Annual Report 2024-25

আইসিবি ইউনিট ফান্ড

ICB Unit Fund

বার্ষিক প্রতিবেদন ২০২৪-২৫
Annual Report 2024-25

আইসিবি ইউনিট ফান্ড
ICB Unit Fund

ব্যবস্থাপনায় ঃ ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ (আইসিবি)

Managed by: Investment Corporation of Bangladesh (ICB)

সাধারণ তথ্যাবলী

প্রধান কার্যালয় ঃ **বিডিবিএল ভবন (লেভেল ১৪-২১)**
৮, রাজউক এভিনিউ, ঢাকা-১০০০
পোস্ট বক্স নং-২০৫৮
কেবল : INVESTCORP
ফোন : ০৯৬৬৬৭৭৭৭৭৮ (অটো হান্টিং)
ফ্যাক্স : ০২২২৩৩৮৩৩১৩
ই-মেইল : md_sec@icb.gov.bd,
info@icb.gov.bd
ওয়েব সাইট : www.icb.gov.bd

নিরীক্ষকবৃন্দ ঃ **আ: ওয়াহাব অ্যান্ড কোং**
চার্টার্ড অ্যাকাউন্ট্যান্টস্
হোটেল পূর্বাণী অ্যানেক্স-২, ৪র্থ তলা, ১ দিলকুশা সি/এ,
ঢাকা-১০০০, বাংলাদেশ।

মালেক সিদ্দিকী ওয়ালি
চার্টার্ড অ্যাকাউন্ট্যান্টস্
৯-জি, মতিঝিল বা/এ (লেভেল-২)
ঢাকা-১০০০।

আয়কর উপদেষ্টা ঃ **ফারুক আহমেদ মজুমদার**
ফারুক অ্যান্ড অ্যাসোসিয়েটস
আনোয়ারা মঞ্জিল, ফ্ল্যাট-বি১ (২য় তলা),
২৬/২, পুরানা পল্টন লাইন, ঢাকা-১০০০
ফোন : +৮৮০২২২২২২৪৬৬২
মোবাইল : ০১৯১৩৪৬৮৮১২

ব্যাংকার্স ঃ আইএফআইসি ব্যাংক পিএলসি
বাংলাদেশ ডেভেলপমেন্ট ব্যাংক পিএলসি
অগ্রণী ব্যাংক পিএলসি
সোনালী ব্যাংক পিএলসি
জনতা ব্যাংক পিএলসি
রূপালী ব্যাংক পিএলসি
দি সিটি ব্যাংক পিএলসি
ঢাকা ব্যাংক পিএলসি
প্রাইম ব্যাংক লিমিটেড
ইস্টার্ন ব্যাংক পিএলসি
বাংলাদেশ কৃষি ব্যাংক
ইউনাইটেড কমার্শিয়াল ব্যাংক পিএলসি
উত্তরা ব্যাংক পিএলসি
পূবালী ব্যাংক পিএলসি
স্ট্যান্ডার্ড ব্যাংক পিএলসি
আইসিবি ইসলামিক ব্যাংক লিমিটেড

General Information

Head Office : **BDBL Bhaban (Level 14-21)**
8, Rajuk Avenue, Dhaka-1000
Post Box no.: 2058
Cable : INVESTCORP
Phone : 09666777778 (auto hunting)
Fax : 02223383313
E-mail : md_sec@icb.gov.bd,
info@icb.gov.bd
web site : www.icb.gov.bd

Auditors : **A. Wahab & Co.**
Chartered Accountants
Hotel Purbani Annex 2,1 Dilkusha C/A, 4th Floor, Motijheel, Dhaka 1000

Malek Siddiqui Wali
Chartered Accountants
9-G, Motijheel C/A (Level-2)
Dhaka-1000.

Income Tax Advisor: Faruk Ahmed Majumder
Faruk and Associates
Anwara Manjil, Flat No-B1, (1st Floor),
26/2, Purana Paltan Line, Dhaka-1000,
Phone : +8802222224662
Mobile : 01913468812

Bankers : IFIC Bank PLC
Bangladesh Development Bank PLC
Agrani Bank PLC
Sonali Bank PLC
Janata Bank PLC
Rupali Bank PLC
The City Bank PLC
Dhaka Bank PLC
Prime Bank PLC
Eastern Bank PLC
Bangladesh Krishi Bank
United Commercial Bank PLC
Uttara Bank PLC
Pubali Bank PLC
Standard Bank PLC
ICB Islamic Bank PLC

CONTENTS

Abbreviation

ADB	:	Asian Development Bank
BSA	:	Bangladesh Standards on Auditing
BSEC	:	Bangladesh Securities and Exchange Commission
CDBL	:	Central Depository Bangladesh Limited
CIP	:	Cumulative Investment Plan
CSE	:	Chittagong Stock Exchange PLC.
CMDP	:	Capital Market Development Programme
DSE	:	Dhaka Stock Exchange PLC.
FY	:	Fiscal Year
IFRS	:	International Financial Reporting Standards
IAS	:	International Accounting Standards
ICB	:	Investment Corporation of Bangladesh
IAMPLC	:	ICB Asset Management PLC
ICML	:	ICB Capital Management Limited
ISTCL	:	ICB Securities Trading Company Limited
NAV	:	Net Asset Value
NRB	:	Non-Resident Bangladeshi
RIU	:	Re Investment Unit
EPU	:	Earning Per Unit

পরিচালনা বোর্ড | Board of Directors

চেয়ারম্যান	**Chairman**
অধ্যাপক আবু আহমেদ প্রাক্তন অধ্যাপক ও চেয়ারম্যান অর্থনীতি বিভাগ ঢাকা বিশ্ববিদ্যালয়	Prof. Abu Ahmed Former Professor and Chairman Department of Economics University of Dhaka
পরিচালকবৃন্দ	**Directors**
আবু সালেহ মোঃ মহিউদ্দিন খাঁ এনডিসি যুগ্ম সচিব আর্থিক প্রতিষ্ঠান বিভাগ অর্থ মন্ত্রণালয় গণপ্রজাতন্ত্রী বাংলাদেশ সরকার	**Abu Saleh Md. Mohiuddin khan ndc** Joint Secretary Financial Institutions Division Ministry of Finance Govt. of the People's Republic of Bangladesh
মোঃ আশ্রাফুল আলম নির্বাহী পরিচালক বাংলাদেশ ব্যাংক	**Md. Ashraful Alam** Executive Director Bangladesh Bank
মোঃ জসিম উদ্দিন ব্যবস্থাপনা পরিচালক ও সিইও বাংলাদেশ ডেভেলপমেন্ট ব্যাংক পিএলসি	**Md. Jashim Uddin** Managing Director & CEO Bangladesh Development Bank PLC
মোঃ হারুন-অর-রশিদ ব্যবস্থাপনা পরিচালক ও সিইও সাধারণ বীমা কর্পোরেশন	**Md. Harun-Or-Rashid** Managing Director & CEO Sadharan Bima Corporation
মোঃ শওকত আলী খান ব্যবস্থাপনা পরিচালক ও সিইও সোনালী ব্যাংক পিএলসি	**Md. Shawkat Ali Khan** Managing Director & CEO Sonali Bank PLC
মোঃ মজিবর রহমান ব্যবস্থাপনা পরিচালক ও সিইও জনতা ব্যাংক পিএলসি	**Md. Mazibur Rahman** Managing Director & CEO Janata Bank PLC
মোঃ আনোয়ারুল ইসলাম ব্যবস্থাপনা পরিচালক ও সিইও অগ্রণী ব্যাংক পিএলসি	**Md. Anwarul Islam** Managing Director & CEO Agrani Bank PLC
ব্যবস্থাপনা পরিচালক	**Managing Director**
নিরঞ্জন চন্দ্র দেবনাথ	**Niranjan Chandra Debnath**
বোর্ড সচিব	**Board Secretary**
রুখসানা ইয়াসমিন উপ-মহাব্যবস্থাপক	**Ruksana Yasmin** Deputy General Manager

ICB UNIT FUND at a glance (FY 2009-10 to FY 2016-17)

Particulars	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
Gross Issue*								
unit (No.)	3169724	3378648	4037627	4544648	5642945	6384257	6700214	7142532
amount (Tk. in crore)	39.62	52.36	68.63	79.99	101.57	127.64	150.75	171.42
Repurchase								
unit (No.)	927018	797905	717044	1071547	797781	700428	985720	584957
amount (Tk. in crore)	13.11	13.94	13.15	20.71	16.01	15.54	23.72	14.86
Net Issue								
unit (No.)	2242706	2580743	3320583	1473101	4845164	5683829	5714494	6557575
amount (Tk. in crore)	26.51	38.42	55.48	59.28	85.56	112.10	127.03	156.56
Cumulative Net Issue								
unit (No.)	42868438	45449181	48769764	52242865	57088029	62771858	68486692	75045218**
amount (Tk. in crore)	489.21	527.63	581.51	640.79	726.35	838.45	965.48	1122.04
Portfolio Investment (Tk. in crore) (as on 30 June)								
at cost price	892.49	1190.13	1277.18	1532.21	1667.55	1863.46	2226.23	2637.80
at market price	2715.41	3066.38	2571.70	2830.21	3751.79	4017.79	4055.09	4687.42
No. of Securities (held in the portfolio as on 30 June)	331	378	361	376	385	394	397	397
Net Income (Tk. in crore)	156.53	319.36	196.37	269.99	304.60	361.87	353.60	399.71
Earning per Unit (Tk.)	36.51	39.73	40.26	51.68	53.00	57.65	51.63	53.26
Dividend Per Unit (Tk.)	26.00	30.00	32.00	36.50	40.00	42.50	43.00	45.00
Dividend Amount (Tk. in crore)	111.46	136.34	156.06	190.69	228.35	266.78	294.49	337.70
Price of Unit								
Rep. Price opening (Tk.)	125.00	155.00	166.00	176.00	180.00	200.00	225.00	240.00
Rep. Price closing (Tk.)	172.00	196.00	210.00	218.00	230.00	255.00	265.00	275.00
Dividend Yield on Opening Price (Percentage)	20.16	18.87	18.82	20.28	21.74	20.83	18.77	18.44
NAV- Per Unit (Tk.)								
at cost	170.53	184.51	195.30	215.47	232.14	250.25	261.60	275.14
at market	595.77	597.34	460.74	463.93	596.56	593.45	528.64	548.26

* Gross Issue represents issue of units instead of cash dividend under Cumulative Investment Plan (CIP).

ICB UNIT FUND at a glance (FY 2017-18 to FY 2024-25)

Particulars	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Gross Issue*								
unit (No.)	7905783	7781390	8721378	9348014	10486266	10955653	97,81,301	1,03,94,267
amount (Tk. in crore)	201.60	198.43	222.40	238.37	273.69	296.90	269.96	285.84
Repurchase								
unit (No.)	880400	1078207	772835	677924	593174	414399	328578	9,18,543
amount (Tk. in crore)	24.35	29.26	20.07	17.54	16.19	11.24	8.94	24.81
Net Issue								
unit (No.)	7025383	6703183	7948543	8670090	9893092	10557818	9452813	94,75,724
amount (Tk. in crore)	177.25	169.17	202.33	220.83	257.50	285.82	261.02	261.03
Cumulative Net Issue								
unit (No.)	82070601	88773933***	96722476	105392566	115285658	125843476****	135296289*****	14,47,76,943
amount (Tk. in crore)	1299.29	1468.45	1670.77	1891.60	2149.10	2434.92	2711.61	2972.77
Portfolio Investment (Tk. in crore) (as on 30 June)								
at cost price	2812.82	3045.81	3498.72	3856.61	4131.33	4228.00	4620.89	4771.65
at market price	4722.45	4828.67	3714.04	5352.69	5479.22	5176.35	3937.07	3373.85
No. of Securities (held in the portfolio as on 30 June)	375	364	366	310	297	245	299	312
Net Income (Tk. in crore)	385.28	408.29	439.25	494.84	532.48	439.27	505.57	442.24
Earning per Unit (Tk.)	46.95	45.99	45.41	46.95	46.19	34.91	37.37	30.20
Dividend Per Unit (Tk.)	40.00	41.00	40.00	42.00	42.00	34.90	35	30.00
Dividend Amount (Tk. in crore)	328.28	363.97	386.89	442.65	484.20	439.19	473.53	434.33
Price of Unit								
Rep. Price opening (Tk.)	255.00	255.00	255.00	255.00	261.00	271.00	272.00	271.00
Rep. Price closing (Tk.)	295.00	295.00	267.00	273.00	284.00	279.00	272.00	270.00
Dividend Yield on Opening Price (Percentage)	15.44	15.83	15.44	16.22	15.85	12.83	12.92	11.19
NAV- Per Unit (Tk.)								
at cost	278.94	285.95	291.15	298.74	303.59	297.60	301.01	258.10
at market	511.62	486.78	313.41	440.69	420.51	372.96	250.47	355.91

* Gross Issue represents issue of units instead of cash dividend under Cumulative Investment Plan (CIP).
** 951 Unit certificate has been adjusted during FY 2016-17.
*** 149 Unit certificate has been adjusted during FY 2018-19.
**** 16564 Unit certificate has been adjusted during FY 2022-23.
***** 90 Unit certificate has been adjusted during FY 2023-24.
******4930 Unit certificate has been adjusted during FY 2024-25.

