

SMALL AND MEDIUM ENTERPRISE FOUNDATION
STATEMENT OF COMPREHENSIVE INCOME
For the year ended 30 June 2024

	<u>Notes</u>	2024 <u>Taka</u>	2023 <u>Taka</u>
INCOME			
Interest Income	22	269,495,202	218,816,434
Govt. & Doner Grants		11,489,152	3,226,000
		280,984,354	222,042,434
Less: EXPENDITURE			
Operational Expenses	23	68,170,191	58,415,033
Administrative Expenses	24	125,305,960	121,692,760
		193,476,151	180,107,793
Excess of Income over expenditure		87,508,203	41,934,641

The annexed notes form an integral part of these financial statements

 <hr style="width: 100%;"/> <p>Managing Director SME Foundation</p>	 <hr style="width: 100%;"/> <p>Director SME Foundation</p>	 <hr style="width: 100%;"/> <p>Director SME Foundation</p>
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Signed in terms of our separate report of even date annexed.

Place: Dhaka
Dated: 11 March 2025


Hedayet Ullah FCA
Senior Partner (Enrolment No: 0281)
K. M. HASAN & CO.
Chartered Accountants
DVC:2503180281AS412847

SMALL AND MEDIUM ENTERPRISE FOUNDATION
STATEMENT OF CHANGES IN FUND
For the year ended 30 June 2024

Amount in Taka

Particulars	Endowment Fund	Stimulus Revolving Fund	Reserve Fund	Members' Contribution Fund	Retained Surplus (Balance of Excess of Income over expenditure)	Total
Opening Balance	2,000,000,000	3,038,060,050	771,958,723	10,000	1,546,152,119	7,356,180,892
Prior year adjustment	-	-	-	-	7,070,599	7,070,599
Add: Excess of income over expenditure	-	-	47,439,988	-	87,508,203	134,948,191
Add: Net Interest on STD Account & CWS Revolving Fund	-	34,949,925	-	-	-	34,949,925
Closing Balance	2,000,000,000	3,073,009,975	819,398,711	10,000	1,640,730,921	7,533,149,607

For the year ended 30 June 2023

Amount in Taka

Particulars	Endowment Fund	Stimulus Revolving Fund	Reserve Fund	Members' Contribution Fund	Retained Surplus (Balance of Excess of Income over expenditure)	Total
Opening Balance	2,000,000,000	3,015,951,166	730,596,831	10,000	1,504,056,693	7,250,614,690
Prior year adjustment	-	-	-	-	160,785	160,785
Add: Excess of income over expenditure	-	-	41,361,892	-	41,934,641	83,296,533
Add: Net Interest on STD Account	-	22,108,884	-	-	-	22,108,884
Closing Balance	2,000,000,000	3,038,060,050	771,958,723	10,000	1,546,152,119	7,356,180,892



Managing Director
SME Foundation



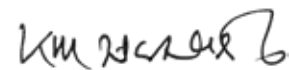
Director
SME Foundation



Director
SME Foundation

Signed in terms of our separate report of even date annexed.

Place: Dhaka
Dated: 11 March 2025



Hedayet Ullah FCA
Senior Partner (Enrolment No:0281)
K. M. HASAN & CO.
Chartered Accountants
DVC:2503180281AS412847

SMALL AND MEDIUM ENTERPRISE FOUNDATION
STATEMENT OF CASH FLOWS
For the year ended 30 June 2024

	2024	2023
	<u>Taka</u>	<u>Taka</u>
CASH FLOW FROM OPERATING ACTIVITIES		
Collection from Operational Activities and others	8,883,141	18,573,665
Payment for Operational Activities and others	(154,174,626)	(226,534,716)
Payment of Income Tax	(3,283,010)	(1,219,178)
Net Cash Flows from/(Used by) Operating Activities	(148,574,494)	(209,180,229)
CASH FLOW FROM INVESTING ACTIVITIES		
Acquisition of Property, Plant and Equipments	(4,237,067)	(529,726)
Encash/(Investment) in Fixed Deposit Receipts (FDR)	121,071,124	(55,735,000)
Encash/(Investment) against Credit Wholesaling	205,465,648	(366,397,355)
Collection from Investment Activities	250,523,445	182,553,748
Net Cash Flows from Investing Activities	572,823,149	(240,108,333)
CASH FLOW FROM FINANCING ACTIVITIES		
Grants from the Government & Donor	11,439,152	3,226,000
Net Cash Flow from Financing Activities	11,439,152	3,226,000
Net Increase /(Decrease) in Cash and Cash Equivalent (A+B+C)	435,687,807	(446,062,562)
Opening Cash and Cash Equivalent	202,840,486	648,903,048
Closing Cash and Cash Equivalent	638,528,293	202,840,486

		
Managing Director SME Foundation	Director SME Foundation	Director SME Foundation

Place: Dhaka

Dated: 11 March 2025

SMALL AND MEDIUM ENTERPRISE FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2024

1. CORPORATE STATUS AND ACTIVITIES

SMALL AND MEDIUM ENTERPRISE FOUNDATION is a company limited by guarantee registered under section 28 of the Companies Act, 1994 as an association not-for profit. The Foundation has been incorporated on 26 November 2006 bearing No. C-672(12)/06 and started its function from 01 July 2007 with its own Fund.

As per clause 41 of the Articles of Association the Foundation shall be operated under the management of the Board of Directors, consisting of 16 (Sixteen) members as under:

(a) Chairman (Nominated by the Government)	1 (One)
(b) Representative from the Govt./ Govt. organization	5 (Five)
(c) Representative of SME (Including at least one woman Selected by the outgoing Board)	4 (Three)
(d) Representative of Civil Society and Technical University (Selected by the outgoing Board)	2 (Two)
(e) Member from General Body of SMEF (Elected by the General Body)	3 (Three)
(f) Managing Director (Non-voting)	1 (One)
	<hr/> 16 (sixteen) <hr/>

The object of SME Foundation is to maintain consistency with 8th 5-year plan under implementation by GOB, SMEF to establish Small and Medium Enterprises and to alleviate poverty, reduce unemployment and create more employment and above all to help earn national economic growth by sustainable Industrialization.

The principal action plan of the Foundation through different wings for the year 2023-2024 were as follows-

A. Business & Support Services (BSS) Wing

1. SME Products Marketing & Promotion Program
 - i. Organize 11th National SME Products Fair-2023 in Dhaka
 - ii. Organize Divisional SME Products Fair (7 fairs in 7 divisions, except Dhaka)
 - iii. Support to Trade Bodies and Association for SME Products
 - iv. Organize National SME Award-2023
 - v. Readiness Program for National and Divisional Fairs
 - vi. Participate Dhaka International Trade Fair (DITF)-2023
2. Export Readiness & Facilitation Program
 - i. Training, product readiness, certification, packaging, supports to attend foreign fair, establish display centre in foreign embassies and missions, print of brochures, develop webpage etc.
3. Heritage & Indigenous Products Promotion Program
 - i. Training, development of new products through innovation and diversification, matchmaking, linkage, buyer seller meetings, publication, promotion, branding etc.
4. District SME Products Branding and Promotion Program
 - i. One District One Product Program & GI Program
Stalk taking of the district products, workshop, seminars, trainings, fairs,
 - ii. exhibitions, establishment of product display corners in each DC and other government and private offices, promotions, publications, branding etc.
5. SMEs Green and Environment Compliance Program (To be outlined in consultation with experts as per demand and study findings)

6. One Division Hundred Entrepreneurs Creation and Support Program (Training, facilitation for access to finance, business upgradation etc.)
7. Product of the Year Promotion Program
Jute-based Products) (Stalk taking of jute based products with specification and
 - i. price, prepare the database of the jute products entrepreneurs, workshops, seminars, advocacy, printing catalogues and brochures etc.
8. Update of SME Business Manual (Update the existing manual and then printing (1,000
9. Establishment of SME Advisory Panel (Establish nationwide consultant/expert pool on starting new business, access to finance, access to market, access to technology,

B. Human Resource Development (HRD)

1. Training and Capacity Building
 - i. Organize demand driven training programs (As per request from the trade bodies
 - ii. Conduct Training Programs for New Entrepreneurship and Business Management Related Training Program (3-5 days)
 - iii. Skill Development Training Program (5 days)
 - iv. Skill Development Training Program (20 days)
 - v. General ToT and Presentation skill (5 days)
 - vi. Entrepreneurship Development Project (01 year)
 - vii. Monitoring and Evaluation (Around the Year).
2. Training activities of Different wings
 - i. Cluster Wing (30)
 - ii. ICT Wing (30)
 - iii. Finance & Credit Services Wing
 - iv. Business Support Services Wing
3. Miscellaneous
 - i. Training Manual Development

C. Business Incubation Center

- i. Orientation program for the Incubatees of SME BIC
- ii. Business Plan Preparation workshop for the Incubatees of SME BIC
- iii. Capacity Building Program for the Incubatees of SME BIC (Different types training as per requirement)
- iv. Study Visit for the Business Development of the Incubatees of SME BIC
- v. Success Story Sharing Program with the Incubatees of SME BIC
- vi. Marketing Support for Product Promotion of the Incubatees of SME BIC
- vii. Linkage workshop for the Incubatees of SME BIC with government organization
- viii. Promotional Program for Incubation Center
- ix. Capacity Building Program for BIC officials and other officials of SMEF regarding BIC operation

D. Finance & Credit Services Wing

1. Credit Wholesaling (CWS) Program
Pre-Visit to cluster/Clientele Group, meeting with Stakeholders
Target Group:
 - i. Association/Chamber Entrepreneurs
 - ii. Value Chain & Cluster Entrepreneurs
 - iii. Diversified Jute Goods Products Entrepreneurs
 - iv. Electrical/LE/Plastic/Leather Sector Entrepreneurs
 - v. ICT Entrepreneurs, Women Entrepreneurs
 - vi. Agreement Signing with PFIs
 - vii. Monitoring and Evaluation of CWS Program

2. Support to SMEs for Access to Credit
 - i. Identification and awareness Program to Access to Finance
(In 5 divisional level, each program will accommodate 200 new entrants who didn't get loan yet, will join and get access to financial services)
 - ii. Capacity Building Program through Financial Literacy Training
(Based on the above mentioned awareness programs 100 entrepreneurs will be selected from each division and given financial & accounting literacy training in
 - iii. SME Entrepreneur-Banker Loan Matchmaking
(Based on the above mentioned target, around 200 entrepreneurs from the 500 trained group will get SME loan under this target based Financial Services)
3. Supply-side readiness for delivering Sustainable Financial Services
 - i. ME Financing Literacy and Awareness Raising Program for SME Bankers
(In cooperation with Bangladesh Bank)
4. Facilitating digital financing solutions for SMEs
 - i. Development of a Digital Platform for easy access to Financial services for SMEs
(In cooperation with a2i)
 - ii. Dissemination and Awareness Program
(In cooperation with a2i; develop a design in consultation with stakeholders)
5. Creating SME friendly financing ecosystem for easy access to Finance
 - i. Organize National Seminar/ Dialogue/Roundtable on SME Financing
 - ii. National SME Finance Fair-2024 (In cooperation with Bangladesh Bank)
 - iii. SME Banking Award (In cooperation with Bangladesh Bank)
 - iv. Facilitate to UDC CMSMEs One Stop Service Center (Jointly with a2i)
 - v. Facilitate of Alternative Financing Options such as startup financing, factoring financing, venture capital etc. (in cooperation with Bangladesh Bank, Startup
- 6 Advocacy to incorporate SME Financing into curriculum of universities/ business schools (Arrange awareness raising programs on such matter through formal consultation/meeting with relevant academicians, VCs and UGC)
7. Youth Entrepreneurship & Startups for Students (YES) Program
 - i. Raise Financial Awareness among University Undergrads/Graduates to encourage them towards Entrepreneurship.
(In collaboration with Bangladesh Bank and Startup Bangladesh Ltd.)
8. Preparation of Success Story in AV format on 300 Crore Stimulus Fund Utilization

Information and Communication Technology (ICT) Wing

1. Developing a Centralized Service Platform for SMEs (web & apps)
2. Dissemination program on Service Platform.
3. Programs for SME Trade bodies on office & Business Management system using digital tools.
4. Promoting & incorporate SMEs in online platform.
5. Linkage program for SMEs with ITES organization.
6. Follow up activities for SMEs on online business adaption
7. Digital readiness workshop on digital transformation journey for SMEs.
8. Knowledge sharing for Infusing and Transforming ICT Enabled Resources for SME grow
9. Promoting foundation activities on digital platform
10. Seminar on National SME Fair
11. Program as per need of entrepreneur for business development.

Technology Development Wing

1. Technical Assistance for Safe Food Production in SMEs through Good Manufacturing Practice (GMP) in Bakery Industries (1st Cycle)

- i. Skill Development Program (4 Events, 120 Persons)
 - ii. Develop Model Bakery Industry (1 Industry)
- 2. Technology Introduction, Dissemination and Evaluation (TIDE) for SMEs- (a) Demonstration Workshop (2 Events, 50 Persons)
- 3. Technology Transfer Cooperation (TTC) for SMEs- (a) Exposure Workshop (2 Events,
- 4. Technological Support for Priority Clusters-
 - i. Technology Stocktaking and Identification of Critical Issues (1 Event)
 - ii. Facilitate Modern Technology Adoption in Production Process (1 Industry)
- 5. Skill Development Program on-
 - i. Industrial Boiler Operation, Maintenance and Safety (1 Event, 30 Persons)
 - ii. Modern Welding Operation (1 Event, 30 Persons)
- 6. Sensitization on Registration, Certification and Clearance for Manufacturing SMEs-
 - i. National Seminar (1 Event, 150 Persons)
 - ii. Divisional Seminar (4 Events, 200 Persons)
- 7. Technical Facilitation for 4IR Readiness of SMEs-
 - i. Demonstration Workshop (2 Events, 60 Participants)
- 8. Promotion of Priority Programs on Technological Development of SMEs-
 - i. 'Kaizen in SMEs' Program (Booklet)
 - ii. 'Food Safety Management System for ISO 22000' Program (Booklet)

G. Policy Advocacy (PA) Wing

- 1. Advocacy to get Registration of SME Products as Geographical Indications
- 2. Advocacy to simplify SME business registration and certification:
 - i. Prepare background paper to simplify SME business registration and certification.
 - ii. Stakeholders meeting on simplifying SME business registration, trade license and facilitating SMEs in getting certificates from BSTI, DPDT, DoE etc.
- 3. National Awareness Building Seminar on 'Green SMEs for Sustainable Economic Development'
- 4. Review of SME Policy 2019
- 5. Prepare and Submit SME Friendly Budget Proposal: FY2023-24
- 6. Provide support as a Secretariat of Implementing SME Policy 2019:
 - i. Support to the meetings of National SME Development Council (NSDC)
 - ii. Support to the meetings of National SME Task-force.
 - iii. Support to the meetings of SME Technical Committee.
 - iv. Support to the Meetings of SME Working Committees.
- 7. Policy recommendations on SME sector related National Policies/Acts/Rules/Action Plan
- 8. Prepare Report for SME sector related Queries of Bangladesh Parliament, Parliamentary Standing Committee on Industry and President Speech
- 9. Prepare Demand based SME sector related Report on 8th FYP, SDGs, Perspective
- 10. Miscellaneous

H. Research Wing

- 1. e-Database of SMEs (Phase-2)
 - i. Awareness & Promotional Campaign Focusing 6 Clusters & 4 Associations
 - ii. Data Entry Focusing 6 Clusters & 4 Associations
 - iii. District Pilot Program (Tangail)
 - iv. Coordination with a2i and UDCs
- 2. Publish International Journal of SME Development
 - i. Call for Papers
 - ii. Editorial Board Meeting (5/6)
 - iii. Compiling, Formatting, Copy-editing and Proof reading

