. Zakir Hossain	M.O	Ammonia	205,375
31	3394	Mr.Md.Mahmud Khan	M.O	Ammonia	141,375
32	3574	Mr.Md.Akramuzzaman Sarder	M.O	Ammonia	259,650
33	3637	Mr.Md.Afroz Hossain	M.O	Ammonia	348,750
34	2660	Mr.Md.Moslem Miah	M.O	Urea	146,250



Sl. No.	Emp. No.	Name	Desig.	Section	H.B Loan Balance
35	2831	Mr. Md. Didarul Islam	M.O	Urea	318,625
36	2832	Mr. Md. M.A. Momen	M.O	Urea	244,152
37	2833	Mr. Md. Arshad Ali	M.O	Urea	734,450
38	3038	Mr. Md. Akhil Uddin	M.O	Urea	487,215
39	3041	Mr. Md. Sanaulah	M.O	Urea	455,683
40	3117	Mr. Md. Moniruddin	M.O	Urea	602,575
41	3322	Mr.Md.Ashraful Islam	M.O	Urea	206,199
42	3328	Mr. Ratan Kumar Basu	H.S.O	Urea	160,400
43	3367	Mr.Md.Shahajul Islam	M.O	Urea	68,840
44	3364	Mr. Swapon Das	H.S.O	Urea	205,375
45	3370	Mr.Md.Kh.Abdur Rahman	M.O	Urea	284,200
46	4187	Mr. Shafiqul Islam-2	M.O	Urea	220,975
47	2651	Mr.Abu Taher	M.O	Bagg. Urea	342,197
48	3989	Mr.Md.Jahangir Alam	M.O	Bagg. Urea	420,000
49	1889	Mr.Md.Suruj Miah	M.O	Power plant	172,500
50	2653	Mr.Md.Shahidullah	M.O	Power plant	244,975
51	2654	Mr Md. Saiful Islam Milon	M.O	Power plant	622,550
52	2822	Mr. Krishno Chandra Bhowmik	M.O	Power plant	324,576
53	2825	Mr. Md. Fayez Uddin Moral	M.O	Power plant	607,775
54	2828	Mr. S. Shankar Aich	M.O	Power plant	384,269
55	2844	Mr. Gazi Md. Moshir Rahman	M.O	Power plant	451,767
56	2988	Mr. Md. Prodip Kumar Kar	M.O	Power plant	709,113
57	2586	Mr. Md. Yunus Ali	H.S.O	Utility	583,940
58	2663	Mr. Jitendra Chandra Ghorami	M.O	Utility	176,214
59	2813	Mr. Md. Chitta Ranjan Sutradhar	M.O	Utility	354,319
60	2817	Mr. Md. Waji Ullah Khan	M.O	Utility	545,525
61	2819	Mr. Md. Abdus Satter	M.O	Utility	377,425
62	2820	Mr. Md. Rawshon Ali	M.O	Utility	372,175
63	2998	Mr. Alamgir Md. Adil	M.O	Utility	314,992
64	3037	Mr. Md. Nurul Islam	M.O	Utility	270,094
65	3042	Mr. Md. Shahidur Rahman	M.O	Utility	434,535
66	3044	Mr. Md. Taherul Islam	M.O	Utility	333,217
67	3045	Mr. Md. Imamur Rashid	M.O	Utility	570,510
68	3046	Mr. Md. Liaqat Ali Miah	M.O	Utility	363,041
69	3345	Mr.Md.Mosleh Uddin	M.O	Utility	112,500
70	3561	Mr.Md.Mokter Hossain	M.O	Utility	112,500
71	3639	Mr.Md.Akmol Hossian Chow	M.O	Utility	188,125
72	3864	Mr. Md. Golam Mawla	M.O	Utility	375,600