ইউনিট ফান্ড প্রতিবেদন ২০২৪-২৫

আইসিবি ইউনিট ফান্ড এর পরিচিতি

সূচনা

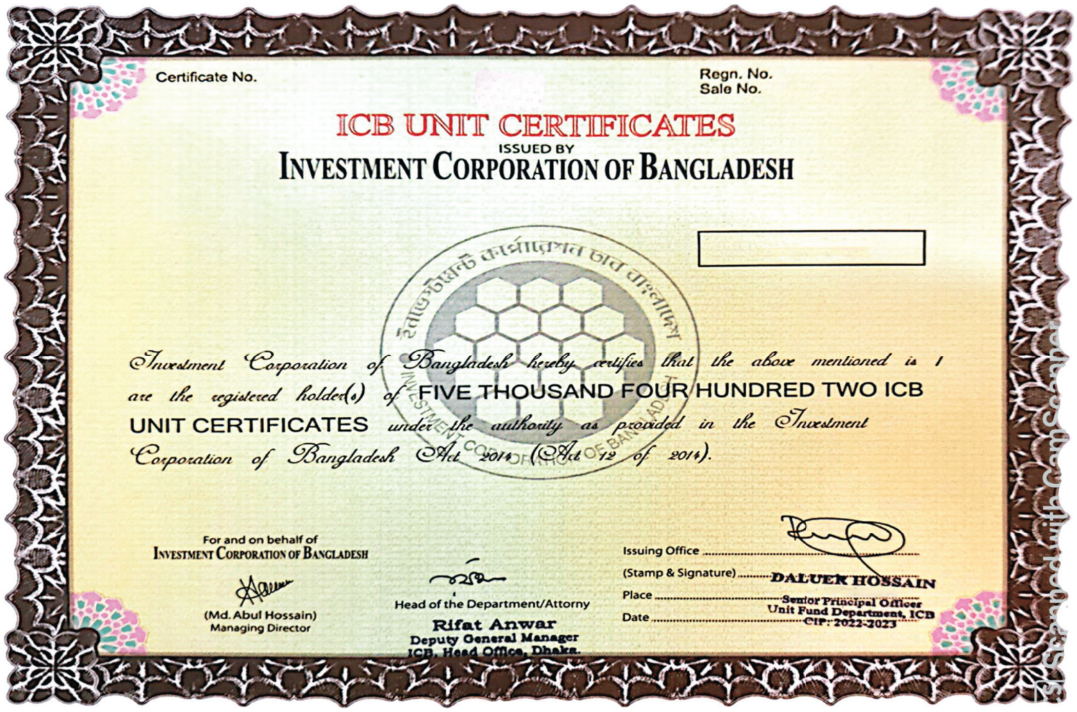
বাংলাদেশ সরকারের অনুমোদনক্রমে ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ কর্তৃক ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ অধ্যাদেশ, ১৯৭৬ এর ২১(২) ধারা [বর্তমানে ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ আইন, ২০১৪ এর ধারা ১৭(খ)] এবং আইসিবি ইউনিট রেগুলেশনস্, ১৯৮১ এর অধীনে ১০ এপ্রিল, ১৯৮১ সালে আইসিবি ইউনিট ফান্ড (একটি বে-মেয়াদি মিউচ্যুয়াল ফান্ড) গঠিত হয়। আইসিবি ইউনিট রেগুলেশনস্, ১৯৮১ মোতাবেক কর্পোরেশন আনন্দের সাথে আইসিবি ইউনিট ফান্ডের ৪৪তম বার্ষিক প্রতিবেদনসহ ৩০ জুন ২০২৫ তারিখে সমাপ্ত অর্থবছরের নিরীক্ষিত হিসাব উপস্থাপন করছে।

Unit Fund Report 2024-25

Profile of ICB Unit Fund

Inception

With the approval of the Govt. of Bangladesh, ICB Unit Fund (an open-end Mutual Fund) was formed in April 10, 1981 by the Investment Corporation of Bangladesh under section 21 (2) of the Investment Corporation of Bangladesh Ordinance, 1976 [at present section 17 (Kha) of the Investment Corporation of Bangladesh Act, 2014] and ICB Unit Regulations, 1981. In terms of the provision of ICB Unit Regulations, 1981 the Corporation is pleased to present the 44th Annual Report together with the audited accounts of ICB Unit Fund for the year ended 30 June 2025.



ICB Unit Certificate Specimen

আইসিবি ইউনিট ফান্ডের উদ্দেশ্য

আইসিবি ইউনিট ফান্ড হলো একটি বে-মেয়াদি মিউচ্যুয়াল ফান্ড। বিনিয়োগের সর্বোচ্চ নিরাপত্তা বিধান এবং আশানুরূপ বাৎসরিক মুনাফা অর্জনে ফান্ডকে সুষ্ঠুভাবে পরিচালনা ও বৈচিত্র্যময় পত্রকোষে বিনিয়োগের লক্ষ্যে এটি ইউনিট হোল্ডারগণকে সুযোগ প্রদান করে থাকে।

আইসিবি ইউনিট ফান্ডের প্রধান উদ্দেশ্য হলো এর ইউনিটসমূহ ক্ষুদ্র বিনিয়োগকারীদের নিকট বিক্রয় করার মাধ্যমে সঞ্চিত অর্থকে সচল রাখা এবং সেই সাথে গৃহীত তহবিলসমূহ বাজারজাতকৃত সিকিউরিটিজে বিনিয়োগ করা। মূলধন ও ঋণের অন্যতম উৎস হিসেবে এই স্কিম দেশের শিল্প ও বাণিজ্যে সহায়তা প্রদান করে থাকে এবং দেশের শিল্পায়নে গুরুত্বপূর্ণ অবদান রাখে।

Objective of the ICB Unit Fund

ICB Unit fund is an open-ended Mutual Fund. It provides an opportunity to the unit holders to invest their funds in a well managed and diversified portfolio with a highest degree of security of capital and reasonable yearly returns.

The main objective of ICB Unit Fund is to mobilize savings through selling off its units to small investors and to invest these funds in marketable securities. This scheme provides a potential source of equity and debt to industrial and commercial concerns and contributes to the industrial development of the country.

মূল্য নির্ধারণ

“মূল্য নির্ধারণ কমিটি” নিয়মিতভাবে সভায় মিলিত হয়ে ইউনিটের পুনঃক্রয়মূল্য নির্ধারণ করে থাকে। ইউনিটের মূল্য নির্ধারণ করার সময় অন্যান্যের মধ্যে ফান্ডের সম্পদ মূল্যকে বিবেচনায় নেয়া হয়। ইউনিটের মূল্য নির্ধারণ সংক্রান্ত তথ্য আইসিবির ওয়েবসাইট, নোটিশ বোর্ড এবং বহুল প্রচারিত জাতীয় দৈনিক পত্রিকায় প্রকাশ করা হয়।

লভ্যাংশ বণ্টন

আইসিবির পরিচালনা বোর্ড কর্তৃক বার্ষিক নিট মুনাফার ন্যূনতম ৭০ শতাংশ লভ্যাংশ হিসেবে ঘোষণা করা হয়। ২০২৪-২৫ অর্থবছরে বার্ষিক নিট মুনাফার প্রায় ৯৯.৩৪ শতাংশ লভ্যাংশ হিসেবে ঘোষণা করা হয়েছে। লভ্যাংশ ঘোষণার পরপরই লভ্যাংশ পত্র বিতরণ করা হয়।

Price Fixation

The repurchase price of unit is fixed in the regular meeting of the “Unit Price Fixation Committee”. For the fixation of unit price, asset value of fund is considered among others. Information regarding price fixation of unit is published in website, notice board of ICB and well-circulated national daily newspaper.

Dividend Distribution

At least 70 percent of the annual net profit is declared as dividend by Board of Directors of ICB. During FY 2024-25, about 99.34 percent of annual net profit has been declared as dividend. Dividend Warrants are issued just after declaration of dividend.

Snapshot of Dividend Decleration Meeting of ICB Unit Fund for FY 2024-25

আইসিবি ইউনিট ফান্ডের সুবিধাসমূহ

আইসিবি ইউনিট ধারকগণ নিম্নোক্ত সুবিধাসমূহ পেয়ে থাকেন:

১) সর্বশেষ নিট অ্যাসেট ভ্যালু (NAV) বিবেচনায় নিয়ে আইসিবি ইউনিট সার্টিফিকেট-এর পুনঃক্রয় মূল্য নির্ধারিত হয়ে থাকে। ইউনিট ফান্ডের সম্পদমূল্য পরিবর্তনের ফলে পুনঃক্রয় মূল্য পরিবর্তিত হয়ে থাকে। ফলশ্রুতিতে ইউনিট ধারকগণ যে কোন সময় যুক্তিযুক্ত মূল্যে বিনিয়োগ প্রত্যাহারের সুযোগ পেয়ে থাকেন;

২) আইসিবি ইউনিট ফান্ডের পুনঃক্রয় মূল্য, নিট সম্পদ মূল্যসহ অন্যান্য মূল্য সংবেদনশীল তথ্য নিয়মিতভাবে জাতীয় দৈনিক পত্রিকা ও ওয়েবসাইটে প্রকাশ করা হয়। ফলে বিনিয়োগকারীগণ প্রয়োজনীয় তথ্য সহজেই পেয়ে থাকেন;

Benefits of ICB Unit Fund Certificates

ICB unit holders can enjoy the following benefits:

1) Considering the latest Net Asset Value (NAV) of ICB Unit Certificate, the re-purchase price is fixed. The re-purchase price of ICB Unit is changed with the movement of Asset value of Unit Fund. Conseqeuntly, the unit holders get the facilities to withdraw their investment at a rational price at any time;

2) The re-purchase price, net asset value and other price sensitive information about unit fund are regularly published in the website and national daily newspaper. As a result, the investors can get necessary information easily;

৩) ইউনিট ধারকগণ সাময়িক প্রয়োজনে ইউনিট সার্টিফিকেট লিয়েন রেখে আইসিবিসহ অন্যান্য ব্যাংক/আর্থিক প্রতিষ্ঠান হতে সহজে ঋণ গ্রহণ করতে পারেন;

৪) আইসিবি ইউনিট ফান্ডে নমিনি মনোনয়নের সুযোগ রয়েছে;

৫) আইসিবি ইউনিট ফান্ডে বিনিয়োগকারীগণ আয়কর আইন, ২০২৩ এর ৬ষ্ঠ তফসিলের ৭৬ নং ধারার ১ম অংশের ৮ উপধারা অনুযায়ী কর রেয়াত সুবিধা ভোগ করে থাকেন;

৬) আইসিবি ইউনিট ফান্ডের অর্জিত আয় করমুক্ত;

৭) ইউনিট ধারকগণের চাহিদা অনুযায়ী আইসিবি ইউনিট সার্টিফিকেট-এর প্রাপ্য লভ্যাংশ ও সমর্পণ মূল্য BEFTN-এর মাধ্যমে ইউনিট হোল্ডারগণের ব্যাংক অ্যাকাউন্ট-এ প্রেরণ করা হয়; এবং

৮) ইউনিট ধারকগণের চাহিদা মোতাবেক আয়কর কর্তন সনদ/ইনভেস্টমেন্ট সার্টিফিকেট/ভ্যালুয়েশন সার্টিফিকেট ই-মেইলে প্রেরণ করা হয়ে থাকে।

অন্যান্য প্রাসঙ্গিক তথ্যাদি

ক) লভ্যাংশ পত্র না পেলে বা হারিয়ে গেলে প্রয়োজনীয় আনুষ্ঠানিকতা সাপেক্ষে ডুপ্লিকেট লভ্যাংশ পত্র ইস্যু করা হয়;

খ) ইউনিট ধারকগণকে তাদের পরিবর্তিত ঠিকানা যথাশীঘ্র সম্ভব ইস্যুকৃত কার্যালয়ে জানাতে হবে যাতে করে লভ্যাংশ প্রদান এবং সার্টিফিকেট সমর্পণে কোন ধরণের জটিলতার সৃষ্টি না হয়;

গ) কোন প্রকার পূর্ব নোটিশ ব্যতিরেকেই এবং যথাযথভাবে স্বত্ব ত্যাগপত্র পূরণ ও রেজিস্টার্ড ধারক কর্তৃক স্বাক্ষরপূর্বক ইউনিটসমূহের প্রচলিত পুনঃক্রয় মূল্যে নগদায়ন করা হয়; এবং

ঘ) বৃহস্পতিবার, ছুটির দিন এবং প্রতিবছর জুলাই মাস ব্যতীত প্রতিদিন ব্যাংকিং সময়সীমার মধ্যে যাবতীয় লেনদেন সম্পন্ন হয়ে থাকে।

3) The unit holders can easily avail loan facilities against lien of unit certificates from ICB and other Bank/Financial Institutions on temporary basis;

4) There has an opportunity to nominate someone as nominee in the ICB Unit Fund;

5) Unit holders can enjoy tax concession benefit as per sub-section 8, Part-1, section 76 of 6th schedule of the Income Tax Act, 2023.

6) Income earned by ICB Unit Fund is tax-free;

7) Dividend and surrender value of ICB unit certificates are credited to the unit holders' bank account through BEFTN as per their demand; and

8) The certificate of tax deduction/investment/valuation is sent to the unit holders through e-mail as per their requirement.

Other Relevant Information

a) In case of non-receipt or lost dividend warrants, duplicate dividend warrants are issued after completing necessary formalities;

b) Unit holders should immediately communicate for any change of their addresses to the issuing offices so as to avoid complexities in dispatching dividends and surrendering the certificates;

c) Units can be encashed at the prevailing repurchase price by submitting the prescribed surrender forms duly filled in and signed by the registered holders without any prior notice; and

d) Daily transactions are being held during banking hours except Thursday, holidays and in the month of July each year.

Highlights of ICB Unit Fund

	Declared dividends for the FY 2023-24 on July 30, 2024.
	Reintroduced the Cumulative Investment Plan (CIP) option for dividend payments starting FY 2024-25, offering greater advantages to certificate holders.
	Streamlined the selling process for Unit Funds through SIP and the issuance of dividend certificates, enhancing operational efficiency.
	App-based services to provide investors, particularly those availing of the ICB Unit Lien scheme.
	Launched a robust "Payment Gateway" enabling 24/7 electronic payments for customers of deposits, IPO/right share payments, and transactions related to mutual and unit funds through MFS apps like Bkash and the "Pay Bill" feature.
	Tax & Investment Certificate of ICB Unit Fund using ICB website

ইউনিট ফান্ড পরিচালনা ও ব্যবস্থাপনা

ইউনিট পুনঃক্রয় এবং CIP স্কিমের অধীনে ইউনিট ইস্যু

এশিয়ান ডেভেলপমেন্ট ব্যাংক ও বাংলাদেশ সরকার এর উদ্যোগে সূচিত ক্যাপিটাল মার্কেট ডেভেলপমেন্ট প্রোগ্রাম (সিএমডিপি)-এর অধীনে আইসিবি অধ্যাদেশে প্রাপ্ত ক্ষমতাবলে গঠিত সাবসিডিয়ারি কোম্পানি "আইসিবি অ্যাসেট ম্যানেজমেন্ট পিএলসি." ১ জুলাই ২০০২ তারিখ হতে কার্যক্রম শুরু করায় আইসিবি ইউনিট ফান্ড-এর সার্টিফিকেট বিক্রয় (সিআইপি স্কিম ব্যতীত) কার্যক্রম বন্ধ রাখা হয়েছে।

২০২৪-২৫ অর্থবছরে ক্রমপুঞ্জিত বিনিয়োগ পরিকল্পনা (সিআইপি) এর আওতায় ২৮৫.৮৪ কোটি টাকার ১,০৩,৯৪,২৬৭ টি ইউনিট ইস্যু করা হয় এবং ২৪.৮১ কোটি টাকার ৯,১৮,৫৪৩ টি ইউনিট পুনঃক্রয় করা হয়।

নিম্নের সারণিতে ২০২০-২১ হতে ২০২৪-২৫ অর্থবছর পর্যন্ত মোট ইউনিট ইস্যু (সিআইপি), পুনঃক্রয় এবং নিট ইস্যুর তুলনামূলক অবস্থান প্রদর্শিত হলো:

Operation and Management of Unit Fund

Unit Repurchase and Unit Issue under CIP Scheme

By the power conferred in the ICB Ordinance, under the Capital Market Development Programme (CMDP) initiated by the Government of Bangladesh and the Asian Development Bank, "ICB Asset Management PLC."-a subsidiary of ICB was formed which started its activities from 1 July 2002. Subsequently, ICB stopped selling of Unit Certificates (except under CIP) from the same date.

During FY 2024-25 total 1,03,94,267 Units of Tk. 285.84 crore were issued under the Cumulative Investment Plan (CIP) while total 9,18,543 Units of Tk. 24.81 crore were repurchased.