- iv. Journal Printing
- 3. Development of (10) SME Business Profile
 - i. ToR Development
 - ii. EoI advertisement along with ToR
 - iii. Research Team Selection & Awarding the task
 - iv. Analysis of Inception Report, Questionnaire Design, Interim Report, Draft Reports and
 - v. Validation of the Report
- 4. Impact Assessment of SMEF intervention on Two SME Cluster
 - i. ToR Development, EoI advertisement along with ToR
 - ii. Research Team Selection & Awarding the task
 - iii. Analysis of Inception Report, Questionnaire, Interim Report, Draft Reports and Final Report
 - iv. Field visit with data collection team
 - v. Validation Program of the Study Report
- 5. Publication and Other Programs
- 6. Miscellaneous (Field visit and Monitoring)
- I. FES Bangladesh Funded Programs**
 - 1. Study on 'Informal SMEs in Bangladesh: Formalization Challenges and Way Ahead'
Or
'Climate Change Impact and SMEs Resilience'
 - i. ToR Development & Finalization, EoI advertisement along with ToR
 - ii. Research Team Selection & Awarding the task
 - iii. Review of Inception Report, Draft Report and Final Report
 - iv. Report Validation Program
 - 2. Seminar on The Impact of 4IR on SMEs and Employment: Opportunities and Challenges
 - i. ToR development and Consultant Hiring
 - ii. Background Paper Development
 - iii. Publication & Dissemination of the Report
 - iv. Organizing Seminar
 - 3. Stakeholder Discussion on TVET and Apprenticeship: Roles of Key Stakeholders
 - i. Report finalization and Publication (Copy-edit, Design & Printing)
 - ii. Stakeholder Consultation Program
 - 4. Policy Briefing on Industry – Academia Linkage for Entrepreneurship Development in Bangladesh
 - i. Finalization and Publication of the policy paper (Copy-edit, Design & Printing)
 - ii. Policy brief program with concerned policy stakeholders
 - 5. LDC Graduation of Bangladesh: Challenges and Opportunities for SMEs
 - i. Report Review & Finalization
 - ii. Publication of the Report (Copy-edit, Design & Printing)
 - iii. Report Sharing Program
 - 6. Development of Training Modules on How to Start a Business (Basics of Entrepreneurship & Entrepreneurial Skills, Developing Business Plans, Prototype Building, Market Research, Basics of financial literacy, Registration & License, Presentation and networking skills, Product development and inventory management, Branding & Marketing, Mobilizing Resources, Production Planning, Supply Chain Management & Logistics, Scale-up Business).
 - i. ToR Development, EoI advertisement along with ToR
 - ii. Team Selection & Awarding the task
 - iii. Module Development, Review and Finalization
 - iv. Publication of the Module (Copy-edit, Design & Printing)

v. Orientation of the Module to the Trainer's (ToT-2)

7. ICT Adoption of SMEs in Bangladesh: Challenges and Way Forward (Dissemination Event of the Report)

8. Field Test of the Training Modules on Leadership & Managerial Skills Development for SMEs and Labour Right & Gender equality of SMEs

J. Cluster Development

1. Adaptation of Common Facility Technology in Cluster

- i. Jashore Cricket Bat
- ii. Sirajganj Handloom
- iii. Tangail Handloom

2. Online Product Display Center for Clusters

- i. Ghior Bamboo and Cane Cluster
- ii. Hajaribagh Leather Cluster
(will be modified if required)

3. Formalization of Cluster Entrepreneurs

- i. Handloom
- ii. Handicraft
(will be modified if required)

4. Product Design Development Interventions in Clusters

- i. Handicraft
- ii. Handloom
- iii. Nakshikatha

5. Workshop on 'Product Diversification' by wasted materials (Bhairab/Purba Matherbari)

6. Exposure Visit to Relevant Industry (Light Engineering Cluster to Walton or any Mega Industry)

7. SME Cluster Product Catalogue

- i. Light Engineering Cluster-2
- ii. Hosiery Cluster-1

8. Cluster Product Buyer-Seller Matchmaking (Showcasing and Market Inclusion of SME Products)

9. Data Collection for Cluster Directory Update (Upgradation of SME Cluster Directory)

10. Needs Assessment and Development Interventions in New Clusters (Probable Region: Shariatpur, Chattogram, Sylhet, Sherpur, Barishal (will be modified if required)

11. Advocacy for Development of Clusters (Infrastructural Development, Creation of business friendly environment)

12. Seminar on Cluster Activities Preferably at the National SME Fair 2023 (Network building among the stakeholders of different clusters, Linkage among service provider and Cluster.

13. Workshop with the Stakeholders of Clusters to Find out Problems and Future Aspects of the Cluster and to Prepare Action Plan (Network building among the stakeholders of different clusters as well as building better relationship between SME Foundation and Cluster.

14. Assisting Cluster Entrepreneurs to Participate in National SME Fair, Regional Fair and Other Fairs (Inclusion of SME Entrepreneurs in Different Fairs)

15. Exposure Visit of Cluster Stakeholders in Similar Clusters (In Country) (Exchange of business strategy, manufacturing method, marketing strategy etc. among the entrepreneurs of similar clusters)

K. Women Entrepreneurship Development (WED)

1. New Women Entrepreneurs Development.

- i. 500 women will be facilitated to become entrepreneur.
- ii. Let's become an Entrepreneur

- iii. Awareness Building
 - iv. Specialized training
 - v. Business plan facilitation
 - vi. Advisory service
 - vii. Follow up
2. Business and skill development program for women entrepreneurs.
 - i. specialized training
 - ii. story telling
 - iii. dialogue
 3. New exporter (women entrepreneurs) development program.
 - i. Export readiness
 - ii. Buyer linkage.
 4. Buyer-Supplier matchmaking program.
 - i. product development
 - ii. Buyer linkage
 5. Enable women entrepreneurs' access to finance.
 - i. Financial Literacy
 - ii. Women entrepreneurs- Bankers matchmaking
 - iii. Follow up
 6. Women entrepreneurs Conference (preferably along with International Women Entrepreneurs Day, 19 November 2023)
 - i. Day celebration
 - ii. Honors award
 - iii. Discussion
 7. Capacity development program for women Entrepreneurs associations and trade bodies
 - i. Need assessment
 - ii. Support.
 8. Operation of 'SMEF SheTeades hub, Bangladesh'.
 - i. Inauguration (Current FY)
 - ii. Population
 - iii. Need assessment
 - iv. Skill development
 - v. Market linkage
 - vi. Regional & International linkage
 9. Operation of 'SMEF supplier's platform for women entrepreneurs'.
 - i. Awareness
 - ii. Population among WEs & corporates
 - iii. WEs-Corporates meet
 10. Implementation of 'Women in Trade for inclusive and sustainable growth' with support of TFO Canada.
 - i. Export readiness
 - ii. Trade mission
 - iii. Export realization, etc.
 11. Seminar on Women Entrepreneurship Development issue. (preferably along with the National SME Product Fair 2023)
 12. 'Collaboration and Action' with development partners for strengthening women entrepreneurship
 - i. Partnership

- ii. Increase scope of operation
- iii. Events
- iv. Cost minimization

L. Planning Monitoring & Evaluation Section

1. Monitoring of SMEF Programs
 - i. Activities of SMEF (Training, Workshop, Seminar, Awareness Program etc.)
 - Inside Dhaka...20 Program (Physical 10)
 - Outside Dhaka...15 Program (Physical 10)
 - ii. Procurement Monitoring
2. Monitoring of Annual Performance Agreement (APA)-2022-2023 FY
 - i. APA Quarterly (4), Half yearly & Yearly evaluation (2)
 - ii. APAMS software with Proofs Submission (4)
 - iii. Drafting of APA-2024-25 FY
3. Documentation & Reporting:
 - i. Annual Work Plan for FY 2024-2025 (1)
 - ii. Monthly and quarterly progress report (16)
 - iii. Prime Minister's Direction Implementation Report of SMEF (12)
 - iv. MIS Report of SMEF (12)
 - v. Miscellaneous Reporting of different Ministry, Govt. bodies (Adhoc basis)
4. Monitoring Committee meeting (4)
5. Review and Workshop on Preparation of Annual Work Plan
 - i. Review of Annual Work Plan-2023-2024 FY
 - ii. Preparation of Annual Work Plan- 2024-2025 FY
6. Miscellaneous

M. Capacity Building for Trade Body and Association

1. Need Assessment of Trade Bodies/Chambers/Associations
2. Website Development and maintenance for the trade bodies/Chambers/Associations
3. Support to sectoral and Associations based SME Products Fair/Workshop/Summit/Seminar etc.
4. Provide office equipment to trade bodies/chambers/associations
5. Provide Financial Assistance to the employees of Trade Bodies/Chambers/Association to participate Local Training Program
6. Miscellaneous

N. Public Relations (PR) Wing

1. Publish/Broadcast SME Corner/Page/ program
 - i. Promote & Inc1. Increase Publicity of SMEF activities
 - ii. Increase awareness, inform Government and other stakeholders about the activities of SMEF.)
2. Publish/Broadcast Successful Entrepreneurs' Feature/Program (Assist SME Entrepreneurs to get benefit of Govt. Policy Support.)
3. Arrange TV Talk show on SME issues, SMEF activities with Chairperson, GB and Board Members, MD and SMEF officials
 - i. Promote & Increase Publicity of SMEF
 - ii. Enhance Branding of SMEF
4. Arrange TV/Newspaper Interviews on SMEF issues, SMEF activities with Chairperson, GB and Board Members, MD and SMEF officials
 - i. Promote & Increase Publicity of SMEF
 - ii. Enhance Branding of SMEF

5. Publish Reports and Articles on SME Issues and SMEF activities.
 - i. Familiarize SMEF activities
 - ii. Increase awareness, inform Government and other stakeholders about the activities of SMEF
6. Arrange Workshops, Seminars, and Exchange of views programs in association with ERF.
 - i. Inform SMEF activities
 - ii. Encourage in-depth reporting, featuring in media on SMEF activities
7. Develop SMEF Corporate video (Bangla and English) and TVC
 - i. Familiarize SMEF activities
 - ii. Enhance branding to the Government and other stakeholders about the activities of SMEF
8. Publish SMEF Annual Report. (Reporting on SMEF activities and Financial Statement to the stakeholders.)
9. Promote SME Clusters through Media coverage
 - i. Promoting SME Clusters
 - ii. Finding ways to mitigate challenges of SME Clusters
10. Arrange Pre and post-budget media coverage (Assist SME Entrepreneurs to get benefit of Govt. Policy Support.)
11. Publish quarterly newsletter, Prepare SMEF Yearly Calendar, Brochures, Greetings card etc.
 - i. Familiarize SMEF activities
 - ii. Increase awareness, inform Government and other stakeholders about the activities of SMEF.)
12. Participate in Ekushey Book Fair arranged by Bangla Academy
 - i. Familiarize SMEF activities
 - ii. Increase awareness, inform Government and other stakeholders about the activities of SMEF
13. Promotion & publicity of national & regional SME product fair through media (Assist SME Entrepreneurs for market promotion of their products.)
14. Miscellaneous

O. General Administration

1. Celebration of World MSME Day 2024
2. Arrange capacity building training for SMEF officials
3. Arrange capacity building training for individual SMEF officials (local and foreign training)
4. Arrange training on Good Governance for the SMEF Officials
5. Provide good practice award/integrity award/performance award
6. Arrange Annual Retreat
7. Recruitment/Promotion of manpower and employ management
8. Celebration of different National Days
9. Miscellaneous

P. Development Projects and Institutional Linkages

1. Implementation of the CWE Project (funded by UNESCAP)
 - i. Training workshop on Smart Skills for Women Entrepreneurs in E-commerce Business
 - ii. Development of Women Entrepreneurship Strategy in Bangladesh
 - iii. Establishment of a Digital Platform 'WE-HELP (Women Entrepreneurs Hub to Empower, Lead and Progress)'
2. Support to Implement ProGRESS Project (funded by ILO)
 - i. National Stakeholders Consultation and Policy Dialogue on Priorities for SME Development in Bangladesh

- ii. Trainers Certification Programmes on 'Gender and Entrepreneurship Together (GET Ahead)'
 - iii. Review, contextualization and translation of GET Ahead Manual
 - iv. Expert group meetings
3. Development of Project Profile (DPP)
 4. Value Chains Capacity-building activities in Textiles and Micro-garments Sector (SWITCH 2 Circular Economy Project)
 5. Advocacy and Proposal Development for different types of projects
 6. Setup SME Product Display Center in Bangladesh Embassies in Foreign Countries for showcasing and promoting SMEs of Bangladesh (or other convenient place).
 7. Develop Collaboration with Development Partners (e.i USAID, UNCDF etc.)
 8. Sign MoUs with Local and International Organizations
 9. Miscellaneous (organizing different types of meeting with development partners)

2. SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of Accounting

The Financial Statements have been prepared on going concern assumption under the historical cost convention on accrual basis.

2.2 Statement of compliance with local laws

The Financial Statements have been prepared in compliance with requirements of the Companies Act, 1994, Income Tax Act 2023 and other relevant local laws as applicable.

The following IASs are applicable for the Financial Statements for the year under review:

IAS	1	Presentation of Financial Statements
IAS	2	Inventories
IAS	7	Statement of Cash Flows
IAS	8	Accounting Policies, Changes in Accounting estimates and errors
IAS	10	Events after the Reporting Period
IAS	16	Property, Plant and Equipment
IAS	19	Employee Benefits
IAS	36	Impairment of Assets
IAS	37	Provisions, Contingent Liabilities and Contingent Assets
IAS	38	Intangible Assets
IFRS	15	Revenue from contracts with customers.

2.3 Property, Plant and Equipment

Property, Plant and Equipment are accounted for according to IAS-16 at historical cost less accumulated depreciation. The rates at which depreciation is charged per annum depend on the nature and estimated useful life of each asset.

The annual depreciation rates applicable to the Property, Plant and Equipment are as

<u>Particulars</u>	<u>Rate (%)</u>
Machineries	20
Air Conditioner	20
Communication and Network Equipment	20
Office Equipment	20
Office Decoration	10
Furniture & Fixture	10
Books & Periodicals	30
Safe Vault	10
Vehicle	20

2.3.01 Impairment of Assets

An asset is impaired when its carrying amount exceeds its recoverable amount. The organization assesses at each reporting date whether there is any indication that an asset may be impaired. If any such indication exists, the company estimates the recoverable amount of the asset. The recoverable amount of an asset is the higher of its fair value less costs to sell and its value in use. Carrying amount of the asset is reduced to its recoverable amount by recognizing an impairment loss if, and only if, the recoverable amount of the asset is less than its carrying amount. However, no such conditions that might be suggestive of a heightened risk of impairment of assets existed at the reporting date.

2.3.02 Use of Estimates and Judgment

The preparation of these financial statements, in conformity with IASs/IFRSs, required management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, revenues and expenses. Actual amounts may differ from these estimates. Estimates and underlying assumptions are reviewed on an on going basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised and in any future periods affected.

2.3.03 Intangible Assets (Work in Process).

Intangible Assets outline the accounting requirements for intangible assets, which are non-monetary assets which are without physical substance and identifiable (either being separable or arising from contractual or other legal rights). Intangible assets include accounting software which has been completed but yet to be handed over. So, it has been presenting as WIP. The said intangible assets will be recognised and amortization will be charged when it will be available for use.

