Annual Report 2016-2017

TRANSFORMING TOWARDS TOMORROW

Through Sustainable Growth



ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ
INVESTMENT CORPORATION OF BANGLADESH



Transforming..Towards..Tomorrow

Through Sustainable Growth

Achieving growth through sustainable development is the goal that governments throughout the world have been striving for. With the successful accomplishment of MDGs, Bangladesh started implementing SDGs. The 17 interrelated goals set by UN represent an ambitious agenda to achieve a sustainable future by 2030. We believe, being a state-owned Corporation, we have a role to play across all of the goals, with the current focus on the eleven highlighted here-in the cover page. We are perfectly positioned to transform our businesses with a very promising outlook during this unprecedented growth spurt. We consider our current level of engagement as a solid starting point, upon which we must build and innovate to meet the challenges of the coming decade. With the strong presence in the capital market, we have been playing a pivotal role on both demand and supply side. We, in association with the Ministry, Bangladesh Bank, BSEC, bourses and all other stakeholders, are working together to create the better future we want. We are proud of the work we have underway, yet we realize there is still a lot to do. Our investors, customers and stakeholders have a lot of confidence on us. They trust us because the Corporation is backed by the government and we have a wonderful track record in delivering a high quality of service and good governance. At present, entire efforts of every sector in our country are running towards a sustainable transformation. ICB, as a development partner of this sustainability wave, is also contributing its every single effort and expertise to accelerate the process of transformation. Thus, we aspire to play a role alongside the government and regulatory authorities for **"transforming towards tomorrow"** through sustainable growth.

Letter of Transmittal

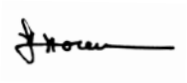
Shareholders
Ministry of Finance,
Government of the People's Republic of Bangladesh
Bangladesh Bank
Bangladesh Securities and Exchange Commission
Dhaka Stock Exchange Limited
Chittagong Stock Exchange Limited

Sub: Annual Report for the year ended 30 June 2017.

Dear Sir(s),

We are pleased to enclose herewith a copy of the Annual Report for FY 2016-17 together with the Audited Financial Statements of Investment Corporation of Bangladesh and its wholly owned three subsidiaries- ICB Capital Management Limited, ICB Securities Trading Company Limited and ICB Asset Management Company Limited for your kind information and record.

Sincerely yours,



Kazi Sanaul Hoq
Managing Director

AMAR STOCK

Notice of the Annual General Meeting

একচল্লিশতম বার্ষিক সাধারণ সভার বিজ্ঞপ্তি

এতদ্দ্বারা বিজ্ঞপ্তি প্রদান করা যাচ্ছে যে, ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ (আইসিবি) এর সম্মানিত শেয়ারমালিকগণের একচল্লিশতম বার্ষিক সাধারণ সভা আগামী ২৩ ডিসেম্বর ২০১৭ তারিখ শনিবার, সকাল ১০:৩০ ঘটিকায় হোটেল পুর্বানী ইন্টারন্যাশনাল লিমিটেড, ১, দিলকুশা বা/এ, ঢাকা-১০০০ এর জলসাঘরে নিম্নোক্ত কার্যাবলী সম্পাদনের নিমিত্ত অনুষ্ঠিত হবে:

১. ২৪ ডিসেম্বর ২০১৬ তারিখে অনুষ্ঠিত চল্লিশতম বার্ষিক সাধারণ সভার কার্যবিবরণী অবহিতকরণ;

২. ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ এর ৩০ জুন ২০১৭ তারিখে সমাপ্ত অর্থবছরের বার্ষিক প্রতিবেদন ও নিরীক্ষিত হিসাব বিবেচনা এবং অনুমোদন;

৩. বোর্ড কর্তৃক সুপারিশকৃত লভ্যাংশ অনুমোদন; এবং

৪. সভাপতির অনুমতিক্রমে অন্য কোন বিষয়।

পরিচালনা বোর্ডের আদেশক্রমে,

মোঃ রফিক উল্যা
সচিব
তারিখ: ২ নভেম্বর ২০১৭, ঢাকা।

বিশেষ দ্রষ্টব্য:

১. রেকর্ড ডেট: ২৬ নভেম্বর ২০১৭, রবিবার;

২. প্রক্সি নিয়োগপত্র লিখিতভাবে হতে হবে এবং প্রত্যেক শেয়ারমালিককে নিজ হাতে অথবা ক্ষমতা অর্পণ পত্রের মাধ্যমে ক্ষমতাপ্রাপ্ত আইনসম্মত প্রতিনিধির মাধ্যমে এবং প্রতিষ্ঠানের ক্ষেত্রে সাধারণ সীলমোহর অথবা এ উদ্দেশ্যে ক্ষমতাপ্রাপ্ত আইনসম্মত প্রতিনিধির মাধ্যমে তা সম্পাদন করতে হবে;

৩. প্রক্সিপত্র অবশ্যই তারিখ উল্লেখপূর্বক প্রয়োজনীয় রেভিনিউ স্ট্যাম্পসহ সভার নির্ধারিত সময়ের অন্ততঃ ৪৮ (আটচল্লিশ) ঘন্টা পূর্বে আইসিবি প্রধান কার্যালয়ে জমা দিতে হবে, অন্যথায় তা বৈধ বলে বিবেচিত হবে না;

৪. বার্ষিক সাধারণ সভায় অংশগ্রহণযোগ্য যে কোন শেয়ারমালিক তাঁর স্বপক্ষে সাধারণ সভায় অংশগ্রহণের জন্য প্রক্সি নিয়োগ করতে পারবেন। তবে ভোট প্রদানে যোগ্যতাসম্পন্ন শেয়ারমালিক নন এমন কোন ব্যক্তিকে প্রক্সি নিয়োগ করতে পারবেন না।

Notice of the 41st Annual General Meeting

Notice is hereby given that the 41st Annual General Meeting of the respected shareholders of the Investment Corporation of Bangladesh (ICB) will be held on Saturday, 23 December 2017 at 10:30 a.m. at the Jalshaghar, Hotel Purbani International Ltd., 1, Dilkusha Commercial Area, Dhaka-1000 for transaction of the following businesses:

1. To place the minutes of the 40th Annual General Meeting held on 24 December 2016 for information;

2. To consider and adopt the Annual Report and Audited Accounts of Investment Corporation of Bangladesh for the year ended 30 June 2017;

3. To approve dividend as recommended by the Board; and

4. Any other business with the permission of the Chair.

By Order of the Board of Directors,

Md. Rafique Ullah
Secretary
Dated: 2 November 2017, Dhaka.

Notes:

1. Record Date: 26 November 2017, Sunday;

2. The instrument appointing a proxy shall be in writing and in the case of an individual shareholder under the hand of the shareholder or his/her attorney authorised in this behalf by a Power of Attorney and in case of an institution under its common seal or under the hand of its attorney authorised in this behalf;

3. A proxy shall not be valid unless it is dated and properly stamped and unless it is lodged with ICB, head office at least 48 (Forty Eight) hours before the time fixed for the meeting;

4. No person shall be appointed as a proxy, nor shall any person act as such, who is not a shareholder qualified to vote at the general meeting in respect of which the proxy is given.

Milestone

মাইল ফলক	
আইসিবি প্রতিষ্ঠা	১ অক্টোবর ১৯৭৬
ইনভেস্টরস্ স্কিম	১৩ জুন ১৯৭৭
আইসিবি চট্টগ্রাম শাখা	১ এপ্রিল ১৯৮০
প্রথম আইসিবি মিউচ্যুয়াল ফান্ড	২৫ এপ্রিল ১৯৮০
আইসিবি ইউনিট ফান্ড	১০ এপ্রিল ১৯৮১
আইসিবি রাজশাহী শাখা	৯ ফেব্রুয়ারি ১৯৮৪
দ্বিতীয় আইসিবি মিউচ্যুয়াল ফান্ড	১৭ জুন ১৯৮৪
তৃতীয় আইসিবি মিউচ্যুয়াল ফান্ড	১৯ মে ১৯৮৫
আইসিবি খুলনা শাখা	১০ সেপ্টেম্বর ১৯৮৫
আইসিবি সিলেট শাখা	১৫ ডিসেম্বর ১৯৮৫
চতুর্থ আইসিবি মিউচ্যুয়াল ফান্ড	৬ জুন ১৯৮৬
পঞ্চম আইসিবি মিউচ্যুয়াল ফান্ড	৮ জুন ১৯৮৭
ষষ্ঠ আইসিবি মিউচ্যুয়াল ফান্ড	১৬ মে ১৯৮৮
আইসিবি বরিশাল শাখা	৩১ মে ১৯৮৮
দেশের নোডাল ডিএফআই হিসেবে এসএডিএফ-এ মনোনয়ন	৭ মে ১৯৯২
জমি ক্রয় (মিরপুর)	১৫ জুন ১৯৯৪
সপ্তম আইসিবি মিউচ্যুয়াল ফান্ড	৩০ জুন ১৯৯৫
অষ্টম আইসিবি মিউচ্যুয়াল ফান্ড	২৩ জুলাই ১৯৯৬
আইসিবি বগুড়া শাখা	৬ অক্টোবর ১৯৯৬
আইসিবি স্থানীয় কার্যালয়, ঢাকা	১৫ এপ্রিল ১৯৯৭
ভবনসহ জমি ক্রয় (রাজারবাগ)	১১ ডিসেম্বর ১৯৯৭
এসএআরএফ-এর ইক্যুইটিতে অংশগ্রহণ	১৬ জানুয়ারি ১৯৯৮
আইসিবি ইউনিট সার্টিফিকেটের বিপরীতে অগ্রিম প্রদান স্কিম	১২ অক্টোবর ১৯৯৮
লিজ ফিন্যান্সিং স্কিম	২২ এপ্রিল ১৯৯৯
"দি ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ (সংশোধন) আইন, ২০০০"	৬ জুলাই ২০০০
রেজিস্ট্রার অব জয়েন্ট স্টক কোম্পানিজ অ্যান্ড ফার্মস এ তিনটি সাবসিডিয়ারি কোম্পানি এর নিবন্ধন	৫ ডিসেম্বর ২০০০
আইসিবি ক্যাপিটাল ম্যানেজমেন্ট লিঃ	১ জুলাই ২০০২
আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিঃ	১ জুলাই ২০০২
আইসিবি সিকিউরিটিজ ট্রেডিং কোম্পানি লিঃ	১৩ আগস্ট ২০০২
বিএসইসি'তে ট্রাস্টি হিসেবে নিবন্ধন	২০ আগস্ট ২০০২
বিএসইসি'তে কাস্টডিয়ান হিসেবে নিবন্ধন	২০ আগস্ট ২০০২

Milestone	
Establishment of ICB	1 October 1976
Investors' Scheme	13 June 1977
ICB Chittagong Branch	1 April 1980
First ICB Mutual Fund	25 April 1980
ICB Unit Fund	10 April 1981
ICB Rajshahi Branch	9 February 1984
Second ICB Mutual Fund	17 June 1984
Third ICB Mutual Fund	19 May 1985
ICB Khulna Branch	10 September 1985
ICB Sylhet Branch	15 December 1985
Fourth ICB Mutual Fund	6 June 1986
Fifth ICB Mutual Fund	8 June 1987
Sixth ICB Mutual Fund	16 May 1988
ICB Barisal Branch	31 May 1988
Nomination as the country's Nodal DFI in SADF	7 May 1992
Purchase of Land (Mirpur)	15 June 1994
Seventh ICB Mutual Fund	30 June 1995
Eighth ICB Mutual Fund	23 July 1996
ICB Bogra Branch	6 October 1996
ICB Local Office, Dhaka	15 April 1997
Purchase of Land with Building (Rajarbag)	11 December 1997
Participation in equity of SARF	16 January 1998
Advance against ICB Unit Certificates scheme	12 October 1998
Lease Financing Scheme	22 April 1999
"The Investment Corporation of Bangladesh (Amendment) Act, 2000"	6 July 2000
Registration of the three Subsidiary Companies with the Registrar of Joint Stock Companies and Firms	5 December 2000
ICB Capital Management Ltd.	1 July 2002
ICB Asset Management Company Ltd.	1 July 2002
ICB Securities Trading Company Ltd.	13 August 2002
Registration as a Trustee with BSEC	20 August 2002
Registration as a Custodian with BSEC	20 August 2002

মাইল ফলক	
ব্যাংক গ্যারান্টি স্কিম	২১ জুন ২০০৩
আইসিবি মিউচ্যুয়াল ফান্ড/আইসিবি এএমসিএল ইউনিট সার্টিফিকেটের বিপরীতে অগ্রিম প্রদান স্কিম	২১ জুন ২০০৩
কনজ্যুমার্স ক্রেডিট স্কিম	১৫ ফেব্রুয়ারি ২০০৪
ভেঞ্চার ক্যাপিটাল অর্থায়ন স্কিম	২৬ এপ্রিল ২০০৭
জমি ক্রয় (আগারগাঁও)	৩ মার্চ ২০০৮
ইক্যুইটি অ্যান্ড এন্ট্রাপ্রেনরশিপ ফান্ড (ইইএফ) পরিচালনা কার্যক্রম শুরু	১ জুন ২০০৯
৫০ বিলিয়ন টাকার বাংলাদেশ ফান্ড-এর যাত্রা শুরু	৫ মে ২০১১
আইসিবি ভবনের নকশা চূড়ান্তকরণ	১২ এপ্রিল ২০১২
প্রশিক্ষণ কেন্দ্র	২৮ জুন ২০১৩
আইসিবির পঞ্চবার্ষিকী ব্যবসায়িক পরিকল্পনা প্রণয়ন	১৬ ফেব্রুয়ারি ২০১৪
আইসিবি পরিক্রমার (নিউজ লেটার) যাত্রা শুরু	২৬ মার্চ ২০১৪
ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ এর AAA রেটিং অর্জন	২৬ জুন ২০১৪
ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ আইন-২০১৪ এর গেজেট প্রকাশ	২২ সেপ্টেম্বর ২০১৪
আইসিবির ৪০ তলা ভবনের জন্য রাজউক কর্তৃক উন্নয়ন পরিকল্পনা অনুমোদন	৩০ ডিসেম্বর ২০১৪
আইসিবি এবং অর্থ মন্ত্রণালয়ের ব্যাংক ও আর্থিক প্রতিষ্ঠান বিভাগের মধ্যে বার্ষিক কর্মসম্পাদন সংক্রান্ত সমঝোতা স্মারক স্বাক্ষরিত	১২ নভেম্বর ২০১৫
প্রথম আইসিবি মিউচ্যুয়াল ফান্ড প্রথম আইসিবি ইউনিট ফান্ড-এ রূপান্তর	১১ এপ্রিল ২০১৬
দ্বিতীয় আইসিবি মিউচ্যুয়াল ফান্ড দ্বিতীয় আইসিবি ইউনিট ফান্ড-এ রূপান্তর	০৫ মে ২০১৬
তৃতীয় আইসিবি মিউচ্যুয়াল ফান্ড তৃতীয় আইসিবি ইউনিট ফান্ড-এ রূপান্তর	২৩ জুন ২০১৬
চতুর্থ আইসিবি মিউচ্যুয়াল ফান্ড চতুর্থ আইসিবি ইউনিট ফান্ড-এ রূপান্তর	২৩ জুন ২০১৬
পঞ্চম আইসিবি মিউচ্যুয়াল ফান্ড পঞ্চম আইসিবি ইউনিট ফান্ড-এ রূপান্তর	২৩ জুন ২০১৬
অর্থ মন্ত্রণালয়ের আর্থিক প্রতিষ্ঠান বিভাগের সঙ্গে আইসিবির বার্ষিক কর্মসম্পাদন চুক্তি (২০১৬-২০১৭)	৩০ জুন ২০১৬
ষষ্ঠ আইসিবি মিউচ্যুয়াল ফান্ড ষষ্ঠ আইসিবি ইউনিট ফান্ড-এ রূপান্তর	১০ আগষ্ট ২০১৬
সপ্তম আইসিবি মিউচ্যুয়াল ফান্ড সপ্তম আইসিবি ইউনিট ফান্ড-এ রূপান্তর	০৭ নভেম্বর ২০১৬
অষ্টম আইসিবি মিউচ্যুয়াল ফান্ড অষ্টম আইসিবি ইউনিট ফান্ড-এ রূপান্তর	১৫ মার্চ ২০১৭

Milestone	
Bank Guarantee Scheme	21 June 2003
Advance against ICB Mutual Fund/ICB AMCL Unit certificates scheme	21 June 2003
Consumers Credit Scheme	15 February 2004
Venture Capital Financing Scheme	26 April 2007
Purchase of Land (Agargaon)	3 March 2008
Commencement of the operation of Equity and Entrepreneurship Fund (EEF)	1 June 2009
Launching of Tk. 50 Billion Bangladesh Fund	5 May 2011
Finalization of the design of ICB Building	12 April 2012
Training Centre	28 June 2013
Preparation of Five Year Business Plan of ICB	16 February 2014
Initiation of "ICB Porikroma" (News Letter)	26 March 2014
Achievement of AAA rating of Investment Corporation of Bangladesh	26 June 2014
Publication of Gazette of Investment Corporation of Bangladesh Act-2014	22 September 2014
Approval of Development Plan of 40 storied Building of ICB by RAJUK	30 December 2014
MoU between ICB & Bank and Financial Institutions Division, Ministry of Finance regarding Annual Performance	12 November 2015
First ICB Mutual Fund Converted to First ICB Unit Fund	11 April 2016
Second ICB Mutual Fund Converted to Second ICB Unit Fund	05 May 2016
Third ICB Mutual Fund Converted to Third ICB Unit Fund	23 June 2016
Fourth ICB Mutual Fund Converted to Fourth ICB Unit Fund	23 June 2016
Fifth ICB Mutual Fund Converted to Fifth ICB Unit Fund	23 June 2016
Annual Performance Agreement (APA) (2016-2017) between Financial Institutions Division, Ministry of Finance & ICB	30 June 2016
Sixth ICB Mutual Fund Converted to Sixth ICB Unit Fund	10 August 2016
Seventh ICB Mutual Fund Converted to Seventh ICB Unit Fund	07 November 2016
Eighth ICB Mutual Fund Converted to Eighth ICB Unit Fund	15 March 2017

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AMARSTOCK

Vision & Mission

Our Vision

We will continue to be the leading, responsible and environment friendly financial institution operating in such a way that our fellow competitors and the stakeholders acknowledge, admire and emulate us as a successful and model organization in this sector.

Our Mission

Our mission is to transform our Corporation into a responsible institution, a financial architect, an innovative solution provider and performance leader.

Being a responsible institution created by law, we will act in accordance with the mandates of Investment Corporation of Bangladesh Act, 2014 for fostering rapid growth of Bangladesh economy.

Being a financial architect, we will strive to establish a benchmark of values, attitudes, behavior and commitments with earnest endeavors in generating optimum profits and growth for our shareholders by efficient use of resources.

Being an innovative solution provider, we put emphasis on formulating total solutions to foster mobilization of domestic and NRB savings into potential investments.

Being a performance leader, we must lead by example. We operate in the interest of our customers, so that they can depend and have the trust on us. As employees of a leading institution, we are committed to do everything in our power for lasting success as we move forward.

AMARSTOCK

Strategic Objectives

Priority Strategy

- Focus on the fulfillment of the country's priorities & objectives and delivery of a beneficial outcome in the public interest through sustainable development.
- Contribute within the area of professional competence to the sustainable economic growth of the country, develop the capital market, mobilize savings, encourage and broaden the base of investments and provide for matters ancillary thereto.

Financial Strategy

- Maximize the present value of the stakeholders' wealth in an innovative and improved manner in terms of accountability, propriety, regularity and value for money.
- Retain a trade-off between opportunities and responsibilities so as to stay ahead of competition and provide superior returns on equity by virtue of sustainable growth.
- Incorporate, analyze and apply knowledge continuously to provide superior financial decisions.
- Focus on core competence in financial services.

Business Strategy

- Diverse revenue streams through introducing multiple products.
- Strive for new business model commensurate with the Government's economic policy relating to capital market development.
- Recover outstanding loans, margin loans & other loans and advances and thus increase existing liquidity position. Also mobilize untapped savings for productive investment.
- Promote and establish subsidiary companies for business expansion.
- Encourage and motivate the EEF Project owners to make EEF Project a successful venture by generating profit and buy-back the shares on time.

Customer Strategy

- Provide real-time data and ledger balances of the stocks and funds position enabling customers to know their latest positions.
- Allow customers access to sophisticated information systems.
- Provide available system at their finger-tips to take appropriate investment decisions.
- Enhance customer retention through quality research and service and educate them of the do's and don'ts for the sake of their safety.

ICT Strategy

- Efficiently deploy advanced technology and create a wide, multi-modal network to serve customers at one stop.
- Deploy all resources and energies to tackle potential risks regarding IT System breakdown, or any other debacles.

HR Strategy

- Conducive working environment for employees.
- Attract exceptionally talented, well-educated, highly adaptive and efficient people.

Risk Strategy

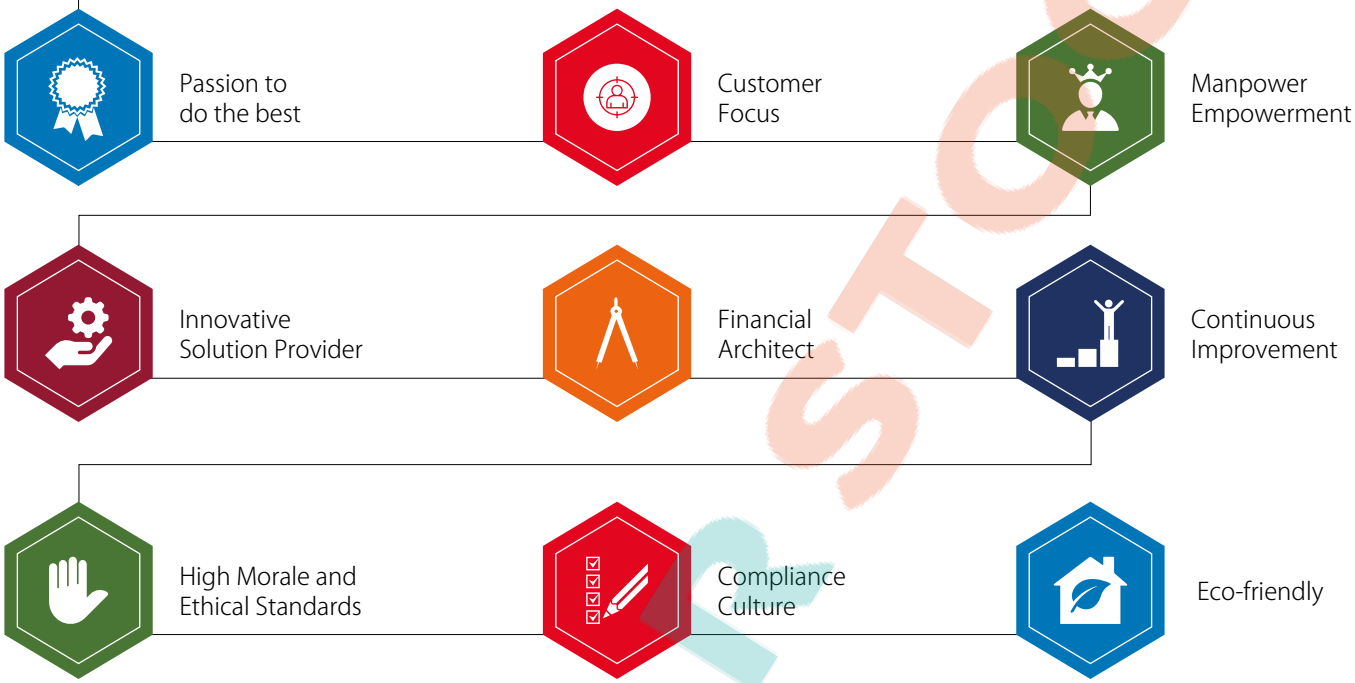
- Insulate the Corporation as far as possible from the risks associated with the business by creating an environment that help mitigating the risk.

Governance Strategy

- Promote, maintain and uphold internationally accepted Corporate Governance and sustainable business practices.
- Sufficient disclosures to investors, shareholders and other stakeholders.

AMARSTOCK

Core Values



Code of Conduct and Ethical Principle

The Board of Directors of ICB upholds the principle of integrity and follows the rules of governance and business activities.

Management of ICB place the integrity of the investment policy and the interest of the shareholders above their own personal interest.

Employees of ICB act in an ethical manner with integrity, competence, diligence & respect to the public, prospective clients, colleagues and other participants in the business arena.

The Corporation takes reasonable care and exercises and independent judgment with trust in conducting investment analysis, making investment recommendations and taking investment actions.

Being a reputed institution in the capital market, ICB plays an honest and ethical role in the market to protect the interest of investors.

Investment Corporation of Bangladesh:

- maintains knowledge of all applicable laws, rules and regulations and complies with them;
- manages all conflicts of interest in an ethical way with transparency;
- does not engage in any professional misconduct involving dishonesty, fraud, deceit or misrepresentation or commit any act that reflects adversely on their honesty, trustworthiness or professional competence;
- strives to improve the professional competence and high morale and ethical standard of its employees by providing with relevant training by professionals of reputed institutions;
- tries to achieve the performance indicators mentioned in Annual Performance Agreement; and
- develops and maintains integrity plan as per national integrity strategy.

Moment of Excellence









Profile of the Corporation

পটভূমি

দেশের অর্থনৈতিক নীতিমালায় দ্রুত কার্যকরী পরিবর্তনের প্রেক্ষাপটে ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ (আইসিবি) ১৯৭৬ সালের ১ অক্টোবর তারিখে "দি ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ অধ্যাদেশ, ১৯৭৬" (১৯৭৬ সালের ৪০ নং অধ্যাদেশ) বলে প্রতিষ্ঠিত হয়। দেশের দ্রুত শিল্পায়নে এবং সুসংহত ও সক্রিয় পুঁজিবাজার, বিশেষ করে সিকিউরিটিজ বাজার উন্নয়নে আইসিবির প্রতিষ্ঠা সরকার কর্তৃক গৃহীত বিভিন্ন কার্যক্রমের মধ্যে একটি অন্যতম গুরুত্বপূর্ণ পদক্ষেপ। কোম্পানিসমূহের মূলধন স্বল্পতা পূরণে আইসিবি প্রাতিষ্ঠানিক সহায়তা প্রদান করে থাকে। সঞ্চয় ও বিনিয়োগের হার বৃদ্ধি ও জাতীয় নীতিমালার আলোকে স্বনির্ভর অর্থনীতি গড়ে তোলার প্রয়াসে আইসিবি অপরিহার্য এবং নির্ভরযোগ্য ভূমিকা রাখে। দি ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ (সংশোধন) আইন, ২০০০ (২০০০ সালের ২৪ নং আইন) বলে সাবসিডিয়ারি কোম্পানি গঠন ও পরিচালনার মাধ্যমে আইসিবির ব্যবসায়িক কার্যক্রম পরিচালনার কৌশল ও নীতিতে সংস্কার সাধিত হয়েছে। বর্তমানে কর্পোরেশন "ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ আইন, ২০১৪" (২০১৪ সালের ১২ নং আইন) অনুযায়ী পরিচালিত হচ্ছে।

উদ্দেশ্য

- বিনিয়োগের ক্ষেত্র সম্প্রসারণ ও উৎসাহ প্রদান
- পুঁজিবাজার উন্নয়ন
- সঞ্চয় সংগ্রহ এবং
- প্রাসঙ্গিক সকল প্রকার সহায়তা প্রদান

ব্যবসায় সংক্রান্ত নীতি

- শিল্প, বাণিজ্য, আমানতকারী, বিনিয়োগকারী এবং সাধারণ জনগণের স্বার্থের প্রতি দৃষ্টি রেখে বাণিজ্যিক ভিত্তিতে কার্যক্রম পরিচালনা
- কারিগরি, আর্থিক ও বাণিজ্যিকভাবে সম্ভাবনাময় প্রকল্পে আর্থিক সহায়তা প্রদান
- এককভাবে অথবা ব্যাংকসহ অন্যান্য আর্থিক প্রতিষ্ঠানের সমন্বয়ে কনসোর্টিয়ামের মাধ্যমে প্রকল্পে ইক্যুইটি ও ঋণ সহায়তা প্রদানের ব্যবস্থা গ্রহণ
- দেশে উদ্যোক্তা সৃষ্টি এবং তাঁদের উৎসাহ প্রদান
- বিনিয়োগ বৈচিত্র্যকরণ
- সিকিউরিটিজে বিনিয়োগের জন্য ক্ষুদ্র ও মাঝারি সঞ্চয়কারীদের উদ্বুদ্ধকরণ
- কর্মসংস্থানের সুযোগ সৃষ্টি করা
- কৃষিভিত্তিক এবং তথ্য ও যোগাযোগ প্রযুক্তি (আইসিটি) খাতে বিনিয়োগে উদ্বুদ্ধকরণ ও সম্প্রসারণ

Background

In the backdrop of rapid structural change in economic policy, the Investment Corporation of Bangladesh (ICB) was established on 1 October 1976 under "The Investment Corporation of Bangladesh Ordinance, 1976" (No. XL of 1976). The establishment of ICB was a major step in a series of measures undertaken by the government to accelerate the pace of industrialisation and to develop a well-organised and vibrant capital market, particularly the securities market in Bangladesh. ICB provides institutional support to meet the equity gap of the companies. In view of the national policy of accelerating the rate of savings and investment to foster self-reliant economy, ICB assumes an indispensable and trustworthy role. Through the enactment of the Investment Corporation of Bangladesh (Amendment) Act, 2000 (No. 24 of 2000), reforms in operational strategies and business policies have been implemented by establishing and operating subsidiary companies under ICB. At present the Corporation is being operated under the "Investment Corporation of Bangladesh Act, 2014" (No. 12 of 2014).

Objectives

- To encourage and broaden the base of investments
- To develop the capital market
- To mobilize savings and
- To provide for matters ancillary thereto

Business Policy

- To act on commercial consideration with due regard to the interest of industry, commerce, depositors, investors and to the public in general
- To provide financial assistance to projects considering their technical, economic and commercial viability
- To arrange equity support and loans for projects singly or through consortium of financial institutions including banks
- To encourage and develop entrepreneurship in the country
- To diversify investments
- To inspire small and medium savers for investment in securities
- To create employment opportunities
- To encourage and broaden the base of investment in agro and information & communication technology (ICT) sectors

কার্যাবলী

- প্লেসমেন্ট ও ইক্যুইটি পার্টিসিপেশনসহ সরাসরি শেয়ার ও ডিবেঞ্চার/বন্ড ক্রয় ও বিক্রয়
- মিউচ্যুয়াল ফান্ড ও ইউনিট ফান্ডের প্লেসমেন্ট-এ অংশগ্রহণ
- এককভাবে এবং সিন্ডিকেট গঠনের মাধ্যমে লিজ অর্থায়ন
- বিনিয়োগ হিসাব ব্যবস্থাপনা
- ইউনিট ফান্ড ব্যবস্থাপনা
- পোর্টফোলিও ব্যবস্থাপনা এবং সিকিউরিটিজ ক্রয় বিক্রয়ে অংশগ্রহণ
- আইসিবি ও এর সাবসিডিয়ারি কোম্পানি পরিচালিত মিউচ্যুয়াল ফান্ড সার্টিফিকেটের বিপরীতে অগ্রিম প্রদান
- মিউচ্যুয়াল ফান্ডের উদ্যোক্তা হিসেবে অংশগ্রহণ
- ব্যাংক গ্যারান্টি প্রদান
- ট্রাস্টি ও কাস্টডিয়ান হিসেবে দায়িত্ব পালন
- যৌথ উদ্যোগে প্রতিষ্ঠিত কোম্পানির অর্থায়নে অংশগ্রহণ
- বিনিয়োগকারীদের বিনিয়োগ সম্পর্কিত পরামর্শ প্রদান
- সরকারের পুঁজি প্রত্যাহার কার্যক্রমে অংশগ্রহণ
- বাজার চাহিদা উপযোগী নতুন ব্যবসা উদ্ভাবন
- পুঁজিবাজার সংক্রান্ত অন্যান্য আনুষঙ্গিক কার্যক্রম
- ভেঞ্চার ক্যাপিটাল অর্থায়ন
- মার্জার, এক্যুইজিশন এবং অ্যাসেট পুনর্গঠন কার্যক্রমে সহায়তা প্রদান
- ইক্যুইটি এন্ড এন্ট্রাপ্রেনরশিপ ফান্ড (ইইএফ) এবং বিভিন্ন সময়ে সরকার কর্তৃক ঘোষিত বিশেষ তহবিল ব্যবস্থাপনা
- হোল্ডিং কোম্পানি হিসেবে সাবসিডিয়ারি কোম্পানিসমূহের কার্যক্রম তত্ত্বাবধান
- রাষ্ট্রমালিকানাধীন প্রতিষ্ঠানের শেয়ার অফলোড প্রক্রিয়ায় অংশগ্রহণ

Functions

- Direct purchase and sale of shares and debentures/bond including placement and equity participation
- Participating in the placement of Unit Funds and Mutual Funds
- Providing lease finance singly and through syndication
- Managing investment accounts
- Managing Unit Fund
- Managing portfolios and taking part in buying & selling of securities
- Providing advance against Mutual fund certificates managed by ICB and subsidiaries
- Participating in Mutual Fund as a Sponsor
- Providing bank guarantee
- Acting as a trustee and a custodian
- Participating in financing of joint venture companies
- Providing investment counseling to investors
- Participating in government divestment program
- Introducing new business suited to market demand
- Dealing in other matters related to capital market
- Venture Capital Financing
- Taking part in merger, acquisition & asset reconstruction activities
- Managing Equity and Entrepreneurship Fund (EEF) & other special schemes declared by the Government
- Supervising the activities of the subsidiary companies as holding company
- Taking part in offloading shares of state owned enterprises

Table 01: Shareholding Position as on 30 June 2017

Sl. No.	Shareholders	No. of shareholders	No. of shares	Percentage of shareholding
1.	Government of the People's Republic of Bangladesh	1	170859380	27.00
2.	State-owned Commercial Banks	4	143819220	22.73
3.	State-owned Specialized Commercial Bank	1	162196110	25.63
4.	State-owned Insurance Corporations	2	78187860	12.36
5.	Denationalised Private Commercial Banks	2	57586290	9.10
6.	Mutual Funds	13	6822109	1.08
7.	Private Commercial Banks & Other Institutions	180	2989609	0.47
8.	General Public	5021	10351922	1.63
	Total	**5224**	**632812500**	**100.00**

Affiliations/Membership in National Bodies:

- Metropolitan Chamber of Commerce and Industry, Dhaka (MCCI)
- Bangladesh Association of Publicly Listed Companies (BAPLC)
- Bangladesh Institute of Bank Management (BIBM)
- The Institute of Bankers Bangladesh (IBB)
- Consultative Committee of Public Enterprise (CONCOPE)
- Bangladesh German Chamber of Commerce & Industry (BGCCI)
- Bangladesh Money Market Dealer Association (BAMDA)
- Dhaka Chamber of Commerce & Industry (DCCI)
- British Council

Awards & Recognition



ICMAB Best Corporate Award-2015 Non Bank Financial Institutions



ICMAB Award of Excellence -2014 in Special Category



ICMAB Award-2013 in the Public Sector Entities



ICMAB Award-2012 in the Public Sector Entities



ICAB Award-2010 in the Public Sector Entities



ICAB Award-2008 in the Public Sector Entities



ICAB Award-2007 in the Public Sector Entities



ICAB Award-2006 in the Public Sector Entities



13th ICAB National Award for Best Presented Annual Report-2012



ICMAB Best Corporate Award-2014 Non Bank Financial Institutions



ICMAB Best Corporate Award-2008 among the Non Banking Financial Institutions



SAFA International Conference-2015



14th ICAB National Award for Best Presented Annual Report-2013



The Majestic 5 Continents Award for Best Investment Bank Bangladesh 2013 from Paris Based OMAC



World Finance Banking Award-2013
Best Private Bank
for the Contribution in Private Sector Development



World Finance Banking Award-2013
Best Investment Bank
for the Contribution in Capital Market Development



ICMAB Best Corporate Award-2012
in Others Category



ICMAB Best Corporate Award-2013
in Special Category



Best Presented Annual Report Awards & SAARC Anniversary Awards for Corporate Governance Disclosures-2012
Presented by SAFA



Certificate for 13th ICAB National Award for Best Presented Annual Report-2012



Best Presented Annual Report Awards & SAARC Anniversary Awards for Corporate Governance Disclosures-2013
Presented by SAFA



SAFA Best Presented Accounts Award-2008 among the Public Sector Entities



SAFA Best Presented Accounts Award-2010 among the Public Sector Entities

Products & Services of ICB

Activities in Capital Market Segment

Private Equity, Placement of Shares

As part of business diversification and encouraging rapid industrialization of the country, the scheme for private equity participation & placement of shares etc. have been introduced since inception of the Corporation. ICB invests in different companies through equity participation either singly or under consortium arrangements of different banks and financial institutions.

Margin Loan Accounts

The existing Investment Account holders can avail margin loan facilities to purchase securities from both primary and secondary markets as per BSEC margin rules. Margin loan is provided for purchasing securities with sound fundamentals and good prospects so as to reduce the risk of investment as well as to protect the interest of the investors.

ICB Unit Fund

ICB Unit Fund is the first ever open-ended mutual fund of the country. The scheme was launched in April 1981, through which the small and medium savers get opportunity to invest their savings in a balanced and relatively low-risk portfolio. ICB has so far declared attractive dividends on units every year. During FY 2016-17 this fund declared the highest dividend @ Tk. 45.00 per unit. Investors of Unit Fund enjoy tax benefits, amount being applicable as per law.

ICB Mutual Funds

ICB had so far floated eight closed-end Mutual Funds. The First ICB Mutual Fund was floated on 25 April 1980, while the Eighth ICB Mutual Fund was floated on 23 July 1996. ICB Mutual Funds were very popular to the investors as these funds had declared very attractive dividend on regular basis. As per prevailing rules (mutual fund) of the country all the 8 mutual funds managed by ICB (First to Eighth ICB Mutual Fund) have been converted to open-ended mutual funds. These converted Mutual Funds are now being managed by ICB Asset Management Company Limited (a subsidiary company of ICB).

Advance against ICB Unit Fund, Bangladesh Fund Certificates etc.

Advance against ICB Unit/Mutual Fund certificate scheme was introduced in 1998 for the ICB Unit holders to meet their emergency fund requirements. Presently, ICB provides advance against the certificates of ICB Unit Fund, Bangladesh Fund, ICB AMCL Pension holders Unit Fund and ICB AMCL Unit Fund. One can borrow maximum 80.00 percent of initial surrender value by depositing his/her unit certificates under lien arrangement from any of the ICB offices and authorized banks.

Sponsor of Mutual Funds

ICB acts as sponsor to the different mutual funds for the development of the mutual fund industry.

Trustee & Custodian Activities

ICB acts as trustee and custodian to the debenture issues, mutual funds and securitized bonds.

Portfolio Management

Being the largest institutional investor, ICB contributes significantly to the development of the country's capital market through active portfolio management which is one of the important functions of ICB. There are altogether three portfolios which are being managed by ICB- two are ICBs own portfolio and the rest one is unit fund portfolio.

Investment in Secondary Market

To strengthen the role of ICB for stabilizing the capital market, the increased investment has been made in the secondary market in line with the market demand.

Merger & Acquisition

Companies willing to expand their business through mergers or acquisitions or to divest projects that no longer fit into present scale of operation contact the Corporation. ICB provides professional advisory services in respect of shaping up the cost and financial structures to ensure best possible operational results.

Investment in Preference Shares

Diversified instruments are the strength of ICB's investment strategy. Investment in preference shares signifies this position.

Stock Market Operations

ICB is playing unparallel role in both the primary and secondary market which ultimately makes the capital market vibrant. Merchant banking operations such as issue management, fund management, brokerage services, etc. are being provided uniquely.

Debenture Financing

ICB provides debenture finance in potential industries.

Lease Financing

ICB provides lease finance mainly for procurement of capital machinery, equipment and transport to the prospective companies. The period of lease, rentals, charges and other terms & conditions are determined on the basis of assets and assistance provided as per requirement of the lessee.

Activities in Money Market Segment

Subordinated Bond, Zero Coupon Bond

ICB participates in money market activities by investing in subordinated bond and zero coupon bond.

Term Deposit Receipt (TDR)

ICB receives deposit in the form of TDR from institutions/ individuals by offering attractive and negotiable interest rates and invest these funds in profitable securities.

Corporate Financial Advice

ICB and its subsidiary company ICB Capital Management Limited provide professional & financial advices on corporate restructuring & reengineering to Govt. companies those who are keen to offload shares in the capital market.

Issuing Bank Guarantee

ICB has introduced the Bank Guarantee scheme in FY 2002-03. ICB provides (i) Bid bond guarantee for enabling the business people to participate in any tender or bidding; (ii) Performance bond guarantee for helping the business community to continue their business smoothly by fulfilling their obligations promised by them to their clients; (iii) Customs guarantee for solving different disagreements between the customs authority and the business classes at the initial stage. The limit of guarantee is issued against at least 20.00 per cent cash and 80.00 percent easily en-cashable securities or against 100.00 percent cash margin.

Acting on behalf of Government

Agent for Divestment of Govt. Shares

ICB is actively associated with divestment process of Government shares through the stock market. ICB has been entrusted with the responsibility to offloading Government owned shares of different listed Companies by selling through stock market.

Managing Equity and Entrepreneurship Fund/Venture Capital Financing

With a view to encouraging the investment in promising Agro-based and Information & Communication Technology (ICT) based projects, Government of Bangladesh had set up an Equity Development Fund (EDF) in the budget of FY 2000-01. The objective of the fund is to develop Equity and Entrepreneurship, especially in the rural areas of the country. ICB along with Bangladesh Bank have taken a series of measures to manage the fund effectively. Fund is allocated for two sectors named EEF (Agro) and EEF (IT).

Products and Services of Subsidiary Companies

Products and Services of ICB Capital Management Limited (ICML)

Issue Management

ICML offers specialized services related to issue management to State Owned Enterprises, Local Statutory bodies and Corporate sector. It has been rendering Issue Management, Consultancy and Corporate Advisory Services as a Capital Market Intermediary. Since inception, ICML has assisted a number of different fundamentally strong based companies to float their securities in the capital market & established itself as a trusted brand in managing issues.

Underwriting

ICML renders underwriting support singly or through consortium to viable and prospective companies seeking long-term fund from the capital market. It helps companies to float equity and debt instruments in the secondary market by giving commitment to take up unsubscribed portion of the issues.

Trustee and Custodian

ICML has engaged itself as Trustee and Custodian of the largest ever mutual fund i.e. 'Bangladesh Fund' of Tk. 5000.00 crore. It is an open-ended Mutual Fund which acted as savior after the crash of country's capital market in FY 2010-11.

Portfolio Management

ICML has been playing dynamic role in managing its own portfolio by investing in securities both in primary and secondary

markets. Being a subsidiary of ICB and a leading merchant bank, ICML contributes significantly to the development of the capital market through active portfolio management.

Managing Investors' Accounts (Investors' Scheme)

One of the foremost activities of ICML is the Investors' Scheme which includes both discretionary and non-discretionary services. This Scheme is an opportunity for the general investors as it shaped the secondary capital market by creating significant demand for securities. Topnotch Customer service is an integral part and driven value of ICML.

Lien Banking and Consultancy Services of Equity and Entrepreneurship Fund (EEF)

Equity and Entrepreneurship Fund (EEF) was created by the Government of Peoples' Republic of Bangladesh in FY 2000-01 with a view to encouraging small & medium entrepreneurs to invest in the risky but promising sectors viz. software industry and food processing & agro based industry. Among other activities, ICML appraises its projects and provides consultancy services.

Products and Services of ICB Asset Management Company Limited

Open-ended Mutual Fund Management

The ICB Asset Management Company Limited (ICB AMCL) is managing the following 13 (Thirteen) Open-ended Mutual Funds:

- ICB AMCL Unit Fund;
- ICB AMCL Pension Holders' Unit Fund;
- Bangladesh Fund;
- ICB AMCL Converted First Unit Fund;
- ICB AMCL Islamic Unit Fund;
- First ICB Unit Fund;
- Second ICB Unit Fund;
- Third ICB Unit Fund;
- Fourth ICB Unit Fund;
- Fifth ICB Unit Fund;
- Sixth ICB Unit Fund;
- Seventh ICB Unit Fund;
- Eighth ICB Unit Fund.

Closed-end Mutual Fund Management

ICB Asset Management Company Ltd. manages the following 9 (Nine) closed-end Mutual Funds:

- ICB AMCL Second NRB Mutual Fund;
- Prime Finance First Mutual Fund;
- ICB AMCL Second Mutual Fund;
- ICB Employees Provident Mutual Fund One: Scheme One;
- Prime Bank 1st ICB AMCL Mutual Fund;
- Phoenix Finance 1st Mutual Fund;
- ICB AMCL Third NRB Mutual Fund;
- IFIL Islamic Mutual Fund-1;
- ICB AMCL Sonali Bank Limited 1st Mutual Fund.

Products and Services of ICB Securities Trading Company Limited

- Brokerage Services;
- Trade Execution for both Individual and Institutional Clients in Dhaka Stock Exchange Ltd., Chittagong Stock Exchange Ltd. and "Over-the-Counter market";
- Custodial Services provided for Clients for Safe Custody of Securities;
- Act as Selling Agent for the companies listed directly under "Direct Listing Regulations-2006" of Dhaka Stock Exchange Limited;
- Offload Shares of the Government in state Owned Enterprises (SOEs);
- Depository Participant (DP) Services;
- BO (Beneficiary Owners) Account opening and maintenance;
- Client Custodian Services;
- BO ISIN balance enquiry;
- Dematerialization and Re-materialization;
- Pledging, Un-pledging and Confiscation;
- Corporate events announcement enquiry;
- Settlement, Transfers and Transmission of Securities;
- Other Services as a Full Depository Participant (DP).