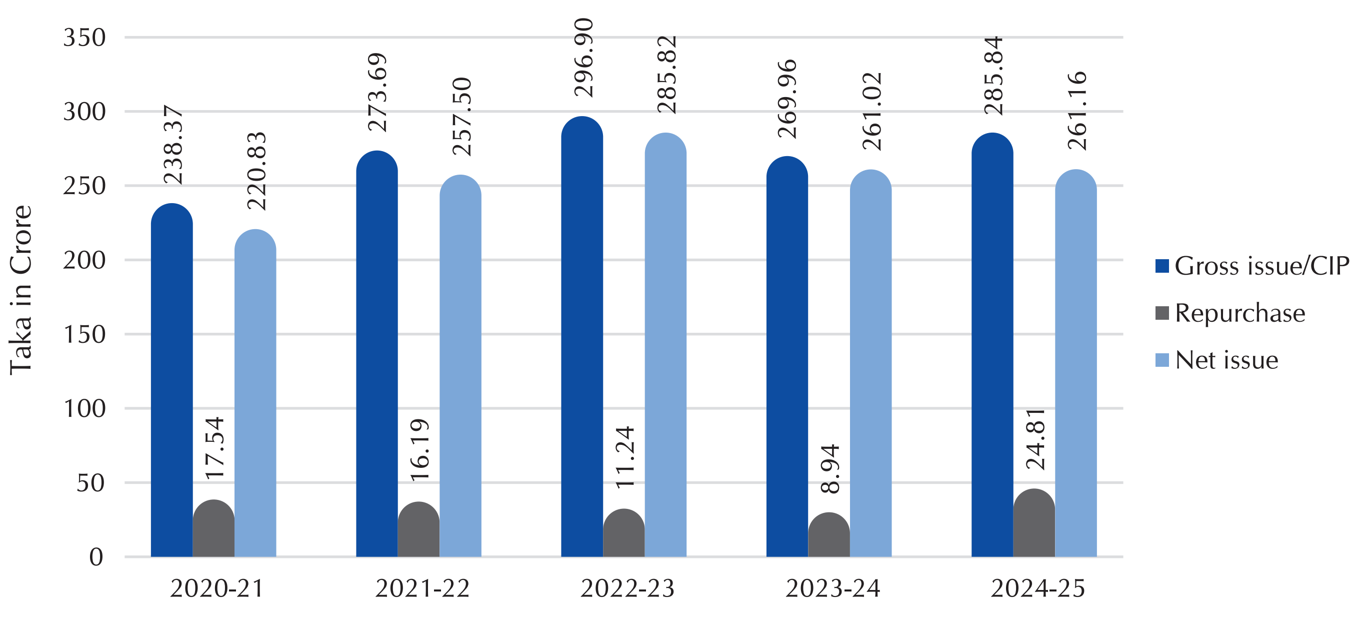
The following table shows a comparative position of gross issue (CIP), repurchase and net issue of Units from FY 2020-21 to FY 2024-25:

Table-1: Last 5 Years Comparative position of Gross Issue (CIP), Repurchase and Net Issue of Units

Tk. in crore

Particulars	2020-21		2021-22		2022-23		2023-24		2024-25	
	Unit	Amount	Unit	Amount	Unit	Amount	Unit	Amount	Unit	Amount
Gross issue/CIP	9348014	238.37	10486266	273.69	10955653	296.90	9781301	269.96	10394267	285.84
Unit Adjustment	-	-	-	-	16564	0.16	90	0.002	4930	0.133
Repurchase	677924	17.54	593174	16.19	414399	11.24	328578	8.94	918543	24.81
Net issue	8670090	220.83	9893092	257.50	10557818	285.82	9452813	261.02	9480654	261.16

Figure-1: Last 5 Years Comparative position of Gross Issue (CIP), Repurchase and Net Issue of Units



২০২৪-২৫ অর্থবছরে বিভিন্ন প্রতিষ্ঠানসহ আইসিবির মাধ্যমে ক্রমপুঞ্জিত বিনিয়োগ পরিকল্পনা (সিআইপি) এর আওতায় মোট ইউনিট ইস্যুর অবস্থান নিম্নে দেয়া হলো:

Position of gross issue of Units under Cumulative Investment Plan (CIP) through ICB and other Institutions during FY 2024-25 is given below:

Table-2: Position of Units issued under CIP through ICB and other institutions during FY 2024-25

SL. No.	Name of the Institutions	No. of Units Issued	Percentage
1	Investment Corporation of Bangladesh	86,01,178	82.75
2	IFIC Bank PLC	6,81,304	6.55
3	Sonali Bank PLC	3,86,592	3.72
4	Agrani Bank PLC	2,06,548	1.99
5	United Commercial Bank PLC	2,49,997	2.41
6	Uttara Bank PLC	63,864	0.62
7	Eastern Bank PLC	61,747	0.59
8	City Bank PLC	18,644	0.18
9	Janata Bank PLC	39,753	0.38
10	Rupali Bank PLC	34,145	0.33
11	Bangladesh Krishi Bank	30,092	0.29
12	Dhaka Bank PLC	20,047	0.19
13	Prime Bank PLC	356	0.00
	Total	**1,03,94,267**	**100.00**

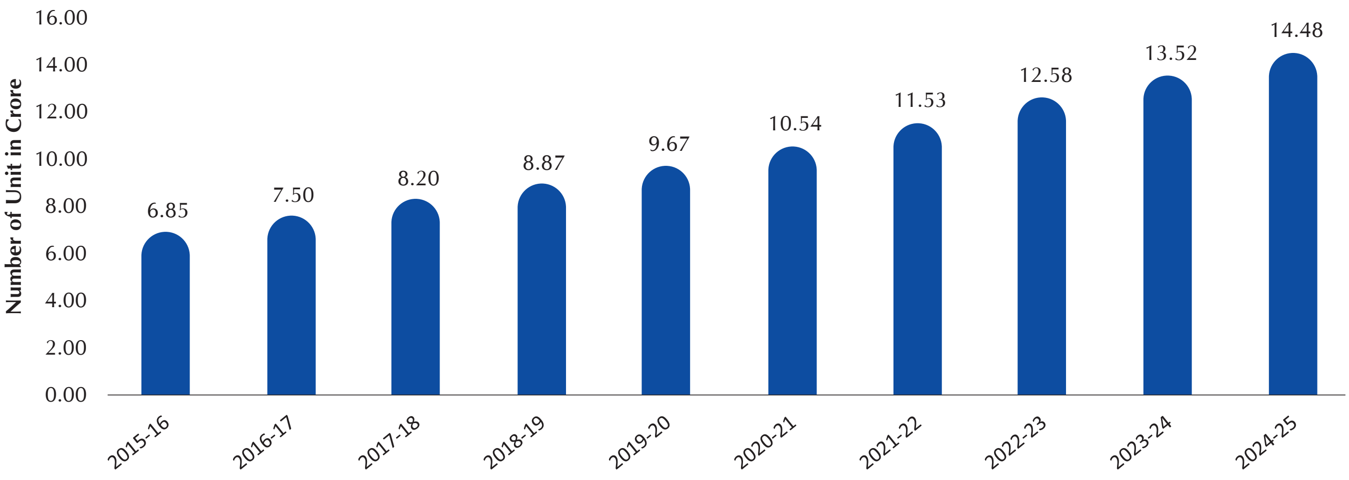
লক্ষণীয় যে, ২০২৪-২৫ অর্থবছরে সিআইপি এর আওতায় সর্বোচ্চ ৮২.৭৫ শতাংশ ইউনিট আইসিবির মাধ্যমে ইস্যু করা হয়েছে। যার পরেই রয়েছে আইএফআইসি ব্যাংক পিএলসি এবং সোনালী ব্যাংক পিএলসি যাদের মাধ্যমে যথাক্রমে ৬.৫৫ শতাংশ এবং ৩.৭২ শতাংশ ইউনিট ইস্যু করা হয়েছে।

It is to be noted that in the FY 2024-25, a maximum of 82.75 percent units have been issued under CIP through ICB followed by 6.55 percent and 3.72 percent through IFIC Bank PLC and Sonali Bank PLC respectively.

৩০ জুন ২০২৫ তারিখে ইউনিটের নিট সংখ্যা ও টাকার পরিমাণ ছিল যথাক্রমে ১৪,৪৭,৭৬,৯৪৩ টি এবং ২৯৭২.৭৭ কোটি টাকা। বিগত ১০ বছরের ৩০ জুন তারিখে আইসিবি ইউনিট ফান্ডের নিট ইউনিট সংখ্যার একটি তুলনামূলক চিত্র নিম্নে প্রদান করা হলো:

The net number and value of Units outstanding as on 30 June 2025 was 14,47,76,943 units and Tk. 2972.77 crore respectively. A comparative figure of outstanding number of units of ICB Unit Fund on 30 June in the last 10 years is given below:

Figure-2: Number of outstanding units of ICB Unit Fund as on 30 June.



ইউনিটের মূল্য

২০২৫-২৬ অর্থবছরের ০৩ আগস্ট ২০২৫ তারিখ হতে লেনদেন শুরু হলে ইউনিটের সিআইপি ইস্যু মূল্য ও প্রারম্ভিক পুনঃক্রয় মূল্য নির্ধারণ করা হয় যথাক্রমে ২৭২.০০ টাকা এবং ২৬৮.০০ টাকা। ৩০ জুন ২০২৫ তারিখে প্রতিটি ইউনিটের পুনঃক্রয় মূল্য ছিল ২৭০.০০ টাকা।

লভ্যাংশ আয়

২০২৪-২৫ অর্থবছরে ইউনিট ফান্ড ১৪৬ টি কোম্পানি হতে (তালিকাভুক্ত ১২৭টি, অ-তালিকাভুক্ত ১৯টি) ১৮৫.৪০ কোটি টাকা লভ্যাংশ বাবদ আয় করেছে। ২০২৩-২৪ অর্থবছরে এ খাতে মোট আয়ের পরিমাণ ছিল ১৪৭.১৬ কোটি টাকা। কোম্পানি ভিত্তিক লভ্যাংশ আয় Annexure-A এবং Annexure-B এ প্রদান করা হলো।

মূলধনী মুনাফা

২০২৪-২৫ অর্থবছরে ৭১টি কোম্পানির সিকিউরিটিজ বিক্রয় হতে ২৬৩.২৬ কোটি টাকা মূলধনী মুনাফা অর্জন করেছে। ২০২৩-২৪ অর্থবছরে এ ফান্ড ৭১টি কোম্পানির সিকিউরিটিজ বিক্রয় করে ৩৮৫.৫৭ কোটি টাকার মূলধনী মুনাফা অর্জন করেছিল।

ব্যাংক আমানতের উপর সুদ

২০২৪-২৫ অর্থবছরে এ ফান্ড ব্যাংক আমানতের উপর ৪৬.২০ কোটি টাকা সুদ আয় করেছে যা ২০২৩-২৪ অর্থবছরে ছিল ২৩.৬৯ কোটি টাকা।

অন্যান্য আয়

২০২৪-২৫ অর্থবছরে ইউনিট ফান্ড হতে ৩.৫৫ কোটি টাকা অন্যান্য আয় হয়েছে যা ২০২৩-২৪ অর্থবছরে ছিল ৪.২২ কোটি টাকা।

মোট আয়, মোট ব্যয় ও নিট আয়

আলোচ্য অর্থবছরে মূলধনী মুনাফা, ডিবেঞ্চার-এর উপর লভ্যাংশ এবং সুদ আয়, ব্যাংক আমানতের উপর সুদ ও অন্যান্য খাত হতে ফান্ড মোট ৪৯৮.৪১ কোটি টাকা আয় করেছে। এ আয় হতে ব্যবস্থাপনা ফি, কাস্টডিয়ান ফি, কমিশন এবং ব্রোকারেজ, অডিট ফি, ডাক, ব্যাংক চার্জ ও অন্যান্য খরচ ইত্যাদি খাতে ব্যয়িত মোট ৫৬.১৭ কোটি টাকা বাদ দেয়ার পর উক্ত ফান্ডের নিট মুনাফার পরিমাণ দাঁড়ায় ৪৪২.২৪ কোটি টাকা। ৩০ জুন ২০২৫ তারিখে ইউনিট প্রতি মুনাফার পরিমাণ দাঁড়ায় ৩০.২০ টাকা। উক্ত তারিখে নিট ইউনিটের পরিমাণ ছিল ১৪,৪৭,৭৬,৯৪৩ টি।

লভ্যাংশ ঘোষণা

আইসিবির পরিচালনা বোর্ডের ৩০ জুলাই ২০২৫ তারিখে অনুষ্ঠিত সভায় ২০২৪-২৫ অর্থবছরের জন্য ইউনিট প্রতি ৩০.০০ টাকা হারে মোট ৪৩৪.৩৩ কোটি টাকা লভ্যাংশ প্রদানের ঘোষণা দেয়া হয়েছে। ৩০ জুন ২০২৫ তারিখের রেজিস্টারভুক্ত ইউনিট হোল্ডারগণের জন্য এ লভ্যাংশ প্রযোজ্য হবে।

Unit Price

On 03 August 2025, when the transactions of Units resumed in FY 2025-26, the opening issue/CIP and repurchase prices of each Unit were fixed at Tk. 272.00 and Tk. 268.00 respectively. The closing repurchase price of each unit was Tk. 270.00 as on 30 June 2025.

Dividend Income

In the FY 2024 - 25, the Fund has earned an amount of Tk. 185.40 crore as dividend from 146 companies (Listed 127 and Non-Listed 19). The total dividend income was Tk. 147.16 crore during FY 2023-24. Company wise dividend receivable is given in Annexure-A & Annexure-B.

Capital Gain

During FY 2024-25, the Fund has earned an amount of Tk. 263.26 crore as capital gains by selling securities of 71 companies compared to Tk. 385.57 crore earned in the FY 2023-24 by selling securities of 71 companies.

Interest on Bank Deposits

In the FY 2024-25, the Fund has earned Tk. 46.20 crore as interest income on bank deposit which was Tk. 23.69 crore in FY 2023-24.

Others Income

In the FY 2024-25, the Fund has earned Tk. 3.55 crore as others income against Tk. 4.22 crore in FY 2023-24.

Total Income, Total Expenditure and Net Income

During the year under review, the Fund has earned a total income of Tk. 498.41 crore from capital gain, dividend and interest income on debenture, interest on bank deposits and others. After deducting the total expenses of Tk. 56.17 crore on account of management fee, custodian fee, commission & brokerage, audit fee, postage, bank charge and others, the fund had a net profit of Tk. 442.24 crore. The earning per unit stood Tk. 30.20 as on 30 June 2025. Total outstanding units of this fund were 14,47,76,943 as on 30 June 2025.

Dividend Declaration

The Board of Directors of ICB declared dividend at the rate of Tk. 30.00 per unit, payout of total Tk. 434.33 crore for FY 2024-25 in the meeting held on 30 July 2025. The unit holders whose names appeared in the register on 30 June 2025 were entitled to this dividend.

