

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

As at and for the year ended 30 June, 2020.

ANSAR-VDP UNNAYAN BANK
Auditors' Report and Financial Statements
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For the year ended 30 June, 2020

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Independent Auditors' Report
To the Shareholders of Ansar-VDP Unnayan Bank
Report on the Financial Statements

Qualified Opinion

We have audited the financial statements of **Ansar-VDP Unnayan Bank** which comprise the Balance Sheet as at **30 June, 2020** and Profit and Loss Account, Statement of Changes in Equity and Statement of Cash flows for the year then ended, and notes to the Financial Statements, including a summary of significant accounting policies.

In our opinion, except for the matters discussed in the basis for Qualified Opinion paragraph, the financial statements prepared in accordance with International Financial Reporting standards (IFRS) gives a true and fair view of the statement of Bank's affairs as at **30 June, 2020** and result of its operation and its Statement of cash flows for the year then ended and comply with the Ansar VDP Unnayan Bank Act (Act. No. 21, 1995), Bank Company Act 1991 as well as the rules and regulations issued by Bangladesh Bank and other applicable laws and regulations.

Basis for qualified opinion

1. Included in note -7.00 (Other Assets) to the financial Statements of the bank shown as "General Account Balance" Tk. 31,295,063 (As per Head Office's balance Tk. 8,452,895,544 and as per Branch Offices balance Tk. 8,421,600,481). Which created due to non-reconciliation between Bank's Head Office and Branch offices. No up- to- date reconciliation statement between head office and branch office was provided to us in this regard since 2019.
2. As per IAS-12 "Income Taxes" it is mandatory for an entity liable to pay tax and to recognize deferred tax liability/assets. However deferred tax liability/assets are not recognized in the financial statements of the bank. Moreover, as per Income Tax Authority total assessed Income Tax Liability is Tk. 1325,553,855 from Assessment year 2003-2004 to 2019-2020 but as per accounts total Provision Tk.493,922,189 i.e. under provision of Tk.831,631,666 for the same periods.
3. Included in note -7.00 (Other Assets) to the financial Statements shown as "Printed Stationery Stock" Tk. 8,225,046. As per Head Office's Affairs Printed Stationery Tk. 5,530,492 but as per Stock Register Printed Stationery is Tk. 4,425,533 only. Therefore, the consolidated total Printed Stationery stock has been overstated of Tk. 1,104,959 (Tk. 5,530,492- Tk. 4,425,533).
4. During the year: 2019-2020 as per Financial Statements (Note-12), interest on Fixed Deposit Receipts (FDRs) has been shown Tk. 170,139,917 but as per bank statements, interest on FDRs is TK. 165,671,246 i.e. Interest income is overstated of Tk. 4,468,671 (170,139,917 - 165,671,246) and accrued interest on FDR of Tk. 15,000,000 is accounted for 526 days instated of 365 days on FDR nos. 7333 & 7334 invested in the Premier Leasing & Finance Ltd. Moreover, there are also uncertainty about realization of Tk. 30,632,813 which are invested in FDR nos.0764, 0765, 0766 & 0767 in the International Leasing & Financial Services Ltd.
5. Bank has been charged depreciation continuously on a number of assets held in head office and branches but accumulated depreciation exceeds the cost value of these assets. As a result, the carrying amount of these assets turned in to negative balance.
6. As per IAS 16.7, Fixed Assets or PPE should be recognized based on the asset is probable that the future economic benefits associated with the item will flow to the entity and Cost of the item can be measured reliably but Ansar VDP Unnayan Bank didn't purchase fixed asset but added amount Tk. 7,282,366 in Office Equipment and Tk. 339,450 in Furniture & Fixture of Fixed Asset Schedule.



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7. IFRS 9 requires an entity required to recognize a financial asset or a financial liability in its Balance Sheet when it becomes party to the contractual provisions of the instrument. But Bank didn't disburse Tk. 475,000,000 and made provision Tk. 475,000,000 in note-5.01.1 (Loans) included in staff loan for House building advance & Motorcycle loan purpose.

Emphasis of matter

We draw attention to notes 2.07 of the financial statements, which are describes matters related to implementation of 'IFRS 16 Leases' including preliminary assessment of their impact as assessed by management. Our opinion is not modified in respect of these matters.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated and separate Financial Statements of the current year. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Measurement of provision for loans, advances and leases

The process for estimating the provision for loans, advances and leases portfolio associated with credit risk is significant and complex.

For the individual analysis for large exposure, provisions calculation considers the estimates of future business performance and the market value of collateral provided for credit transactions.

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

At year end the bank reported total gross loans and advances of BDT 12,594.54 million (2019: BDT 11,366.65 million) and provision for loans and advances of BDT 930.03 million (2019: BDT 714.17 million).

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

- Credit appraisal, loan disbursement procedures, monitoring and provisioning process;
- Identification of loss events, including early warning and default warning indicators;
- Reviewed half-early Classification of Loans (CL);
Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following:
 - Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines;
 - Assessed the methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information;
 - Evaluated the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
 - Finally, compared the amount of provision requirement as determined by Bangladesh Bank inspection team to the actual amount of provision maintained.



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Legal and regulatory matters

We focused on this area because the Bank operates in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict.

These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.

Overall, the legal provision represents the Bank's best estimate for existing legal matters that have a probable and estimable impact on the Bank's financial position.

We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the legal provision and contingencies process.

We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports.

We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information.

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

IT systems and controls

Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls.

Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.

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

We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized.

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

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

Other Information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the Consolidated Financial Statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

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

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



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When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

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

Managements is responsible for the preparation and fair presentation of the Financial Statements in accordance with IFRSs, and for such internal control as management determines is necessary to enable the preparation of Financial Statements that are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

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

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from expected to influence the economic decisions of users taken on the basis of these Financial Statements. As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosure in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the Bank to express an opinion on the Financial Statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.



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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

- a) The information and explanations required by us have been received and found satisfactory.
- b) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof except for the above mentioned in the basis for qualification.
- c) Nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exceptions or anything detrimental committed by employees of the bank and its related entities.
- d) In our opinion proper books of account as required by law have been kept by the bank so far as it appeared from our examination of those books.
- e) The Balance Sheet and Profit and Loss Account of the bank dealt with by the report are in agreement with the books of account.
- f) The expenditure incurred was for the purpose of the bank's business.
- g) The financial statements of the bank have been drawn up in conformity with Bank Act, 1991 and in accordance with the accounting rules and regulations and accounting standards as well as with related guidance issued by Bangladesh Bank.
- h) Adequate provisions have been made for loans and advances which are, in our opinion, doubtful or recovery.
- i) The records and statements submitted by the branches have been properly maintained and consolidated in the Financial Statements.
- j) The information and explanation required by us have been received and found satisfactory.


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

Place: Dhaka,

Dated: 01 JUN 2021

DVC: 2106031176AS409318





Md. Iqbal Hossain, FCA
Enrollment No. 596
Partner

Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

DVC: 2106020596AS132359



ANSAR-VDP UNNAYAN BANK
Statement of Financial Position (Balance Sheet)
As at 30 June, 2020

Particulars	Notes	Amount in Taka	
		30 June, 2020	30 June, 2019
PROPERTY AND ASSETS			
Cash	3.00	231,395,124	257,106,334
Cash in Hand		8,941,192	17,802,992
Balance with Bangladesh Bank and its agent banks		-	-
Balance with Sonali Bank Ltd.		222,453,932	239,303,342
Balance with other banks and financial institutions	4.00	1,507,849,097	2,194,661,004
In Bangladesh		1,507,849,097	2,194,661,004
Outside Bangladesh		-	-
Money at Call on Short Notice		-	-
Investments	4.A	30,608,561	33,524,649
Loans and Advances	5.00	12,594,544,037	11,366,658,462
Loans, Cash Credit, Overdrafts etc.		12,594,544,037	11,366,658,462
Bills Purchased & Discounted		-	-
Fixed Assets Including Premises, Furniture and Fixtures	6.00	148,551,320	143,408,576
Others Assets	7.00	173,698,735	173,053,993
Non-Banking Assets		-	-
Total Assets		14,686,646,874	14,168,413,018
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	8.00	3,100,000,000	3,100,000,000
Deposits and Other Accounts	9.00	4,860,459,814	5,497,485,920
Current Accounts and Other Accounts		7,060,430	8,840,713
Bills Payable		-	-
Savings Bank Deposits		2,325,716,670	2,146,579,952
Fixed Deposits		2,364,826,401	3,156,237,133
Bearer Certificates of Deposit		-	-
Other Deposits		162,856,313	185,828,122
Other Liabilities	10.00	3,588,170,501	2,956,004,950
Total Liabilities		11,548,630,315	11,553,490,870
Capital /Shareholders' Equity		3,138,016,559	2,614,922,148
Paid up Capital	11.02	2,944,525,600	2,376,496,700
Statutory Reserve		-	-
General Reserve	11.04	57,168,396	56,968,396
Special Reserve	11.05	-	-
Surplus in Profit and Loss A/C		136,322,563	181,457,052
Total Liabilities and Shareholders' Equity		14,686,646,874	14,168,413,018