KEY PERFORMANCE INDICATORS

Financial and Operational

Net Profit after Tax

Taka in crore



CAGR (4 years) 10.39%

Total Income

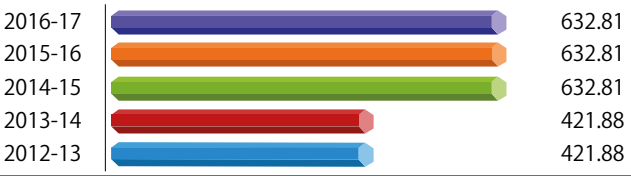
Taka in crore



CAGR (4 years) 15.12%

Paid up Capital

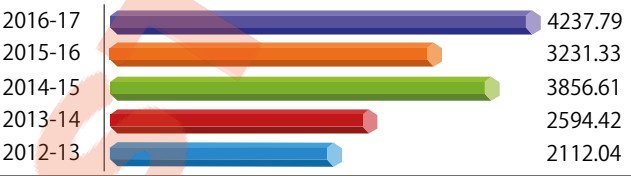
Taka in crore



CAGR (4 years) 10.67%

Shareholders Equity

Taka in crore



CAGR (4 years) 19.02%

Book Value per Share

Amount in Taka



CAGR (4 years) 7.49%

Value Addition per Employee

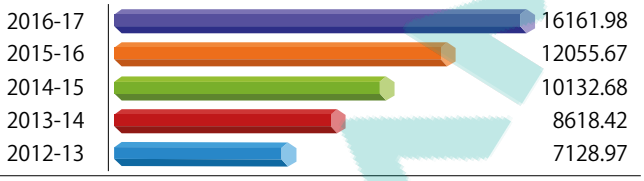
Taka in lac



CAGR (4 years) 15.30%

Total Asset

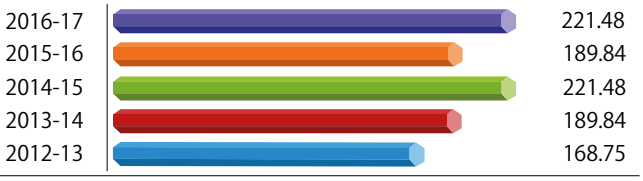
Taka in crore



CAGR (4 years) 22.71%

Dividend Distribution

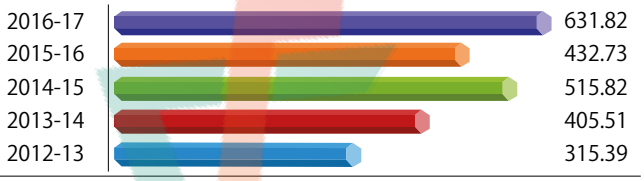
Taka in crore



CAGR (4 years) 7.03%

Distribution of Value Addition

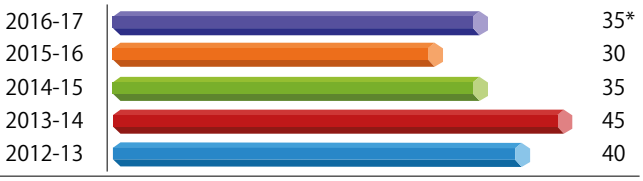
Taka in crore



CAGR (4 years) 18.97%

Dividend per Share

Percent



CAGR (4 years) -3.28%

*30% Cash, 5% Stock

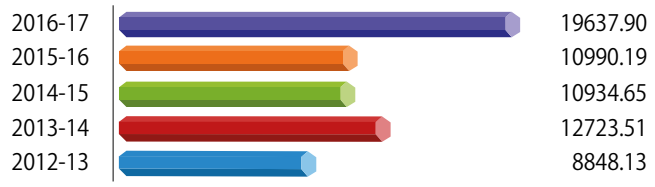
Figures are shown using annual accounts of respective fiscal years

CAGR= Compound annual growth rate

Comparative Capital Market Participation

Transaction of ICB (Consolidated) on DSE

Taka in crore



CAGR (4 years) 22.05%

Transaction of ICB (Consolidated) on CSE

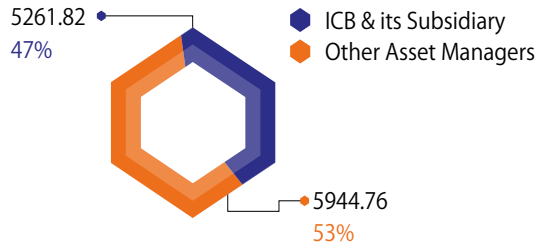
Taka in crore



CAGR (4 years) -1.23%

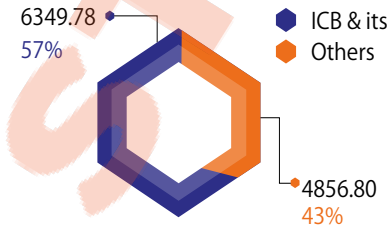
Asset Management

Taka in crore



Trustee

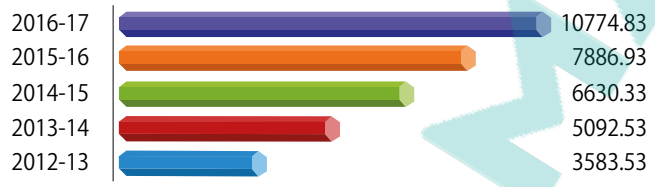
Taka in crore



Portfolio, Investment & Share Price

Portfolio Value at Market Price

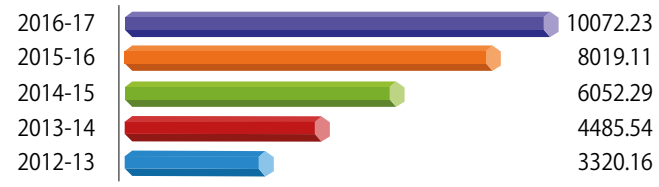
Taka in crore



CAGR (4 years) 31.68%

Portfolio Value at Cost

Taka in crore



CAGR (4 years) 31.97%

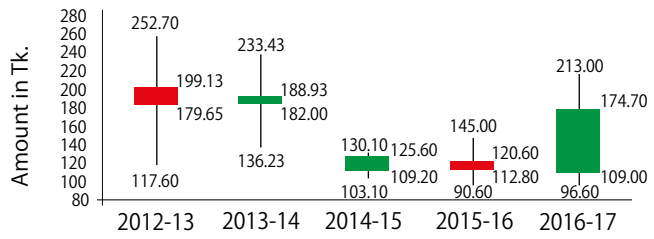
Investment Made

Taka in crore



CAGR (4 years) 25.34%

Share Price of ICB



Figures are shown using annual accounts of respective fiscal years

CAGR= Compound annual growth rate

SMART STOCK

Shareholders

Number of Shareholders

Number

2016-17	5224
2015-16	4364
2014-15	4629
2013-14	3303
2012-13	2895



Earning per Share

Amount in Taka

2016-17	5.82
2015-16	4.96
2014-15	7.10
2013-14	7.36
2012-13	5.87



Key Ratio Analysis

Dividend Yield

Percent

2016-17	2.00
2015-16	2.66
2014-15	2.79
2013-14	2.38
2012-13	2.23

Current Ratio

Ratio

2016-17	1.25:1
2015-16	1.12:1
2014-15	1.42:1
2013-14	1.26:1
2012-13	1.22:1

Net Profit to Total Income

Percent

2016-17	26.57
2015-16	31.82
2014-15	38.95
2013-14	32.84
2012-13	31.42

Capital Adequacy Ratio

Percent

2016-17	25.76
2015-16	29.61
2014-15	36.35
2013-14	29.68
2012-13	32.65

Price Earning Ratio

Times

2016-17	30.03
2015-16	22.76
2014-15	17.70
2013-14	25.67
2012-13	30.57

Return on Investment

Percent

2016-17	7.16
2015-16	8.46
2014-15	10.45
2013-14	8.75
2012-13	8.01

Return on Equity

Percent

2016-17	8.69
2015-16	9.71
2014-15	10.55
2013-14	11.97
2012-13	11.74

Dividend Payout Ratio

Percent

2016-17	60.16
2015-16	60.52
2014-15	49.33
2013-14	61.14
2012-13	68.07

Figures are shown using annual accounts of respective fiscal years

CAGR= Compound annual growth rate

Consolidated Vertical & Trend Analysis

Key Financial Information from Statement of Financial Position

(Tk. in crore)

Particulars	30-Jun-17		30-Jun-16		30-Jun-15		Change (%)	
	Amount	Percentage	Amount	Percentage	Amount	Percentage	Between 30.06.17 & 30.06.16	Between 30.06.16 & 30.06.15
Property & Assets:								
Cash & Bank Balance	2418.89	13.79	1400.32	10.47	1044.33	9.33	72.74	34.09
Marketable Securities-at Market Value	11410.37	65.06	8332.83	62.29	7007.48	62.60	36.93	18.91
Total Loans and Advances	1846.39	10.53	1936.15	14.47	1891.21	16.89	(4.64)	2.38
Total Assets	**17538.27**	**100.00**	**13377.19**	**100.00**	**11193.99**	**100.00**	**31.11**	**19.50**
Liabilities:								
Government Loan	1.05	0.01	67.23	0.50	158.00	1.41	(98.44)	(57.45)
Borrowing from different Banks	905.00	5.16	465.00	3.48	680.00	6.07	94.62	(31.62)
Deposits	9934.87	56.65	7734.19	57.82	5019.67	44.84	28.45	54.08
Total Liabilities	**12611.39**	**71.91**	**9624.32**	**71.95**	**6814.98**	**60.88**	**31.04**	**41.22**
Capital/Shareholders' Equity:								
Paid-up Capital	632.81	3.61	632.81	4.73	632.81	5.65	0.00	0.00
Reserves	2676.39	15.26	1629.78	12.18	2171.99	19.40	64.22	(24.96)
Retained Earnings	773.91	4.41	646.52	4.83	730.44	6.53	19.70	(11.49)
Total Capital/Shareholders' Equity	**4926.86**	**28.09**	**3752.86**	**28.05**	**4378.99**	**39.12**	**31.28**	**(14.30)**
Total Liabilities and Shareholders' Equity	**17538.27**	**100.00**	**13377.19**	**100.00**	**11193.99**	**100.00**	**31.11**	**19.50**

Key Financial Information from Statement of Profit or Loss and Other Comprehensive Income

(Tk. in crore)

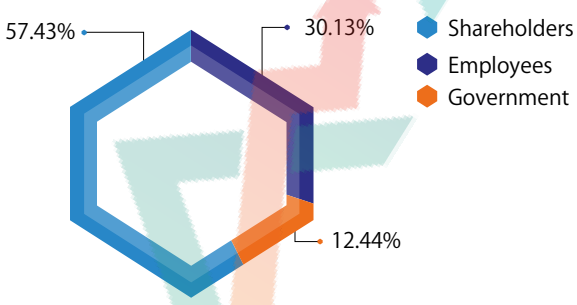
Particulars	30-Jun-17		30-Jun-16		30-Jun-15		Change (%)	
	Amount	Percentage	Amount	Percentage	Amount	Percentage	Between 30.06.17 & 30.06.16	Between 30.06.16 & 30.06.15
Operating Income:								
Interest Income	239.91	15.10	179.12	16.57	220.45	19.36	33.94	(18.75)
Interest Paid on Deposits, Borrowings, etc.	626.18	39.41	503.99	46.63	479.70	42.13	24.24	5.06
Net Interest Income	(386.28)	(24.31)	(324.86)	(30.05)	(259.25)	(22.77)	18.91	25.31
Dividend	353.55	22.25	281.43	26.04	258.90	22.74	25.63	8.70
Capital Gain	814.76	51.28	466.89	43.19	497.86	43.73	74.51	(6.22)
Total Operating Income	**962.64**	**60.58**	**576.85**	**53.37**	**658.66**	**57.85**	**66.88**	**(12.42)**
Total Operating Expenses	273.47	17.21	144.41	13.36	117.52	10.32	89.37	22.88
Operating Profit	689.17	43.37	432.45	40.01	541.14	47.53	59.36	(20.09)
Total Provision	131.69	8.29	49.63	4.59	37.34	3.28	165.34	32.91
Profit Before Tax	557.62	35.09	382.86	35.42	504.03	44.27	45.65	(24.04)
Profit After Tax	461.57	29.05	332.45	30.76	439.36	38.59	38.84	(24.33)
Total Revenue	**1588.97**	**100.00**	**1080.89**	**100.00**	**1138.59**	**100.00**	**47.01**	**(5.07)**

Statement of Value Addition and Distribution

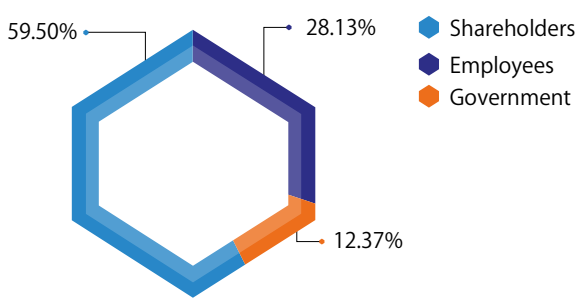
For the year ended June 30, 2017

Particulars	ICB				Consolidated			
	30-June-17 Taka	%	30-June-16 Taka	%	30-June-17 Taka	%	30-June-16 Taka	%
Value Added								
Operating Revenue	13,856,528,064		9,857,029,850		15,888,240,179		10,808,432,665	
Cost of borrowing	(6,248,752,957)		(4,977,829,912)		(6,261,832,321)		(5,039,885,840)	
	7,607,775,107		4,879,199,937		9,626,407,858		5,768,546,825	
Non-Operating Income	1,109,752		-		1,467,471		469,128	
	7,608,884,859		4,879,199,937		9,627,875,329		5,769,015,953	
Provisions	(889,102,468)		(271,530,977)		(1,316,887,231)		(496,320,554)	
Operating expenses excluding staff costs and depreciation	(401,541,539)		(280,361,935)		(542,738,340)		(395,648,284)	
Total Value Added by the Corporation	**6,318,240,852**	**100.00**	**4,327,307,025**	**100.00**	**7,768,249,758**	**100.00**	**4,877,047,116**	**100.00**
Distribution of Value Addition								
To Employees	1,903,423,916	30.13	789,014,290	18.23	2,185,402,001	28.13	1,038,208,300	21.29
as remuneration	1,829,790,216	28.96	726,276,914	16.78	2,111,768,301	27.18	975,470,924	20.00
as benevolent fund	73,633,700	1.17	62,737,376	1.45	73,633,700	0.95	62,737,376	1.29
To Government								
as taxes	785,839,435	12.44	444,175,184	10.26	960,560,458	12.37	512,196,034	10.50
To Shareholders								
as cash dividend	1,898,437,500	30.05	1,898,437,500	43.87	1,898,437,500	24.44	1,898,437,500	38.93
as stock dividend	316,406,250	5.01	-	-	316,406,250	4.07		
Retained in the business:								
as different reserves & retained profit	1,393,207,562	22.05	1,175,693,899	27.17	2,327,202,717	29.96	1,355,261,641	27.79
as depreciation	20,926,189	0.33	19,986,152	0.46	80,240,832	1.03	72,943,641	1.50
Total Distribution	**6,318,240,852**	**100.00**	**4,327,307,025**	**100.00**	**7,768,249,758**	**100.00**	**4,877,047,116**	**100.00**
Number of Employees	603		631		869		899	
Value Added per Employee	**10,478,011**		**6,857,856**		**8,939,298**		**5,424,969**	

ICB



Consolidated (ICB & its Subsidiaries)



৪০তম বার্ষিক সাধারণ সভা সংক্রান্ত তথ্যাদি

Information about 40th AGM









ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ (আইসিবি) এর শেয়ারমালিকগণের চল্লিশতম বার্ষিক সাধারণ সভা ২৪ ডিসেম্বর ২০১৬, শনিবার, সকাল ১০:৩০ ঘটিকায় হোটেল পুর্বানী ইন্টারন্যাশনাল লিমিটেড, ১, দিলকুশা বা/এ, ঢাকা-১০০০ এর 'জলসাঘরে' অনুষ্ঠিত হয়। সভায় সর্বমোট ১৮০ জন শেয়ারমালিক উপস্থিত ছিলেন।

The 40th Annual General Meeting of the shareholders of Investment Corporation of Bangladesh (ICB) was held on Saturday, the 24 December 2016 at 10:30 a.m. at the "Jalshaghor" of Hotel Purbani International Limited, 1, Dilkusha C/A, Dhaka-1000. Total 180 shareholders attended the meeting.

Pictorial View of 40th Annual General Meeting

















Honorable Board of Directors



Left to right onward

Md. Abdur Rahim
Executive Director
Bangladesh Bank

Md. Humaun Kobir
Joint Secretary
Financial Institutions Division
Ministry of Finance

Manjur Ahmed
Managing Director
Bangladesh Development Bank Ltd.

Muhammad Alkama Siddiqui
Additional Secretary
Ministry of Finance

Kazi Sanaul Hoq
Managing Director
Investment Corporation of Bangladesh



Dr. Mojib Uddin Ahmed
Chairman, Board of Directors, ICB
Professor, University of Dhaka

Mohammad Shams-Ul Islam
Managing Director & CEO
Agrani Bank Limited

Md. Abdus Salam Azad
Managing Director & CEO
(Current Charge)
Janata Bank Limited

Md. Obayed Ullah Al Masud
Managing Director & CEO
Sonali Bank Limited

Syed Shahriyar Ahsan
Managing Director
Sadharan Bima Corporation

পরিচালনা বোর্ড	Board of Directors
চেয়ারম্যান	**Chairman**
ড. মজিব উদ্দিন আহমদ	**Dr. Mojib Uddin Ahmed**
অধ্যাপক	Professor
ট্যুরিজম অ্যান্ড হসপিটালিটি ম্যানেজমেন্ট ডিপার্টমেন্ট	Department of Tourism and Hospitality Management
ঢাকা বিশ্ববিদ্যালয়	University of Dhaka
ব্যবস্থাপনা পরিচালক	**Managing Director**
কাজী ছানাউল হক	**Kazi Sanaul Hoq**
পরিচালকবৃন্দ	**Directors**
মুহাম্মদ আলকামা সিদ্দিকী	**Muhammad Alkama Siddiqui**
অতিরিক্ত সচিব	Additional Secretary
উইং-৭: ইউরোপ	Wing-7: Europe
অর্থনৈতিক সম্পর্ক বিভাগ	Economic Relations Division
অর্থ মন্ত্রণালয়	Ministry of Finance
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার	Govt. of the People's Republic of Bangladesh
মোঃ হুমায়ুন কবির	**Md. Humaun Kobir**
যুগ্ম সচিব	Joint Secretary
আর্থিক প্রতিষ্ঠান বিভাগ	Financial Institutions Division
অর্থ মন্ত্রণালয়	Ministry of Finance
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার	Govt. of the People's Republic of Bangladesh
মোঃ আবদুর রহিম	**Md. Abdur Rahim**
নির্বাহী পরিচালক	Executive Director
বাংলাদেশ ব্যাংক	Bangladesh Bank
মনজুর আহমদ	**Manjur Ahmed**
ব্যবস্থাপনা পরিচালক	Managing Director
বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিমিটেড	Bangladesh Development Bank Limited
মোঃ ওবায়েদ উল্লাহ আল মাসুদ	**Md. Obayed Ullah Al Masud**
ব্যবস্থাপনা পরিচালক ও সিইও	Managing Director & CEO
সোনালী ব্যাংক লিমিটেড	Sonali Bank Limited
মোহম্মদ শামস্-উল ইসলাম	**Mohammad Shams-Ul Islam**
ব্যবস্থাপনা পরিচালক ও সিইও	Managing Director & CEO
অগ্রণী ব্যাংক লিমিটেড	Agrani Bank Limited
মোঃ আব্দুছ ছালাম আজাদ	**Md. Abdus Salam Azad***
ব্যবস্থাপনা পরিচালক ও সিইও (চলতি দায়িত্ব)	Managing Director & CEO (Current Charge)
জনতা ব্যাংক লিমিটেড	Janata Bank Limited
সৈয়দ শাহরিয়ার আহসান	**Syed Shahriyar Ahsan**
ব্যবস্থাপনা পরিচালক	Managing Director
সাধারণ বীমা কর্পোরেশন	Sadharan Bima Corporation
সচিব	**Secretary**
মোঃ রফিক উল্যা	**Md. Rafique Ullah**
উপ-মহাব্যবস্থাপক	Deputy General Manager

* Mr. Md. Abdus Salam Azad joined on 28 October 2017 as a member of the Board of Directors of ICB instead of Mr. Md. Abdus Salam.

Directors' Biography



Professor Mojib Uddin Ahmed, Ph.D.
Chairman

Appointed Chairman of Investment Corporation of Bangladesh on November 10, 2014. He is a professor in the Tourism and Hospitality Management Department of the University of Dhaka. Mr. Mojib Uddin Ahmed completed his Masters in Accountancy from the University of Glasgow, Scotland, UK and Masters of Accounting Science from the University of Illinois, USA. He obtained Ph.D. in Finance from the Old Dominian University, Virginia; USA. The honourable professor started his teaching career in 1983 as a Lecturer of the Department of Accounting in the University of Dhaka. He has been teaching different courses in home and abroad including USA as Visiting Faculty. He also participated eighteen international conferences in USA, Canada, Spain, Thailand, Hong Kong over the years. In the Faculty of Business Studies of Dhaka University, he is the only extra ordinary person who achieved both Commonwealth and Fullbright Scholarships. Besides, he was awarded 'Dean's Research Awards' by the University of Dhaka in 2003 and 2004 for remarkable academic contributions. Over the Thirty Three years, he was instrumental in achieving self complacency in teaching profession with strong focus on the areas of Financial Accounting, Corporate Finance, Investment Management, Portfolio & Security Analysis, Cost and Management Accounting. His fifteen distinguished academic research articles related with Secondary Capital Market and Corporate Finance have already been published in various renowned national and international journals.



Kazi Sanaul Hoq
Managing Director

Kazi Sanaul Hoq has joined as Managing Director of Investment Corporation of Bangladesh (ICB) on August 10, 2017. He started his career as a Senior Officer in ICB on 25 October 1984 and served different position in the same organization. Before his joining he served as Managing Director at Rajshahi Krishi Unnayan Bank (RAKUB), During his service life he served different Banks and Financial Institutions. He served as Managing Director (Current Charge) and Deputy Managing Director at Agrani Bank Ltd. In addition to that Kazi Sanaul Hoq served as General Manager at BDBL and RAKUB. He also served as CEO at ICB Securities Trading Company Ltd. He completed his B. Com (Hon's) and M. Com degree in Accounting from the University of Dhaka.

He has been contributing his professional expertise as the Chairman of ICB Capital Management Ltd. Apart from that he is now serving as the Director of British American Tobacco Bangladesh Co. Ltd. (BATBC), Linde Bangladesh Limited, GlaxoSmithKline Bangladesh Ltd. (GSK), Renata Limited, Bangladesh Krishi Gobeshona Endowment Trust (BKGET), Credit Rating Agency of Bangladesh Ltd. (CRAB), Credit Rating Information and Services Ltd. (CRISL), Standard Bank Limited, National Tea Company Limited, Apex Tannery Limited, Central Depository Bangladesh Ltd. (CDBL) and some other Directorship.



Muhammad Alkama Siddiqui
Director

Mr. Muhammad Alkama Siddiqui was appointed as a Director of Investment Corporation of Bangladesh on January 04, 2016.

Mr. Siddiqui joined the Bangladesh Civil Service (Administration) in 1988 and has served in different capacities in the field of administration and in the secretariat. He was Deputy Commissioner and District Magistrate in the field of administration. Before joining the Economic Relations Division (ERD) of the Ministry of Finance, he worked as a Director of the Prime Minister's Office. In the ERD, as Deputy Secretary and Joint Secretary he has headed the External Economic Policy (EEP) branch and as Additional Secretary he has worked as the wing chief of the America and Japan wing. Now he heads the Europe wing as Additional Secretary (Europe).

During his tenure in the EEP branch of the ERD Mr. Siddiqui was actively involved with the government's LDC-related action plan and had coordinated the implementation of the Istanbul Programme of Action (IPoA) for the LDCs in Bangladesh. He has participated in different international conferences and meetings as member of Bangladesh delegation. He did his BSS (Hons) and MSS in Sociology from the University of Dhaka.



Md. Humaun Kobir
Director

Mr. Md. Humaun Kobir was appointed as a Director of Investment Corporation of Bangladesh on February 27, 2017.

Mr. Kobir joined the Bangladesh Civil Service (Administration) in 1988 and served in different capacities in the field of administration and in the secretariat. Before joining Financial Institutions Division (FID) of Ministry of Finance he worked as joint secretary of Finance Division. In Finance Division he served as Deputy Secretary and Joint Secretary in different branches and wings. Now he is working as a Joint Secretary (Insurance) in FID. Mr. Kobir is actively involved with making rules and regulations of Insurance Development and Regulatory Authority (IDRA), Jibon Bima Corporation (JBC) and Sadharan Bima Corporation (SBC). He is also a Director of SBC.

He has participated in different International Conferences and Meetings as a member of Bangladesh delegation. He did his Masters in Finance, MBA and LLB from the University of Dhaka.



Md. Abdur Rahim
Director

Mr. Md. Abdur Rahim was appointed as a Director of Investment Corporation of Bangladesh on December 21, 2016.

Mr. Rahim has been serving in Bangladesh Bank for nearly 33 years in various positions. Presently, he has been holding the position of Executive Director and working in Bangladesh Bank Head Office, Dhaka and entrusted with the supervisory responsibilities of the Banking Regulation and Policy Department, Forex Reserve and Treasury Management Department and SME & Special Programs Department. Previously he looked after the affairs of the Department of Banking Inspection and Monetary Policy Department as well.

Mr. Rahim is the member of technical committee of Islami Financial Services Board Kuala Lumpur, Malaysia as well. He has a long experience to works in the Board of Directors of SCBs as well private commercial Banks as observers. He has been the Bangladesh Bank observer at the boards of Sonali Bank Ltd., Rupali Bank Ltd., Southeast Bank Ltd., The City Bank Ltd. and Social Islami Bank Ltd.

Mr. Rahim earned M. Phil degree from the University of Glasgow, UK. He holds MBA from IBA, University of Dhaka and Hon's in Economics from the Department of Economics, University of Dhaka.

He participated various programs, seminars, workshops and high level meeting on Banking, Finance and Monetary issues in USA, UK, Germany, Canada, Australia, Philippines, Switzerland, South Korea, Singapore, Malaysia and Sri Lanka.



Manjur Ahmed
Director

Mr. Manjur Ahmed was appointed as a Director of Investment Corporation of Bangladesh on May 09, 2016.

Mr. Ahmed was born in 1957 in the District of Jhenaidah. Mr. Ahmed obtained MS Degree in Business Administration from the University of Canberra, Australia. He has also been graduated from IBA, University of Dhaka. Initially, he started his career as Magistrate in the SDO Office of Satkhira. Later on, he joined in Bangladesh Krishi Bank (BKB) as Principal Officer. He worked in various position of Bangladesh Krishi Bank. As an experienced banker, he also worked in Bangladesh House Building Finance Corporation (BHBFC) as General Manager and Rajshahi Krishi Unnayan Bank (RAKUB) as Managing Director. Now Mr. Ahmed is the Managing Director of Bangladesh Development Bank Limited (BDBL). He is also a Director of Investment Corporation of Bangladesh (ICB). Mr. Ahmed is one of the Member of the Institute of Bankers Bangladesh (IBB) and Member of Governing Board of Bangladesh Institute of Bank Management (BIBM). Throughout his professional career as a banker, Mr. Ahmed participated in many training courses home and abroad.

Mr. Ahmed is a very amiable person with indomitable spirit. Besides, he is also engaged in many social activities.



Md. Obayed Ullah Al Masud
Director

Mr. Md. Obayed Ullah Al Masud was elected as a Director of Investment Corporation of Bangladesh. He joined ICB on August 24, 2016.

Mr. Masud has been CEO and Managing Director of Sonali Bank Limited since August 24, 2016. He graduated with honors in Management from Dhaka University in 1982 and completed his MBA majoring in Finance from IBA, the most prestigious business school in the country, in 1988. He stood first in the IBB Banking Diploma Examination and was awarded gold medal for his outstanding feat. He also stood third in the SSC examination.

Mr. Masud has an illustrious banking career. He joined Agrani Bank as Senior Officer in 1983 and rose steadily through the ranks to become the Deputy Managing Director in 2011. He became the Managing Director of Karmasangsthan Bank on October 22, 2014 and worked there successfully till he became the CEO and Managing Director of Sonali Bank Limited. In his 33-year career in Agrani Bank, Mr. Masud held a wide range of executive roles. He earned laurels and appreciation from the authority for his extra ordinary performances in whatever capacity he worked.

Mr. Masud also holds the following ex officio positions at home and abroad : Vice-Chairman, Institute of Bankers, Bangladesh ; Director, Sonali Exchange Co. Inc., New York, Sonali Bank (UK) Limited, London, Primary Dealers Bangladesh Limited, Investment Corporation of Bangladesh, Sonali Investment Limited, Sonali Polaris FT Limited, Central Depository Bangladesh Limited and Industrial and Infrastructure Development Finance Company Limited and Member, Governing Board, Bangladesh Institute of Bank Management and Executive Committee, Bangladesh Foreign Exchange Dealers Association.



Mohammad Shams-Ul Islam
Director

Mr. Mohammad Shams-Ul Islam was elected as a Director of Investment Corporation of Bangladesh. He joined ICB on August 24, 2016.

Mr. Islam is the CEO & Managing Director of Agrani Bank Limited. Before that he was the Managing Director of Ansar-VDP Unnayan Bank. He did his B.Com (Hon's) & M.Com in Accounting from University of Dhaka. As a prudent banker he has 33 years of banking experience. He started his banking career with Agrani Bank in 1984 as a Senior Officer (Financial Analyst). In his long banking career he took responsibilities as Branch Manager, Divisional Head with many other important duties. In 2002, he took the mantle as the opening CEO of Agrani Exchange House, Singapore-a flagship Remittance Company of Agrani Bank & played a pivotal role in earning foreign remittance to Bangladesh. After returning to country, he took over the charge of International Division, Treasury Division including Foreign Remittance Division & played an active role in securing 1st position among the State-owned Commercial Banks in earning Remittance.

Mr. Islam took part in various seminars, workshops held in UK, UAE, Singapore, Malaysia, Hongkong, Nepal, Saudi Arabia, Australia & Indonesia. Former Notre Damian Mr. Shams is Director of Subsidiary Remittance Companies of Agrani Bank in Singapore, Malaysia, Canada & Associate Member of IBB. He is also involved with Dhaka University Alumni Association, Accounting Alumni Association, Officers Club along with various social organizations.



Md. Abdus Salam Azad, FF
Director

Mr. Md. Abdus Salam Azad, FF was elected as a Director of Investment Corporation of Bangladesh. He joined ICB on October 28, 2017.

Mr. Azad has been performing his duty as the CEO & Managing Director (Current Charge) of Janata Bank Limited since 28 October 2017. He joined as the Deputy Managing Director of Janata Bank Limited on 7 April 2016. Before joining in Janata Bank Ltd., he served as the Deputy Managing Director of Bangladesh Krishi Bank (BKB) from 26 January 2016. He was born in a respectable family of Sirajgonj. His father's name is Late Ansar Ali & mother's name is Late Surja Banu Nesa. Mr. Azad studied at Govt. Edward College, Pabna for his higher secondary education. He Obtained BA (Hons.) and MA (English Language & Literature) degrees from the University of Rajshahi. He is also a Diplomaed Associate (DAIBB) from the Institute of Bankers, Bangladesh (IBB).

Mr. Azad started his banking career in 1983 as Senior Officer of Janata Bank Limited. Before adorned the position of Deputy Managing Director, he served as General Manager in Janata Bank Limited in various capacities.

Mr. Azad participated in the Great Liberation War of Bangladesh in 1971 after successful completion of his training in India.

He attended various workshops, seminars and received different trainings in home and abroad. He travelled a number of countries including UAE, KSA, Singapore, Malaysia and Thailand.



Syed Shahriyar Ahsan
Director

Mr. Syed Shahriyar Ahsan was elected as a Director of Investment Corporation of Bangladesh. He joined ICB on September 21, 2016.

Mr. Ahsan is the Managing Director of Sadharan Bima Corporation. He did his Masters (Finance) & MBA degree from Dhaka. He is in the insurance industry for the last 31 years having practical experience in underwriting, Re-insurance, Marketing and Claims of various exposure and complexity. Mr. Ahsan contributed in the development of Bangladesh Insurance industry being member of different committees of Insurance Development & Regulatory Authority (IDRA), Bangladesh Insurance Association and Bangladesh Insurance Academy. Mr. Ahsan has attended different training courses and seminars in Insurance and Re-insurance both at home and abroad. During his long association with the industry, he has developed strong bondage with the overseas re-insurers and brokers and also a wide network of contacts with the local entrepreneurs of both large and medium in different sectors of industries of the country.



Md. Rafique Ullah
Company Secretary

Mr. Md. Rafique Ullah, Deputy General Manager of Investment Corporation of Bangladesh has been assigned as Company Secretary on January 29, 2017.

Mr. Rafique joined as a Senior Officer of Investment Corporation of Bangladesh in 1987. Mr. Rafique graduated with honours in Management and he did his Masters in Management from the University of Dhaka.

He is now serving as the Director of Electro Battery Company Ltd., Sea Pearl Beach Resort and Spa Ltd., Nawapara Fisheries Complex Ltd., Power Point Ltd. and Baganbari Agro Fisheries and Hatchery Ltd.

AMAR STOCK

পরিচালনা বোর্ড-এর রদবদল

১. ২৪ আগস্ট ২০১৬ তারিখে জনাব দিদার মোঃ আব্দুর রব, ব্যবস্থাপনা পরিচালক ও সিইও (অতিরিক্ত দায়িত্ব), সোনালী ব্যাংক লিমিটেড এর স্থলে জনাব মোঃ ওবায়েদ উল্লাহ আল মাসুদ, ব্যবস্থাপনা পরিচালক ও সিইও, সোনালী ব্যাংক লিমিটেড, আইসিবির পরিচালনা বোর্ডের সদস্য হিসেবে যোগদান করেন।

২. ২৪ আগস্ট ২০১৬ তারিখে কাজী ছানাউল হক, ব্যবস্থাপনা পরিচালক ও সিইও (অতিরিক্ত দায়িত্ব), অগ্রণী ব্যাংক লিমিটেড এর স্থলে জনাব মোহম্মদ শামস্-উল ইসলাম, ব্যবস্থাপনা পরিচালক ও সিইও, অগ্রণী ব্যাংক লিমিটেড, আইসিবির পরিচালনা বোর্ডের সদস্য হিসেবে যোগদান করেন।

৩. ২১ সেপ্টেম্বর ২০১৬ তারিখে জনাব মোঃ আবদুস সালাম, ব্যবস্থাপনা পরিচালক (চলতি দায়িত্ব), সাধারণ বীমা কর্পোরেশন এর স্থলে সৈয়দ শাহরিয়ার আহসান, ব্যবস্থাপনা পরিচালক, সাধারণ বীমা কর্পোরেশন, আইসিবির পরিচালনা বোর্ডের সদস্য হিসেবে যোগদান করেন।

৪. ২১ ডিসেম্বর ২০১৬ তারিখে জনাব এস, এম, মনিরুজ্জামান, ডেপুটি গভর্নর, বাংলাদেশ ব্যাংক এর স্থলে জনাব মোঃ আবদুর রহিম, নির্বাহী পরিচালক, বাংলাদেশ ব্যাংক, আইসিবির পরিচালনা বোর্ডের সদস্য হিসেবে যোগদান করেন।

৫. ২৭ ফেব্রুয়ারি ২০১৭ তারিখে জনাব মোঃ শফিকুল ইসলাম, অতিরিক্ত সচিব, বাণিজ্য মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার এর স্থলে জনাব মোঃ হুমায়ুন কবির, যুগ্ম সচিব, আর্থিক প্রতিষ্ঠান বিভাগ, অর্থ মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, আইসিবির পরিচালনা বোর্ডের সদস্য হিসেবে যোগদান করেন।

৬. ২৮ অক্টোবর ২০১৭ তারিখে জনাব মোঃ আবদুস সালাম, ব্যবস্থাপনা পরিচালক ও সিইও, জনতা ব্যাংক লিমিটেড এর স্থলে জনাব মোঃ আব্দুছ ছালাম আজাদ, ব্যবস্থাপনা পরিচালক ও সিইও (চলতি দায়িত্ব) জনতা ব্যাংক লিমিটেড, আইসিবির পরিচালনা বোর্ডের সদস্য হিসেবে যোগদান করেন।

Changes in the Board of Directors

1. Mr. Md. Obayed Ullah Al Masud, Managing Director and CEO, Sonali Bank Ltd. joined on 24 August 2016 as a member of the Board of Directors of ICB in place of Mr. Dider Md. Abdur Rob, Managing Director and CEO (Additional Charge), Sonali Bank Ltd.

2. Mr. Mohammad Shams-Ul Islam, Managing Director and CEO, Agrani Bank Ltd. joined on 24 August 2016 as a member of the Board of Directors of ICB in place of Kazi Sanaul Hoq, Managing Director and CEO (Additional Charge), Agrani Bank Ltd.

3. Syed Shahriyar Ahsan, Managing Director, Sadharan Bima Corporation joined on 21 September 2016 as a member of the Board of Directors of ICB in place of Mr. Md. Abdus Salam, Managing Director (Current Charge), Sadharan Bima Corporation.

4. Mr. Md. Abdur Rahim, Executive Director, Bangladesh Bank joined on 21 December 2016 as a member of the Board of Directors of ICB in place of Mr. S. M. Moniruzzaman, Deputy Governor, Bangladesh Bank.

5. Mr. Md. Humaun Kobir, Joint Secretary, Financial Institutions Division, Ministry of Finance, Government of the People's Republic of Bangladesh joined on 27 February 2017 as a member of the Board of Directors of ICB in place of Mr. Md. Shafiqul Islam, Additional Secretary, Ministry of Commerce, Government of the People's Republic of Bangladesh.

6. Mr. Md. Abdus Salam Azad, Managing Director & CEO (Current Charge), Janata Bank Limited joined on 28 October 2017 as a member of the Board of Directors of ICB in place of Mr. Md. Abdus Salam, Managing Directors & CEO, Janata Bank Limited.

ব্যবস্থাপনা পরিচালক এর রদবদল

নাম/পদবী	মেয়াদকাল
মোঃ ইফতিখার-উজ-জামান ব্যবস্থাপনা পরিচালক	২৬-০৬-২০১৬ হতে ২৫-০৬-২০১৭
মোঃ কামাল হোসেন গাজী ব্যবস্থাপনা পরিচালক (অতিরিক্ত দায়িত্ব)	২৬-০৬-২০১৭ হতে ১২-০৭-২০১৭
মোঃ মোসাদ্দেক-উল-আলম ব্যবস্থাপনা পরিচালক (অতিরিক্ত দায়িত্ব)	১৩-০৭-২০১৭ হতে ০৯-০৮-২০১৭
কাজী ছানাউল হক ব্যবস্থাপনা পরিচালক	১০-০৮-২০১৭ হতে অদ্যাবধি

Changes in Managing Director

Name/Designation	Tenure
Md. Iftikhar-uz-zaman Managing Director	26-06-2016 to 25-06-2017
Md. Kamal Hossain Gazi Managing Director (Additional Charge)	26-06-2017 to 12-07-2017
Md. Mosaddake-Ul-Alam Managing Director (Additional Charge)	13-07-2017 to 09-08-2017
Kazi Sanaul Hoq Managing Director	10-08-2017 to Present

Members of Executive Committee



Pictorial view of the Executive committee

Dr. Mojib Uddin Ahmed Professor, Department of Tourism and Hospitality Management University of Dhaka Board of Directors, Investment Corporation of Bangladesh	**Chairman**
Muhammad Alkama Siddiqui Additional Secretary Economic Relations Division Ministry of Finance Government of the People's Republic of Bangladesh	**Member**
Md. Humaun Kobir Joint Secretary Financial Institutions Division Ministry of Finance Government of the People's Republic of Bangladesh	**Member**
Md. Abdur Rahim Executive Director Bangladesh Bank	**Member**
Kazi Sanaul Hoq Managing Director Investment Corporation of Bangladesh	**Member**

Members of Audit Committee



Pictorial view of the Audit committee

Md. Abdus Salam Azad, FF Managing Director & CEO (Current Charge) Janata Bank Limited	**Chairman**
Manjur Ahmed Managing Director Bangladesh Development Bank Limited	**Member**
Md. Obayed Ullah Al Masud Managing Director & CEO Sonali Bank Limited	**Member**
Mohammad Shams-Ul Islam Managing Director & CEO Agrani Bank Limited	**Member**
Syed Shahriyar Ahsan Managing Director Sadharan Bima Corporation	**Member**

Members of Risk Management Committee



Pictorial view of the Risk Management committee

Manjur Ahmed Managing Director Bangladesh Development Bank Limited	**Chairman**
Md. Obayed Ullah Al Masud Managing Director & CEO Sonali Bank Limited	**Member**
Md. Abdus Salam Azad, FF Managing Director & CEO (Current Charge) Janata Bank Limited	**Member**
Mohammad Shams-Ul Islam Managing Director & CEO Agrani Bank Limited	**Member**
Md. Abdur Rahim Executive Director Bangladesh Bank	**Member**

Senior Management Team



Sitting (from left)

Md. Rafiqul Islam
General Manager

Dipika Bhattacharjee
General Manager

Md. Refat Hasan
General Manager

Md. Mosaddake-Ul-Alam
Deputy Managing Director

Kazi Sanaul Hoq
Managing Director

Muhammed Iqbal Hussain
General Manager

Md. Nazrul Islam Khan
General Manager

Md. Kamal Hossain Gazi
General Manager

Mohammad Shahjahan
General Manager

AMARSTOCK

উপ-মহাব্যবস্থাপক/সিস্টেম ম্যানেজার

৩০ জুন ২০১৭ তারিখে

Deputy General Managers/ System Managers

As on 30 June 2017



তানজিনা চৌধুরী
Tanjina Chowdhury



মোঃ রুহুল আমীন
Md. Ruhul Amin



মুনিরা রহমান
Munira Rahman



মোঃ আমিনুল কাদের খান
Md. Aminul Quader Khan



তারেক নিজাম উদ্দিন আহমেদ
Tarek Nizam Uddin Ahmed



হাছিনা আক্তার
Hasina Akther



নাসমিন আনোয়ার
Nasmin Anwar



মোঃ নজরুল ইসলাম
Md. Nazrul Islam



মোঃ জাকির হোসেন খান
Md. Zakir Hossain Khan



গাজী মোস্তফা হক
Gazi Mastafa Haque



টিপু সুলতান ফরাজী
Tipu Sultan Farazi



আবু তাহের মোঃ আহমেদুর রহমান
Abu Taher Mohammad Ahmedur Rahman



প্রভাস রঞ্জন রায়
Provash Ranjon Roy



ত্রৈলক্ষ্য রায়
Trailakshya Roy



শুক্লা দাশ
Shukla Das



মোহাম্মদ জাকের হোসেন
Mohammad Zaker Hossain



মুহম্মদ রফিকুল ইসলাম
Md. Rafiqul Islam



মোঃ রফিক উল্যা
Md. Rafique Ullah



মোঃ আমজাদ হোসেন কিবরিয়া
Md. Amzad Hossain Kibria



অসিত কুমার চক্রবর্তী
Asit Kumar Chakravorty

উপ-মহাব্যবস্থাপক/সিস্টেম ম্যানেজার

৩০ জুন ২০১৭ তারিখে

Deputy General Managers/ System Managers

As on 30 June 2017



মোঃ মফিজুর রহমান
Md. Mofizur Rahman



হেলাল উদ্দিন আহম্মদ
Helal Uddin Ahmed



রাজী উদ্দিন আহমেদ
Razi Uddin Ahmed



পারভীন সুলতানা
Parveen Sultana



নুরুজ্জামান খান
Nuruzzaman Khan



মুজিবর রহমান খান
Mujibur Rahman Khan



ড. এস, এম, আসলাম পারভেজ
Dr. S. M. Aslam Pervez



মোঃ সোহেল রহমান
Md. Sohel Rahman



মোঃ গোলাম রব্বানী
Md. Golam Rabbani



এ, এস, এম, হায়দারুজ্জামান
A. S. M. Haidaruzzaman



মোঃ তালেব হোসেন
Md. Taleb Hossain



মোঃ আবুল বশর চৌধুরী
Md. Abul Basher Chowdhury



আব্দুল মোত্তালিব
Abdul Mottalib



মোঃ হাবীব উল্লাহ
Md. Habib Ullah



শেখ আসলাম উদ্দিন
Sk. Aslam Uddin



মাজেদা খাতুন
Mazeda Khatun



মাহমুদা আক্তার
Mahmuda Akhter



মোঃ আল আমিন তালুকদার
Md. Al Amin Talukder



মোঃ আনোয়ার শামীম
Md. Anwar Shamim

A PRODUCT OF ICB

বাংলাদেশ ফান্ড

... নিরাপদ বিনিয়োগের এক নতুন মাধ্যম

টেকসই পুঁজিবাজার গঠন, পুঁজিবাজারের দীর্ঘমেয়াদি উন্নয়ন, বাজারের তারল্য সরবরাহ ও মজবুত ভিত্তি এবং পুঁজিবাজারে বিনিয়োগের অগ্রগতির মাধ্যমে ফান্ড হোল্ডারদের আকর্ষণীয় লভ্যাংশ প্রদানের পরিপ্রেক্ষিতে ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ (আইসিবি), সোনালী ব্যাংক লিমিটেড, জনতা ব্যাংক লিমিটেড, অগ্রণী ব্যাংক লিমিটেড, রূপালী ব্যাংক লিমিটেড, বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিমিটেড, সাধারণ বীমা কর্পোরেশন এবং জীবন বীমা কর্পোরেশন 'বাংলাদেশ ফান্ড' নামে একটি বিশেষ ওপেন-এন্ড গ্রোথ মিউচ্যুয়াল ফান্ড গঠন করেছে। এই ফান্ডটির অ্যাসেট ম্যানেজার আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিমিটেড এবং ট্রাস্টি ও কাস্টডিয়ান আইসিবি ক্যাপিটাল ম্যানেজমেন্ট লিমিটেড।

প্রাথমিক লক্ষ্যমাত্রায় ৫,০০০.০০ কোটি টাকা আয়তনের ফান্ডকে ৫০.০০ কোটি ইউনিটে ভাগ করে প্রতি ইউনিটের মূল্য ১০০.০০ টাকা নিরূপণ করা হয়েছে। বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশনের অনুমতির প্রেক্ষিতে ১০ অক্টোবর ২০১১ সালে ইউনিট সার্টিফিকেট বিক্রি শুরু হয়।

আইসিবি এএমসিএল এর তালিকাভুক্ত যে কোন অফিসের কাউন্টার থেকে, আইসিবির শাখা অফিসসমূহ অথবা অনুমোদিত শাখাসমূহ থেকে আবেদন ফরম (ওয়েব সাইট: www.icbamcl.com.bd) পূরণের মাধ্যমে ইউনিট ক্রয় করা যাবে। ইউনিট ক্রয়ের আবেদন পত্রের সাথে বাংলাদেশ ফান্ডের অনুকূলে অ্যাকাউন্ট পেয়ী চেক/পে-অর্ডার/ডিমান্ড ড্রাফট সংযুক্ত করতে হবে। ফান্ডের NITA অ্যাকাউন্টের প্রচলিত হারে প্রবাসী বাংলাদেশী এবং বিদেশী বিনিয়োগকারীগণ বৈদেশিক মুদ্রা প্রেরণের মাধ্যমে ইউনিট ক্রয় করতে পারবে।

সুফল

- বৈচিত্র্যময় পোর্টফোলিও ফান্ডের বিনিয়োগ ঝুঁকি হ্রাসের সহায়ক;
- ফাইন্যান্স আইন মোতাবেক ফান্ডের লভ্যাংশ আয়ের বিপরীতে কর অব্যাহতি সুবিধা রয়েছে;
- আয়কর অধ্যাদেশ, ১৯৮৪ অনুযায়ী এ ফান্ডে বিনিয়োগের ক্ষেত্রে বিনিয়োগ ভাতা প্রযোজ্য;
- ইউনিট হোল্ডারগণ বৃহস্পতি এবং ছুটির দিন ব্যতীত অন্য যে কোন দিন ইউনিট সার্টিফিকেট চলতি মূল্যে সারেন্ডার করতে পারবেন;
- ইউনিট হোল্ডারগণ ক্যাশ ডিভিডেন্ড গ্রহণের পরিবর্তে এই ডিভিডেন্ড আয় কিউমুলেটিভ ইনভেস্টমেন্ট প্লান স্কিমে বাট্টাকৃত মূল্যে পুনরায় বিনিয়োগ করতে পারবেন;
- প্রবাসী বাংলাদেশী এবং বিদেশী বিনিয়োগকারীগণ তাদের লভ্যাংশ ও সারেন্ডারকৃত ইউনিটের মূল্য তার হোল্ডিং থেকে প্রত্যাবাসন করতে পারবেন;
- ইউনিট হোল্ডারগণ তাদের ইউনিট সার্টিফিকেট ঋণদাতা প্রতিষ্ঠানের নিকট লিয়েন রেখে ঋণের সুবিধা ভোগ করতে পারবেন।

Bangladesh Fund

··· Creating a new way of safe investment.

'Bangladesh Fund', a special purpose open-end growth Mutual Fund has been sponsored by the Investment Corporation of Bangladesh (ICB), Sonali Bank Limited, Janata Bank Limited, Agrani Bank Limited, Rupali Bank Limited, Bangladesh Development Bank Limited, Sadharan Bima Corporation and Jibon Bima Corporation with a view to help stabilizing the capital market, facilitate long-term development of capital market, provide liquidity and depth in the market and provide attractive dividend to the Fund holders by investing the proceeds in the capital market. ICB Asset Management Company Limited (ICB AMCL) is the Asset Manager of the Fund and ICB Capital Management Limited is the Trustee and Custodian of the Fund.

The initial target size of the Fund is Tk. 5,000.00 crore divided into 50.00 crore units at par value of Tk. 100.00 each. After getting permission of the Bangladesh Securities and Exchange Commission (BSEC), the selling of unit certificates of the Fund began from 10 October 2011.

Unit can be purchased from ICB AMCL Offices, ICB Branch Offices or designated branches of other banks by completing application form (website: www.icbamcl.com.bd). Application for purchasing of units should be accompanied by account payee cheque/pay order/ demand draft in favor of "Bangladesh Fund". NRBs and NRs may purchase unit by remit foreign currencies at prevailing rate in a NITA account of the Fund.

Benefits

- Having diversified portfolio, the Fund may help reduce investment risk;
- Tax exemption on dividend income of the Fund is available as per Finance Act;
- Investment in this Fund would also qualify for investment allowance under the Income Tax Ordinance, 1984;
- The Unit holders can surrender their unit certificates at prevailing price on any day excepting Thursday and holidays;
- The unit holders instead of receiving cash dividend may re-invest such dividend income to Cumulative Investment Plan (CIP) Scheme at a discounted price;
- The NRB/NR investors are allowed to repatriate their dividend income and value of surrendered units from his/her holding;
- The unit holders may avail loan facilities by keeping their unit certificates lien in the lending institutions.





ICB has been managing the Government's flagship Equity and Entrepreneurship Fund (EEF), an extremely popular scheme aimed at providing financing for promising young, educated, skilled and low-income rural people to develop businesses in agro-based, fisheries, food-processing and software projects for creating entrepreneurship as well as poverty reduction at mass level. About 47,000 people has employed under this scheme, so far.

Statement of the Chairman

> "In what proved to be a challenging period, ICB was able to return a solid performance for the FY 2016-17 and it is evidence of the Corporation's resilience that it was able to grow its business to deliver profits and long-term sustainable growth in key business segments."



In The Name of Allah, The Most Merciful

Distinguished Shareholders

Assalamu Alaikum

On behalf of the Board of Directors of Investment Corporation of Bangladesh (ICB), it is with great pleasure and delight that I welcome you all to the 41st Annual General Meeting of ICB and present to you the financial statements for the year ended 30 June 2017. I would also like to place my profound gratitude to all my Board members for their guidance and support.

In what proved to be a challenging period, ICB was able to return a solid performance for the FY 2016-17 and it is evidence of the Corporation's resilience that it was able to grow its business to deliver profits and long-term sustainable growth in key business segments.

Socio-economic Environment

It is heartening to note that Bangladesh is making advances in various socio-economic indices. Bangladesh maintained a stable economic environment. The country's economy recorded a sustainable growth rate of 7.24 percent in FY 2016-17 compared to 7.11 percent in FY 2015-16. Overall, the country is making good progress in implementing mega infrastructural projects and economy is expected to continue its growth trajectory in FY 2017-18, owing to the commencement of key infrastructural projects such as Padma Multipurpose Bridge, Rooppur Nuclear Plant, Metro Rail from Uttara to Motijheel, Bus Rapid Transit (BRT) from Hazrat Shahjalal Airport to Joydebpur, Payra deep sea port (opened the port at a limited scale) and Matarbari Power Plant Project. Also the

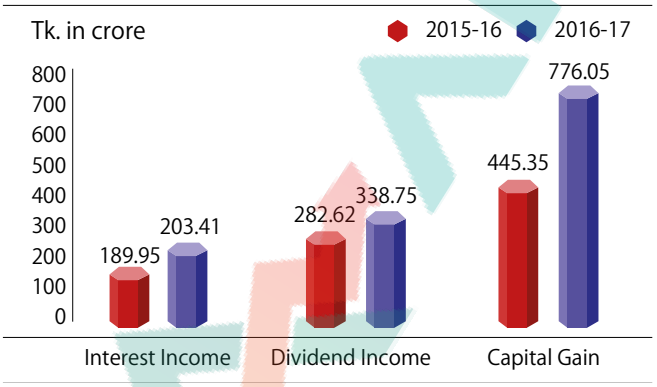
SDGs (Sustainable Development Goals), Seventh Five-Year Plan (2016-21), enactment of Financial Reporting Act and the "Vision-2021" is expected to usher in notable transformation to the socio-economic backdrop. Due to effective and right implementation of various government & non-government development activities poverty has reduced to 23.50 percent in 2016 which was 56.70 percent in 1991.

Rate of average inflation has decreased to 5.35 percent from 6.05 percent this year. Export income is continuing its growth. Foreign Exchange Reserves increased to 3340.66 USD crore in June 2017 from 3013.76 USD crore in June 2016. In the FY 2016-17 the per capita income has increased to USD 1602 from USD 1465 of last fiscal year. Bangladesh achieves Ba3 (Moody's) and BB-(Standard and Poor's) ratings with stable outlook for the 6th consecutive years. Stable real GDP growth and strong external balances have helped Bangladesh to achieve BB- rating with stable outlook from Fitch Ratings for the fourth time.

Sustainable Performance

The robust performance recorded by the Corporation was all the more commendable. This performance speaks, I believe, to the strength of our Board & of Management and the dedication of our staff. Our top priority is to add value and achieve attractive returns for our shareholders. Prudent portfolio management is one of the strategies for income generation. ICB always try to diversify its business. ICB's investment in sustainable income generating securities results in yielding profits even in an unstable market situation. ICB (standalone) has shown its proficiency and achieved sound financial results with booking a net profit before Tax of Tk. 446.75 crore during FY 2016-17 with an impressive return on equity of 8.69 percent. The graph below presents the trend of the Corporation's capital gain during this year as compared its achievements in other heads of income. The growth in other heads including dividend income, capital gain and interest income remained smooth over the year.

Figure 01: Trend of Corporation's Interest Income, Dividend Income and Capital Gain



Net profit available for appropriation surged at the rate of 17.37 percent which ensures the Corporation's revenue generating efficiency. The assets of ICB stood at Tk. 16161.98 crore, while the Corporation maintained an impressive capital adequacy of 25.76 percent (29.16 percent on consolidated basis), well above the required rate under BASEL-II of 10.00 percent .