সারণি-৩ এ ইউনিট ফান্ডের ২০১৪-১৫ থেকে ২০২৪-২৫ অর্থবছরের লভ্যাংশ প্রদানের হার এবং ডিভিডেন্ড ইল্ড প্রদান করা হলো:

Table-3 shows dividend performance and dividend yield of the Unit Fund for the period from FY 2014-15 to FY 2024-25:

Table-3: Year-wise Dividend and Dividend Yield

Financial Year	Dividend per Unit (Taka)	Dividend Yield on Opening Price (Percentage)
FY 2014-15	42.50	20.83
FY 2015-16	43.00	18.77
FY 2016-17	45.00	18.44
FY 2017-18	40.00	15.44
FY 2018-19	41.00	15.83
FY 2019-20	40.00	15.44
FY 2020-21	42.00	16.22
FY 2021-22	42.00	15.85
FY 2022-23	34.90	12.83
FY 2023-24	35.00	12.92
FY 2024-25	30.00	11.19

Figure-3: Year-wise Dividend of ICB Unit Fund

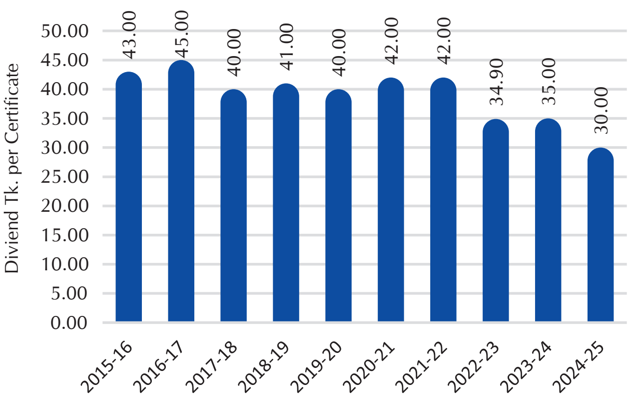
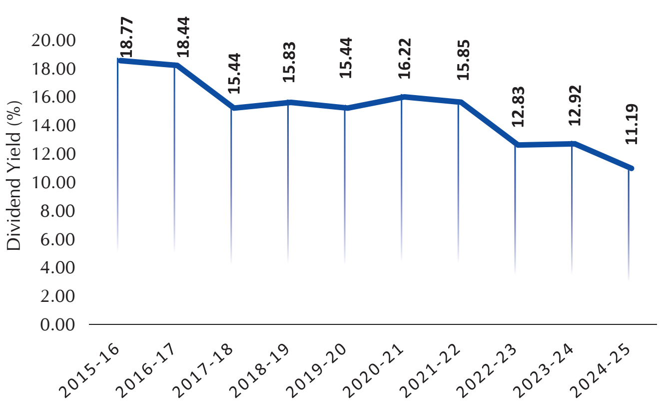


Figure-4: Year-wise Dividend Yield of ICB Unit Fund



পোর্টফোলিও মূল্যায়ন

২০২৪-২৫ অর্থবছরে আইসিবি ইউনিট ফান্ডের পোর্টফোলিওতে ২৫৯২.০৬ কোটি টাকা বিনিয়োগ করা হয়েছে। ৩০ জুন ২০২৫ তারিখে এ ফান্ডের নিট বিনিয়োগের পরিমাণ দাঁড়িয়েছে ৪৮০১.৬৫ কোটি টাকা যার বাজারমূল্য ছিল ৩৩৭৪.১৭ কোটি টাকা।

৩০ জুন ২০২৫ তারিখে প্রতিটি ইউনিটের Ex-dividend নিট সম্পদ মূল্য ছিল ২৫৮.১০ টাকা।

ইউনিট হোল্ডারদের শ্রেণিবিভাগ

৩০ জুন ২০২৫ তারিখে ইউনিট হোল্ডারদের সংখ্যা ছিল ২৮,৫৭৭ জন। যাদের মধ্যে অধিকাংশ সরকারি ও বেসরকারি চাকুরিজীবী। এছাড়াও, নিবন্ধনকৃত ধারকগণের মধ্যে অবসরপ্রাপ্ত কর্মচারীগণ, গৃহিনী, অ-নিবাসী বাংলাদেশি, প্রাতিষ্ঠানিক প্রভিডেন্ট ফান্ড ও অন্যান্য পেশাজীবী (যেমন: প্রকৌশলী, ডাক্তার, আইনজীবী, ব্যবসায়ী ইত্যাদি) রয়েছেন যারা প্রধানত মাঝারি আয়ভুক্ত। অর্থাৎ আইসিবি ইউনিট ফান্ড স্বল্প ও মাঝারি সঞ্চয়কারীদের অধিক হারে আকৃষ্ট করতে সমর্থ হয়েছে।

Portfolio Valuation

During FY 2024-25 an amount of Tk. 2592.06 crore was invested in ICB Unit Fund Portfolio. As on 30 June 2025, the net investment of the Fund stood at Tk. 4801.65 crore, the market price of which was Tk. 3374.17 crore.

The ex-dividend Net Asset Value was Tk. 258.10 per unit as on 30 June 2025.

Classification of Unit holders

As on 30 June 2025, the number of unit holders was 28,577. Most of them are public and private sector employees. Besides, among the registered holders, there are retired employees, housewives, non-resident Bangladeshi, institutional provident fund and other professionals (e.g. engineers, doctors, lawyers, businessmen etc.) also who are mainly from medium-income groups. That means, ICB unit fund has been able to attract small and medium savers.

কৃতজ্ঞতা স্বীকার

চলতি অর্থবছরের বিভিন্ন সময়ে আইসিবির শেয়ারমালিকবৃন্দ, অর্থ মন্ত্রণালয়, বাংলাদেশ ব্যাংক, বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন, বাণিজ্যিক ব্যাংকসমূহ, বীমা কর্পোরেশনসমূহ, বাংলাদেশ ডেভেলপমেন্ট ব্যাংক পিএলসি., ঢাকা স্টক এক্সচেঞ্জ পিএলসি., চট্টগ্রাম স্টক এক্সচেঞ্জ পিএলসি., সেন্ট্রাল ডিপোজিটরি বাংলাদেশ লিমিটেড, বাংলাদেশ ইনভেস্টমেন্ট ডেভেলপমেন্ট অথরিটি, সংশ্লিষ্ট সকল মন্ত্রণালয় ও প্রতিষ্ঠান, সংবাদ মাধ্যম এবং বিশেষ করে সম্মানিত গ্রাহকগণ হতে আইসিবি যে সহযোগিতা ও আন্তরিকতা পেয়েছে তার জন্য পরিচালনা বোর্ড গভীর কৃতজ্ঞতা প্রকাশ করছে। পরিচালনা বোর্ড তাঁদের অব্যাহত সহযোগিতা বজায় রাখার জন্য ধন্যবাদ জানাচ্ছে এবং ভবিষ্যতেও তাঁদের সহযোগিতা কামনা করছে।

পরিচালনা বোর্ড আইসিবির কর্মচারীগণকে এ ফান্ড দক্ষভাবে পরিচালনার ক্ষেত্রে তাদের কর্তব্যনিষ্ঠা ও নিরলস প্রচেষ্টার জন্য ধন্যবাদ জানাচ্ছে।

Acknowledgement

The Board of Directors puts on record with profound gratitude for the assistance and co-operation received by ICB during the year from the shareholders, Ministry of Finance, Bangladesh Bank, Bangladesh Securities and Exchange Commission, different Commercial Banks, Insurance Corporations, Bangladesh Development Bank PLC., Dhaka Stock Exchange PLC., Chittagong Stock Exchange PLC., Central Depository Bangladesh Limited, Bangladesh Investment Development Authority, all concerned ministries/agencies, print & electronic media and particularly from its valued clients. The Board of Directors also thanks them for their unwavering and resolute co-operation and hope that their persistent support will continue in future.

The Board of Directors highly appreciates the employees of ICB for their excellent performance, sincere and devoted efforts in efficient management of this fund.

অধ্যাপক আবু আহমেদ চেয়ারম্যান	**Prof. Abu Ahmed** Chairman
আবু সালেহ মোঃ মহিউদ্দিন খাঁ এনডিসি পরিচালক	**Abu Saleh Md. Mohiuddin khan ndc** Director
মোঃ আশ্রাফুল আলম পরিচালক	**Md. Ashraful Alam** Director
মোঃ জসীম উদ্দিন পরিচালক	**Md. Jashim Uddin** Director
মোঃ হারুন-অর-রশিদ পরিচালক	**Md. Harun-Or-Rashid** Director
মোঃ শওকত আলী খান পরিচালক	**Md. Shawkat Ali Khan** Director
মোঃ মজিবর রহমান পরিচালক	**Md. Mazibur Rahman** Director
মোঃ আনোয়ারুল ইসলাম পরিচালক	**Md. Anwarul Islam** Director
নিরঞ্জন চন্দ্র দেবনাথ ব্যবস্থাপনা পরিচালক	**Niranjan Chandra Debnath** Managing Director

অডিট কমিটি	Audit Committee
মোঃ শওকত আলী খান চেয়ারম্যান, অডিট কমিটি ও ব্যবস্থাপনা পরিচালক ও সিইও সোনালী ব্যাংক পিএলসি	**Md. Shawkat Ali Khan** Chairman, Audit Committee & Managing Director & CEO Sonali Bank PLC
মোঃ জসীম উদ্দিন সদস্য, অডিট কমিটি ও ব্যবস্থাপনা পরিচালক ও সিইও বাংলাদেশ ডেভেলপমেন্ট ব্যাংক পিএলসি	**Md. Jasim Uddin** Member, Audit Committee & Managing Director & CEO Bangladesh Development Bank PLC
মোঃ হারুন-অর-রশিদ সদস্য, অডিট কমিটি ও ব্যবস্থাপনা পরিচালক সাধারণ বীমা কর্পোরেশন	**Md. Harun-Or-Rashid** Member, Audit Committee & Managing Director Sadharan Bima Corporation
মোঃ মজিবর রহমান সদস্য, অডিট কমিটি ও ব্যবস্থাপনা পরিচালক ও সিইও জনতা ব্যাংক পিএলসি	**Md. Mazibur Rahman** Member, Audit Committee & Managing Director & CEO Janata Bank PLC
মোঃ আনোয়ারুল ইসলাম সদস্য, অডিট কমিটি ও ব্যবস্থাপনা পরিচালক ও সিইও অগ্রণী ব্যাংক পিএলসি	**Md. Anwarul Islam** Member, Audit Committee & Managing Director & CEO Agrani Bank PLC

Independent Auditors' Report
To the Certificate Holders' of ICB Unit Fund

Report on the Audit of the Financial Statements

Opinion:

We have audited the financial statements ICB Unit Fund, which comprise the Statement of Financial Position as at June 30, 2025, the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the company as at June 30, 2025, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs), the ICB Unit Fund Regulations, 1981 and other applicable laws and regulations.

Basis for Opinion:

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards 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 the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter:

1. We observed that the Fund has recognized an unrealized loss of BDT 14,274,835,426 on Marketable Investments under Other Comprehensive Income (OCI). However, as per IFRS 9 (specifically paragraphs 4.1.4 and 5.7.1), such fair value changes on financial assets not designated at FVOCI should be recognized through profit or loss. In our view, this misclassification has resulted in an understatement of loss in the profit and loss statement and an overstatement of other comprehensive income. Please see note number 04.01.

2. As per IAS 37 Provisions, Contingent Liabilities and Contingent Assets, paragraph 14, provision should be recognized if entity has present obligation and the amount can be estimated reliably. The management of the fund has made total provision of BDT 8,557,806,502 against future diminution of investment by the fund under prudency approach in addition of required unrealized loss provision of BDT 14,274,835,426, which is non-compliance with the said IAS. Please see note number 14.00.

3. During the year, the Fund has reported liability of Debenture Suspense (Principal & Interest) and Dividend Suspense of BDT 112,980,191 and BDT 259,365,225 respectively. These amounts have remained unrealized and undistributed for a prolonged period. Please see note number 17.00.

4. Management of the fund should carry out fair value study of the non-listed securities at list once a year, while preparing audited financial statements, to determine the fair value of investment and related fair gain/loss. But during our audit, we observed no such valuation was conducted by the management of the fund. The cost value and market value of investment in no-listed securities was BDT 2,581,642,399 and BDT 1,508,832,183 as of June 30, 2025 respectively. As such, fair value of these investment could differ from the value presented in these Financial Statements. Please see note number 4.01

5. As per Sub-Regulation (b) of the Regulation 13 of the ICB Unit Fund Regulations, 1981, Unclaimed Dividend over 6 (six) years is taken as income of the fund as per board decision. During the year unclaimed dividend of BDT 35,481,922 is taken as income. Please see note number 16.00.

6. Unclaimed dividend has been kept in separate bank account as conventional accounting practice like BSEC guideline and other applicable law and regulation. At the yearend there is a shortfall of the said bank balances of Tk. 201,878,299 against the balance of unclaimed dividend of BDT 466,260,212 shown in note number 15.00.

Key Audit Matters

Risk	Our response
Profit on Sale of Marketable Investment	
At year end the Fund reported total Income of Tk. 4,984,139,549 which includes Tk. 2,632,592,178 as Profit on Sale of Marketable Investments. Given the important nature, connections to other items to the Financial Statements and sensitivity of the item we believe this area pose high level of risk.	We have tested the design and operating effectiveness of key controls focusing on the following: • Segregation of duties in invoice creation and modification and • Timing of revenue recognition. Our substantive procedures in relation to the revenue recognition comprises the following: • Our substantive procedures in relation to the revenue recognition comprises the following: Obtaining supporting documentation for transactions recorded either side of year end as well as credit notes issued after the year end date to determine whether revenue was recognized in the correct period. • Finally assess the appropriateness and presentation of disclosures against relevant accounting standards.
See note number 19.00 of the Financial Statements	
Dividend & Interest on Debenture	
At the year end the Fund has reported Tk. 1,854,020,323 as income generated from the investments as dividend and interest on debenture which is credited to the Statements of Profit and Loss and others Comprehensive Income. This item has significant impact on the earnings performance of the Fund and return to the certificate holders.	We carried out following substantive testing's around this item. • Obtained available relevant papers and record. • Reviewed the adjustments and movements procedures and issues. • Obtained the share portfolio and crosschecked against each share transactions.
See note number 20.00 of the Financial Statements	

Other Information

The other information comprises all of the information in the Annual Report other than the financial statements and our auditor's report thereon. We have not been provided the Director's report and other information contained within the annual report except the financial statements to the date of our auditor's report. We expect to obtain the remaining reports of the Annual report after the date of our auditor's report. Management is responsible for the other information.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

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

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, the Companies Act 1994, Bangladesh Securities and Exchange Commission Mutual Fund Bithimala (Rules), 2001 and other applicable laws and regulations 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 ISAs 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 ISAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

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

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

Report on other Legal and Regulatory Requirements:

In accordance with the Companies Act 1994, Bangladesh Securities and Exchange Commission Mutual Fund Bithimala (Rules), 2001, we also report that:

a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

b) In our opinion, proper books of accounts, records and other statutory books as required by law have been kept by the Company so far as it appeared from our examinations of those books;

c) The Statement of Financial Position and Statement of profit and loss and other comprehensive Income, of the Company dealt with by the report are in agreement with the books of account and returns; and

d) The investment was made as per Rule 56 of Bangladesh Securities and Exchange Commission Mutual Fund Bithimala (Rules), 2001

For, Malek Siddiqui Wali,
Chartered Accountants
RJSC Firm Registration No.-P-50041/2022

Md. Waliullah, FCA
Enrolment No. 1334
DVC: 2508170247AS170807

For, A. Wahab & Co.
Chartered Accountants
FRC Enlistment No.-CAF-001-062

Md. Showkat Hossain, FCA
Partner
Enrollment No.-196
DVC: 2509070196AS163872

Dated: Dhaka, August 17, 2025

ICB Unit Fund
Statement of Financial Position
As on June 30, 2025

Particulars	Notes	Amounts in Taka	
		2024-25	2023-24
Assets:			
Marketable Investments at Market price	4.00	33,741,696,104	39,370,693,447
Cash and Cash Equivalents	5.00	4,168,043,810	3,408,563,304
Installment Receivable on Investments (Debenture)	6.00	39,887,148	89,822,021
Dividend and Interest Receivable (Bond & Debenture)	7.00	213,717,596	222,814,027
Interest Receivable on Fixed Deposits	8.00	45,058,455	49,124,784
Other Assets	9.00	1,996	134,808,975
Total Assets		**38,208,405,109**	**43,275,826,557**
Capital and Liabilities:			
Capital:		**37,253,151,152**	**42,344,859,986**
Capital Fund	10.00	14,477,694,300	13,529,628,900
Unit Premium Reserve	11.00	15,250,051,257	13,586,480,965
General Reserve	12.00	8,285,552	8,285,552
Distributable Income	13.00	13,234,148,967	13,600,912,307
Reserve for future diminution of Securities	14.00	8,557,806,502	8,457,806,502
Unrealized gain/(loss) on Securities	4.01	(14,274,835,426)	(6,838,254,240)
Liabilities:		**955,253,957**	**930,966,571**
Accrued Expenses	15.00	229,062	436,995
Unclaimed Dividend	16.00	466,260,212	396,396,953
Other Liabilities	17.00	375,660,785	371,093,852
Provision for loss on value of Investments	18.00	113,103,898	163,038,771
Total Capital and Liabilities		**38,208,405,109**	**43,275,826,557**
Net Asset Value (NAV) per unit			
Net Asset-at Cost	27.00	51,527,986,579	49,183,114,226
Net Asset-at Market Value	27.02	37,366,255,050	33,887,053,485
Number of Unit Outstanding	10.02	144,776,943	135,296,289
Net Asset Value per unit-at Cost	27.01	**355.91**	**363.52**
Net Asset Value per unit-at Market Value	27.02	**258.10**	**250.47**

The accompanying notes from 1.00 to 30.00 from an integral part of these financial statement.