Sl. No.	Emp. No.	Name	Desig.	Section	H.B Loan Balance
73	2657	Mr. Md. Sadhon Chandra Mondal	M.O	Laboratory	582,300
74	2671	Mr. Md. Obadiullah Akanda	M.O	Laboratory	447,788
75	2672	Mr. Md. Emon Ali	M.O	Laboratory	200,071
76	2829	Mr. Md. Kamal Uddin Ahmed	M.O	Laboratory	33,750
77	3047	Mr. Md. Ayub Ali	M.O	Laboratory	164,766
78	3048	Mr.Md.Solaiman Miah	M.O	Laboratory	567,660
79	3050	Mr. Md. Rashidunnabi	M.O	Laboratory	614,077
80	3060	Mr. Md. Priya Ranjan Das	M.O	Laboratory	430,443
81	3284	Mrs,Babita Rani Das	M.O	Laboratory	278,300
82	1841	Mr. Md. Zakir Hossain-1	M.T.	Mach. Main	226,600
83	1958	Mr. Md. Abdul Manan-2	M.T.	Mach. Main	212,891
84	2037	Mr. Md. Delwar Hossain	M.T.	Mach. Main	336,625
85	2390	Mr.Md.Mohar Ali	M.T.	Mach. Main	237,391
86	2727	Mr.Masudur Rahman	M.T.	Mach. Main	551,531
87	2749	Mr.Sultan Uddin Ahmed	M.T.	Mach. Main	332,175
88	2816	Mr.Aminul Hoque Bhuiyan	M.O	Mach. Main	478,075
89	2995	Mr. Md. Alamgir-1	M.T.	Mach. Main	452,806
90	3219	Mr. Md. Shekh Farid	M.T.	Mach. Main	112,500
91	3339	Mr. Md. Shahid Uddin	M.T.	Mach. Main	413,991
92	3660	Mr. Md. Ahasan Habib Bhuiyan	M.T.	Mach. Main	166,750
93	2133	Mr.Yakub Sharif	M.T.	Ele.Maint	397,150
94	2315	Mr.Akter Hossain Dorji	M.T.	Ele.Maint	258,656
95	2337	Mr.Saidul Hoque	M.T.	Ele.Maint	856,388
96	2845	Mr.Moksedur Rahman	M.O.	Ele.Maint	638,408
97	2889	Mr.Ali Azhar	M.T.	Ele.Maint	1,019,075
98	2906	Mr.Md.Solaiman Miah	M.T.	Ele.Maint	491,925
99	3010	Mr.Md.Moksedur Rahman	M.T.	Ele.Maint	405,664
100	3011	Mr.Azizer Rahman Sarker	M.T.	Ele.Maint	711,741
101	3012	Mr.Md.Ibrahim Khalil	M.T.	Ele.Maint	336,073
102	3613	Mr.Md.Abul Monsur	M.T.	Ele.Maint	246,508
103	4125	Mr.Md.Mojibur Rahman	M.T.	Ele.Maint	120,000
104	2659	Mr.Md.Salim Iqbal	M.O	Insrument	600,493
105	2747	Mr.Md.Delwar Hossain	M.T.	Insrument	172,500
106	2950	Mr.Md.Motiur Rahman	M.T.	Insrument	376,100
107	3002	Mr.Kazi Harun Or Rashid	M.T.	Insrument	320,822
108	3004	Mr.Mojibur Rahman Sarker	M.T.	Insrument	147,500



Sl. No.	Emp. No.	Name	Desig.	Section	H.B Loan Balance
109	3007	Mr.Nazmul Hoque	M.T.	Insrument	229,500
110	3054	Mr.Salah Uddin	M.T.	Insrument	412,450
111	3251	Mr.Kamal Hossain	M.T.	Insrument	438,285
112	3281	Mr.Mojibur Rahman	M.T.	Insrument	225,000
113	2366	Mr.Shah Alam	M.T.	Solid Hand	404,875
114	3664	Mr.Md.Masudur Rahman	M.T.	Solid Hand	128,250
115	2626	Mr.A.Z.M Saleh	M.O.	Civil	(8,800)
116	2707	Mr. Md. Khorshed Alam	M.O.	Sales	609,050
117	2834	Mr.Ashok Kumar Das	M.T.	Sales	343,782
118	3118	Mr. Jakir Hossain	M.O	Sales	333,027
119	3323	Mr.Md.Abdur Rahim	M.O	Sales	437,900
120	3360	Mr.Md. Jashim Uddin	M.O	Sales	469,958
121	3796	Mr.Md.Nazrul Islam	M.O.	Sales	475,158
122	3865	Mr. Solaiman Miah	M.O	CMW	776,526
123	2708	Mr.Bijon Kumar Bardhan	M.O.	CMW	265,197
124	2835	Mr.Shafiqul Islam	M.O.	CMW	379,200
125	3017	Mr.Md.Aminul Islam	M.T.	CMW	446,730
126	3232	Mr.Md.Abdur Rahim	M.T.	CMW	212,042
127	3595	Mr.Md.Ebarat Hossain Bhuiyan	M.T.	CMW	429,884
128	3716	Mr.Md.Giasuddin	M.T.	CMW	309,629
129	4121	Mr.Bappi Sarder	M.T.	CMW	554,312
130	2384	Mr.Mojibur Rahman	M.T.	P.M	257,300
131	2769	Mr.Abul Kashem Bhuiyan	M.T.	P.M	157,500
132	2823	Mr.Mojibur Rahman Khan	M.T.	P.M	681,911
133	3782	Mr. Md. Joynal Abedin	M.T.	P.M	7,500
		<b>Total</b>			<b>48,746,766</b>