The Board of Directors of ICB believes in maintaining a consistent dividend policy. Considering the capital structure of the Corporation as well as future business strategy the Board has recommended 30 percent cash and 5 percent stock dividend for the FY 2016-17. This decision needs approval by the shareholders at the 41st Annual General Meeting. Given our flexibility and strength to adapt ourselves to the realities of the new market place, we are ready to transform challenges into opportunities to enhance growth and profitability in FY 2017-18.

Risk Management Skill

ICB has compiled with full diligence the prudent guidance of its Board of Directors, Audit and Executive committee of the Board to minimize its risk in all aspects. The Board of Directors either directly or through its committees ensures that decision making is harmonized with our strategic plan and risk appetite. The internal audit department reports independently to the Board. Corporation has a Budget and Risk Management Department and an efficient Risk Management Committee. At the executive level, risk is overseen by the Risk Management Committee with the support of several operational committees which are involved in managing various risks that Corporation is exposed to. ICB follows internal control process for reducing risk by maintaining control environment, risk assessment, control activities, information and communication and monitoring.

Outlook

Global activity is firming broadly as expected. Manufacturing and trade are picking up, confidence is improving and international financing conditions remain benign. Global growth is projected to strengthen to 2.70 percent in 2017 and 2.90 percent in FY 2018-19, in line with January forecasts. In emerging market and developing economies (EMDEs), growth is predicted to recover to 4.10 percent in 2017 and reach an average of 4.60 percent in FY 2018-19, as obstacles to growth in commodity exporters diminish, while activity in commodity importers continues to be robust. Risks to the global outlook remain tilted to the downside. These include increased trade protectionism, elevated economic policy uncertainty, the possibility of financial market disruptions and over the longer term, weaker potential growth. A policy priority for EMDEs is to rebuild monetary and fiscal space that could be drawn on such risks to materialize. Over the longer term, structural policies that support investment and trade are critical to boost productivity and potential growth.

Bangladesh continued to show sign of resilience and has entered into the 7.00 plus percent GDP growth trajectory. Bangladesh is the second country in South Asia to share such performance after India (7.10 percent in FY 2016-17). GDP growth is officially estimated 7.40 percent in FY 2017-18, which is a 2.20 percent increase from the 7.24 percent growth recorded in FY 2016-17. Sustained domestic consumption was the key contributor to this impressive growth. On the other hand, headline inflation eased further and dropped below 6.00 percent level due to lower food inflation on the back of good harvest and declining global food prices. Besides, strong external performance

driven by acceleration in export growth, rising FDI and increasing foreign exchange reserves contributed a large part to maintaining macroeconomic stability during the period. Going forward, we project higher economic growth on the back of increase in infrastructure spending and improved political stability.

Human Capital Embodiment

The human resources of the Corporation are the driving force behind the financial excellence. ICB uses human resource accounting in management and looks at employees as "human assets" or "human capital" that provide future benefits. It pays concentration to its human capital accounting in such a way that minimizes the cost of workforce and at the same time maximizes the benefits. Further the employees in the managerial and executive grades are nominated for training programs relating to their respective work areas with a view to developing their skills. The Corporation is continuously developing employee efficiency and effectiveness based on a good primary qualification, knowledge and experience. A number of 578 employees in different level have been trained on various courses during the year. ICB continues to pursue best practices for the development of human resources and is successful in bringing diversity in workforce in terms of age, gender, ethnicity and locality. The Corporation has given internship opportunity to 66 students from different universities.

Uniform thinking and pursuit for common goal of human welfare of newly recruited young staffs added a new workforce in the team of ICB. In all areas of work, the human capital firmly upholds the tenets of confidentiality, accountability and trust. A panel of doctors is ready to provide free services to employees every working day. All the employees of ICB are enrolled in the group insurance facility. Like other years, scholarships are being awarded annually to the scholar broods of the employees based on results in public exams.

Social Responsibility

During the year, ICB continued to embody good values in all of our activities. We believe in giving back to our communities and the environment as part of our effort to achieve sustainable growth. ICB spearheads the corporate responsibility initiatives, which include building and nurturing our future generation, developing community engagements and building strong relationship with the community, regulatory bodies and shareholders to stimulate positive social change and promoting and protecting a healthy environment.

Under the CSR activities we took different important initiatives during the reporting year, which ultimately contribute to the growth of socio-economic condition as well as the national economy. ICB donated laptop & projectors to the Institute of Business Administration (IBA), Rajshahi University to encourage the students to use IT. Besides, Corporation has donated Tk. 3.50 lac to the Institute of Nutrition and Food Science, Dhaka University. ICB believes in building a sustainable Bangladesh and donated a healthy amount of scholarship to six educational institutes. To build an enlightened nation financial assistance has been provided to two libraries. ICB contributes for the disabled/autistic children of the society. As part of contribution ICB donated Tk. 2.00 lac to "School for Gifted Children". ICB also provided Tk. 20.00 lac to OGSB hospital & IRCH to purchase an ambulance.

Corporate Governance

Backed with a strong & experienced Board, befitting its aspiration to become an investment bank of prominence, the Board of Directors remains committed to ensuring the highest standard of corporate governance throughout the organization with objectives of safeguarding the interests of all stakeholders' value and financial performance of ICB.

ICB discloses all material facts to its stakeholders for taking their timely economic decisions. We firmly believe that sound control culture has been established within ICB. For an effective control system, separate and independent Divisions, namely Internal Control & Compliance Division (ICCD) and Board Audit Committee are functioning within ICB. Internal Audit team of ICB conducts their regular audit function based on different manuals, instructions, guidelines and procedures laid down by regulatory bodies and the Board of Directors of ICB time to time. The Board undertakes prompt actions to protect ICB and shareholders' wealth based on internal audit reports.

There has been maintained interest in the corporate governance practices of modern corporations, particularly in relation to accountability. ICB continuously strives to maintain the highest standards of ethical conduct, reports the results with accuracy and transparency and maintain full compliance with the laws, rules and regulations that govern ICB's business.

Acknowledgement

On behalf of the Board of Directors, I would like to express our deepest gratitude to our shareholders for their confidence in ICB, and our clients for their unwavering support to us. I would also like to thank Bangladesh Securities and Exchange Commission (BSEC), Bangladesh Bank, Ministry of Finance and all relevant ministries, departments, directorates of the People's Republic of Bangladesh for their guidance to the Corporation throughout the year.

My special appreciation to my fellow Board Members for their support, diligence and commitment as we work together towards achieving Corporation's aspirations and objectives. Finally, I would like to thank the management and employees of ICB for their dedication and commitment in implementing sustainable strategies and improving the Corporation's performance. I am certain that with continued focus and support of all stakeholders, the years ahead will be even more promising for us.

On behalf of the Board of Directors



Professor Mojib Uddin Ahmed Ph.D.
Chairman of the Board





Keeping in view the goal of ensuring sustainable healthy lives for all across the nation, the corporation extended financial assistance to the leading pharmaceutical companies like Square Pharmaceuticals, Beximco Pharmaceuticals, Acme Laboratories and JMI Hospital Requisite Manufacturing Ltd., among others. ICB has maintained such welfare activities in its own organization as well. In continuation of this, as well as to reduce the maternal mortality rate & that of children under 5, two doctors appointed by ICB provide health related advice to the officials and their first blood on regular basis.

Managing Director's Overview

"As you will see in the pages that follow, it was basically another successful year for ICB, as a financial institution that has a long history and reputation as a corporate that works in the national interest. ICB has once again substantiated its status as an integral element in the nation's engine of growth."



In The Name of Allah, The Most Merciful

Honorable Chairman, Respected Members of the Board & Distinguished Shareholders, Esteemed Members of the ICB Management Team, Dedicated Staff and Patrons,

Assalamu Alaikum

It is with a sense of hope and expectation I welcome you all at the 41st Annual General Meeting of the Investment Corporation of Bangladesh (ICB). I enthusiastically and whole heartedly take this enchanting opportunity to reveal my warm and sincere gratitude and greetings to all of you on this momentous occasion. FY 2016-17 was a year of sustainable growth, which was achieved through implementation of a disciplined strategy and a close focus on the growing maturity and efficiency of our operational process. At the juncture of a successful year, I sincerely pledge my allegiance and gratitude to the Honorable Prime Minister and also the Honorable Finance Minister of the People's Republic of Bangladesh for not only their numerous contributions and inspiring support but also for their immense trust in our sincerity and integrity which gave us both pleasure and immense courage and helped us for achieving estimable results under most difficult circumstances. Through this statement, I wish to pledge my earnest commitment that, I shall leave no stone unturned to carry out the task of responsibility, trust and confidence reposed on me and to prove that their

action is not only right and obvious but is worth to their expectation.

On this occasion, I remember with profound respect and salute, the bravest son of Bangladesh, the greatest Bangalee of thousand years, the architect of independent Bangladesh and its sovereignty, the generator of Bangalee nationalism and the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman. I also remember all the heroic freedom fighters who, sacrificed their valuable lives during the War of Liberation and achieved the long desired sweetest independence for us.

ICB is a quality-driven institution following policies and procedures designed to achieve total satisfaction of its stakeholders. As you will see in the pages that follow, it was basically another successful year for ICB, as a financial institution that has a long history and reputation as a corporate that works in the national interest. ICB has once again substantiated its status as an integral element in the nation's engine of growth. Despite a growing competitive environment, we showed strong resilience and curved out a significant niche in the capital market. We made an excellent progress in FY 2016-17 on the objectives of encouraging and broadening the diversified investment as well as developing the capital market. Rowing the path of glorious 4 decades, this year also we have set a solid net profit of ICB (solo account) of Tk. 368.17 crore as compared to Tk. 313.69 crore in the previous year registering a growth of 17.37 percent. It is expected that with the diversification coupled with further operational developments, the Corporation will deliver a better performance in coming years and will continue to prosper and keep on reviewing opportunities in achieving sustained growth. Our legacy by far establishes us not only as a pioneer but also a revolutionary force in shaping the future of economic and financial intent of Bangladesh. This has been reflected in this year's theme "transforming...towards... tomorrow through sustainable growth".

Economy: Global and Domestic

Global growth is firming, contributing to an improvement in confidence. The pickup in global growth anticipated in the World Economic Outlook remains on track, with global output projected to grow by 3.50 percent in 2017 and 3.60 percent in 2018. The unchanged global growth projections mask somewhat different contributions at the country level. U.S. growth projections are lower than in April, primarily reflecting the assumption that fiscal policy will be less expansionary going forward than previously anticipated. Growth has been revised up for Japan and especially the Euro area, where positive surprises to activity in late 2016 and early 2017 point to solid momentum. China's growth projections have also been revised up, reflecting a strong first quarter of 2017 and expectations of continued fiscal support. Inflation in advanced economies remains subdued and generally below targets; it has also been declining in several emerging economies, such as Brazil, India, and Russia.

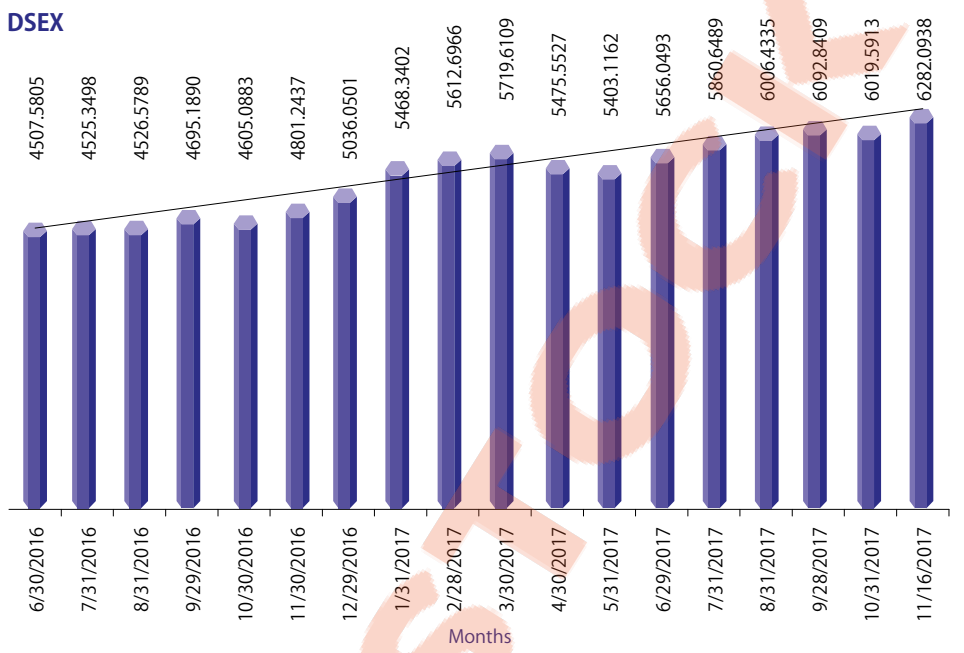
The Bangladesh economy is weathering persistent global uncertainties relatively well. Final estimates from the Bangladesh Economic Review (2017) showed that the growth of gross domestic product (GDP) has increased by 0.13 percentage points, to 7.24 percent in FY 2016-17, from the 7.11 percent in FY 2015-16. Poverty reduction is expected to have continued at mass level. Growth remained resilient, aided recently by recovery in export and private investment. GDP growth is officially estimated 7.40 percent in FY 2017-18. Inflation has decelerated benefitting from soft international commodity prices and prudent macroeconomic management. Growth in FY 2016-17 (ended 30 June 2017) was higher than expected as consumption picked up in response to rising income and as public investment strengthened. The perspective for country's main export destinations is projected to improve. The per capita income has increased to USD 1602 from USD 1465 of last fiscal year. The sustained macro stability, disinflation, rising reserves, declining interest rate, stable capital market and fostering infrastructural capacity has created real opportunities for Bangladesh to achieve sustainable growth. The outlook is very positive for Bangladesh and huge compared to other countries.

Capital Market & Our Position

The capital market experienced relatively stable condition in the first half of FY 2016-17 that started in October 2016 when the capital market entered an upward trend. At the end of June 2017 the leading market index DSEX rose to 5656.04 points as compared to 4507.58 points at the end of June 2016 registering 25.48 percent rise and CSCX rose to 10,591.37 points as compared to 8396.64 points at the end of June 2016 registering 26.14 percent rise and this persistent upward trend of the index continued till the last day of my report, which appears below:

> "Our entire efforts in every single day have made the transformation towards a sustainable change. Thus, we play a fundamental role alongside the government and regulatory authorities to transform our economy towards tomorrow through sustainable growth."

Months	DSEX
30-06-2016	4507.5805
31-07-2016	4525.3498
31-08-2016	4526.5789
29-09-2016	4695.189
30-10-2016	4605.0883
30-11-2016	4801.2437
29-12-2016	5036.0501
31-01-2017	5468.3402
28-02-2017	5612.6966
30-03-2017	5719.6109
30-04-2017	5475.5527
31-05-2017	5403.1162
29-06-2017	5656.0493
31-07-2017	5860.6489
31-08-2017	6006.4335
28-09-2017	6092.8409
31-10-2017	6019.5913
16-11-2017	6282.0938



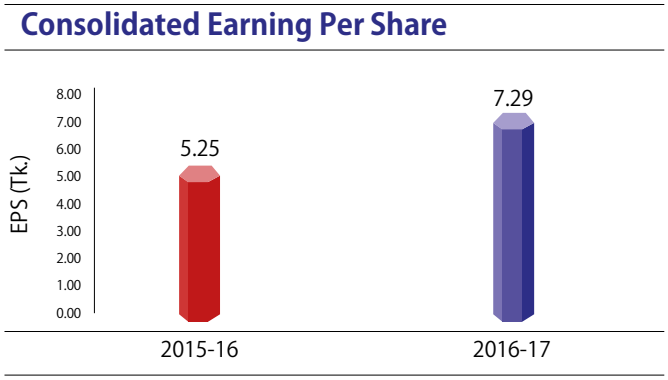
The market capitalization of DSE stood at Tk. 3,80,100.00 crore at the end of June 2017 as compared to Tk. 3,18,575.00 crore at the end of June 2016, registering 19.31 percent rise. The market capitalization of CSE stood at Tk. 3,12,383.90 crore at the end of June 2017 as compared to Tk. 2,50,611.30 crore at the end of June 2016 registering 24.65 percent rise. The contribution of market capitalization to GDP ratio has increased to 19.43 percent in FY 2016-17 which was 18.42 percent in the previous year. The contribution of ICB and its subsidiary companies to combined turnover of Tk. 1,92,329.73 crore of the both bourses was 10.93 percent which was 9.95 percent in the previous year.

In the year under review, we took some substantive steps to develop the mutual fund industry and OTC market in our country. As per BSEC directives, ICB converted its primitive and most popular eight closed-end mutual funds to open-end mutual (unit) fund with the valuable opinion of the unit holders. Corporation maintained a standard position in the industry in almost all areas including Issue Management, Underwriting, Asset Management, Mutual Fund Management, Stock Market Operation, Trustee & Custodian Service, Customer Base, Infrastructure Investment, Customer Service, Dividend Payout to National Exchequer, Per Employee Earning and Capital Adequacy Position as well.

Financial Performance

Although I have mentioned earlier about the profit we earned at the beginning of my statement, I am referring again that we have recorded commendable achievements in FY 2016-17 and it is my great pleasure to present highlights of our financial performance. The FY 2016-17 was a year of improved domestic political & economic stability and we are proud to mention that this year we achieved a healthy revenue income of Tk. 1385.76 crore in ICB solo account compared to Tk. 985.70 crore of the previous year, which denotes 40.59 percent improvement. The total operating income of the Corporation in FY 2016-17 stood at Tk. 760.78 crore as compared to Tk. 487.92 crore in FY 2015-16, registering a growth of 55.92 percent. The Corporation has posted a Net Profit of Tk. 368.17 crore during FY 2016-17 as compared to Tk. 313.68 crore in FY 2015-16 registering a growth of 17.37 percent. Consolidated Pre-tax profit was recorded at Tk. 557.62 crore for the FY 2016-17, which was Tk. 382.86 crore in the previous year, resulting in a growth of 45.65 percent. Consolidated Earnings per share (EPS) for FY 2016-17 stood at Tk. 7.29 as compared to Tk. 5.25 in FY 2015-16, which denotes profitability and stability of asset base despite tremendous competition amidst market players.

Figure 02: Consolidated Earnings Per Share



Portfolio value of ICB at market price shows a growth of 36.62 percent from Tk. 7886.93 crore in FY 2015-16 to Tk. 10774.83 crore in FY 2016-17. Market price of our share rose by 54.80 percent during the year. Considering the performance, financial position of the Corporation and most importantly capital market situation and cash payout position, the Board of Directors recommended 30 percent cash and 5 percent stock dividend for the year ended 30 June 2017, as against 30 percent cash dividend declared in the last fiscal year, which is subject to the approval of the shareholders at the ensuing Annual General Meeting. The total dividend payout will be Tk. 221.48 crore in FY 2016-17 as compared to Tk. 189.84 crore in FY 2015-16.

The consolidated income and total operating income of the Corporation and its three subsidiary companies in FY 2016-17 stood at Tk. 1588.97 crore and Tk. 962.64 crore as compared to Tk. 1080.89 crore and Tk. 576.85 crore respectively in the FY 2015-16, registering a growth of 47.00 percent and 66.88 percent respectively. The consolidated net profit has increased to Tk. 461.57 crore in the FY 2016-17 from Tk. 332.45 crore in the FY 2015-16, registering an increase of 38.84 percent.

Towards Tomorrow & APA

ICB's operational activities incorporate Sustainable Development Goals (SDGs), which are a proposed set of targets relating to future international development. The SDGs feature 17 goals with 169 targets covering a broad range of sustainable development issues. ICB has the intention to deal with those issues for maintaining sustainable growth in future.

ICB has consistently adopted a systematic approach to sustainable development where operational activities like portfolio management, operating BO accounts, lease financing, underwriting, acting as trustee & custodian etc. and strategies of sustainable development are intrinsically aligned. Our development of sustainability is a continuous and ongoing area of focus in strategic performance, objectives, goals, targets and is integrated with corporate governance, accountability and risk management procedure.

Since inception, ICB has been working as a leading financial institution in the country and always determined to keep its glorious journey going. To implement "Vision-2021" properly through increasing institutional efficiency, strengthening transparency & accountability, consolidating good governance and appropriate use of wealth like before, ICB has signed Annual Performance Agreement (APA) with the Ministry of Finance, Government of the People's Republic of Bangladesh for the FY 2017-18 on 18 June 2017. Like previous year, ICB is committed to achieve the strategic objectives with excellent marks in APA for FY 2017-18.

CSR & Sustainable Business

ICB has a tremendous record of adding value to the lives of the people associated with it and to the communities in which it operates. For more than 4 decades we have consistently rewarded our investors while equally rewarding our employees. In FY 2016-17 we spent Tk. 0.63 crore on developing our employees' skill, at the same time helping the deserving people across our communities. Details of our CSR activities are elaborated in a separate section (page 168) of this report.

Contribution to National Exchequer

ICB has become one of the largest dividend/tax payers among the public sector institutions and therefore an important source of revenue for the Government of Bangladesh. ICB paid an amount of Tk. 184.52 crore to the national exchequer, of which Tk. 51.26 crore as dividend, Tk. 78.58 crore as corporate tax, Tk. 52.65 crore as source tax and Tk. 2.01 crore as excise duty & vat in the year under review.

Risk Management & Sustainability

Effective risk management is a key factor for sustainable growth. This is why ICB is always quite alert about market volatility and to safeguard stakeholder's interest, Corporation will continue to adhere to rigorous risk management standards. Details of our risk management system and processes are elaborated in a separate section (page 148) of this report.

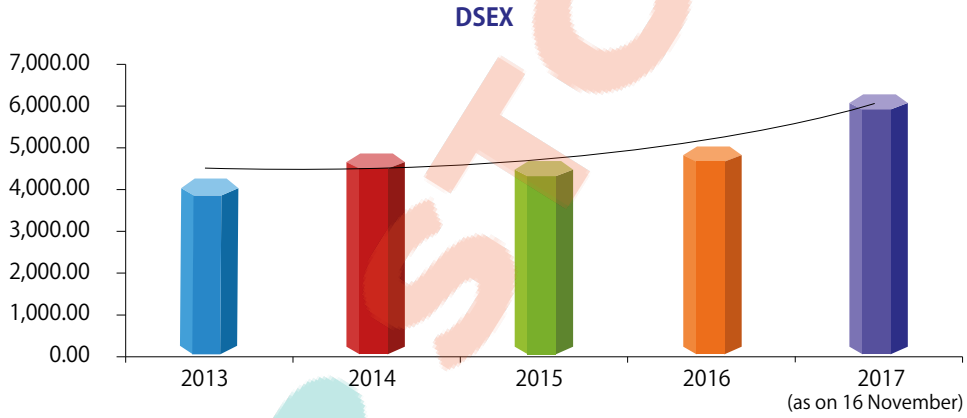
Future Outlook: Overall Perspective

Achieving growth through sustainable development is the goal that governments throughout the world have been striving for. With the continuation of successful accomplishment of MDG, Bangladesh started implementing the goal of sustainable development (SDG) with 17 goals and 169 targets since 17 January 2016. Our economy has done well by a number of standards and surpassed other South East Asian countries in a number of fundamental economic and development indicators. Its GDP has expanded on average 6 percent growth over the past 15 years and is set to continue growing by 7.00 plus percent in the year under review. Government has taken numerous positive steps to put the economy on a strong framework. We are expecting

even higher economic growth in coming years. We firmly believe, our economy will grow at above 8% within next few years.

In tandem with macro-economic stability, our capital market is showing an optimistic outlook in upcoming years. With high excess liquidity in the banking system and declining interest rate plus moderate inflation climate, the capital market has already begun its recovery. Intelligent investors realized through their insights that there is a visible progress in the development of all sectors of the economy, except for the stock market only. They understood that the improvement of the stock market is only a matter of time, they came back to the stock market. We are now observing a vibrant situation. As such, the leading market index DSEX reached to 6000.00 points mark in 2017 started from 4000.00 points mark in 2013 which appears below:

Year	DSEX
2013	4,266.60
2014	4,864.96
2015	4,629.64
2016	5,036.05
2017	6282.09



Many domestic and foreign investors are expressing their growing interest in investing in our capital market as the market is getting back to its stability. With the expected favorable economic progress and political stability, the capital market seems to improve further and the overall liquidity also seems to be in a satisfactory state in the upcoming FY 2017-18 and such a positive market outlook will definitely encourage investors to inject additional money into the securities market which will facilitate market consolidation.

Some aspects of the optimistic outlook in the upcoming years are discussed below:

- **An Adequate Regulatory and Supervisory Framework**

Demutualization of stock exchanges, enactment of Financial Reporting Act, mandatory rules of following uniform income year, rules regarding disclosure of Price Sensitive Information, relaxing the capital market exposure rule for banks, extending deadline for provisioning against unrealized loss by capital market operators, updating the listing regulations and many other regulatory amendments in respective securities laws, rules, regulations, orders, notifications, directives and guidelines have been done in order to reinforce the capital market. These regulatory supports will eventually encourage increased investment in the securities market.

- **A Calm Political Climate**

Since the middle of 2015, a calm political situation has been prevailing in the country. The stable economic condition amidst a calm political climate is expected to attract higher amount of Foreign Direct Investment (FDI) and Foreign Portfolio Investment (FPI) inflow in coming years.

- **Mega Projects are Underway**

Government has undertaken a number of mega projects to transform Bangladesh's future and change the course of national progress. Some of these projects are already running and some are almost done or underway. The mega projects include the Padma Multipurpose Bridge, Rooppur Nuclear Plant, Paira Deep Sea Port, the coal fired large power projects of Matarbari and Rampal, Metro Rail and LNG terminal. After successful completion of these mega infrastructures and their inclusion in our economy, our capital market, in particular, will get a new speed.

- **Excess Liquidity, Declining Interest Rate and Moderate Inflation Climate**

Prevailing situation of excess liquidity in the banking system, declining interest rate and moderate inflation climate is very conducive for stock market investment. Overall interest rates have been on a downtrend and Banks' lending rates have

come down to a single digit. Moreover, the huge amount of excess liquidity in the banking system is expected to keep the rates low. The inflation level has also come down within a fairly comfortable range. This is a very investment friendly situation. We are expecting increased money flow into the stock market in upcoming years.

- **Overseas Employment and Remittances**

To increase overseas employment i.e. export of manpower the Government has taken various steps in the year under review. During the first eight months of the FY 2016-17 about 5.51 lac Bangladeshi workers left for foreign employment which was 25.97 percent higher than that of the same period of previous year. So it can be expected that remittance flow will increase in future.

- **Medium-Term Prospect**

In the Medium-Term Macroeconomic Framework (MTMF) the growth of GDP is expected to gradually increase to 7.60 percent & will expect to reach 8.00 percent in FY 2019-20. It is expected that, the total investment of FY 2016-17 will be increased to 30.30 percent of GDP and will gradually increase to 31.9 percent in FY 2017-18. In this same rate investment is expected to grow to 34.50 percent of GDP in FY 2019-20, which will include 25.50 percent from private investment and 9.00 percent will be government investment. Besides, the estimated revenue collection is set at 13.00 percent in the FY 2017-18, which is 1.80 percent higher compared with current fiscal year. On the other side, it is also expected that the inflation rate will decrease to 5.50 percent on average in FY 2017-18 and will continue to keep below 5.50 percent for next three years.

- **Access to Information (a2i) Programme**

Under the Annual Performance Agreement (APA), implementation of 'E-service Roadmap 2021' is jointly organized so far in 7 batch by the Cabinet Division, the a2i, the Prime Minister's Office and the concerned ministries and organizations in order to convert their services into a more efficient, service oriented, easy-to-reach and easy-to-implement of such services. After taking part in the planning workshops, the concerned ministries and organizations have analyzed their Citizen Charters & all activities in detail and have finalized all the E-services, their prioritization and implementation of roadmap by 2021.

- **The Benefit of Increasing the Number of Mutual Funds**

A positive aspect of the current market is that mutual funds are increasing day by day. The importance of any mutual fund is basically for small investors. The fund managers who are expert by qualification and experience take right kind of decision to further invest the fund provided by small investors in form of mutual fund units. But again, the responsibility of the fund managers is very important. The ideal fund manager works with the risk of controlling the unit holders, maximizing returns and protecting the market's stability.

- **New Instruments in the Security Market**

We know that launching of many more new instruments in the security market are in the active consideration of the Government. Establishment of a Central Counter Party, a Small Cap Exchange for qualified investors and a Commodity Exchange are also underway. Along with the development of bond markets in the coming days, new instruments such as short sell, derivatives, options, commodity futures, and exchange traded funds (ETF) will come into effect. The inclusion of such instruments will give us a new height and new hope as well.

Future Outlook: ICB's Perspective

Being a state-owned Corporation, ICB is perfectly positioned to transform its businesses with a very promising outlook and wonderful working environments during this unprecedented growth spurt. We are pioneer for initiating open-end and closed-end mutual funds, building sustainable portfolios and stabilizing the capital market as well as financial advisory services with an aspiration to promote sustainable inclusive development. With the strong presence in the capital market, we contribute in both the demand and supply side in our daily activities.

The market becomes unstable when large imbalances occur in the demand and supply of securities in the market. Again, when the movement of the market goes beyond the reflection of fundamentals, we can adjudge that situation as abnormal. In each case, ICB uses its funds and portfolios responsibly in an effort to stabilize the situation. We try to increase the supply if the share price of a particular company or sector increases abnormally. On the contrary, if we have better rates, we try to buy such securities. Sometimes market demand forces everyone more prone to a specific sector or company shares. On the other hand, shares of many potential companies are behind the eyes. We always try to understand these situations for long-term returns.

Another issue is, in order to play a responsible role, ICB has to make some profits discounted. With the sudden sharp rise in the price of a particular stock, ICB has to take some profit before the time. Again, to support the market in the falling trend, many shares are also bought. In contrast, many

of our competitors representing private sector enjoys the opportunity of taking optimum profit. Although, in both cases, waiting till the end of the trend, in turn, becomes a cause of increase in ICB's profit. In such situation, we do not follow or keep watching of what other people are doing. Rather, we always think nothing done while aught remains to do for the market. However, the portfolio has both its good and bad effects. I think this responsibility should be shared by everyone in the interest of the market.

We have been successfully managing the government's special scheme of BDT 900.00 crore for affected small investors who lost their capital in 2010 debacle. Moreover, in the year under review, our Board has approved 80 percent to 100 percent interest rebate facility for affected investors. We have also developed a number of social development projects aimed at fostering entrepreneurism. We have been managing the government's flagship Equity and Entrepreneurship Fund (EEF), an extremely popular scheme aimed at providing financing for promising young, educated, skilled and low-income rural people to develop businesses in agro-based, fisheries, food-processing and software projects for poverty reduction at mass level. We allocate a huge amount for CSR activities every year in education, health and sanitation, disaster management and other noble welfare initiatives to benefit employees, customers and the community at large. In spite of discharging such responsibilities and delivering substantial returns to stakeholders, our net profit has increased to BDT 368.17 crore from BDT 10.70 crore over the past 15 years registering a 35 times growth.

Given the previous years' performance and present overall macro and micro business environment, the FY 2017-18 is seen optimistically a good year for ICB. Corporation has made a commendable profit in the reporting year and hopes to enter in the FY 2017-18 with a very positive view. We heartily expect the political stability to remain all the year round that will help the domestic economic condition to be further improved. As a financial investor, ICB will align its investment with the prevailing economic dynamics and pursue diversified investment with prudence in keeping with our asset allocation and risk control requirement. We are committed to upgrade, co-ordinate and integrate our mission and vision, services, initiatives to register excellent growth of business in FY 2017-18 aiming to add more value for our respected shareholders, customers, employees, community and the society as a whole. The year-wise implementation of our 5-year strategic plan (FY 2014-15 to FY 2019-20) is expected to add enormous value to our stakeholders, not only in profitability measure, but also in social values and capital market development of the country.

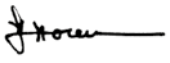
Note of Appreciation

I would like to extend my heartiest gratitude to our valued stakeholders of the Corporation for their continuous support and guidance to ICB that led the organization once again to be a successful part in the country. I would like to take the opportunity to express my gratefulness to our honourable Board of Directors for their judicious guidance and right directions for the development of our organization during the challenging period of the capital market.

The sustainable performance during FY 2016-17 was possible due to the positive attitude, prudent guidance and coordinated support backed by the Government of the People's Republic of Bangladesh, Financial Institutions Division, Ministry of Finance, Bangladesh Securities and Exchange Commission, Bangladesh Bank, Dhaka Stock Exchange Limited, Chittagong Stock Exchange Limited as well as our valued shareholders, patrons and well-wishers. I feel really honored to give all of them my deepest thanks on this wonderful occasion. I would also extend my warmest greeting to all of our beloved employees and colleagues for their relentless efforts and their endless loyalty to ICB, without which it was quite difficult to achieve such remarkable progress.

When it's about money, trust is a must. We know that you rely on our character, competence and commitment. We believe that, our investors, customers and stakeholders have lot of confidence on us. They trust us because the Corporation is backed by the government and we have a wonderful track record in delivering a high quality of service and governance. Our entire efforts in every single day have made the transformation towards a sustainable change. Thus, we play a fundamental role alongside the government and regulatory authorities to transform our economy towards tomorrow through sustainable growth. We earnestly believe that, we will be able to make our organization more robust and successful in future through tackling the forthcoming challenges together with the strong support from all and around the corners towards a better future and a prosperous Bangladesh.

May Allah bless all of us.
Best Regards,



(Kazi Sanaul Hoq)
Managing Director





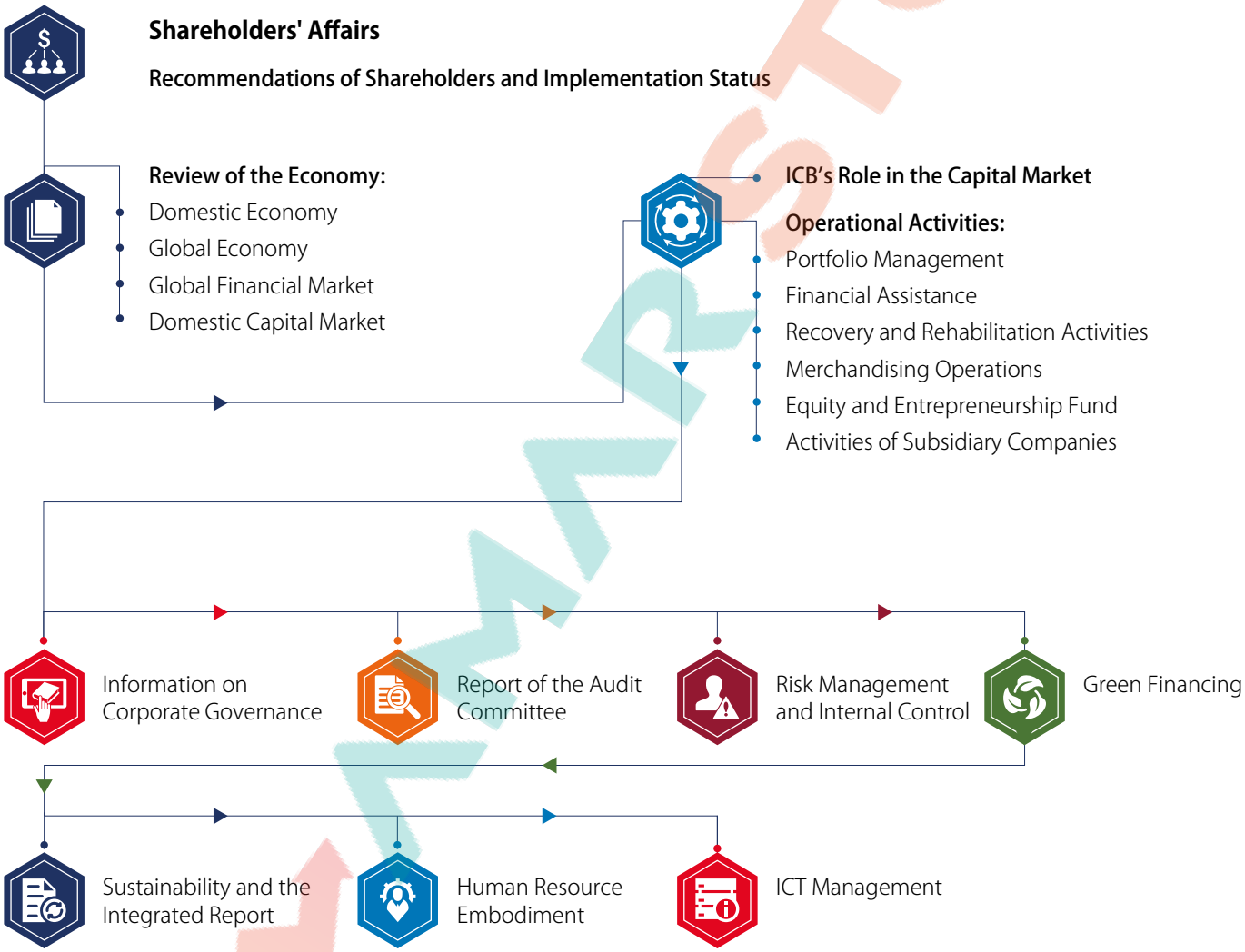
ICB always believes in gender equality and women empowerment. At present the participation of female employees (grade-9 and above) is 17.51% and ICB has a plan to increase this percentage to 25% by 2020. It is further mentionable that 2 (two) female executives have been promoted to the post of General Manager (grade-2) in FY 2016-17.

Directors' Report

Esteemed Shareholders

Assalamu Alaikum wa Rahmatullah,

Board of Directors of Investment Corporation of Bangladesh (ICB) takes the opportunity to welcome you all to the 41st Annual General Meeting of ICB and have the pleasure to place before you in terms of section 26 and 29 of Investment Corporation of Bangladesh Act, 2014 the Annual Report for the FY 2016-17 along with the Auditor's Report and Audited Financial Statements of the Corporation for the year ended June 30, 2017. We consider it appropriate to bring forth before you the review of contemporary overall economic events that took place around the world, the manner by which Bangladesh faced the situation, role as market leader and various operational activities and administrative aspects of the corporation for the FY 2016-17 under the following section:



Shareholders' Affairs

আইসিবি সর্বদাই সম্মানিত শেয়ারহোল্ডারগণ এবং তাঁদের স্বার্থকে যথাযথ মর্যাদার সাথে অগ্রাধিকার দিয়ে থাকে। এরই ধারাবাহিকতায় কর্পোরেশন তার সম্মানিত শেয়ারহোল্ডারগণ ও অন্যান্য স্টেকহোল্ডারগণের জন্য বার্ষিক প্রতিবেদন ২০১৬-১৭ প্রণয়নপূর্বক এতৎসঙ্গে উপস্থাপন করেছে। আমরা সর্বদাই আমাদের বার্ষিক সাধারণ সভায় শেয়ারহোল্ডারগণের সক্রিয় অংশগ্রহণ এবং তাঁদের মূল্যবান পরামর্শ ও সুচিন্তিত মতামতকে সর্বোচ্চ গুরুত্ব প্রদান করে থাকি। আমরা বিশ্বাস করি দেশে টেকসই পুঁজিবাজার গঠনের লক্ষ্যে সম্মানিত শেয়ারহোল্ডারগণের/স্টেকহোল্ডারগণের অন্তর্ভুক্তির কোন বিকল্প নেই। সম্মানিত শেয়ারহোল্ডারগণের ইতিবাচক ও দূরদর্শী পরামর্শ আইসিবির ধারাবাহিক সাফল্যে আরও কার্যকর ভূমিকা রাখবে বলে আমরা আশাবাদী।

ICB always attaches highest priority to its respected shareholders and their utmost interest. Accordingly Investment Corporation of Bangladesh has published and placed herewith the Annual Report for the FY 2016-17 for its valued shareholders & other stakeholders. We always welcome the active participation of the shareholders and pay highest attention to their invaluable suggestions & thoughtful ideas in our Annual General Meeting. We believe that, for the development of the sustainable capital market in the country there is no alternative to the inclusion of the valued shareholders. We are hopeful that, the positive & foresightful suggestions of the valued shareholders will play an effective role in ICB's continuous success.

Figure 03 : Capital Structure as on 30 June 2017

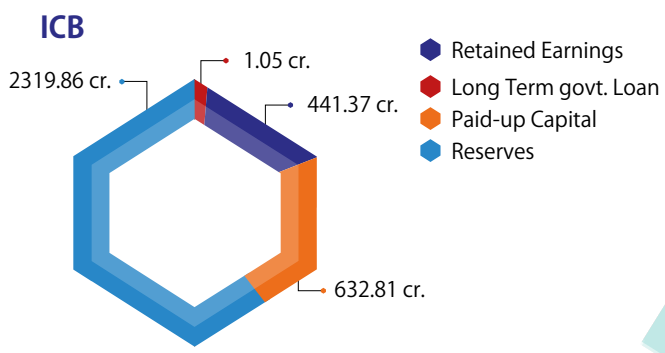


Table:02 Appreciation Process of Paid-up Capital

FY	Bonus/Rights	Paid-up Capital	FY	Bonus/Rights	Paid-up Capital
1976-1977		5.00	2009-2010	Bonus 1:1B	200.00
1981-1982	Rights 1:1R	10.00	2010-2011	Bonus 4:1B	250.00
1988-1989	Rights 1:1R	20.00	2011-2012	Bonus 10:3.5B	337.50
1999-2000	Rights 1:1.5R	50.00	2012-2013	Bonus 4:1B	421.88
2008-2009	Bonus 1:1B	100.00	2014-2015	Rights 2:1R	632.81

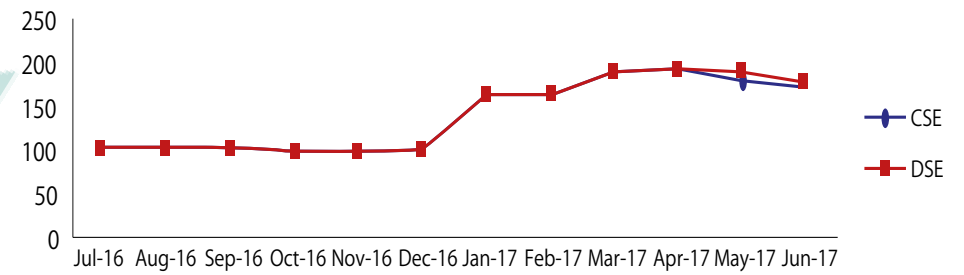
শেয়ার মূল্য

২০১৬-১৭ অর্থবছরে আইসিবির ১০.০০ টাকা মূল্যমানের প্রতিটি শেয়ারের বাজারমূল্য ডিএসই-তে সর্বনিম্ন ৯৬.৬০ টাকা থেকে সর্বোচ্চ ২১৩.০০ টাকা এবং সিএসই-তে সর্বনিম্ন ৯৬.৩০ টাকা থেকে সর্বোচ্চ ২০৯.৫০ টাকার মধ্যে ওঠা-নামা করে। ৩০ জুন ২০১৭ তারিখে আইসিবির প্রতিটি শেয়ারের বাজারমূল্য ডিএসই'তে ১৭৪.৭০ টাকা এবং সিএসই'তে ১৭৬.২০ টাকা ছিল।

Share Price

Market price of ICB's share of Tk. 10.00 each varied from lowest Tk. 96.60 to highest Tk. 213.00 on DSE and Tk. 96.30 to Tk. 209.50 on CSE during FY 2016-17. As on 30 June 2017, market price of a ICB share was Tk. 174.70 in DSE and Tk. 176.20 in CSE.

Figure 04: Price Movement of ICB's Share in DSE and CSE during FY 2016-17



Snapshot

As the leading non-bank financial institution of the country, Investment Corporation of Bangladesh has performed various activities in the financial year 2016-17. Some of the noteworthy achievements and activities in the FY 2016-17 is shown on the following photo album:

Handing over the Cheque of Cash Dividend to the Honorable Finance Minister



The Chairman of the Board of Directors and the Former Managing Director of ICB handing over the Dividend Cheque to Abul Maal Abdul Muhith, Honorable Finance Minister, Government of the People's Republic of Bangladesh

আইসিবির পরিচালনা বোর্ডের চেয়ারম্যান প্রফেসর মজিব উদ্দিন আহমদ, পিএইচ.ডি এবং কর্পোরেশনের প্রাক্তন ব্যবস্থাপনা পরিচালক জনাব মোঃ ইফতিখার-উজ-জামান গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের মাননীয় অর্থমন্ত্রী জনাব আবুল মাল আবদুল মুহিত ও অর্থ প্রতিমন্ত্রী জনাব এম এ মান্নান এর নিকট সরকারের প্রাপ্য নগদ লভ্যাংশ বাবদ ৫১,২৫,৭৮,১৪০.০০ (একান্ন কোটি পঁচিশ লক্ষ আটাত্তর হাজার একশত চল্লিশ) টাকার চেক হস্তান্তর করেন। উক্ত অনুষ্ঠানে অর্থ মন্ত্রণালয়ের অর্থ বিভাগের সিনিয়র সচিব জনাব হেদায়েতুল্লাহ আল মামুন, আর্থিক প্রতিষ্ঠান বিভাগের সিনিয়র সচিব জনাব মোঃ ইউনুসুর রহমান, অতিরিক্ত সচিব ও মন্ত্রণালয়ের অন্যান্য ঊর্ধ্বতন কর্মকর্তাগণ উপস্থিত ছিলেন। এ ছাড়া আইসিবি ও আর্থিক প্রতিষ্ঠান বিভাগের অন্যান্য কর্মকর্তাগণ উক্ত অনুষ্ঠানে উপস্থিত ছিলেন।

The Chairman of the ICB Board of Directors Professor Mojib Uddin Ahmed, Ph.D and Former Managing Director of the Corporation Md. Iftikhar-uz-zaman handing over the cash Dividend Cheque of Tk. 51,25,78,140.00 (Fifty one Crore Twenty Five Lac Seventy Eight Thousand One Hundred and Forty Taka) to Honorable Finance Minister of the People's Republic of Bangladesh, Abul Maal Abdul Muhith and M A Mannan, Minister of State, Ministry of Finance. Hedayetullah Al Mamoon, Senior Secretary, Ministry of Finance, Md. Eunusur Rahman, Senior Secretary, Financial Institution Division, Additional Secretary and other senior officials of the Ministry were also present in the program. Besides, officials of the Financial Institution Division and ICB were also present in the ceremony.

Declaration of ICB's Dividend for FY 2016-17



Chairman of the Board of Directors of ICB, Prof. Mojib Uddin Ahmed, Ph.D is presiding over the meeting of the dividend declaration for the year FY 2016-17.

২ নভেম্বর ২০১৭ তারিখ আইসিবির পরিচালনা বোর্ডের চেয়ারম্যান প্রফেসর মজিব উদ্দিন আহমদ, পিএইচ.ডি এর সভাপতিত্বে অনুষ্ঠিত ৫২০তম বোর্ড সভায় আইসিবি এর প্রতিটি ১০ (দশ) টাকা অভিহিত মূল্যের শেয়ারের বিপরীতে ৩৫% (৩০% নগদ ও ৫% স্টক) লভ্যাংশ ঘোষণা করা হয়। সভায় কর্পোরেশনের ব্যবস্থাপনা পরিচালক কাজী ছানাউল হক এবং বোর্ডের অন্যান্য সদস্যগণ উপস্থিত ছিলেন।

In the 520th board meeting held on 2 November 2017 under the chairmanship of Prof. Mojib Uddin Ahmed, Ph.D, chairman of the Board of Directors of ICB declared 35% (30% cash and 5% stock) dividend against the each share of ICB with 10 (ten) Taka face value. Kazi Sanaul Hoq, Managing Director of the Corporation and other members of the Board were present in the meeting.

Dividend Declaration of ICB Unit Fund for FY 2016-17



Professor Mojib Uddin Ahmed, Ph.D Chairman of the Board of Directors of the Corporation is presiding over the meeting of the ICB Unit Fund's dividend declaration.

৩০ জুন ২০১৭ এ সমাপ্ত ২০১৬-২০১৭ অর্থবছরের জন্য ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ (আইসিবি) পরিচালিত আইসিবি ইউনিট ফান্ডের লভ্যাংশ ঘোষণা করা হয়েছে। আইসিবি পরিচালনা বোর্ডের ৩০ জুলাই ২০১৭ তারিখ অনুষ্ঠিত সভায় আইসিবি ইউনিট সার্টিফিকেট প্রতি ৪৫.০০ টাকা হারে লভ্যাংশ ঘোষণা করা হয়েছে।

For the FY ended June 30, 2017 dividend has been declared by Investment Corporation of Bangladesh (ICB) for ICB Unit Fund. The meeting of the Board of Directors of ICB held on July 30, 2017 has announced dividend of Tk. 45.00 per ICB unit certificate.

ICB's Active Participation in Unnayan Mela-2017





Snapshot of ICB's active participation in the Unnayan Mela-2017

গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সিদ্ধান্ত অনুযায়ী জাতির জনক বঙ্গবন্ধুর স্বদেশ প্রত্যাবর্তন দিবস উপলক্ষ্যে বিগত ০৯-১১ জানুয়ারি ২০১৭ তারিখ দেশব্যাপী উন্নয়ন মেলা-২০১৭ এর আয়োজন করা হয়। উক্ত মেলায় বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশনের নেতৃত্বে আইসিবি সহ দেশের অন্যান্য গুরুত্বপূর্ণ ও শীর্ষস্থানীয় স্টেকহোল্ডারদের সমন্বয়ে "দেশের অর্থনৈতিক উন্নয়ন ও অগ্রযাত্রায় পুঁজিবাজার" শিরোনামে দেশের ২৮ টি জেলায় অত্যন্ত সফলভাবে মেলার কার্যক্রম সম্পন্ন করা হয়।

According to the decision of the Government of the People's Republic of Bangladesh, on the occasion of the return of the Father of the Nation, countrywide Unnayan Mela-2017 has been organized on 9-11 January 2017. ICB along with the other important and top stakeholders under the leadership of Bangladesh Securities and Exchange Commission, have completed successful fair in 28 districts of the country, under the banner "দেশের অর্থনৈতিক উন্নয়ন ও অগ্রযাত্রায় পুঁজিবাজার".





Senior employees of BSEC, DSE, CDBL and Representatives of ICB in the Rover Moot Fair of Bangladesh Scouts, held in Tungipara, Gopalgonj.

Humble Respects

As a responsible government organization, ICB has taken part in various national events throughout the years, participated by Chairman of the Board of Directors, Managing Director, General Managers and Employees of all levels. Some of which are shown below:

Paying tribute to the Amar Ekushey Language Martyrs on the International Mother Language Day



On the occasion of the International Mother Language Day, the employees of ICB laid wreaths to pay respect to the language martyrs.

Paying tribute to the great sons of the soil on the Independence and National Day



On behalf of the Investment Corporation of Bangladesh (ICB) all the employees are paying wreath on the National Memorial at Savar, honoring great sons of the soil.

Paying tribute to the Martyrs on the Independence and National Day



Chairman of the Board of Directors, Corporation's Former Managing Director, General Managers and Employees of the Corporation are paying respects to martyrs on the occasion of Independence and National Day.