Professor Abu Ahmed
Chairman

Md. Jashim Uddin
Director

Niranjan Chandra Debnath
Managing Director

Md. Habibur Rahman
General Manager
(Accounts & Finance)

Ruksana Yasmin
Company Secretary

Subject to our separate report of even date.

(Malek Siddiqui Wali)
Chartered Accountants
FRC Enlistment No. CAF-001-258-2024
Signed By: Md. Waliullah, FCA
Enrolment No.-0247
DVC: 2508170247AS170807

(A. Wahab & Co.)
Chartered Accountants
FRC Enlistment No. CAF-001-062
Signed By: Md. Showkat Hossain, FCA
Enrolment No.-196
DVC:2509070196AS163872

Dated: Dhaka, August 13, 2025

ICB Unit Fund
Statement of Profit and Loss and Other Comprehensive Income
For the year ended June 30, 2025

Particulars	Notes	Amounts in Taka 2024-25	Amounts in Taka 2023-24
Income			
Profit on Sale of Marketable Investments	19.00	2,632,592,178	3,855,715,414
Dividend on Shares	20.00	1,854,020,323	1,471,572,840
Interest on Bank Deposits	21.00	462,030,325	236,881,093
Other Income	22.00	35,496,722	42,183,723
Total Income (A)		**4,984,139,549**	**5,606,353,070**
Expenses			
Management Fee	23.00	412,444,300	420,287,821
Custodian Fees	24.00	37,746,747	47,729,863
Commission & Brokerage	25.00	109,710,451	80,276,601
Audit Fee		120,000	120,000
Bank Charges		42,310	32,386
Other Expenses	26.00	1,642,592	2,167,060
Total Expenses (B)		**561,706,401**	**550,613,731**
Net Profit before Provision (A-B)		**4,422,433,148**	**5,055,739,339**
Add: Provision write back against receivable installment of investment		(49,934,873)	-
Less: Provision made current year against Marketable Investment	14.01	100,000,000	-
Net Profit for the year		**4,372,368,021**	**5,055,739,339**
Add: Other Comprehensive Income			
Unrealized gain/(loss) on Securities		(7,436,581,186)	(6,838,254,240)
Total Profit including unrealized gain/(loss) for the year		**(3,064,213,165)**	**(1,782,514,901)**
Number of Units outstanding	10.02	144,776,943	135,296,289
Earning per Unit for the year	28.00	**30.20**	**37.37**

The accompanying notes from 1.00 to 30.00 from an integral part of these financial statement.

Professor Abu Ahmed
Chairman

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Director

Niranjan Chandra Debnath
Managing Director

Md. Habibur Rahman
General Manager
(Accounts & Finance)

Ruksana Yasmin
Company Secretary

Subject to our separate report of even date.

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Enrolment No.-0247
DVC: 2508170247AS170807

(A. Wahab & Co.)
Chartered Accountants
FRC Enlistment No. CAF-001-062
Signed By: Md. Showkat Hossain, FCA
Enrolment No.-196
DVC:2509070196AS163872

Dated: Dhaka, August 13, 2025

ICB Unit Fund
Statement of Changes in Equity
For the year ended June 30, 2025

Particulars	Capital Fund	Unit Premium Reserve	General Reserve	Distributable Income	Reserve for Future Diminution of Securitites	Unrealized gain/(loss) on Securities	Total
Balance as on July 01, 2024	13,529,628,900	13,586,480,965	8,285,552	13,600,912,307	8,457,806,502	(6,838,254,240)	42,344,859,986
Re-Investment (CIP) @ Tk. 275	1,039,426,700	1,818,996,725	-	-	-	-	2,858,423,425
Re-purchase	(91,854,300)	(156,264,533)	-	-	-	-	(248,118,833)
Add: Adjustment During the Year	493,000	838,100	-	(1,331,100)	100,000,000	-	100,000,000
Unit Premium Reserve	-	-	-	-	-	-	-
Net profit for the year	-	-	-	4,372,368,021	-	-	4,372,368,021
Unrealized gain/(loss) on Securities	-	-	-	-	-	(7,436,581,186)	(7,436,581,186)
Dividends Declared Fy 2023-24	-	-	-	(4,735,370,115)	-	-	(4,735,370,115)
Less: Unclaimed Dividend Paid during the year	-	-	-	(2,430,147)	-	-	(2,430,147)
Less: Provision made during this year	-	-	-	-	-	-	-
Balance as on June 30, 2025	**14,477,694,300**	**15,250,051,257**	**8,285,552**	**13,234,148,967**	**8,557,806,502**	**(14,274,835,426)**	**37,253,151,152**

For the year ended June 30, 2024

Particulars	Capital Fund	Unit Premium Reserve	General Reserve	Distributable Income	Reserve for Future Diminution of Securitites	Unrealized gain/(loss) on Securities	Total
Balance as on July 01, 2023	12,584,347,600	11,921,479,255	8,285,552	12,937,149,039	8,457,806,502	9,483,542,384	55,392,610,332
Re-Investment (CIP) @ Tk. 276	978,130,100	1,721,508,976	-	-	-	-	2,699,639,076
Re-purchase	(32,857,800)	(56,515,416)	-	-	-	-	(89,373,216)
Add: Adjustment During the Year	9,000	8,150	-	-	-	-	17,150
Unit Premium Reserve	-	-	-	-	-	-	-
Net profit for the year	-	-	-	5,055,739,339	-	-	5,055,739,339
Unrealized gain/(loss) on Securities	-	-	-		-	(16,321,796,624)	(16,321,796,624)
Dividends	-	-	-	(4,391,937,312)	-	-	(4,391,937,312)
Less: Unclaimed Dividend Paid during the year	-	-	-	(38,758)	-	-	(38,758)
Less: Premium on Unit	-	-	-	-	-	-	-
Balance as on June 30, 2024	**13,529,628,900**	**13,586,480,965**	**8,285,552**	**13,600,912,307**	**8,457,806,502**	**(6,838,254,240)**	**42,344,859,986**

The accompanying notes from 1.00 to 30.00 from an integral part of these financial statement.

Professor Abu Ahmed
Chairman

Md. Jashim Uddin
Director

Niranjan Chandra Debnath
Managing Director

Md. Habibur Rahman
General Manager
(Accounts & Finance)

Ruksana Yasmin
Company Secretary

Subject to our separate report of even date.

(Malek Siddiqui Wali)
Chartered Accountants
FRC Enlistment No. CAF-001-258-2024
Signed By: Md. Waliullah, FCA
Enrolment No.-0247
DVC: 2508170247AS170807

(A. Wahab & Co.)
Chartered Accountants
FRC Enlistment No. CAF-001-062
Signed By: Md. Showkat Hossain, FCA
Enrolment No.-196
DVC:2509070196AS163872

Dated: Dhaka, August 13, 2025

ICB Unit Fund
Statement of Cash Flows
For the year ended June 30, 2025

Particulars	Notes	Amounts in Taka	
		2024-25	2023-24
Cash Flows from Operating Activities			
Net Income before provision		4,422,433,148	5,055,739,339
Adjustment for:			
Dividend & Interest Receivable		9,096,430	(44,037,505)
Interest Receivable (FDR)		4,066,329	(16,503,998)
Sale/(Purchase) of Investments		5,628,997,343	12,392,845,059
Other Assets		134,806,979	(134,772,451)
Accrued Expenses		(207,933)	(1,463,005)
Other Liabilities		4,566,933	(106,680,488)
Installment Receivable on Investment (Debenture)		49,934,873	-
Net Cash flows from operating activities		**10,253,694,102**	**17,145,126,951**
Cash Flows from Financing Activities:			
Capital Fund		948,065,400	945,281,300
Unit Premium Reserve		1,663,570,292	1,665,001,710
Unrealised gain/(loss) on Securities		(7,436,581,186)	(16,321,796,624)
Distributable Income		(3,761,247)	(38,758)
Tax at sources on Dividend		(565,856,751)	(531,172,322)
Dividend Paid		(4,099,650,105)	(3,793,681,602)
Net Cash flows used in financing activities		**(9,494,213,596)**	**(18,036,406,296)**
Net increase/(Decrease) in Cash and cash equivalents		**759,480,506**	**(891,279,345)**
Cash and cash equivalents at beginning of year		3,408,563,304	4,299,842,650
Cash and Cash equivalents at end of the year	5.00	**4,168,043,810**	**3,408,563,304**

The accompanying notes from 1.00 to 30.00 from an integral part of these financial statement.

Professor Abu Ahmed
Chairman

Md. Jashim Uddin
Director

Niranjan Chandra Debnath
Managing Director

Md. Habibur Rahman
General Manager
(Accounts & Finance)

Ruksana Yasmin
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Subject to our separate report of even date.

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Signed By: Md. Showkat Hossain, FCA
Enrolment No.-196
DVC:2509070196AS163872

Dated: Dhaka, August 13, 2025

ICB Unit Fund
Notes to the Financial Statements
As on and for the year ended June 30, 2025

1.00 The Fund and its activities:

1.01 Status of the fund:

Investment Corporation of Bangladesh (ICB) was established in 1976 with the objectives of accelerating industrialization and economic development of the country through development of capital market by mobilizing savings and encouraging and improving the investment climate in the country with particular emphasis placed on broadening the base and scope of investments as well as tapping marginal investors. Keeping in line with these objectives, the ICB Unit Fund (the Fund) was established in April, 1981 under Regulation 21(2) of ICB Ordinanace,1976. The management of the Fund is vested with ICB.

1.02 Nature of Business:

The business of the Fund is to mobilize savings from the investors by way of selling Unit certificates and investing the funds in securities so as to ensure maximum return for Unit certificate holders. This is an open-end Fund invested in securities as a single account. Income, net of expenses, is distributable to Unit certificate holders on a yearly basis.

2.00 Basis of preparation:

2.01 Statements of compliance:

a. The financial statements have been prepared in accordance with International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

b. The financial statements have been approved by the Board of Directors of Investment Corporation of Bangladesh relating to the Fund in its 57th meeting held on July 30, 2025.

2.02 Basis of accounting:

The financial statements have been prepared under historical cost convention.

2.03 Functional and presentation currency:

These Financial Statements are prepared in Bangladesh Taka which is Unit Fund's functional currency. All financial information presented has been rounded off to the nearest Bangladeshi taka.

2.04 Use of estimates and judgments:

The preparation of Financial Statements requires management to make judgment, estimates and assumptions that affect the application of Accounting policies and the reported amounts of assets, liabilities, income and expenses.

2.05 Reported period:

These financial statements cover one year from 1st July 2024 to 30th June 2025 and followed consistently.

3.00 Significant Accounting Policies:

3.01 Marketable Investments:

(i) Shares and redeemable value of debentures are stated at average cost price for purchases from primary and secondary markets.

(ii) Profit / Loss on sale of shares is accounted for based on difference between average cost price and selling price.

(iii) Dividend income from stock is recognized when shareholders' right is established.

(iv) Interest on debentures is accounted for on accrual basis.

(v) Bonus shares i.e. stock dividend received or receivable from various companies is not accounted for as income as per IAS, however, included in the portfolio and as such the average cost of portfolio has been reduced.

3.02 Sale/ Repurchase of Unit Certificates:

The Direct sale of unit has stopped with effect from 1st August, 2002 in terms of Section 21A of the Investment Corporation of Bangladesh (Amendment) Act, 2000.

3.03 Taxation:

The Fund's income is exempted from income tax.

3.04 Unclaimed Dividend:

Unclaimed Dividend over 6 (Six) years is forfeited as per Sub-Regulation (b) of the Regulation 13 of the ICB Unit Fund Regulations, 1981. In FY 2024-25 Unclaimed Dividend of FY 2017-2018 is forfeited as per Board approval.

3.05 Cash and Cash Equivalent:

Cash and Cash Equivalent includes cash in hand and bank balances which are carried at fair value.

3.06 General:

(i) Except for certain expenses reflected in these financial statements all other expenses including premises and equipment expenses are borne by ICB and, therefore, not reflected in these financial statements.

(ii) Management fee at the rate of one percent on capital fund is paid to ICB for management services and support received from the ICB.

(iii) Previous year's figures have been recalculated and rearranged, to conform to current year's presentation.