ANSAR-VDP UNNAYAN BANK
Statement of Financial Position (Balance Sheet)
As at 30 June, 2020

Particulars	Notes	Amount in Taka	
		30 June, 2020	30 June, 2019
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances & Endorsements		-	-
Letters of Guarantee		-	-
Irrevocable Letters of Credit		-	-
Bills for Collection		-	-
Other Contingent Liabilities		-	-
Sub-Total		-	-
Other commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn format standby facilities, credit lines and other commitments		-	-
Sub-Total		-	-
Total Off- Balance sheet items including Contingent liabilities:		-	-

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

Badal Chandra Debnath
Secretary

Md. Mosaddake-Ul-Alam
Managing Director

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

Signed in terms of our separate report of even date.

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

Place: Dhaka

Dated: 01 JUN 2021

DVC: 2106031176AS409318

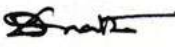
Md. Iqbal Hossain, FCA
Enrollment No. 596
Partner
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants





ANSAR-VDP UNNAYAN BANK
Profit & Loss Account
For the year ended 30 June, 2020

Particulars	Notes	Amount in Taka	
		30 June, 2020	30 June, 2019
Interest Income	12.00	1,437,595,295	1,388,474,471
Less: Interest paid on deposits and borrowings etc.	13.00	438,618,346	469,146,502
Net Interest Income		998,976,949	919,327,969
Investment Income		1,407,493	3,526,730
Investment Loss on Shares		(2,916,088)	-
Commission, Exchange and Brokerage		71,129	156
Other Operating Income	14.00	21,468,628	35,409,798
Total Operating income (A)		1,019,008,111	958,264,653
Salary and Allowances	15.00	489,976,222	435,073,465
Rent, Taxes, Insurance, Electricity etc.	16.00	24,452,651	22,686,111
Legal Expenses		103,855	674,381
Postage, Stamp, Telecommunication etc.	17.00	5,380,663	4,708,252
Stationery, Printings, Advertisements etc.	18.00	9,336,418	7,449,147
Chief Executive's Salary and Fees	19.00	1,182,460	2,260,080
Directors' Fees		336,000	304,568
Auditors' Fees		80,500	80,000
Other Expenses	20.00	96,278,904	80,043,943
Depreciation and Repair of Bank's Assets	21.00	9,562,279	6,350,772
Total Operating Expenses (B)		636,689,952	559,630,719
Profit/(Loss) Before Provision C=(A-B)		382,318,159	398,633,934
Provision for Loans and Advances	22.00	215,863,351	205,937,000
Other Provisions	23.00	43,300,000	72,000,000
Total Provision (D)		259,163,351	277,937,000
Total Profit/ (Loss) Before Tax E=(C-D)		123,154,808	120,696,934
Provision for Corporate Income Tax 40% (F)	24.00	49,262,000	48,278,000
Net Profit after Tax (G=E-F)		73,892,808	72,418,934
Appropriations:		73,871,000	72,169,000
Statutory Reserve		-	-
General Reserve		200,000	2,000,000
Special Reserve		-	-
Dividends (3.10% of paid up capital Tk.237,64,96,700 at 2,37,64,967 shares)		73,671,000	70,169,000
Retained Surplus		21,808	249,934
Earning Per Share (EPS)		2.51	3.05


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

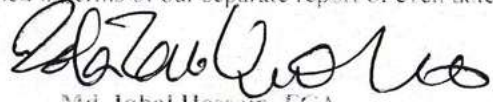

Badal Chandra Debnath
Secretary


Md. Mosaddake-Ul-Alam
Managing Director


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

Signed in terms of our separate report of even date.


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Partner
Basu Banerjee Nath & Co.
Chartered Accountants
Place: Dhaka
Dated: 01 JUN 2021

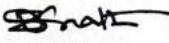

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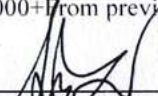
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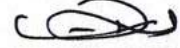
ANSAR-VDP UNNAYAN BANK
Statement of Changes in Equity
For the Year Ended 30 June, 2020

Particulars	Amount in Taka					Total Equity
	Paid-up Capital Taka	Statutory Reserve	General Reserve	Special Reserve	Surplus Profit/(Loss)	
Balance as on July 01, 2019	2,376,496,700	-	56,968,396	-	181,457,052	2,614,922,148
Changes in Accounting Policy	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-
Surplus/Deficit/ on account of Revaluation of Properties	-	-	-	-	-	-
Surplus/Deficit/ on account of Revaluation of Investments	-	-	-	-	-	-
Add : General Reserve Provision during the Year	-	-	200,000	-	(200,000)	-
Adjustment for 2019-2020	-	-	-	-	(3,297)	(3,297)
Net profit for the period	-	-	-	-	73,892,808	73,892,808
**Dividend Declared during the year	-	-	-	-	(118,824,000)	(118,824,000)
Less: Dividend paid during the year	-	-	-	-	-	-
Issue of Share Capital	568,028,900	-	-	-	-	568,028,900
Balance as at June 30, 2020	2,944,525,600		57,168,396	-	136,322,563	3,138,016,559

** Dividend Declared: From current year retained surplus tk.73,671,000+From previous retained surplus tk.45,153,000=Tk.118,824,000


Badal Chandra Debnath
Secretary


Md. Mosaddake-Ul-Alam
Managing Director


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

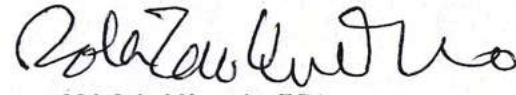
Signed in terms of our separate report of even date.


Uzzal Deb Nath, FCA
Enrollment No. 1176
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
Place: Dhaka

Dated: 01 JUN 2021

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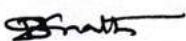




Md. Iqbal Hossain, FCA
Enrollment No. 596
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ANSAR-VDP UNNAYAN BANK
Statement of Cash Flows
For the year ended 30 June, 2020

Particulars	Notes	Amount in Taka	
		30 June, 2020	30 June, 2019
A. Cash Flows from Operating Activities:			
Interest Receipts in Cash		1,425,540,289	1,450,765,795
Interest Payments		(438,618,346)	(469,146,502)
Dividends Receipts		-	-
Provision for Classified & Unclassified Loan		(215,863,351)	(205,937,000)
Provision for Interest on Fixed Deposit		(34,617,146)	30,108,009
Depreciation		6,884,626	4,416,382
Fee and Commission Receipts in Cash		-	-
Recoveries on Loans previously written-off		-	-
Cash Payments to Employees		(491,006,307)	(437,350,763)
Income Taxes Paid		-	-
Cash Payments to Suppliers	29.00	(11,669,830)	(10,052,934)
Receipts from Other Operating Activities (item-wise)	25.00	21,468,628	35,409,798
Payments for Other Operating Activities (item-wise)	26.00	(126,500,975)	(107,726,173)
Operating Profit Before Changes in Operating Assets and		135,617,588	290,486,613
Increase/Decrease in Operating Assets and Liabilities			
Statutory Deposits		-	-
Purchase/ sale of Trading Securities		-	-
Loan & Advances to Other Banks		-	-
Loan & Advances to Customers		(1,227,885,575)	(1,737,991,457)
Other Assets (item-wise)	27.00	(11,191,153)	(29,385,626)
Deposits from Other Banks		-	-
Deposits from Customers		(637,026,106)	(965,052,930)
Other Liabilities Account of Customers		-	-
Trading Liabilities		-	-
Other Liabilities (item-wise)	28.00	395,160,282	352,501,152
Net Cash flows from/(used in) Operating Activities (A)		(1,345,324,965)	(2,089,442,248)
B. Cash Flows from Investing Activities:			
Proceeds from sale of Securities		-	-
Payments for purchase of Securities		2,916,088	(258,156)
Purchase/Sale of Property, Plant & Equipment		(12,027,370)	(18,991,639)
Purchase/Sale of Subsidiary		-	-
Net Cash flows from/(used in) Investing Activities (B)		(9,111,282)	(19,249,795)
C. Cash Flows from Financing Activities:			
Receipts from issue of Loan Capital & Debt Security		-	500,000,000
Payments for Redemption of Loan Capital & Debt Security		-	-
Receipts from issue of Ordinary Share		568,028,900	1,207,019,500
General Reserve		200,000	2,000,000
Retained Surplus		(45,134,489)	249,934
Dividends Declared		118,818,719	70,100,061
Net Cash flows from/(used in) Financing Activities (C)		641,913,130	1,779,369,495
D. Net increase/Decrease in Cash (A+B+C)		(712,523,117)	(329,322,548)
Cash and Cash Equivalents at beginning period		2,451,767,338	2,781,089,885
Cash and Cash Equivalents at end of period		1,739,244,221	2,451,767,338

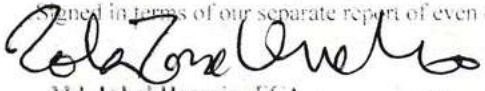
These Financial Statements should be read in Conjunction with the Annexed notes.