Paying homage to celebrate the birth anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman



Chairman of the Board of Directors of ICB, Former Managing Director of the corporation and employees of all the levels of the corporation paid tribute to the portrait of Father of the Nation Bangabandhu Sheikh Mujibur Rahman at Dhanmondi 32nd Road on the occasion of the birth anniversary of the Father of the Nation on March 17.

ICB Paid respect at the National Mourning day on 15th August



Chairman of the Board of Directors, Corporation's Managing Director, Deputy Managing Director, General Managers and Employees of the Corporation are paying respects on 15th August, National Mouring Day.

Conferences

Branch Managers' Conference and Special Meetings of Unit holder are in pictures:

The 27th Branch Managers' Conference of ICB



The 27th Branch Managers' Conference of ICB held at FARS Hotel & Resorts, Dhaka on 21 May 2017.

Special meeting of unit owners' regarding conversion of 8th ICB Mutual Fund from closed-end to open-end Fund



As per directive of BSEC a special meeting of unit owners 'regarding conversion of 8th ICB Mutual Fund from closed-end to open-end Fund held at FARS Hotel & Resorts, Dhaka on 06 November 2016.

The 26th Branch Managers' Conference of ICB



The 26th Branch Managers' Conference of ICB held at FARS Hotel & Resorts, Dhaka on 26 December 2016.

Special meeting of unit owners' regarding conversion of 7th ICB Mutual Fund from closed-end to open-end Fund



As per directive of BSEC a Special meeting of unit owners' regarding conversion of 7th ICB Mutual Fund from closed-end to open-end Fund held at FARS Hotel & Resorts, Dhaka-1000 on 08 August 2016.

Greetings

Pictures of greeting to the newly appointed management officials:

Greeting to the newly appointed Managing Director



Chairman of the Board of Directors of ICB Professor Mojib Uddin Ahmed, Ph.D and other employees congratulated the newly appointed Managing Director of ICB, Kazi Sanaul Hoq.







Greeting to the newly appointed deputy governor of Bangladesh Bank and former member of the board of the ICB, Mr. S. M. Moniruzzaman



Chairman of the Board of Directors, Former Managing Director and Former Deputy Managing Director congratulated Mr. S. M. Moniruzzaman (former member of the Board of Directors of ICB) after newly appointed as the Deputy Governor of Bangladesh Bank.

Greeting to the newly appointed Deputy Managing Director



High level employees of the corporation congratulated Mr. Md. Mosaddake-Ul-Alam, the newly appointed Deputy Managing Director of the corporation.

The courtesy call of the representatives of UNI Global Union with the Managing Director of Investment Corporation of Bangladesh



The courtesy call of the representatives of UNI Global Union with the Managing Director of Investment Corporation of Bangladesh at the Board room of the Corporation. Deputy Managing Director and the members of ICB Employees' Union were also present there.

INVESTOCK

Recommendations of Shareholders and Implementation Status

২৪ ডিসেম্বর ২০১৬ তারিখে অনুষ্ঠিত ৪০তম বার্ষিক সাধারণ সভায় শেয়ারমালিকগণ কর্তৃক প্রস্তাবিত সুপারিশমালার বাস্তবায়ন অগ্রগতি

ক্রমিক নং	শেয়ারমালিকগণের সুপারিশ	জবাব/বাস্তবায়ন/অগ্রগতি
(০১)	আইসিবিতে সাম্প্রতিক সময়ে উপ-মহাব্যবস্থাপক পদ হতে মহাব্যবস্থাপক পদে পদোন্নতি প্রাপ্ত ০৯ জন মহাব্যবস্থাপককে আন্তরিক অভিনন্দন জানানো হয়। এর ফলে কর্পোরেশনের কাজের গতিশীলতা বৃদ্ধি ও সেবার মান আরও উন্নত হবে বলে আশাবাদ ব্যক্ত করা হয়। একই সাথে আইসিবির মহাব্যবস্থাপক পদে পদোন্নতির বিষয়টি পুনরায় পুলের আওতাধীন করার জন্য কর্তৃপক্ষের নিকট অনুরোধ জানানো হয়।	আইসিবির মহাব্যবস্থাপক পদে পদোন্নতি পুনরায় পুলের আওতাধীন করার বিষয়টি কর্তৃপক্ষের সক্রিয় বিবেচনাধীন রয়েছে। এ বিষয়ে বিস্তারিত পর্যালোচনা এবং পরীক্ষা-নিরীক্ষা করা হচ্ছে। আইসিবির কর্মচারীগণের স্বার্থ বিবেচনায় যথাযথ ও সময়োপযোগী পদক্ষেপ গ্রহণ করা হবে।
(০২)	শেয়ারমালিকগণ কর্তৃক উল্লেখ করা হয় যে, কর্পোরেশনের ৬৩১ জন জনশক্তির বিপরীতে মোট ৪৮৭.৯২ কোটি টাকা পরিচালন আয় হয়েছে অর্থাৎ জন প্রতি পরিচালন আয় হয়েছে প্রায় ৭৭.৩২ লক্ষ টাকা। আইসিবি ক্রমাগত Pro-Active হচ্ছে এবং আইসিবির মত এত Friendly সার্ভিস অন্য কোন সরকারি অফিসে বিরল উল্লেখ করে শেয়ারমালিকগণ বলেন যে, পরিচালনা বোর্ডের সঠিক দিক নির্দেশনা, যথাযথ ব্যবস্থাপনা এবং কর্মচারীদের নিরলস পরিশ্রমের ফলে এ আয় অর্জন সম্ভব হয়েছে। কর্মচারীদের পদোন্নতি সঠিক সময়ে প্রদান এবং তাদের কর্ম উদ্দীপনা বজায় রাখার জন্য বর্তমান হার অপেক্ষা অধিক হারে উৎসাহ বোনাস প্রদানসহ অন্যান্য সুযোগ-সুবিধা বৃদ্ধির জন্য অনুরোধ জানানো হয়।	ব্যবস্থাপনা কর্তৃপক্ষ কর্মচারীগণের দক্ষতা বৃদ্ধি, কর্মস্পৃহা বজায় রাখা ও সর্বোপরি কর্পোরেশনের লক্ষ্য অর্জনের স্বার্থে সর্বদাই পদোন্নতি নীতিমালা অনুযায়ী যথাসময়ে পদোন্নতি প্রদান করে থাকে। ২০১৬-১৭ অর্থবছরে বিভিন্ন পর্যায়ে কর্পোরেশনের ১৩৭ জন কর্মচারীকে পদোন্নতি প্রদান করা হয়েছে। আইসিবির কাজে গতিশীলতা আনয়ন এবং কর্মচারীগণের কর্মস্পৃহা বৃদ্ধির লক্ষ্যে সহকারী মহাব্যবস্থাপক ও তদূর্ধ্ব পর্যায়ে মোটর কার অগ্রিম সুবিধা চালু করা হয়েছে। এছাড়া মোটর সাইকেল অগ্রিমের পরিমাণ বৃদ্ধি করা হয়েছে। সম্মানিত শেয়ারহোল্ডার ও পুঁজিবাজারের স্বার্থ রক্ষায় আইসিবি সদা সচেষ্ট। এছাড়া, আইসিবির ব্যবস্থাপনা কর্তৃপক্ষের সুদক্ষ ও সুষ্ঠু ব্যবস্থাপনায় কর্মচারীগণ সর্বদা নিষ্ঠার সাথে কাজ করে যাচ্ছেন।
(০৩)	আইসিবির ক্ষতিগ্রস্ত বিনিয়োগকারীদের স্বাভাবিকভাবে শেয়ারবাজারে ফিরিয়ে আনার লক্ষ্যে বিনিয়োগ হিসাবে অর্জিত সুদের ২০% নগদ/তহবিল স্থানান্তরের মাধ্যমে জমার বিপরীতে ৮০% সুদ মওকুফ সুবিধা প্রদান করায় শেয়ারমালিকগণের পক্ষ হতে ব্যবস্থাপনা কর্তৃপক্ষকে ধন্যবাদ জানানো হয়। একই সাথে বিনিয়োগ হিসাবে নগদ জমা অথবা শেয়ার বিক্রয় করে অথবা তহবিল স্থানান্তরের মাধ্যমে অর্জিত সুদের আলোচ্য ২০% জমা দেয়ার সুবিধা প্রদান এবং আইপিও আবেদনের ন্যায় রাইট শেয়ারে আবেদনের ক্ষেত্রেও মার্জিন লোন সুবিধা প্রদান করার জন্য অনুরোধ জানানো হয়। রিবেট সুবিধা গ্রহণ করে শেয়ারমালিকগণ বিনিয়োগ হিসাবসমূহে ক্রয়-বিক্রয়ের মাধ্যমে অধিকতর সক্রিয়ভাবে অংশগ্রহণ করবেন যার ফলে বিনিয়োগকারীগণের পাশাপাশি আইসিবিও লাভবান হবে মর্মে উল্লেখ করা হয়।	প্রধান কার্যালয়ে ৪২৭ জন এবং শাখা কার্যালয়সমূহে ৬৪২ জনসহ মোট ১০৬৯ জন বিনিয়োগ হিসাবধারী সুদ মওকুফ সুবিধা গ্রহণ করায় ২০% নগদ জমা বাবদ ৭.৫১ কোটি টাকা আদায় এবং ৮০% বাবদ ২৫.৩২ কোটি টাকা সুদ মওকুফ করা হয়েছে। রাইট শেয়ারের ক্ষেত্রে আইসিবি ও আইসিবি ক্যাপিটাল ম্যানেজমেন্ট লিঃ এ বিএসইসির বিধান অনুযায়ী মার্জিন লোন সুবিধা প্রদান করা হয়। আইসিবির ন্যায় আইসিবি ক্যাপিটাল ম্যানেজমেন্ট লিঃ ও আইসিবি সিকিউরিটিজ ট্রেডিং কোম্পানি লিঃ এর ঘাটতিযুক্ত ও শূন্য সম্পদ বিশিষ্ট বিনিয়োগ হিসাবসমূহে সুদ মওকুফ সুবিধা প্রদান করা হয়েছে।

ক্রমিক নং	শেয়ারমালিকগণের সুপারিশ	জবাব/বাস্তবায়ন/অগ্রগতি
(০৪)	শেয়ারমালিকগণ উল্লেখ করেন যে, যে সকল প্রতিষ্ঠানে আইসিবির প্রতিনিধি বিদ্যমান রয়েছে সে সকল প্রতিষ্ঠানের হিসাব-নিকাশ অধিকতর সঠিক ও স্বচ্ছভাবে হয়ে থাকে। যে সকল প্রতিষ্ঠানের ২% এর অধিক শেয়ার আইসিবি ধারণ করে সে সকল প্রতিষ্ঠানে আইসিবির প্রতিনিধি নিয়োগ প্রদানের জন্য শেয়ারমালিকগণ অনুরোধ জানান। সরকার কর্তৃক যে সকল প্রতিষ্ঠানের শেয়ার ধারণ করা হচ্ছে সে সকল প্রতিষ্ঠানসমূহেও আইসিবির প্রতিনিধি নিয়োগের জন্য শেয়ারমালিকগণ অনুরোধ করেন।	সরকার কর্তৃক যে সকল প্রতিষ্ঠানের শেয়ার ধারণ করা হচ্ছে এবং যে সকল প্রতিষ্ঠানের ২% এর অধিক শেয়ার আইসিবি ধারণ করছে সে সকল প্রতিষ্ঠানে পর্যায়ক্রমে আইসিবির প্রতিনিধি নিয়োগ করা হচ্ছে।
(০৫)	পূর্ববর্তী অর্থবছরের ন্যায় ২০১৫-১৬ অর্থবছরেও আইসিবি স্বল্প মেয়াদে ST-1 এবং দীর্ঘ মেয়াদে AAA ক্রেডিট রেটিং অর্জন করায় ধন্যবাদ জানানো হয়। এ প্রসঙ্গে উল্লেখ করা হয় যে, ব্যাংক ও আর্থিক প্রতিষ্ঠানসমূহের মধ্যে এটি সর্বোচ্চ ক্রেডিটরেটিং।	পূর্ববর্তী অর্থবছরের ন্যায় আলোচ্য অর্থবছরেও একই রেটিং এজেন্সি ARGUS Credit Rating Services Limited (ACRSL) আইসিবির ক্রেডিট রেটিং সম্পন্ন করেছে এবং আইসিবি পূর্বের রেটিং এর অনুরূপ সর্বোচ্চ ক্রেডিট রেটিং অর্থাৎ দীর্ঘ মেয়াদে AAA এবং স্বল্প মেয়াদে ST-1 ক্রেডিট রেটিং অর্জন করেছে। আইসিবি পরিচালনা বোর্ডের বিচক্ষণ দিক নির্দেশনা অনুযায়ী ব্যবস্থাপনা কর্তৃপক্ষের সুযোগ্য ও সুদৃঢ় ব্যবস্থাপনাসহ শতভাগ পেশাদারিত্বের সাথে দায়িত্ব পালনের ফলে এ ক্রেডিট রেটিং অর্জন সম্ভব হয়েছে।
(০৬)	আইসিবির পরিচালনা বোর্ডের সঠিক ও বলিষ্ঠ নেতৃত্ব এবং কর্মচারীদের নিরলস প্রচেষ্টা ও পরিশ্রমের ফলে ২০১৭ সালে নগদ লভ্যাংশের পরিমাণ আরও বৃদ্ধি পাবে বলে আশাবাদ ব্যক্ত করা হয়। লভ্যাংশের ধারাবাহিকতা বজায় রাখা এবং ভবিষ্যতে নগদ লভ্যাংশসহ বোনাস শেয়ার প্রদানের বিষয়েও শেয়ারমালিকগণ কর্তৃক অনুরোধ জানানো হয়।	আইসিবির পরিচালনা বোর্ডের সঠিক ও বলিষ্ঠ নেতৃত্ব এবং কর্মচারীদের নিরলস প্রচেষ্টা ও পরিশ্রমের ফলে ২০১৬-১৭ অর্থবছরেও উল্লেখযোগ্য নিট মুনাফা অর্জন ও লভ্যাংশ প্রদানের ধারাবাহিকতা বজায় রেখেছে। উল্লেখ্য, ২০১৬-১৭ অর্থবছরে আইসিবির পরিচালনা বোর্ড কর্তৃক প্রতিটি শেয়ারের বিপরীতে ৩০ শতাংশ নগদ ও ৫ শতাংশ স্টক লভ্যাংশ ঘোষণা করা হয়েছে।
(০৭)	শেয়ারমালিকগণ উল্লেখ করেন যে, পুঁজিবাজারের স্থিতিশীলতা রক্ষা ও উন্নয়নে আইসিবি অগ্রণী ভূমিকা পালন করে থাকে। কিন্তু সে অনুযায়ী আইসিবি কোন সুযোগ-সুবিধা পায় না। দৃষ্টান্তস্বরূপ উল্লেখ করা হয় যে, পূর্বে যে কোন কোম্পানি প্রাইমারী মার্কেটে আসার ক্ষেত্রে আইসিবির জন্য ১৫% শেয়ার বরাদ্দ ছিল, যা বর্তমানে বিদ্যমান নেই। অতিরিক্ত প্রিমিয়াম নিয়ে অনেক খারাপ কোম্পানি বাজারে শেয়ার ইস্যু করার ফলে বিনিয়োগকারীগণ ক্ষতিগ্রস্ত হন; সে ক্ষেত্রে শেয়ারের প্রাথমিক মূল্য নির্ধারণের ক্ষেত্রে বিএসইসিকে যথাযথ ভূমিকা পালনের জন্য অনুরোধ জানানো হয়। অতিরিক্ত প্রিমিয়াম নিয়ে কোন শেয়ার যাতে বাজারে না আসতে পারে সে বিষয়ে বাংলাদেশ ব্যাংক ও বিএসইসির সাথে সমন্বয়ের মাধ্যমে আইসিবিকে প্রয়োজনীয় কার্যকর পদক্ষেপ গ্রহণের জন্য বিশেষভাবে অনুরোধ জানানো হয়।	বর্তমানে বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (পাবলিক ইস্যু) রুলস, ২০১৫ বাস্তবায়নের ফলস্বরূপ আইসিবি একক প্রতিষ্ঠান হিসেবে যোগ্য প্রাতিষ্ঠানিক বিনিয়োগকারীর জন্য প্রযোজ্য ৪০% কোটা সুবিধায় আবেদন করে থাকে। এছাড়াও দেশের পুঁজিবাজার উন্নয়ন, স্থিতিশীলতা বজায় রাখা, সাধারণ বিনিয়োগকারীদের স্বার্থ সংরক্ষণে সরকারের গৃহীত পদক্ষেপের বাস্তবায়নে আইসিবি সর্বদাই বাংলাদেশ ব্যাংক ও বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশনের সাথে একযোগে কাজ করছে।

ক্রমিক নং	শেয়ারমালিকগণের সুপারিশ	জবাব/বাস্তবায়ন/অগ্রগতি
(০৮)	পুঁজিবাজারে অনেক কোম্পানি আইপিওতে আসার কিছুদিন পরে ওটিসি মার্কেটে চলে যায় যা অনাকাঙ্ক্ষিত বলে শেয়ারমালিকগণ উল্লেখ করেন। জার্মান বাংলা ফুড লিঃ, আশরাফ টেক্সটাইল মিলস্ লিঃ, রূপন ওয়েলসহ অনেক কোম্পানি নিয়মিত বার্ষিক সাধারণ সভা করছে না। এ ব্যাপারে আইসিবিকে অগ্রণী ভূমিকা পালনের অনুরোধ জানানো হয়। ওটিসি মার্কেটে থাকা অনেক কোম্পানি কর্তৃক নিয়মিত বার্ষিক সাধারণ সভা ও লভ্যাংশ প্রদান করা হলেও উক্ত কোম্পানির শেয়ার মূল মার্কেটে না আসায় শেয়ারমালিকগণ অসন্তোষ প্রকাশ করেন। ওটিসি মার্কেটের সম্ভাবনাময় কোম্পানিগুলোকে নার্সিং করে রেগুলার মার্কেটে আনা অন্যথায় ওটিসি মার্কেট ড্রপ করার বিষয়ে আইসিবির সহযোগিতা কামনা করা হয়। আজিজ পাইপস লিঃ ও বিডি ওয়েল্ডিং লিঃ এর ন্যায় অন্যান্য যে সকল কোম্পানি চলতি মূলধনের অভাবে রুগ্ন হয়ে আছে তাদের প্রয়োজনীয় চলতি মূলধন প্রদান করে লাভজনক কোম্পানিতে পরিণত করার জন্য অনুরোধ জানানো হয়। দৃষ্টান্ত স্বরূপ ওয়াটা কেমিক্যালস্ লিঃ এর নাম উল্লেখ করা হয়।	১ অক্টোবর ২০০৯ তারিখে সর্বমোট ৫১টি কোম্পানির সিকিউরিটিজ নিয়ে ঢাকা স্টক এক্সচেঞ্জের Over the Counter (OTC) মার্কেটের যাত্রা শুরু করে। OTC মার্কেটে অন্তর্ভূক্ত হওয়ার পূর্বে এসব সিকিউরিটিসমূহ "Z" ক্যাটাগরীর সিকিউরিটিজ ছিল। ডিএসই এর ওয়েবসাইটের তথ্য অনুযায়ী বর্তমানে OTC মার্কেটে ৬৬টি কোম্পানি অন্তর্ভূক্ত আছে। OTC মার্কেটের অন্তর্গত যে সকল কোম্পানির শেয়ারে আইসিবির পোর্টফোলিওসমূহ হতে ইতোপূর্বে বিনিয়োগ করা হয়েছে সে সকল কোম্পানিকে বার্ষিক সাধারণ সভা অনুষ্ঠান ও ডিভিডেন্ড প্রদানে উদ্বুদ্ধ করার জন্য আইসিবি হতে যোগাযোগ রক্ষা করা হয়ে থাকে। এছাড়াও সাধারণ বিনিয়োগকারীগণের বিনিয়োগের বিপরীতে স্বার্থ সংরক্ষণের জন্য প্রয়োজনীয় ব্যবস্থা গ্রহণের ক্ষেত্রেও আইসিবি সর্বদা সহায়ক ভূমিকা পালন করেছে। উল্লিখিত বিডি ওয়েল্ডিং লিঃ, আজিজ পাইপস্ লিঃ, ওয়াটা কেমিক্যালস্ লিঃ এর মত OTC মার্কেটের অন্যান্য কোম্পানিসমূহও যেন আইসিবির সহায়তায় স্টক এক্সচেঞ্জসমূহের নিয়মিত মার্কেটে ভবিষ্যতে লেনদেন হতে পারে সেজন্য প্রচেষ্টা অব্যাহত রয়েছে। প্রসঙ্গত উল্লেখ্য যে, রূপন ওয়েল নামে কোম্পানিটি DSE হতে Delisted হয়েছে।
(০৯)	শেয়ারমালিকগণ উল্লেখ করেন যে, আইসিবির পোর্টফোলিও এর অনেক শেয়ারের ক্রয়মূল্য অপেক্ষা বাজারমূল্য অনেক বেশি রয়েছে। উক্ত শেয়ারসমূহ বিক্রয় করা হলে উল্লেখযোগ্য পরিমাণ মূলধনী মুনাফা অর্জন করা সম্ভব হবে। প্রসঙ্গক্রমে ব্রিটিশ আমেরিকান টোব্যাকো বাংলাদেশ কোম্পানি লিঃ এর শেয়ার বিক্রয় করে উল্লেখযোগ্য পরিমাণ মুনাফা অর্জন করা যেত বলে উল্লেখ করা হয়।	আইসিবির নিজস্ব পোর্টফোলিওতে যে সকল শেয়ারের বাজারমূল্য ক্রয়মূল্যের তুলনায় অধিক পুঁজিবাজারের স্থিতিশীলতা বজায় রেখে সে সকল শেয়ার নিয়মিত বিক্রয় করা হয়ে থাকে। তবে আইসিবি বিনিয়োগকারী প্রতিষ্ঠান হিসেবে কেবলমাত্র মূলধনী মুনাফা (Capital Gain) অর্জনে আগ্রহী না হয়ে নগদ ও স্টক ডিভিডেন্ড অর্জনের মাধ্যমেও দেশের পুঁজিবাজারের দীর্ঘস্থায়ী উন্নয়নে এবং নিয়মিত লেনদেনের মাধ্যমে পুঁজিবাজারের গতিশীলতা বজায় রাখতে ভূমিকা রাখে। সেই সাথে সাধারণ বিনিয়োগকারীগণকেও উদ্বুদ্ধ ও অনুপ্রাণিত করে থাকে।
(১০)	আইসিবি ও আইসিবি ক্যাপিটাল ম্যানেজমেন্ট লিঃ এর ব্যবস্থাপনায় পরিচালিত বিনিয়োগ হিসাবসমূহের ক্রয়-বিক্রয় কমিশন বাবদ ০.৪০% -০.৫০% চার্জ করা হয় যা অন্যান্য ব্রোকারেজ হাউজে ০.২৫% হতে ০.৩০% পর্যন্ত হয়ে থাকে। ব্রোকারেজ কমিশন কমানো এবং ইউনিট লিয়েনের বিপরীতে ধার্যকৃত সুদ হার ১১% হতে কমানোর অনুরোধ জানানো হয়। অন্যান্য ব্রোকারেজ হাউজসমূহের ন্যায় আইসিবি হতেও BEFTN সহ ইলেকট্রনিক ফান্ড ট্রান্সফার সিস্টেম চালুকরণের জন্য অনুরোধ জানানো হয়।	আইসিবি ও আইসিবি ক্যাপিটাল ম্যানেজমেন্ট লিঃ এর ব্যবস্থাপনায় পরিচালিত বিনিয়োগ হিসাবসমূহের ব্যক্তি ও প্রাতিষ্ঠানিক হিসাবধারীগণকে উভয় স্টক এক্সচেঞ্জে ০.৪০% (একশত টাকা লেনদেনে ৪০ পয়সা ব্রোকারেজ কমিশন) ব্রোকারেজ কমিশনে সিকিউরিটিজ লেনদেনের সুবিধা প্রদান করা হচ্ছে। সরেজমিনে পর্যবেক্ষণে পরিলক্ষিত হয় যে, অন্যান্য ব্রোকারেজ হাউজসমূহে ০.৪০% হতে ০.৫০% ব্রোকারেজ কমিশন ধার্য রয়েছে। BEFTN এর মাধ্যমে হিসাবধারকের ব্যাংক হিসাবে তহবিল স্থানান্তর বা হিসাবধারীগণের সিকিউরিটিজ বিক্রয়লব্ধ অর্থ সংশ্লিষ্ট ব্যাংক হিসাবে প্রেরণ করা হচ্ছে।

ক্রমিক নং	শেয়ারমালিকগণের সুপারিশ	জবাব/বাস্তবায়ন/অগ্রগতি
(১১)	সফট্ওয়্যার আপগ্রেডেশনের মাধ্যমে বিনিয়োগ হিসাবসমূহে আইপিও-র আবেদন করা, আইপিও চলাকালীন বিনিয়োগকারীদের এসএমএস ও ই-মেইলের মাধ্যমে যথাসময়ে আবেদন করার বিষয়টি অবহিতকরণসহ আইপিও এর মাধ্যমে প্রাপ্ত শেয়ার দ্রুততম সময়ে বিনিয়োগ হিসাবে জমাকরণের প্রয়োজনীয় ব্যবস্থা গ্রহণের জন্য অনুরোধ জানানো হয়। এছাড়া, শেয়ারমালিকগণ কর্তৃক ওয়াই-ফাই, ফেসবুক, টুইটার, মোবাইল অ্যাপস্ ইত্যাদিসহ অনলাইন ট্রেডিং সিস্টেম চালু করে প্রতিদিনের লেনদেন এসএমএস ও ই-মেইলের মাধ্যমে বিনিয়োগকারীদের জানানোর জন্যও অনুরোধ জানানো হয়।	বিনিয়োগ হিসাবসমূহে আইপিও এর আবেদনের জন্য ইতোমধ্যে নতুন একটি মডিউল তৈরী করা হয়েছে এবং মডিউলটি যথাযথভাবে পরিচালিত হচ্ছে। আইপিও এর মাধ্যমে প্রাপ্ত শেয়ার সিডিবিএল কর্তৃক বিনিয়োগ হিসাব সংশ্লিষ্ট বিও-তে প্রদান করার সাথে সাথে সংশ্লিষ্ট বিনিয়োগ হিসাবসমূহের জমাকরণ করা হয়। বর্তমানে বিনিয়োগ হিসাবধারীগণকে হিসাব সংশ্লিষ্ট বিভিন্ন তথ্য/রিপোর্ট সরবরাহের মাধ্যমে সেবা প্রদান করা হচ্ছে। প্রদত্ত সেবাসমূহ আরও দ্রুততার সাথে গ্রাহকদের নিকট সহজলভ্য করার প্রয়াসে দৈনিক, সাপ্তাহিক ও মাসিক ভিত্তিতে বিনিয়োগকারীগণকে লেনদেনের তথ্যাবলী, পত্রকোষ ও আর্থিক বিবরণী প্রভৃতিও এসএমএস ও ই-মেইল এর মাধ্যমে প্রেরণ করা হয়। এছাড়া, অনলাইন ট্রেডিং সফট্ওয়্যার তৈরি সম্পন্ন করা হয়েছে, যা বুয়েট কর্তৃক পরীক্ষা-নিরীক্ষান্তে বিনিয়োগকারীগণ ওয়েব পেজে লগ-ইন এর মাধ্যমে অনলাইন ট্রেড করতে পারবেন।
(১২)	বিনিয়োগকারীদের প্রতি ৩ মাস অন্তর অন্তর পুঁজিবাজার সম্পর্কিত প্রশিক্ষণের ব্যবস্থা গ্রহণ এবং বিনিয়োগকারীদের সাথে আইসিবির ব্যবস্থাপনা কর্তৃপক্ষের সময়ে সময়ে উন্মুক্ত আলোচনার প্রয়োজনীয় ব্যবস্থা গ্রহণের জন্য বলা হয়। বিনিয়োগ হিসাবে আইপিও এর ফলাফল তাৎক্ষণিকভাবে যেন জানা যায় সে জন্য শেয়ারমালিকগণ কর্তৃক অনুরোধ জানানো হয়।	বিনিয়োগকারীদের চাহিদা মোতাবেক ইনভেস্টরস্ ডিপার্টমেন্ট হতে আন্তরিকতার সাথে পুঁজিবাজার বিষয়ে পরামর্শ দেয়া হয়। বর্তমানে আইপিও এর ফলাফল সংশ্লিষ্ট কোম্পানির ওয়েব সাইটে প্রকাশ করা হয়। সেখান হতে বিনিয়োগ হিসাবধারীগণ সহজেই তাদের আইপিও প্রাপ্তি যাচাই করতে পারেন। এছাড়াও আইপিও এর ফলাফল প্রকাশ করার সাথে সাথে বিনিয়োগ হিসাবধারীদের আইপিও প্রাপ্তি তালিকা ইনভেস্টরস্ ডিপার্টমেন্ট কর্তৃক প্রিন্ট করে নোটিশ বোর্ডে প্রদর্শনের ব্যবস্থা করা হয়।
(১৩)	আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিঃ এর ব্যবস্থাপনায় পরিচালিত মিউচ্যুয়াল ফান্ডসমূহের NAV বৃদ্ধি করার লক্ষ্যে আরও নার্সিং করার জন্য অনুরোধ জানানো হয়। এছাড়া, মিউচ্যুয়াল ফান্ডসমূহে লভ্যাংশ প্রদানের ক্ষেত্রে রি-ইনভেস্টমেন্ট এর পরিবর্তে নগদ লভ্যাংশ প্রদানের জন্য অনুরোধ জানানো হয়।	আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিঃ এর ব্যবস্থাপনায় পরিচালিত মিউচ্যুয়াল ফান্ডসমূহের NAV (Net Asset Value) বৃদ্ধি করার লক্ষ্যে নিয়মিত নার্সিং এর মাধ্যমে মৌলভিত্তি সম্পন্ন শেয়ারে বিনিয়োগ এবং সেই সাথে Fixed Income Securities-এ বিনিয়োগ অব্যাহত রয়েছে। ফলশ্রুতিতে গত অর্থবছরের তুলনায় এই বছরে মেয়াদি মিউচ্যুয়াল ফান্ড সমূহে গড়ে ২০.৯৯% NAV বৃদ্ধি পেয়েছে। ২০১৫-১৬ অর্থবছর পর্যন্ত বিভিন্ন সময়ে আইসিবি এএমসিএল এর ব্যবস্থাধীনে পরিচালিত মিউচ্যুয়াল ফান্ডসমূহে নগদ লভ্যাংশ প্রদান করা হয়েছে এবং এ পর্যন্ত কোন মিউচ্যুয়াল ফান্ডে রি-ইনভেস্টমেন্ট ইউনিট প্রদান করা হয়নি।
(১৪)	৪০তম বার্ষিক সাধারণ সভা পুর্বানী হোটেলে সুন্দরভাবে আয়োজন এবং ছুটির দিনে করায় সংশ্লিষ্ট সকলকে ধন্যবাদ জানানো হয়। ছুটির দিনে বার্ষিক সাধারণ সভা অনুষ্ঠানের ফলে শেয়ারমালিকগণ তাঁদের অভিমত ব্যক্ত করার সুযোগ পান বলে সভায় উল্লেখ করা হয়। ভবিষ্যতে এ ধারা অব্যাহত রাখা এবং আইসিবির বার্ষিক সাধারণ সভা পূর্ববর্তী বছরসমূহের ন্যায় অক্টোবর মাসে করার জন্য অনুরোধ জানানো হয়।	অন্যান্য বছরের ন্যায় ২০১৭ সালে আইসিবির বার্ষিক সাধারণ সভা হোটেল পুর্বানী ইন্টারন্যাশনাল লিঃ এ ছুটির দিনে ধার্য করা হয়েছে। উল্লেখ্য, বিধিবদ্ধ নিরীক্ষকবৃন্দ কর্তৃক নিরীক্ষিত আর্থিক প্রতিবেদন প্রাপ্তি সাপেক্ষে প্রচলিত নিয়মানুযায়ী বার্ষিক সাধারণ সভার তারিখ নির্ধারণ করা হয়। এ ছাড়া, বার্ষিক সাধারণ সভা দ্রুততম সময়ে আয়োজনের জন্য আইসিবি সর্বদা সচেষ্ট।

APA Signing Ceremony of ICB, All Branches of ICB & Its Subsidiary Companies

APA signing ceremony between Ministry of Finance and ICB



APA signing ceremony between ICB and its subsidiary companies







APA signing ceremony between ICB and its branches











Events Highlight

during FY 2016-17

Sl. No.	Date	Chronological Events
1	27 July 2016	Declaration of dividend of ICB unit fund and 8th ICB Mutual funds for the FY 2015-16
2	31 July 2016	Declaration of final dividend of Bangladesh Fund for the FY 2015-16
3	31 July 2016	Declaration of dividend of Open-end Mutual Funds of ICB Asset Management Company Ltd. for the FY 2015-16
4	08 August 2016	Special Meeting for Conversion of 7th ICB Mutual Fund from Closed-end to Open-end Unit Fund
5	09 August 2016	Declaration of dividend of Closed-end Mutual Funds of ICB Asset Management Company Ltd. for the FY 2015-16
6	22 October 2016	16th Annual General Meeting of ICB Capital Management Ltd. held
7	22 October 2016	16th Annual General Meeting of ICB Securities Trading Company Ltd. held
8	23 October 2016	16th Annual General Meeting of ICB Asset Management Company Ltd. held
9	24 October 2016	Financial Statements for the year ended 30 June 2016 (audited) approved by the Board of Directors
10	24 October 2016	Declaration of dividend of ICB for the FY 2015-16
11	06 November 2016	Special Meeting for Conversion of 8th ICB Mutual Fund from Closed-end to Open-end Unit Fund
12	10 November 2016	Financial Statements for the 1st quarter ended on 30 September 2016 (unaudited) approved by the Board of Directors
13	14 November 2016	Record Date for dividend of FY ended 30 June 2016
14	24 December 2016	40th Annual General Meeting of ICB held
15	26 December 2016	26th Branch Managers' Conference of ICB held
16	29 January 2017	Financial Statements for the 2nd quarter ended 31 December 2016 (unaudited) approved by the Board of Directors
17	05 April 2017	Handing over the Dividend Cheque of the FY 2015-16 to the Honorable Finance Minister Mr. Abul Maal A. Muhith, MP
18	25 April 2017	Financial Statements for the 3rd quarter ended 31 March 2017 (unaudited) approved by the Board of Directors
19	21 May 2017	27th Branch Managers' Conference of ICB held
20	15 June 2017	Annual Performance Agreement (APA) signing ceremony of ICB, all branches at field level and its subsidiary companies for the FY 2017-18
21	18 June 2017	Annual Performance Agreement (APA) signing ceremony between ICB and Financial Institutions Division, Ministry of Finance for the FY 2017-18

Economy Review

Domestic Economy

Bangladesh economy in FY 2016-17 has showed the sustainable growth and impressive development all over the country. Mass infrastructural and social development all over the Bangladesh is showing the country's successful run towards sustainable development goal. Growth rate of GDP in FY 2016-17 is calculated at 7.24 percent which was 7.11 percent in the FY 2015-16. Per capita national income has increased by USD 137 from previous fiscal year and stood at USD 1,602. In FY 2016-17, per capita GDP has increased to USD 1,538, which was USD 1,385 in FY 2015-16. Continuous Growth in GDP, Per Capita Income and Per Capita GDP clearly shows that Bangladesh is now in an era of continuous development.

MACROECONOMIC SCENARIO

Economic Growth

The steady growth rate was possible due to satisfactory growth in industrial and service sector. Among the extensive sectors of GDP, the growth of Agriculture, Industry and Service sector is 3.40 percent, 10.50 percent and 6.50 percent respectively in the current fiscal year, which was 2.79 percent, 11.09 percent and 6.25 percent in the previous fiscal year. According to the provisional statement the contribution of Agriculture, Industry and Service sector in the GDP was 15.35 percent, 31.54 percent & 53.12 percent respectively in the FY 2016-17.

Savings and Investment

In the FY 2016-17, the domestic savings have increased compared to the rate of GDP growth. According to the provisional statement domestic savings and national savings has been estimated to be 26.06 percent & 30.30 percent of GDP in FY 2016-17, which was 24.98 percent & 30.77 percent respectively in the previous fiscal year. However, the total investment has increased due to increase in the government investment. The total investment in the previous fiscal year was 29.65 percent of GDP which has stood at 30.27 percent of GDP in the FY 2016-17. Private investment has increased slightly to 23.01 percent of GDP and public investment stood at 7.26 percent of GDP.

Inflation

The annual average inflation rate decreased to 5.44 percent in the FY 2016-17 (up to June) compared to 5.92 percent and 6.41 percent from FY 2015-16 and FY 2014-15 respectively. During that fiscal year, though the food inflation rate was in the increasing trend, non-food inflation rate was in decreasing trend. The point-to-point food inflation rate was 7.51 percent in June 2017 which was at 4.35 percent in July 2016. The point to point non-food inflation rate was significantly decreased to 3.67 percent in June 2017 which was at 6.98 percent in July 2016.

FISCAL SITUATION

Revenue Collection

According Bangladesh Economic Review–2017, target of revenue collection (revised) was fixed at Tk. 2,18,500.00 Crore during FY 2016-17. Of this targets, NBR Tax Revenue was Tk. 1,85,000.00 Crore (9.46 percent of GDP), Non-NBR Tax Revenue was Tk. 6,500.00 Crore (0.33 percent of GDP) and Non-Tax Revenue was Tk. 27,000.00 Crore (1.38 percent of GDP). The total tax revenue collection (up to June 2017) was Tk. 1,85,003.00 Crore which has shown annual percentage changes by 18.96 percent. NBR Tax Revenue stood at Tk. 1,85,003.00 Crore during FY 2016-17 which was 18.96 percent higher compared to that of previous year.

Government Expenditure

According to revised budget, in FY 2016-17 the total Govt. expenditure target was estimated at Tk. 3,17,175.00 Crore which is 16.22 percent of GDP. Of this, the Annual Development Programme expenditure and Non-Development Budget expenditure were Tk. 1,10,700.00 Crore (5.66 percent of GDP) and Tk. 2,06,475.00 Crore (10.56 percent of GDP) respectively. According to the provisional estimate of iBAS++ , the total expenditure stood at Tk. 1,31,853.00 Crore up to February, 2017 of which Non-Development expenditure was Tk. 1,01,472.00 Crore and Annual Development expenditure was Tk. 30,381.00 Crore.

Budget Deficit and Financing

According to Bangladesh Economic Survey-2017, in revised budget of the current fiscal year the total budget deficit was estimated at Tk. 98,675.00 Crore (5.04 percent of GDP). To meet this budget deficit an amount of Tk. 28,771.00 Crore (1.47 percent of GDP) would be collected from external sources and Tk. 69,904.00 Crore would be collected from domestic resources (3.57 percent of GDP). It was planned that, for financing internal sector budget deficit, Tk. 23,904.00 Crore would be collected from the banking sector and rest Tk. 46,000 .00 Crore would be arranged from non-banking sector.

MONETARY AND FINANCIAL SECTOR

The Broad Money has recorded 10.88 percent increase in at the end of June 2017 whereas this was 16.35 percent increase in the same time of previous year. During the same period the growth of reserve money was 16.28 percent which showed 30.12 percent increase in the end of June 2016. Money Multiplier stood at 4.52 in June 2017 which was 4.74 in June 2016.

Interest Rate

At the end of June 2016 the weighted average rate of interest on advances was 10.39 percent which is at the end of June

2017 come down to 9.56 percent. At the end of June 2016 the weighted average rate of interest on deposit was 5.54 percent which is at the end of June 2017 come down to 4.84 percent. The spread of interest rate slightly decreased to 4.72 percentage points at the end of June 2017 from 4.85 percentage points at the end of June 2016.

Capital Market

The capital market experienced relatively stable condition in FY 2016-17. The Capital market entered a upward trend in FY 2016-17 that started in October 2016. At the end of June 2017 DSEX index rose to 5656.04 points and CSCX rose 10,591.37 points. At the end of June 2017 the number of listed securities in DSE stood at 563 where it was 559 in June, 2016. The market capitalization of DSE stood at Tk. 3,80,100.00 Crore at the end of June 2017 compared to Tk. Tk. 3,20,736.00 Crore at the end of June 2016, registering 19.31 Percent Rise. The market capitalization of CSE stood at Tk. 3, 12,383.00 Crore at the end of June 2017 compared to Tk. 2, 54,800.00 Crore at the end of July 2016.

In FY 2016-17 some important steps taken by governement for improving capital market are:

- "Bangladesh Securities and Exchange Commission (Exchange Traded Fund) Rules, 2016" has been enacted.
- "Bangladesh Securities and Exchange Commission (Qualified Investors Offer by Small Capital Companies) Rules, 2016" has been enacted.
- "Bangladesh Securities and Exchange Commission (Investment education improvement and training) Regulation, 2016" has been enacted.
- Depository (Practical) Regulation, 2003 has been corrected.

EXTERNAL SECTOR

Export

In FY 2016-17 the total export income stood at USD 3,483.50 Crore which is 1.69 percent higher than the previous year. During this period, the growth rate of two major products i.e. woven garments was decreased by 2.35 percent and knitwear were increased by 3.01 percent. Among the increase of growth other products, Tea (144.26%), engineering goods (35.05%) and chemical products (13.21%) are worth to mention. On the other hand, agricultural product, leather and raw jute has showed declining trend in case of export receipt by 27.41%, 16.30% and 3.08% respectively. In 2016-17 (July-March) among the export products the highest 16.65% products are exported to the United States, followed by Germany (16.34%) and United Kingdom (10.12%).

Import

Custom based import of Bangladesh during FY 2016- 17 stood at USD 4,701.00 Crore as compared to USD 4,312.00 Crore during previous fiscal year. As per Bangladesh Economic Survey-2017, in the FY 2016-17 (July'16-February'17) the total import payment stood at USD 3,067.24 Crore which was 10.26 percent higher than the same period of time of the previous year. In case of goods import (July'16-February'17), import of rice decreased by 69.26% and wheat increased by 30.41%. At the same period import of consumer goods increased by 28.55%, compared to the same period of previous year . On the other hand, the growth of import in capital machineries was 22.27 percent, showing an increase in investment.

Overseas Employment and Remittances

During FY 2016-17 total receipts of workers remittance decreased by 14.48 percent as compared to the previous fiscal year and stood at USD 1,277.00 Crore. During the first eight month of the FY 2016-17 about 5.51 Lac Bangladeshi workers left for foreign employment which was 25.97 percent higher than that of the same period of previous year. So it can be expected that in future remittance flow will increase. To increase overseas employment i.e. export of manpower the Government has taken various steps.

Balance of Payments

In the FY 2016-17 trade deficits stood at USD 947.20 Crore which was USD 646.00 Crore in the previous fiscal year. The deficit in the current account stood at USD 148.00 Crore whereas it was USD 426.20 Crore surplus at the same time of the previous year. The overall balance recorded a surplus of USD 316.90 Crore.

Foreign Currency Reserve

The foreign currency reserve has recorded USD 3,340.60 Crore at the end of June 2017, compared to USD 3,013.76 Crore at 30 June 2016.

Exchange Rate

At the end of June 2016 the average value of Taka against 1.00 USD was Tk. 78.40 which slightly increased to Tk. 80.58 against per USD at the end of June 2017. Taka has depriciated

by 2.73 percent against USD and whereas Indian Rupee was appreciated by 4.45 percent against US Dollar at the end of June 2017 compared to June 2016.

MEDIUM-TERM PROSPECT

In the Medium-Term Macroeconomic Framework (MTMF) the growth of GDP has been is expected to gradually increase to 7.60 percent & will expect to reach 8.00 percent in FY 2019-20. It is expected that, the total investment of FY 2016-17 will be increased to 30.30 percent of GDP and will gradually increase to 31.9 percent in FY 2017-18. In this same rate investment is expected to grow to 34.50 percent of GDP in FY 2019-20, which will include 25.50 percent from private investment and 9.00 percent will be government investment. Besides, the estimated revenue collection is set at 13.00 percent in the FY 2017-18, which is 1.80 percent higher compared with current fiscal year. On the other side, it is also expected that the inflation rate will decrease to 5.50 percent and will continue to keep below 5.50 percent for next three years.

CONCLUSION

Government has taken various steps to achieve targets of Sustainable Development Goals and status of developing nation in due time. Prudent economic management, effective implementation of monetary policies, effective cost management and adaptation of various reform activities will help to achieve the expected level of the macroeconomic indicators and thus will provide sound economic base for further growth and economic stability, which will help to achieve sustainable development goals.

Source

1. Bangladesh Economic Review, 2017.
2. Financial Institutions Report – 2016-17.
3. Various Internet Sources.

AMARSTOCK

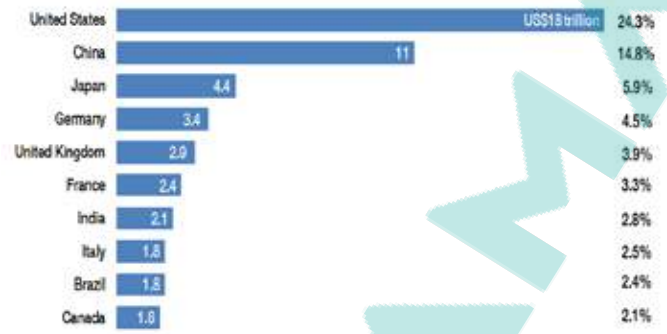
Global Economy

Global economic activity is picking up with a long awaited cyclical recovery in investment, manufacturing and trade. Although the structural impediments continue to hold back a stronger recovery as well as the balance of risks remains tilted to the downside especially over the medium term, the world growth is expected to raise from 3.1 percent in 2016 to 3.5 percent in 2017 and 3.6 percent in 2018. For advanced economies, projected growth has been revised upward in the United States, reflecting the assumed fiscal policy easing and an uptick in confidence, especially after the November elections, which, if it persists, will reinforce the cyclical momentum.

Economic performance across emerging market and developing economies has remained mixed. It is observed that, through reflecting of continued policy support the China's growth has remained strong whereas the activities have slowed in India because of the impact of the currency exchange initiative and also in Brazil which has been mired in a deep recession.

The economy of the United States is the largest in the world. It represents about $18 trillion, a quarter share of the global economy (24.3%), according to the latest World Bank figures. 10 biggest economies position are given in the following figure:

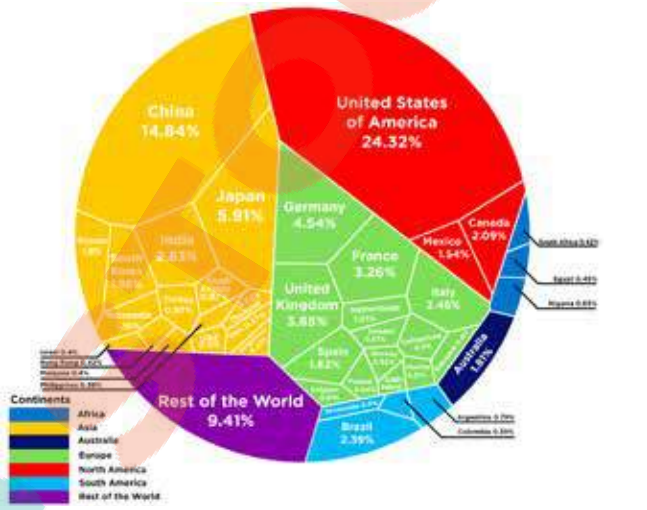
Figure 05: The World's 10 Biggest Economies



Although China trails the United States by $7 trillion, it is forecasted that the United States may not dominate for much longer. According to the IMF, one of the main reasons is that, the China's economy grew by 6.7% in 2016 compared with America's 1.6%. On the other side, China has also overtaken India as the fastest-growing large economy compared with India's growth 6.6%.

In association with the above information it is found that, the Asian Bloc clearly has a larger share than anywhere else and representing about 33.84% of global GDP where as North America holds the second position representing 27.95% and Europe comes third by representing 21.37% of global GDP. It is mentionable that, together these three blocs generate more than four-fifths (83.16%) of the world's total output. The chart below shows the world's 40 biggest economies individually, but grouped by colour into continents.

Figure 06: Area wise position of GDP Share of the total Global GDP



Alongside the pickup in economic activity, commodity prices have also strengthened. The IMF's Primary Commodity Price Index increased by 4.83% between June 2016 and May 2017. Among non-fuel commodities, metal prices have also increased by 17.89% together with the agricultural commodity prices by 1.91%.

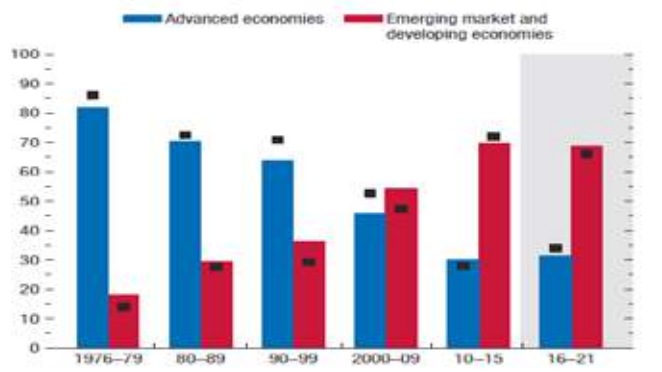
The increase in commodity prices has contributed to a recovery in global inflation since August 2016. This increase in global producer price inflation has been particularly marked, reflecting both the greater weight of commodities in producer price indices when compared with consumer price indices. Notably, China's producer prices have emerged from deflation after four years, reflecting higher raw material prices as well as efforts to reduce excess industrial capacity and recovering real estate investment.

With the uptick in commodity prices, a broadbased increase in headline inflation rates is projected in both advanced and emerging market as well as developing economies. In nearly, all advanced economies, inflation rates are expected to be higher in 2017 than in 2016. For the advanced group as a whole, inflation is forecasted to be 2.00 percent in 2017, up from 0.80 percent in 2016. Inflation in emerging market and developing economies (excluding Argentina and Venezuela) is projected to rise to 4.70 percent in 2017 from 4.40 percent last year, mostly reflecting higher commodity prices.

On the output and consumption side, it is found that, in recent decades, the contribution of emerging market and developing economies to global growth of output and consumption has increased rapidly and these economies' growth prospects have

become increasingly relevant for the entire global economy. After the global financial crisis the advanced economies experienced with a slow recovery where as emerging market and developing economies' contribution to global growth rose to about 80.00 percent of output growth and 85.00 percent of consumption growth.