Particulars	Notes	Amounts in Taka	
		30-06-2025	30-06-2024
4.00 Marketable Investments at Market Price:			
The details break-up is made up as follows:			
Listed Securities		29,976,473,433	
Shares			37,743,307,580
Debentures		2,256,390,488	3,410,488
Sub-Total (A)	4.01	**32,232,863,921**	**37,746,718,068**
Non Listed Securities		1,508,832,183	1,623,975,378
Shares		-	-
Debentures			
Sub-Total (B)	4.01	**1,508,832,183**	**1,623,975,378**
Total (A+B)		**33,741,696,104**	**39,370,693,446**

4.01 Sector wise break up of investments in shares is as follows:

The details break-up is made up as follows:

Sector/Category	No. of shares	Total cost price (Tk.)	Total market price (Tk.)	Difference excess/(short)
(A) Listed-Shares				
Bank	356,136,127	5,419,318,110	3,832,344,494	(1,586,973,616)
Cement	25,450,981	2,730,529,303	1,705,050,598	(1,025,478,706)
Ceramic Industry	5,397,408	209,630,599	104,767,193	(104,863,405)
Corporate Bond	159,712	178,015,911	117,935,536	(60,080,375)
Engineering	70,141,261	3,672,904,891	2,076,613,529	(1,596,291,362)
Food and Allied	32,938,870	5,036,440,040	3,576,915,220	(1,459,524,820)
Fuel and Power	77,187,982	8,526,300,424	5,126,365,341	(3,399,935,083)
Garments and Textile	44,992,019	1,414,310,336	908,909,736	(505,400,600)
Information Technology	5,796,079	194,656,510	104,786,881	(89,869,629)
Insurance	2,412,698	171,149,352	126,358,270	(44,791,082)
Investment	257,335,935	2,460,157,144	1,423,778,306	(1,036,378,838)
Jute	600	6,000	6,060	60
Miscellaneous	6,276,228	433,731,191	164,320,808	(269,410,383)
Non Banking Fin. Institute	22,098,924	876,337,988	370,129,533	(506,208,455)
Paper and Printing	191,651	16,882,602	6,789,091	(10,093,511)
Pharmaceuticals and Chemicals	84,749,695	8,312,555,630	7,367,141,807	(945,413,823)
Services and Real Estate	5,699,773	181,595,511	81,540,289	(100,055,222)

Sector/Category	No. of shares	Total cost price (Tk.)	Total market price (Tk.)	Difference excess/(short)
Tannery Industry	1,700,875	299,905,837	294,295,490	(5,610,346)
Telecommunication	11,744,677	3,018,504,259	2,575,797,724	(442,706,535)
Travel and Leisure	2,955,521	46,062,818	12,627,528	(33,435,290)
Sub-total (A)	**1,013,367,016**	**43,198,994,455**	**29,976,473,433**	**(13,222,521,022)**
(B) Listed-Debenture				
Cement	10,110	573,488	573,488	-
Corporate Bond	-	-	-	-
Fuel and Power	2,000	1,200,000	2,837,000	1,637,000
Treasury Bond	22,000,000	2,230,207,500	2,252,980,000	22,772,500
Sub-total (B)	**22,012,110**	**2,231,980,988**	**2,256,390,488**	**24,409,500**
Total (A + B)	1,035,379,126	45,430,975,443	32,232,863,921	(13,198,111,522)
(C) Non-Listed-Shares				
Engineering	155,616	6,517,496	-	(6,517,496)
Food and Allied	292,303	28,109,759	-	(28,109,759)
Garments and Textile	32,740	3,074,000	-	(3,074,000)
Investment	240,508,101	2,173,146,073	1,508,832,183	(664,313,890)
Jute	3,497	442,226	-	(442,226)
Miscellaneous	142,400	28,658,297	-	(28,658,297)
Paper and Printing	220,242	10,384,566	-	(10,384,566)
Pharmaceuticals and Chemicals	90,026	9,058,975	-	(9,058,975)
Tannery Industry	226,595	22,251,006	-	(22,251,006)
Bank	225,000	300,000,000	-	(300,000,000)
Sub-total (C)	**241,671,520**	**2,581,642,399**	**1,508,832,183**	**(1,072,810,215)**
(D) Non-Listed-Debenture				
Paper and Printing	22,500	2,413,688	-	(2,413,688)
Pharmaceuticals and Chemicals	15,000	1,500,000	-	(1,500,000)
Sub-total (D)	**37,500**	**3,913,688**	**-**	**(3,913,688)**
Total (C + D)	**241,709,020**	**2,585,556,087**	**1,508,832,183**	**(1,076,723,903)**
Grand Total (A + B) + (C + D)	**1,277,088,146**	**48,016,531,530**	**33,741,696,104**	**(14,274,835,426)**

4.02 The aggregate market value of above investments was Tk. 33,741,696,104 at the close of business on June 30, 2025 which indicates a net deficit of Tk. (14,274,835,426) between market price and cost, which is shown as unrealized loss on securities.

Particulars	Notes	Amounts in Taka 30-06-2025	Amounts in Taka 30-06-2024

5.00 Cash and Cash Equivalents:

The details break-up is made up as follows:

Current Accounts	77,489,045	(192,335,573)
Savings Accounts	10,696,062	106,121,213
Short Term Deposit	606,740,665	342,263,546
Investment in Fixed Deposit (FDR)	3,473,118,037	3,152,514,118
Total:	**4,168,043,810**	**3,408,563,304**

Particulars	Notes	Amounts in Taka 30-06-2025	30-06-2024
6.00 Installments Receivable on Investments (Debenture):			
The details break-up is made up as follows:			
Opening Balance		89,822,021	89,822,021
Less: Adjustment of Principal		(49,934,873)	-
Closing Balance		**39,887,148**	**89,822,021**
7.00 Dividend and Interest Receivable (Bond & Share) :			
The details break-up is made up as follows:			
Dividend Receivable on Shares	7.01	121,040,667	222,814,027
Interest Receivable on Treasury Bond	7.02	92,676,929	-
Total:		**213,717,596**	**222,814,027**
7.01 Dividend Receivable on Shares			
The details break-up is made up as follows:			
Financial Year-2020-21	Annexure-A	371,043	371,043
Financial Year-2022-23	Annexure-A	232,635	232,635
Financial Year-2023-24	Annexure-A	906,993	222,210,349
Financial Year-2024-25	Annexure-A	119,529,996	-
Total:		**121,040,667**	**222,814,027**
7.02 Interest Receivable on Treasury Bond:			
The details break-up is made up as follows:			
10Y BGTB 20/06/2034	Annexure-A	1,730,769	-
20Y BGTB 28/07/2044	Annexure-A	26,944,061	-
10Y BGTB 22/01/2035	Annexure-A	42,446,851	-
20Y BGTB 28/07/2044	Annexure-A	21,555,249	-
Total:		**92,676,929**	-
8.00 Interest Receivable on Fixed Deposits:			
The details break-up is made up as follows:			
Interest Receivable on FDR		45,058,455	49,124,784
Total:		**45,058,45**	**49,124,784**
9.00 Other Assets:			
The details break-up is made up as follows:			
Receivable against Share Sale/ purchase		-	80,558,975
Other Receivable (Share Application Money)		1,996	54,250,000
Total:		**1,996**	**134,808,975**
10.00 Capital Fund:			
The details break-up is made up as follows:			
144,776,943 units were Outstanding as on 30 June 2025	10.01	14,477,694,300	13,529,628,900
Total:		**14,477,694,300**	**13,529,628,900**
10.01 Movement of Capital Fund:			
The details break-up is made up as follows:			
Opening balance		13,529,628,900	12,584,347,600
Add: Re-Investment (CIP) 10394267 units @ TK 100		1,039,426,700	978,130,100
Add: Adjustment made during the period (4930 units)		493,000	9,000
		14,569,548,600	**13,562,486,700**
Less: Re-Purchased (918543 *100)		91,854,300	32,857,800
Closing Balance		**14,477,694,300**	**13,529,628,900**

Particulars	Notes	Amounts in Taka 30-06-2025	30-06-2024
10.02 Movement of Unit Certificate:			
The details break-up is made up as follows:			
Opening Balance of unit Certificate		135,296,289	125,843,476
Add: Re-Investment (CIP Unit)		10,394,267	9,781,301
		145,690,556	**135,624,777**
Less: Re-Purchase (unit)		918,543	328,578
Add: Adjustment made during the period (4930 Units)		4,930	90
Closing Balance of Unit Certificate		**144,776,943**	**135,296,289**
11.00 Unit Premium Reserve:			
The details break-up is made up as follows:			
Opening Balance		13,586,480,965	11,921,479,255
Add: Re-Investment 10394267 Units @ Tk. 175 (with premium)		1,818,996,725	1,721,508,976
Add: Adjustment made during the period (4930 units)		838,100	8,150
		15,406,315,790	**13,642,996,381**
Less : Re-Purchase of 918543 units		156,264,533	56,515,416
Closing Balance		**15,250,051,257**	**13,586,480,965**
12.00 General Reserve:			
The details break-up is made up as follows:			
Opening Balance		8,285,552	8,285,552
Closing Balance		**8,285,552**	**8,285,552**
The above amount represents forfeited unclaimed dividend over 6 years.			
13.00 Distributable Income:			
The details break-up is made up as follows:			
Opening Balance		13,600,912,308	12,937,149,039
Less: Dividend declared for the year 2023-24		(4,735,370,115)	(4,391,937,312)
Add: Net Income during the year		4,372,368,021	5,055,739,339
Add/(Less): Prior year adjustment		(1,331,100)	(38,758)
Add/(Less): Dividend paid previous year		(2,430,147)	-
Closing Balance		**13,234,148,967**	**13,600,912,308**
14.00 Reserve for future diminution of Securities:			
The details break-up is made up as follows:			
Provision for loss on value of Investments	14.01	2,299,170,878	2,199,170,878
Provision for possible fluctuation of price of investments	14.02	5,800,272,427	5,800,272,427
Provision for Possible fluctuation of Investment in Non-CDS Shares	14.03	458,363,197	458,363,197
Closing Balance		**8,557,806,502**	**8,457,806,502**
14.01 Provision for loss on value of Investments:			
The details break-up is made up as follows:			
Opening Balance		2,199,170,878	2,199,170,878
Add: Provision made during the year		100,000,000	-
Closing Balance		**2,299,170,878**	**2,199,170,878**
14.02 Provision for possible fluctuation of price of investments:			
The details break-up is made up as follows:			
Opening Balance		5,800,272,427	5,800,272,427
Add: Provision made during the year		-	-
Closing Balance		**5,800,272,427**	**5,800,272,427**

Particulars	Notes	Amounts in Taka 30-06-2025	Amounts in Taka 30-06-2024
14.03 Provision for Possible fluctuation of Investment in Non-CDS Shares:			
The details break-up is made up as follows:			
Opening Balance		458,363,197	458,363,197
Add: Provision made during the year		-	-
Closing Balance		**458,363,197**	**458,363,197**
15.00 Accrued Expenses:			
The details break-up is made up as follows:			
Audit Fee		120,000	120,000
Advertisement & Publicity		109,062	316,995
Total:		**229,062**	**436,995**
16.00 Unclaimed Dividend:			
16.01 The movement is made up as follows:			
Opening Balance		396,396,953	329,313,564
Add: Dividend declared		4,735,370,115	4,391,937,312
		5,131,767,068	**4,721,250,876**
Less: Dividend paid during the year 01.07.2024 to 30.06.2025		(4,064,168,183)	(3,757,625,235)
Less: Unclaimed Dividend transfer to Income		(35,481,922)	(36,056,367)
Less: Tax deducted at source		(565,856,751)	(531,172,322)
Closing Balance		**466,260,212**	**396,396,953**
16.02 The details break-up is made up as follows:			
2023-2024		134,182,024	-
2022-2023		104,306,031	121,381,066
2021-2022		67,673,973	73,086,353
2020-2021		62,442,468	65,590,400
2019-2020		50,509,472	52,125,036
2018-2019		45,924,419	46,830,626
2017-2018		-	36,161,646
Before FY 2015-16		1,221,826	1,221,826
Closing Balance		**466,260,212**	**396,396,953**
17.00 Other Liabilities:			
The details break-up is made up as follows:			
Debenture Suspense (Principal & Interest)		112,980,191	112,988,858
Dividend Suspense		259,365,225	258,104,994
Payable to ISTCL		3,311,369	-
Other liabilities		4,000	-
Total:		**375,660,785**	**371,093,852**
18.00 Provision for loss on value of Investments:			
The details break-up is made up as follows:			
Provision for Receivable installment of investments	18.01	39,887,148	89,822,021
Provision for Dividend and Interest Receivable & FDR	18.02	73,216,750	73,216,750
Total Previous Provision against Marketable Investment and FDR		**113,103,898**	**163,038,771**
18.01 Provision for Receivable installment of investments:			
The details break-up is made up as follows:			
Opening Balance		89,822,021	89,822,021
Add: Provision made during the year (Beximco Group)		(49,934,873)	-
Closing Balance		**39,887,148**	**89,822,021**

Particulars	Notes	Amounts in Taka 30-06-2025	Amounts in Taka 30-06-2024

18.02 Provision for Dividend and Interest Receivable & FDR:

The details break-up is made up as follows:

Opening Balance		73,216,750	73,216,750
Add: Provision made during the year against FDR			-
Less: Dividend adjustment during the year			-
Closing Balance		**73,216,750**	**73,216,750**

19.00 Profit on Sale of Marketable Investments:

The details break-up is made up as follows:

Profit on Sale of Marketable Investments		2,632,592,178	3,855,715,414
Total:		**2,632,592,178**	**3,855,715,414**

20.00 Dividend on Shares:

The details break-up is made up as follows:

Dividend on shares	Annexure-B	1,854,020,323	1,471,572,840
Total:		**1,854,020,323**	**1,471,572,840**

21.00 Interest on Bank Deposit:

The details break-up is made up as follows:

Interest on Bank Account Saving & STD		45,391,424	18,180,908
Interest on FDR		253,300,702	218,700,185
Interest on Treasury Bond		163,338,199	-
Total:		**462,030,325**	**236,881,093**

22.00 Other Income:

The details break-up is made up as follows:

Unclaimed Dividend transfer to Income		35,481,922	36,056,367
Consolidation Fee		14,800	10,440
Interest on Project Finance		-	6,116,916
Total:		**35,496,722**	**42,183,723**

23.00 Management Fees:

Management fees has been calculated as per BSEC rules for management services and support received from the Corporation. As per the decision of the Board of Directors of the Investment Corporation 100% of the fees is paid to ICB during the FY 2024-25.

		412,444,300	**420,287,821**

24.00 Custodian Fees:

Custodian fees has been calculated as per BSEC rules for the custodian services and support provided by the Corporation. As per the decision of the Board of Directors of the Investment Corporation 100% of the fees is paid to ICB during the FY 2024-25.

		37,746,747	**47,729,863**

Particulars	Notes	Amounts in Taka 30-06-2025	Amounts in Taka 30-06-2024
25.00 Commission & Brokerage:			
The details break-up is made up as follows:			
ISTCL Charges		100,790,266	77,433,741
CDBL Fees		8,920,185	2,226,561
Sales Commission		-	616,299
Total:		**109,710,451**	**80,276,601**

Commission & Brokerage paid to ISTCL through ICB against purchase and sales of share, CDBL Charges & Sales Commission.