Badal Chandra Debnath
Secretary


Md. Yousaqqade-Ul-Alam
Managing Director


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


Uzzal Deb Nath, FCA
Enrollment No. 1176
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
Place: Dhaka
Dated: 01 JUN 2021

Signed in terms of our separate report of even date.

Md. Iqbal Hossain, FCA
Enrollment No. 596
Partner
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

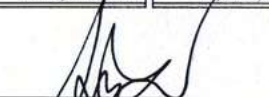



ANSAR-VDP UNNAYAN BANK
Liquidity Statement
(Asset and Liability Maturity Analysis)
As at 30 June, 2020

Particulars	Up to 1 Months	Up to 1-3 Months	Up to 3-12 Months	Up to 1-5 Years	More than 5 years	Total
Assets :						
Cash in Hand	231,395,124	-	-	-	-	231,395,124
Balance with Other Banks and Financial Institutions	110,814,635	-	1,397,034,462	-	-	1,507,849,097
Money at Call on Short Notice	-	-	-	-	-	-
Investment	-	-	-	7,408,561	23,200,000	30,608,561
Loans and Advances	1,343,345,774	1,982,249,651	1,135,145,721	8,113,041,006	20,761,885	12,594,544,037
Fixed assets including Premises, Furniture and Fixtures	-	8,548,606	74,974,684	849,850	64,178,180	148,551,320
Others Assets	8,164,949	74,587,211	36,126,299	13,839,434	40,980,842	173,698,735
Non-banking Assets	-	-	-	-	-	-
Total Assets	1,693,720,482	2,065,385,468	2,643,281,166	8,135,138,851	149,120,907	14,686,646,874
Liabilities						
Borrowing from Bangladesh Bank, Other Banks, Financial Institutions and Agents	-	-	-	2,900,000,000	200,000,000	3,100,000,000
Deposits	549,024,541	1,394,296,982	1,364,826,401	41,329,695	1,510,982,196	4,860,459,814
Other Accounts	-	-	-	-	-	-
Provision and Other Liabilities	-	62,189,679	8,377,342	624,043,235	6,031,576,803	6,726,187,060
Total Liabilities	549,024,541	1,456,486,661	1,373,203,743	3,565,372,930	7,742,558,998	14,686,646,874
Net Liquidity Gap	1,144,695,941	608,898,807	1,270,077,423	4,569,765,921	(7,593,438,092)	-



Badal Chandra Debnath
Secretary

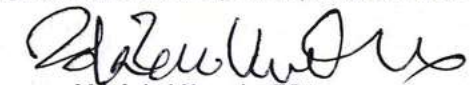

Md. Mosaddake-Ul-Alam
Managing Director


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

Signed in terms of our separate report of even date.


Uzzal Deb Nath, FCA
Enrollment No. 1176
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
Place: Dhaka
Dated: 01 JUN 2021




Md. Iqbal Hossain, FCA
Enrollment No. 596
Partner
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

ANSAR-VDP UNNAYAN BANK
Notes to the Financial Statements
As at and for the Year Ended 30 June, 2020

1.00 BACKGROUND INFORMATION

1.01 Establishment and Status of the Bank:

The bank was established as body corporate under the Ansar-VDP Unnayan Bank Ordinance 1995 issued on September 16, 1995 with the objects to provide financial assistance among the members of Ansar-VDP with a view to make themselves self dependent and take active participation in the economic development of the country. Its operation started from 1st November, 1996. The bank followed only section 44 and 45 of Banking Companies Act 1991.

1.02 Nature of Business:

The principal activities of the Bank are to provide loan facilities to the Ansar-VDP members for house building and other economic activities with or without taking security from them and perform other activities under specific instructions/guideline of the Bank.

1.03 Shareholder of the Bank:

As per clause 7(3) of Ansar-VDP Unnayan Bank Act 1995, only members of Ansar-VDP including Officer and staff of Ansar-VDP Unnayan Bank can purchase, sell and transfer the share of the Bank among them. Total number of share was 29,445,256 of Tk. 100 each as on 30 June 2020.

1.04 Management of the Bank:

The activities of the Bank are controlled and managed by rules and regulations as indicated in Ansar-VDP Unnayan Bank Act 1995. The responsibilities for managed and conducting the affairs of the bank is entrusted upon the Board of Directors consisting of 21 members/Directors of which 16 directors are elected by the shareholders from themselves and 5 directors (Including Chairman) are nominated by the Govt. for three (3) years term.

1.05 Scope and Objectives:

The Accounting Policy comprises principles and basic assumptions, concepts, rules, practices and procedures adopted by the Management for reporting the activities of the Bank and Financial Statements preparation and presentation. The purpose of Accounting Policy is to provide the necessary organizational and methodological directions in carrying the accounting activity of the Bank.

2.00 SIGNIFICANT ACCOUNTING POLICIES

2.01 Basis of preparation of Financial Statements:

The financial statements of the bank have been prepared under historical cost convention and in accordance with International Financial Reporting Standard (IFRS), "First Schedule" (section -38) of the Bank companies Act 1991, Other Bangladesh Bank Circulars, Ansar-VDP Unnayan Bank Act 1995, Income Tax Ordinance 1984, VAT Act-2012 and other applicable rules and regulation following the Accrual basis of Accounting.

2.01.1 Compliance of International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS):

Name of The Standards	Ref.	Status
Presentation of Financial Statements	IAS-1	Applied
Inventories	IAS-2	Not Applicable
Statement of Cash Flows	IAS-7	Applied
Accounting Policies and Changes in Accounting Estimates and Errors	IAS-8	Applied
Events after the Reporting Period	IAS-10	Applied
Construction Contracts	IAS-11	Not Applicable
Income Taxes	IAS-12	Applied
Property, Plant and Equipment	IAS-16	Applied
Revenues	IFRS-15	Applied
Leases	IFRS-16	Not Applied
Employees Benefits	IAS-19	Not Applied
Accounting for Government Grants and Disclosure of Government Assistance	IAS-20	Not Applicable

The Effects of Changes in Foreign Exchange Rates	IAS-21	Not Applied
Borrowing Cost	IAS-23	Applied
Related Party Disclosures	IAS-24	Not Applied
Accounting and Reporting by Retirement Benefit Plans	IAS-26	Not Applied
Investments in Associates	IAS-28	Not Applicable
Interests in Joint Ventures	IAS-31	Not Applicable
Financial Instruments: Presentation	IAS-32	Applied
Earnings Per Share	IAS-33	Applied
Interim Financial Reporting	IAS-34	Applied
Impairment of Assets	IAS-36	Not Applied
Provision Contingent Liabilities and Contingents Assets	IAS-37	Applied
Intangible Assets	IAS-38	Applied
Financial Instruments: Recognition and Measurements	IAS-39	Applied
Investments Property	IAS-40	Not Applicable
Agriculture	IAS-41	Not Applicable

2.01.2 Branch Accounts:

Branch Statements of Affairs and Income & Expenditure Account are kept separately in the Head Office. The transactions of the branches were incorporated in the Financial Statements of the Bank on consolidation. We have carried out audit of 7 branches office as per condition laid down of our appointment.

2.01.3 Reporting Period :

The financial year of the Bank has been covered from 01 July 2019 to 30 June 2020 one year consistently.

2.01.4 Use of Estimates and Judgments:

The preparation of the financial statements of the Bank in conformity with IFRSs, require management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual results may differ from these estimates.