Figure 07: Contribution to Global Output and Consumption Growth (Percent)

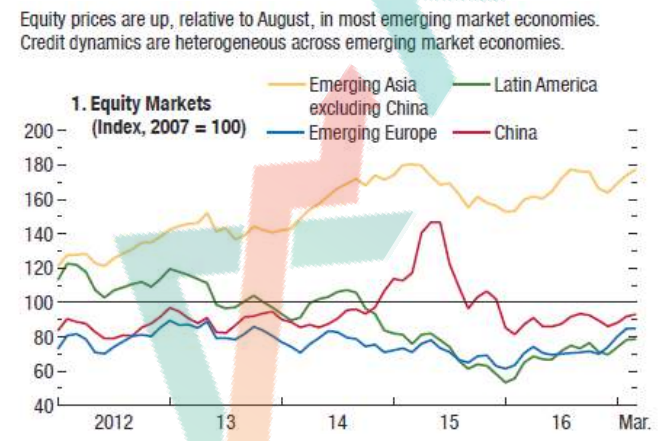


Market sentiment has also strengthened since August, 2016 reflecting generally positive data on the outlook as well as expectations of a fiscal stimulus, higher infrastructure investment and deregulation in the United States. Equity markets in advanced economies have registered sizable gains in recent months, amid strengthening consumer confidence and positive macroeconomic data.

On the other part of the global economy the financial conditions have been diverse in emerging market economies. Long-term interest rates on local-currency bonds rose in the aftermath of the U.S. elections, especially in emerging Europe. Equity markets in emerging market and developing economies have strengthened since August, staging a strong recovery so far this year after weakening in the immediate aftermath of the U.S. election.

Figure 08: Emerging Market Economies: Equity Markets and Credit

Euro Area bond yields have remained exceptionally low,



supported by continued monetary policy accommodation by the European Central Bank. The decoupling of Euro Area and U.S. long-term yields is expected to help maintain low global interest rates, even as the Federal Reserve pursues policy normalization.

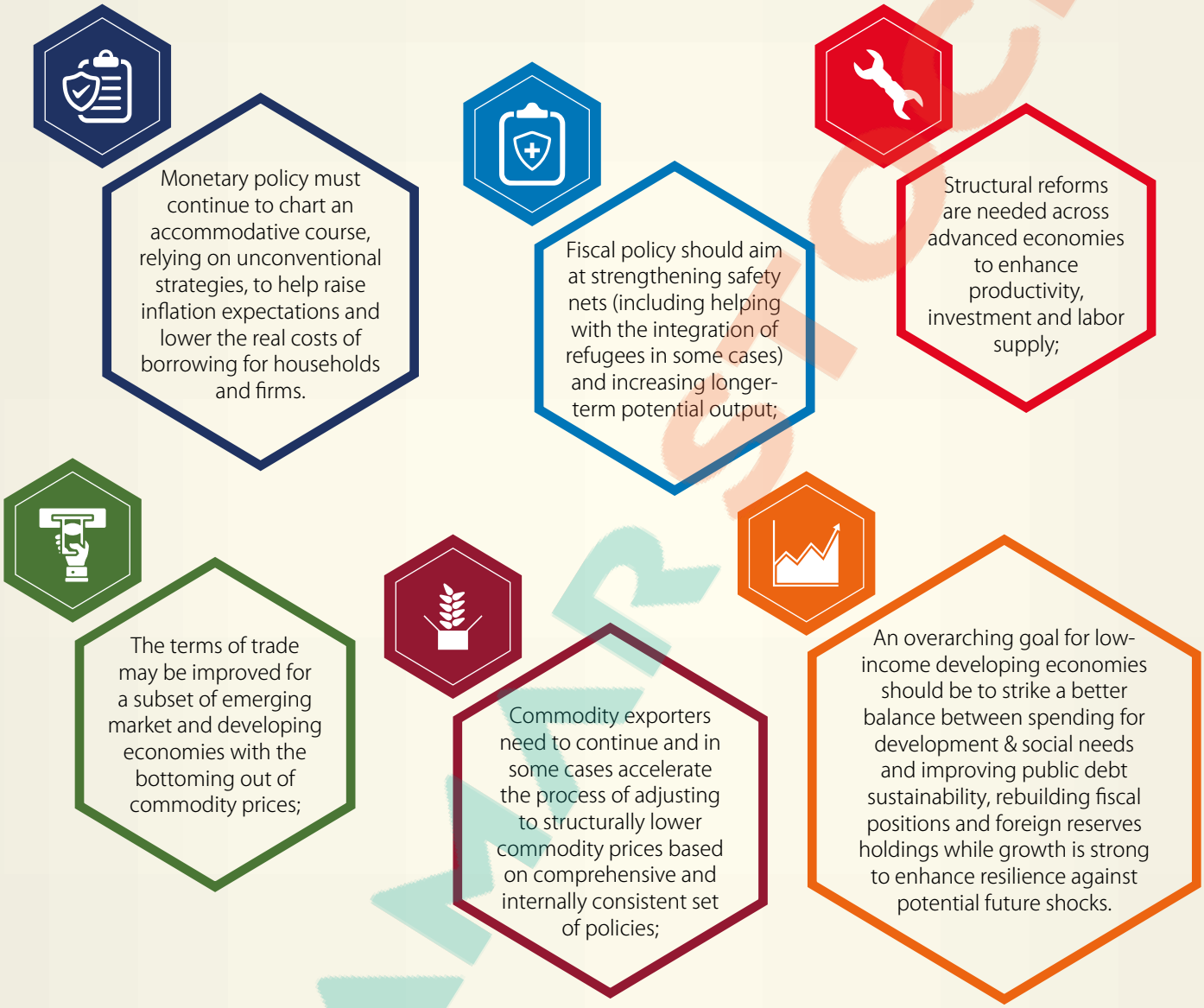
Despite the narrowing of flow imbalances, the creditor and debtor positions are estimated to have widened in 2016 and are projected to widen further over the medium term in relation to world GDP. On the debtor side, the increase is explained entirely by rising net external liabilities in the United States, where the current account deficit is projected to widen over the next few years. In contrast, net external liabilities are projected to shrink further in euro area debtor countries. Among creditor countries, the increase in net external claims reflects primarily the projected continuation of large current account surpluses in European creditor countries (such as Germany and the Netherlands) and in advanced Asian economies.

Global financing conditions have been benign and benefited from improving market expectations about growth prospects. Financial market volatility has been low despite elevated policy uncertainty, reflecting investor risk appetite and perhaps, some level of market complacency. Renewed risk appetite has supported Emerging Market and Developing Economies' (EMDE) financial markets and led to a narrowing of corporate bond spreads globally. Capital inflows to EMDEs were robust in the first half of 2017, partly in a rebound from late-2016 weakness.

Despite the possibility of more expansionary fiscal policies than currently assumed in major economies, the balance of risks remains titled to the downside, although slightly less at the start of the year. Increased protectionism, persistent policy uncertainty, geopolitical risks or renewed financial market turbulence could derail an incipient recovery. Financial market stress could be amplified by vulnerabilities in some EMDEs. Over the longer term, a protracted slowdown in productivity and investment growth could further deteriorate the growth potential of advanced economies and EMDEs. There are some important downside risks which are stated below:

- Increased protectionism and trade retaliation;
- Policy uncertainty and geopolitical risks;
- Financial market stress;
- Impact of renewed sharp slide in oil prices on oil exporters;
- Slowdown in potential output growth.

Lastly, to improve the overall financial conditions as well as the world economy including the advanced economies and the emerging market & developing economies, the world economic experts suggest the following aspects:



Sources

World Economic Outlook, April, 2017
Global Economic Prospect, June, 2017
World Economic Forum, March, 2017 (https://www.weforum.org/agenda/2017/03/worlds-biggest-economies-in-2017/)

Global Financial Market

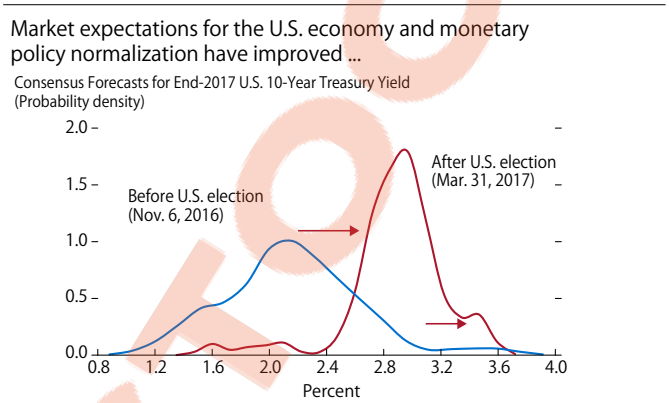
Global financial stability has improved since the October 2016 as the growth of the world is gaining momentum as well as reducing macroeconomic risks, rekindling hopes for reflation. After many years of weak recovery with global growth, in 2016 some signs of improvement have begun to appear. Trade and manufacturing output growth have picked up from a very low level, helped by firmer domestic demand growth in Asia and Europe as well as private sector confidence has strengthened. But policy uncertainty remains high, wage growth is still weak, inequality persists and imbalances & vulnerabilities remain in financial markets. Against this background, a modest pick-up in global GDP growth is projected this year to 3.5%, with an upturn in trade and investment intensity. Only a small improvement is in prospect for 2018, taking global GDP growth to 3.6%.

On the other side of the economy the higher commodity prices have boosted headline inflation in the major economies, but core inflation remains modest. Commodity prices including energy, metals and non-agricultural food commodities have raised since third quarter 2016, reflecting both stronger demand and idiosyncratic supply constraints. Oil prices have increased since November, following the agreement of OPEC members and select non-OPEC producers to restrict near-term production levels. In contrast, survey measures of longer-term inflation expectations have remained fairly flat since 2016 in major economies, but market-based inflation expectations have moved up slightly, albeit remaining subdued by historical standards.

Although the growth momentum in the world economy have reduced the near term macroeconomic risks, the reflation have risen as monetary and financial conditions remain highly accommodative and at the same time it is anticipated that the US fiscal measures & other reforms are expected to bolster growth. Where as the reduced concerns about the economic and financial stagnation have led to a shift in consensus and market implied expectations toward higher growth, inflation and long-term interest rates and reflation expectations have taken hold across advanced economies.

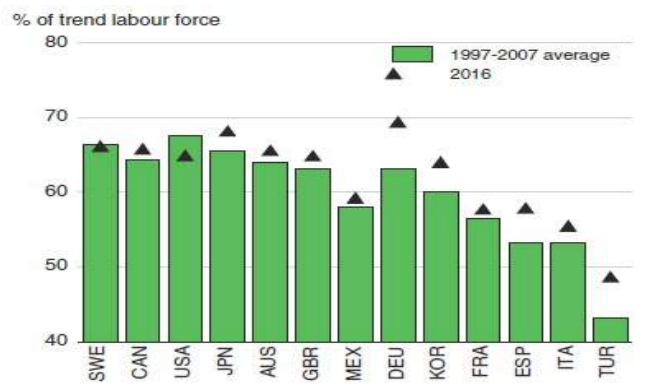
Against this economic backdrop, risk appetite has increased, as reflected in more buoyant investor confidence. Market and liquidity risks have eased from elevated levels as risk premiums have fallen and volatility remains subdued. These trends in market indicators have been a global phenomenon, starting last September and accelerating following the U.S. elections.

Figure 09: Reflation and Market Optimism



In the labour market aspect, it is observed that, labour markets are healing, but remaining cyclical slack will restrain wage growth. The key underpinnings of sustainable consumption growth are employment and wage growth. Both are ultimately dependent on private investment behaviour, via its impact on labour and total factor productivity growth. Employment growth, though modest, has recovered relatively well in recent years given the subdued upturn in output. Moreover, in many advanced economies, the underlying employment rate and the underlying labour force participation rate are now higher than in the decade prior to the crisis.

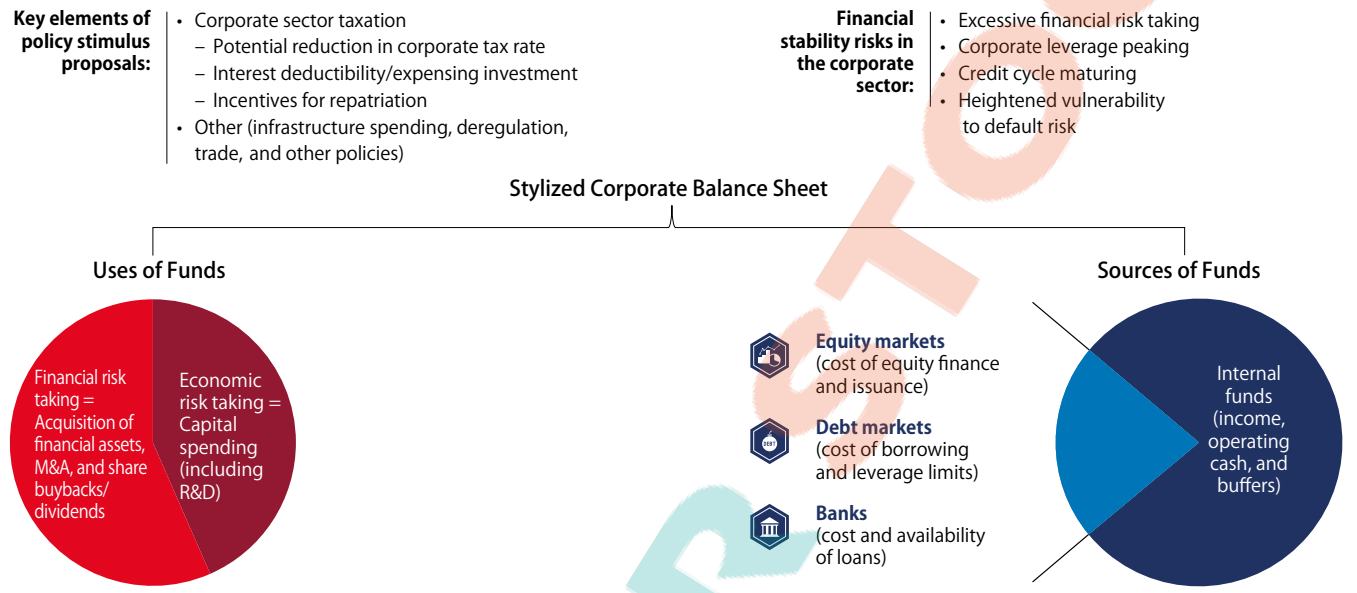
Figure 10: Trend of Employment Rates



Policies under discussion e.g. in the areas of tax reform and deregulation could significantly boost the economic growth. Mentionable that, risk assets have rallied and financial market sentiment has improved in anticipation of the stimulative elements of the policies. Such reforms could lead to a direct boost to the cash flow of firms and an indirect boost as a result of more favorable financial market sentiment.

Rising equity prices and steeper yield curves have mitigated some of the negative side effects of low interest rates for banks and insurance companies. Emerging market risks remain elevated but unchanged, as recovering commodity prices and modest deleveraging in some corporate sectors. Despite these improvements, there are new downside risks and uncertainties around the policy outlook. Among the risks the U.S. policy imbalances could lead to tighter-than-expected financial conditions and a rise in volatility and risk aversion. The U.S. corporate sector will be a central conduit for such policies to gain traction and stimulate economic activity.

Figure 11: United States: Policies under Discussion and Financial Stability Risks



To boost the economic risk taking in the form of corporate capital spending the tax policy reforms have the following two key ways.

First, a cut in the statutory tax rate for corporations would directly boost corporate internal funds. The cash flow boost from such a tax cut could be amplified by policies to encourage the repatriation of foreign earnings.

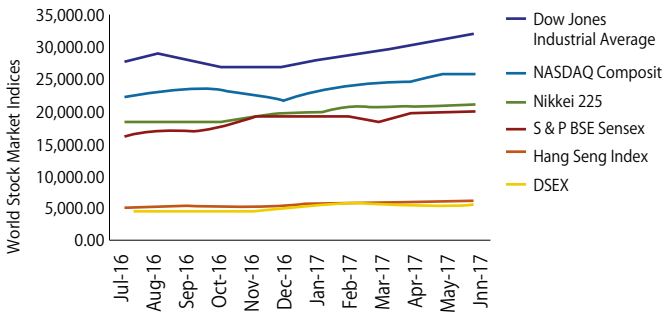
Second, eliminating interest deductibility of debt and immediate expensing capital expenditure could reduce the debt bias inherent in corporate financing decisions, putting equity finance on a more equal footing with debt financing. Besides this, the combined effect of expensing investment and the removal of interest deductibility would further increase cash flow in capital-intensive-sectors such as energy, real estate and utilities.

The health of the corporate sector will be central not only to the economic effectiveness of fiscal policy reforms but also for financial stability. Bank lending to the corporate sector has continued to recover and could well rise further in response to more favorable market valuations. In contrast, equity finance has traditionally been outstripped by share buybacks and has recently leveled off. A drop in the cost of equity capital may stimulate equity financing, but it could coincide with higher corporate debt particularly if additional share buybacks are financed through debt.

In the banking aspect, banks are vehicles for maturity transformation and interest rate risk is an intrinsic part of banking. Advanced economy banks in particular, have become reliant on cheap short-term foreign currency funding for their long-term foreign currency assets. Since 2007, the difference between long-term foreign currency assets and long-term foreign currency liabilities has nearly doubled to USD 2.90 trillion. As a percent of total assets, this maturity gap grew from 4.40 percent to 6.10 percent at the end of 2015. In contrast to advanced economy banks, emerging market banks have a smaller and more stable maturity gap. Banking systems in emerging European economies are an exception, exhibiting large foreign currency maturity mismatches, likely as a result of their extensive use of foreign currency deposit funding.

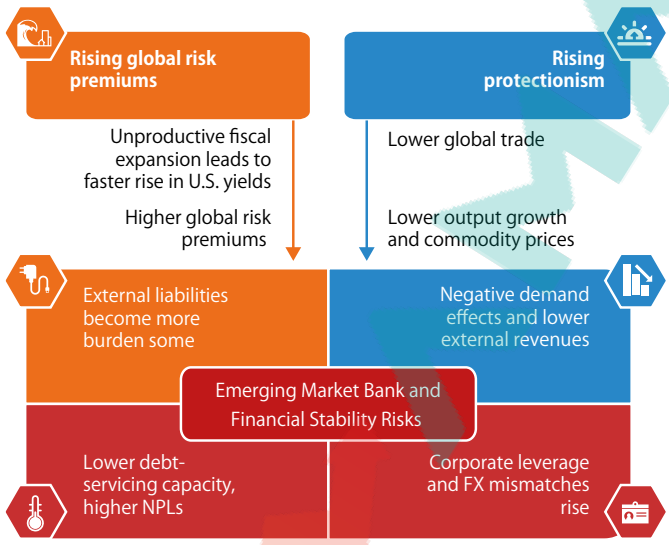
In the equity sector, the equity investors will be well served by careful diversification and risk-taking amid a supportive macroeconomic backdrop for corporate profits. First quarter earnings results have given the greater confidence of the analysts to reach the double-digit earnings growth globally in 2017 and 2018. But it is acknowledge that, the pace of global economic growth is slowing and higher valuations worldwide, especially for U.S. and low volatility stocks, present a potential risk to further gains. Some of the important world indices performance (including Bangladesh Index; DSEX) are given in the next page from July 2016 to June 2017:

Figure 12: Trend of Major Stock Market Indices in the World (July 2016-June 2017)



On the other part of the world economy, Emerging Market Economies could face rising risk premiums, increased asset price volatility, capital outflow pressures, a stronger US dollar and balance sheet stresses. If protectionist pressures increase and start to affect the global trade, emerging market economies closely integrated into global trade and capital markets will face lower external revenues and rising risk premiums. The combination of declining global trade and growth would increase corporate vulnerability, especially for those with high leverage and large foreign exchange mismatches. The resulting higher corporate risk premiums and borrowing costs will increase the financial stability risks in these economies.

Figure 13: Transmission of External Risks to Emerging Market Economies



FX = Foreign Exchange; NPLs = Non Performing Loans.

Emerging market economies with high trade openness would face rising risk premiums amid declining global trade and commodity prices. In turn, corporate earnings would suffer, especially for firms dependent on exports, placing strains on companies with high leverage and banking systems with weaker asset quality. Therefore, policy makers should continue to address corporate and bank vulnerabilities to ensure resilience against an increasingly uncertain global environment:

- Restoring the health of corporate balance sheet;
- Strengthening the health of the banking system.

Financial conditions play a central role in the transmission of monetary policy to the broader economy. In particular, monetary policy influences the rest of the economy mainly by altering financial conditions. In addition to interest rates and asset price valuations, financial conditions are influenced by risk appetite for example; agents' willingness to hold illiquid assets. Empirically, financial condition indices (FCIs) are typically built from a broad range of financial variables aiming to capture, directly or indirectly, the cost of funding for various agents in the economy. As because the financial conditions can spill across countries, it is important to distinguish between two different aspects:

- First, as countries become more integrated into the global economy, their financial conditions are more likely to be affected by external shocks.
- Second, global financial integration may weaken the transmission channels of monetary policy.

Despite the significant influence of global financial conditions, the analysis indicates that countries, on average, are still able to steer their domestic financial conditions. However, because domestic financial conditions respond faster and more strongly to global financial shocks than to changes in the domestic monetary policy stance, implementing timely and effective policy reactions may often be challenging.

For financially open economies, financial conditions encompass the ease of access to funding in both the domestic jurisdiction and across borders. Particularly to maintain the global financial stability the efforts which are taken should continue to strengthen the resilience of the global financial system including by recapitalizing institutions and cleaning up balance sheets where necessary, ensuring effective national and international banking resolution frameworks and addressing emerging risks from non-bank intermediaries. In particular, developing a local investor base that encompasses both banks and non-bank financial intermediaries, as well as fostering greater equity and bond market depth and liquidity which can help dampen the impact of external financial shocks.

Sources

Global Financial Stability Report, April, 2017
World Economic Outlook, April, 2017
General Assessment of the Macroeconomic Situation, June, 2017
Global Economic Prospect, June, 2017
www.yahoofinance.com

Domestic Capital Market

Stock market embodies a country's economic and financial conditions and direction. In any financially developed country stock market is considered to be one of the alternatives to long term financing for accelerating the growth in all sectors of economies along with industry and infrastructure.

The market passed through a upward trend during FY 2016-17. During this fiscal year various reform activities, number of measures and special initiatives were taken to revitalize the market and restore investor confidence. Of these, the prominent ones are the following:

- Inauguration of New Book Building Software.
- Dhaka Stock Exchange has achieved full membership of World Federation of Exchanges.
- Vibrant representation of BSEC, CDBL and ICB in Unnayan Mela.

The contribution of market capitalization to GDP has increased in FY 2016-17 as compared to the previous year. The market capitalization to GDP ratio (based on DSE statistics) stood at 19.43 percent as on 30 June 2017 against 18.42 percent as on 30 June 2016.

Table No 03: Market Capitalization to GDP Ratio of Last Five Years (as on 30th June)

(Tk. in crore)

Year	Market CAP	GDP	MCAP/GDP in %
2017	380100	1956000	19.43
2016	318575	1729567	18.42
2015	324731	1513600	21.45
2014	294320	1343670	21.90
2013	253025	1198923	21.10

Primary Market

Table No. 04:In FY 2016-17, 08 Companies/Mutual Funds have Floated Securities to Raise Fund

(Tk. in crore)

SL. No	Name of the Issues	Authorized Capital	IPO size in Tk. at offer price	Post IPO Paid-up Capital	Subscription Close Date	Lottery Date	Trading Date	Subscription (Times)
1.	Yeakin Polymer Limited	100.00	20.00	59.00	July 20, 2016	August 10, 2016	September 22, 2016	44.55
2.	Fortune Shoes Limited	150.00	22.00	97.00	August 28, 2016	September 21, 2016	October 20, 2016	42.19
3.	Vanguard AML Rupali Bank Balanced Fund	-	-	-	October 02, 2016	N/A	December 05, 2016	0.57 (for public offer portion only)
4.	CAPM BDBL Mutual Fund 01	-	-	-	October 30, 2016	N/A	January 12, 2017	0.29 (for public offer portion only)
5.	Pacific Denims Limited	120.00	75.00	75.00	December 19, 2016	January 10, 2017	February 07, 2017	21.11
6.	SEML IBBL Shariah Fund	-	-	-	December 21, 2016	N/A	February 12, 2017	1.01 (for public offer portion only)
7.	Shepherd Industries Limited	190.00	20.00	124.20	January 16, 2017	February 06, 2017	March 08, 2017	54.37
8.	Nurani Dyeing & Sweater Limited	100.00	43.00	83.00	April 10, 2017	May 02, 2017	June 1, 2017	28.12

Of the total 08 IPO's, 4 IPO's were in the textile sector, 2 funds and 1 was from engineering and 1 was from tannery industries.

Secondary Market

The total turnover on DSE in 2017 (Up to June) stood at Tk. 1,13,139.37 Crore compared to that of Tk.1,19,157.12 Crore in 2016. The market capitalization on DSE in 2017 (Up to June) stood at Tk. 3,80,100.00 Crore compared to that of Tk.3,41,244.14 Crore in 2016. In CSE, during FY 2016-17 total turnover was Tk. 11,753.12 Crore. The market capitalization on CSE in 2017 (Up to June) stood at Tk. 3,11,324.00 Crore.

Table No. 05: Five Years Summary for Market Capitalization, Turnover, Volume, Market Capital-to-GDP ratio and Market P/E of Dhaka Stock Exchange

Dhaka Stock Exchange					
Particulars	2013	2014	2015	2016	2017 (up to June)
Listed Securities	529	546	559	560	563
Market Capitalization (Tk. in Crore)					
Opening Market Cap.	2,40,355.56	2,64,779.08	3,25,924.67	3,15,975.77	3,41,244.14
Closing Market Cap.	2,64,779.08	3,25,924.67	3,15,975.77	3,41,244.14	3,80,100.09
Highest Market Cap.	2,73,164.18	3,47,765.37	3,40,997.04	3,41,261.21	3,84,749.28
Lowest Market Cap.	2,16,024.11	2,65,728.82	2,93,473.89	2,98,534.97	3,44,060.31
Turnover					
Total Turnover (Tk. in Crore)	95,274.20	1,18,852.15	1,03,139.86	1,19,157.12	1,13,139.37
% of Change	-4.83	24.75	-13.22	15.53	-
Total Trading Days	238	238	244	241	123
Daily Average Turnover	4,003	4,994	4,227	4,944	9,198
Highest Turnover	12,946.16	12,885.54	10,023.39	14,781.84	21,807.94
Lowest Turnover	1,015.72	1,368.93	1,666.14	2,095.49	3,178.94
Volume					
Total Turnover in Volume (Crore)	2,298.90	2,599.60	2,610.60	3,491.20	3,404.70
% of Change	5.99	13.08	0.42	33.73	-
Daily Average Turnover in Volume	97	109	107	145	277
Highest Turnover in Volume	240.93	275.12	265.05	498.04	703.43
Lowest Turnover in Volume	29.05	34.11	40.07	66.62	103.67
Market Cap. To GDP Ratio	25.51	24.13	20.88	19.73	19.43
Market P/E	15.07	17.77	15.23	14.29	15.74

Dividend Performance

In DSE total 71 companies have declared cash dividend up to June 2017 against 79 companies in June 2016. Total 34 companies issued bonus share/stock dividend up to June 2017 as against 43 in 2016. 03 companies have declared rights in Year to Date June 2017 as against 04 in Year to Date June 2016.

Sector-wise average dividend distribution performance shows that 11 sectors has paid higher dividend in Year to Date June 2017 compared to that in same period of Year to Date June 2016. Telecom sector has paid the higher dividend, followed by Food & Allied Sector and Tannery Sector.

Table 06: Sector wise Dividend Performance for Last Five Years

Sector	Year End									
	June-2017		June-2016		June-2015		June-2014		June-2013	
	*	**	*	**	*	**	*	**	*	**
Bank	10.99	9.10	10.61	6.70	8.42	6.67	9.61	8.19	5.19	10.01
Financial Institutions	12.14	22.67	12.93	13.95	14.21	15.40	11.80	16.76	6.90	19.50
Mutual Fund	3.19	12.97	4.25	7.21	3.53	6.34	2.14	9.20	3.73	8.99
Engineering	11.40	24.04	11.17	22.20	14.15	24.95	11.48	22.12	13.64	22.48
Food & Allied	62.64	24.47	59.06	31.91	61.90	30.51	70.95	29.90	77.85	23.71
Fuel & Power	37.03	12.83	23.56	12.60	27.08	13.63	24.19	12.52	18.55	19.42
Jute	5.82	257.72	10.14	67.79	5.82	138.33	4.44	46.92	10.00	11.90
Textile	5.50	15.03	5.09	10.17	5.00	11.90	4.28	13.28	4.10	22.77

Sector	Year End									
	June-2017		June-2016		June-2015		June-2014		June-2013	
Pharma. & Chem.	23.78	17.26	18.61	27.17	25.50	27.35	18.20	28.07	14.62	27.95
Paper & Printing	1.03	38.45	8.97	13.55	5.00	24.09	5.00	53.09	5.00	23.18
Services & Real Estate	4.79	32.61	3.86	29.92	9.60	39.14	12.65	24.82	9.58	17.97
Cement	22.60	22.06	23.00	26.42	27.02	35.09	21.32	27.47	6.20	17.02
IT	5.26	34.05	4.36	29.74	2.36	22.18	1.24	18.35	2.40	28.36
Tannery	36.03	20.77	83.49	26.34	84.41	23.42	88.38	16.69	81.75	16.13
Ceramic	11.28	22.49	13.96	20.45	14.17	30.47	8.75	22.76	8.52	15.97
Insurance	11.30	13.20	10.20	10.03	9.30	10.41	9.03	14.88	6.91	71.91
Telecommunication	157.04	21.37	124.76	18.25	145.01	23.06	128.01	27.84	129.43	18.53
Travel & Leisure	6.40	18.02	5.90	15.43	6.28	14.46	7.01	16.28	8.53	17.17
Miscellaneous	8.51	28.88	9.84	31.68	6.79	33.68	8.52	40.90	7.93	47.44

*Dividend

** P/E Ratio

Table 07: Changes of Market P/E Ratio and Market Yield of Last Two year (According to the DSE statistics)

Particulars	30 June 2017	30 June 2016	Change in %
P/E Ratio	15.74	14.61	7.73
Market Yield	3.61	3.79	-4.75

Foreign Trade Turnover

Total foreign trade of FY 2015-16 was Tk. 8,083.91 Crore. Comparing with FY 2015-16, the foreign Trade of FY 2016-17 has created a remarkable upturn.

Table 08: Foreign Trade at DSE (last five year) (Tk. in Crore)

Particulars	Year					Growth in % (FY 2015-16 and 2016-17)
	2012-13	2013-14	2014-15	2015-16	2016-17	
Buy	1,86,356	3,79,125	4,14,557	4,26,778	6,13,892	43.84
Sell	63,264	1,29,768	2,84,573	3,81,614	3,87,045	1.42
Net Investment	**1,23,092**	**2,49,357**	**1,29,984**	**45,164**	**2,26,847**	**402.27**

Over-The-Counter (OTC)

Dhaka Stock Exchange Ltd. provides Over-The-Counter (OTC) facilities for transaction of unlisted and delisted securities as per guidelines framed by BSEC. It is an alternative trading arrangement for delisted and unlisted securities.

OTC Market Information (Up to June 2017)

41.83 (Tk. in Crore) Total No. of Shares in OTC

654.27 (Tk. in Crore) Total issued Capital

807.32 (Tk. in Crore) Total Market Cap. of Shares

14 Total Number of Demated Instruments

52 Total Number of Paper Instruments

52 Trade not Executed (Out of 66 Issues)

There is general observation that the OTC market is not very effective. Opinion is growing that the mechanism of OTC market needs to be streamlined for the sake of the helpless investors in the companies included in the OTC market.

Share Price Index

The comparative position of Price Indices of DSE and CSE is given in the following table:

Table 09: Comparative Position of Price Indices of Dhaka Stock Exchange

Year	FY 2016			FY 2017			FY Change in %		
Index Names	DSEX Index	DS30 Index	DSE Shariah Index	DSEX Index	DS30 Index	DSEX Shariah Index	DSEX Index	DS30 Index	DSE Shariah Index
Year End Index	4507.58	1770.82	1110.83	5656.05	2083.8	1296.74	25.48	17.67	16.74

The following graph shows index movement of DSE for July 2016 to June 2017:

Figure 14: Movement of Index in Dhaka Stock Exchange

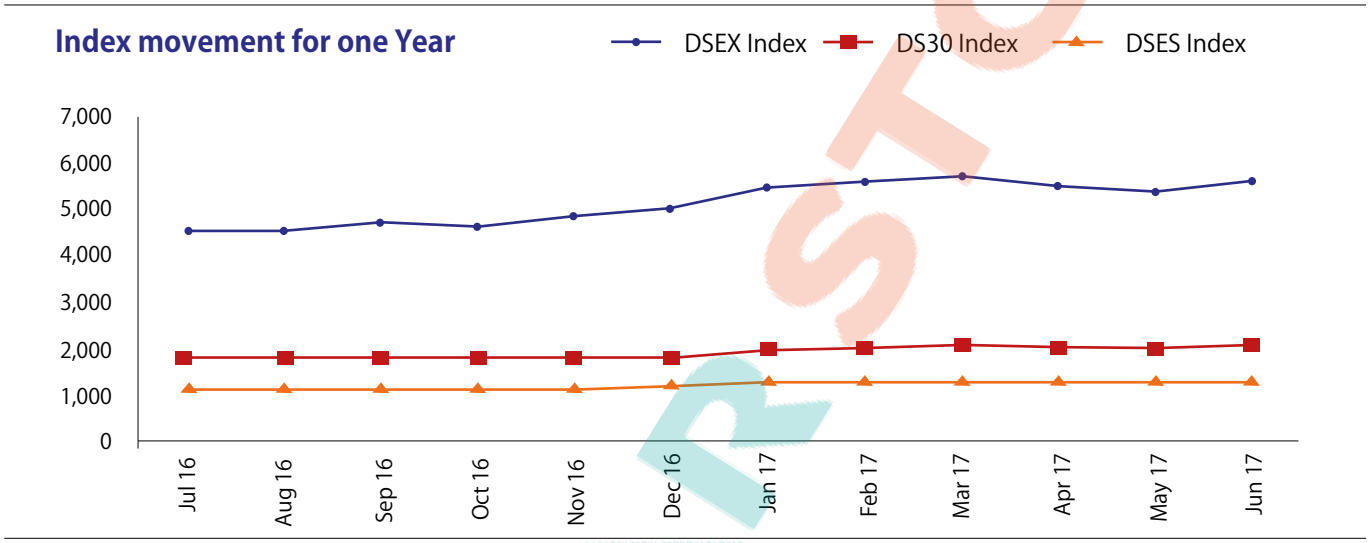
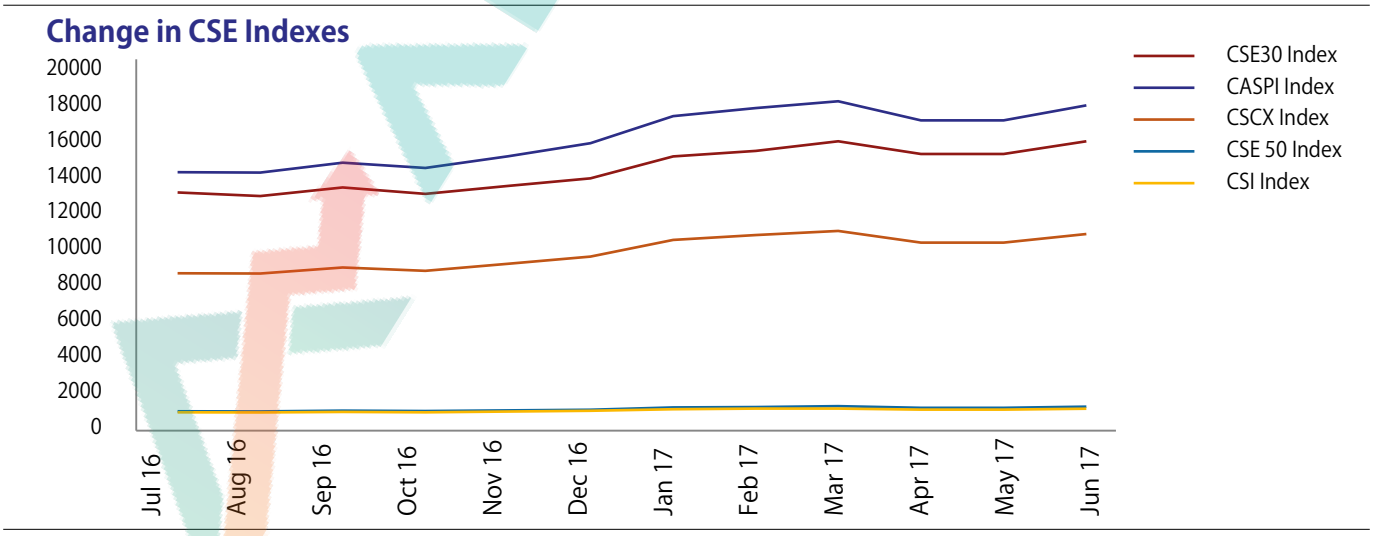


Table 10: Comparative Position of Price Indices of Chittagong Stock Exchange

Year	FY 2016					FY 2017					Change in %				
Index Names	CSE 30	CSCX	CASPI	CSE 50	CSI	CSE 30	CSCX	CASPI	CSE50	CSI	CSE 30	CSCX	CASPI	CSE50	CSI
Year End Index	12773.7	8396.64	13802.58	1027.88	983.53	15580.37	10591.37	17516.71	1292.74	1178.39	21.97	26.14	26.91	25.77	19.81

The following graph shows index movement of CSE for July 2016 to June 2017:

Figure 15: Movement of Index in Chittagong Stock Exchange.



Capital Addition

The summary of capital addition (in form of Issuing Bonus share/Stock dividend, Right share issuance and through Initial Public offering) for last five year is shown below:

Table 11: Capital Addition at DSE

(Tk. in Crore)

Year	Bonus Share/Stock Dividend	Right Share	IPO	Total
2017 (January 2017 - June 2017)	753.08	820.50	427.33	2,000.92
2016	2,508.57	273.79	1,111.91	3,894.28
2015	2,976.84	-	1,551.46	4,528.31
2014	2,959.64	965.15	1,314.10	5,238.90
2013	3,141.80	180.30	1,663.97	4,986.08

Market Capitalization and Turnover

Table 12: Sector-wise Market Capitalization and Turnover (Up to June 2017)

Sector	Market Capitalization (Tk. in Crore)			Turnover (Tk. in Crore)		
	As on June-17	As on May-17	% of Total Capital	As on June-17	As on May-17	% of Total Turnover
Financial Sector						
Banks	56,058.83	51,905.24	17.31	1,475,02	1,686.95	14.52
Financial Institutions	23,379.76	23,073.73	7.22	1,016.31	1,552.56	10.01
Insurance	8,648.96	8,238.07	2.67	98.42	158.53	0.97
Total	**88,087.56**	**83,217.05**	**27.19**	**2,589.76**	**3,398.05**	**25.50**
Manufacturing						
Food & Allied	24,719.44	24,138.33	7.63	393.51	331.66	3.87
Pharma. & Chem.	50,185.28	48,703.02	15.49	1,372.21	1,266.50	13.51
Textile	12,634.06	11,762.76	3.90	1,893.34	1,788.15	18.64
Engineering	19,062.41	18,477.59	5.88	909.49	1,339.46	8.95
Ceramic	2,621.29	2,478.72	0.81	36.89	63.84	0.36
Tannery	2,643.43	2,725.75	0.85	76.65	87.83	0.75
Paper & Printing	192.57	161.83	0.06	23.11	20.87	0.23
Jute	154.69	164.06	0.05	16.50	62.35	0.16
Cement	13,144.5	13.272.41	4.06	125.56	174.72	1.24
Total	**1,25,457.75**	**1,21,884.53**	**38.73**	**4,847.30**	**5,135.40**	**47.73**
Service and Misc.						
Mutual Funds	4,250.06	41309.31	1.31	190.72	268.98	1.88
Fuel & Power	40,486.98	394363.95	12.50	1,264.90	1,652.94	12.45
Services & Real Estate	2,533.12	24,425.70	0.78	115.68	187.71	1.14
IT	1,359.39	1,298.63	0.42	422.39	614.64	4.16
Telecommunication	48,484.84	46,306.51	14.97	174.67	145.69	1.72
Travel & Leisure	2,497.69	2,318.39	0.77	80.09	84.60	0.79
Miscellaneous	10,193.34	10,237.78	3.15	451.63	768.52	4.45
Total	**1,09,805.45**	**1,06,170.22**	**33.90**	**2,700.10**	**3.723.10**	**26.59**
Bond						
Corporate Bond	590.56	578.40	0.18	19.20	1.66	0.19
Total	**590.56**	**578.40**	**0.18**	**19.20**	**1.66**	**0.19**
Grand Total	**3,23,941.33**	**3,11,850.21**	**100**	**10,156.38**	**12,258.22**	**100.00**

Annual General Meeting

Annual general meetings of 91 listed companies were held during July-December period and 182 listed companies were held during January-June period of FY 2016-17. In total Annual general meetings of 273 listed companies were held during FY 2016-17.

Measures taken for Better Capital Market (in FY 2016-17)

To create a vibrant securities market as well as to protect the investors' interest, the Government, the Bangladesh Securities and Exchange Commission (BSEC), the Dhaka Stock Exchange Ltd. (DSE), the Chittagong Stock Exchange Ltd. (CSE) and other concerned authorities/agencies have taken a number of measures during the year. Following are some of the important measures:

- Enactment of "Bangladesh Securities and Exchange Commission (Exchange Traded Fund) Rules, 2016";
- Enactment of "Bangladesh Securities and Exchange Commission (Qualified Investors Offer by Small Capital Companies) Rules, 2016";
- Finalization of "Bangladesh Securities and Exchange Commission (Central Counter Party) Rules, 2017";
- Finalization of Rules for establishing clearing and Settlement Company;
- Correction of Depository (Practical) Regulation, 2003;
- Formulation of financial derivatives policy;
- Inauguration of Countrywide Financial Literacy Initiatives by Honorable Prime Minister;
- Introduction of Financial Literacy Initiatives all over Bangladesh;
- Exemption granted for listed securities issuers from the Rules 13 of "Securities and Exchange Commission Rules, 1987";
- Exemption granted for Public Private Partnership (PPP) Companies from obeying mandatory permission from commission in case of capital issue;
- Exemption granted for Public Private Partnership (PPP) Companies from the condition of converting into Public Limited Company directed by commission;
- Reduction of fees (Reduction of Annual Maintenance Fee for depository account, Transaction fee etc.);
- Up to May, 2017 in FY 2016-17, Bangladesh Institute of Capital Market has Trained 315 person in 16 certificate courses for capital market intermediaries and 1547 persons in 42 training courses for general investors.

To improve securities market, some important steps and targets have fixed in FY 2017-18, which if implemented then there will be fundamental change in market improvement. Those are:

- Translation of "Securities and Exchange Ordinance, 1969" into Bangla Language;
- Establishment of Separate Clearing Company for the Clearing Functions of Dhaka Stock Exchange and Chittagong Stock Exchange;
- Spreading of Financial Literacy Initiatives in every sector;
- Establishment of Separate Small Cap Platform in Stock Exchanges;
- Initiative to launch Exchange Traded Fund (ETF);
- Initiative for making legal structure for introducing derivatives in capital market.

Conclusion

Stock market of a country is often known as the barometer of the economy. In Bangladesh, stock market plays a vital role in capital mobilization. By analyzing prospects of stock market in FY 2016-17, it can be clearly seen that significant improvements has taken place in the number of Market Capital, Total Foreign Trade, Capital Supply, Listed Securities and Financial intermediaries. Government has taken various initiatives to improve the Stock Market.

Source

1. DSE Review.
2. CSE Parikrama.
3. DSE Website (www.dse.gov.bd)
4. CSE Website (www.cse.com.bd)

AMARSTOCK

পুঁজিবাজারে আইসিবির ভূমিকা

ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ তাঁর সৃষ্টিলগ্ন হতে বাংলাদেশের অর্থনীতির ভিতকে দৃঢ় এবং উন্নয়নের ধারাকে টেকসই করার লক্ষ্যে পুঁজিবাজার এবং অর্থবাজারে যুগোপযোগী ও সুবিবেচনা প্রসূত সিদ্ধান্ত গ্রহণের মাধ্যমে ক্রমবর্ধিষ্ণুভাবে অবদান রেখে আসছে। একমাত্র বিশেষায়িত রাষ্ট্রীয় বিনিয়োগ প্রতিষ্ঠান হিসেবে আইসিবি দেশের আর্থিক বাজারে একটি গৌরবময়, সমৃদ্ধ, দায়বদ্ধ এবং নির্ভরযোগ্য প্রতিষ্ঠান হিসেবে স্বীকৃতি অর্জন করেছে। পুঁজিবাজার উন্নয়নের লক্ষ্যে দেশে দ্রুত ও টেকসই শিল্পায়ন, বিনিয়োগ সম্প্রসারণ ও ক্ষুদ্র সঞ্চয় সংগ্রহ করে উৎপাদনশীলতা অর্জনের ক্ষেত্রে বস্তুনিষ্ঠ, যুগোপযোগী এবং বাস্তবসম্মত সিদ্ধান্ত গ্রহণ করার জন্য আইসিবি অর্জন করেছে জাতীয় ও আন্তর্জাতিক একাধিক পুরস্কার। এরই ধারাবাহিকতায় অভ্যন্তরীণ এবং আন্তর্জাতিক নানাবিধ সংকট কাটিয়ে আইসিবি আরও একটি সফল বছর পার করল।

পুঁজিবাজার কার্যক্রম

২০১৬-১৭ অর্থবছরে উভয় স্টক এক্সচেঞ্জে আইসিবি এবং সাবসিডিয়ারি কোম্পানিসমূহের মোট লেনদেনের পরিমাণ ছিল ২১০২৮.৪৬ কোটি টাকা যা বিগত অর্থবছরের ১১৪৫২.৭৮ কোটি টাকার তুলনায় ৮৩.৬১ শতাংশ বেশি। এ সময় উভয় স্টক এক্সচেঞ্জের মোট টার্নওভার ১৯২৩২৯.৭৩ কোটি টাকার মধ্যে আইসিবি এবং সাবসিডিয়ারি কোম্পানিসমূহের লেনদেন ছিল ১০.৯৩ শতাংশ যা বিগত অর্থবছরে ছিল ৯.৯৫ শতাংশ। নিম্নের সারণীতে ডিএসই এবং সিএসইতে ২০১৬-১৭ এবং ২০১৫-১৬ অর্থবছরে আইসিবি ও সাবসিডিয়ারি কোম্পানিসমূহ কর্তৃক সম্পাদিত লেনদেন প্রদর্শিত হলো:

ICB's Role in the Capital Market

Since its inception, Investment Corporation of Bangladesh has been making outstanding contribution to ensure sustainable development and strengthen economic backbone of Bangladesh through adopting sophisticated and sagacious decision in capital market and money market. Investment Corporation of Bangladesh as a unique specialized state-owned investment corporation has achieved the crown of eminence as glorious, responsible, reliable and enriched corporation in financial market. It has been awarded from national and international domain, for taking pragmatic decision to gain reputation by expansion of savings and investment for robust sustainable industrialization and capital market development. Consequently, Investment Corporation of Bangladesh has experienced a successful year at a decent pace, recovering from various domestic and international turmoil.

Stock Market Activities

During FY 2016-17, the total trading of ICB and subsidiary companies in both the bourses was Tk. 21028.46 crore which was 83.61 percent higher than the total trade volume of Tk. 11452.78 crore in the previous year. ICB and subsidiary company's contribution to total turnover of Tk. 192329.73 crore of the both bourses was 10.93 percent which was 9.95 percent in the previous year. The following table shows the position of transactions made by ICB and subsidiary companies on DSE and CSE during FY 2016-17 and FY 2015-16:

Table 13: Transaction of ICB & Subsidiary Companies on the Stock-Exchanges

Particulars	Dhaka Stock Exchange Ltd. (DSE)			Chittagong Stock Exchange Ltd. (CSE)			Total		
	FY 2016-17	FY 2015-16	Change (%)	FY 2016-17	FY 2015-16	Change (%)	FY 2016-17	FY 2015-16	Change (%)
Total Turnover	180522.22	107246.07	68.33	11807.51	7805.68	51.27	192329.73	115051.75	67.17
Transactions of ICB and Subsidiaries	19637.90	10990.19	78.69	1390.56	462.59	200.60	21028.46	11452.78	83.61
Percentage of total turnover	10.88	10.25	6.15	11.78	5.93	98.65	10.93	9.95	9.85

বিনিয়োগ

আইসিবি সিকিউরিটিজ মার্কেটে বন্ড ছাড়ার ব্যাপারে কোম্পানিসমূহকে উৎসাহ প্রদান করে থাকে। এ ছাড়া প্রেফারেন্স শেয়ার, শেয়ার টেকআপ, ইক্যুইটি পার্টিসিপেশন এবং প্রাইভেট প্লেসমেন্ট ইত্যাদি কার্যক্রম পরিচালনার মাধ্যমে সিকিউরিটিজ বাজারকে আরও শক্তিশালী ও স্থিতিশীল করার বিষয়ে আইসিবি অগ্রণী ভূমিকা পালন করে আসছে। ২০১৬-১৭ এবং ২০১৫-১৬ অর্থবছরে আইসিবির অবস্থান পরবর্তী পৃষ্ঠায় উপস্থাপন করা হলোঃ

Investment

ICB encourages prospective companies to float bonds in the securities market. Besides, ICB plays an important role to strengthen and stabilize the security market, by investing in preference share, share take-up, equity participation and private placement etc. The table state in the next page shows the details position of ICB during FY 2016-17 & FY 2015-16:

Table 14: Participation of ICB in Different Securities

Particulars	FY 2016-17		FY 2015-16	
	No. of Companies	Tk. in crore	No. of Companies	Tk. in crore
Pre-IPO Placement (Share)	9	201.00	13	80.00
Equity Participation	15	401.00	2	75.00
Advance Against Equity	1	10.00	5	250.00
Total	**25**	**612.00**	**20**	**405.00**

Table 15 : Participation of Subsidiaries in Different Operations

Particulars	FY 2016-17		FY 2015-16	
	No. of Companies	Tk. in crore	No. of Companies	Tk. in crore
Issue Management	8	420.59	19	1273.82
Underwriting	6	283.26	4	34.52
Arranger as Capital Raising	1	224.00	-	-
Total	**15**	**927.85**	**23**	**1308.34**

বাজার সৃষ্টি

পুঁজিবাজারের দক্ষতা বৃদ্ধিসহ স্থিতিশীলতা বজায় রাখার ক্ষেত্রে আইসিবি বরাবরের ন্যায় মার্কেট মেকার হিসেবে গুরুত্বপূর্ণ ভূমিকা পালন করছে। বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন কর্তৃক জারিকৃত ''কর্পোরেট সুশাসন নীতিমালা'' সমূহ তালিকাভুক্ত কোম্পানিসমূহ যাতে আরও সুচারুরূপে পরিপালন করে সেজন্য আইসিবি তার প্রচেষ্টা জোরদার করেছে। এছাড়াও বিএসইসি কর্তৃক গৃহীত বিভিন্ন পদক্ষেপ পরিপালনের মাধ্যমে আইসিবি ক্ষুদ্র বিনিয়োগকারীদের স্বার্থ সংরক্ষণ ও পুঁজিবাজারে স্থিতিশীলতা আনয়নে সহযোগিতা করছে।

Market Making

To maintain efficiency and stability in stock market, ICB always plays important role as a market maker. ICB has pivotal its efforts to persuade the listed companies to comply with the "Corporate Governance Guidelines" circulated by the BSEC. Apart from that, ICB helps to protect small investors' interests and to increase the stability in the capital market by implementation of various steps taken by BSEC.