Particulars	Notes	30-06-2025	30-06-2024
26.00 Others Expenses:			
The details break-up is made up as follows:			
Advertisement and Publicity		302,545	887,460
Spliting Charges & Others		81,225	77,750
Excise Duty		1,258,822	1,201,850
Total:		**1,642,592**	**2,167,060**
27.00 Net Assets Value Per Unit at cost (NAVPU):			
The details break-up is made up as follows:			
Total Capital As per Balance Sheet-A		37,253,151,152	42,344,859,986
Add: Total Unrealised gain As Per Balance Sheet-B	4.01	(14,274,835,426)	6,838,254,240
Net Assets Value (NAV) A-B		**51,527,986,579**	**49,183,114,226**
27.01 Number of units outstanding during the year		144,776,943	135,296,289
Net Asset Value Per Unit at cost (NAVPU)		**355.91**	**363.52**
27.02 Net Assets Value Per Unit at Market Value (NAVPU):			
The details break-up is made up as follows:			
Total Assets As per Balance Sheet-A		38,208,405,109	43,275,826,557
Less: Total Liabilities As Per Balance Sheet-B		842,150,059	9,388,773,073
Net Assets Value (NAV) A-B		**37,366,255,050**	**33,887,053,484**
Number of units shares outstanding during the year		144,776,943	135,296,289
Net Asset Value Per Unit at Market Value (NAVPU)		**258.10**	**250.47**
28.00 Earning Per Unit (EPU):			
The details break-up is made up as follows:			
Net profit excluding Unrealised gain		**4,372,368,021**	**5,055,739,339**
Number of Units		**144,776,943**	**135,296,289**
EPU		**30.20**	**37.37**

29.00 Related Party Transactions:

The mututal Fund, in normal course of business, acrried out a number of transactions with other entities that fall within the definition of related party contained in Internationl Accounting Standard 24: Related party Disclosures. All transactions involving related parties arising in normal course of business are conducted on an arm's length basis at commercial rates on the same terms and conditions as applicable to the third party. Details of transaction with related parties and Balances with them as at June, 2025 were follows.

Name of party	Relationship	Nature of Transac tion	Banalce as on 30.06.2024	Payment in the FY 2024-25	Received in the FY 2024-25	Balance as on 30.06.2025
ICB	Fund Manager	Term Deposit	3,102,514,118	315,000,000	5,603,919	3,423,118,037
		Total	**3,102,514,118**	**315,000,000**	**5,603,919**	**3,423,118,037**

30.00 Events after the reporting date:

The Board of Directors of Investment Corporation of Bangladesh relating to the Fund has approved cash divident of Tk 30.00 per unit for the year ended June 30, 2025 in its 57th meeting held on July 30, 2025.

Professor Abu Ahmed
Chairman

Md. Jashim Uddin
Director

Niranjan Chandra Debnath
Managing Director

Md. Habibur Rahman
General Manager
(Accounts & Finance)

Ruksana Yasmin
Company Secretary

Dated: Dhaka, August 17, 2025

ICB Unit Fund
Statement of Dividend & Interest (Bond & Share) Receivable
For the Year ended June 30, 2025

Annexure-A

Sl.	Company Name	Face Value	Dividend Rate	ICB Unit Fund			
				No. of Shares	Gross Dividend (Tk.)	Tax Deducted (0%)	Dividend Receivable (Tk)
1	AAMRA TECHNOLOGIES LTD.	10	1.00%	3,744,635	374,464	-	374,464
2	AFTAB AUTOMOBILES LTD.	10	10.0%	790,000	790,000	-	790,000
3	GENEX INFOSYS LIMITED	10	3.0%	159,960	47,988	-	47,988
4	NAVANA CNG LIMITED	10	10.0%	1,086,542	1,086,542	-	1,086,542
5	SAIF POWERTEC LIMITED	10	1.0%	4,302,363	430,236	-	430,236
6	JAMUNA BANK PLC.	10	17.50%	18,857,654	33,000,895	-	33,000,895
7	HEIDELBERG MATERIALS BANGLADESH PLC	10	25.00%	3,504,307	8,760,768	-	8,760,768
8	UNITED FINANCE LTD.	10	10.00%	380,000	380,000	-	380,000
9	PUBALI BANK PLC	10	12.5%	11,097,416	13,871,770	-	13,871,770
10	REPUBLIC INSURANCE CO. LTD.	10	5.00%	81,207	40,604	-	40,604
11	CITY BANK LTD.	10	12.50%	2,991,500	3,739,375	-	3,739,375
12	NATIONAL CREDIT AND COMMERCE BANK PLC	10	13.00%	18,784,387	24,419,703	-	24,419,703
13	TRUST BANK PLC	10	7.50%	22,842,699	17,132,024	-	17,132,024
14	MERCANTILE ISLAMI BANK PLC	10	10.00%	1,000	1,000	-	1,000
15	DBH FINANCE PLC	10	15.00%	606,751	910,127	-	910,127
16	EASTLAND INSURANCE CO.LTD.	10	10.0%	12,000	12,000	-	12,000
17	ISLAMI INSURANCE BD LTD.	10	20.00%	1,000	2,000	-	2,000
18	PHOENIX INSURANCE CO.LTD.	10	10.0%	87,083	87,083	-	87,083
19	PURABI GENERAL INSURANCE CO. LTD.	10	10.00%	11,000	11,000	-	11,000
20	NITOL INSURANCE COMPANY LTD.	10	5.00%	142,597	71,299	-	71,299
21	DHAKA BANK PLC.	10	5.00%	13,624,344	6,812,172	-	6,812,172
22	DELTA LIFE INSURANCE COMPANY LTD.	10	30.0%	1,238,595	3,715,785	-	3,715,785
23	ORION PHARMA LIMITED	10	10.0%	3,833,163	3,833,163		3,833,163
	A. Total Dividend Receivable for the FY 2024-2025			**108,180,203**	**119,529,996**	**-**	**119,529,996**
	Dividend Receivable (More than one Year)						
	Dividend Receivable 2023-24						
1	GLOBAL ISLAMI BANK PLC	10	5.00%	1,578,221	789,111	-	789,111
2	UNION BANK PLC	10	5.00%	235,764	117,882	-	117,882
	Total Dividend Receivable for the FY 2023-24			**1,813,985**	**906,993**		**906,993**
	Dividend Receivable 2022-23						
1	ACTIVE FINE CHEMICALS LTD.	10	0.25%	862857	21,571	3,236	18,336
2	AFC AGRO BIOTECH LTD.	10	0.52%	5042327	252,116	37,817	214,299
	Total Dividend Receivable for the FY 2022-23			**5905184**	**273,688**	**41,053**	**232,635**
	Dividend Receivable 2021-22						
1	Ratanpur Steel Re Rolling Mills Ltd.	10	10.00%	371,044	371,044	-	371,044
	Total Dividend Receivable for the FY 2021-22						
	B. Total Dividend Receivable (More than one Year)						**1,510,671**
	Total Dividend Receivable (A+B)						**121,040,667**

Statement of Interest Receivable on Treasury Bond as on 30.06.2025

Sl. No.	Name of Bond	Date of open/ renew	Amount	Period (Months)	Rate of Intt (%)	Date of Maturity	Coupon Amount (TK)	Interest Receivable as on 30.06.2025
1	10Y BGTB 20/06/2034	21-Jun-25	500,000,000	6	0.1260	20-Dec-25	31,500,000	1,730,769.23
2	20Y BGTB 28/07/2044	28-Jan-25	500,000,000	6	0.1275	28-Jul-25	31,875,000	26,944,060.77
3	10Y BGTB 22/01/2035	22-Jan-25	800,000,000	6	0.1208	22-Jul-25	48,320,000	42,446,850.83
4	20Y BGTB 28/07/2044	28-Jan-25	400,000,000	6	0.1275	28-Jul-25	25,500,000	21,555,248.62
	Total FDR Amount		**2,200,000,000**		**Interest Receivable**			**92,676,929.45**

ICB Unit Fund
Statement of Dividend Income
For the Year ended June 30, 2025

Annexure-B

Sl.	Company Name	Face Value	Dividend Rate	ICB Unit Fund			
				No. of Shares	Gross Dividend (Tk.)	Tax Deducted (0%)	Dividend Receivable (Tk)
1	APSCL NON-CONVERTIBLE & FULLY REDEEMABLE COUPON BEARING BOND	3750	5.25%	8,000	1,575,000	-	1,575,000
2	LINDE BANGLADESH LTD.	10	1540.00%	614,271	94,597,734	-	94,597,734
4	GRAMEENPHONE LTD	10	160.00%	3,694,164	59,106,624	-	59,106,624
7	PHOENIX INSURANCE CO.LTD	10	12.0%	87,083	104,500	20,900	83,600
8	MEGHNA LIFE INSURANCE CO. LTD.	10	15.00%	62,685	94,028	-	94,028
10	DESH GENERAL INSURANCE COMPANY LTD.	10	5.0%	10,079	5,040	-	5,040
15	LANKA BANGLA FINANCE PLC	10	10.0%	8,209,560	8,209,560	-	8,209,560
16	LINDE BANGLADESH LTD.	10	4100.00%	886,412	363,428,920	-	363,428,920
17	POPULAR LIFE INSURANCE CO. LTD	10	37.0%	428,218	1,584,407	-	1,584,407
19	SUNLIFE INSURANCE CO. LTD.	10	0.50%	374,706	18,735	-	18,735
21	CONFIDENCE CEMENT LTD	10	10.0%	106,055	106,055	-	106,055
22	ENVOY TEXTILES LTD.	10	20.0%	5,281,515	10,563,030	-	10,563,030
24	THE IBNE SINA PHARMA. LTD.	10	63.00%	1,181,504	7,443,475	-	7,443,475
26	British Ameri. Tobacco BD Co.(Interim)	10	150.0%	6,078,253	91,173,795	-	91,173,795
27	BATA SHOES (BD) LTD.(Interim)	10	340.0%	106,878	3,633,852	-	3,633,852
28	MATIN SPINNING MILLS LIMITED	10	50.0%	960,000	4,800,000	-	4,800,000
29	BANGLADESH SUBMARINE CABLE CO.	10	40.0%	2,177,256	8,709,024	-	8,709,024
30	APEX SPINNING & KNITTING	10	20.0%	680,003	1,360,006	-	1,360,006
31	APEX FOOTWEAR LIMITED.	10	35.0%	284,757	996,650	-	996,650
32	PREMIER CEMENT MILLS LIMITED	10	21.5%	41,456	89,130	-	89,130
33	LAFARGEHOLCIM BANGLADESH LIMITED (interim)	10	19.0%	15,005,162	28,509,808	-	28,509,808
35	OLYMPIC INDUSTRIES LTD.	10	10.0%	9,707,020	9,707,020	-	9,707,020
36	RENATA LIMITED	10	92.00%	1,075,106	9,890,975	-	9,890,975
37	INFORMATION TECHNOLOGY CON. LTD.	10	11.0%	25,000	27,500	-	27,500
38	CVO PETROCHEMICAL REFINERY LTD	10	10.00%	10,309	10,309	-	10,309
39	BSRM STEELS LIMITED	10	32.0%	3,607,821	11,545,027	-	11,545,027
41	BSRM LIMITED	10	35.0%	2,129,606	7,453,621	-	7,453,621
42	GPH ISPAT LTD.	10	10.0%	22,844,019	22,844,019	-	22,844,019
46	FAR CHEMICAL INDUSTRIES LTD	10	1.0%	382,545	38,255	-	38,255
48	DOREEN POWER GEN. & SYSTEMS LTD	10	10.0%	1,645,832	1,645,832	-	1,645,832
49	MONNO FABRICS LIMITED	10	1.0%	3,324,000	332,400	-	332,400
50	SHARP INDUSTRIES PLC (R. N. SPINNING)	10	1.0%	192,592	19,259	-	19,259
51	SQUARE PHARMACEUTICALS LTD.	10	110.0%	10,474,096	115,215,056	-	115,215,056
52	Square Textiles PLC	10	32.0%	1,301,410	4,164,512	-	4,164,512
53	UNITED POWER GEN & DIST CO LTD	10	60.0%	9,111,205	54,667,230	-	54,667,230
54	NATIONAL POLYMER LIMITED	10	10.50%	10,913,619	11,459,300	-	11,459,300
56	ARGON DENIMS LIMITED	10	10.00%	664,338	664,338	-	664,338
57	SAMARITA HOSPITAL LTD.	10	5.0%	234,484	117,242	-	117,242
59	BANGLADESH SHIPPING CORP.(BSC)	10	25.0%	5,529	13,823	-	13,823
60	MJL Bangladesh PLC	10	52.0%	8,908,677	46,325,120	-	46,325,120
61	SAIHAM COTTON MILLS LTD.	10	5.0%	42,406	21,203	-	21,203
62	SAIHAM TEXTILE MILLS LTD.	10	5.0%	4,621,058	2,310,529	-	2,310,529
63	SHASHA DENIMS LTD	10	10.0%	1,900,493	1,900,493	-	1,900,493
64	ACME LABORATORIES	10	35.0%	18,262,135	63,917,473	-	63,917,473
65	Crown Cement PLC	10	21.0%	924,692	1,941,853	-	1,941,853
67	APEX TANNERY LTD.	10	5.0%	1,436,087	718,044	-	718,044
68	IFAD AUTOS LIMITED	10	1.0%	5,576,930	557,693	-	557,693
69	RUNNER AUTOMOBILES LIMITED	10	11.0%	13,543	14,897	-	14,897