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

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

- Note 10.03, 22.00 ,23.00 Provision for Dividend, Provision for loans and advances and Other Provisions.
- Note 21.00 Depreciation and Repair to Bank's Assets
- Note 24.00 Provision for Corporate Income Tax
- Liquidity statement

2.01.5 Liquidity Statement:

The liquidity statement of assets and liabilities as on the reporting date has been prepared on maturity term as per the following basis:

- Balance with other Banks and financial institutions, money at call on short notice, etc. are on the basis of their maturity term;
- investments are on the basis of their respective maturity;
- Loans and advances are on the basis of their repayment schedule;
- Fixed assets are on the basis of their useful lives;
- Other assets are on the basis of their realization/amortization;
- Borrowing from other Banks, financial institutions & agents, etc. are as per their maturity/ repayment terms;
- Deposits & other accounts are on the basis of their maturity term & past trend of withdrawal by the depositors; and
- Provisions and other liabilities are on the basis of their payment/adjustments schedule.

2.01.6 Statement of Changes in Equity:

Statement of Changes in Equity has been prepared in accordance with IAS 1 "Presentation of Financial Statements" and following the guidelines of Bangladesh Bank BRPD circular no.14 dated 25th June 2003.



2.01.7 Statement of Cash flows:

Statements of Cash flows has been prepared in accordance with International Accounting Standard (IAS) 7 "Statement of Cash Flows" and under the guideline of Bangladesh Bank BRPD Circular no.14 dated 25 June 2003. The Statement shows the structure of changes in cash and cash equivalents during the financial year.

2.02 Fixed Assets Including Premises, Furniture and Fixtures and Depreciation:

- a) Fixed Assets Including Premises, Furniture and Fixtures are capitalized at cost of acquisition and subsequently stated at cost less accumulated depreciation in compliance with the benchmark treatment of International Accounting Standards (IAS)-16: Property, Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.
- b) Depreciation is provided to amortize the cost of the assets after commissioning, over the period of their expected useful live, in accordance with the provisions of IAS 16: Property, Plant and Equipment: Depreciation is provided for the period in use of the assets. No depreciation has been charged during the the year on addition irrespective of date when the related assets are put into use. Depreciation is calculated on the cost of fixed assets in order to write off such amounts over the estimated useful live of each category of assets.

Depreciation is charged on Straight line method on all Fixed Assets at the following applicable rates:

Particulars of Fixed Assets	Percentage (%) of Depreciation
Land	0%
Building and Structure	3%
Motor Vehicle	20%
Office Equipment /Mechanical Equipment	15%
Electrical Equipment	10%
Furniture & Fixtures	10%
Library Book	10%
Others	10%

- (i) **Furniture & Fixtures:** Consists of Table, Chair, Tool, Sofa set, Rake, Almirah, Iron, Safe, Steel Trunk, File Cabinet, Notice Board, Signboard, etc.
- (ii) **Office Machineries:** Consists of Computer, Photocopier, Calculator, etc.
- (iii) **Office Equipment:** Consists of Table fan, etc.
- (iv) **Electrical Equipment :** Consists of Ceiling Fan, Air Conditioner, etc.
- (v) Upon retirement of items of fixed assets the cost and accumulated depreciation are eliminated from the financial statements and the resultant gains or losses, if any, are transferred to Profit and Loss Account.
- (vi) Repairs and Maintenance costs of fixed assets are treated as revenue expenditure and charged to Profit and Loss account when incurred.

Details statement of Fixed Assets are shown in **Annexure-A**.

2.03 Consolidation:

A separate set of the records of consolidating the Statement of Financial Position and Profit and Loss Account of branches were maintained at the head office of the bank based on which these Financial Statements has been prepared.

2.04 Cash and Cash Equivalents:

Cash and cash equivalents comprise of cash at bank, cash in hand, current deposits, short term deposit and fixed deposits with maximum maturity of 12 months or less. Cash and cash equivalents items should be reported as cash items as per IAS-7.

2.05 Other Assets:

Other assets include all balance sheet accounts not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the bank.

2.06 Receivables:

Receivables are recognized when there is a contractual right to receive cash or another financial asset from another entity.



2.07 IFRS 16: Leases:

While implementing IFRS 16, the Bank observed that IFRS 16 is expected to have impact on various regulatory capital and liquidity ratios as well as other statutory requirements issued by various regulators. In addition, there are no direction from National Board of Revenue (NBR) regarding treatment of lease rent, depreciation on ROU assets and interest on lease liability for income tax purposes and applicability of VAT on such items. Finally, paragraph 5 of IFRS 16 provide the recognition exemptions to short-term leases and leases for which the underlying asset is of low value. Although, paragraphs B3 to B8 of the Application Guidance (Appendix B) of IFRS 16 provide some qualitative guidance on low value asset, but these guidance is focused towards moveable asset. Immovable asset like rental of premises (i.e. real estate) is not covered on those guidance, nor any benchmark on quantification guidance on low value items have been agreed locally in Bangladesh.

Nevertheless, as a first step the Bank has defined 'low value asset' which are to be excluded from IFRS 16 requirements. Thereafter, the Bank has reviewed lease arrangements for 'office premises' for consideration under IFRS 16.

As per the preliminary assessment of leases for 'office premises', the Bank has concluded that the potential impact of these lease items in the Balance Sheet and Profit and Loss Account of the Company for the year 2019-2020 is not considered to be material. Therefore, considering the above implementation issues the Bank has not taken IFRS 16 adjustments on the basis of overall materiality as specified in the materiality guidance in the 'Conceptual Framework for Financial Reporting' and in international Accounting Standard 1 'Presentation of Financial Statements'. However, the Bank would continue to liaison with regulators and related stakeholders and observe the market practice for uniformity and comparability and comparability, and take necessary actions in line with regulatory guidelines and market practice.

2.08 Accrued Expenses & Other Payables:

Accrued expenses & other payable liabilities are recognized for the goods and services received whether paid or not for those goods and services. Payables are not interest bearing and are stated at their nominal value.

2.08.1 Provision for Loans & Advances (Unclassified Loan):

Provisions are recognized when loans has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and reliable estimate can be made of the amount of the obligation.

The provision for doubtful losses is maintained at a level that management considers adequate to absorb identified credit related losses in the portfolio as well as losses that have been incurred but not identified.

2.09 Retirement Benefit Scheme:

- The bank operates a Pension & Superannuation fund, the employer are contributing amount 18% of the basic salary. An actuarial valuation has been performed to determine the present value of the accrued benefits, based on projections of employees' compensations level to the term of retirement. Actuarial reports substantiate the amount of provision made for above-mentioned funds as adequate to discharge the claims. Investments held by the funds primarily comprise mainly fixed deposits with banks and financial institutions.
- There is a General Provident Fund Scheme approved by NBR (SR No.227-law/2008) for the regular employees of the bank where the employee's contribution is 10%-25% of their basic pay. The employers have made no contribution to the fund.
- The Bank has also initiated maintenance of some fund for the benefit of the qualified employees namely Death Risk Coverage Scheme, Staff Benevolent fund.

2.10 Policy for Provision on Loan:

Provision for loan has been made as follows:

Loan Classification Category	Rate of Provision
Unclassified Loan	0.25% - 5%
Sub Standard	5% - 20%
Doubtful	5% - 50%
Bad & Loss	100%



2.11 Revenue Recognition:

2.11.1 Interest Income:

In terms of the provision of the IFRS-15 "Revenue", the interest on loans has been recognized on the realization basis and at the end of the year income provision has been made on recoverable loan amount. Income on FDR has been recognized on accrual basis.

2.11.2 Investment Income :

Investment income in Treasury Bond is initially recognized at cost, fair value of the consideration given, including acquisition changes associated with the investment, premiums are mortised and accrued using the effective yield method and are taken to discount income.

2.12 Investment in Shares :

As per requirement of IFRS investment in shares which are actively traded on a quoted market and designated of fair value (market price) through profit or loss (FVMP). Gain or losses actually change in the fair value of such financial assets are minimized in the statement of profit or loss and after comprehensive income statement.

2.13 Functional and Presentation Currency :

The Financial Statements are presented in Bangladeshi Taka (BDT) currency, which is the Bank's Functional currency. All Financial information presented in BDT has been rounded to the nearest integer.