ক্ষতিগ্রস্ত ক্ষুদ্র বিনিয়োগকারীদের জন্য বিশেষ প্রণোদনা স্কিম

পুঁজিবাজারে ক্ষতিগ্রস্ত ক্ষুদ্র বিনিয়োগকারীদের সুদ মওকুফ কার্যক্রম ২০১৬-১৭ অর্থবছরেও অব্যাহত ছিল। মাননীয় প্রধানমন্ত্রীর আগ্রহে পুঁজিবাজারে দীর্ঘস্থায়ী স্থিতিশীলতা আনয়ন, পুঁজিবাজারের উন্নয়ন ও ক্ষুদ্র বিনিয়োগকারীদের স্বার্থে সরকার 'পুঁজিবাজারে ক্ষতিগ্রস্ত ক্ষুদ্র বিনিয়োগকারীদের সহায়তা তহবিল' নামে ৯০০.০০ কোটি টাকার একটি পুনঃঅর্থায়ন তহবিল ঘোষণা করেছে। আলোচ্য ফান্ডের যৌথ তদারকি কার্যক্রমের জন্য বাংলাদেশ ব্যাংক, বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন এবং আইসিবি কর্তৃক একটি সমঝোতা স্মারক স্বাক্ষরিত হয়েছে। আইসিবিকে এর ব্যবস্থাপনার দায়িত্ব প্রদান করা হয়েছে। আইসিবি ৫.০০ শতাংশ সুদে বাংলাদেশ ব্যাংকের নিকট হতে তহবিল সংগ্রহ করে তা ৭.০০ শতাংশ সুদে মার্চেন্ট ব্যাংক ও ব্রোকারেজ হাউজের নিকট বিতরণ করছে। মার্চেন্ট ব্যাংক ও ব্রোকারেজ হাউজগুলো সরকার অনুমোদিত নীতিমালা অনুযায়ী সর্বোচ্চ ৯.০০ শতাংশ সুদে ক্ষতিগ্রস্ত বিনিয়োগকারীদের এই ঋণ/পুনঃতফসিলিকরণ সুবিধা প্রদান করছে যা হ্রাস করে বর্তমানে ৮.০০ শতাংশ করা হয়েছে। ৩০ জুন ২০১৭ তারিখ পর্যন্ত মার্চেন্ট ব্যাংক ও ব্রোকারেজ হাউস হতে গৃহীত আবেদন, ঋণ মঞ্জুরি এবং বিতরণের বিবরণ পরবর্তী পৃষ্ঠায় দেয়া হলো:

Special Incentive Scheme for Affected Small Investors

The rebate facility for affected small investors under special scheme has been extended during FY 2016-17. As per instruction of Honorable Prime Minister, the government declared Tk. 900.00 crore as "Puji Bazare Khotigrosto Khudro Biniogkarider Shohayata Tahobil" for long-term capital market stabilization and capital market development benefiting the affected small investors who were affected during share market debacle. A Memorandum of Understanding (MoU) was signed in this behalf among Bangladesh Bank, Bangladesh Securities & Exchange Commission (BSEC) and ICB for supervision of the fund. This fund will be managed by ICB. ICB will collect the loan from Bangladesh Bank at the rate of 5.00% interest & will provide to merchant banks and stock brokers at the rate of 7.00% interest. Merchant banks and stock brokers will provide loan/rescheduling facility to the affected small investors at a maximum rate of 9.00% interest per annum as per the policy approved by the Govt. which is now 8.00%. The table in the next page shows the application of broker houses, loan sanction, disbursement and recovery figure up to 30 June 2017:

Table 16: Application, Sanction, Disbursement and Recovery Position of the "Puji Bazare Khotigrosto Khudro Biniogkarider Shohayata Tahobil" as on 30 June 2017.

Particulars	Application		Sanctioned		Disbursement		Recovery	
	Number	Taka in crore	Number	Taka in crore	Number	Taka in crore	Number	Taka in crore
Merchant Banks	23	463.10	22	460.67	18	428.35	18	463.64
Brokerage Houses	25	280.07	21	222.51	16	213.74	16	218.64
Total	**48**	**743.17**	**43**	**683.18**	**34**	**642.09**	**34**	**682.28**

আইসিবির বিনিয়োগ হিসাবধারকগণকে সুদ মওকুফ সুবিধা প্রদান

পুঁজিবাজারের স্বার্থে বিনিয়োগকারীগণকে উৎসাহিত করার উদ্দেশ্যে আইসিবি বিনিয়োগ হিসাব ধারকগণের জন্য (৮০-১০০)% সুদ মওকুফ সুবিধা প্রদান করা হয়েছে। আইসিবির পরিচালনা বোর্ডের অনুমোদন অনুযায়ী কতিপয় শর্ত পালন সাপেক্ষে কর্পোরেশনের প্রধান কার্যালয় ও শাখা কার্যালয়ের বিনিয়োগ হিসাব স্কিমের আওতায় ১ জানুয়ারি ২০১১ হতে ৩০ জুন ২০১৬ তারিখ পর্যন্ত অর্জিত সুদের (৮০-১০০)% মওকুফ করার সিদ্ধান্ত গৃহীত হয়েছে। ৩১ ডিসেম্বর ২০১৫ তারিখে সম্পদ ঘাটতিযুক্ত বিনিয়োগ হিসাবসমূহে উল্লিখিত সময়ে অর্জিত সুদের ৮০% এবং শূন্য সম্পদযুক্ত হিসাবসমূহে অর্জিত সুদের ১০০% মওকুফ করার সিদ্ধান্ত গৃহীত হয়েছে। ৩০ জুন ২০১৭ তারিখে সমাপ্ত এ সুবিধার আওতায় ৬৮৪৬ জন বিনিয়োগকারীর হিসাবে ২৮.০২ কোটি টাকা সুদ মওকুফ করা হয়েছে।

Rebate Facility for the Account Holders of the Investors' scheme

To encourage the investors in the interest of capital market, ICB has introduced (80-100)% interest rebate facilities for investors scheme account holders. The board has approved (80-100)% interest rebate facility, Subject to specific terms & conditions for the investor schemes account holders, both Head Office as well as branches, considering interest from 1 January 2011 to 30 June 2016. Decision has been taken to approve 80% rebate facilities for account having asset deficit and 100% rebate facilities for account having zero asset based on 31 December 2015. Up to deadline i.e. 30 June 2017, rebate facility of Tk. 28.02 crore has been made to a number of 6846 investors under this scheme.

মিউচ্যুয়াল ফান্ড ব্যবস্থাপনা

বাংলাদেশে মিউচ্যুয়াল ফান্ড ইন্ডাস্ট্রি প্রবর্তনে পথিকৃৎ হিসেবে আইসিবি ১৯৮০ সাল হতে ১৯৯৬ সাল পর্যন্ত সর্বমোট ১৭.৫০ কোটি (পরবর্তীতে ১৭.৭৫ কোটি) টাকা মূলধন সংবলিত ৮টি মেয়াদি মিউচ্যুয়াল ফান্ড বাজারজাত করে। বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (বিএসইসি) এর নির্দেশনা অনুযায়ী আইসিবি পরিচালিত প্রথম হতে অষ্টম আইসিবি মিউচ্যুয়াল ফান্ড মেয়াদি হতে বে-মেয়াদি স্কিমে রূপান্তর সংক্রান্ত সকল কার্যক্রম সম্পন্ন হয়েছে। এছাড়া, ১৯৮১ সালে বাজারজাতকৃত আইসিবি ইউনিট ফান্ড সাফল্যের সাথে কর্পোরেশনের ব্যবস্থাপনায় পরিচালিত হচ্ছে।

Management of Mutual Funds

As the pioneer organization in initiating mutual fund industry in Bangladesh ICB had floated 8 closed-end mutual funds of total capital of Tk. 17.50 crore (which was extended toTk. 17.75 crore) from 1980 to 1996. The conversion procedures of 1st to 8th ICB Mutual Funds have already been completed as per the directive of Bangladesh Securities and Exchange Commission. Besides this, ICB Unit Fund which was floated in 1981 is being managed successfully by the Corporation.

পুঁজিবাজারে বিনিয়োগের ক্ষেত্র সম্প্রসারণ ও উন্নয়নে আইসিবি

সামাজিক অর্থনৈতিক মুক্তির যে তীব্র আকাঙ্ক্ষা নিয়ে স্বাধীন বাংলাদেশের অভ্যুদয় ঘটেছিল, বর্তমান অর্থনৈতিক পরিস্থিতি বিশ্লেষণ করলে বোঝা যায় তা সফলতা অর্জনের পথে রয়েছে। উন্নত বিশ্বের কাছে বাংলাদেশ এখন Next Eleven Country এর একটি বলে বিবেচিত। অর্থনৈতিক মুক্তির এ পদযাত্রায় শক্তিশালী এবং স্থিতিশীল পুঁজিবাজারের ভূমিকা অনস্বীকার্য। কর্পোরেশনের গৃহীত যথাযথ, সু-সমন্বিত এবং

Role of ICB in Broaden the Base of Investment and Development

From evaluation of existing economic scenario it is evident that Bangladesh has made tremendous progress in economic and financial fields for fulfilling the goal of social emancipation which was the overriding factor for birth of Bangladesh. Bangladesh is now considered as a Next Eleven Country in developed world. A buoyant and stable capital market deserve undeniable role in paving the way for economic development.

অংশগ্রহণমূলক উদ্যোগ দেশের পুঁজিবাজারকে শক্তিশালীকরণে ভূমিকা পালন করে আসছে। এই ধারাবাহিক প্রচেষ্টাকে অক্ষুন্ন রাখার তাগিদে পুঁজিবাজারের দ্রুত গতিশীলতা তথা বিনিয়োগক্ষেত্র সম্প্রসারণ ও উন্নয়নের জন্য আইসিবির ভবিষ্যত পরিকল্পনা নিম্নরূপ:

- **পুনঃঅর্থায়ন স্কিম:** শেয়ার বাজারের বিপর্যয়ের কারণে ক্ষতিগ্রস্ত মার্চেন্ট ব্যাংক, ব্রোকারেজ হাউজসহ পুঁজিবাজারের সংশ্লিষ্ট প্রতিষ্ঠান ও বিনিয়োগকারীদের পুনর্বাসনের জন্য সরকার অনুমোদিত ৯০০.০০ কোটি টাকার একটি বিশেষ স্কিম বর্তমানে আইসিবির ব্যবস্থাপনায় পরিচালিত হচ্ছে। ক্ষতিগ্রস্ত বিনিয়োগকারীদের পুনঃঅর্থায়ন প্রোগ্রামের আওতায় শর্তভিত্তিক ঋণ প্রদানের উদ্যোগ গ্রহন;
- **মার্কেট মেকিং ফান্ড:** পুঁজিবাজারের স্থিতিশীলতার স্বার্থে সংশ্লিষ্ট প্রতিষ্ঠানসমূহের পুঁজিবাজারে ভূমিকা বৃদ্ধি করার লক্ষ্যে সরকার/ এডিবির সহায়তায় আইসিবি কর্তৃক মার্কেট মেকিং ফান্ড গঠনের উদ্যোগ গ্রহণ;
- বাস্তবতার প্রেক্ষাপটে বিভিন্ন সাবসিডিয়ারি কোম্পানি গঠনের উদ্যোগ গ্রহণ;
- বর্তমান শেয়ার বাজার পরিস্থিতি থেকে উত্তরণের লক্ষ্যে শেয়ারবাজারে বাণিজ্যিক ব্যাংকগুলোর আইনি সীমার অতিরিক্ত বিনিয়োগ সমন্বয়ের সময় আরও বর্ধিতকরণের উদ্যোগ গ্রহণ;
- **বাংলাদেশ ফান্ড:** ইউনিট ফান্ডের ন্যায় বাংলাদেশ ফান্ডের ইউনিটে বিনিয়োগ পুঁজিবাজার এক্সপোজার থেকে বাদ দেয়া;
- ইতঃপূর্বে বিভিন্ন ব্যাংক ও আর্থিক প্রতিষ্ঠান সমন্বয়ে গঠিত আইসিবি কনসোর্টিয়ামকে পুনরুজ্জীবিত করে অবকাঠামো ও অগ্রাধিকার প্রকল্পে অর্থায়ন করে দেশের অর্থনৈতিক উন্নতিকে ত্বরান্বিত করা;
- আইসিবি ও সংশ্লিষ্ট স্টেকহোল্ডারদের উদ্যোগে বিকল্প বিনিয়োগ বাজার বা এসএমই স্টক এক্সচেঞ্জ প্রতিষ্ঠা ও পরিচালনার মাধ্যমে অর্থনৈতিক উন্নয়নকে ত্বরান্বিত করা;
- ডিজিটালাইজেশনের অংশ হিসেবে আইসিবি এবং ব্যাংক ও আর্থিক প্রতিষ্ঠানের উদ্যোগে একটি নিরাপদ, আধুনিক ও নির্ভরযোগ্য ডিআরএস স্থাপনের উদ্যোগ গ্রহণ;
- লাভজনক পিপিপি প্রকল্পের আইপিওতে আইসিবির অংশগ্রহণ;
- দেশের বিশাল সমুদ্র সম্পদ আহরণের লক্ষ্যে নতুন সম্ভাবনাময় প্রকল্প অর্থায়নে অংশগ্রহণ;
- রাষ্ট্র মালিকানাধীন কোম্পানির শেয়ার অফলোড কার্যক্রমে অংশগ্রহণ।

Introduction of appropriate well coordinated, participatory initiatives has immensely contributed to strengthen the capital market. As part of this endeavor, ICB has undertaken following future plans to promote investment diversification, growth and dynamism:

- **Refinancing Scheme:** ICB is managing a government-sanctioned special scheme of TK. 900.00 crore for rehabilitating the investors of merchant banks, brokerage houses and other capital market firms who incurred loss due to stock market crash. Steps have taken to provide loans under specific terms to the affected investors as a part of re-financing programme;
- **Market Making Fund:** In order to maintain stability in the capital market and intensify the responsibility of the related institutions, ICB has undertaken necessary initiatives to formulate market making fund with the help of government/ADB;
- Strategy has been adopted to establish various subsidiary companies in the light of reality;
- Steps have taken to extend the adjustment tenure of over exposure investment limit of commercial banks for recovering the present stock market situation;
- **Bangladesh Fund:** Like Unit Fund, exemption of investment in Bangladesh Fund units from capital market exposure;
- ICB Consortium, formed in co-operation with banks and financial institutions, can be resuscitated to finance infrastructural and priority based projects to accelerate economic growth and development;
- Economic development can be expedited through establishing and operating alternative investment market or SME stock exchange with initiative of ICB and its related stakeholders;
- As a part of digitalization process, a safe, modern, sophisticated and dependable Disaster Recovery Site (DRS) proposed by ICB and other banks and financial institutions may be approved;
- ICB may be given the opportunity to participate in profitable PPP projects for IPO;
- Participating in financing projects in exploring minerals and other resources in deep sea bed and other prospective projects;
- Participation in the share offload program of state-owned companies.

পরিচালন কার্যক্রম

পোর্টফোলিও ব্যবস্থাপনা

আইসিবির মার্চেন্ট ব্যাংকিং কার্যক্রমের মধ্যে পোর্টফোলিও ব্যবস্থাপনা অন্যতম। সেকেন্ডারি মার্কেটের বৈশিষ্ট্য অনুযায়ী দীর্ঘমেয়াদি বিনিয়োগ বিবেচনায় আইসিবি অত্যন্ত সফলতার সাথে পোর্টফোলিওসমূহের ব্যবস্থাপনা করে আসছে। এছাড়া, শীর্ষ প্রাতিষ্ঠানিক বিনিয়োগকারী হিসেবে সক্রিয় পোর্টফোলিও ব্যবস্থাপনার মাধ্যমে আইসিবি দেশের পুঁজিবাজার উন্নয়নে গুরুত্বপূর্ণ ভূমিকা পালন করছে। কর্পোরেশনের পোর্টফোলিও ম্যানেজমেন্ট কমিটি কর্তৃক সুপারিশকৃত বিনিয়োগ কৌশল অনুযায়ী স্বতন্ত্র ডিপার্টমেন্টের মাধ্যমে পোর্টফোলিও ব্যবস্থাপনা কার্যক্রম পরিচালিত হয় যা পুঁজিবাজারের ব্যাপকতা বৃদ্ধির পাশাপাশি প্রতিষ্ঠানটির মূল আয়ের প্রবৃদ্ধি বিস্তৃত করেছে। একই সাথে পোর্টফোলিও ব্যবস্থাপনায় প্রতিষ্ঠানটির পেশাদারিত্ব অনুকরণীয় দৃষ্টান্ত স্থাপন করেছে।

পোর্টফোলিও ব্যবস্থাপনা পদ্ধতি

আইসিবির পত্রকোষের সুষ্ঠু ব্যবস্থাপনার মূলে রয়েছে বিভিন্ন উপাদান যেমন-সিকিউরিটিজের গুণগত মান, পত্রকোষের বৈচিত্র্যময়তা, পরিপক্কতা, ব্যাপ্তি, বাজারজাতকরণ, সিকিউরিটিজের ধরণ এবং পর্যাপ্ত তারল্য বিশ্লেষণপূর্বক বিচক্ষণতার সাথে সিকিউরিটিজ পোর্টফোলিও ঝুঁকি ব্যবস্থাপনা ও নিয়ন্ত্রণ করা। আইসিবি সিকিউরিটিসমূহের পোর্টফোলিও ব্যবস্থাপনায় একটি কার্যকর পদ্ধতি প্রতিষ্ঠিত করেছে যার মধ্যে রয়েছে-

ক) তালিকাভুক্ত সিকিউরিটিসমূহের মৌলভিত্তি ও বাজার বিশ্লেষণ;

খ) পত্রকোষে ধারণকৃত সিকিউরিটিসমূহের প্রকৃতি, বৈশিষ্ট্য এবং গুণগত মানের নিয়মতান্ত্রিক তদারকি ও নিয়ন্ত্রণ;

গ) বিনিয়োগকারীদের আচরণ;

ঘ) আর্থিক/মুদ্রানীতি এবং সরকারের শিল্পনীতির বিশ্লেষণ;

ঙ) অভ্যন্তরীণ এবং বহিঃখাতের সার্বিক আর্থিক অবস্থার বিশ্লেষণ।

পোর্টফোলিও ব্যবস্থাপনা কমিটি

আইসিবি নিজস্ব পোর্টফোলিও ছাড়াও আইসিবি ইউনিট ফান্ড ব্যবস্থাপনার দায়িত্ব পালন করে আসছে। উপ-ব্যবস্থাপনা পরিচালক এর নেতৃত্বে গঠিত পোর্টফোলিও ম্যানেজমেন্ট কমিটি প্রাত্যহিক ভিত্তিতে সিকিউরিটিজ ক্রয়-বিক্রয় কার্যক্রম পরিচালনা করে থাকে। কর্পোরেশনের ব্যবস্থাপনা পরিচালক মহোদয়, প্রধান নির্বাহী হিসেবে কমিটির প্রতিদিনের কার্যক্রম অনুমোদন করেন। পোর্টফোলিও ম্যানেজমেন্ট কমিটির সভা প্রতি কার্যদিবসে অনুষ্ঠিত হয় এবং সভার সিদ্ধান্ত অনুযায়ী আইসিবি সিকিউরিটিজ ট্রেডিং কোম্পানি লিঃ এর মাধ্যমে পোর্টফোলিও ম্যানেজমেন্ট ডিপার্টমেন্টের তত্ত্বাবধানে সিকিউরিটিজ ক্রয়-বিক্রয় কার্য সম্পাদন করা হয়। এছাড়াও, কমিটি আইপিও, প্রাইভেট প্লেসমেন্ট শেয়ার ক্রয় এবং সংশ্লিষ্ট বিষয়ে সুপারিশ করে।

Operational Activities

Portfolio Management

Portfolio Management is one of the vital activities of the merchant banking activities of ICB. As per the characteristics of secondary market, ICB has been managing it's portfolios with great success considering long term investment. Besides as a top most investment institution, ICB is playing an inevitable role in developing country's capital market by its active portfolio management. Portfolio management activities is operated by a separate department with the suggestions of Portfolio Management Committee's investment strategy, which helped to widened the capital market and also flourish the main earning of the corporation. At the same time, professionalism of the Corporation for Portfolio management has established an un-debatable and unparalleled role.

Portfolio Management Methodology

ICB's sound securities portfolio management involves prudently managing and controlling the securities portfolio risks by analyzing the various factors such as quality of the securities, portfolio diversification, maturity, volatility, marketability, type of security and liquidity. The effective securities portfolio management procedure comprises:

a) Fundamental & Market analysis of the listed securities;

b) Systematic procedure to monitor the nature, characteristics and quality of shares held in the portfolio;

c) Investors' behavior;

d) Analysis of fiscal/monetary Policy and industry policy of the government;

e) Analysis of overall internal & external economic condition.

Portfolio Management Committee

ICB Manages its own portfolio and portfolio of ICB Unit Fund. A portfolio management committee headed by the Deputy Managing Director takes decisions on sell & purchase of securities for portfolio on daily basis. Managing Director, as the chief executive approves the proposal made by the committee. The committee holds meeting on every working day. As per decision of the committee, securities sell/buy activities are being done in the secondary market through ISTCL under supervision of Portfolio Management Department. Committee also recommends for IPO and private placement of securities and other related issues.

পোর্টফোলিও এ বিনিয়োগ কৌশল

দৈনন্দিন ভিত্তিতে সিকিউরিটিসমূহের মৌলভিত্তি যেমন-পি/ই রেশিও, ডিভিডেন্ড ইল্ড, ক্লোজিং প্রাইস, ইপিএস, নিট সম্পদ মূল্য, ভবিষ্যৎ সম্ভাবনা ইত্যাদি এবং কৌশলগত বিশ্লেষণ সংবলিত প্রস্তাব পোর্টফোলিও ম্যানেজমেন্ট কমিটির সভায় উপস্থাপন করা হয়। প্রস্তাবের বিভিন্ন দিক বিবেচনা করতঃ কমিটি সিকিউরিটিজ ক্রয় বিক্রয়ের সুপারিশ করে থাকে। দেশের অভ্যন্তরীণ অর্থবাজার, বিশ্ব অর্থনীতি, স্টক মার্কেটের সার্বিক গতি প্রকৃতির উপর ভিত্তি করে বিনিয়োগ কৌশল নির্ধারিত হয়ে থাকে।

Investment Policy in the Portfolio

Fundamental analysis including P/E ratio, dividend yield, closing price, EPS, NAV, future feasibility, prospects etc. and proposals including strategic analysis are presented on the Portfolio Management Committee. The Committee decides on buy or sale of securities considering different aspects of the proposal. Investment strategy is formulated by considering the domestic financial market, world economic situation and overall trend in the stock market.

পোর্টফোলিও লেনদেন

২০১৬-১৭ অর্থবছরে সেকেন্ডারি মার্কেটে আইসিবির মোট লেনদেনের পরিমাণ ৮০৪৯.০১ কোটি টাকা যা বিগত অর্থবছরের ৩৮৩৫.২২ কোটি টাকার তুলনায় ১০৯.৮৭ শতাংশ বেশি। একই সময়ে আইসিবির নিজস্ব পত্রকোষে ৭৭৬.০৫ কোটি টাকা মূলধনী মুনাফা অর্জিত হয় যা বিগত অর্থবছরে অর্জিত ৪৪৫.৩৫ কোটি টাকার তুলনায় ৭৪.২৫ শতাংশ বেশি।

Transaction of the Portfolio

In the FY 2016-17 the total turnover of ICB in the secondary market was Tk. 8049.01 crore which was 109.87% more than the previous years turnover of Tk. 3835.22 crore. At the same time, capital gain of ICB's own portfolio was Tk. 776.05 crore which was 74.25% more than the previous year's capital gain of Tk. 445.35 crore.

পোর্টফোলিও বিনিয়োগ

আইসিবির নিজস্ব পোর্টফোলিওতে ২০১৬-১৭ অর্থবছরে সর্বমোট ৪৭৭৭.০২ কোটি টাকা বিনিয়োগ করা হয়েছে। উক্ত বিনিয়োগের মধ্যে সেকেন্ডারি মার্কেটে তালিকাভুক্ত বিভিন্ন কোম্পানির সিকিউরিটিজে বিনিয়োগের পরিমাণ ৪৫৯৬.০০ কোটি টাকা যা পূর্ববর্তী অর্থবছরের ২৬৮০.৫৭ কোটি টাকার তুলনায় ৭১.৪৭ শতাংশ বেশি।

Investment in the Portfolio

In the FY 2016-17 Tk. 4777.02 crore has been invested in ICB's own portfolio. Out of that Tk. 4596.00 crore has been invested in the securities of the various listed companies through secondary market which is 71.47% more compared to last year's Tk. 2680.57 crore.

Figure16: Investment in the Secondary Market

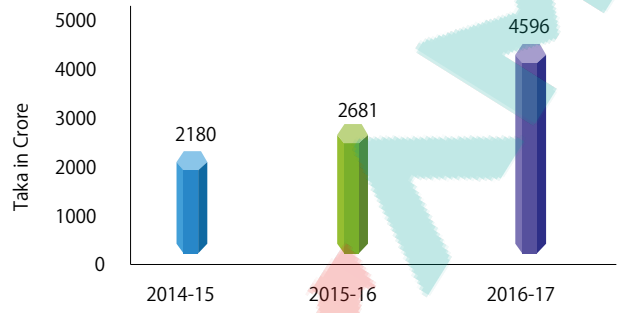
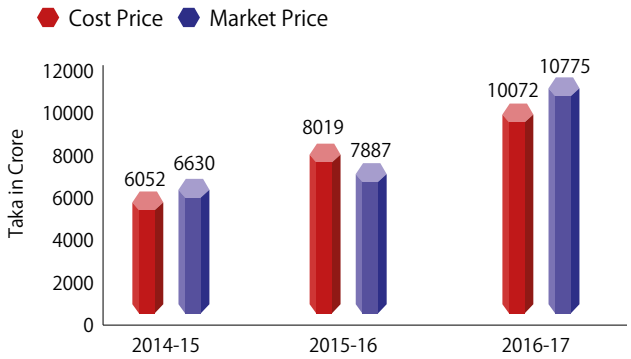


Figure 17: Cost Price and Market Price of the Portfolio as on 30.06.2017



পোর্টফোলিও মূল্যায়ন

৩০ জুন ২০১৭ তারিখে আইসিবির বিনিয়োগ পোর্টফোলিওর মার্কেটেবল সিকিউরিটিজের ক্রয়মূল্য ১০,০৭২.২৩ কোটি টাকার বিপরীতে বাজারমূল্য ছিল ১০,৭৭৪.৮৩ কোটি টাকা অর্থাৎ ক্রয়মূল্যের তুলনায় বাজারমূল্য ৭০২.৬০ কোটি টাকা বেশি ছিল।

Portfolio Valuation

The market price of marketable securities of ICB's investment portfolio stood at Tk. 10,774.83 crore against the cost price of Tk. 10,072.23 crore as on 30 June 2017 which was Tk. 702.60 crore more than the cost price.

Table 17: Comparative Performance of ICB Portfolio

(Taka in crore)

Particulars	FY 2012-13	FY 2013-14	FY 2014-15	FY 2015-16	FY 2016-17
Cost Price	3320.16	4485.54	6052.29	8019.11	10072.23
Market Price	3583.53	5092.53	6630.33	7886.93	10774.83
Surplus/(Deficit)	263.37	606.99	578.04	(132.18)	702.60
Investment Made	1935.72	1923.67	2232.73	2755.57	4777.02
Surplus/(Deficit) in Percentage of Cost Price	7.93	13.53	9.55	(1.65)	6.98

Table 18: Sector-wise Investment Analysis of the Portfolio

(Taka in crore)

SL. No.	Sectors	As on June 30, 2017	As on June 30, 2016	Deviation in %
1	Bank	1141.94	1232.64	(7.36)
2	Investment	227.88	124.11	83.61
3	Engineering	1041.31	535.46	94.47
4	Food & Allied	310.04	210.58	47.23
5	Fuel & Power	1890.28	1520.26	24.34
6	Garments & Textile	655.03	398.03	64.57
7	Jute	0.15	0.19	(21.05)
8	Chemical & Pharmaceuticals	1565.07	1302.01	20.20
9	Service & Real Estate	31.05	15.50	100.32
10	Cement	719.30	563.58	27.63
11	Information Technology	40.28	55.78	(27.79)
12	Tannery Industry	148.23	135.73	9.21
13	Ceramics	163.07	141.59	15.17
14	Insurance	495.91	237.62	108.70
15	Telecommunication	295.39	601.85	(50.92)
16	NBFI	341.95	267.17	27.99
17	Paper & Printing	0.30	0.30	0.00
18	Travel & Leisure	183.01	132.00	38.64
19	Miscellaneous	420.62	289.66	45.21
20	Corporate Bond	4.77	5.25	(9.14)
21	Listed Debenture	0.003	0.004	(25.00)
	Sub Total	**9675.58**	**7769.41**	**24.53**
22	Non Listed Ordinary Shares	188.11	73.33	156.53
23	Non Listed Preference Shares	110.48	132.76	(16.78)
24	Share against Underwriting	1.61	1.61	0.00
25	Non Listed open end Mutual Fund	96.45	42.00	129.64
	Sub Total	**396.65**	**249.70**	**58.85**
	Grand Total	**10072.23**	**8019.11**	**25.60**

আর্থিক সহায়তা

শিল্পায়নের গতিকে ত্বরান্বিত করার মাধ্যমে জাতীয় অর্থনীতিতে গুরুত্বপূর্ণ ভূমিকা রাখা এবং দেশের সিকিউরিটিজ বাজারের সক্রিয়তা বজায় রাখার লক্ষ্যে আইসিবি বিভিন্ন কোম্পানিতে আর্থিক ও অন্যান্য সহায়তা প্রদান অব্যাহত রেখেছে। এ লক্ষ্যে আইসিবি বহুমুখী অর্থায়ন কার্যক্রম গ্রহণ করেছে। পুঁজিবাজারকে সমৃদ্ধ করা এবং সম্ভাবনাময় শিল্পসমূহে বিনিয়োগ বৃদ্ধির লক্ষ্যে আইসিবি এর সূচনালগ্ন হতে ১৯৯৭ সাল পর্যন্ত সেতুঋণ প্রদান করেছে। আইসিবিতে অবলেখন কার্যক্রম ২০০২ সালে সাবসিডিয়ারি কোম্পানি গঠনের পূর্ব পর্যন্ত পরিচালিত হয়েছে। বর্তমানে সাবসিডিয়ারি কোম্পানি আইসিবি ক্যাপিটাল ম্যানেজমেন্ট লিঃ এ সংক্রান্ত কার্যক্রম পরিচালনা করছে। পুঁজিবাজারের উন্নয়ন এবং শিল্পায়নের ক্ষেত্রে আইসিবির বর্তমান আর্থিক এবং অন্যান্য সহায়তা কার্যক্রমের মধ্যে রয়েছে প্রি-আইপিও প্লেসমেন্ট, প্রেফারেন্স শেয়ার ক্রয়, ডিবেঞ্চার ক্রয়, বন্ডে বিনিয়োগ, ইক্যুইটিতে সরাসরি অংশগ্রহণ, ইক্যুইটির বিপরীতে অগ্রিম, লিজ ফিন্যান্সিং এবং ব্যাংক গ্যারান্টি ইত্যাদি।

আবেদন বিবেচনা

২০১৬-১৭ অর্থবছরে আইসিবি ৮৪৮২.৪০ কোটি টাকার আর্থিক সহায়তার জন্য ৮০টি আবেদনপত্র গ্রহণ করে। ২০১৫-১৬ অর্থবছরের শেষে মোট বিবেচনাধীন আবেদনের সংখ্যা ছিল ৭৩টি। ফলে আইসিবির নিকট ২০১৬-১৭ অর্থবছরে প্রক্রিয়াধীন মোট আবেদনের সংখ্যা দাঁড়ায় ১৫৩টি। উক্ত আবেদনসমূহের মধ্যে ৪৯টি আবেদন মঞ্জুর করা হয়, ৩৯টি আবেদন বাতিল করা হয় এবং অবশিষ্ট ৬৫টি আবেদন বিবেচনাধীন থাকে।

অঙ্গীকার

২০১৬-১৭ অর্থবছরে আইসিবি সর্বমোট ৪৫টি প্রকল্পে ২৬৫৮.০০ কোটি টাকার আর্থিক সহায়তা প্রদানের অঙ্গীকার করে। ২০১৫-১৬ অর্থবছরে ৩৪টি প্রকল্পে ৬৩৮.৮০ কোটি টাকার আর্থিক সহায়তা প্রদানের অঙ্গীকার করা হয়েছিল। এ ছাড়া ২০১৬-১৭ অর্থবছরে আইসিবি ৩০.০০ কোটি টাকার ১টি ব্যাংক গ্যারান্টি প্রদান করে এবং ৩টি কোম্পানির ১৬৩৫.০০ কোটি টাকার অ্যারেঞ্জার হিসেবে দায়িত্ব পালন করে । নিম্নের সারণিতে ২০১৬-১৭ এবং ২০১৫-১৬ অর্থবছরের আইসিবির আর্থিক সহায়তার অঙ্গীকারের বিবরণ প্রদর্শিত হল:

Financial Assistance

ICB has continued to provide financial and other assistance to companies in different forms with a view to contributing to national economy by accelerating the pace of industrialization and to maintain resilience of securities market in the country. In this regard ICB has undertaken diverse financing activities. ICB, since its inception to 1997 provided bridge finance in order to enrich the capital market and expand investment in the potential industries. Underwriting activities were carried out till the formation of subsidiary companies in 2002. At present, ICB Capital Management Ltd. a subsidiary of ICB is operating this service. Existing financial and other activities of ICB for capital market development and industrialization includes: pre-IPO placement, purchase of preference shares, purchase of debentures, investments in bonds, direct participation in equity, advance against equity, lease financing and bank guarantee etc.

Consideration of Applications

In FY 2016-17, ICB received 80 applications of Tk. 8482.40 crore for financial assistance. There were 73 pending applications at the end of FY 2015-16. Therefore, ICB had a total of 153 applications for processing in FY 2016-17 out of which 49 applications were approved, 39 applications were disposed of and 65 applications were under scrutiny and consideration.

Commitment

During FY 2016-17, ICB made commitment of total financial assistance of Tk. 2658.00 crore to 45 projects. In FY 2015-16, ICB's commitment of total financial assistance was Tk. 638.80 crore to 34 projects. Besides, ICB provided a bank guarantee of Tk. 30.00 crore and has taken responsibility as an arrenger of Tk. 1635.00 crore to 3 companies in FY 2016-17. Details of commitments made by ICB during FY 2016-17 and FY 2015-16 are shown in the following table:

Table 19: Comparative Position of Commitments During FY 2016-17 and FY 2015-16

(Taka in crore)

Nature of financial assistance	FY 2016-17		FY 2015-16		Increase/Decrease Percentage
	No. of Projects	Amount	No. of Projects	Amount	
Pre-IPO Placement of Shares	9	201.00	13	80.00	151.25
Direct Equity Participation	15	401.00	2	75.00	434.67
Advance Against Equity	1	10.00	5	250.00	(96.00)
Purchase of Debentures	14	1387.40	9	119.00	1065.89
Lease Financing	3	13.60	3	24.80	(45.16)
Investments in Bonds	2	625.00	2	90.00	594.44
Preference Share	1	20.00	-	-	-
Total	**45**	**2658.00**	**34**	**638.80**	**316.09**

Figure 18: Comparative Position of Commitments of FY 2016-17 and FY 2015-16

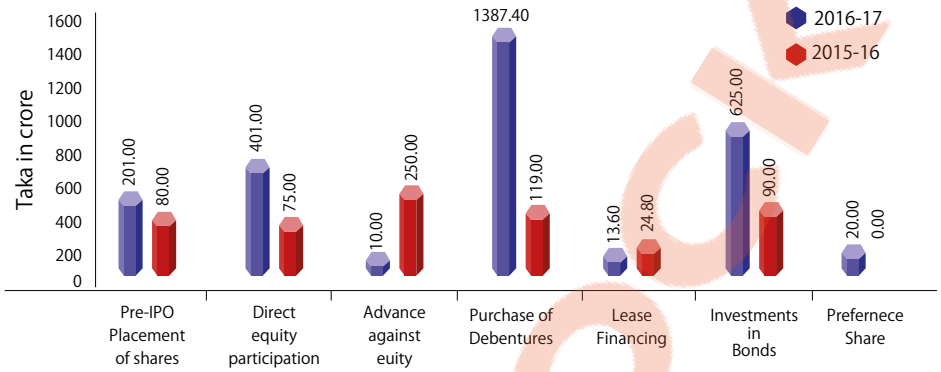


Table 20: Cumulative Commitments of ICB up to 30 June 2017

(Taka in crore)

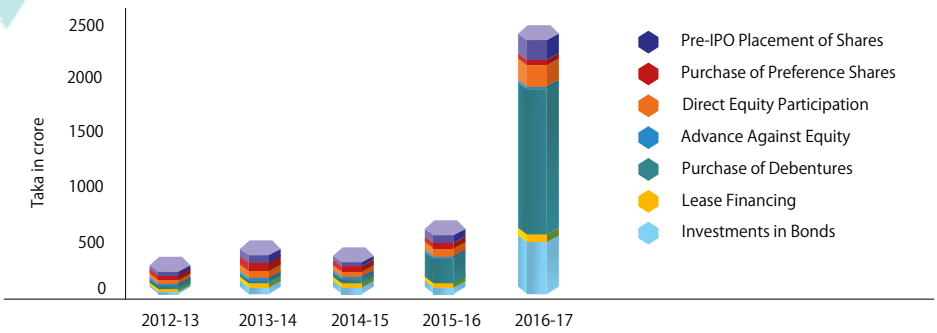
Nature of Commitments	No. of Projects	Amount
Pre-IPO Placement of Shares	85	702.05
Pre-IPO Placement of Debentures	13	46.50
Purchase of Preference Shares	19	265.65
Purchase of Debentures	94	1928.15
Investment in Bonds	20	990.34
Direct Equity Participation	49	730.04
Advance Against Equity	16	538.33
Lease Financing	73	305.80
Sub total	***320**	**5506.86**
Bridging loan and Debenture loan	****309**	**123.28**
Direct Underwriting	*****45**	**87.29**
Total	**674**	**5717.43**

* Commitments were given by ICB to (a) 10 projects for Pre-IPO placement of both shares and debentures; (b) 6 projects for both purchase of debentures and lease financing; (c) 5 projects for equity participation, purchase of debentures and lease financing; (d) 6 projects for purchase of preference shares and lease financing (e) 5 projects for equity participation, purchase of debentures, lease financing and purchase of bonds; and (f) 1 project for both purchase of debentures and equity participation; (g) 1 project for both purchase of debentures and to provide advance against equity.

** Includes 38 projects which were given commitments for both bridging loans and debenture loans;

***Includes 5 projects which were given commitments for direct underwriting of shares and debentures;

Figure 19: Position of Commitments During Last 5 Years (FY 2012-13 to FY 2016-17)



নিম্নের সারণিতে ২০১৬-১৭ অর্থবছরে আইসিবির খাতওয়ারী আর্থিক সহায়তার অঙ্গীকারের অবস্থান প্রদর্শিত হল:

The following table shows sector-wise position of commitment made by ICB during FY 2016-17:

Table 21: Sector-wise Commitment During FY 2016-17

(Taka in crore)

Sectors	No. of Project	Direct Equity Participation	Advance Against Equity	Purchase of Debentures	Preference Share	Pre-IPO Placement	Lease Financing	Purchase of Bonds	Total Commitments	Percentage of Total Commitments
Foods & Allied	5	-	-	38.50	-	-	11.10	-	49.60	1.87
Textile	6	-	-	512.00	-	7.00	2.50	-	521.50	19.62
Service & Real Estate	4	-	10.00	27.00	-	-	-	300.00	337.00	12.68
Chemical, Pharmaceuticals and Allied Products	3	-	-	-	-	116.00	-	-	116.00	4.36
Engineering/Power	4	-	-	751.90	-	8.00	-	-	759.90	28.59
Glass, Ceramic & Non-Metallic Products	3	-	-	33.00	20.00	-	-	-	53.00	1.99
Paper, Board, Printing & Publishing	1	-	-	25.00	-	-	-	-	25.00	0.94
FI/Miscellaneous	19	401.00	-	-	-	70.00	-	325.00	796.00	29.95
Total	**45**	**401.00**	**10.00**	**1387.40**	**20.00**	**201.00**	**13.60**	**625.00**	**2658.00**	**100.00**

Figure 20: Sector-wise Commitment During the FY 2016-17

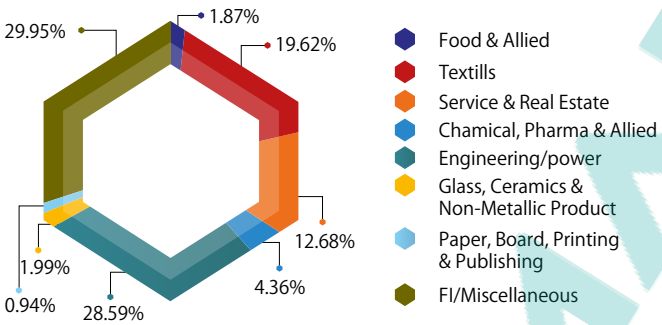
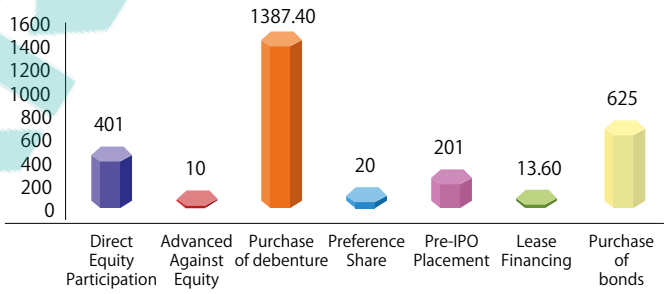


Figure 21: Product-wise Commitment During the FY 2016-17



নিম্নের সারণিতে ৩০ জুন ২০১৭ তারিখ পর্যন্ত আইসিবির খাতওয়ারী ক্রমপুঞ্জিত আর্থিক সহায়তার অঙ্গীকারের অবস্থান প্রদর্শিত হল:

The following table shows sector-wise position of cumulative commitment made by ICB up to 30 June 2017:

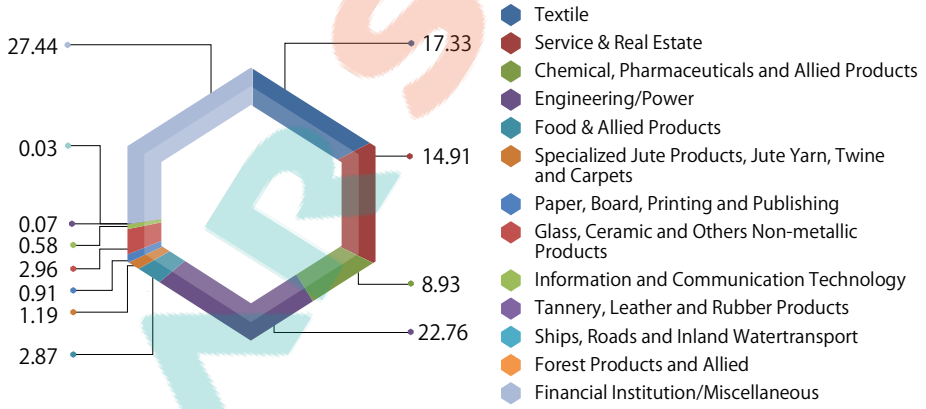
Table 22: Sector-wise Cumulative Commitment up to 30 June 2017

(Taka in crore)

Sectors	No. of Project	Underwriting Bridging Loan and Direct Underwriting		Debenture Loans	Purchase of Preference Shares	Direct Equity Participation	Advance Against Equity	Purchase of Debentures	Pre-IPO Placement	Lease Financing	Purchase of Bonds	Total Commitments	Percentage of Total Commitments
		Share	Debenture										
Textile	125	66.92	3.75	0.72	36.50	11.00	120.00	552.5	93.13	88.59	20.00	993.11	17.36
Service & Real Estate	54	1.67	-	0.07	108.00	5.05	108.33	167.25	16.50	26.50	419.3	852.71	14.91
Chemical, Pharmaceuticals And Allied Products	64	23.00	-	0.82	2.45	-	50.00	127.95	251.82	52.00	-	508.04	8.89
Engineering/Power	65	20.93	3.50	1.19	83.50	70.00	220.00	819.6	58.32	4.49	20.00	1301.53	22.76
Food & Allied Products	131	23.96	-	2.42	-	0.75	-	76.1	10.40	50.60	-	164.18	2.87

Sectors	No. of Project	Underwriting Bridging Loan and Direct Underwriting		Debenture Loans	Purchase of Preference Shares	Direct Equity Participation	Advance Against Equity	Purchase of Debentures	Pre-IPO Placement	Lease Financing	Purchase of Bonds	Total Commitments	Percentage of Total Commitments
		Share	Debenture										
Specialized Jute Products, Jute Yarn, Twine and Carpets	37	18.66	-	0.85	-	-	-	45.00	3.50	-	-	68.01	1.19
Paper, Board, Printing and Publishing	26	13.93	-	0.10	-	-	-	34.00	-	4.27	-	52.3	0.91
Glass, Ceramic and Others Non-Metallic Products	24	7.34	3.75	-	20.00	-	40.00	93.50	3.00	1.72	-	169.31	2.96
Information and Communication Technology	9	-	-	-	13.00	0.70	-	1.00	11.88	6.82	-	33.40	0.58
Tannery, Leather and Rubber Products	14	3.78	-	0.28	-	-	-	-	-	-	-	4.06	0.07
Ships, Roads and Inland Water Transport	16	1.75	-	-	-	-	-	-	-	-	-	1.75	0.03
Forest Products and Allied	1	-	-	0.15	-	-	-	-	-	-	-	0.15	0.00
Financial Institution/ Miscellaneous	108	7.83	3.00	0.20	2.20	696.00	-	11.25	300.00	70.86	531.00	1568.88	27.44
Total	**674**	**189.77**	**14.00**	**6.80**	**265.65**	**730.04**	**538.33**	**1928.15**	**748.55**	**305.8**	**990.34**	**5717.43**	**100.00**

Figure 22: Sector- wise Cumulative Commitment up to 30 June 2017



বিতরণ

আইসিবি ২০১৬-১৭ অর্থবছরে ১৮ টি প্রকল্পের অনুকূলে মোট ২১৪.৩৭ কোটি টাকা বিতরণ করে। আইসিবির ২০১৬-১৭ ও ২০১৫-১৬ অর্থবছরের ইনস্ট্রুমেন্ট-ভিত্তিক অর্থ বিতরণের বিবরণ নিম্নের সারণিতে সন্নিবেশিত হল:

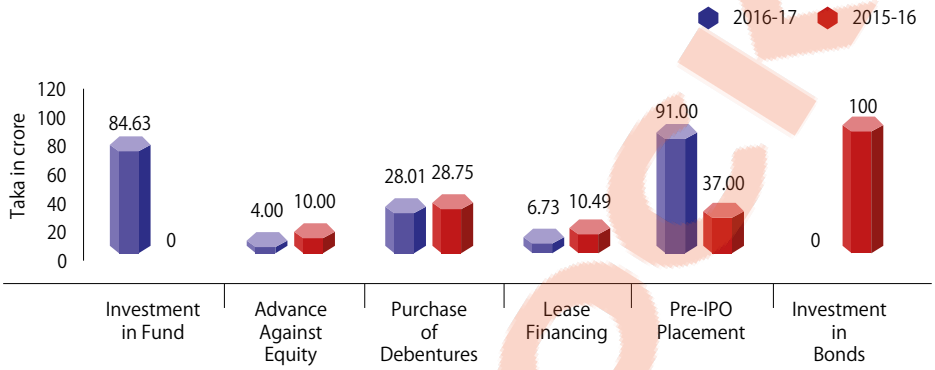
Disbursement

ICB disbursed Tk. 214.37 crore to 18 projects during FY 2016-17. The following table shows instrument-wise disbursement by ICB during the FY 2016-17 and FY 2015-16:

Table 23: Position of Instrument-wise Disbursement During FY 2016-17 and FY 2015-16

Nature of financial assistance	FY 2016-17 (Tk. in crore)	FY 2015-16 (Tk. in crore)	Increase/ decrease (Tk. in crore)	Increase/ decrease (in percentage)
Investment in Fund	84.63	0.00	84.63	-
Advance Against Equity	4.00	10.00	(6.00)	(60.00)
Purchase of Debentures	28.01	28.75	(0.74)	(2.57)
Lease Assistance	6.73	10.49	(3.76)	(35.84)
Pre-IPO Placement	91.00	37.00	54.00	145.95
Investment in Bonds	0.00	100.00	(100.00)	-
Total	**214.37**	**186.24**	**28.13**	**15.10**

Figure 23: Comparative Position of Disbursement During the FY 2016-17 and FY 2015-16



এক নজরে ছবিতে আবাসন, ফার্মাসিউটিক্যালস্ এবং নিটিং ও ডায়িং খাতে আইসিবির আর্থিক সহায়তায় উল্লেখযোগ্য প্রকল্পসমূহ













প্রজেক্ট লোন পোর্টফোলিও

প্রতিবেদনাধীন অর্থবছরের শুরুতে আইসিবির লোন পোর্টফোলিও এর অন্তর্ভুক্ত ৭৪টি কোম্পানির ঋণ ও সুদের বকেয়ার পরিমাণ ছিল ৩৩৫.৮৫ কোটি টাকা। আলোচ্য অর্থবছরে ৩টি কোম্পানি আইসিবির সম্পূর্ণ দায়দেনা পরিশোধ করে ঋণ হিসাব অবসায়ন করেছে। ফলে ৩০ জুন ২০১৭ তারিখে অবশিষ্ট ৭১টি কোম্পানির মোট দায়দেনার পরিমাণ দাঁড়িয়েছে ৩১৯.৮৩ কোটি টাকা, যার মধ্যে আসল ২১.২৪ কোটি টাকা এবং অবশিষ্ট ২৯৮.৫৯ কোটি টাকা সুদ। প্রকল্প ঋণের বিপরীতে ৩০ জুন ২০১৭ তারিখে অনিশ্চিত সুদ হিসাবে ১.৭৫ কোটি টাকা এবং কু-ঋণ সঞ্চিতি হিসাবে ০.৭৭ কোটি টাকার প্রভিশন রয়েছে।

এছাড়া, বাংলাদেশ ব্যাংকের জারিকৃত বিআরপিডি সার্কুলার নং-০২ তারিখ ১৩ জানুয়ারি ২০০৩ এ বর্ণিত নীতিমালা অনুসারে ১০১টি কোম্পানির নিকট পাওনা মোট ৪৬৩.৮৩ কোটি টাকা অবলোপন করা হয়েছে। ৩০ জুন ২০১৭ তারিখ পর্যন্ত ১০১টি কোম্পানির মধ্যে ৩২টি কোম্পানি আইসিবির সাথে তাদের সমুদয় ঋণ হিসাব অবসায়ন করেছে। অন্যদিকে অবলোপনকৃত ৪৬৩.৮৩ কোটি টাকার মধ্যে আলোচ্য অর্থবছরের ০.৮২ কোটি টাকাসহ ৩০ জুন ২০১৭ পর্যন্ত ৩৪.৮১ কোটি টাকা আদায় হয়েছে এবং ১১১.৮২ কোটি টাকা মওকুফ করা হয়েছে। ফলে আলোচ্য সার্কুলারের আলোকে অবলোপনকৃত ঋণের নিট স্থিতি দাঁড়িয়েছে ৩১৭.২০ কোটি টাকা।

ট্রাস্টি হিসেবে দায়িত্ব পালন

২০১৬-১৭ অর্থবছরে আইসিবি ২১৫.০০ কোটি টাকা মূলধন বিশিষ্ট ৭টি বে-মেয়াদি মিউচ্যুয়াল ফান্ড-এর ট্রাস্টি হিসেবে দায়িত্ব পালনের অঙ্গীকার করেছে।

৩০ জুন ২০১৭ পর্যন্ত আইসিবি মোট ২৬৭৫.০০ কোটি টাকা মূলধন বিশিষ্ট ২৪টি মেয়াদি মিউচ্যুয়াল ফান্ড এবং ১০৪৫.০০ কোটি টাকা মূলধন বিশিষ্ট ২৫টি বে-মেয়াদি মিউচ্যুয়াল ফান্ড এর ট্রাস্টি হিসেবে দায়িত্ব পালন করে। ৩০ জুন ২০১৭ তারিখ পর্যন্ত আইসিবি ১৭ টি কোম্পানির ১৮৪.১৫ কোটি টাকার ডিবেঞ্চার ইস্যুর ট্রাস্টি, ১৬টি কোম্পানির ২৩৬৯.৩৬ কোটি টাকার ১৯টি বন্ড ইস্যুর ট্রাস্টি হিসেবে দায়িত্ব পালন করে।

উল্লিখিত ফান্ডগুলোর মধ্য হতে বর্তমানে আইসিবি মোট ২৬৫৪.৬৬ কোটি টাকার মূলধন বিশিষ্ট ২২টি মেয়াদি মিউচ্যুয়াল ফান্ড এবং ১২১১.১৫ কোটি টাকা মূলধন বিশিষ্ট ২৫টি বে-মেয়াদি মিউচ্যুয়াল ফান্ড এর ট্রাস্টি হিসেবে দায়িত্ব পালন করছে। বর্তমানে আইসিবি ১০২৫.০০ কোটি টাকার ৫টি বন্ড ইস্যুর ট্রাস্টি হিসেবে দায়িত্ব পালন করছে।

কাস্টডিয়ান হিসেবে দায়িত্ব পালন

২০১৬-১৭ অর্থবছরে আইসিবি ১৯৫.০০ কোটি টাকা মূলধন বিশিষ্ট ৬টি বে-মেয়াদি মিউচ্যুয়াল ফান্ড-এর কাস্টডিয়ান হিসেবে দায়িত্ব পালনের অঙ্গীকার করেছে।

Project Loan Portfolio

At the beginning of the reporting year, there were 74 companies in the loan portfolio of ICB with total outstanding loans and interest of Tk. 335.85 crore. During the year, 3 companies completely liquidated their liabilities with ICB. As on 30 June 2017, liabilities of remaining 71 companies stood at Tk. 319.83 crore which includes Tk. 21.24 crore as principal and Tk. 298.59 crore as interest. As on 30 June 2017, the balance of interest suspense and loan loss provision against project loans were Tk. 1.75 crore and Tk. 0.77 crore respectively.