2.4 Cash and Cash Equivalents

According to IAS- 7 as adopted by ICAB as IAS- 7 Statement of Cash Flows Cash and Cash Equivalents comprises of cash in hand, demand deposit and cash equivalents are short term, highly liquid investments that are readily convertible to known amount of cash which are subject to an insignificant risk of changes in value. IAS- 1 as adopted by ICAB a presentation of Financial Statements also provides that Cash and Cash Equivalents are those which have no restrictions in use considering the provisions of IAS- 7 and IAS- 1. Cash in hand and Bank balances have been considered as Cash and Cash Equivalents.

2.5 Statement of Cash Flows

Statement of Cash Flows is prepared principally in accordance with IAS-7 as adopted by ICAB . "Cash Flow Statement" and Cash Flows from operating activities have been presented under direct method and considering the provisions of para 19 of IAS -7 which provides that enterprises are encouraged to report Cash Flow from operating activities using the Direct method.

2.6 Inventories

Stock of Stationery supplies and Business Manual as on 30 June 2024 has been shown as Inventory which is valued at lower of cost and net realizable value by the management.

2.7 Income Tax

Income Tax return for the Assessment year 2023-2024 has been submitted to the Income Tax Authority. The Foundation has not made any provision for Income Tax.

No provision for income tax has been made in the financial statements. Besides, tax deducted at source on FDR interest income is treated as asset in the statement of financial position. SME foundation has applied to the NBR for exemption from Tax. It is a non-profit organization and formed under the section 28 & 29 of the Companies Act-1994. As the same nature organization PKSF availed tax exemption. So SME Foundation optimistic to get the tax exemption certificate from NBR. Besides, legal opinion from professional lawyer has been received in this regard.

2.7.01 Contingent liabilities

A contingent liability is a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or a present obligation that arises from past events but is not recognised because it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or the amount of the obligation cannot be measured with sufficient reliability.

A contingent liability for an amount of Tk. 943,488,409 may arise against income tax in a way not initially expected. If it becomes probable that an outflow of future economic benefits will be required for an item previously dealt with as a contingent liability.

2.7.02 Provisions

A provision is recognised in the statement of financial position when the organization has a legal or constructive obligation as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

2.8 Re-arrangement / Reclassification

Comparative figures have been rearranged where ever considered necessary to ensure better comparability with the current period. During the period, figures wherever considered necessary, have been reclassified and rearranged, for the better presentation purpose.

2.8.01 Prior year adjustment

Provision made and charged as expenses in the same year but part of such provision if not expended actually after the financial year, then if unspent expenditure are treated as income and presented as prior year adjustment in the financial statements.

2.8.02 Employee Benefit

Short term benefits such as salary, perquisites and long term benefits such as contributory provident fund & gratuity fund contribution are available as per the service e rule.

2.9 Comparative information

Comparative information's have been disclosed in respect of the year 2023-2024 for all numerical information's in the Financial Statements and also the narrative and descriptive numerical information's when are relevant for understanding the current year's Financial Statements.

2.9.1 Functional and Presentational Currency

These financial statements have been presented in Bangladeshi Taka (Taka/Tk/BDT), which is both functional and presentation currency of the organization. All financial information presented in BDT has been rounded off to the nearest Taka.

2.9.2 Going Concern

At each year end management of the organization makes assessment of going concern as required by IAS-1. As the SME Foundation is a autonomous body and operated by government instructions, so there is no risk of going concern. The organization has adequate resources to continue its operation for the foreseeable future and has wide coverage of its liabilities.

2.9.3 Related Party

There is no transaction with related parties in the normal course of business operation during the financial period of the organization.

2.9.4 Financial risk management & others risk management

The organization has risk mitigation procedures and followed properly to identify and analyse any risks faced by the entity, to set appropriate risk limits and controls and to monitor risks and adhere to limits. Risk management policies, procedures and systems are reviewed regularly to reflect changes in market conditions and the entity's activities.

3. Number of Employees

As per payroll of the Foundation there are 55 officers and 16 staff total being 71 of employees as against approved set up of 153 till the date of our audit. All the employees are availing the benefit of SMEF's own salary structure.

3.1. Employee Benefit

3.1.1. Contributory Provident Fund

The SMEF operates a Contributory Provident Fund for eligible employees which is administrated by a duly constituted independent Trust and equal contribution @ 10% of basic salary is made by both Employees and the Employer (the SMEF).

3.1.2 Gratuity Fund

The SMEF provides a gratuity scheme for its employees in two categories: for employees who have served for more than three years but less than five years-one month's last basic pay per year and for those who have served for more than five years-two months' last basic pay per year of service covering length of service period.

4. Revenue

The revenue has been recognized as per IFRS-15. The revenue of SME Foundation during the year under review includes interest on FDR and STD accounts with different banks and interest on loan against Credit Wholesaling Scheme . Revenue from contract with customers-

- Identify the contract with a customer
- Identify the performance obligation in the contract
- Determine the transaction price
- Allocate the transaction price to the performance obligations in the contract and
- Recognize revenue when (or as) the entity satisfies a performance obligation.

Considering the five step model, the organization recognizes revenue when (or as) it satisfies a performance obligation by transferring a promised service to a customer. Service is considered as transferred when (or as) the customer obtains controls of that service.

4.1 Other income

All other income is recognized when the Organization's right to receive such income has been reasonably determined and all conditions precedent is satisfied.

5. ADDITIONAL INFORMATION

5.1 Responsibility for preparation and presentation of Financial Statements

The Board of Directors is responsible for preparation and presentation of Financial Statements under section 183 of the Companies Act,1994 and as per clause 72 of the Articles of Association of the Foundation.

5.2 Reporting Period

Financial statements of the Foundation cover one financial year from 01 July 2023 to 30 June 2024.

5.3 Audit Fee

As per decision of 18th Annual General Meeting of the Foundation held on 17 February 2024 the Auditors' remuneration fixed at Taka 105,000 has been provided in the accounts.

5.4 Board Meeting and Members

There are 16 Members in the Board of Directors of the Foundation and 5 Board Meetings were held in the year under audit.

	<u>2024</u> <u>Taka</u>	<u>2023</u> <u>Taka</u>
6. Property, Plant and Equipment		
Machineries	3,216,166	2
Air Conditioner	722,073	1,045,235
Communication & Network Equipment	63,981	59,841
Office Equipment	500,046	576,705
Office Decoration	1,095,537	1,857,307
Furniture & Fixture	748,528	643,078
Books & Periodicals	1	1
Safe Vault	1	1
Vehicle	3	3
	<u>6,346,336</u>	<u>4,182,173</u>
Details are stated under "Annexure-A"		
7. Intangible Assets (Work-In-Progress)		
Opening Balance	6,039,720	942,720
Add: Addition during the year	918,227	5,097,000
	<u>6,957,947</u>	<u>6,039,720</u>
Less: Adjustment during the year	3,900,000	-
	<u>3,057,947</u>	<u>6,039,720</u>
8. Inventories		
Stationery and Supplies		
Opening balance	1,135,422	1,519,861
Add: Purchased during the year	1,863,140	3,213,724
	<u>2,998,562</u>	<u>4,733,585</u>
Less: Issued during the year	2,099,502	3,598,164
	<u>899,060</u>	<u>1,135,422</u>
9. Trade And Other Receivables		
Accured Interest (Note- 9.1)	96,803,891	77,467,268
Stall Fee & Other Receivable	301,000	-
	<u>97,104,891</u>	<u>77,467,268</u>
9.1 Accured Interest		
Interest on Endowment and Reserve Fund	43,500,119	38,297,233
Interest on General Fund	19,004,295	21,623,025
Interest on Credit Wholesaling	41,934	234,791
Interest on Credit Wholesaling Revolving Fund	2,303,211	3,006,687
Interest on STD account	31,954,334	14,305,532
	<u>96,803,891</u>	<u>77,467,268</u>
Details are stated Under " Annexure-B"		
10. Advance, Deposits And Prepayments		
Other Advance	1,800,670	958,450
Advance Income Tax (AIT) (Note- 10.1)	480,130,322	419,396,710
Miscellaneous advance	2,600,000	7,373,500
Rent Advance	5,186,040	5,186,040
Advance Paymet to CPF	-	182,881
Advance to RAJUK	1,500,000	1,500,000
	<u>491,217,032</u>	<u>434,597,582</u>

	<u>2024</u> <u>Taka</u>	<u>2023</u> <u>Taka</u>	
10.1 Advance Income Tax (AIT) deducted at source			
Opening Balance	419,396,710	376,084,810	
Add: Addition during the year :	60,733,612	43,311,900	
	<u>480,130,322</u>	<u>419,396,710</u>	
Less: Adjusted during the year	-	-	
Closing Balance	<u>480,130,322</u>	<u>419,396,710</u>	
Year wise break up :			
2007-2008	7,982	7,982	
2008-2009	14,991,958	14,991,958	
2009-2010	20,459,660	20,459,660	
2010-2011	23,055,028	23,055,028	
2011-2012	29,978,265	29,978,265	
2012-2013	42,159,531	42,159,531	
2013-2014	33,335,175	33,335,175	
2014-2015	29,336,595	29,336,595	
2015-2016	25,447,154	25,447,154	
2016-2017	22,097,621	22,097,621	
2017-2018	22,876,047	22,876,047	
2018-2019	31,092,389	31,092,389	
2019-2020	31,738,302	31,738,302	
2020-2021	25,340,513	25,340,513	
2021-2022	24,168,591	24,168,591	
2022-2023	43,311,900	43,311,900	
2023-2024	60,733,612	-	
	<u>480,130,322</u>	<u>419,396,710</u>	
11. Investment In Credit Wholesaling			
Opening Balance	28,434,000	114,810,500	
Add: Credit Wholesaling made during the year	-	-	
	<u>28,434,000</u>	<u>114,810,500</u>	
Less: Recovery during the year	26,266,000	86,376,500	
Closing Balance (A)	<u>2,168,000</u>	<u>28,434,000</u>	
Detailed break up is as under:			
<u>Name of the party</u>	<u>Date of payment</u>		
MIDAS Financing Ltd	11.29.2020	400,000	2,000,000
Bank Asia Ltd	11.30.2020	-	1,200,000
BRAC Bank Ltd	12.9.2020	-	689,000
Bank Asia Ltd.	12.27.2020	-	1,200,000
Bank Asia Ltd.	12.30.2020	-	2,300,000
IDLC Finance Ltd.	12.28.2020	-	7,250,000
MIDAS Financing Ltd	01.14.2021	-	1,382,500
Bank Asia Ltd.	01.26.2021	-	1,150,000
IDLC Finance Ltd.	07.18.2021	-	2,182,500
IDLC Finance Ltd.	07.18.2021	-	1,345,000
IDLC Finance Ltd.	07.18.2021	1,768,000	7,735,000
		<u>2,168,000</u>	<u>28,434,000</u>

2024
2023
Taka
Taka

During this financial year (2023-24), SME Foundation has not made any disbursement from its own source. However, over the year, Foundation realized BDT 26,266,000 according to the agreement, outstanding against the released fund is BDT 2,168,000 only.

Investment In Credit Wholesaling under Stimulus Package

Opening balance	478,758,928	2,402,067,287
Add: Credit Wholesaling made during the year	-	-
	478,758,928	2,402,067,287
Less: Recovery during the year	478,758,928	1,923,308,358
Closing Balance (B)	-	478,758,928

Investment In Credit Wholesaling Under Stimulus package

Detailed break up is as under:

Name of the party

Mutual Trust Bank Limited	-	20,000,000
The Premier Bank Limited	-	25,000,000
Social Islami Bank Limited	-	1,262,500
Southeast Bank Limited	-	5,000,000
LankaBangla Finance Limited	-	12,500,000
BRAC Bank Limited	-	80,317,956
IDLC Finance Limited	-	88,707,639
Rajshahi Krishi Unnayan Bank	-	37,500,000
Bank Asia Limited	-	50,000,000
Eastern Bank Limited	-	3,412,500
Bengal Commercial Bank Limited	-	19,912,500
BASIC Bank Limited	-	4,162,500
Dhaka Bank Limited	-	5,250,000
Prime Bank Limited	-	52,525,000
NRB Commercial Bank Limited	-	12,500,000
United Commercial Bank Limited	-	5,425,000
One Bank Limited	-	12,650,000
IPDC Finance Limited	-	42,500,000
The City Bank Limited	-	133,333
	-	478,758,928

SME Foundation received BDT 300 crore as the stimulus package to revitalize the impact of COVID-19 on the rural and marginal entrepreneurs. To disburse the loan BDT. 300 Crore among the targeted groups, in FY 2020-21 and 2021-22, Foundation successfully managed to disburse the fund to 3108 entrepreneurs at 4% per annum. However, During this financial year (2023-24), SME Foundation has not made any disbursement from its stimulus package as because stimulus package is turned to Revolving Fund. However, over the year, Foundation realized BDT 478,758,928 according to the agreement and there is no any outstanding against the released fund.

Investment in Credit Wholesaling Under Revolving Fund

Opening Balance	2,376,082,213	-
Add: Credit Wholesaling made during the year	1,517,410,000	2,616,675,000
	3,893,492,213	2,616,675,000
Less: Recovery during the year	1,217,850,720	240,592,787
Closing Balance (C)	2,675,641,494	2,376,082,213
Closing Balance (A+B+C)	2,677,809,494	2,883,275,141

Detailed break up is as under:

<u>Name of the party</u>	2024 Taka	2023 Taka
IPDC Finance Limited	53,895,000	113,925,000
LankaBangla Finance Limited	36,600,000	101,670,000
IDLC Finance Limited	34,400,000	78,180,000
Mutual Trust Bank Limited	9,864,000	21,822,000
One Bank Limited	5,097,510	8,330,850
Bangladesh Krishi Bank	875,380	1,767,260
IDLC Finance Limited	36,210,000	78,570,000
Bengal Commercial Bank Limited	18,520,000	39,715,000
BRAC Bank Limited	76,775,000	183,075,000
NRB Commercial Bank Limited	33,010,000	41,590,000
BASIC Bank Limited	1,235,760	2,019,600
Bangladesh Krishi Bank	3,519,768	6,778,653
Bank Asia Limited	12,255,000	24,060,000
Shahjalal Islami Bank Limited	6,127,310	10,013,850
United Commercial Bank Limited	11,637,000	43,100,000
Bank Asia Limited	14,172,000	30,000,000
BASIC Bank Limited	1,235,780	2,600,000
LankaBangla Finance Limited	72,510,000	150,000,000
Mercantile Bank Limited	4,622,800	7,000,000
Bangladesh Krishi Bank	12,378,335	20,665,000
IDLC Finance Limited	110,820,000	200,000,000
Mutual Trust Bank Limited	17,340,000	30,000,000
Bank Asia Limited	18,408,000	30,000,000
Shahjalal Islami Bank Limited	11,454,630	16,850,000
BASIC Bank Limited	1,359,600	2,000,000
The Premier Bank Limited	32,070,000	50,000,000
United Commercial Bank Limited	71,155,200	136,000,000
One Bank Limited	1,699,500	2,500,000
Bangladesh Krishi Bank	14,212,688	22,460,000
Bank Asia Limited	16,842,000	30,000,000
Bank Asia Limited	16,845,000	30,000,000
Mutual Trust Bank Limited	12,438,000	20,000,000
BASIC Bank Limited	951,720	1,400,000
Bangladesh Krishi Bank	7,069,524	10,930,000
BRAC Bank Limited	78,795,000	150,000,000
Bank Asia Limited	33,600,000	60,000,000
IDLC Finance Limited	33,660,000	60,000,000
IPDC Finance Limited	32,790,000	60,000,000
Bangladesh Krishi Bank	6,466,737	10,955,000
Mutual Trust Bank Limited	5,676,000	20,000,000
Rajshahi Krishi Unnayan Bank	30,942,000	60,000,000
Shimanto Bank Limited	2,430,890	4,100,000
The City Bank Limited	24,017,860	31,400,000
BASIC Bank Limited	1,920,670	2,900,000
BRAC Bank Limited	53,370,000	100,000,000
Bangladesh Krishi Bank	9,965,102	16,355,000
Shahjalal Islami Bank Limited	9,075,330	13,350,000
Bank Asia Limited	22,408,000	40,000,000
Bank Asia Limited	17,697,000	30,000,000
Bengal Commercial Bank Limited	39,715,000	50,000,000