2.14 Others:

- The compilation of statement of affairs incorporating the items of assets and liabilities of Branches with reference to closing files has been certified by the Branch Managers.
- Provision for Loans & Advances has been made for the year ended June 30, 2020. As per calculation required provision during the year was Tk.93.00 core against which Classified loan provision already provided in the accounts Tk.88.35 core.
- Provision for Incentive Bonus/ Ex-gratia of Tk. 42,500,000 has been made for the year ended June 30, 2020.
- A sum of Tk. 200,000 has been transferred to Benevolent Fund as per Board Decision.
- Provision for Corporate Tax on Total Profit of Tk. 49,262,000 before Taxes has been made @ 40% for the year ended June 30, 2020.
- A sum of Tk. 200,000 has been transferred to General Reserve Fund as per Board Decision.
- A sum of Tk. 500,000 has been transferred to Super Annulation Fund as per Board Decision.
- Previous years figures has been rearranged for comparison purposes whenever considered necessary.

Particulars	Amount in Taka	
	30 June, 2020	30 June, 2019
3.00 Cash	231,395,124	257,106,334
3.01 Cash In Hand:		
Local Currency	8,941,192	17,802,992
Foreign Currency	-	-
	8,941,192	17,802,992
3.02 Balance with Bangladesh Bank:		
Local Currency	-	-
Foreign Currency	-	-
	-	-
3.03 Balance with Sonali Bank Limited		
Local Currency	222,453,932	239,303,342
Foreign Currency	-	-
	222,453,932	239,303,342
3.04 Deposit to Sonali Bank Limited:		
Current Deposit	104,123,398	98,323,795
Short term Deposit	118,330,534	140,979,547
	222,453,932	239,303,342
4.00 Balance with other Banks and financial institutions:		
Inside Bangladesh	1,507,849,097	2,194,661,004
Outside Bangladesh	1,507,849,097	2,194,661,004

Note: 3.04

Note: 4.01



Particulars	Amount in Taka	
	30 June, 2020	30 June, 2019
4.01 Inside Bangladesh:		
Current Deposits	40,028,340	57,619,055
Short term Deposits	70,786,296	372,313,273
Fixed Deposits	1,397,034,462	1,764,728,676
	1,507,849,097	2,194,661,004
4.01.1 Current Deposits:		
Name of the Banks:		
Janata Bank Ltd.	20,174,522	30,792,077
Agrani Bank Ltd.	6,338,655	15,269,065
Rupali Bank Ltd.	11,890,434	9,034,282
Bangladesh Krishi Bank Ltd.	886,802	2,433,220
Uttara Bank Ltd.	380,811	68,512
NCC Bank Ltd.	357,116	21,899
	40,028,340	57,619,055
4.01.2 Short term deposits:		
Name of the Banks:		
Janata Bank Ltd.	40,907,041	287,934,278
Agrani Bank Ltd.	17,671,168	37,499,218
Rupali Bank Ltd.	8,060,940	34,642,152
Dhaka Bank Ltd.	888	888
Bangladesh Krishi Bank Ltd.	3,014,266	11,076,105
Uttara Bank Ltd.	1,074,127	1,013,670
Dutch Bangla Bank Ltd.	57,866	146,962
	70,786,296	372,313,273
4.01.3 Fixed Deposits:		
Agrani Bank Ltd.	-	50,000,000
Dhaka Bank Ltd.	75,000,000	50,000,000
The Farmers Bank Ltd.	38,000,000	73,000,000
Premier Leasing & Financial Ltd.	-	15,000,000
Union Bank Ltd.	-	130,000,000
Investment Corporation Bank Ltd.	1,155,534,462	1,359,728,676
NRB Global Bank Ltd.	-	20,000,000
First Finance Ltd.	35,000,000	37,000,000
Premier Leasing Ltd.	15,000,000	-
Trust Bank Ltd.	50,000,000	-
International Leasing & Financial Services Ltd.	28,500,000	30,000,000
	1,397,034,462	1,764,728,676
Maturity grouping of balance with other Banks:		
Receivable on demand	110,814,635	429,932,328
Not more than 3 months	-	-
More than 3 months but not more than 1 year	1,397,034,462	1,764,728,676
More than 1 year but not more than 5 years	-	-
More than 5 years	-	-
	1,507,849,097	2,194,661,004
4.A Investments:		
Government (Treasury Bond)	23,200,000	23,200,000
Investments in Shares	7,408,561	10,324,649
	30,608,561	33,524,649
4.A.1 Government (Treasury Bond):		
BD0927081200 (20 Years BGTB)	10,000,000	10,000,000
BD0928081209 (20 Years BGTB)	13,200,000	13,200,000
	23,200,000	23,200,000



Particulars	Amount in Taka	
	30 June, 2020	30 June, 2019
4.A.2 Investments in Shares:		
Bangladesh Submarine Cab. 11,550 Shares	965,580	1,524,600
Nli First Mutual Fund 10,000 Shares	96,000	-
Active Fine Chemicals Ltd. 12,090 Shares	148,707	331,266
Baraka Power Ltd. 26,565 Shares	525,987	786,324
City Bank Ltd. 21,025 Shares	342,708	291,900
Delta Brac Housing Finance 6,325 Shares	585,695	690,800
Grameen One: Scheme Two 10,000 Shares	111,000	-
Jamuna Bank Ltd. 10,000 Shares	160,000	-
Mjl Bangladesh Ltd. 20,104 Shares	1,300,729	1,829,464
Southeast Bank 1st Mutual 10,000 Shares	93,000	-
Square Pharma 16,566 Shares	2,857,635	4,092,157
Current Balance	221,520	778,138
	7,408,561	10,324,649
5.00 Loans & Advances :		
Inside Bangladesh	12,594,544,037	11,366,658,462
Outside Bangladesh	-	-
	12,594,544,037	11,366,658,462
5.01 Inside Bangladesh:		
Loans	12,594,544,037	11,366,658,462
Cash Credit	-	-
Overdraft	-	-
	12,594,544,037	11,366,658,462
5.01.1 Loans:		
Micro-credit	2,478,491,495	2,412,717,699
SME (Short Term)	1,982,249,651	1,833,713,770
SME (Middle Term)	741,595,874	625,675,958
Personal Loan	9,833,256	13,848,978
Loan Against FDR & DPS	162,745,682	159,099,391
Uttaran	1,323,590	807,161
Ongivut Ansar Loan	148,666,374	146,011,360
Fisheries	358,391,975	317,745,955
Milked cow Loan (Financed by BB)	40,504,743	77,584,120
Women self Employed	17,995,626	19,110,554
Computer Loan	4,952,742	4,648,782
Grameen Paribahan	4,668,342	4,518,682
Staff Loan	1,048,535,187	710,144,686
Loan from Group Fund	3,572,305	4,723,358
Ekti Bari Ekti Khamar	2,967,442,975	2,732,200,811
Hill VDP Ekti Bari Ekti Khamar	20,646,200	59,189,812
Loan Against Double Benefit Scheme	8,661,677	6,353,269
Lacpoti Deposit Scheme	2,092,179	2,746,719
Ansar-VDP Pronodona Agro-based Loan	1,561,940	1,619,411
BIO Gas Plant	884,609	1,090,590
Probashi Loan	971,349	1,103,333
Ansar House Building Loan (Officer+Staff)	20,761,885	23,001,948
Hybrid Livestock(Cow)	554,969,095	349,025,576
Poultry/Boiler Layer Loan	63,645,369	68,599,856
Cash Credit	103,287,867	96,879,450
Agriculture Equipment	3,137,364	2,535,564
Motorcycle Loan for Members of Ansar	65,568	81,145
Milk & Dairy Firm	395,259,588	515,849,687
Agriculture & Rural Project Loan	1,429,132,601	1,168,396,917

Note: 5.01

Note: 5.01.1



Particulars	Amount in Taka	
	30 June, 2020	30 June, 2019
Solaric Electricity Project Loan	3,101,663	506,026
Alo-by Solaric	4,262,775	2,430,742
Light Vehicles Purchase Loan	282,577	267,184
Cash Credit of Agri-based Project	10,849,914	4,429,968
	12,594,544,037	11,366,658,462

5.02 Maturity Grouping of Loans and Advances:

Repayable on demand	1,343,345,774	1,343,345,775
Not more than 3 months	1,982,249,651	1,833,713,770
More than 3 months but not more than 1 year	1,135,145,721	1,069,371,924
More than 1 year but not more than 5 year	8,113,041,006	7,097,225,045
More than 5 years	20,761,885	23,001,948
	12,594,544,037	11,366,658,462