Besides, in line with the BRPD circular no. 02 dated on 13 January 2003 of Bangladesh Bank, a total amount of Tk. 463.83 crore was written-off in case of 101 companies. Out of the 101 companies, 32 companies have settled their loan liabilities with ICB. On the other hand, Tk. 111.82 crore was waived and Tk. 34.81 crore, including Tk. 0.82 crore of present year has been recovered against written-off loans of Tk. 463.83 crore up to 30 June 2017. Therefore, the net balance of loan stood at Tk. 317.20 crore of written-off projects, according to the circular.

Undertaking Responsibility of Trustee

ICB committed to act as trustee to the issue of 07 open-end mutual funds of Tk. 215.00 crore during FY 2016-17.

ICB undertook the responsibilities of trustee to 24 closed-end mutual funds of Tk. 2675.00 crore and 25 open-end mutual funds of Tk. 1045.00 crore up to 30 June 2017. ICB has acted as trustee to the debenture issues of 17 companies involving Tk. 184.15 crore and issues of 19 bonds of 16 companies involving Tk. 2369.36 crore up to 30 June 2017.

Mentioned from above Fund, ICB is acting as trustee to the 22 Close-end mutual fund of Tk. 2654.66 crore and 25 open- end mutual fund of Tk. 1211.15 crore now. In addition, ICB acting as trustee of 5 bonds involving Tk. 1025.00 crore.

Undertaking Responsibility of Custodian

ICB committed to act as custodian to the issue of 6 open-end mutual funds of Tk. 195.00 crore during FY 2016-17.

৩০ জুন ২০১৭ পর্যন্ত আইসিবি মোট ২৬৭৫.০০ কোটি টাকা মূলধন বিশিষ্ট ২৪টি মেয়াদি মিউচ্যুয়াল ফান্ড এবং ১০২৫.০০ কোটি টাকা মূলধন বিশিষ্ট ২৪টি বে-মেয়াদি মিউচ্যুয়াল ফান্ড এর কাস্টডিয়ান হিসেবে দায়িত্ব পালন করে।

উল্লিখিত ফান্ডগুলোর মধ্য হতে বর্তমানে আইসিবি মোট ২৬৫৪.৬৬ কোটি টাকার মূলধন বিশিষ্ট ২২টি মেয়াদি মিউচ্যুয়াল ফান্ড এবং ১০২৫.০০ কোটি টাকা মূলধন বিশিষ্ট ২৪টি বে-মেয়াদি মিউচ্যুয়াল ফান্ড এর কাস্টডিয়ান হিসেবে দায়িত্ব পালন করছে।

ইউনিট ফান্ড ও মিউচ্যুয়াল ফান্ড সার্টিফিকেটের বিপরীতে অগ্রিম স্কিম

আইসিবি ইউনিট ফান্ড/মিউচ্যুয়াল ফান্ডসমূহ, আইসিবি এএমসিএল ইউনিট ফান্ডসমূহ এবং বাংলাদেশ ফান্ড সার্টিফিকেটের বিপরীতে এ স্কিমের অধীনে অগ্রিম প্রদান করা হয়। ২০১৬-১৭ অর্থবছরে এ স্কিমের অধীনে ১৬.৪৪ কোটি টাকা অগ্রিম প্রদান করা হয়েছে যা পূর্ববর্তী অর্থবছরে ছিল ১৬.২৫ কোটি টাকা। ৩০ জুন ২০১৭ তারিখ পর্যন্ত এ স্কিমের অধীনে ৬১৬ জন গ্রাহক অগ্রিম গ্রহণ করে এবং ক্রমপুঞ্জিত ঋণ বিতরণের পরিমাণ দাঁড়ায় ১৩০.২৪ কোটি টাকা এবং উক্ত তারিখে প্রদত্ত অগ্রিমের নিট স্থিতি দাঁড়িয়েছে ২৭.৫২ কোটি টাকা। ৩০ জুন ২০১৭ পর্যন্ত প্রদত্ত অগ্রিমের ১১০.৬৭ কোটি টাকা আদায় হয়েছে।

নিম্নে আলোচ্য স্কিমের ২০১৬-১৭ এবং ২০১৫-১৬ অর্থবছরের তুলনামূলক অবস্থান প্রদর্শিত হলো:

ICB undertook the responsibilities of custodian to 24 closed-end mutual funds of Tk. 2675.00 crore and 24 open-end mutual funds of Tk. 1025.00 crore up to 30 June 2017.

Mentioned from above Fund, ICB at present is bearing the responsibilities of custodian to 22 closed-end mutual funds of Tk. 2654.66 crore and 24 open-end mutual funds of Tk. 1025.00 crore.

Advance Against Mutual and Unit Fund Certificates Scheme

ICB provides advance against certificates of ICB Unit Fund/ICB Mutual Funds/ICB AMCL Unit Funds and Bangladesh Fund. An amount of Tk. 16.44 crore was disbursed under this scheme in FY 2016-17 which was Tk. 16.25 crore in the previous year. As on 30 June 2017, 616 clients have received advance under the scheme and the cumulative disbursement was Tk. 130.24 crore. The net balance of outstanding advance on that date stood at Tk. 27.52 crore. Up to 30 June 2017 the total recovery under this scheme was Tk. 110.67 crore.

The table below shows the comparative position of the scheme during FY 2016-17 and FY 2015-16:

Table 24: Position of Advance Against ICB Unit/Mutual Funds and ICB AMCL Unit Fund Certificates

Particulars	FY 2016-17	FY 2015-16	Increase/Decrease (in percentage)	Cumulative up to 30 June 2017
Disbursement	16.44	16.25	1.17	130.24
Recovery	15.93	13.54	17.65	110.67
Net outstanding balance	27.52	24.10	14.19	27.52

ব্যাংকার টু দ্যা ইস্যু

১৫ মার্চ ২০১৫ তারিখ হতে ব্যাংকার টু দ্যা ইস্যুর পরিবর্তে ব্রোকারেজ হাউজের মাধ্যমে আইপিও আবেদন প্রক্রিয়ার প্রবর্তন করা হয়। ফলে ২০১৬-১৭ অর্থবছরে কর্পোরেশন কর্তৃক কোন আইপিও এর চাঁদা সংগৃহীত হয়নি। উক্ত অর্থবছরে আইসিবি কর্তৃক ২৫.০০ কোটি টাকার বাংলাদেশ ফান্ড ইউনিট এবং ৮১.৫৫ কোটি টাকার রাইট শেয়ার বিক্রয় করা হয়েছে।

Banker to the Issue

IPO application through brokerage house instead of banker to the issue was introduced on 15 March 2015. Consequently, no IPO subscription was collected during FY 2016-17. During the FY, ICB sold Bangladesh Fund Unit of Tk. 25.00 Crore and Rights Share of Tk. 81.55 Crore.

কনজ্যুমার ক্রেডিট স্কিম

৩০ জুন ২০১৭ তারিখে আলোচ্য খাতের ঋণ স্থিতি ছিল ০.১৯ কোটি টাকা। কর্তৃপক্ষের নির্দেশনার প্রেক্ষিতে এই খাতে আদায় ত্বরান্বিত করার জন্য ঋণ প্রদান আপাতত বন্ধ রয়েছে।

Consumer Credit Scheme

As on 30 June 2017 outstanding of Consumer Credit Scheme loan balance was Tk. 0.19 crore. As per direction of the management, disbursement of loan under this scheme has been stopped temporarily to expedite recovery.

আদায় ও পুনর্বাসন কার্যক্রম

অন্যান্য বছরের ন্যায় আলোচ্য অর্থবছরেও আইসিবি অর্থায়িত বিভিন্ন প্রকল্প হতে বকেয়া/মেয়াদোত্তীর্ণ বকেয়া আদায়ের ক্ষেত্রে সর্বাত্মক প্রচেষ্টা অব্যাহত রাখা হয়। সিকিউরিটিজে বিনিয়োগের উপর প্রাপ্য অনাদায়ী লভ্যাংশ/সুদ ও বিভিন্ন খাতে পাওনা ফি এবং কমিশন আদায়ের পাশাপাশি আলোচ্য অর্থবছরেও প্রকল্প ঋণ বিশেষত অবলোপনকৃত ঋণ আদায়ের উপরও অধিকতর গুরুত্ব আরোপ করা হয়। ঋণ আদায় কার্যক্রম অধিকতর জোরদার করার জন্য কর্পোরেশনের উচ্চ পর্যায়ের কর্মকর্তাদের সমন্বয়ে গঠিত ঋণ আদায় অগ্রগতি সংক্রান্ত রিভিউ ও মনিটরিং কমিটি প্রযোজ্য নীতিমালা অনুযায়ী ঋণ আদায়ের অগ্রগতি তদারকি করে। এছাড়াও, মেয়াদোত্তীর্ণ বকেয়া আদায়ের লক্ষ্যে সংশ্লিষ্ট উর্ধ্বতন কর্মকর্তাগণ কোম্পানি/উদ্যোক্তাগণের সাথে সার্বক্ষণিক যোগাযোগ রক্ষা করে এবং আদায় কার্যক্রম সফল করার জন্য নিরলস প্রচেষ্টা অব্যাহত রাখে।

লভ্যাংশ, ডিবেঞ্চারের সুদ এবং অন্যান্য আদায়

আলোচ্য অর্থবছরে আইসিবির বিভিন্ন স্কিমে সর্বমোট ৮০৮.৯৮ কোটি টাকা আদায় হয়েছে যা গত অর্থবছরের ৭৫০.৩২ কোটি টাকার তুলনায় ৭.৮২ শতাংশ বেশি। বিগত কয়েক বছরে কর্পোরেশনের সংশ্লিষ্ট সকলের সম্মিলিত প্রচেষ্টার ফলে বকেয়া পাওনার স্থিতি অনেকাংশে হ্রাস পেয়েছে। নিম্নের সারণিতে ২০১৬-১৭ এবং ২০১৫-১৬ অর্থবছরের আদায় কার্যক্রমের অবস্থান প্রদর্শিত হলো :

Recovery and Rehabilitation Activities

As in other years ICB continued to emphasize recovery of outstanding dues/over dues from the projects financed by it. Besides, recovery of arrear dividend/interest on investment in securities and fees & commissions of different schemes, special attention was given on recovery of written-off projects. In order to make recovery drive more effective, "Review and monitoring committee on debt recovery" comprising of senior officials of the Corporation monitors the recovery of dues. Besides, the concerned executives were also in constant contact with companies/sponsors and made relentless efforts to make the recovery drive successful.

Dividend, Interest on Debentures & Other Recoveries

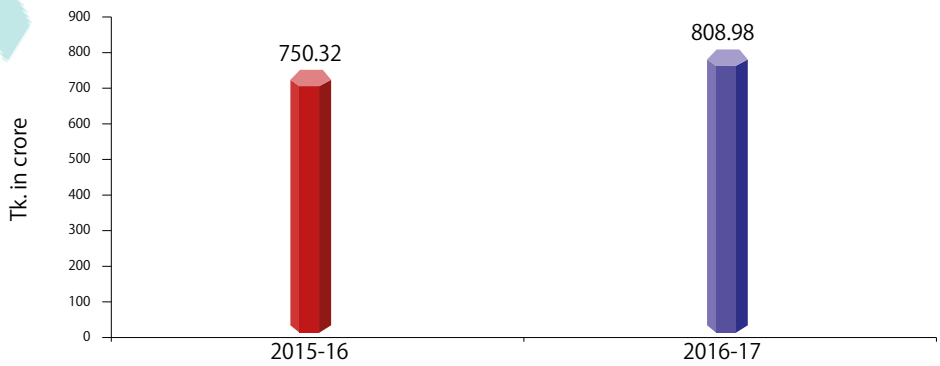
The amount of recovery from different schemes of ICB during the reporting year was Tk. 808.98 Crore which was Tk. 750.32 Crore in the previous year, registering a increase of 7.82 percent. The concerted efforts of the officials of the Corporation during the last few years, reduced the balance of dues/over dues to a great extent. The following table reveals the recovery position of FY 2016-17 and FY 2015-16:

Table 25: Recovery of Loans and Advances, Dividend, Interest on Debentures, Bonds and Others During FY 2016-17 & FY 2015-16

(Tk. in crore)

Sl. no.	Particulars	FY 2016-17	FY 2015-16	Increase/(decrease) (percentage)
1.	Dividend	338.75	282.62	19.86
2.	Interest on debenture securities	0.13	0.18	(27.77)
3.	Recovery against non-listed securities (Preference Share, Debentures and Bonds)	54.24	59.82	(9.33)
4.	Commission & fees	65.85	67.57	(2.55)
5.	Margin loans	277.30	213.80	29.70
6.	Unit and mutual fund advance account	15.93	13.54	17.65
7.	Lease financing	19.55	15.43	26.70
8.	Consumer credit	0.02	0.10	(80.00)
9.	Advance against equity	36.02	92.15	(60.91)
10.	Recovery of bridging loans	1.19	5.11	(76.71)
	Total	**808.98**	**750.32**	**7.82**

Figure 24: Recovery of Loans and Advances, Dividend, Interest on Debentures, Bonds and Others During FY 2016-17 & FY 2015-16



সেতু ঋণ আদায়

২০১৬-১৭ অর্থবছরে সেতু ঋণ আদায় (মূলত অবলোপনকৃত প্রকল্প ঋণ হতে) হয়েছে ১.১৯ কোটি টাকা, যেখানে ২০১৫-১৬ অর্থবছরে আদায় হয়েছিল ৫.১১ কোটি টাকা।

প্রকল্প পুনর্বাসন

সরকারি নীতিমালার আলোকে নিষ্ক্রিয়/রুগ্ন প্রকল্প পুনর্বাসনে আইসিবি ২০১৬-১৭ অর্থবছরে বিভিন্ন উদ্যোগ গ্রহণ করেছে। আলোচ্য অর্থবছরে নিষ্ক্রিয়/রুগ্ন প্রকল্পসহ ৫৪.৫৬ কোটি টাকা পরিশোধ করে ৯টি কোম্পানি ঋণ হিসাব নিষ্পত্তি করেছে। ২০১৫-১৬ অর্থবছরে ৮টি কোম্পানি আইসিবির সমুদয় পাওনা হিসেবে ১২৬.৩৯ কোটি টাকা পরিশোধ করে ঋণ হিসাব নিষ্পত্তি করেছিল।

Recovery of Bridge Loans

Bridge loan of Tk. 1.19 crore has been recovered (mainly from written-off project loan) during FY 2016-17, whereas Tk. 5.11 crore was recovered during FY 2015-16.

Rehabilitation of Projects

According to Government policy guidelines, ICB has taken various measures during FY 2016-17 for rehabilitation of non-performing/stuck-up projects. During the year, 9 companies including non-performing/stuck-up projects paid Tk. 54.56 crore and settled their loan accounts. During FY 2015-16, 8 companies closed their loan accounts by paying Tk. 126.39 crore under this program.

Table 26: Statement of Waiver Facilities for Rehabilitation of Projects

(Tk. in crore)

Particulars	FY 2016-17		FY 2015-16		Cumulative as on 30 June 2017	
	no. of projects	amount	no. of projects	amount	no. of projects	amount
Approval of waiver	4	22.52	5	150.69	289	1327.71
Post waiver dues	4	3.71	3	58.44	287	302.072
Approval Cancellation	1	0.52	1	0.52	74	524.60
Recovery from companies under Waiver facilities	5	1.23	7	5.91	325	114.212
Settled projects	9	54.56	8	126.39	232	489.46

আইনগত ব্যবস্থা

যে সকল খেলাপী ঋণ গ্রহীতা বারংবার তাগাদা দেয়া সত্ত্বেও ঋণ পরিশোধ করেননি আইসিবি তাদের বিরুদ্ধে "অর্থঋণ আদালত আইন, ২০০৩" (৩০ মার্চ ২০০৪ পর্যন্ত সংশোধিত) এর আওতায় আইনগত ব্যবস্থা গ্রহণ করে। অর্থঋণ আদালত আইন, ২০০৩ এর আওতায় দায়েরকৃত মামলাসমূহের মধ্য হতে এ পর্যন্ত দায়দেনা পরিশোধের প্রেক্ষিতে ১০৭টি মামলা নিস্পত্তি হয়েছে এবং ইতঃপূর্বে দায়েরকৃত ১৬টি মামলা কোম্পানি কর্তৃক দেনা পরিশোধের ভিত্তিতে প্রত্যাহার করা হয়েছে।

Legal Actions

ICB initiated legal actions against the defaulting borrowers under "The ArthaRin Adalat Ain, 2003" (amended up to 30 March 2004) who failed to repay the loans despite repeated persuasion and reminders. Among the cases filed under "The ArthaRin Adalat Ain, 2003" 107 cases were settled as payments were made by the companies and 16 cases were withdrawn as payments were made by the companies.

Table 27: Statement of Legal Actions Taken Against Loan Defaulting Projects

(Tk. in crore)

Particulars of legal actions			FY 2016-17	FY 2015-16	Cumulative as on 30 June 2017
(A)	Cases filed under ArthaRin Adalat Ain, 2003	no.	2	4	203
		amount	6.50	13.31	802.17
(B)	Decrees obtained	no.	6	6	149
		amount	7.59	3.74	316.24
(C)	Cases filed for execution of decrees	no.	0	0	141
		amount	0.00	0.00	776.38
(D)	Cases filed under Negotiable Instrument Act, 1881	no.	8	40	168
		amount	5.58	11.72	40.11
(E)	Cases settled under ArthaRin Adalat Ain, 2003	no.	6	6	107
		amount	7.59	3.74	357.53
(F)	Cases settled under Negotiable Instrument Act, 1881	no.	30	27	129
		amount	6.52	5.50	23.37
(G)	Net balance under ArthaRin Adalat Ain, 2003	no.	96	100	-
		amount	444.51	445.60	-
(H)	Net balance under Negotiable Instrument Act, 1881	no.	36	58	-
		amount	16.64	17.58	-

মার্চেন্ডাইজিং কার্যক্রম

আইসিবির মৌলিক কার্যক্রমের মধ্যে মার্চেন্ডাইজিং অন্যতম। মার্চেন্ডাইজিং কার্যক্রম তথা মিউচ্যুয়াল ফান্ড, ইউনিট ফান্ড এবং বিও/বিনিয়োগ হিসাব ব্যবস্থাপনার মাধ্যমে আইসিবি আলোচ্য অর্থবছরেও পুঁজিবাজারে গুরুত্বপূর্ণ অবদান রেখেছে।

ক্যাপিটাল মার্কেট ডেভেলপমেন্ট প্রোগ্রাম (সিএমডিপি) এর আওতায় গঠিত আইসিবির দু'টি সাবসিডিয়ারি কোম্পানি: আইসিবি ক্যাপিটাল ম্যানেজমেন্ট লিঃ এবং আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিঃ যথাক্রমে মার্চেন্ট ব্যাংকিং এবং মিউচ্যুয়াল ফান্ড ব্যবস্থাপনা কার্যক্রম পরিচালনার জন্য ১ জুলাই ২০০২ তারিখ হতে স্ব স্ব ব্যবসা শুরু করে। সিএমডিপি কর্মসূচীর আওতায় আইসিবি মার্চেন্ট ব্যাংকিং ও মিউচ্যুয়াল ফান্ড ব্যবস্থাপনার নতুন কার্যক্রম বন্ধ রেখেছে। তবে সাবসিডিয়ারি কোম্পানিসমূহ কার্যক্রম শুরু করার পূর্বের ইনভেস্টরস্ স্কিম, ইউনিট ফান্ড এবং মিউচ্যুয়াল ফান্ডসমূহের পরিচালন কার্যক্রম আইসিবির ব্যবস্থাধীনে অব্যাহত রয়েছে।

মিউচ্যুয়াল ফান্ড

আইসিবি বাংলাদেশে মিউচ্যুয়াল ফান্ড ইন্ডাস্ট্রি প্রবর্তনে পথিকৃৎ এর ভূমিকা পালন করে। ২৫ এপ্রিল ১৯৮০ তারিখে দেশের প্রথম মিউচ্যুয়াল ফান্ড "প্রথম আইসিবি মিউচ্যুয়াল ফান্ড" বাজারজাত করা হয়। এরপর থেকে বছর পরিক্রমায় ১৯৯৬ সাল পর্যন্ত আইসিবি সর্বমোট ১৭.৫০ কোটি টাকা (যা বর্তমানে ১৭.৭৫ কোটি টাকা) মূলধন সংবলিত ৮টি মিউচ্যুয়াল ফান্ড বাজারজাত করে। সন্তোষজনক লভ্যাংশ প্রদান এবং শক্তিশালী ও বিচক্ষণ পোর্টফোলিও ব্যবস্থাপনার ফলে আইসিবি মিউচ্যুয়াল ফান্ডসমূহ বিনিয়োগকারীদের নিকট অপেক্ষাকৃত নিরাপদ বিনিয়োগ মাধ্যম হিসেবে সমাদৃত হয়েছে।

ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ (আইসিবি) পরিচালিত আটটি মিউচ্যুয়াল ফান্ডের মধ্যে ছয়টি মিউচ্যুয়াল ফান্ড (১ম হতে ৬ষ্ঠ) বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (বিএসইসি) এর নির্দেশনা এবং ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ (আইসিবি) এর পরিচালনা বোর্ডের সিদ্ধান্ত মোতাবেক ২০১৫-১৬ অর্থবছরে মেয়াদি থেকে বে-মেয়াদি মিউচ্যুয়াল ফান্ডে রূপান্তরিত হয়েছে।

এ ছাড়া, উপরিল্লিখিত নির্দেশনা মোতাবেক ৭ম আইসিবি মিউচ্যুয়াল ফান্ড ০৭.১১.২০১৬ তারিখে এবং ৮ম আইসিবি মিউচ্যুয়াল ফান্ড ১৫.০৩.২০১৭ তারিখে মেয়াদি থেকে বে-মেয়াদি মিউচ্যুয়াল ফান্ডে রূপান্তরিত হয়েছে। রূপান্তরিত মিউচ্যুয়াল ফান্ডসমূহের (১ম হতে ৮ম) ট্রাস্টি ও কাস্টডিয়ান হিসেবে আইসিবি এবং অ্যাসেট ম্যানেজার হিসেবে আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিঃ দায়িত্ব পালন করছে।

Merchandising Operations

Merchandising operation is one of the basic activities of ICB. During the year under review, ICB made a significant contribution to the capital market through merchandising operations i.e. management of mutual funds, unit fund and BO/Investment accounts.

ICB Capital Management Ltd. and ICB Asset Management Company Ltd. the two subsidiaries of ICB formed under the Capital Market Development Program (CMDP), started their business from 1 July 2002 to carryout merchant banking and mutual fund management activities respectively. Under the reform program of CMDP, ICB discontinued new business of merchant banking and mutual funds operations. However, businesses in investors' scheme, management of unit fund and mutual funds which were undertaken before commencement of businesses of the subsidiary companies are being managed by ICB.

Mutual Fund

ICB pioneered the mutual fund industry in Bangladesh. The country's first mutual fund, the "First ICB Mutual Fund" was launched on 25 April 1980. Since then ICB had floated 8 mutual funds of total capital of Tk. 17.50 crore (at present 17.75 crore) up to 1996. ICB mutual funds were now perceived by investors as rewarding and relatively safe investment vehicle because of its strong and steady performance in terms of dividend and portfolio management.

Six mutual funds (1st to 6th) amongst eight operated by Investment Corporation of Bangladesh (ICB) already converted within FY 2015-16 to open-ended mutual fund from closed-end mutual fund by the instruction of Bangladesh Securities and Exchange Commission (BSEC) and by the decision of the board of directors of ICB.

Besides this 7th ICB mutual fund has been converted to open-end mutual fund on 07.11.2016 and 8th ICB mutual fund has been converted to open-end mutual fund on 15.03.2017 by the above instruction. ICB is acting as the trustee and custodian and ICB Asset Management Company Ltd. is acting as the asset manager of those converted mutual funds.

ইউনিট ফান্ড

আইসিবি ইউনিট ফান্ড (একটি বে-মেয়াদি মিউচ্যুয়াল ফান্ড) ১০ এপ্রিল ১৯৮১ তারিখে বাজারজাত শুরু করে। ১ জুলাই ২০০২ থেকে আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিঃ এর ব্যবসায়িক কার্যক্রম শুরুর প্রেক্ষিতে আইসিবি ক্রমপুঞ্জিত বিনিয়োগ পরিকল্পনার (সিআইপি) আওতায় সার্টিফিকেট ইস্যু ব্যতীত ইউনিট সার্টিফিকেট বিক্রয় বন্ধ রেখেছে। তবে বিদ্যমান ইউনিট ফান্ড আইসিবির ব্যবস্থাপনায় পরিচালিত হচ্ছে।

২০১৬-১৭ অর্থবছরে ১৪.৮৬ কোটি টাকার ৫৮৪৯৫৭ টি ইউনিট পুনঃক্রয় করা হয় এবং সিআইপি এর আওতায় নগদ লভ্যাংশ প্রদানের পরিবর্তে ১৭১.৪২ কোটি টাকার ৭১৪২৫৩২ টি ইউনিট ইস্যু করা হয়েছে। ৩০ জুন ২০১৭ তারিখে ক্রমপুঞ্জিত নিট ১১২২.০৪ কোটি টাকার ৭৫০৪৫২১৮ টি ইউনিট ইস্যুকৃত রয়েছে।

৩০ জুন ২০১৭ তারিখে ইউনিট সার্টিফিকেটধারীর সংখ্যা ছিল ২৯২৩৩ জন যাদের মধ্যে ক্ষুদ্র ও মাঝারি সঞ্চয়কারীর সংখ্যা বেশি।

২০১৬-১৭ অর্থবছরে আইসিবি ইউনিট ফান্ডের পোর্টফোলিওতে ৪১১.৫৭ কোটি টাকা বিনিয়োগ করা হয়েছে। ৩০ জুন ২০১৭ তারিখে ইউনিট ফান্ডের পোর্টফোলিওতে নিট বিনিয়োগের পরিমাণ দাড়ায় ২৬৩৭.৮০ কোটি টাকা যার বাজারমূল্য ছিল ৪৬৮৭.৪২ কোটি টাকা।

২০১৬-১৭ এবং ২০১৫-১৬ অর্থবছরে আইসিবি ইউনিট সার্টিফিকেট ইস্যু/সিআইপি ও পুনঃক্রয়ের তুলনামূলক অবস্থান নিম্নে প্রদর্শিত হলো :

Unit Fund

ICB Unit Fund (an open-end mutual fund) was launched on 10th April 1981. After commencement of business of ICB Asset Management Company Ltd. from 1 July 2002 ICB has stopped sale of unit certificates except issuance of certificates under Cumulative Investment Plan (CIP). However, ICB Unit Fund is being managed by ICB.

During FY 2016-17, a total of 584957 units of Tk. 14.86 crore were repurchased and 7142532 units of Tk. 171.42 crore were issued under CIP. As on 30 June 2017, net units stood at 75045218 of Tk. 1122.04 crore.

The number of unit certificate holders was 29233 as on 30 June 2017. Majority of them were small and medium savers.

During FY 2016-17 an amount of Tk. 411.57 crore was invested in ICB Unit Fund Portfolio. At the end of 30 June 2017 the net investment to this Unit Fund portfolio stood at Tk. 2637.80 crore and the market value of which was Tk. 4687.42 crore.

The comparative issue/CIP and repurchase position of ICB Unit Certificates during FY 2016-17 and FY 2015-16 are given follow:

Table 28: Comparative Position of Issuance under CIP and Repurchase of ICB Unit Certificates

(Tk. in crore)

Particulars	FY 2016-17		FY 2015-16		Cumulative up to 30 June 2017	
	no. of units	amount	no. of units	amount	no. of units	amount
Gross/CIP issue	7142532	171.42	6700214	150.75	137416321	1951.63
Repurchase	584957	14.86	985720	23.72	62371103	829.59
Net issue	6557575	156.56	5714494	127.03	75045218	1122.04

CIP= Cumulative Investment Plan

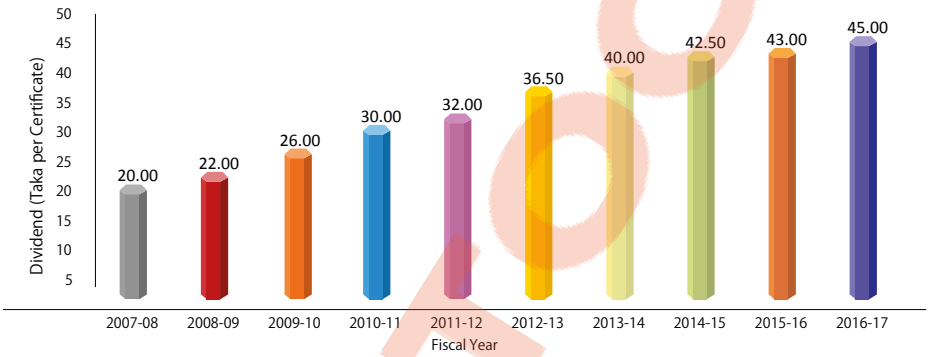
২০১৬-১৭ অর্থবছরে লভ্যাংশ ও ডিবেঞ্চারের উপর সুদ আয়, মূলধনী মুনাফা, ব্যাংক আমানতের উপর সুদ, প্রিমিয়াম আয়, ইত্যাদি খাত হতে ফান্ডের মোট ৪৪৩.৯৭ কোটি টাকা আয় হয়েছে। এ আয় হতে ব্যবস্থাপনা ফি, কমিশন, কাস্টডিয়ান ফি, ব্রোকারেজ এবং অন্যান্য খাতে মোট ৪৪.২৬ কোটি টাকা ব্যয় বাদ দেয়ার পর ফান্ডের নিট আয়ের পরিমাণ দাঁড়ায় ৩৯৯.৭১ কোটি টাকা। পূর্ববর্তী বছরের অবণ্টিত মুনাফা ৫৪২.২০ কোটি টাকা যোগ করার পর এ ফান্ডের নিট বণ্টনযোগ্য মুনাফার পরিমাণ দাঁড়ায় ৯৪১.৯১ কোটি টাকা। ফলে ৩০ জুন ২০১৭ তারিখে ইউনিট প্রতি বণ্টনযোগ্য মুনাফা দাঁড়ায় ১২৫.৫১ টাকা।

In FY 2016-17 total income of the fund was Tk. 443.97 crore by way of dividend and interest on debenture, capital gains, interest on bank deposits, premium on issuance of units, etc. On the other hand expenses totaling of Tk. 44.26 crore was incurred on account of management fee, commission, custodian fee, brokerage and others resulting in the Fund's net income of Tk. 399.71 crore. This income together with the previous year's undistributed income of Tk. 542.20 crore stood at a total distributable income of Tk. 941.91 crore. The distributable income per unit was thus Tk. 125.51 as on 30 June 2017.

২০১৬-১৭ অর্থবছরে এ ফান্ড ইউনিট প্রতি ৪৫.০০ টাকা হারে লভ্যাংশ ঘোষণা করেছে যা ২০১৫-১৬ অর্থবছরে ঘোষিত লভ্যাংশ ৪৩.০০ টাকার তুলনায় ৪.৬৫ শতাংশ বেশি। সার্টিফিকেট প্রতি বণ্টনযোগ্য অবশিষ্ট ৮০.৫১ টাকা অবণ্টিত আয় হিসেবে রাখা হয়েছে।

Dividend at the rate of Tk. 45.00 per unit was declared on the Fund for FY 2016-17 as compared to Tk. 43.00 per unit in FY 2015-16 showing an increase of 4.65 percent. The remaining Tk. 80.51 per certificate was retained as undistributable income of the fund.

Figure 25: Ten Years Dividend Performance of ICB Unit Fund



ইনভেস্টরস্ স্কিম

পুঁজিবাজার উন্নয়ন এবং বিনিয়োগ ক্ষেত্র সম্প্রসারণের লক্ষ্যে আইসিবি প্রতিষ্ঠার অব্যবহিত পরেই ১৯৭৭ সালে চালু হয় আইসিবি ইনভেস্টরস্ স্কিম। কৌশলগত কারণে আইসিবি নতুন বিনিয়োগ হিসাব খোলা বন্ধ রাখলেও আইসিবির সাবসিডিয়ারি কোম্পানি আইসিএমএল ১ জুলাই ২০০২ তারিখ হতে বিনিয়োগ হিসাব খোলা ও পরিচালনা করে আসছে। সে প্রেক্ষিতে আইসিবি তার বিদ্যমান বিনিয়োগ হিসাবসমূহ পরিচালনা অব্যাহত রেখেছে। আইসিবির প্রধান কার্যালয় ছাড়াও ঢাকার স্থানীয় কার্যালয়, চট্টগ্রাম, রাজশাহী, খুলনা, বরিশাল, সিলেট এবং বগুড়ায় অবস্থিত ৭টি শাখা অফিসের মাধ্যমে বিনিয়োগ হিসাবসমূহ পরিচালিত হচ্ছে। ৩০ জুন ২০১৭ তারিখে এ স্কিমের অধীন হিসাবের সংখ্যা ৭৭২০৭, যার বিবরণ সারণী নং ২৯-এ উপস্থাপন করা হলো।

আইসিবির ইনভেস্টরস্ স্কিমের আওতায় পরিচালিত বিনিয়োগ হিসাবসমূহে বিএসইসি এর বিধি অনুযায়ী মার্জিন ঋণ প্রদান করা হয়। এক্ষেত্রে বিনিয়োগ নিরাপত্তা, সিকিউরিটির মৌলিক বিষয়, সিকিউরিটির তারল্য, যুক্তিসঙ্গত আয়, মূলধন প্রবৃদ্ধি, ঝুঁকির উপাদানসমূহ এবং করারোপের প্রভাব বিবেচনা করা হয়।

২০১১-১২ অর্থবছরে সরকার ঘোষিত বিশেষ স্কিমের আওতায় ক্ষতিগ্রস্ত ক্ষুদ্র বিনিয়োগকারীদের জন্য আইসিবি সুদ মওকুফ কার্যক্রম অব্যাহত রেখে ২০১৫-১৬ অর্থবছরে কতিপয় শর্ত সাপেক্ষে পুনরায় সুদ মওকুফ সুবিধা প্রদান করে যা অদ্যাবধি চলমান রয়েছে। অধিকন্তু ২০১৬-১৭ অর্থবছরে বিনিয়োগকারীদের আবেদন এবং পুঁজিবাজার উন্নয়নের স্বার্থে উক্ত সুদ মওকুফ সুবিধার অতিরিক্ত হিসেবে নিম্নোক্ত শর্ত সাপেক্ষে সুদ/বিনিয়োগ ঘাটতি মওকুফ কার্যকর করা হয়:

- প্রধান কার্যালয় ও শাখা কার্যালয়সমূহে ৭০৭৪টি ঘাটতিযুক্ত বিনিয়োগ হিসাবধারীদেরকে ০১.০১.২০১১ তারিখ হতে ৩০.০৬.২০১৬ তারিখ পর্যন্ত সময়ের অর্জিত সুদের ২০% নগদে/তহবিল স্থানান্তরের

Investors' Scheme

To develop the capital market as well as to broaden the base of investment, ICB Investors' Scheme was launched in 1977, soon after ICB was established. Under the strategic reforms policy of CMDP, ICB Capital Management Ltd. -a subsidiary of ICB has been formed to open and operate investment accounts from 1 July 2002 and since then ICB refrain itself from opening new investment account. ICB, however continues to manage its existing investment accounts. Along with head office investment accounts are also operated at the 7 branches of ICB located at Dhaka, Chittagong, Rajshahi, Khulna, Barisal, Sylhet and Bogra. The number of investment accounts as on 30 June 2017 is 77207 details of which are shown in table no.-29.

Margin loan facilities are provided to investment accounts under ICB investors' scheme as per BSEC margin rules. The margin loans are provided for purchasing securities considering investment security, fundamentals of securities, liquidity of securities, logical income and capital appreciation, elements of risks and impact of taxation.

ICB has continued interest rebate facility program for affected investors under some conditions in FY 2015-16 financial year as a continuation of government initiated interest rebate facility program for small affected investors under special scheme of FY 2011-12. In addition, considering investor's request and capital market development, a new interest rebate facility/ investment deficit program came into effect in FY 2016-17 financial year, along with the previous one, under following conditions:

- Under the condition of repaying 20% of interest amount from 01-01-2011 to 30-06-2016 through cash deposit/ fund transfer within 30.06.2017, rest 80% interest rebate

মাধ্যমে ৩০.০৬.২০১৭ তারিখের মধ্যে সর্বোচ্চ ৩টি ধাপে পরিশোধ সাপেক্ষে অবশিষ্ট ৮০% মওকুফ সুবিধা কার্যকর হবে;

- অর্জিত সুদের ২০% নগদ/তহবিল স্থানান্তরের মাধ্যমে জমার বিপরীতে সিকিউরিটিজ ক্রয় করা যাবে;
- মওকুফকৃত সুদ কোন অবস্থায় ৩১.১২.২০১৫ তারিখের ডেবিট ব্যালেন্স এবং অনিশ্চিত হিসাবে রক্ষিত সঞ্চিতি অপেক্ষা বেশি হতে পারবে না;
- মওকুফকৃত সুদের উপর ০১.০৭.২০১৬ তারিখ হতে মওকুফ কার্যকর হওয়ার তারিখ পর্যন্ত সুদ আরোপ করা হবে না;
- ইতঃপূর্বে যারা রিবেট সুবিধা প্রাপ্তির জন্য আবেদন করেছেন তাঁরা আগ্রহী হলে বর্ণিত সুবিধার আওতাভুক্ত হবেন।

আইসিবি প্রধান কার্যালয় এবং এর ৭টি শাখা কার্যালয়ে ৩০.০৬.২০১৬ তারিখে উক্ত মওকুফ সুবিধার আওতাভুক্ত বিনিয়োগকারীর সংখ্যা মোট ১২ হাজার ৮৪৯ জন এবং তাদের সুদ মওকুফ সুবিধা কার্যকর হলে মোট ১৪২.০৬ কোটি টাকা প্রয়োজন হবে। উক্ত মওকুফ সুবিধা গ্রহণের জন্য আগ্রহী বিনিয়োগকারীদের ৩০.০৬.২০১৭ তারিখের মধ্যে আবেদন করার জন্য ৩টি জাতীয় দৈনিকে বিজ্ঞপ্তি প্রকাশ করা হয় এবং টেলিভিশন স্ক্রলবার ও ব্যানার/ফেস্টুন আকারে দৃশ্যমান স্থানে প্রদর্শন করা হয়। এছাড়া সুদ মওকুফ সুবিধার আওতাভুক্ত বিনিয়োগ হিসাবধারীদের ঠিকানায় পত্রের মাধ্যমে বিষয়টি অবহিতকরণের নিমিত্ত সংশ্লিষ্ট বিনিয়োগকারীদের অনুকূলে বাংলাদেশ ডাক বিভাগের UNDER CERTIFICATE OF POSTING এর মাধ্যমে পত্র প্রেরণ করা হয় এবং সংশ্লিষ্ট সুদ মওকুফ সুবিধা প্রাপ্ত বিনিয়োগ হিসাবধারীদের তালিকা আইসিবির নিজস্ব ওয়েব সাইটে দেয়া হয়েছে।

আইসিবি প্রধান কার্যালয় ও শাখা কার্যালয়সমূহের সুদ মওকুফ সুবিধা প্রাপ্ত মোট ১২৮৪৯ টি বিনিয়োগ হিসাবের মধ্যে সম্পদযুক্ত বিনিয়োগ হিসাব ৭০৭৪ টি এবং শূণ্য সম্পদ বিশিষ্ট বিনিয়োগ হিসাব ৫৭৭৫ টি। কর্তৃপক্ষের অনুমোদনক্রমে শূণ্য সম্পদ বিশিষ্ট ৫৭৭৫ টি বিনিয়োগ হিসাবে ১০০% সুদ বাবদ ২.৭০ কোটি টাকা সরাসরি মওকুফ করা হয়েছে। সুদ মওকুফ সুবিধার আওতায় সম্পদযুক্ত ৭০৭৪ টি বিনিয়োগ হিসাবের মধ্যে শুধুমাত্র প্রধান কার্যালয়ে সম্পদযুক্ত বিনিয়োগ হিসাবধারীর সংখ্যা ৩৯১৪ টি। সুদ মওকুফ সুবিধা গ্রহণের সর্বশেষ সময়সীমা ৩০ জুন ২০১৭ তারিখের মধ্যে ২০% বাবদ অর্থ জমা প্রদান করে আবেদনকৃত ৪২৭ জন বিনিয়োগকারীর সুদ মওকুফ সুবিধা কার্যকর করা হয়েছে।

will come into effect for a total of 7074 deficited accounts of head office and branches of ICB;

- Securities can be purchased against cash deposit/fund transfer for the payment of 20% interest receivable;
- Rebate amount must not be greater than debit balance and provision kept for interest suspense as on 31.12.2015;
- No interest will be calculated on rebate amount from 01-07-2016 till rebate facilities has been effective;
- Those who has applied for previous interest rebate facilities can take this facilities as well if interested.

There are total 12,849 investors under the rebate facilities of ICB head office and its 7 branches and Tk. 142.06 crore will be required if the facilities are effective as on 30.06.2016. To avail this facility, interested investors were requested to apply within 30.06.2017 through the advertisements published in three national dailies and television scrollbar along with banner/festoon shown in visible places. In addition, letters were posted to affected account holders to inform them UNDER CERTIFICATE OF POSTING of Bangladesh Postal Department and list of waivable accounts are given in official website of ICB.

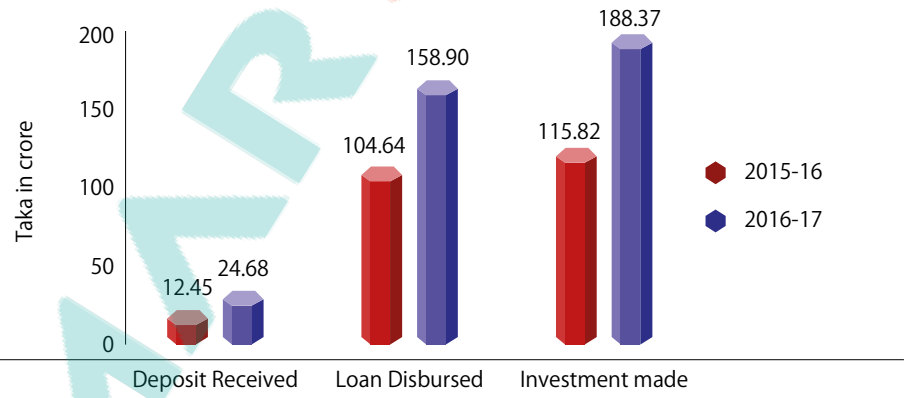
Among the 12,849 waivable accounts of ICB head office and its 7 branches, 7074 accounts are with asset and 5775 are with zero asset value. With the approval of higher authority, 100% interest have been waived of Tk 2.70 crore to 5775 accounts with zero asset value directly. Among 7074 accounts with asset value, ICB head office alone holds 3914 accounts. Interest rebate facilities have been provided to 427 investors who has paid 20% interest amount within the time limit of 30 June 2017.

Table 29: Comparative Operational Activities of the Investors' Scheme in FY 2016-17 and FY 2015-16

(Tk. in crore)

Particulars	FY 2016-17			FY 2015-16			Increase/ Decrease (Percentage)	Cumulative as on 30 June 2017
	Head Office	Branches	Total	Head Office	Branches	Total		
No. of accounts opened	-	-	-	-	-	-	-	77207
No. of accounts closed	264	219	483	177	447	624	-22.60	38006
No. of net operative accounts	22269	16932	39201	22531	17151	39682	-1.21	39201
Deposits received	11.06	13.62	24.68	5.40	7.05	12.45	98.23	625.87
Loans disbursed	62.52	96.38	158.90	31.04	73.60	104.64	51.85	4015.13
Investments made	74.28	114.09	188.37	38.40	77.42	115.82	62.64	32062.76
Recovery of margin loans	81.41	130.62	212.03	37.78	77.80	115.58	83.45	-
Interest on margin loan and brokerage fee	11.87	19.00	30.87	7.95	10.41	18.36	68.14	-
Fund withdrawal	21.53	22.37	43.90	18.02	20.02	38.04	15.40	-
Securities purchased	74.28	114.07	188.35	41.32	75.95	117.27	60.61	-
Securities Sold	96.34	124.94	221.28	60.26	96.91	157.17	40.79	-
Total Transaction (Purchase & Sale)	170.62	239.81	409.63	101.58	172.86	274.44	49.26	-

Figure 26: Deposit Received, Loan Disbursed & Investments Made under Investors' Scheme



এছাড়া, পুঁজিবাজারে ক্ষতিগ্রস্ত ক্ষুদ্র বিনিয়োগকারীদের সহায়তা প্রদান এবং চাহিদা সৃষ্টির মাধ্যমে পুঁজিবাজারকে শক্তিশালী করার লক্ষ্যে সরকার কর্তৃক একটি বিশেষ তহবিল ''পুঁজিবাজারে ক্ষতিগ্রস্ত ক্ষুদ্র বিনিয়োগকারীদের সহায়তা তহবিল'' নামে ৯০০.০০ কোটি টাকার একটি পৃথক তহবিল গঠন করা হয়েছে। আলোচ্য তহবিলের ব্যবস্থাপনার দায়িত্ব আইসিবি-কে প্রদান করা হয়েছে। সরকার কর্তৃক অনুমোদিত নীতিমালার ভিত্তিতে ক্ষতিগ্রস্ত বিনিয়োগকারীদের সহায়তা করার লক্ষ্যে আইসিবি মার্চেন্ট ব্যাংক এবং স্টক ব্রোকারদেরকে ঋণ প্রদান করে থাকে। উক্ত তহবিল হতে ৩০ জুন ২০১৭ তারিখ পর্যন্ত ৩৪টি প্রতিষ্ঠানকে ৬৪২.০৯ কোটি টাকা ঋণ বিতরণ করা হয়েছে। বিতরণকৃত অর্থ হতে সুদ ও আসল বাবদ ৬৮২.২৮ কোটি টাকা আদায় হয়েছে। এ তহবিল হতে সুবিধা গ্রহণের সময়সীমা ৩০ সেপ্টেম্বর ২০১৭ তারিখ পর্যন্ত বর্ধিত করা হয়েছে। ৩০ জুন ২০১৭ তারিখ পর্যন্ত মার্চেন্ট ব্যাংক এবং ব্রোকারেজ হাউস হতে গৃহীত আবেদন পত্র, ঋণ মঞ্জুরি এবং বিতরণের একটি চিত্র পরবর্তী পৃষ্ঠায় তুলে ধরা হলো:

In addition, to help the affected small investors and to strengthen the capital market for creating demand a special fund named "Puji Bazare Khotigrosto Khudro Biniogkarider Shohayata Tahobil" of Tk. 900.00 crore has been allocated by the Government. The supervision and management of this fund has been given to ICB. Based on the policies approved by the Govt. ICB provides the loan to the Merchant Banks and Stock Brokers to support the affected account holders as per the policy guideline framed by the Government. A total of Tk. 642.09 Crore has been disbursed in favor to 34 institutions in the form of loan as on 30.06.2017. A total of Tk. 682.28 Crore has been recovered from the disbursed amount as interest & principal. The time limit to apply for this fund has been extended to 30 September 2017. Details of the application received from the Merchant Banks & Brokerage House, Loan Sanctioned and Disbursement made are as follows on 30 June 2017:

Table 30: Application, Sanction and Disbursement position of the "Puji Bazare Khotigrosto Khudro Biniogkarider Shohayata Tahobil".