	2024	2023
	<u>Taka</u>	<u>Taka</u>
IPDC Finance Limited	11,964,000	30,000,000
LankaBangla Finance Limited	24,825,000	50,000,000
Rajshahi Krishi Unnayan Bank	20,396,000	40,000,000
Mutual Trust Bank Limited	11,304,000	-
The Premier Bank Limited	40,255,000	-
Bangladesh Krishi Bank	8,597,850	-
The City Bank Limited	22,083,000	-
BASIC Bank Limited	3,665,200	-
BRAC Bank Limited	25,636,800	-
Mutual Trust Bank Limited	19,182,862	-
NRB Commercial Bank Limited	1,717,000	-
Bank Asia Limited	16,330,000	-
United Commercial Bank Limited	7,363,450	-
Bangladesh Krishi Bank	17,974,318	-
Mercantile Bank Limited	14,643,247	-
Trust Bank Limited	4,880,700	-
Dhaka Bank Limited	3,198,000	-
Rajshahi Krishi Unnayan Bank	42,584,815	-
The City Bank Limited	8,904,160	-
Rajshahi Krishi Unnayan Bank	50,000,000	-
Karmasangsthan Bank	20,000,000	-
Brac Bank PLC	200,000,000	-
Bank Asia PLC	50,000,000	-
Mutual Trust Bank PLC	50,000,000	-
Nrb Commercial Bank PLC	100,000,000	-
Mercantile Bank PLC	20,000,000	-
The Premier Bank PLC	50,000,000	-
Bengal Commercial Bank PLC	30,000,000	-
United Commercial Bank PLC	100,000,000	-
Trust Bank PLC	20,000,000	-
Idlc Finance PLC	200,000,000	-
Ipdc Finance PLC	150,000,000	-
Lankabangla Finance PLC	150,000,000	-
	<u>2,675,641,494</u>	<u>2,376,082,213</u>

In order to overcome the adverse effects of Covid-19, under the stimulus package SMEF received BDT. 300 crore, which was distributed to entrepreneurs through various banks and financial institutions. A revolving fund has been set up in the foundation by the fund returned from the disbursed under the stimulus package to accelerate the growth of the SME sector even in the post-Covid era. Around BDT. 2,936,985,000 were distributed among 2978 entrepreneurs till 30th June-2023 from revolving fund. Out of total disbursement of Revolving Fund-1, in FY 2023-24, BDT. 327,410,000 has been disbursed. Whereas the loan disbursement rate among women entrepreneurs is 25% and the disbursement of loans in the manufacturing and service sector is 75%. The then, new conditions and advice have been given by the finance department in revolving fund management. The new condition was; "The highest interest rate at consumer level will be 6%. Thats why, a new fund has been set up naming the Revolving Fund-2 to obey the government circular about the entrepreneurial level interest rate. Accordingly, a new agreement has been signed with the PFIs. However, from the new fund, about BDT. crore have been disbursed to the entrepreneurs through PFIs. So, in FY 2023-24, the total (1190,000,000+327,410,000) BDT. 1,517,410,000 has been disbursed to the entrepreneurs.

12. Investment In Fixed Deposit Receipts (FDR) :

Endowment Fund	2,000,000,000	2,000,000,000
Reserve Fund	762,226,337	938,186,167
General Fund	899,221,684	843,974,484
	<u>3,661,448,021</u>	<u>3,782,160,651</u>

2024 **2023**
Taka **Taka**

Details of the above amount have been stated under "Annexure-B".

13. Cash and Cash Equivalents

Cash in hand	32,009	31,850
Cash at Bank :		
Bank Asia Ltd. (Scotia Br.) STD. A/c No. 00736000724	234,111,893	11,629,948
Bank Asia Ltd. (Scotia Br.) STD. A/c No. 00736000725	37,534,441	21,814,119
Bank Asia Ltd. (Tower Br.) STD. A/c No. 62736000062	-	-
BRAC BANK BKASH- 01775908806	300	-
Janata Bank Ltd. (UGC Br.) SND A/C No. 010022277535	366,847,523	169,362,471
Sonali Bank Ltd (Kawran Bazar Br) STD. A/c No. 011720300024	2,127	2,097
	638,496,284	202,808,636
	638,528,293	202,840,486

14. Stimulus Revolving Fund

Opening Balance	3,038,060,050	3,015,951,166
Add: Interest on CWS Revolving Fund	48,905	-
Add: Interest Receivable on STD Account	34,901,021	22,108,884
	3,073,009,975	3,038,060,050

As per government circular (no. 07.101.020.03.09.004.2020-338 dated 23 February 2021) interest receivable on STD Accounts of Stimulus Revolving Fund amounting to Taka 3,49,01,021 and Interest on CWS revolving fund Tk. 48,905 have been transferred to Stimulus Revolving Fund during the year under audit.

	<u>2024</u>	<u>2023</u>
	<u>Taka</u>	<u>Taka</u>
15. Reserve Fund		
Opening Balance	771,958,723	730,596,831
Add: Transfer of 25% of interest income	47,439,988	41,361,892
	<u>819,398,711</u>	<u>771,958,723</u>

As per Endowment Fund Management Policy of SME Foundation 25% of interest earned on FDR (after deducting AIT) of Endowment and Reserve Fund amounting to Taka 47,439,988 has been transferred to Reserve Fund during the year under audit.

16. Member's Contribution Fund	<u>10,000</u>	<u>10,000</u>
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As per clause 13 of the Memorandum of Association the above amount contributed by the members to be utilized in the event of winding up of SME Foundation has been shown as members contribution Fund.

17. Retained Surplus (Balance Of Excess Of Income Over Expenditure)

Opening Balance	1,546,152,119	1,504,056,693
Add: Prior year adjustment	7,070,599	160,785
Add: Excess of Income over expenditure	87,508,203	41,934,641
	<u>1,640,730,921</u>	<u>1,546,152,119</u>

18. Trade And Other Payables

Payable for Goods (Note-18.1)	217,921	4,224,494
Payable for Expense (Note-18.2)	8,183,024	7,785,299
	<u>8,400,945</u>	<u>12,009,793</u>

18.1 Payable for Goods

M/S. QWIK Print	19,830	19,830
MS. Fakhrul Enterprise	400	400
Dhaka Printers	18,780	18,780
Rangs Workshop Limited	42,267	-
Supreme Invaitation	60,042	-
Smart Printing Solutions Ltd	16,026	-
Digital Bridge	9,990	-
Global Brand	-	17,880
MIS Solution	-	12,660
MS. Turtle	-	22,837
The Mediatex	-	20,761
Bashundhara paper Mills Ltd.	-	144,760
Md. Khaleduzzaman Talukder	-	16,000
MS.QWIK print	45,000	45,000
KPC Industries	5,586	5,586
True Engineers Associates	-	3,900,000
	<u>217,921</u>	<u>4,224,494</u>

	2024	2023
	<u>Taka</u>	<u>Taka</u>
18.2 Payable for Expense		
Md. Omar Faruk	16,200	16,200
Income tax on Employees Salary	1,204,425	1,294,486
Ryans Archives Ltd	8,928	8,928
Achia Khaleda Nila	5,400	5,400
ASM Mojahidul Hoque	4,500	4,500
Shahed Hassan	9,000	9,000
Kohinoor Yeasmin	2,700	2,700
Masudur Rahaman	-	16,200
Md. Obayedul Islam Rabbi	-	5,400
Techsolutions	-	95,658
Mr. Md. Alamgir Hossain	-	240,000
Nowshad Amin	-	5,000
Mohammed Moshiul Hoque	-	5,000
Md. Mohsinur Rahman	-	5,000
Arafatul Islam	-	5,000
Md. Nurul Alam	-	5,000
Mohammed Jamal Uddin	-	5,000
Md. Zakir Hossain	-	5,000
Chandra Shekhar Shaha	-	50,400
Md. Showkat Hossain	-	10,000
SK. Saifur Rahman	-	10,000
Mohammad Mainul Islam	-	10,000
Md. Masum	-	45,000
Md. Mohiuddin Soel	-	3,000
Rifad Al Mahamud	-	11,000
Md. Abdul Based	-	6,000
Kazi Mahmud Bin Abdullah	-	4,000
Md. Aminul Islam	-	3,000
Md. Dewan Adnan	-	4,000
Mohammad Abul Bashar	-	240,000
Abu Tofail Md. Touwhidul Islam	-	240,000
Nahida Sultana Rotna	-	120,000
Suraiya Subrina	-	120,000
A. Fattah-All-Monjur	-	240,000
Md. Arifur Rahman Bhuiyan	-	240,000
A.B.M. Alim Al Islam	-	7,000
Abu Kowsar	-	7,000
Tanvir Hossain Khan	-	7,000
Abu Shaleh Md. Mahfuzul Alam	-	7,000
Md. Riajul Islam	-	7,000
A.I. Moqbul Ahmad	-	27,000
Md. Monjurul Haque	-	22,500
Lasker Md. Nazmul Islam	-	22,500
Kazi Mahmud Bin Abdullah	-	28,000
Md. Zakir Hossain	-	28,000
Rifad Al Mahamud	-	14,000
S M Abu Sayed	-	4,000
Md. Obayedul Islam Rabbi	-	6,000

	<u>2024</u> <u>Taka</u>	<u>2023</u> <u>Taka</u>
Kazi Mahmud Bin Abdullah	-	6,000
Md. Abdul Based	-	18,000
BDCOM Online Ltd.	34,950	23,100
ICOM Bangladesh Ltd.	-	23,100
Excel Technologies Limited	5,834	
Md. Harunur Rashid	30,000	
Mukti Printing	60,775	
The Mediatex	71,850	
Supreme	63,500	
Md. Mujibur Rahman	11,787	11,787
Crosscheck Solutions8	20,500	-
Singularity Limited	20,500	-
NASCIB	134,000	-
3Tech	60,000	-
Bangladesh women Chamber of Commerce & Industry	131,000	-
Saba Nowreen	45,000	-
Nazmun Nahar	45,000	-
Md. Shamim Ahmed	45,000	-
Md. Rabiul Alam Khan	21,000	-
Mohammad Tanvir Arefin	21,000	-
Elias Hossain	21,000	-
Md. Tasnim Alam	28,000	-
Md. Hafizur Rahman	35,000	-
Mohammad Abul Bashar	14,000	-
Md. Aminul Islam	20,000	-
Md. Khairul Bari	23,000	-
Md. Muslah Uddin Dipu	18,000	-
Masum Billah	6,000	-
Md. Joynal Abdin	12,000	-
Md. Shahid Uddin Akbar	24,000	-
Md. Abul Kalam Azad	22,000	-
Md. Akhtarujjaman	16,000	-
Tarun Kumar Karmaker	22,000	-
ASM Shamzidul Islam	4,000	-
Md. Abdul Based	12,000	-
Jahid Hussain	6,000	-
Masudur Rahaman	8,000	-
Masudur Rahaman	24,000	-
Partha Protim Roy	22,000	-
Naima Islam	45,000	-
Israt Jahan	45,000	-
Kazi Muhammad Mazharul Hoque	22,500	-
Md. Zakir Hossain	22,500	-
Mst. Afifi Akter	45,000	-
Tareq Ahmed Salah Uddin Khan	21,000	-
A K M Shahidul Haque Khandaker	19,000	-
Mohammad Solaiman Haider	4,000	-
Muhammad Mushfiq Mahbub	14,000	-
Partha Protim Roy	7,000	-
Partha Protim Roy	18,000	-
Chandra Shekhar Shaha	50,400	-

	<u>2024</u> <u>Taka</u>	<u>2023</u> <u>Taka</u>
Md. Showkat Hossain	10,000	-
Mohammad Mainul Islam	20,000	-
Mariam Nargis	45,000	-
Kazi Ashraful Hoque	40,000	-
BTRC (T&T)	5,461	-
Saimon Intiaz	47,403	47,403
MS Mahmuda Akhter	13,830	13,830
Md. Nazmul Haque Sarker	3,600	3,600
Bangladesh Parjatan Corporation	99,546.00	-
Md. Bahauddin Talukder	-	9,332
Md. Billal Hossain	-	7,206
Md. Bellal Hossain Khan	-	2,206
Md. Shahjahan Milon	-	6,003
Md. Abdul Bari	-	3,768
Md. Swapan	-	4,218
Md. Sowkat Khan	-	1,153
Smart Technologies (BD) Ltd.	-	2,635
Smart Printing Solutions Ltd.	-	5,503
Das Trading Corporation	-	120,760
Md. Sahid	-	2,520
M2M Communications Ltd.	-	900
Bangladesh Parjatan Corporation	204,414	133,515
MIS Solution	-	1,620
MIS Solution	-	91,280
Smart Printing Solutions Ltd.	-	6,374
Smart Technologies (BD) Ltd.	-	454
Smart Technologies (BD) Ltd.	-	10,840
Smart Technologies (BD) Ltd.	-	14,000
Md.Mafizur Rahman	-	15,207
Mr. Sazu Barua	7,390	-
MIS SOLUTION	43,480	-
Mediastar Ltd.	9,315	-
Mediastar Ltd.	9,315	-
The Business Standard	4,368	-
The Business Standard	4,368	-
The Daily Samakal	75,000	-
Mediastar Ltd.	8,100	-
Horizon Media & Publication Ltd.	3,798	-
MIS SOLUTION	10,870	-
Contributory Providend Fund	4,267	-
Maisha's Corner	-	141,700
Bismillah Restaurant & Catering Service	-	42,500
Dhaka Tribune	5,512	5,512
Mediastar Ltd.	-	7,517
MIS Solution	-	19,677
The Daily Bangladesh Pratidin,	-	9,315
Horizon Media & Publication Ltd.	-	4,368
The Daily Jugantor	-	9,315
The Daily Bangladesh Pratidin	-	9,315
Media Star Ltd.	-	72,036
BizBangla Media Ltd.	45,936	61,231