5.03 Significant concentration of loans and advances:

Advances to Allied Concerns of Directors	-	-
Advances to Chief Executive, Other Senior Executive and Other Officers	1,048,535,187	710,144,686
Geographical Area-wise Loan and Advances Note-5.04	11,546,008,850	10,656,513,776
Advances to Industries	-	-
	12,594,544,037	11,366,658,462

Number of the Clients	150,228	152,332
Amount of Outstanding Loans and Advances	12,594,544,037	11,366,658,462
Classified Loan Therein	1,869,795,000	1,579,991,000
Classified Loan Therein (in %)	14.85%	13.90%

5.04 Geographical Area-wise Loan and Advances:

Dhaka	616,332,000	600,882,000
Chattogram	961,821,000	945,032,000
Khulna	1,174,867,000	1,047,007,000
Rajshahi	708,228,000	608,302,000
Noakhali	459,603,000	423,187,000
Mymensingh	613,730,000	580,868,000
Sylhet	717,612,000	658,802,000
Barishal	548,112,000	512,081,000
Tangail	611,073,000	576,985,000
Dinajpur	556,058,000	470,201,000
Rangpur	526,934,000	476,632,000
Cumilla	640,958,000	587,384,000
Narayanganj	375,453,850	374,251,776
Kustia	584,667,000	531,440,000
Bogura	665,432,000	590,009,000
Faridpur	811,452,000	763,391,000
Cox's Bazar	384,303,000	371,300,000
Gazipur	589,373,000	538,759,000
Sub-total	11,546,008,850	10,656,513,776
Staff Loan	1,048,535,187	710,144,686
Total	12,594,544,037	11,366,658,462

5.05 Classification Status of Loans and Advances (Except Staff Loan):

Unclassified (Excluding Staff Loan)	9,676,213,850	9,076,522,776
Sub-Standard	600,967,000	609,701,000
Doubtful	429,386,000	347,129,000
Bad/Loss	839,442,000	623,161,000
	1,869,795,000	1,579,991,000
	11,546,008,850	10,656,513,776



Particulars	Amount in Taka	
	30 June, 2020	30 June, 2019
5.06 Particulars of Advances:		
Loans considered good in respect of which the bank is fully secured ;	-	-
Loans considered good against which the banking company holds no other security than the debtors personal guarantee;	-	-
Loans considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors;	11,546,008,850	10,656,513,776
Loans adversely classified ; provision not maintained there against;	-	-
Loans due form director or officers of the banking company or any of these either separately or jointly with any other persons.	1,048,535,187	710,144,686
Loans due form companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in case of private companies as members;	-	-
Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers of officers of the banking company or any of them either severally or jointly with any other person;	-	-
Maximum total amount of advances, including temporary advances granted during the year to the company or firm in which the directors of the banking company are interested as directors, partners or managing agents or in the case of private companies as members;	-	-
Due from banking companies;	-	-
Amount of classified loan against which no interest income has been recognized	-	-
Total	12,594,544,037	11,366,658,462
a) 1. Amount (Decrease)/ Increase in provision.	215,863,351	205,937,000
2. Amount of loan written-off from provision.	-	-
3. Amount realized against loan previously written-off	-	-
b) Amount of provision kept against loan classified.	714,170,649	714,170,649
c) Interest creditable to the interest suspense account.	-	-
Written off loans		
a. Cumulative amount of loan previously written off	38,714,197	38,714,197
b. Amount of loan written off during the year	-	-
c. Amount of written-of loan; for which suit has been filed	-	-
Provision held against loans		
Provision required	930,034,000	714,170,649
Previous balance of provision	714,170,649	508,443,000
Add: Provision made during the year	215,863,351	205,937,000
Less: Adjustment	-	(209,351)
Total Provision held	930,034,000	714,170,649
Provision (shortfall)/ Surplus	-	-
6.00 Fixed Assets Including Premises, Furniture & Fixtures:		
Cost		
Opening Balance	199,183,439	180,191,800
Add: Purchase during the year	13,361,039	18,999,002
Less: Disposal during the year	1,333,669	7,363
Balance as on 30 June, 2020	211,210,809	199,183,439
Accumulated Depreciation		
Opening Balance	55,774,863	51,358,481
Add: Depreciation Charged during the year	7,357,456	4,518,067
Less: Adjustment during the year	(472,830)	(101,685)
Balance as on 30 June, 2020	62,659,489	55,774,863
Written down value as on 30 June, 2020	148,551,320	143,408,576
Details statement of Fixed Assets are shown in Annexure A.		

Particulars	Amount in Taka	
	30 June, 2020	30 June, 2019
7.00 Other Assets:		
Travelling Allowance Advance	50,500	143,764
Advance Against Expenses	219,047	287,172
Advance Against Purchase	56,240	100,887
Advance Source Tax	74,587,211	58,814,874
Advance Office Rent	675,250	390,180
Sundry Advance	3,999,040	1,471,915
Printed Stationery	8,225,046	7,517,240
Security Deposit	176,375	176,375
Suspense Account	1,952,452	3,382,609
Interest Accrued on Loan	5,257,364	6,748,755
Interest Accrued on Staff Loan	3,448,991	12,504,011
General Account Balance	31,295,063	41,428,335
Interest Accrued on Deposit	35,400,549	32,958,983
Interest Accrued on Investment	-	1,238,125
Interest Accrued on Block Account	108,921	-
Intangible Assets	8,164,949	5,783,551
Advance Against Supply	81,737	107,217
	173,698,735	173,053,993
8.00 Borrowing from Other Banks, Financial Institutions and Agents:		
Borrowing Inside Bangladesh Note: 8.01	3,100,000,000	3,100,000,000
Borrowing Outside Bangladesh	-	-
	3,100,000,000	3,100,000,000
8.01 Borrowing Inside Bangladesh:		
Loan from Bangladesh Govt.	200,000,000	200,000,000
Loan from Bangladesh Bank	2,900,000,000	2,900,000,000
	3,100,000,000	3,100,000,000
9.00 Deposit and Other Accounts:		
Deposit from Banks	-	-
Maturity-Wise Grouping Deposits Note: 9.01	4,860,459,814	5,497,485,920
	4,860,459,814	5,497,485,920
9.01 Maturity-Wise Grouping Deposits:		
Repayable on demand	316,069,184	343,508,595
Repayable within 1 month	232,955,357	174,584,751
Over 1 month but within 6 month	1,394,296,982	1,355,655,016
Over 6 month but within 1 year	1,364,826,401	2,056,237,133
Over 1 year but within 5 years	41,329,695	147,291,180
Over 5 years but within 10 years	1,510,982,196	1,420,209,245
	4,860,459,814	5,497,485,920
10.00 Other Liabilities:		
General Provident Fund	266,691,694	226,030,449
Superannuation Fund	271,982,616	251,969,952
Benevolent Fund	13,279,993	13,718,789
Employee Security Deposit	1,024,639	1,066,486
Death Relief Grant Fund	5,700,000	6,025,000
Provision for Classified Loan Note: 10.01	883,514,000	672,592,299
Provision for Unclassified Loan Note: 10.02	46,520,000	41,578,350
Provision for Dividend Note: 10.03	43,107,879	424,289,160



Particulars	Amount in Taka	
	30 June, 2020	30 June, 2019
Provision for Land & Building	31,000,000	31,000,000
Cash Excess	9,972	13,297
Unpaid Salary	424,773	272,397
Provision for Interest on Fixed Deposit	57,605,424	92,222,570
Realized VAT, Tax, Excise Duty	4,149,511	3,753,746
Contractors Security Deposit	46,151	46,151
Reen Bima	67,674,360	63,411,588
Deferred Credit to Uncollected Income	170,065,020	154,166,915
Sundry Account	14,095,166	9,710,340
Provision for Corporate Tax	543,184,188	493,922,189
Provision for Other Payable	312,454	1,842,306
Provision for Incentive Bonus	120,713,165	63,322,150
Recruitment Application Fee	114,451	108,450
Provision for Capital Expenditure	531,919,295	374,650,073
Provision for Revenue Expenditure	8,143,254	2,030,128
Provision for General Provident Fund Interest	2,047,236	-
Provision for Interest on Deposit	234,088	584,843
Revolving Fund of Agrobased Industries	1,062,176	1,215,972
Payable Interest for Loan	-	21,709,484
Sale of Share Purchase Money	81,799	642,169
Blocked Account without Interest	51,841	-
Other Provisions	1,044,286	1,044,285
NCC Bank Remittance	2,371,071	3,065,412
	3,588,170,501	2,956,004,950

10.01 Provision for Classified Loan:

Opening balance	672,592,299	471,555,299
Less: Loans written-off which provided for	-	-
Add: Recovery from the previous written off loans	-	-
Add: Provision made during the year	210,921,701	201,037,000
Less: Recovered and provision which no more required	-	-
Balance at the end of the year	883,514,000	672,592,299

10.02 Provision for Unclassified Loan:

Opening balance	41,578,350	36,678,350
Less: Loans written-off which provided for	-	-
Add: Recovery from the previous written off loans	-	-
Add: Provision made during the year	4,941,650	4,900,000
Less: Recovered and provision which no more required	-	-
Add: Net charged on profit & loss Account	-	-
Balance at the end of the year	46,520,000	41,578,350

10.03 Provision for Dividend:

Opening Balance	424,289,160	354,189,099
Add: Declared during the year	118,824,000	70,169,000
Less: Payment during the year	5,281	68,939
Closing Balance	543,107,879	424,289,160

11.00 Capital:

11.01 Authorized Capital Tk. 10,000,000,000

The authorized capital of the bank amount Tk. 10,000,000,000 as on June 30, 2020 which divided in to 100,000,000 ordinary shares of Tk. 100 each.