Sl.	Company Name	Face Value	Dividend Rate	ICB Unit Fund			
				No. of Shares	Gross Dividend (Tk.)	Tax Deducted (0%)	Dividend Receivable (Tk)
70	BBS CABLES LTD.	10	1.0%	939,012	93,901	-	93,901
71	TITAS GAS TRANSMISSION & D.C.L	10	0.05	15,116,212	7,558,106	-	7,558,106
73	NAHEE ALUMINIUM COMP PANEL LTD.	10	0.04	135,000	54,000	-	54,000
74	ACME PESTICIDES LIMITED	10	0.0025	122,000	3,050	-	3,050
75	RANGPUR FOUNDRY LTD	10	0.23	854,968	1,966,426	-	1,966,426
76	TOSRIFA INDUSTRIES LIMITED	10	0.035	6,900,500	2,415,175	-	2,415,175
78	ARAMIT LIMITED	10	0.2	542,521	1,085,042	-	1,085,042
80	AMAN FEED LIMITED	10	0.1	37,000	37,000	-	37,000
81	BEXIMCO PHARMACEUTICALS LTD.	10	0.4	101,154	404,616	-	404,616
82	DAFFODIL COMPUTERS LIMITED	10	0.05	1,255	628	-	628
83	SUMMIT ALLIANCE PORT LTD.	10	0.15	811,154	1,216,731	-	1,216,731
85	EGENERATION LIMITED	10	0.1	50,000	50,000	-	50,000
86	ACI FORMULATIONS LIMITED	10	0.2	423,352	846,704	-	846,704
87	SHINEPUKUR CERAMICS LTD.	10	0.02	757,973	151,595	-	151,595
88	WATA CHEMICALS LTD.	10	0.12	3,687,634	4,425,161	-	4,425,161
89	ACI LIMITED	10	0.2	5,460,601	10,921,202	-	10,921,202
91	GOLDEN HARVEST AGRO IND. LTD.	10	0.01	12,515,712	1,251,571	-	1,251,571
92	APSCL NON-CONVERTIBLE & FULLY REDEEMABLE COUPON BEARING BOND	3750	0.0525	8,000	1,575,000	-	1,575,000
94	BARAKA POWER LIMITED	10	0.035	1,144,436	400,553	-	400,553
95	PADMA OIL COMPANY.	10	1.4	933,706	13,071,884	-	13,071,884
96	BANGLADESH THAI ALUMINIU LTD.	10	0.0025	450,000	11,250	-	11,250
98	BANGLADESH BUILDING SYSTEM LTD.	10	0.50%	4,900,000	245,000	-	245,000
99	GOLDEN SON LTD.	10	1.50%	788,610	118,292	-	118,292
100	SHEPHERD INDUSTRIES LIMITED	10	1.0%	4,393,326	439,333	-	439,333
102	MOZAFFAR HOSSAIN SPINNING MILL	10	3.0%	19,500	5,850	-	5,850
103	COPPERTECH INDUSTRIES LTD	10	4.0%	4,508,111	1,803,244	-	1,803,244
105	SILCO PHARMACEUTICALS LIMITED	10	1.0%	360,794	36,079	-	36,079
106	JMI HOSPITAL REQUISITE MAN. LT	10	10.0%	12,688,228	12,688,228	-	12,688,228
108	SHAHJIBAZAR POWER CO. LTD.	10	12.0%	14,000	16,800	-	16,800
109	ESQUIRE KNIT COMPOSITE LIMITED	10	10.0%	490,800	490,800	-	490,800
110	INDO-BANGLA PHARMACEUTICALS LTD.	10	0.10%	11,241,400	112,414	-	112,414
114	MEGHNA PETROLEUM LTD.	10	170.0%	3,317,754	56,401,818	-	56,401,818
115	JAMUNA OIL COMPANY LTD.	10	150.0%	6,481,993	97,229,895	-	97,229,895
117	PURABI GENERAL INSURANCE CO. LTD.	10	10.00%	11,000	11,000	-	11,000
119	RAK CERAMICS(BANGLADESH) LTD.	10	10.00%	4,639,435	4,639,435	-	4,639,435
120	BRITISH AMERICAN TOBACCO BD COMPANY	10	150.0%	6,078,253	91,173,795	-	91,173,795
121	RELIANCE INSURANCE LIMITED	10	30.00%	196,243	588,729	-	588,729
122	GRAMEENPHONE LTD.	10	170.0%	7,389,686	125,624,662	-	125,624,662
124	SUMMIT POWER LTD.	10	10.0%	12,935,547	12,935,547	-	12,935,547
126	UTTARA BANK PLC.	10	17.50%	200,000	350,000	-	350,000
127	EASTERN BANK PLC.	10	17.50%	81,200	142,100	-	142,100
128	LAFARGEHOLCIM BANGLADESH LIMITED	10	19.00%	15,005,162	28,509,808	-	28,509,808
129	PIONEER INSURANCE COMPANY LTD.	10	25.00%	1,100	2,750	-	2,750
130	SINGER BANGLADESH LTD.	10	10.0%	561,140	561,140	-	561,140
131	UNILEVER CONSUMER CARE LIMITED	10	520.0%	1,607,030	83,565,560	-	83,565,560
132	BANK ASIA PLC	10	10.00%	35,815,416	35,815,416	-	35,815,416
133	DUTCH BANGLA BANK PLC	10	10.00%	2,994,830	2,994,830	-	2,994,830
134	LINDE BANGLADESH LTD.	10	400.00%	886,412	35,456,480	-	35,456,480
135	IDLC FINANCE PLC.	10	15.0%	5,396,003	8,094,005	-	8,094,005
136	SHAHJALAL ISLAMI BANK LTD.	10	10.0%	5,588,102	5,588,102	-	5,588,102
	(A) Total dividend incom from Listed securities			**365,195,834**	**1,706,813,099**	**20,900**	**1,706,792,199**

Sl.	Company Name	Face Value	Dividend Rate	ICB Unit Fund			
				No. of Shares	Gross Dividend (Tk.)	Tax Deducted (0%)	Dividend Receivable (Tk)
137	SEML PBSL FIXED INCOME FUND	10	2.50%	1,000,000	250,000	-	250,000
138	VIPB ACCELERATED INCOME UNIT FUND.	10	3.00%	10,000,000	3,000,000	-	3,000,000
139	FIRST ICB UNIT FUND	10	0.80%	6,849,663	547,973	-	547,973
140	FOURTH ICB UNIT FUND	10	4.00%	2,552,835	1,021,134	-	1,021,134
141	FIFTH ICB UNIT FUND	10	4.00%	9,509,924	3,803,970	-	3,803,970
142	SIXTH ICB UNIT FUND	10	6.00%	6,023,506	3,614,104	-	3,614,104
143	SEVENTH ICB UNIT FUND	10	6.00%	7,815,703	4,689,422	-	4,689,422
144	ICB AMCL SECOND NRB UNIT FUND	10	2.50%	28,442,269	7,110,567	-	7,110,567
145	ICB AMCL SHOTOBORSHO UNIT FUND	10	1.00%	5,000,000	500,000	-	500,000
146	EIGHT ICB UNIT FUND	10	4.00%	5,688,505	2,275,402	-	2,275,402
147	SECOND ICB UNIT FUND	10	5.00%	401,726	200,863	-	200,863
148	THIRD ICB UNIT FUND	10	5.00%	3,066,092	1,533,046	-	1,533,046
149	LANKABANGLA 1ST BALANCED UNIT FUND	10	3.00%	10,000,000	3,000,000	-	3,000,000
	(B) Total dividend incom from Non Listed securities			**96,350,223**	**31,546,480**	**-**	**31,546,480**
	Total Dividend Income (A+B)			**461,546,057**	**1,738,359,580**	**20,900**	**1,738,338,680**
1	ENERGYPAC POWER GENERATION LTD	10	5.00%	7,245,000	3,622,500	-	3,622,500
2	BERGER PAINTS BANGLADESH LTD.	10	5.00%	451,704	225,852	-	225,852
	Less: Previous year dividend receivabl adjustment FY 2023-24			**7,696,704**	**3,848,352**	**-**	**3,848,352**
	Total Dividend Income for the FY 2024-2025 (A+B-C)						**1,734,490,328**

ইউনিট পুনঃক্রয় এবং CIP স্কিমের মাধ্যমে ইউনিট ইস্যুর জন্য অনুমোদিত ব্যাংকের শাখাসমূহ

আইসিবি অফিসসমূহ ছাড়াও নিম্নোক্ত ব্যাংক শাখাসমূহ কর্তৃক ইউনিট ইস্যু ও পুনঃক্রয় করা হয়ঃ

১। **সোনালী ব্যাংক পিএলসি**

ক. লোকাল অফিস, মতিঝিল, ঢাকা।
খ. বঙ্গবন্ধু এভিনিউ শাখা, ঢাকা।
গ. ক্যান্টনমেন্ট শাখা, ঢাকা।
ঘ. আগ্রাবাদ শাখা, চট্টগ্রাম।
ঙ. নারায়ণগঞ্জ শাখা, নারায়ণগঞ্জ।
চ. বগুড়া প্রধান শাখা, বগুড়া।
ছ. মাইজদী কোর্ট শাখা, নোয়াখালী।
জ. রাজশাহী প্রধান শাখা, রাজশাহী।
ঝ. পাবনা প্রধান শাখা, পাবনা।
ঞ. মাগুরা শাখা, মাগুরা।
ট. শ্রীপুর শাখা, থানাঃ শ্রীপুর, জেলাঃ মাগুরা।
ঠ. মোহাম্মদপুর শাখা, থানাঃ মোহাম্মদপুর, জেলাঃ মাগুরা।
ড. শালেখা শাখা, থানাঃ শালেখা, জেলাঃ মাগুরা।

২। **অগ্রণী ব্যাংক পিএলসি**

ক. প্রিন্সিপাল শাখা, ঢাকা।
খ. বঙ্গবন্ধু অ্যাভেনিউ শাখা, ঢাকা।
গ. তেজগাঁও শাখা, ঢাকা।
ঘ. আগ্রাবাদ বাণিজ্যিক এলাকা শাখা, চট্টগ্রাম।
ঙ. লাল দীঘির পাড় শাখা, চট্টগ্রাম।
চ. সদর রোড় শাখা, বরিশাল।
ছ. প্রধান শাখা, রাজশাহী।
জ. ময়মনসিংহ মেডিক্যাল কলেজ শাখা, ময়মনসিংহ।
ঝ. ময়মনসিংহ প্রধান শাখা, ময়মনসিংহ।
ঞ. বিএএফ শাখা, যশোর সদর, যশোর।

৩। **জনতা ব্যাংক পিএলসি**

ক. এলিফ্যান্ট রোড শাখা, ঢাকা।
খ. প্রধান শাখা, রাজশাহী।
গ. সিলেট শাখা, সিলেট।
ঘ. রংপুর শাখা, রংপুর।
ঙ. প্রধান শাখা, ময়মনসিংহ।
চ. প্রধান শাখা, পাবনা।
ছ. এমকে রোড় শাখা, যশোর।
জ. প্রধান শাখা, মাগুরা।
ঝ. কামারপাড়া শাখা, জেলাঃ মাগুরা।
ঞ. বিনোদপুর শাখা, জেলাঃ মাগুরা।
ট. মোহাম্মদপুর শাখা, জেলাঃ মাগুরা।
ঠ. আড়পাড়া শাখা, জেলাঃ মাগুরা।

Authorized Bank Branches for Unit Repurchase and Unit Issue under CIP

Other than ICB offices Units are issued and repurchased by the following Bank branches:

1. **Sonali Bank PLC**

a. Local Office, Motijheel, Dhaka.
b. Bangabandhu Avenue Branch, Dhaka.
c. Cantonment Branch, Dhaka.
d. Agrabad Branch, Chattogram.
e. Narayanganj Branch, Narayanganj.
f. Bogura Main Branch, Bogura.
g. Maijdee Court Branch, Noakhali.
h. Rajshahi Main Branch, Rajshahi.
i. Pabna Main Branch, Pabna.
j. Magura Branch, Magura.
k. Sreepur Branch, P.S.-Sreepur, Dist. Magura.
l. Mohammadpur Branch, P.S: Mohammadpur, Dist. Magura.
m. Shalikha Branch, P.S: Shalikha, Dist. Magura.

2. **Agrani Bank PLC**

a. Principal Branch, Dhaka.
b. Bangabandhu Avenue Branch, Dhaka.
c. Tejgaon Branch, Dhaka.
d. Agrabad Commercial Area Branch, Chattogram.
e. Lal Dighir Par Branch, Chattogram.
f. Main Road Branch, Barishal.
g. Main Branch, Rajshahi.
h. Mymensing Medical College Branch, Mymensingh.
i. Mymensing Main Branch, Mymensingh.
j. BAF Branch, Jessore.

3. Janata Bank PLC

a. Elephant Road Branch, Dhaka.
b. Main Branch, Rajshahi.
c. Sylhet Branch, Sylhet.
d. Rangpur Branch, Rangpur.
e. Main Branch, Mymensingh.
f. Main Branch, Pabna.
g. MK Road Branch, Jashore.
h. Main Branch, Magura.
i. Kamarpara Branch, Dist. Magura.
j. Binodpur Branch, Dist. Magura.
k. Mohammadpur Branch, Dist. Magura.
l. Arpara Branch, Dist. Magura.

৪। **রূপালী ব্যাংক পিএলসি**
ক. লোকাল অফিস, ঢাকা।
খ. প্রধান শাখা, রাজশাহী।
গ. ক্যান্টনমেন্ট শাখা, কুমিল্লা

৫। **উত্তরা ব্যাংক পিএলসি**
ক. লোকাল অফিস, ঢাকা।
খ. খাতুনগঞ্জ শাখা, চট্টগ্রাম।
গ. প্রধান শাখা, রংপুর।

৬। **আইএফআইসি ব্যাংক পিএলসি**
ক. প্রিন্সিপাল ব্রাঞ্চ, ঢাকা।
খ. ধানমন্ডি শাখা, ঢাকা।
গ. মৌলভীবাজার শাখা, ঢাকা।
ঘ. খাতুনগঞ্জ শাখা, চট্টগ্রাম।
ঙ. আগ্রাবাদ শাখা, চট্টগ্রাম।

৭। **ইউনাইটেড কমার্শিয়াল ব্যাংক পিএলসি**
প্রিন্সিপাল ব্রাঞ্চ, ঢাকা।

৮। **দি সিটি ব্যাংক পিএলসি**
গুলশান শাখা, ঢাকা।

৯। **ইস্টার্ন ব্যাংক পিএলসি**
ক. প্রধান শাখা, ঢাকা।
খ. খুলনা শাখা, খুলনা।

১০। **ঢাকা ব্যাংক পিএলসি**
স্থানীয় কার্যালয়, ১১৫-১২০, মতিঝিল বাণিজ্যিক এলাকা, ঢাকা।

১১। **প্রাইম ব্যাংক পিএলসি**
মতিঝিল শাখা, আদমজী কোর্ট, ঢাকা-১০০০।

১২। **বাংলাদেশ কৃষি ব্যাংক**
স্থানীয় কার্যালয়, কৃষি ব্যাংক ভবন,
৮৩-৮৪, মতিঝিল বাণিজ্যিক এলাকা, ঢাকা।

4. **Rupali Bank PLC**
a. Local Office, Dhaka.
b. Main Branch, Rajshahi.
c. Cantonment Branch, Cumilla.

5. **Uttara Bank PLC**
a. Local Office, Dhaka.
b. Khatungonj Branch, Chattogram.
c. Main Branch, Rangpur.

6. **IFIC Bank PLC**
a. Principal Branch, Dhaka.
b. Dhanmondi Branch, Dhaka.
c. Moulavibazar Branch, Dhaka.
d. Khatungonj Branch, Chattogram.
e. Agrabad Branch, Chattogram.

7. **United Commercial Bank PLC**
Principal Branch, Dhaka.

8. **The City Bank PLC**
Gulshan Branch, Dhaka.

9. **Eastern Bank PLC**
a. Principal Branch, Dhaka.
b. Khulna Branch, Khulna.

10. **Dhaka Bank PLC**
Local Office, 115-120, Motijheel C/A, Dhaka.

11. **Prime Bank PLC**
Motijheel Branch, Adamjee Court, Dhaka-1000.

12. **Bangladesh Krishi Bank**
Local Office, Krishi Bank Bhaban,
83-84, Motijheel C/A, Dhaka.

আইসিবির অফিসসমূহ

শাখা কার্যালয়সমূহ:

চট্টগ্রাম শাখা
আইয়ুব ট্রেড সেন্টার (লেভেল-১০)
১২৬৯/বি, শেখ মুজিব রোড,
আগ্রাবাদ বাণিজ্যিক এলাকা, চট্টগ্রাম
ফোন : ০২৩৩৩৩২৭০৬৪, ০২৩৩৩৩১৪৫৮১
ই-মেইল : agm_ctg@icb.gov.bd, dgm_ctg@icb.gov.bd

রাজশাহী শাখা
আশীর্বাদ টাওয়ার (৪র্থ তলা)
বাড়ী নং: ৩২, রাণীবাজার মোড়, গণকপাড়া,
ঘোড়ামারা, বোয়ালিয়া, রাজশাহী-৬১০০।
ফোন : ০২৫৮৮৮৫৫৪০২, ০২৫৮৮৮৫৪৬৬১
ই-মেইল : agm_raj@icb.gov.bd, dgm_raj@icb.gov.bd

খুলনা শাখা
বিডিবিএল ভবন (৪র্থ তলা)
২৫-২৬, কেডিএ বাণিজ্যিক এলাকা, খুলনা-৯১০০
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