	<u>2024</u> <u>Taka</u>	<u>2023</u> <u>Taka</u>
The Daily Jugantor	-	92,000
The Daily Samakal	-	68,434
Horizon Media & Publication Ltd.	-	45,036
Md. Saiful Kamal Azad	-	80,528
Md. Monwar Hossain	-	68,800
Mohammad Abul Bashar	-	12,700
Md. Nazmul Islam	-	15,583
Ariful Islam	-	8,050
S. M. Nurul Alam	500	500
Shubol Ray Das	22,545	22,545
Md. Mazedur Rahman	2,618	2,618
BDCOM Online Ltd	-	11,850
Dr. Md. Mafizur Rahman	-	122,400
Rahatul Islam	582	582
Md. Shohag Matabbar	582	582
Md. Rokonuzzaman	2,104	2,104
Md. Jalal Howlader	1,164	1,164
Comfort Power Technology	22,000	22,000
Dishari Entreprise ltd.	4,925	4,925
Excel Technologies Limited	2,151	-
Rupali Garden Center	3,000	-
Excel Technologies Limited	783	-
Rupali Garden Center	3,000	-
Bangladesh Parjatan Corporation	133,515	-
Das Trading Corporation	5,761	-
Md. Mominul Islam	-	7,962
Md. Mostak Ahammed	9000	9,000
Dr. Md. Mafizur Rahman	-	27,000
Afroza Parvin	7,200	7,200
Mr. Nazir Ahmmod	17,640	17,640
BFWE	114,568	114,568
Samsun Nahar	30,000	30,000
M/S. Jamal Electric Store	7,164	7,164
Tahasin Chowdhury	5400	5,400
Md. Khaleduzzaman Talukder	350	-
Md. Rejaul Karim	5,300	-
Salahuddin Mahmud	30,763	-
Md. Khaleduzzaman Talukder	38,882	-
Md. Masudur Rahman	5,719	-
Md. Abdullah Al-Mamun	9,287	-
Md. Nazmul Hassan	3,352	-
Suman Chandra Saha	28,313	-
Sazu Barua	16,825	-
Salma Sultana	8,300	-
Md. Nazeem H. Satter	2,000	-
Md. Ariful Islam	5,709	-
Kimyea Ferdausi	4,559	-
X-Group Chain Restaurant and Hospitality Management	1,882,694	-
Hussain Ahmed Enamul Huda	736,075	736,075
Mr. Sajib Hossain	413,438	413,438
Dr. Abureza Mohammad Muzareba	-	517,145

	<u>2024</u> <u>Taka</u>	<u>2023</u> <u>Taka</u>
Dobey International Ltd.	-	855,000
CWCC	1,000,000	
Aloshikha Handicrafts	1,000	1,000
Enroot Greeneries	3,000	3,000
Md. Ashraful Karim	-	20,000
Sanzida Sultana	-	3,000
Rubel Chowdhury	-	11,700
Salauddin Mahmud	23,000	25,000
Md. Nazeem Hasan Satter	18,864	18,350
Farzana Khan	8,757	6,663
Mohammad Jahangir Hosain	7,287	15,337
DESCO	83,505	65,627
Smart Technologies (BD) Ltd.	-	34,337
Ashraful Amin	(60)	(60)
Mr.Saimon Imtiaz	5,680	5,680
	<u>8,183,024</u>	<u>7,785,299</u>

19. BB Refinance Scheme Fund

Opening Balance	-	31,923,333
Add: Fund Received From Government	-	-
	-	31,923,333
Less: Refund during the Year	-	31,923,333
	-	-

As per agreement with Bangladesh Bank dated 12 February 2019 SME Foundation Received Tk. 62,450,000 as Refinance Scheme Fund. Foundation has refunded Tk. 30,526,667 in the financial year 2021-22 and rest of the amount of Tk. 31,923,333 has refunded in the last financial year.

20. Liabilities For Expenses

K.M. Hasan & Co.(Audit Fee)	105,000	95,000
MS Subra System Ltd (Accounting Software)	471,360	471,360
Dream71 Bangladesh Ltd (CWS Software)	359,100	359,100
SIMEC System Ltd.	734,580	-
Provision Against Expenses	32,143,221	21,720,379
	<u>33,813,261</u>	<u>22,645,839</u>

21. Liabilities For Other Finance

TAX withheld Account	467,218	327,512
VAT clearing account	562,543	516,907
Jolrong	17,500	17,500
	<u>1,047,261</u>	<u>861,919</u>

22. Interest Income

Interest on FDR of Endowment and Reserve Fund	183,895,619	155,225,097
Interest on FDR of General Fund	69,173,219	52,935,336
Interest on Credit Wholesaling	674,115	3,282,001
Interest on Revolving Fund	10,404,464	5,366,234
Interest on STD Account	5,347,785	2,007,766
	<u>269,495,202</u>	<u>218,816,434</u>

Interest on FDR of Endowment and Reserve Fund is Tk. 231,335,607 (Gross). The net interest on the same FDR i.e., after deduction of AIT stands at Tk.189,759,952 upon which 25% of interest to the extent of Tk. 47,439,988 has been transferred to Reserve Fund account as per decisions of Endowment Fund Management Committee and the rest amount of Taka 183,895,619 has been shown as interest income.

	<u>2024</u> <u>Taka</u>	<u>2023</u> <u>Taka</u>
23. Operational Expenses		
Local and In House Training	112,071	258,841
Technology and ICT Development Training	9,553,652	6,644,912
Credit Wholesaling Program	3,882,423	3,285,961
Capacity Building	14,769,235	17,909,018
Policy Advocacy	816,751	704,905
Women Development Training	2,501,980	3,063,928
Women Conference	547,959	1,581,488
Fair Expenses	7,324,122	20,030,851
Business Support Service Program and Training	5,730,224	1,559,102
Research and Development expenses	21,144,631	1,763,156
SME entrepreneurs award	1,787,146	1,612,871
	<u>68,170,191</u>	<u>58,415,033</u>

24. Administrative Expenses

Salary and Allowances	91,639,861	89,069,074
Advertisement	71,667	201,210
Annual General Meeting Expenses	749,101	598,310
Audit Fee	105,000	95,000
Bank Charges	2,565,244	3,068,032
Board & Other Meeting expenses	1,489,154	899,367
Donation and Subscription	175,000	-
Entertainment	269,402	196,734
Professional and Legal Fees	877,992	1,417,964
Fuel and Lubricants	1,507,500	1,994,329
Insurance Premium	102,397	381,466
News Paper, Periodicals and Publications	49,428	49,872
Recruitment Exp.	156,921	-
Printing and Stationery	1,124,124	1,468,231
Rent and Rates	14,800,072	14,106,371
Repair and Maintenance	1,796,439	1,675,267
Security & Other Services	2,015,646	1,955,281
Telephone, Mobile, Internet and Postage	575,936	741,528
Traveling and Conveyance	233,026	242,897
Utility Expenses	1,435,663	1,103,247
Miscellaneous expense	28,581	52,010
Welfare and recreation	1,464,903	600,391
Depreciation	2,072,903	1,776,179
	<u>125,305,960</u>	<u>121,692,760</u>

25. Events after the reporting period

- a. The Board of Directors of the Foundation in it's meeting held on 11 March 2025 approved the Financial Statements of the Foundation for the year ended 30 June 2024 and authorized the same for issue.
- b. There is no other significant event that has occurred between the date of Financial Position and the date when the Financial Statements were authorized for issue by the Board of Directors.

Place: Dhaka

Dated: 11 March 2025

SMALL AND MEDIUM ENTERPRISE FOUNDATION
Schedule of Property, Plant and Equipment
As at 30 June 2024

Annexure-A

Particulars	Cost			Rate (%)	Depreciation			Written down value as on 30.06.2024	
	Balance as on 01.07.2023	Addition during the year	Sales/Adj during the year		Balance as on 30.06.2024	Charged during the year	Sales/Adj during the year		Balance as on 30.06.2024
Machineries	5,943,000	3,900,000	-	9,843,000	20%	683,836	-	6,626,834	3,216,166
Air Conditioner	5,684,651	-	-	5,684,651	20%	323,162	-	4,962,578	722,073
Communication and Network Equipment	597,000	18,300	-	615,300	20%	14,160	-	551,319	63,981
Office Equipment	9,746,807	100,400	-	9,847,207	20%	177,059	-	9,347,161	500,046
Office Decoration	16,012,274	-	-	16,012,274	10%	761,770	-	14,916,737	1,095,537
Furniture & Fixture	6,013,056	218,367	-	6,231,423	10%	112,917	-	5,482,895	748,528
Books & Periodicals	287,046	-	-	287,046	30%	-	-	287,045	1
Safe Vault	15,478	-	-	15,478	10%	-	-	15,477	1
Vehicle	38,358,999	-	-	38,358,999	20%	-	-	38,358,996	3
Total as on 30.06.2024	82,658,311	4,237,067	-	86,895,378		2,072,903	-	80,549,042	6,346,336
Total as on 30.06.2023	82,128,585	529,726	-	82,658,311		1,776,179	-	78,476,138	4,182,173

SMALL AND MEDIUM ENTERPRISE FOUNDATION
Schedule of Accrued Interest

As at 30 June 2024

The amount has been earned as interest on FDR of Endowment Fund amounting taka 2,000,000,000 and Reserve Fund amounting to Taka/৳2,226,337 deposited to different banks interest @ ranging from 5.25%–11.50% and General Fund of Taka 899,221,684 at interest @ ranging from 5.25% – 12% and on loan interest credit wholesaling scheme at interest @ 0.5%–5% and also on STD account balance with Bank Asia Ltd. at Reserve @ 2.50% – 6% as on 30 June 2024 details of which are given below :

Bank Name	Branch	Ac No./FDR No.	Principal Amount	Term (month)	Date of Issue/ Renewal	Interest Rate %	Date of Maturity	Gross Interest Receivable	Tax	Govt. Excise Duty and Bank Charge	Net Interest Receivable	Received Amount	Bank Charge	25% Net Int. transferred to Reserve Fund
Puall Bank Ltd.	Machhadol Br	1246011	14,000,000	6	29-Dec-22	7.4	29-Jun-23	518,000.00	103,600.00	15,000	399,400	398,342	-	103,600
Rupali Bank Ltd.	Mohammadpur Br	04563050051550239173	30,850,000	6	30-Dec-22	7	30-Jun-23	1,079,750.00	215,950.00	-	863,800	863,800	-	215,950
Rupali Bank Ltd.	Mohammadpur Br	04563050051550239174	25,000,000	6	30-Dec-22	7	30-Jun-23	875,000.00	175,000.00	-	700,000	700,000	-	175,000
BDBL	Principal	10374000212	50,000,000	6	6-Jan-23	7.25	6-Jul-23	1,317,120.00	263,424.00	50,000	1,053,696	1,053,696	-	263,424
Janata Bank Ltd.	Zero Point Corporate	0100294769810842308	35,840,000	6	19-Jan-23	7.35	19-Jul-23	1,317,120.00	263,424.00	-	1,053,696	1,053,696	-	263,424
Bandadash Krishi Bank	Mirpur	31534439915	40,000,000	6	27-Jan-23	7.5	27-Jul-23	1,500,000.00	300,000.00	-	1,200,000	1,200,000	-	300,000
Bandadash Krishi Bank	Mirpur	31564439917	40,000,000	6	27-Jan-23	7.5	27-Jul-23	1,500,000.00	300,000.00	-	1,200,000	1,200,000	-	300,000
Bandadash Krishi Bank	Mirpur	31564439919	40,000,000	6	27-Jan-23	7.5	27-Jul-23	1,500,000.00	300,000.00	-	1,200,000	1,200,000	-	300,000
International Leasing & Financial Services Ltd.	Head Office	22000004770782417	40,000,000	6	1-Feb-23	5.25	1-Aug-23	370,635.01	74,127.00	-	296,508	296,508	-	74,127
Janata Bank Ltd.	UGC Corporate	0100294719750986655	45,000,000	6	9-Feb-23	7.5	9-Aug-23	1,687,500.00	337,500.00	15,000	1,335,000	1,335,000	-	337,500
Janata Bank Ltd.	UGC Corporate	01002947187403988665	45,000,000	6	9-Feb-23	7.5	9-Aug-23	1,687,500.00	337,500.00	15,000	1,335,000	1,335,000	-	337,500
Janata Bank Ltd.	UGC Corporate	010029471336750986654	47,000,000	6	9-Feb-23	7.5	9-Aug-23	1,762,500.00	352,500.00	-	1,410,000	1,410,000	-	352,500
Janata Bank Ltd.	UGC Corporate	01002947283309866506	50,000,000	6	9-Mar-23	7.5	9-Sep-23	1,875,000.00	375,000.00	-	1,500,000	1,500,000	-	375,000
Janata Bank Ltd.	Bigum Rokya Sarani	010029475555490694778	50,000,000	6	9-Mar-23	7.5	9-Sep-23	1,875,000.00	375,000.00	-	1,500,000	1,500,000	-	375,000
Janata Bank Ltd.	Bigum Rokya Sarani	010029475555490694779	55,000,000	6	10-Mar-23	7.5	10-Sep-23	2,062,500.00	412,500.00	-	1,650,000	1,650,000	-	412,500
Janata Bank Ltd.	Zero Point Corporate	0100294771070842288	4,840,000	6	18-May-23	7.5	18-Nov-23	181,500.00	36,300.00	3,000	142,200	142,200	-	36,300
Janata Bank Ltd.	Bigum Rokya Sarani	010029475555490694788	5,470,000	6	5-May-23	7.5	5-Oct-23	205,125.00	41,025.00	-	164,100	164,100	-	41,025
International Leasing & Financial Services Ltd.	Head Office	2200000394507209116	75,374,675	6	6-May-23	5.25	6-Oct-23	1,978,508.48	395,701.30	50,000	1,522,805	1,522,805	-	395,701
International Leasing & Financial Services Ltd.	Head Office	2200000394507209117	6,899,147	6	10-May-23	5.25	10-Oct-23	441,145.11	88,246.02	15,000	337,892	337,892	-	88,246
Rupali Bank Ltd.	Mohammadpur Br	045630500516049259759216	4,490,000	6	28-May-23	7.5	16-Oct-23	166,875.00	33,375.00	-	133,500	133,500	-	33,375
International Leasing & Financial Services Ltd.	Head Office	2200000394507209117	30,000,000	6	28-May-23	7.5	16-Oct-23	1,200,000.00	240,000.00	-	960,000	960,000	-	240,000
Agriani Bank Ltd.	WASA Corporate	02000760606705078116	149,257,682	6	25-May-23	5.25	25-Oct-23	3,918,016.14	783,603.23	50,000	3,084,411	3,084,411	-	783,603
Agriani Bank Ltd.	WASA Corporate	02000760606705078117	47,500,000	6	9-May-23	7.5	9-Nov-23	1,781,250.00	356,250.00	-	1,425,000	1,425,000	-	356,250
Agriani Bank Ltd.	WASA Corporate	02000760613805075983	47,500,000	6	9-May-23	7.5	9-Nov-23	1,781,250.00	356,250.00	-	1,425,000	1,425,000	-	356,250
Agriani Bank Ltd.	WASA Corporate	020007606139305075984	47,500,000	6	9-May-23	7.5	9-Nov-23	1,781,250.00	356,250.00	-	1,425,000	1,425,000	-	356,250
RAKUB	Dhaka Corporate	2724580161409	45,000,000	6	9-May-23	7.5	9-Nov-23	1,687,500.00	337,500.00	-	1,350,000	1,350,000	-	337,500
RAKUB	Dhaka Corporate	272458017161410	44,300,000	6	9-May-23	7.5	9-Nov-23	1,667,250.00	333,450.00	-	1,333,800	1,333,800	-	333,450
Farmers Bank Ltd/Padma Bank Ltd.	Gaighan Corp Br	07243004565770219184	10,300,000	6	10-May-23	8	10-Nov-23	472,000.00	84,400.00	-	387,600	387,600	-	84,400
Farmers Bank Ltd/Padma Bank Ltd.	Gaighan Corp Br	07243004565770219185	10,300,000	6	10-May-23	8	10-Nov-23	472,000.00	84,400.00	-	387,600	387,600	-	84,400
RAKUB	Dhaka Corporate	272458017161413	5,000,000	6	15-May-23	7.5	15-Nov-23	187,500.00	37,500.00	-	150,000	150,000	-	37,500
SBAC Bank Ltd.	Gaighan	00102430037161098818	50,000,000	6	15-May-23	8	15-Nov-23	2,000,000.00	400,000.00	50,000	1,550,000	1,550,000	-	400,000
Union Bank Ltd.	Panipath	07320440059850776694	30,000,000	6	16-May-23	8.25	16-Nov-23	1,237,500.00	247,500.00	15,000	975,000	975,000	-	247,500
Union Bank Ltd.	Panipath	07320440059850776695	30,000,000	6	16-May-23	8.25	16-Nov-23	1,237,500.00	247,500.00	15,000	975,000	975,000	-	247,500
Global Islami Bank Ltd.	Panipath	12400000487150007831	20,000,000	6	17-May-23	8.5	17-Nov-23	825,000.00	165,000.00	-	660,000	660,000	-	165,000
Global Islami Bank Ltd.	Panipath	12400000487150007832	20,000,000	6	17-May-23	8.5	17-Nov-23	825,000.00	165,000.00	-	660,000	660,000	-	165,000
Global Islami Bank Ltd.	Panipath	12400000487150007833	30,000,000	6	17-May-23	8.5	17-Nov-23	1,237,500.00	247,500.00	15,000	975,000	975,000	-	247,500
RAKUB	Dhaka Corporate	2724580161342	50,000,000	6	18-May-23	7.5	18-Nov-23	1,875,000.00	375,000.00	-	1,500,000	1,500,000	-	375,000
RAKUB	Dhaka Corporate	2724580161344	50,000,000	6	18-May-23	7.5	18-Nov-23	1,875,000.00	375,000.00	-	1,500,000	1,500,000	-	375,000
First Security Islami Bank Ltd.	Banani	011524400006546240001251-2	50,000,000	6	20-May-23	8.25	20-Nov-23	1,875,000.00	375,000.00	50,000	1,500,000	1,500,000	-	375,000
NCC Bank Ltd.	Shyamol	0330063449109196121	22,900,000	6	21-May-23	7.5	21-Nov-23	858,750.00	171,750.00	-	687,000	687,000	-	171,750
Januna Bank Ltd.	Mohakhil	230100079949503991652	20,000,000	6	22-May-23	7.5	22-Nov-23	750,000.00	150,000.00	-	600,000	600,000	-	150,000
Trust Bank Ltd.	Mohithal Corporate	003403500134804506162/100	24,785,000	6	23-May-23	7.5	23-Nov-23	929,437.50	185,887.50	-	743,550	743,550	-	185,888
IFC Bank Ltd.	Karwan Bazar	00340330003137593923	10,000,000	6	24-May-23	7.5	24-Nov-23	375,000.00	75,000.00	15,000	322,500	322,500	-	75,000
IFC Bank Ltd.	Dhamondi	1242625	75,000,000	6	25-May-23	8	25-Nov-23	3,000,000.00	600,000.00	-	2,400,000	2,400,000	-	600,000
EXM Bank Ltd.	EXM Office Corporate	039601003336670854755	50,000,000	6	25-May-23	8	25-Nov-23	2,000,000.00	400,000.00	-	1,600,000	1,600,000	-	400,000
Bandadash Krishi Bank	Khamarbari	32784937700	30,000,000	6	25-May-23	7.6	25-Nov-23	1,140,000.00	228,000.00	-	912,000	912,000	-	228,000
BDDBL	Kawranbazar	00242800224780	30,000,000	6	25-May-23	7.5	25-Nov-23	1,125,000.00	225,000.00	-	900,000	900,000	-	225,000
BDDBL	Kawranbazar	0024280022480	30,000,000	6	25-May-23	7.5	25-Nov-23	1,125,000.00	225,000.00	-	900,000	900,000	-	225,000
Mercantile Bank Ltd.	Dhaka Corporate	2724580161349	47,500,000	6	25-May-23	7.5	25-Nov-23	1,875,000.00	375,000.00	-	1,500,000	1,500,000	-	375,000
Mercantile Bank Ltd.	Islamic Banking Br, Dilkusha	34100000059890016266	20,000,000	6	25-May-23	7.75	25-Nov-23	775,000.00	155,000.00	-	620,000	620,000	-	155,000
Puall Bank Ltd.	Machhadol Br	1246046	20,000,000	6	25-May-23	7.5	25-Nov-23	766,667	153,333.00	-	613,334	613,334	-	153,333
Social Islami Bank Ltd.	Corporate	12753200003555	15,900,000	6	31-May-23	8.5	30-Nov-23	675,750.00	135,150.00	30,000	510,600	510,600	-	135,150
RAKUB	Dhaka Corporate	2724580161351	47,500,000	6	30-May-23	7.5	30-Nov-23	1,875,000.00	375,000.00	-	1,500,000	1,500,000	-	375,000
RAKUB	Dhaka Corporate	2724580161353	45,000,000	6	30-May-23	7.5	30-Nov-23	1,687,500.00	337,500.00	-	1,350,000	1,350,000	-	337,500
Bandadash Krishi Bank	Kawranbazar Corporate	3944454012	50,000,000	6	1-Jun-23	7.6	1-Dec-23	1,900,000.00	380,000.00	-	1,520,000	1,520,000	-	380,000