11.02 Paid-up Capital:

29,445,256 ordinary shares of Tk. 100 each.



2,944,525.600	2,376,496.700
2,944,525,600	2,376,496,700

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

The paid-up capital of the bank as on June 30, 2020 was Tk. 2,944,525,600 The amount of the paid up capital has been subscribed as follows:

Particulars	No. of shares	Price per Share	Taka
Ansar-VDP members	6,186,830	100	618,683,000
Ansar-VDP employees	14,440,625	100	1,444,062,500
Ansar-VDP Bank employees	317,801	100	31,780,100
Government of Bangladesh	8,500,000	100	850,000,000
Total	29,445,256	100	2,944,525,600

11.03 Capital Adequacy Ratio:

Details of the Capital Requirement & Capital Shortfall of the Bank as per requirement of section 13(2) of Bank Companies Act 1991 and BRPD Circular 10 dated November 25, 2002 are as follows:

a) Total assets (Including off balance sheet amount)	14,686,646,874	14,168,413,018
b) Risk weighted assets	13,190,367,276	12,101,770,210
c) Required capital	1,592,268,279	1,328,250,249
d) Available capital	3,184,536,559	2,656,500,498

i) Core capital

Paid-up capital	2,944,525,600	2,376,496,700
General reserve	57,168,396	56,968,396
Surplus in Profit and Loss Account	136,322,563	181,457,052
	3,138,016,559	2,614,922,148

ii) Supplementary Capital

General provision (Provision for unclassified loan)	46,520,000	41,578,350
Total Available Capital as on June 30, 2020 (i+ii)	3,184,536,559	2,656,500,498
e) Surplus (d-c)	1,592,268,279	1,328,250,249

11.04 General Reserves:

Opening balance	56,968,396	54,968,396
Add: Transferred from profit during the year	200,000	2,000,000
Closing balance	57,168,396	56,968,396

11.05 Special Reserves:

Opening Balance	-	-
Add: Transferred from profit during the year	-	-
Closing balance	-	-

12.00 Interest Income:

Interest on Loans & Advance	1,243,155,589	1,210,898,190
Interest on Staff Loans	20,394,360	15,073,005
	170,139,917	160,578,310
Interest on STD	3,905,429	1,924,966
	1,437,595,295	1,388,474,471

13.00 Interest Paid on Deposits and Borrowings etc.:

Interest on Deposits	283,457,338	348,443,144
Interest on Borrowings	123,408,704	120,446,634
Interest on General provident fund	31,720,021	222,349
Interest on Security Deposits	32,283	34,375
	438,618,346	469,146,502

14.00 Other Operating Income:

Sales of Pass & Cheque Books	519,799	3,395,505
Remittance Income	19,806	45,043
Sales of Loan Forms	6,074,175	7,425,314
Sales of Tender Schedule	22,000	28,000



Particulars	Amount in Taka	
	30 June, 2020	30 June, 2019
Fee Receipt	10,630,769	13,244,829
Loan Write-off Receipt	496,599	692,436
Others Receipt	3,705,480	10,578,671
	21,468,628	35,409,798
15.00 Salaries & Allowances:		
Salaries	277,395,672	249,138,761
House Rent Allowances	98,795,615	87,193,484
Dearness Allowances	20,670	23,302
Medical Allowances	12,059,942	11,221,957
Contribution to Superannuation Fund	43,239,993	38,204,201
Festival Bonus	40,760,108	36,633,720
Leave Encashment	2,126,741	6,513,248
Overtime Allowance	2,258,968	2,335,277
Other Allowances	434,331	289,556
Education Allowance	3,633,905	3,377,559
Recreation Allowance	9,025,913	-
Conveyance Allowance	224,364	142,400
	489,976,222	435,073,465
16.00 Rent, Taxes, Insurance's & Electricity:		
Rent	21,169,175	19,621,108
Taxes	83,490	78,991
Vehicle & Land Taxes	328,206	214,896
Insurance	115,010	414
Electricity, Waters & Gas	2,756,770	2,770,702
	24,452,651	22,686,111
17.00 Postage, Stamp, Tele Communication etc.:		
Postage & Telegram	434,386	535,897
Telephone	4,946,277	4,172,355
	5,380,663	4,708,252
18.00 Stationery, Printing & Advertisement etc.:		
Printing Stationery	3,985,816	2,582,703
Office Stationery	4,716,318	4,089,228
Advertisement	634,283	777,216
	9,336,418	7,449,147
19.00 Chief Executives Salary and Allowances:		
Salaries	590,214	936,000
House Rent Allowances	296,600	468,000
Dearness/Domestic Allowances	2,384	3,000
Medical Allowances	22,350	18,000
Festival Bonus	94,000	156,000
Superannuation Fund	106,239	168,480
Car Maintenance Scheme	-	495,000
Education Allowance	28,567	-
Entertainment Allowances	21,000	-
Bangla Nababarsha Allowance	21,107	15,600
	1,182,460	2,260,080
20.00 Other Expenses:		
Training & Workshop	2,941,678	1,514,468
Travelling Expenses	19,809,536	21,998,150
Conveyance	3,265,498	3,619,678
Fuel Expenses for Office Car	1,424,078	1,519,795
Subscription	117,558	145,000
Lunch Subsidy	26,660,498	28,195,000



Particulars	Amount in Taka	
	30 June, 2020	30 June, 2019
Entertainment	2,175,621	2,445,017
Tax on Investment	1,831,361	719,128
Newspaper & Journal	909,335	1,083,992
Commission & Exchange	304,522	809,734
Bank Charge	1,471,759	1,419,592
Computer Expenses	719,350	930,656
Business Development	1,422,369	1,783,304
Registration Expenses	44,484	44,113
Liveries	108,210	87,285
Hill Allowance	210,387	150,000
Bangla Nababarsha Allowance	4,032,160	3,230,059
Board Meeting	1,481,848	1,672,423
Reward & Honorarium	1,452,680	1,131,328
Welfare & Recreation	1,649,394	1,453,425
Physicians Retainer Fees	168,000	144,000
Covid-19 Special Bonus	15,000,000	-
Photocopy	755,628	-
Elective Bulb, ware & switch	131,686	-
Goods Transport	109,080	-
Mobile & Telephone Set etc.	27,573	-
Recruitment Fees	2,831,479	-
Lawyers Retainer Fees	3,007	-
Closing Allowance	1,154,500	1,075,000
Innovation	43,152	574,209
Miscellaneous	4,022,473	4,298,587
	96,278,904	80,043,943
21.00 Depreciation and Repair to Bank's Assets:		
Depreciation	7,357,456	4,518,067
Repairs to Bank's Property	2,204,823	1,832,705
	9,562,279	6,350,772
22.00 Provision for Loans and Advances:		
Provision for Classified Loan	210,921,701	201,037,000
Provision for Unclassified Loan	4,941,650	4,900,000
	215,863,351	205,937,000
23.00 Other Provisions:		
Provision for Land Purchase & Infrastructure	-	20,000,000
Provision for Incentive Bonus/ex-Gratia	42,500,000	27,500,000
a) Incentive Bonus	42,500,000	27,500,000
b) Incentive for Classified & Write-off Loan Recovery	-	-
Provision for Benevolent Fund	200,000	5,000,000
Death Relief Grant Fund	100,000	1,000,000
Provision for Bangabandhu Shikha Bitri	-	500,000
Provision for Pension & Superannuation Fund	500,000	18,000,000
Provision for General Reserve	-	-
	43,300,000	72,000,000
24.00 Provision for Corporate Income Tax:		
Opening Balance	494,007,188	445,729,188
Add: Addition during the year	49,262,000	48,278,000
Less: Adjustment during the year	85,000	-
	543,184,188	494,007,188

Bank do not recognize deferred tax on the basis of application submitted to the NBR for tax exemption.