## Urea Fertilizer Factory Ltd Ghorasal, Narsingdi

Annexure - 07

### Statement of H.B Loan Schedule as on 30-06-2020 (Worker)

Sl. No.	Emp. No.	Name	Desig.	Section	H.B Loan Balance
1	3894	Mr.Anwarul Azim	S.O-1	Ammonia	118,075
2	3036	Mr.Md.Anwar Hossain	H.S.O	Urea	316,401
3	4020	Mr.Md.Rakibuzzaman	S.O-1	Urea	93,600
4	2517	Mr.Nipendra Chandra Das	H.S.O	Urea Bagg.	252,900
5	2523	Mr.Anwar Hossain Sarker	H.S.O	Urea	83,908
6	2910	Mr.A.H.M.Aminul Islam Khan	M.O	Utility	568,508
7	2921	Mr.Md.Suruj Miah	H.S.O	Utility	143,367
8	4054	Mr.Md.Nazrul Islam	M.O	Utility	275,000
9	4196	Mr.Jwel Hasan	S.O-1	Utility	(1,700)
10	3817	Mrs.Sanjida Akter	M.O	Laboratory	95,900
11	2475	Mr.Zakir Hossain	M.T.	Mach. Main	295,620
12	2505	Mr.Akter Hossain	M.T.	Mach. Main	376,448
13	2581	Mr.Bashir Uddin	M.T.	Mach. Main	431,540
14	2728	Mr.Md.Abdul Kader	H.S.T	Mach. Main	137,600
15	4098	Mr.Md.Harun Or Rashed	M.O	Mach. Main	279,979
16	2748	Mr.Serajul Islam	H.S.T	Ele Maint	357,742
17	3753	Mr.Md.Abdul Khaleque	H.S.T	Ele Maint	128,150
18	3249	Mr.Md.Minnat Ali	M.T.	Instrument	321,875
19	3927	Mr. Mahmudul Hasan	S.T-1	Instrument	109,425
20	2698	Mr.Md.Jinnat Ali	M.T.	Fire	130,485
21	3748	Mrs.Jesmin Akter	S.T-1	Store	89,000
22	3937	Mrs.Sherin Akter	S.O-1	Admin	89,000
23	2686	Mr.Golam Mustafa	M.T.	Transport	312,534
24	2531	Mr.Mizanur Rahman Gaji	H.S.O	Sales	286,992
25	4055	Mr.Towfik Ahmed	S.O-1	Sales	89,000
26	2750	Mr.Abdur Rahim Howlader	M.T.	CMW	438,398
27	3863	Mr.Md.Delwar Hossain	H.S.T	CMW	266,044
28	2521	Mr.Md.Abdus Satter	M.T.	P.M	304,108
29	2527	Mr.Md.Ismail Hossain	M.T.	P.M	142,500
30	2562	Mr.Nazrul Islam Khan	M.T.	P.M	265,075
31	2588	Mr.Md.Shahidul Islam	M.T.	P.M	389,061
32	4139	Mr.Md.Arifuzzaman	H.S.T	P.M	93,600
<b>Total</b>					<b>7,280,135</b>



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Annexure - 07

**Urea Fertilizer Factory Ltd.**

Ghorasal, Narsingdi.

Summary Of The Statement of H.B loan Schedule as on 30-06-2020

Particulars	Amount in Tk.
H.B Loan Officer	5,727,620
H.B Loan staff	20,490,352
H.B Loan NPS Workers	48,746,766
H.B Loan workers	7,280,135
Total house Building loan (1-1-15-13)	<u>82,244,871</u>
Received From Other Project (1-1-15-23)	29,525
<b>Total</b>	<b><u><u>82,215,346</u></u></b>