Company Name	Account No.	Company Type	Account No.	1-Jun-23	7.6	1-Dec-23	1-Dec-23	1-Dec-23	1-Dec-23	1-Dec-23	1-Dec-23	1-Dec-23
Bangladesh Krishi Bank	1945454013	Kawranbazar Corporate	50,000,000	6	1-Jun-23	7.6	1-Dec-23	1,900,000.00	380,000.00	1,520,000	1,520,000	380,000
Bangladesh Krishi Bank	3864317593	Shyamoli	50,000,000	6	1-Jun-23	7.6	1-Dec-23	1,900,000.00	380,000.00	1,520,000	1,520,000	380,000
Bangladesh Krishi Bank	3865317594	Shyamoli	50,000,000	6	1-Jun-23	7.6	1-Dec-23	1,900,000.00	380,000.00	1,520,000	1,520,000	380,000
BDOL	1031650011896	Principial	50,000,000	6	1-Jun-23	7.5	1-Dec-23	1,875,000.00	375,000.00	1,450,000	1,450,000	375,000
BDOL	1031650011897	Principial	50,000,000	6	1-Jun-23	7.5	1-Dec-23	1,875,000.00	375,000.00	1,450,000	1,450,000	375,000
BDOL	10231410011284	Kawranbazar	50,000,000	6	1-Jun-23	7.5	1-Dec-23	1,875,000.00	375,000.00	1,450,000	1,450,000	375,000
BDOL	1023150011285	Kawranbazar	50,000,000	6	1-Jun-23	7.5	1-Dec-23	1,875,000.00	375,000.00	1,450,000	1,450,000	375,000
BDOL	1842444230337514	Hemayetpur	50,000,000	6	3-Jun-23	8	3-Dec-23	2,000,000.00	400,000.00	1,500,000	1,500,000	400,000
BDOL	1424270	Dharmoadi	25,000,000	6	5-Jun-23	8	5-Dec-23	1,000,000.00	200,000.00	750,000	750,000	200,000
EMN Bank Ltd.	03660109414715101336	Head Office Corporate	47,500,000	6	5-Jun-23	8	5-Dec-23	1,900,000.00	380,000.00	1,520,000	1,520,000	380,000
Bangladesh Krishi Bank	3292437705	Khamarbari	47,500,000	6	5-Jun-23	7.6	5-Dec-23	951,000.00	110,200.00	440,800	440,800	110,200
RAKUB	2124951161420	Dhaka Corporate	30,000,000	6	5-Jun-23	7.5	5-Dec-23	1,125,000.00	225,000.00	900,000	900,000	225,000
RAKUB	2124954161421	Dhaka Corporate	30,000,000	6	5-Jun-23	7.5	5-Dec-23	1,125,000.00	225,000.00	900,000	900,000	225,000
One Bank Ltd.	1014130000302	Gulshan North	14,500,000	6	7-Jun-23	8.25	7-Dec-23	1,959,375.00	391,875.00	1,567,500	1,567,500	391,875
Bangladesh Krishi Bank	38520454021	Kawranbazar Corporate	47,500,000	6	7-Jun-23	7.6	7-Dec-23	554,800.00	110,960.00	443,840	443,840	110,960
RAKUB	2124947161389	Dhaka Corporate	50,000,000	6	7-Jun-23	7.5	7-Dec-23	1,875,000.00	375,000.00	1,500,000	1,500,000	375,000
Premier Bank Ltd.	01842750000020337588	Hemayetpur	22,500,000	6	8-Jun-23	8	8-Dec-23	900,000.00	180,000.00	720,000	720,000	180,000
Premier Bank Ltd.	01897500000040049002	Green House Br	25,000,000	6	8-Jun-23	8	8-Dec-23	1,000,000.00	200,000.00	800,000	800,000	200,000
Rupali Bank Ltd.	034035001361084897452113	Moulined Corporate	6,600,000	6	8-Jun-23	7.5	8-Dec-23	247,500.00	49,500.00	198,000	198,000	49,500
Social Islami Bank Ltd.	0875320001672	Kawran Bazar	13,800,000	6	13-Jun-23	8.5	13-Dec-23	599,325.00	59,033.00	531,292	531,292	139,823
Social Islami Bank Ltd.	11153200017210271117	Valara	20,000,000	6	14-Jun-23	8.5	14-Dec-23	650,000.00	110,000.00	665,000	665,000	110,000
Pubali Bank Ltd.	1246011	Medhaboli Br	14,000,000	6	29-Jun-23	7.75	29-Dec-23	551,542.00	110,308.00	426,234	426,234	110,309
Rupali Bank Ltd.	04550350051580239173	Mohammadpur Br	30,850,000	6	30-Jun-23	7.75	30-Dec-23	1,195,437.50	239,087.50	941,350	941,350	239,088
Rupali Bank Ltd.	04550350051580239174	Mohammadpur Br	25,000,000	6	30-Jun-23	7.75	30-Dec-23	968,750.00	193,750.00	760,000	760,000	193,750
BDOL	103740022112	Principial	50,000,000	6	6-Jul-23	7.75	6-Jan-24	1,937,500.00	387,500.00	1,550,000	1,550,000	387,500
Janata Bank Ltd.	01002294706810942308	Zero Point Corporate	35,940,000	6	19-Jul-23	7.8	19-Jan-24	1,397,760.00	279,552.00	1,122,740	1,122,740	279,552
Bangladesh Krishi Bank	3154439915	Mirpur	40,000,000	6	27-Jun-23	7.8	27-Jan-24	1,560,000.00	312,000.00	1,233,000	1,233,000	312,000
Bangladesh Krishi Bank	3154439916	Mirpur	40,000,000	6	27-Jun-23	7.8	27-Jan-24	1,560,000.00	312,000.00	1,233,000	1,233,000	312,000
Bangladesh Krishi Bank	3156439917	Mirpur	40,000,000	6	27-Jul-23	7.8	27-Jan-24	1,560,000.00	312,000.00	1,233,000	1,233,000	312,000
Bangladesh Krishi Bank	3157439919	Mirpur	40,000,000	6	27-Jul-23	7.8	27-Jan-24	1,560,000.00	312,000.00	1,233,000	1,233,000	312,000
International Leasing & Financial Services Ltd.	22000000470782117	Head Office	14,415,937	6	1-Aug-23	5.25	1-Feb-24	378,024.60	75,604.92	287,420	287,420	75,605
Rupali Bank Ltd.	046303502804586815287	Shyamoli	36,200,000	6	13-Aug-23	8	13-Feb-24	1,448,000.00	144,800.00	1,288,200	1,288,200	144,800
Rupali Bank Ltd.	046303502804586815288	Shyamoli	30,000,000	6	15-Aug-23	8	13-Feb-24	1,200,000.00	120,000.00	1,080,000	1,080,000	120,000
Rupali Bank Ltd.	046303502804586815289	Shyamoli	30,000,000	6	15-Aug-23	8	13-Feb-24	1,200,000.00	120,000.00	1,080,000	1,080,000	120,000
Janata Bank Ltd.	0100221336704988606	UGC Corporate	47,000,000	6	2-Sep-23	8	2-Mar-24	1,890,000.00	378,000.00	1,488,000	1,488,000	378,000
Janata Bank Ltd.	0100221336704988606	UGC Corporate	50,000,000	6	3-Sep-23	8	3-Mar-24	2,000,000.00	400,000.00	1,595,000	1,595,000	400,000
Janata Bank Ltd.	01002215524290664778	Bequm Rokveva Sarani	55,000,000	6	10-Sep-23	8	10-Mar-24	2,200,000.00	440,000.00	1,695,000	1,695,000	440,000
Janata Bank Ltd.	0100217660670507591	Bequm Rokveva Sarani	4,840,000	6	25-Sep-23	8	25-Mar-24	193,600.00	38,720.00	151,880	151,880	38,720
Janata Bank Ltd.	0100222769665066789	Bequm Rokveva Sarani	5,470,000	6	5-Oct-23	8	5-Apr-24	218,800.00	43,760.00	172,040	172,040	43,760
International Leasing & Financial Services Ltd.	220000003951020376	Head Office	76,904,481	6	6-Oct-23	5.25	6-Apr-24	2,018,742.62	403,746.52	1,614,994	1,614,994	403,749
International Leasing & Financial Services Ltd.	220000003951020376	Head Office	17,147,139	6	10-Oct-23	5.25	10-Apr-24	490,112.40	90,022.48	360,090	360,090	90,022
Mohammadpur Br	045503502940629975246	Mohammadpur Br	4,450,000	6	16-Oct-23	8	16-Apr-24	178,000.00	35,600.00	139,400	139,400	35,600
Farmers Bank Ltd/Padma Bank Ltd.	0124300153498042975297	Gulshan Corp Br	30,000,000	6	25-Oct-23	8.5	25-Apr-24	3,998,978.94	799,796.99	3,198,184	3,198,184	799,796
International Leasing & Financial Services Ltd.	02000176060670507591	Head Office	152,342,093	6	25-Oct-23	8.5	25-Apr-24	3,998,978.94	799,796.99	3,198,184	3,198,184	799,796
Agrani Bank Ltd.	02000176060670507591	WASA Corporate	47,500,000	6	9-Nov-23	8	9-May-24	1,900,000.00	380,000.00	1,505,000	1,505,000	380,000
Agrani Bank Ltd.	02000176060670507592	WASA Corporate	47,500,000	6	9-Nov-23	8	9-May-24	1,900,000.00	380,000.00	1,505,000	1,505,000	380,000
Agrani Bank Ltd.	02000176060670507593	WASA Corporate	47,500,000	6	9-Nov-23	8	9-May-24	1,900,000.00	380,000.00	1,505,000	1,505,000	380,000
RAKUB	21249507161409	Dhaka Corporate	45,000,000	6	9-Nov-23	8.1	9-May-24	1,822,500.00	364,500.00	1,443,000	1,443,000	364,500
Farmers Bank Ltd/Padma Bank Ltd.	21249517161410	Dhaka Corporate	44,300,000	6	9-Nov-23	8.1	9-May-24	1,794,150.00	358,830.00	1,420,320	1,420,320	358,830
Farmers Bank Ltd/Padma Bank Ltd.	01243004563760219784	Gulshan Corp Br	10,000,000	6	10-Nov-23	8.5	10-May-24	425,000.00	85,000.00	340,000	340,000	85,000
Farmers Bank Ltd/Padma Bank Ltd.	01243004563770219785	Gulshan Corp Br	10,000,000	6	15-Nov-23	8.5	15-May-24	425,000.00	85,000.00	340,000	340,000	85,000
RAKUB	2124952161413	Dhaka Corporate	5,000,000	6	15-Nov-23	8.1	15-May-24	202,500.00	40,500.00	159,000	159,000	40,500
Union Bank Ltd.	01243040059650176695	Paninath	20,000,000	6	16-Nov-23	9.25	16-May-24	925,000.00	185,000.00	725,000	725,000	185,000
BRAC Bank PLC	004347964000468406	Shantinagar	20,000,000	6	16-Nov-23	8.75	14-May-24	875,000.00	175,000.00	700,000	700,000	175,000
Global Islami Bank Ltd.	1240000407180007833	Paninath Main	30,000,000	6	17-Nov-23	9.25	17-May-24	1,367,500.00	273,500.00	1,095,000	1,095,000	273,500
RAKUB	2124939161342	Dhaka Corporate	50,000,000	6	18-Nov-23	8.1	18-May-24	2,025,000.00	405,000.00	1,570,000	1,570,000	405,000
RAKUB	2124940161343	Dhaka Corporate	50,000,000	6	18-Nov-23	8.1	18-May-24	2,025,000.00	405,000.00	1,570,000	1,570,000	405,000
RAKUB	21249417161344	Dhaka Corporate	50,000,000	6	18-Nov-23	8.1	18-May-24	2,025,000.00	405,000.00	1,570,000	1,570,000	405,000
First Security Islami Bank Ltd.	011524400074867185743	Banani	20,000,000	6	20-Nov-23	9	20-May-24	900,000.00	90,000.00	795,000	795,000	90,000
BRAC Bank PLC	3043479640005100000	Kafis	30,000,000	6	20-Nov-23	8.75	18-May-24	1,312,500.00	262,500.00	1,050,000	1,050,000	262,500
Eastern Bank PLC	138576000038	Dharmoadi Main	30,000,000	6	20-Nov-23	8.5	20-May-24	1,275,000.00	127,500.00	1,132,500	1,132,500	127,500
NCC Bank Ltd.	03300349480196121	Shyamoli	22,900,000	6	21-Nov-23	8.25	21-May-24	844,625.00	168,925.00	755,700	755,700	168,925
Januna Bank Ltd.	230100079495091652	Motakhalj	20,000,000	6	22-Nov-23	8.5	22-May-24	890,000.00	170,000.00	664,504	664,504	170,000
The City Bank Ltd.	4582679726001004370	Moulined	30,000,000	6	22-Nov-23	8.75	23-May-24	1,334,375.00	266,875.00	1,067,500	1,067,500	266,875