Particulars	Amount in Taka	
	30 June, 2020	30 June, 2019
25.00 Receipts from Other Operating Activities (Item-wise):		
Sales of Pass Books	519,799	3,395,505
Remittance Income	19,806	45,043
Sales of Loan Forms	6,074,175	7,425,314
Recoveries on Loans Previously Written-off	496,599	692,436
Sales of Tender Schedule	22,000	28,000
Fee Received	10,630,769	13,244,829
Others Receipt	3,705,480	10,578,671
	21,468,628	35,409,798
26.00 Payment for Other Operating Activities (Item-wise):		
Repairs to Bank's Property	2,204,823	1,832,705
Training & Workshop	2,941,678	1,514,468
Travelling Expenses	19,809,536	21,998,150
Conveyance	3,265,498	3,619,678
Subscription	117,558	145,000
Lunch Subsidy	26,660,498	28,195,000
Entertainment	2,175,621	2,445,017
Business Development	1,422,369	1,783,304
Commission & Exchange	304,522	809,734
Bank Charge	1,471,759	1,419,592
Miscellaneous	4,022,473	4,298,587
Legal Expense	103,855	674,381
Director Fee	336,000	304,568
Registration Expenses	44,484	44,113
Liveries	108,210	87,285
Hill Allowance	210,387	150,000
Bangla Nababarsha Allowance	4,032,160	3,230,059
Board Meeting	1,481,848	1,672,423
Reward & Honorarium	1,452,680	1,131,328
Welfare & Recreation	1,649,394	1,453,425
Physicians Retainer Fees	168,000	144,000
Auditors Fees	80,500	80,000
Rent	21,169,175	19,621,108
Tax on Investment	1,831,361	719,128
Taxes	83,490	78,991
Computer Expense	719,350	930,656
Vehicle & Land Taxes	328,206	214,896
Insurance	115,010	414
Electricity, Water & Gas	2,756,770	2,770,702
Postage, Stamp,	434,386	535,897
Closing Allowance	1,154,500	1,075,000
Innovation	43,152	574,209
Covid-19 Special Bonus	15,000,000	-
Photocopy	755,628	-
Electric Bulb, ware & switch	131,686	-
Goods Transport	109,080	-
Mobile & Telephone Set etc.	27,573	-
Recruitment Fees	2,831,479	-
Telephone & Telecommunication	4,946,277	4,172,355
	126,500,975	107,726,173



Particulars	Amount in Taka	
	30 June, 2020	30 June, 2019
27.00 Other Assets (Item-wise):		
Travelling Allowance Advance	(93,264)	(14,107)
Advance Against Expenses	(68,125)	(17,298)
Advance Against Purchase	(44,647)	(44,108)
Advance Source Tax	15,772,337	25,880,554
Advance Office Rent	285,070	(348,314)
Sundry Advance	2,527,125	(464,187)
Printed Stationery	707,806	(1,973,665)
Security Deposit	-	(375)
Suspense Account	(1,430,157)	(61,368)
Intangible Assets	2,381,398	5,454,376
Advance Against Supply	(25,480)	(5,100)
Interest Accrued on Investments	2,441,566	32,958,983
General Account Balance	(1,238,125)	1,238,125
Interest Accrued on Block Account	108,921	-
General Account Balance	(10,133,272)	(33,217,890)
	11,191,153	29,385,626
28.00 Other Liabilities (Item-wise):		
General Provident Fund	40,661,245	32,755,527
Superannuation Fund	20,012,664	34,358,534
Benevolent Fund	(438,796)	5,424,378
Employee Security Deposit	(41,847)	(8,673)
Death Relief Grant Fund	(325,000)	350,000
Provision for Land & Building	-	20,000,000
Payable Interest for Loan	(21,709,484)	342,467
Cash Excess	(3,325)	-
Sale of Share Purchase Money	(560,370)	589,641
Realized VAT, Tax, Excise Duty	395,765	1,258,856
Reen Bima	4,262,772	7,681,317
Deferred Credit to Uncollected Income	15,898,105	(2,004,560)
Sundry Account	4,384,826	(16,572,103)
NCC Bank Remittance	(694,341)	638,145
Revolving Fund of Agro based Industries	(153,796)	31,427
Corporate Tax Provision	49,262,000	48,278,000
Provision for Other Payable	(1,529,852)	(1,344,577)
Recruitment Application Fee	6,001	(63,078)
Provision for Incentive Bonus	57,391,015	27,455,239
Provision for Capital Expenditure	220,481,252	201,177,029
Provision for Revenue Expenditure	6,113,126	(1,515,578)
Interest on Declared Dividend	-	(6,833,236)
Provision for Interest on Deposit	(350,755)	502,396
Blocked Account without Interest	51,841	-
Provision for General Provident Fund Interest	2,047,236	-
	395,160,282	352,501,152
29.00 Cash Payment to Suppliers:		
Stationery, Printings, Advertisements etc.	3,985,816	2,582,703
Office Stationery	4,716,318	4,089,228
Advertisements	634,283	777,216
Fuel expenses for Office Car	1,424,078	1,519,795
Newspaper & Journal	909,335	1,083,992
	11,669,830	10,052,934



ANSAR-VDP UNNAYAN BANK
Schedule of Fixed Assets
As at 30 June, 2020

Annexure-A

SL. No	Particulars	Cost				Rate of Depreciation	Depreciation				Written Down Value as at 30.06.2020
		Balance as at 01.07.2019	Addition during the year	Disposal during the year	Balance as at 30.06.2020		Balance as at 01.07.2019	Charged during the year	Disposal during the year	Balance as at 30.06.2020	
1	Land	52,505,270	-	-	52,505,270	0%	-	-	-	-	52,505,270
2	Building and Structure	1,029,519	-	179,669	849,850	2.5%	(114,951)	45,930	144,263	75,242	774,608
3	Motor Vehicle	26,357,998	-	1,154,000	25,203,998	20%	22,142,990	852,041	(1,163,040)	21,831,991	3,372,007
4	Office Equipment / Mechanical Equipment	65,459,956	9,514,728	-	74,974,684	15%	6,298,072	2,508,789	228,407	9,035,268	65,939,416
5	Electrical Equipment	8,362,877	185,729	-	8,548,606	10%	5,673,672	675,780	(219,320)	6,130,132	2,418,474
6	Furniture & Fixture	45,332,214	3,657,003	-	48,989,217	10%	21,738,244	3,274,337	537,117	25,549,698	23,439,519
7	Library Book	135,605	3,579	-	139,184	10%	36,836	579	(257)	37,158	102,026
Total as at 30 June, 2020		199,183,439	13,361,039	1,333,669	211,210,809		55,774,863	7,357,456	(472,830)	62,659,489	148,551,320
Total as at 30 June, 2019		180,191,800	18,999,002	7,363	199,183,439		51,358,481	4,518,067	(101,685)	55,774,863	143,408,576



ANSAR-VDP UNNAYAN BANK
Highlights of Bank's Performance

Particulars	Amount in Taka	
	2019-2020	2018-2019
Paid-Up Capital	2,944,525,600	2,376,496,700
Total Capital	3,138,016,559	2,614,922,148
Capital Surplus	1,592,268,279	1,328,250,249
Total Assets	14,686,646,874	14,168,413,018
Total Deposits	4,860,459,814	5,497,485,920
Total Loans and Advances	12,594,544,037	11,366,658,462
Credit Deposit Ratio	259%	207%
% of Classified Loans Provision against Loans & Advances	7.02%	5.92%
Profit after Provision and Tax	73,892,808	72,418,934
Classified Loans & Advances during the year	1,869,795,000	672,592,299
Provision kept against Classified Advances (including General Provision for Unclassified Loans and Advances)	930,034,000	714,170,649
Cost of Fund	10.56%	10.44%
Performing Assets	13,244,120,139	13,025,069,025
Non-Performing Assets	1,442,526,735	1,143,343,993
Return on Assets (ROA)	0.50%	0.51%
Incomes from Investment	-	3,526,730
Earning per Share	2.51	3.05