Arzan Bank Ltd.	WASA Corporate	0200176951930307594	47,500,000	6	9-May-24	9.5	53	653,449	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	130,990	
RAKUB	Dhaka Corporate	212-950161409	45,000,000	6	9-May-24	10	53	651,639	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	130,326	
RAKUB	Dhaka Corporate	212-9517161410	44,300,000	6	9-May-24	10	53	641,503	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	128,301	
Farmers Bank Ltd/Padma Bank, Ltd.	Gulshan Corp Br	01243004563760219784	10,000,000	6	10-May-24	11.5	52	163,388	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32,678	
Farmers Bank Ltd/Padma Bank, Ltd.	Gulshan Corp Br	012430045637719785	10,000,000	6	10-May-24	11.5	52	163,388	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32,678	
BRAC Bank PLC	Shantinagar	3043479640004684406	20,000,000	6	14-May-24	10.25	48	288,652	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	53,770	
BRAC Bank PLC	Kapasia	3043479640005100000	30,000,000	6	18-May-24	10.25	44	369,672	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	73,934	
RAKUB	Dhaka Corporate	212-952161413	5,000,000	6	15-May-24	10	47	64,208	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,842	
Union Bank Ltd.	Paithanpath	013-204-00055950176695	20,000,000	6	15-May-24	12	46	301,639	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60,328	
Cheal Islami Bank Ltd.	Paithanpath	12400004871800207833	30,000,000	6	17-May-24	12	45	442,633	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	88,526	
RAKUB	Dhaka Corporate	212-930161342	50,000,000	6	18-May-24	10	44	601,993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	120,219	
RAKUB	Dhaka Corporate	212-940161343	50,000,000	6	18-May-24	10	44	601,993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	120,219	
RAKUB	Dhaka Corporate	212-9417161344	50,000,000	6	18-May-24	10	44	601,993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	120,219	
First Security Islami Bank Ltd.	Banani	0115-24400074961857743	20,000,000	6	20-May-24	11.5	42	263,934	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52,787	
Eastern Bank PLC	Dhanmondi Main	1385750000038	30,000,000	6	20-May-24	10	42	344,262	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68,852	
NCC Bank Ltd.	Dhanmondi	2301000796495039196121	22,900,000	6	21-May-24	10.5	41	289,357	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	53,871	
Jumana Bank Ltd.	Mohakhali	03300634490196121	24,785,000	6	22-May-24	11	40	240,437	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48,087	
Rupali Bank Ltd.	Mohakhali	030403501348048361521100	30,000,000	6	23-May-24	10.75	39	343,648	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50,706	
The City Bank Ltd.	Mohakhali Corporate	458262928001004320	10,000,000	6	24-May-24	10	38	103,625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68,730	
Trust Bank Ltd.	Kawran Bazar	0030-033003152929923	10,000,000	6	24-May-24	10	38	103,625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,765	
BRAC Bank PLC	Dhanmondi	3043479640006100000	19,885,000	6	24-May-24	10.25	38	189,152	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37,630	
FCI Bank Ltd.	Dhanmondi	1342825	75,000,000	6	25-May-24	11.5	37	871,926	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	174,385	
FCI Bank Ltd.	Dhanmondi	039601003398710854755	50,000,000	6	25-May-24	11.5	37	581,284	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	116,257	
Bangladesh Krishi Bank	Khamarbari	3279437701	30,000,000	6	25-May-24	9.6	37	291,148	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58,230	
Bangladesh Krishi Bank	Khamarbari	0024281022479	30,000,000	6	25-May-24	10	37	303,279	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60,656	
DBBL	Kawranbazar	0024291022480	30,000,000	6	25-May-24	10	37	303,279	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60,656	
RAKUB	Dhaka Corporate	212-942161349	47,500,000	6	25-May-24	10	37	480,191	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	96,036	
Mercantile Bank Ltd.	Islamic Banking Br, Dikusha	3410000689891016286	20,000,000	6	25-May-24	11	37	222,404	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44,481	
Puabli Bank Ltd.	Medhaboti Br	1246346	20,000,000	6	25-May-24	11	37	222,404	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44,481	
UCB PLC	Head Office Corporate	0951030000017701163042	20,000,000	6	27-May-24	10.75	35	205,801	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41,120	
UCB PLC	Head Office Corporate	095103000001781163043	20,000,000	6	27-May-24	10.75	35	205,801	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41,120	
RAKUB	Dhaka Corporate	212-944161351	47,500,000	6	30-May-24	10	32	415,301	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	83,060	
RAKUB	Dhaka Corporate	212-945161353	45,000,000	6	30-May-24	10	32	393,443	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	78,689	
Bangladesh Krishi Bank	Kawranbazar Corporate	3944454012	50,000,000	6	1-Jun-24	10	30	409,636	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	81,967	
Bangladesh Krishi Bank	Kawranbazar Corporate	3945454013	50,000,000	6	1-Jun-24	10	30	409,636	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	81,967	
Bangladesh Krishi Bank	Shyamoli	3864317593	50,000,000	6	1-Jun-24	10	30	409,636	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	81,967	
Bangladesh Krishi Bank	Shyamoli	3865317594	50,000,000	6	1-Jun-24	10	30	409,636	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	81,967	
Bangladesh Krishi Bank	Principal	10316510011897	50,000,000	6	1-Jun-24	10	30	409,636	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	81,967	
DBBL	Kawranbazar	0023150011285	30,000,000	6	1-Jun-24	10	30	409,636	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	81,967	
DBBL	Kawranbazar	3043479640007100000	50,000,000	6	3-Jun-24	10.25	28	235,246	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47,049	
BRAC Bank PLC	Head Office Corporate	03961004147151011306	47,500,000	6	5-Jun-24	11.5	26	388,046	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	77,609	
EXMI Bank Ltd.	Khamarbari	3282437705	14,500,000	6	5-Jun-24	10	26	103,005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,601	
Bangladesh Krishi Bank	Khamarbari	11156100002910002012	45,000,000	6	6-Jun-24	10	25	307,377	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61,475	
Eastem Bank PLC	Shyamoli	10141300003002	47,500,000	6	7-Jun-24	11.5	24	358,197	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	71,639	
One Bank Ltd.	Gulshan North	3952454021	14,800,000	6	7-Jun-24	10	24	95,739	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,148	
Bangladesh Krishi Bank	Kawranbazar Corporate	018427500000250337589	22,500,000	6	8-Jun-24	12	23	169,672	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33,934	
Premier Bank Ltd.	Hemayetpur	0188275000000404009802	25,000,000	6	8-Jun-24	12	23	188,535	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37,705	
Premier Bank Ltd.	Glass House Br	0034035001361046507452113	6,800,000	6	8-Jun-24	9.6	23	39,816	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,963	
Rupali Bank Ltd.	Muljheed Corporate	0875200016172	13,890,000	6	13-Jun-24	12	18	81,974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16,395	
Social Islami Bank Ltd.	Kawran Bazar	111552000017210271717	20,000,000	6	14-Jun-24	12	17	111,475	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22,295	
Social Islami Bank Ltd.	Valara	3043479640006696333	20,000,000	6	14-Jun-24	12	17	111,475	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22,295	
BRAC Bank PLC	Gulshan	3043479640006696333	13,365,000	6	18-Jun-24	10.5	13	49,845	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,969	
Puabli Bank Ltd.	Medhaboti Br	1246011	14,000,000	6	29-Jun-24	11	2	8,415	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,693	
BRAC Bank PLC	Mohammadpur Br	04650350051550239173	30,850,000	6	30-Jun-24	10.05	1	8,471	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,694	
Rupali Bank Ltd.	Mohammadpur Br	04650350051560239174	25,000,000	6	30-Jun-24	10.05	1	6,865	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,373	
Rupali Bank Ltd.	Mohammadpur Br	04650350051560239174	25,000,000	6	30-Jun-24	10.05	1	6,865	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,373	
Sub Total			2,762,226,337					273,631,822	44,668,156	1,913,000	183,580,545														55,099,435	
								38,297,235																		7,659,447
								191,834,466																		
A) Endowment and Reserve Fund Total			2,762,226,337					43,500,121	44,668,156	1,913,000	183,580,545														47,439,998	
NFB Bank Ltd.	Dhanmondi	11533904259810004820	20,000,000	6	26-Dec-22	0	26-Jun-23	77,500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FCI Bank Ltd.	Principal	1440243	20,000,000	6	29-Dec-22	7.6	29-Jun-23	760,000,000	152,000,000	15,000	593,000	10-Jun-23	77,500,000	10-Jun-23	77,500,000	-	-	-	-	-	-	-	-	-	-	-
FCI Bank Ltd.	Kawran Bazar	1431779	15,000,000	6	29-Dec-22	7.6	29-Jun-23	456,000,000	114,000,000	15,000	456,000	3-Jul-23	593,000,000	2-Jul-23	593,000,000	-	-	-	-	-	-	-	-	-	-	-
EXMI Bank Ltd.	Kazi Nazimul Islam Avenue Corporate	12																								

EXM Bank Ltd.	0121001237560827500	Kazi Nazrul Islam Avenue	27,500,000	6	30-Dec-22	7.75	30-Jun-23	1,065,763.36	106,576.34	15,000	944,187	2-Jul-23	944,187.02	-
The Premier Bank Ltd.	0189275000000050409857	Gulshan Glass House	22,500,000	6	30-Dec-22	7.75	30-Jun-23	871,875.00	87,187.50	-	784,688	3-Jul-23	784,687.50	-
BDBL	069035005070023873	Principal	50,000,000	6	20-Jan-23	7.5	20-Jul-23	1,250,000.00	225,000.00	15,000	885,000	20-Jul-23	885,000.00	-
Janata Bank Ltd.	0100224517960708476	Principal	40,000,000	6	25-Jan-23	7.45	25-Jul-23	1,490,000.00	298,000.00	50,000	1,450,000	20-Jul-23	1,450,000.00	-
Janata Bank Ltd.	0100224517960708476	Halkhola	40,000,000	6	25-Jan-23	7.45	25-Jul-23	1,490,000.00	298,000.00	-	1,192,000	25-Jul-23	1,192,000.00	-
Janata Bank Ltd.	0100224517960708476	Halkhola	30,000,000	6	27-Jan-23	7.45	27-Jul-23	1,117,500.00	223,500.00	-	894,000	27-Jul-23	894,000.00	-
Janata Bank Ltd.	0100224517960708476	Halkhola	30,000,000	6	27-Jan-23	7.45	27-Jul-23	1,117,500.00	223,500.00	-	894,000	27-Jul-23	894,000.00	-
International Leasing	04102130100215536887	Elephant Road	100,000,000	6	29-Jun-23	7.45	29-Jun-23	3,729,000.00	745,000.00	-	2,980,000	31-Jul-23	2,980,000.00	-
Head Office	74,525,792	Head Office	176,158,692	6	29-Jun-23	5.25	29-Sep-23	1,959,302.04	391,260.41	50,000	1,515,041.63	29-Sep-23	1,515,041.63	-
Farmers Bank Ltd/Padma Bank Ltd.	0124300530420231553	Gulshan Comp Br	10,200,000	6	10-Apr-23	8.25	10-Oct-23	4,694,165.66	927,833.13	50,000	3,649,333	10-Oct-23	3,649,332.53	-
Farmers Bank Ltd/Padma Bank Ltd.	0124300530420231553	Gulshan Comp Br	10,200,000	6	24-Apr-23	8	24-Oct-23	4,000,000.00	800,000.00	-	320,000	25-Oct-23	320,000.00	-
Farmers Bank Ltd/Padma Bank Ltd.	0166320010394	Foreign Exchange	10,000,000	6	24-Apr-23	8	24-Oct-23	411,600.00	82,320.00	-	329,280	25-Oct-23	329,280.00	-
Ruoff Bank Ltd.	04655316276	Mohammadpur Br	13,000,000	6	25-Jun-23	7.75	25-Dec-23	593,750.00	100,750.00	-	493,000	27-Dec-23	493,000.00	-
NRB Bank Ltd.	115339042599004820	Dhamondi	20,000,000	6	25-Jun-23	8.25	26-Dec-23	825,000.00	165,000.00	-	660,000	26-Dec-23	660,000.00	-
FIC Bank Ltd.	1440243	Principal	20,000,000	6	25-Jun-23	8.25	25-Dec-23	825,000.00	165,000.00	-	660,000	26-Dec-23	660,000.00	-
FIC Bank Ltd.	1431779	Kawran Bazar	15,000,000	6	25-Jun-23	8.25	25-Dec-23	675,456.00	135,091.20	-	540,365	1-Jan-24	540,364.80	-
EXM Bank Ltd.	1146010003387050827452	Kazi Nazrul Islam Avenue	25,000,000	6	29-Jun-23	8.25	29-Dec-23	1,031,125.00	206,250.00	15,000	913,125	1-Jan-24	913,125.00	-
Social Islami Bank Ltd.	127532005048910677351	Corporate	15,000,000	6	29-Jun-23	8.5	29-Dec-23	637,500.00	127,500.00	-	510,000	1-Jan-24	510,000.00	-
Agent Bank Ltd.	02000196588452036191	Mallbagh	40,000,000	6	29-Jun-23	7.5	29-Dec-23	1,500,000.00	300,000.00	30,000	1,170,000	1-Jan-24	1,170,000.00	-
FIC Bank Ltd.	1424782	Dhamondi	15,000,000	6	30-Jun-23	8.25	30-Dec-23	619,899.07	123,919.81	15,000	460,167	1-Jan-24	460,167.26	-
EXM Bank Ltd.	0189275000000050409857	Kazi Nazrul Islam Avenue	27,500,000	6	30-Jun-23	7.75	30-Dec-23	792,222.00	158,444.00	15,000	1,005,937.51	1-Jan-24	1,005,937.51	-
The Premier Bank Ltd.	0121001237560827500	Gulshan Glass House	27,500,000	6	30-Jun-23	8.15	30-Dec-23	1,134,375.00	228,250.00	15,000	1,005,937.51	1-Jan-24	1,005,937.51	-
BDBL	069035005070023873	Principal	30,000,000	6	20-Jul-23	7.8	20-Jan-24	1,950,000.00	390,000.00	15,000	1,560,000	21-Jan-24	1,560,000.00	-
Janata Bank Ltd.	0100224517960708476	Halkhola	40,000,000	6	25-Jul-23	7.8	25-Jan-24	1,560,000.00	312,000.00	15,000	1,233,000	25-Jan-24	1,233,000.00	-
Janata Bank Ltd.	0100224517960708476	Halkhola	40,000,000	6	27-Jul-23	7.8	27-Jan-24	1,700,000.00	340,000.00	15,000	1,233,000	27-Jan-24	1,233,000.00	-
Janata Bank Ltd.	0100224517960708476	Halkhola	30,000,000	6	27-Jul-23	7.8	27-Jan-24	1,170,000.00	234,000.00	15,000	921,000	27-Jan-24	921,000.00	-
EXM Bank Ltd.	04102130100215536887	Elephant Road	100,000,000	6	29-Jun-23	7.8	29-Jun-24	3,900,000.00	780,000.00	50,000	3,070,000	29-Jun-24	3,070,000.00	-
Ruoff Bank PLC	03563375590	Banqabandhu Avenue Corporate	10,000,000	3	24-Aug-23	8	23-Feb-24	400,000.00	40,000.00	3,000	357,000	25-Feb-24	357,000.00	-
International Leasing	22000003380715516	Head Office	76,040,833.48	6	29-Sep-23	5.25	29-Mar-24	1,998,071.88	398,214.38	-	1,599,857.50	29-Mar-24	1,599,857.50	-
Farmers Bank Ltd/Padma Bank Ltd.	0124300530420231553	Gulshan Comp Br	10,000,000	6	10-Oct-23	8.25	10-Apr-24	4,199,800.64	843,952.13	-	3,775,968.51	10-Apr-24	3,775,968.51	-
Farmers Bank Ltd/Padma Bank Ltd.	0124300530420231553	Gulshan Comp Br	10,000,000	6	24-Oct-23	8.5	24-Apr-24	425,000.00	85,000.00	-	340,000	25-Apr-24	340,000.00	-
Farmers Bank Ltd/Padma Bank Ltd.	0124300530420231553	Gulshan Comp Br	10,000,000	6	24-Oct-23	8.5	24-Apr-24	425,000.00	85,000.00	-	340,000	25-Apr-24	340,000.00	-
Social Islami Bank Ltd.	0166320010394	Foreign Exchange	10,000,000	6	30-Nov-23	9.25	31-May-24	462,500.00	92,500.00	-	370,000	3-Jun-24	370,000.00	-
NRB Bank Ltd.	115339042599004820	Dhamondi	20,000,000	6	26-Dec-23	9.5	18-Jun-24	950,000.00	190,000.00	-	760,000	24-Jun-24	760,000.00	-
Ruoff Bank Ltd.	04655316276	Mohammadpur Br	13,000,000	6	25-Dec-23	8.25	25-Jun-24	536,250.00	107,250.00	15,000	414,000	26-Jun-24	414,000.00	-
FIC Bank Ltd.	1440243	Principal	20,000,000	6	29-Dec-23	9.5	29-Jun-24	950,000.00	190,000.00	-	760,000	30-Jun-24	760,000.00	-
EXM Bank Ltd.	1431779	Kawran Bazar	15,000,000	6	29-Dec-23	9.5	29-Jun-24	1,187,500.00	237,500.00	-	950,000	30-Jun-24	950,000.00	-
Social Islami Bank Ltd.	127532005048910677351	Corporate	15,000,000	6	29-Dec-23	9.5	29-Jun-24	1,187,500.00	237,500.00	-	950,000	30-Jun-24	950,000.00	-
Agram Bank Ltd.	02000196588452036191	Mallbagh	40,000,000	6	29-Dec-23	8.25	29-Jun-24	1,650,000.00	330,000.00	-	1,069,750	30-Jun-24	1,069,749.99	-
FIC Bank Ltd.	1424782	Dhamondi	15,000,000	6	30-Dec-23	9.5	30-Jun-24	1,172,630.67	234,506.13	-	1,320,000	30-Jun-24	1,320,000.00	-
Ruoff Bank Ltd.	04655316276	Mohammadpur Br	27,500,000	6	30-Dec-23	9	30-Jun-24	910,000.00	182,000.00	-	570,104.54	30-Jun-24	570,104.54	0
EXM Bank Ltd.	0121001237560827500	Kazi Nazrul Islam Avenue	27,500,000	6	30-Dec-23	9.5	30-Jun-24	1,306,250.00	267,250.00	-	1,175,625	30-Jun-24	1,175,625.00	-
The Premier Bank Ltd.	0189275000000050409857	Gulshan Glass House	27,500,000	6	30-Dec-23	9.5	30-Jun-24	1,068,750.00	213,750.00	-	854,975	30-Jun-24	854,975.00	-
BDBL	069035005070023873	Principal	30,000,000	6	20-Jan-24	8.75	163	-	-	-	-	-	-	-
BDBL	069035005070023873	Principal	50,000,000	6	20-Jan-24	8.75	163	1,948,428.96	-	-	-	-	-	-
Janata Bank Ltd.	0100224517960708476	Principal	40,000,000	6	25-Jan-24	8.8	158	1,518,582.84	-	-	-	-	-	-
Janata Bank Ltd.	0100224517960708476	Principal	40,000,000	6	27-Jan-24	8.8	156	1,500,327.87	-	-	-	-	-	-
Janata Bank Ltd.	0100224517960708476	Halkhola	30,000,000	6	27-Jan-24	8.8	156	1,125,245.90	-	-	-	-	-	-
Janata Bank Ltd.	04102130100215536887	Elephant Road	100,000,000	6	29-Jan-24	8.8	156	3,702,732.24	-	-	-	-	-	-
Ruoff Bank Ltd.	03563375590	Banqabandhu Avenue Corporate	10,000,000	6	29-Jan-24	9	129	317,213.11	-	-	-	-	-	-
International Leasing	22000003380715516	Head Office	77,690,938	6	10-Apr-24	5.25	94	1,046,836.08	-	-	-	-	-	-
Farmers Bank Ltd/Padma Bank Ltd.	0124300530420231553	Gulshan Comp Br	10,000,000	6	24-Apr-24	11	68	204,371.58	-	-	-	-	-	-
Farmers Bank Ltd/Padma Bank Ltd.	0124300530420231553	Gulshan Comp Br	10,000,000	6	24-Apr-24	11	68	204,371.58	-	-	-	-	-	-
Eastern Bank PLC	116575000090	Barani	35,000,000	6	5-May-24	10	57	545,081.97	-	-	-	-	-	-
Social Islami Bank Ltd.	0166320010394	Foreign Exchange	10,000,000	6	31-May-24	12	31	101,639.34	-	-	-	-	-	-
Ruoff Bank Ltd.	04655316276	Mohammadpur Br	13,000,000	6	25-Jun-24	10.05	6	21,418.03	-	-	-	-	-	-

BRAC Bank Limited	Head Office		78,795,000	13-Apr-23	0.5	748,608	-	-	-	663,337	-	-
Bank Asia Limited	Head Office		33,800,000	18-Apr-23	0.5	302,945	-	-	-	268,884	-	-
IDLC Finance Limited	Head Office		33,860,000	18-Apr-23	0.5	303,081	-	-	-	268,960	-	-
IDC Finance Limited	Head Office		32,790,000	24-Apr-23	0.5	288,421	-	-	-	267,877	-	-
Bangladesh Krishi Bank	Head Office		6,466,737	27-Apr-23	0.5	55,264	-	-	-	49,506	-	-
Mulad Trust Bank Limited	Head Office		5,676,000	27-Apr-23	0.5	84,780	-	-	-	79,726	-	-
Rajshahi Krishi Umayan Bank	Head Office		30,942,000	10-May-23	0.5	287,828	-	-	-	285,787	-	-
Shimanto Bank Limited	Head Office		2,430,890	10-May-23	0.5	20,284	-	-	-	18,553	-	-
BASC Bank Limited	Head Office		24,017,860	15-May-23	0.5	150,389	-	-	-	79,575	-	-
BASC Bank Limited	Head Office		1,920,670	11-Jun-23	0.5	13,800	-	-	-	13,364	-	-
BRAC Bank Limited	Head Office		53,370,000	12-Jun-23	0.5	488,772	-	-	-	444,862	-	-
Bangladesh Krishi Bank	Head Office		9,965,102	13-Jun-23	0.5	76,751	-	-	-	74,294	-	-
Shahjalal Islami Bank Limited	Head Office		9,075,330	14-Jun-23	0.5	63,925	-	-	-	61,811	-	-
Bank Asia Limited	Head Office		22,408,000	15-Jun-23	0.5	184,168	-	-	-	179,256	-	-
Bank Asia Limited	Head Office		17,697,000	26-Jun-23	0.5	136,767	-	-	-	135,555	-	-
Bengal Commercial Bank Limited	Head Office		39,715,000	26-Jun-23	0.5	227,589	-	-	-	126,027	-	-
IDC Finance Limited	Head Office		11,964,000	26-Jun-23	0.5	129,360	-	-	-	128,441	-	-
Lunenburg Finance Limited	Head Office		24,825,000	26-Jun-23	0.5	227,835	-	-	-	220,135	-	-
Rajshahi Krishi Umayan Bank	Head Office		20,396,000	26-Jun-23	0.5	178,166	-	-	-	176,769	-	-
Mulad Trust Bank Limited	Head Office		11,304,000	5-Jul-23	0.5	78,248	-	-	-	50,695	-	-
The Premier Bank Limited	Head Office		40,255,000	11-Jul-23	0.5	221,590	-	-	-	126,712	-	-
Bangladesh Krishi Bank	Head Office		8,597,850	12-Jul-23	0.5	47,383	-	-	-	27,243	-	-
The City Bank Limited	Head Office		22,083,000	23-Jul-23	0.5	124,428	-	-	-	76,027	-	-
BASC Bank Limited	Head Office		3,665,200	2-Aug-23	0.5	18,302	-	-	-	10,771	-	-
BRAC Bank Limited	Head Office		25,636,800	2-Aug-23	0.5	137,829	-	-	-	85,151	-	-
Mulad Trust Bank Limited	Head Office		19,182,862	2-Aug-23	0.5	113,265	-	-	-	73,948	-	-
NRB Commercial Bank Limited	Head Office		1,717,000	2-Aug-23	0.5	12,145	-	-	-	8,616	-	-
Bank Asia Limited	Head Office		16,330,000	3-Aug-23	0.5	84,016	-	-	-	50,685	-	-
United Commercial Bank Limited	Head Office		7,363,450	3-Aug-23	0.5	39,105	-	-	-	24,075	-	-
Bangladesh Krishi Bank	Head Office		17,974,318	6-Aug-23	0.5	92,576	-	-	-	56,628	-	-
Mercantile Bank Limited	Head Office		14,643,247	6-Aug-23	0.5	68,786	-	-	-	39,500	-	-
Trust Bank Limited	Head Office		4,880,700	6-Aug-23	0.5	24,460	-	-	-	14,699	-	-
Dhaka Bank Limited	Head Office		3,198,000	7-Aug-23	0.5	19,023	-	-	-	12,671	-	-
Rajshahi Krishi Umayan Bank	Head Office		42,564,815	7-Aug-23	0.5	227,074	-	-	-	142,488	-	-
The City Bank Limited	Head Office		8,904,160	22-Aug-23	0.5	45,254	-	-	-	29,397	-	-
2ND RECWS	Head Office		-	-	-	-	-	-	-	-	-	-
RASHAH KRISHI UNNAYAN BANK	Head Office		50,000,000	30-Jun-24	2	2,740	-	-	-	-	-	-
KARWASANGS THAN BANK	Head Office		20,000,000	30-Jun-24	2	1,096	-	-	-	-	-	-
BRAC BANK PLC	Head Office		200,000,000	30-Jun-24	2	10,959	-	-	-	-	-	-
BANK ASIA PLC	Head Office		50,000,000	30-Jun-24	2	2,740	-	-	-	-	-	-
MUTUAL TRUST BANK PLC	Head Office		50,000,000	30-Jun-24	2	2,740	-	-	-	-	-	-
NRB COMMERCIAL BANK PLC	Head Office		100,000,000	30-Jun-24	2	5,479	-	-	-	-	-	-
MERCANTILE BANK PLC	Head Office		20,000,000	30-Jun-24	2	1,096	-	-	-	-	-	-
THE PREMIER BANK PLC	Head Office		50,000,000	30-Jun-24	2	2,740	-	-	-	-	-	-
BENGL COMMERCIAL BANK PLC	Head Office		30,000,000	30-Jun-24	2	1,644	-	-	-	-	-	-
UNITED COMMERCIAL BANK PLC	Head Office		100,000,000	30-Jun-24	2	5,479	-	-	-	-	-	-
TRUST BANK PLC	Head Office		20,000,000	30-Jun-24	2	1,096	-	-	-	-	-	-
IDLC FINANCE PLC	Head Office		200,000,000	30-Jun-24	2	10,959	-	-	-	-	-	-
IDC FINANCE PLC	Head Office		150,000,000	6/30/2024	2	8,219	-	-	-	-	-	-
LANKABANGLA FINANCE PLC	Head Office		150,000,000	6/30/2024	2	8,219	-	-	-	-	-	-
Sub Total			2,675,641,495			13,460,061				11,156,845		
Less: Last year balance of interest receivable						3,006,687						
Less: Interest received, Bank charge and AT						8,150,158						
D) Revolving Fund Total			2,675,641,495			2,303,216				11,156,845		
Bank Asia Ltd.	Scotia	STD, Ac No. 00736000724	234,111,893			1,326,672	63,761			1,262,891		
Bank Asia Ltd.	Scotia	STD, Ac No. 00736000725	36,349,441			1,161,517	128,346			1,053,171		
Bank Asia Ltd.	Tower	STD, Ac No. 62736000062										
Janata Bank Ltd.	UCG	SND, Ac # 010022275358	366,847,523			51,077,638	3,090,868			47,986,971		
Sonal Bank Ltd.	Kawran Bazar	STD, Ac No. 0117203000243	2,127			72	15			57		
Sub Total			637,310,984			53,586,100	3,283,010			50,303,090		
Less: Last year balance of interest receivable						14,305,532						
Less: Interest received, Bank charge and AT						7,326,234						
E) STD Total			637,310,984			31,954,334	3,283,010			50,303,090		
Grand Total			6,976,566,500			96,803,901	60,605,995	2,386,000	288,546,774	268,587,806	455	47,439,988



ক্ষুদ্র ও মাঝারি শিল্প ফাউন্ডেশন

পর্যটন ভবন, ই-৫, সি/১, পশ্চিম আগারগাঁও প্রশাসনিক এলাকা

শের-ই-বাংলা নগর, ঢাকা-১২০৭

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