(Tk. in crore)

	Application		Sanction		Disbursement	
	Number	Amount	Number	Amount	Number	Amount
Merchant Bank	23	463.10	22	460.67	18	428.35
Brokerage House	25	280.07	21	222.51	16	213.74
Total	**48**	**743.17**	**43**	**683.18**	**34**	**642.09**

নিম্নের সারণিতে আইসিবির শাখাসমূহ কর্তৃক ইনভেস্টরস্ স্কিম কার্যক্রমের তুলনামূলক বিবরণী প্রদর্শিত হল :

The branch-wise operational performance of investors' scheme of ICB is shown in the following table:

Table 31: Branch-wise Operational Activities of Investors' Scheme in FY 2016-17 and FY 2015-16

(Tk. in crore)

Particulars	Chittagong Branch		Rajshahi Branch		Khulna Branch		Sylhet Branch		Barisal Branch		Bogra Branch		Local Office		Total	
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16
No. of accounts opened	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
No. of accounts closed	62	205	73	54	21	47	45	127	10	-	6	11	2	3	219	447
No. of net operative accounts	5963	6025	2648	2721	2737	2758	2341	2386	1801	1811	481	487	961	963	16932	17151
Deposits received	2.01	1.25	4.14	2.48	0.83	0.60	3.47	0.38	0.98	0.49	0.41	0.13	1.78	1.72	13.62	7.05
Loans disbursed	14.77	13.45	23.42	14.12	5.51	2.06	6.42	3.19	18.63	6.80	6.24	3.73	21.39	30.25	96.38	73.60
Investments made	20.74	13.26	30.10	17.64	8.82	3.57	6.85	6.17	14.90	5.37	7.13	4.54	25.55	26.87	114.09	77.42
Recovery of margin loan	28.92	13.53	29.19	16.62	8.27	4.36	8.58	4.41	23.44	7.53	6.47	4.24	25.75	27.11	130.62	77.80
Interest on margin loan and brokerage Fee	10.03	4.60	2.67	2.08	1.21	0.73	1.19	0.82	2.01	0.89	0.28	0.23	1.61	1.06	19.00	10.41
Fund withdrawal	5.79	4.51	4.45	4.93	4.59	3.24	2.88	2.16	1.00	1.33	0.38	0.26	3.28	3.59	22.37	20.02

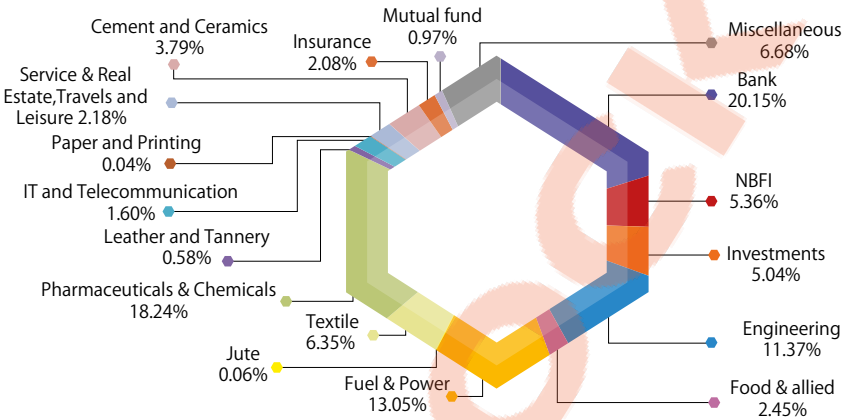
সিকিউরিটিজ লেনদেন

ইনভেস্টরস্ স্কিমের অধীনে আলোচ্য অর্থবছরে সিকিউরিটিজের লেনদেন গত অর্থবছরের তুলনায় বৃদ্ধি পেয়েছে। ২০১৬-১৭ অর্থবছরে এ স্কিমের অধীনে ৪০৯.৬৩ কোটি টাকার সিকিউরিটিজ লেনদেন হয়েছে। উক্ত লেনদেনের মধ্যে সেকেন্ডারি মার্কেটে লেনদেনের পরিমাণ ছিল ৪০৬.৯৮ কোটি টাকা এবং প্রাইমারি মার্কেটে বিনিয়োগের পরিমাণ ছিল ২.৬৫ কোটি টাকা। ২০১৫-১৬ অর্থবছরে ইনভেস্টরস্ স্কিমের অধীনে ২৭৪.৪৪ কোটি টাকার সিকিউরিটিজ লেনদেন হয়েছিল যার মধ্যে সেকেন্ডারি মার্কেটে লেনদেনের পরিমাণ ছিল ২৭১.৮৪ কোটি টাকা এবং প্রাইমারি মার্কেটে বিনিয়োগের পরিমাণ ছিল ২.৬০ কোটি টাকা।

Transaction of Securities

Under the investors' scheme trading volume of securities has increased during the year as compared to the previous year. Securities valued of Tk. 409.63 crore were transacted under this scheme during FY 2016-17. Out of total transactions, Tk. 406.98 crore was transacted in secondary market and Tk. 2.65 crore was invested in the primary market. In FY 2015-16 total transaction under this scheme was Tk. 274.44 crore, out of which Tk. 271.84 crore was transacted in the secondary market and Tk. 2.60 crore was invested in the primary market.

Figure 27: Sector-Wise Investments under Investors' Scheme in 2016-17



বিনিয়োগ/বিও হিসাবধারীগণের শ্রেণিবিভাগ

ইনভেস্টরস্ স্কিমে বিভিন্ন পেশায় নিয়োজিত ব্যক্তিবর্গ তাদের সঞ্চয় বিভিন্ন খাতে বিনিয়োগ করেছেন। তবে সরকারি ও বেসরকারি চাকুরিজীবী এবং ব্যবসায়ীগণ/কৃষিজীবী এ স্কিমের প্রতি অধিকতর আগ্রহী ছিলেন যা নিম্নে দেখানো হলো:

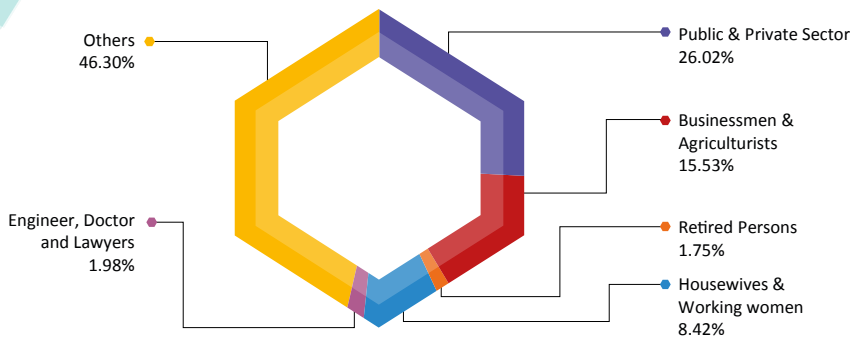
Classification of Investment (BO) Account Holders

The investors' scheme has drawn interests of investors of different sectors of investors of different professions. However, public and private sector employees and professionals, businessmen and agriculturists had shown more interest in this scheme as shown below :

Table 32: Profession-wise Classification of the Investment Account Holders as on 30 June 2017

Occupation	No. of Account Holders	Percentage
Public & Private sector employees	10200	26.02
Businessmen/Agriculturists	6087	15.53
Retired persons	687	1.75
Housewives	3300	8.42
Engineers, Doctors and Lawyers	776	1.98
Others	18151	46.30
Total	**39201**	**100.00**

Figure 28: Profession-wise Classification of the Investment Account Holders



ইক্যুইটি অ্যান্ড এন্ট্রাপ্রেনরশিপ ফান্ড (ইইএফ)

ঝুঁকিপূর্ণ অথচ সম্ভাবনাময় কৃষিভিত্তিক ও তথ্য প্রযুক্তি খাতের শিল্পকে সহায়তাকরণের উদ্দেশ্যে ২০০০-০১ অর্থবছরে বাজেট বরাদ্দের মধ্য দিয়ে বাংলাদেশ ব্যাংক এর তত্ত্বাবধানে ইক্যুইটি ডেভেলপমেন্ট ফান্ড (ইডিএফ) এর যাত্রা শুরু হয়। পরবর্তীতে এ তহবিলের নাম পরিবর্তন করে ইক্যুইটি অ্যান্ড এন্ট্রাপ্রেনরশিপ ফান্ড (ইইএফ) করা হয়। খাদ্য প্রক্রিয়াজাতকরণ, কৃষিভিত্তিক শিল্প ও আইসিটি খাতে বিনিয়োগের মাধ্যমে এসব খাতের উন্নয়ন এবং কর্মসংস্থান সৃষ্টি তথা দেশের আর্থ সামাজিক উন্নয়ন ইইএফ এর মূল লক্ষ্য। প্রারম্ভিক পর্যায়ে বাংলাদেশ ব্যাংকের উপর ফান্ডটির ব্যবস্থাপনার দায়িত্ব অর্পণ করা হয়। পরবর্তীতে ১ জুন ২০০৯ তারিখে বাংলাদেশ ব্যাংক ও আইসিবির মধ্যে একটি সাব-এজেন্সি চুক্তি স্বাক্ষরের মাধ্যমে উক্ত ফান্ডের অপারেশনাল কাজের ব্যবস্থাপনা আইসিবির উপর অর্পিত হয়।

আর্থ-সামাজিক উন্নয়নে ইইএফ

বর্তমানে অনেক তরুণ, উদ্যমী ও নারী উদ্যোক্তা আইসিটি ও কৃষি খাতভুক্ত প্রকল্পসমূহে সম্পৃক্ত হয়েছেন। এসব তরুণ উদ্যোক্তা ইইএফ সহায়তা গ্রহণ করে আইসিটি ও কৃষি খাতের উন্নয়নের মাধ্যমে গ্রামীণ ও শহরে আর্থ-সামাজিক উন্নয়নে বিশেষ ভূমিকা পালন করছে । ইইএফ সহায়তা প্রাপ্তির ক্ষেত্রে মুক্তিযোদ্ধা এবং অনিবাসী বাংলাদেশিগণ প্রাধান্য পান।

মাছ চাষ, দুগ্ধ ও ঘি উৎপাদন, দুগ্ধ প্রক্রিয়াজাতকরণ, বায়োগ্যাস উৎপাদন, পোল্ট্রি হ্যাচারি, ফিড মিল, মিশ্র সার উৎপাদন, মাংস প্রক্রিয়াকরণ, অটো রাইস মিল, কোল্ড স্টোরেজ, টিস্যু কালচার, কুমির ও কচ্ছপ চাষ ইত্যাদি ইইএফ (এগ্রো) সেক্টরের অন্তর্ভুক্ত। এ সব প্রকল্প বেকারত্ব দূরীকরণে তথা পাশাপাশি গ্রামীণ অবকাঠামো উন্নয়ন তথা-রাস্তাঘাট উন্নয়ন, বিদ্যুৎ সঞ্চালন, বাজার সম্প্রসারণ এবং বিভিন্ন ধরণের ফলমূল, শাকসবজি, প্রাণিজ আমিষ উৎপাদনের প্রসার ঘটিয়ে পুষ্টির চাহিদা পূরণে গুরুত্বপূর্ণ ভূমিকা পালন করে যাচ্ছে। সরকারের ডিজিটাল বাংলাদেশ গড়ার উদ্দেশ্যকে বাস্তবায়িত করতে সফট্ওয়্যার ডেভেলপমেন্ট ও আইসিটি খাতে গুরুত্বপূর্ণ ভূমিকা পালন করার লক্ষ্যে ইইএফ আইসিটি খাতকে প্রাধান্য দেয়া হয়েছে। বর্তমানে সফট্ওয়্যার ডেভেলপমেন্ট, কল সেন্টার এবং হার্ডওয়্যার ম্যানুফেকচারের জন্য ইইএফ সহায়তা প্রদান করা হচ্ছে।

আবেদন ও মঞ্জুরি প্রক্রিয়া

ইইএফ সহায়তা প্রদানের লক্ষ্যে প্রকল্পের নামে ইওআই (EOI) বাংলাদেশ ব্যাংকে দাখিল, রেজিস্ট্রার অব জয়েন্ট স্টক কোম্পানিজ এন্ড ফার্ম (RJSC)এর নিবন্ধন, উদ্যোক্তার সাক্ষাৎকার গ্রহণপূর্বক ইওআই (EOI) শর্টলিস্টভুক্তকরণ, অ্যাপ্রাইজাল রিপোর্ট দাখিল, কারিগরি-আর্থিক মূল্যায়ন উপ-কমিটির অনুমোদন ও মঞ্জুরি বোর্ডের অনুমোদনের পর মঞ্জুরিপত্র প্রদান করা হয়। মঞ্জুরিপত্রের প্রদত্ত শর্তাবলী পরিপালন এবং অন্যান্য আনুষ্ঠানিকতা সম্পাদন সাপেক্ষে ইইএফ সহায়তার অর্থ বিতরণ

Equity and Entrepreneurship Fund (EEF)

To encourage investment in promising but risky Agro-based and Information & Communication Technology (ICT), Equity Development Fund (EDF) under Bangladesh Bank was created through budget allocation in FY 2000-01. Later on this fund has been renamed as Equity and Entrepreneurship Fund (EEF). The main objective of EEF is development of food processing, agricultural and ICT industry through investment in these sectors and employment generation as well as socio-economic development of the country. Initially the management of the fund was vested on Bangladesh Bank. Subsequently, the operational management of the fund was transferred to ICB through a sub-agency agreement signed between ICB and Bangladesh Bank on 1 June 2009.

EEF in Socio-economic Development

Many young, enthusiastic and female entrepreneurs have been involved in the EEF agro and ICT projects. They are playing important role in the rural and urban socio-economic development by developing agro and ICT sectors with the EEF financial assistance. The freedom fighters and non-resident Bangladeshis (NRBs) get priority in getting financial assistance from EEF.

EEF agro sector includes fish farming, milk and ghee production, biogas production, poultry hatchery, feed mill, mixed fertilizer production, meat processing, auto rice mill, cold storage, tissue culture, crocodile and turtle culture etc. These projects are playing important role in eliminating unemployment as well as in rural infrastructure development like road development, electricity transmission, market expansion and meeting the nutrition requirement by processing fruits, vegetables, animal protein etc. EEF ICT sector is given utmost priority so that it can play significant role in software development and ICT sector in order to materialize Digital Bangladesh mandate of the Government. At present, EEF assistance is provided for software development, call centre and hardware manufacture.

Application and Sanction Process

Sanction letter is issued with the approval of sanction board for EEF assistance after a series of procedures including submission of EOI of the project to Bangladesh Bank, registration in the Registrar of Joint Stock Companies and Farms (RJSC), short listing of the entrepreneurs through interview, submission of appraisal report and approval of the technical-financial evaluation sub-committee. EFF assistance is disbursed after fulfillment of the conditions mentioned in the sanction letter

করা হয়। আইসিটি প্রকল্পসমূহের ইওআই (EOI) সরাসরি আইসিবিতে গ্রহণ করা হয়।

বিতরণ পদ্ধতি

ইইএফ সহায়তা প্রাপ্ত কোম্পানিকে গৃহীত অর্থের সমমূল্যের শেয়ার গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের নামে ইস্যু করতে হয়।

ইইএফ নীতিমালা অনুযায়ী মঞ্জুরি পত্রের প্রদত্ত শর্তাবলী পরিপালন সাপেক্ষে সাধারণত প্রকল্পসমূহে উদ্যোক্তা কর্তৃক মঞ্জুরিকৃত মোট প্রকল্প ব্যয়ের ৫১% বিনিয়োগ নিশ্চিত হওয়া সাপেক্ষে মঞ্জুরিকৃত মোট প্রকল্প ব্যয়ের ৪৯% ইইএফ সহায়তা বাবদ ১ম, ২য় ও ৩য় কিস্তিতে যথাক্রমে ৫০%, ৩০% এবং ২০% অর্থ বিতরণ করা হয়। ক্ষেত্রবিশেষে মঞ্জুরিকৃত প্রকল্পের বাস্তবায়ন অগ্রগতি বিবেচনা করে ইইএফ সহায়তায় ১ম, ২য় ও ৩য় কিস্তিতে যথাক্রমে ৩০%, ৫০% এবং ২০% অর্থ বিতরণ করা হয়। এ ক্ষেত্রে অর্থ গ্রহণের পূর্বে উদ্যোক্তাকে মঞ্জুরিপত্রে উল্লিখিত শর্ত অনুযায়ী বিনিয়োগ করতে হয়।

শেয়ার বাই-ব্যাক প্রক্রিয়া

ইইএফ সহায়তার ১ম কিস্তির অর্থ ছাড়ের তারিখ হতে ৮ বছরের মধ্যে সংশ্লিষ্ট কোম্পানির উদ্যোক্তাগণকে গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের নামে ইস্যুকৃত শেয়ারসমূহ ক্রয় করতে হয়। প্রথম ৩ বছরের মধ্যে সমমূল্যে/অভিহিত মূল্যে শেয়ারসমূহ বাই-ব্যাক করা যাবে। ৩ বছর অতিবাহিত হলে পরবর্তী ৫ বছরের মধ্যে অভিহিত মূল্য বা ব্রেক আপ ভ্যালুর মধ্যে যেটি বেশি হবে সে মূল্যে শেয়ারসমূহ বাই-ব্যাক করতে হবে। ১ম কিস্তি ছাড়ের ৪র্থ বছর হতে নিম্নোক্ত হারে শেয়ারসমূহ বাই-ব্যাক করতে হয়:

বিবরণ	৪র্থ বছর	৫ম বছর	৬ষ্ঠ বছর	৭ম বছর	৮ম বছর
কৃষি	২০%	২০%	২০%	২০%	২০%
আইসিটি	১০%	১৫%	২৫%	২৫%	২৫%

তবে উদ্যোক্তাগণ আগ্রহী হলে সম্পূর্ণ শেয়ার ৪ বছরের পূর্বে এবং কম সংখ্যক কিস্তিতে বাই-ব্যাক করতে পারবেন।

মঞ্জুরি

আইসিবি ২০১৬-১৭ অর্থবছরে ইইএফ ফান্ড হতে কৃষি খাতে ১২৯টি এবং আইসিটি খাতে ১৯টি সহ সর্বমোট ১৪৮টি প্রকল্পে ২৬২.৫৬ কোটি টাকা (কৃষি খাতে ২২৮.৬৮ কোটি ও আইসিটি খাতে ৩৩.৮৮ কোটি টাকা) মঞ্জুর করেছে যা গত অর্থবছরে সর্বমোট ১৮৮টি প্রকল্পে ছিল ৩১৭.৬৫ কোটি টাকা। ৩০ জুন ২০১৭ তারিখ পর্যন্ত বাংলাদেশ ব্যাংক ও আইসিবি সম্মিলিতভাবে কৃষি খাতে ১৯২৩টি এবং আইসিটি খাতে ১৪০টি সহ সর্বমোট ২০৬৩টি প্রকল্পে ৩,৬৭৫.৬৮ কোটি টাকা (কৃষি খাতে ৩৪৫৭.৬৬ কোটি ও আইসিটি খাতে ২১৮.০২ কোটি টাকা) মঞ্জুর করেছে যার মধ্যে বাংলাদেশ ব্যাংক ৬৩৭.৮১ কোটি টাকা (কৃষি খাতে ৫৭৮.৩০ কোটি ও আইসিটি খাতে ৫৯.৫১ কোটি টাকা) এবং আইসিবি ৩০৩৭.৮৭ কোটি টাকা (কৃষি খাতে ২৮৭৯.৩৬ কোটি ও আইসিটি খাতে ১৫৮.৫১ কোটি টাকা) মঞ্জুর করেছে।

and other necessary formalities. In case of ICT projects, EOI is received directly in ICB.

Disbursement Process

The company which receives EEF assistance has to issue Shares equivalent to advance taken in favor of Government of Bangladesh.

According to EEF policy 49% of the project cost is disbursed in three installments like 50%, 30% and 20% respectively after fulfillment of the conditions mentioned in the sanction letter and 51% of the sanctioned project cost invested by the entrepreneur. Sometimes, EEF assistance is disbursed in three installments such as 30%, 50% and 20% respectively based on the progress of implementation of the sanctioned projects. In this case, entrepreneur has to invest as prescribed in the sanction letter .

Share Buy-back Process

The sponsors of the company have to buy-back the shares issued to the Peoples Republic of Bangladesh against EEF assistance within 8 years after the disbursement of first installment. In the first three years shares can be buy-backed at the face value. After 3rd year shares can be buy-backed at the face value or break-up value whichever is higher. The shares have to be buy-backed at the following schedule after making the disbursement of first installment:

Particulars	4th year	5th year	6th year	7th year	8th year
Agro	20%	20%	20%	20%	20%
ICT	10%	15%	25%	25%	25%

But the entrepreneur can buy-back all shares within 4 years or fewer installments if they wish to do so.

Sanction

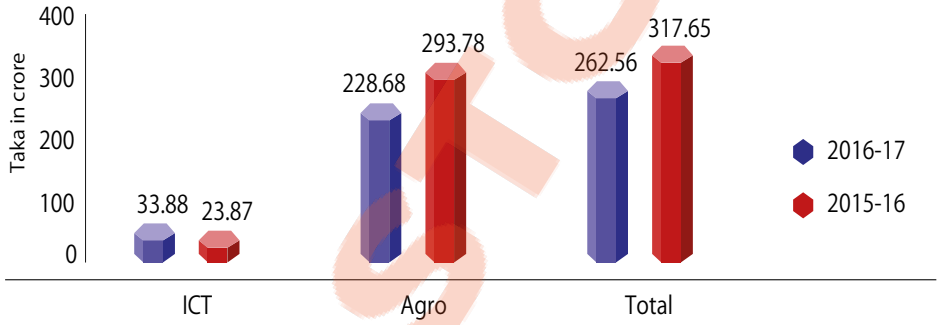
ICB sanctioned a total of Tk. 262.56 crore (in Agro projects Tk. 228.68 crore and in ICT projects Tk. 33.88 crore) EEF assistance to 148 projects including 129 agro projects and 19 ICT projects during the FY 2016-17 which was Tk. 317.65 crore to 188 projects in the previous FY. Up to 30 June 2017 Bangladesh Bank together with ICB sanctioned an amount of Tk. 3675.68 crore (in Agro projects Tk. 3457.66 crore and in ICT projects Tk. 218.02 crore) to 2063 projects including 1923 agro projects and 140 ICT projects of which Bangladesh Bank sanctioned Tk. 637.81 crore (in Agro projects Tk. 578.30 crore and in ICT projects Tk. 59.51 crore) and ICB sanctioned Tk. 3037.87 crore (in Agro projects Tk. 2879.36 crore and in ICT projects Tk. 158.51 crore).

Table 33: Position of EEF Sanction During FY 2016-17 and FY 2015-16

(Taka in crore)

Particulars	FY 2016-17		FY 2015-16		Cumulative up to 30 June 2017	
	No. of project	Amount	No. of project	Amount	No. of project	Amount
Agro	129	228.68	173	293.78	1923	3457.66
ICT	19	33.88	15	23.87	140	218.02
Total	**148**	**262.56**	**188**	**317.65**	**2063**	**3675.68**

Figure 29: Comparative position of EEF Sanction During FY 2016-17 and FY 2015-16



বিতরণ

আইসিবি ২০১৬-১৭ অর্থবছরে ইইএফ ফান্ড হতে কৃষি খাতে নতুন ৮৭টি এবং আইসিটি খাতে নতুন ১১টি অর্থাৎ সর্বমোট ৯৮টি নতুন প্রকল্পসহ পূর্ববর্তী প্রকল্পসমূহ সহকারে মোট ২২৭টি(কৃষি খাতভুক্ত ২১০টি ও আইসিটি খাতভুক্ত ১৭টি) প্রকল্পে সর্বমোট ১৩০.৪৫ কোটি টাকা (কৃষি খাতে ১১৯.২৪ কোটি টাকা ও আইসিটি খাতে ১১.২১ কোটি টাকা) বিতরণ করেছে, যা গত অর্থবছরে সর্বমোট ২১৬টি প্রকল্পে (নতুন প্রকল্প ১১৭টি) ছিল ১৫০.৯১ কোটি টাকা (কৃষি খাতে ১৪০.৯১ কোটি ও আইসিটি খাতে ১০.০০ কোটি টাকা)। ৩০ জুন ২০১৭ তারিখ পর্যন্ত বাংলাদেশ ব্যাংক ও আইসিবি সম্মিলিতভাবে কৃষি খাতে ৮৪৩টি এবং আইসিটি খাতে ৯১টি সহ সর্বমোট ৯৩৪টি প্রকল্পে ১৪৩৪.৩১ কোটি টাকা (কৃষি খাতে ১৩২৫.৪৬ কোটি ও আইসিটি খাতে ১০৮.৮৫ কোটি টাকা) বিতরণ করেছে। যার মধ্যে বাংলাদেশ ব্যাংক ৫২৭.৩৯ কোটি টাকা (কৃষি খাতে ৪৮২.৫৩ কোটি ও আইসিটি খাতে ৪৪.৮৬ কোটি টাকা) এবং আইসিবি ৯০৬.৯২ কোটি টাকা (কৃষি খাতে ৮৪২.৯৩ কোটি ও আইসিটি খাতে ৬৩.৯৯ কোটি টাকা) বিতরণ করেছে। এ পর্যন্ত কৃষি, মৎস্য ও দুগ্ধ খাতে সর্বমোট ৮৪৩টি প্রকল্পে ১৩২৫.৪৬ কোটি টাকা ইইএফ এর অর্থ বিতরণ করা হয়েছে, যার মধ্যে সর্বোচ্চ মৎস্য খাতে ৫১৪টি প্রকল্পে ৫৭৮.৯৩ কোটি টাকা (মোটের তুলনায় ৪০.৩৬%) এবং দুগ্ধ খাতে ১৫০টি প্রকল্পে ১৫২.২৫ কোটি টাকা (মোটের তুলনায় ১০.৬১%) বিতরণ করা হয়েছে। ফলে মোট বিতরণকৃত অর্থের ৫০.৯৭% মৎস্য ও দুগ্ধ খাতে বিতরণ করা হয়েছে। উল্লেখ্য যে, ২০১৩ সাল হতে দুগ্ধ খাতে বিতরণ শুরু হয়েছে।

Disbursement

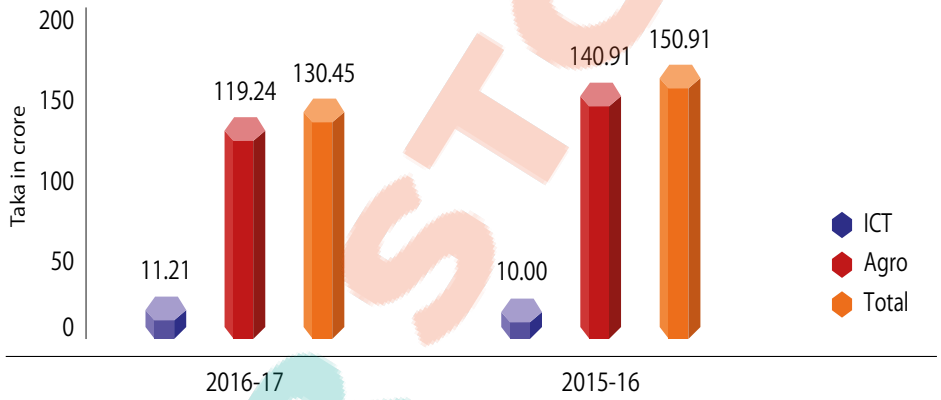
ICB disbursed a total of Tk. 130.45 crore EEF assistance (in Agro projects Tk. 119.24 crore and in ICT projects Tk. 11.21 crore) in favor of 227 projects (210 agro & 17 ICT) of which the number of new projects is 98 including 87 agro projects and 11 ICT projects during FY 2016-17 which was Tk. 150.91 crore (in Agro projects Tk. 140.91 crore and in ICT projects Tk. 10.00 crore) in favor of 216 projects (number of new projects was 117) in the previous FY. Up to 30 June 2017 Bangladesh Bank together with ICB disbursed an amount of Tk. 1434.31 crore (in Agro projects Tk. 1325.46 crore and in ICT projects Tk. 108.85 crore) in favor of 934 projects including 843 agro and 91 ICT projects, of which Bangladesh Bank disbursed Tk. 527.39 crore (in Agro projects Tk. 482.53 crore and in ICT projects Tk. 44.86 crore) and ICB disbursed Tk. 906.92 crore (in Agro projects Tk. 842.93 crore and in ICT projects Tk. 63.99 crore). Tk. 1325.46 crore EEF assistance has been made so far in 843 Agro, Fisheries & Dairy Projects, among them Tk. 578.93 crore (40.36% of the total disbursement) has been disbursed in favor of 514 Fisheries projects and Tk. 152.25 crore (10.61% of the total disbursement) in Fisheries & Dairy Sector has been disbursed in favor of 150 Dairy projects. As a result, 50.97% has been disbursed in Fisheries & Dairy Sector of total disbursement. It is mentionable that disbursement in Dairy projects has been started in 2013.

Table 34: Position of EEF Disbursement During FY 2016-17 and FY 2015-16

(Taka in crore)

Particulars	FY 2016-17			FY 2015-16			Cumulative up to 30 June 2017	
	No. of new projects	No. of projects involved	Amount	No. of new projects	No. of projects involved	Amount	No. of projects	Amount
Agro	87	210	119.24	112	201	140.91	843	1325.46
ICT	11	17	11.21	5	15	10.00	91	108.85
Total	**98**	**227**	**130.45**	**117**	**216**	**150.91**	**934**	**1434.31**

Figure 30: Comparative Position of EEF Disbursement During FY 2016-17 and FY 2015-16



আদায়

আইসিবি ২০১৬-১৭ অর্থবছরে কৃষি খাতে নতুন ২৫টি এবং আইসিটি খাতে নতুন ৬টি অর্থাৎ, মোট ৩১টি নতুন প্রকল্পসহ পূর্ববর্তী প্রকল্পসমূহ সহকারে সর্বমোট ৯৩টি (কৃষি খাতভুক্ত ৭৫টি ও আইসিটি খাতভুক্ত ১৮টি) প্রকল্প হতে বাই-ব্যাক, মূলধনী লাভ, সুদ ও লভ্যাংশসহ সর্বমোট ৪৪.৫১ কোটি টাকা (কৃষি খাতে ৪২.৯৩ কোটি ও আইসিটি খাতে ১.৫৮ কোটি টাকা) আদায় করেছে। যার মধ্যে বাই-ব্যাক বাবদ ৪৩.৪৩ কোটি টাকা, মূলধনী লাভ বাবদ ০.০১ কোটি টাকা, সুদ বাবদ ১.০১ কোটি টাকা ও লভ্যাংশ বাবদ ০.০৬ কোটি টাকা। যা গত অর্থবছরে সর্বমোট ৯৬টি প্রকল্প হতে (নতুন প্রকল্প ৪৭টি যার মধ্যে ৩৬টি প্রকল্প কৃষি খাতভুক্ত ও ১১টি প্রকল্প আইসিটি খাতভুক্ত) ছিল ৩৮.৪৭ কোটি (কৃষি খাতে ৩৬.৮২ কোটি টাকা ও আইসিটি খাতে ১.৬৫ কোটি টাকা) টাকা। ৩০ জুন ২০১৭ তারিখ পর্যন্ত বাংলাদেশ ব্যাংক ও আইসিবি সম্মিলিতভাবে কৃষি খাতে ১৭৩টি এবং আইসিটি খাতে ৩২টিসহ সর্বমোট ২০৫টি প্রকল্প হতে ২৫৯.৬৪ কোটি টাকা (কৃষি খাতে ২৪০.৩৮ কোটি ও আইসিটি খাতে ১৯.২৬ কোটি টাকা) আদায় করেছে। যার মধ্যে বাংলাদেশ ব্যাংক ১৫টি প্রকল্প হতে (১২টি প্রকল্প কৃষি খাতভুক্ত ও ৩টি প্রকল্প আইসিটি খাতভুক্ত) ৩৭.৪২ কোটি টাকা (কৃষি খাতে ৩৪.৭৮ কোটি ও আইসিটি খাতে ২.৬৪ কোটি টাকা) এবং আইসিবি ১৯০টি প্রকল্প হতে (১৬১টি প্রকল্প কৃষি খাতভুক্ত ও ২৯টি প্রকল্প আইসিটি খাতভুক্ত) ২২২.২২ কোটি টাকা (কৃষি খাতে ২০৫.৬০ কোটি ও আইসিটি খাতে ১৬.৬২ কোটি টাকা) আদায় করেছে।

Recovery

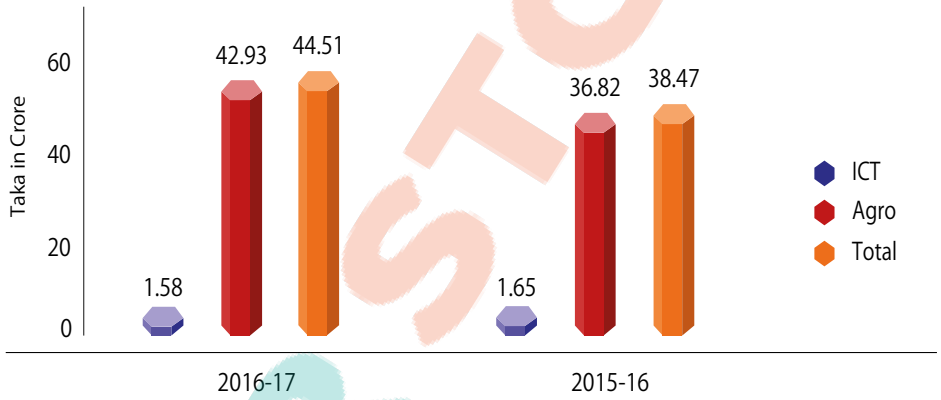
During FY 2016-17, ICB made recovery of a total Tk. 44.51 crore (in Agro sector Tk. 42.93 crore and in ICT sector Tk. 1.58 crore) involving buy-back, capital gain, interest and dividend from 93 projects (75 agro sector & 18 ICT sector) including new 31 projects consisting of 25 agro projects and 6 ICT projects . Among which buy-back was of Tk. 43.43 crore, capital gain was of Tk. 0.01 crore, interest was of Tk. 1.01 crore and dividend was of Tk. 0.06 crore. In the previous FY, total recovery was Tk. 38.47 crore (in Agro sector Tk. 36.82 crore and in ICT sector Tk. 1.65 crore) from 96 projects (including 47 new projects consisting of 36 agro sector projects and 11 ICT sector projects). Up to 30 June 2017 Bangladesh Bank together with ICB made recovery of an amount of Tk. 259.64 crore (in Agro sector Tk. 240.38 crore and in ICT sector Tk. 19.26 crore) from 205 projects including 173 agro and 32 ICT projects, of which Bangladesh Bank made recovery of Tk. 37.42 crore (in Agro sector Tk. 34.78 crore and in ICT sector Tk. 2.64 crore) from 15 projects including 12 agro and 3 ICT projects and ICB made recovery of Tk. 222.22 crore (in Agro sector Tk. 205.60 crore and in ICT sector Tk. 16.62 crore) from 190 projects including 161 agro and 29 ICT projects.

Table 35: Position of EEF Recovery During FY 2016-17 and FY 2015-16

(Taka in crore)

Particulars	FY 2016-17			FY 2015-16			Cumulative up to 30 June 2017	
	No. of new projects	No. of projects involved	Amount	No. of new projects	No. of projects involved	Amount	No. of projects	Amount
Agro	25	75	42.93	36	82	36.82	173	240.38
ICT	6	18	1.58	11	14	1.65	32	19.26
Total	**31**	**93**	**44.51**	**47**	**96**	**38.47**	**205**	**259.64**

Figure 31: Comparative Position of EEF Recovery During FY 2016-17 and FY 2015-16



কর্মসংস্থান

ইইএফ স্কিমের অধীনে প্রায় ৪৬,৭০০ জন লোকের কর্মসংস্থানের সুযোগ সৃষ্টি হয়েছে।

Employment Opportunity

Under EEF scheme employment opportunity has been created for about 46,700 people.

Activities of the Subsidiary Companies

সাবসিডিয়ারি কোম্পানিসমূহের কার্যক্রম

পটভূমি

আইসিবির পুনর্গঠন কার্যক্রমের অংশ হিসেবে এশিয়ান ডেভেলপমেন্ট ব্যাংক ও বাংলাদেশ সরকারের যৌথ উদ্যোগে সূচিত ক্যাপিটাল মার্কেট ডেভেলপমেন্ট প্রোগ্রাম (সিএমডিপি) এর অধীনে এবং আইসিবি অধ্যাদেশ-এ প্রদত্ত ক্ষমতাবলে তিনটি সাবসিডিয়ারি কোম্পানি যথা: (ক) আইসিবি ক্যাপিটাল ম্যানেজমেন্ট লিমিটেড; (খ) আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিমিটেড এবং (গ) আইসিবি সিকিউরিটিজ ট্রেডিং কোম্পানি লিমিটেড যথাক্রমে মার্চেন্ট ব্যাংকিং, মিউচ্যুয়াল ফান্ড ব্যবস্থাপনা এবং স্টক ব্রোকারেজ কার্যক্রমের জন্য গঠিত হয়েছে। সরকারি গেজেট নোটিফিকেশনের মাধ্যমে আলোচ্য সাবসিডিয়ারি কোম্পানিসমূহের মধ্যে আইসিবি ক্যাপিটাল ম্যানেজমেন্ট লিমিটেড এবং আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিমিটেড ১ জুলাই ২০০২ তারিখ হতে এবং আইসিবি সিকিউরিটিজ ট্রেডিং কোম্পানি লিমিটেড ১৩ আগস্ট ২০০২ তারিখ হতে স্ব স্ব কার্যক্রম শুরু করে। সাবসিডিয়ারি কোম্পানিসমূহ তাদের স্ব স্ব মেমোরেন্ডাম অ্যান্ড আর্টিকেলস্ অব এসোসিয়েশন, কোম্পানি আইন, ১৯৯৪, বিএসইসি এর বিধি বিধান ও নীতিমালা এবং অন্যান্য প্রযোজ্য প্রাসঙ্গিক আইন দ্বারা পরিচালিত হচ্ছে। কোম্পানিসমূহ তাদের স্বতন্ত্র পরিচালনা পর্ষদ ও ব্যবস্থাপনায় পরিচালিত হয়।

দি ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ (সংশোধন) আইন, ২০০০ (২০০০ সালের ২৪ নং আইন) এর বিধান অনুযায়ী সাবসিডিয়ারি কোম্পানিসমূহের ব্যবসায়িক কার্যক্রম শুরুর সাথে সাথে আইসিবি সংশ্লিষ্ট ক্ষেত্রে নতুন ব্যবসা পরিচালনা বন্ধ রেখেছে।

Activities of the Subsidiary Companies

Background

As a part of the restructuring program of ICB under Capital Market Development Program (CMDP) initiated by the Government of Bangladesh (GOB) and the Asian Development Bank (ADB) and in terms of powers conferred in the ICB Ordinance, three subsidiary companies, namely (A) ICB Capital Management Limited; (B) ICB Asset Management Company Limited and (C) ICB Securities Trading Company Limited have been formed and made operational to carry out merchant banking, mutual fund operations and stock brokerage functions respectively. After the issuance of Government gazette notifications, ICB Capital Management Ltd. and ICB Asset Management Company Ltd. commenced their operations from 1 July 2002 and ICB Securities Trading Company Ltd. from 13 August 2002. The subsidiary companies are operated by their own memorandum and articles of association, Companies Act, 1994, BSEC's rules and regulations and other applicable laws. The companies have independent Board of Directors and separate management.

As per provision of the Investment Corporation of Bangladesh (Amendment) Act, 2000 (Act No. 24 of 2000) ICB ceased to undertake new business in the respective areas from the dates, the subsidiary companies became operative.

Table 36: Basic Facts of ICB Subsidiary Companies as on 30 June 2017

(Tk. in crore)

Sl. no.	Particulars	ICB Capital Management Limited	ICB Asset Management Company Limited	ICB Securities Trading Company Limited
1	"Certificate of Incorporation" and "Certificate for Commencement of Business"	5 December 2000	5 December 2000	5 December 2000
2	"Certificate of Registration" by BSEC	"Merchant Banker Registration Certificate"	"Asset Manager Registration Certificate"	"Stock Broker Registration Certificate"
		16 October 2001	14 October 2001	DSE : 11 August 2002 CSE : 15 August 2002
3	Commencement of operations	1 July 2002	1 July 2002	13 August 2002
4	Authorized capital	500.00	100.00	50.00
5	Paid-up capital	131.86	39.37	40.50
6	Short term loan	322.00	-	-
7	Long term loan	-	-	81.00
8	Retained earnings	7.24	129.84	3.29
9	NAV (Tk)	19.76	856.23	350.88
10	EPS (Tk)	0.02	145.78	3.08
11	No. of investors/clients	29633	113320	17591
12	Manpower	113	58	125
13	Branches	8	-	7

কার্যফল

নিম্নে আইসিবির তিনটি সাবসিডিয়ারি কোম্পানির ২০১৬-১৭ অর্থবছরের কার্যফল উপস্থাপন করা হলো:

আইসিবি ক্যাপিটাল ম্যানেজমেন্ট লিমিটেড (আইসিএমএল)

সিকিউরিটিসমূহের পাবলিক ইস্যুর অবলেখন, ইস্যু ব্যবস্থাপনা, পোর্টফোলিও ম্যানেজমেন্ট, বিনিয়োগ হিসাব ব্যবস্থাপনাসহ মার্চেন্ট ব্যাংকিং কার্যক্রম পরিচালনার জন্য আইসিএমএল গঠিত হয়েছে। উক্ত কোম্পানি ১ জুলাই ২০০২ থেকে কার্যক্রম শুরু করেছে। ৩০ জুন ২০১৭ তারিখে কোম্পানিটির অনুমোদিত মূলধন ৫০০.০০ কোটি টাকা এবং পরিশোধিত মূলধন ১৩১.৮৬ কোটি টাকা। আইসিএমএল দেশের মধ্যে অন্যতম একটি দ্রুত বর্ধনশীল মার্চেন্ট ব্যাংক হিসেবে পরিগণিত হয়েছে।

Operational Results

The operational results of the three subsidiary companies of ICB during FY 2016-17 are described below:

ICB Capital Management Limited (ICML)

ICML has been established as a subsidiary company of ICB to carry out merchant banking activities including underwriting public issue of securities, portfolio management, issue management and management of investment accounts. The Company started its operation from 01 July 2002. As on 30 June 2017, the authorized and paid-up capital of ICML stood at Tk. 500.00 crore and Tk. 131.86 crore respectively. ICML has emerged itself as one of the fastest growing merchant banks in the country.

Table 37: Summary of the Significant Activities of ICML

(Tk. in crore)

Particulars		FY 2016-17	FY 2015-16	Cumulative as on 30 June 2017
(1) Investors' Scheme				
(a) Non-Discretionary Investment Account				
no. of accounts opened		387	464	40,964
no. of accounts closed		1515	1211	11331
net account opened		(1128)	(747)	29633
net operative accounts		29633	30761	29633
(b) Discretionary Investment Account				
no. of accounts opened		-	-	22
no. of accounts closed		-	-	1
net account opened		-	-	21
net operative accounts		21	21	21
(c) Non-Discretionary and Discretionary Investment Account (consolidated)				
Deposits Received		86.43	42.58	1721.32
Investments Made		1082.98	608.91	14314.34
Loan Disbursed		1087.89	621.11	3352.50
Recovery of Margin Loan		1180.89	581.18	11497.07
Margin Loan Outstanding		757.15	625.77	-
(2) Financial Assistance to Projects				
Underwriting of Shares :	No. of Project	8	4	160
	Amount	302.57	34.52	2964.17

(Tk. in crore)

Particulars		FY 2016-17	FY 2015-16	Cumulative as on 30 June 2017
Issue Manager :	No. of Project	6	31	194
	Amount	540.44	1273.82	13471.63
Private Placement (share) :	No. of Project	-	-	10
	Amount	-	-	34.03
(3) Investment Portfolio				
Total cost of the Portfolio		314.20	260.44	314.20
Market value of the Portfolio		283.26	206.08	283.26
(4) Sponsorship of mutual funds				
(a) Closed-ended mutual funds				
no. of funds		-	-	5
size of fund		-	-	320.00
Investment amount of ICML (as sponsor)		-	-	32.00
(b) Open-ended mutual fund				
no. of funds		-	-	3
targeted size of fund amount		-	-	70.00
Investment amount of ICML (as sponsor)		-	-	7.00

ইক্যুইটি বা দীর্ঘ মেয়াদি ঋণপত্র ইস্যুর মাধ্যমে পুঁজি সংগ্রহ করতে ইচ্ছুক টেকসই ও সম্ভাবনাময় কোম্পানিসমূহকে আইসিএমএল একক অথবা কনসোর্টিয়াম-এর মাধ্যমে অবলেখন সহায়তা প্রদান করে থাকে। আইসিএমএল সরকারের ইক্যুইটি এন্ড এন্ট্রাপ্রেনরশিপ ফান্ড (ইইএফ) এর অধীনে বিভিন্ন প্রকল্পের সম্ভাব্যতা যাচাই ও মূল্যায়নসহ বিভিন্ন প্রকল্পে পরামর্শ সেবা প্রদান করে থাকে। ২০১৬-১৭ অর্থবছরে আইসিএমএল কৃষি খাতের ৪৬টি এবং আইসিটি খাতের ১৫টি ইইএফ প্রকল্পের সম্ভাব্যতা যাচাই করেছে। ৩০ জুন ২০১৭ তারিখ পর্যন্ত আইসিএমএল কৃষি খাতের ৯৮২টি এবং আইসিটি খাতের ১০৮টি সহ মোট ১,০৯০টি ইইএফ প্রকল্পের সম্ভাব্যতা যাচাই করেছে।

ICML provides underwriting support singly or through consortium to viable and prospective companies seeking long term fund from capital market in the form of equity or debt. ICML has also been rendering consultancy services to the projects including feasibility study and appraisal for Equity and Entrepreneurship Fund (EEF) scheme of the Government. Under EEF Scheme ICML has studied feasibility of 46 agro-based projects and 15 ICT projects in FY 2016-17. Up to 30 June 2017 ICML has tested feasibility of 1,090 projects among them 982 are agro-based projects and 108 are ICT projects.

আইসিএমএল ৫০০০.০০ কোটি টাকার "বাংলাদেশ ফান্ড" (বে-মেয়াদি) এর ট্রাস্টি ও কাস্টডিয়ান হিসেবে দায়িত্ব পালন করছে।

ICML is acting as Trustee and Custodian of 'Bangladesh Fund', an open-ended mutual fund of Tk. 5000.00 crore.

৩০ জুন ২০১৭ পর্যন্ত কোম্পানি কর্তৃক পরিচালিত ২৯,৬৩৩ টি বিনিয়োগ হিসাবে আমানত গ্রহণ ও মোট বিনিয়োগের পরিমাণ দাঁড়িয়েছে যথাক্রমে ১,৭২১.৩২ কোটি টাকা এবং ১৪,৩১৪.৩৪ কোটি টাকা। আইসিএমএল কর্তৃক ৩০ জুন ২০১৭ পর্যন্ত ১৬০ টি কোম্পানির ২,৯৬৪.১৭ কোটি টাকার শেয়ার ও ডিবেঞ্চার ইস্যুতে অবলেখন সহায়তা প্রদান এবং ১৯৪ টি কোম্পানির ১৩,৪৭১.৬৩ কোটি টাকার ইস্যু ম্যানেজার-এর দায়িত্ব পালন করা হয়েছে। এছাড়া, ৩০ জুন ২০১৭ তারিখে কোম্পানির নিজস্ব পোর্টফোলিওতে বিভিন্ন কোম্পানির সিকিউরিটিজে বিনিয়োগের পরিমাণ ৩১৪.২০ কোটি টাকা যার বাজার মূল্য ২৮৩.২৬ কোটি টাকা।

Up to 30 June 2017 the company received deposits of Tk. 1,721.32 crore and made total investment of Tk. 14,314.34 crore against 29,633 investors' accounts operated by the company. The company provided underwriting assistance to the issues of shares/debentures of Tk. 2,964.17 crore to 160 companies and performed the responsibilities of issue manager of 194 companies of Tk. 13,471.63 crore as on 30 June 2017. Besides, an amount of Tk. 314.20 crore has been invested for company's own portfolio, the market value of which stood at Tk. 283.26 crore as on 30 June 2017.



Chairman, Directors' and high officials are seen in the 17th Annual General Meeting of ICML held at FARS Hotel & Resorts, Dhaka on 21 October 2017.

আইসিএমএল ঢাকাসহ দেশের বিভিন্ন অঞ্চলে ৮টি শাখায় ব্যবসা পরিচালনা করছে। ভবিষ্যতে ব্যবসায়িক গুরুত্বপূর্ণ স্থানে শাখা অফিস স্থাপনের পরিকল্পনা করছে। কর্পোরেট সুশাসন ব্যবস্থা কঠোরভাবে সন্নিবেশপূর্বক সেবার মানদন্ডে উৎকর্ষ সাধন এবং সর্বোপরি বিনিয়োগকারীর অধিকার সংরক্ষণের নতুন নতুন কার্যক্রম শুরুর পরিকল্পনা করছে।

ICML has been operating successfully all over the country through its 8 branches including Dhaka City. To expand its business, ICML has planned to open new branch offices in commercially important places in the country. The company is expected to introduce innovative and new activities in the times to come keeping interests of general investors incorporating corporate governance.

Table 38: Financial Results of ICB Capital Management Limited

(Tk. in crore)

Sl. no.	Particulars	FY 2016-17	FY 2015-16	Increase/decrease (percentage)
1.	Income	72.17	61.14	18.04
2.	Expenses	69.39	73.58	(5.06)
3.	Net Profit before tax	2.78	(12.44)	-
4.	Net Profit after tax	0.30	(13.42)	-
5.	Retained earnings	7.24	6.93	4.47
6.	EPS(TK.)	0.02	(1.02)	-
7.	NAV (TK.)	19.76	14.91	32.52
8.	Dividend	-	-	-

ক্ষতিগ্রস্ত বিনিয়োগকারীদের জন্য সুদ মওকুফ স্কিম

২০১০ সালের পর থেকে পুঁজিবাজারে অব্যাহত দরপতনের কারনে আইসিএমএল এর বিপুলসংখ্যক বিনিয়োগকারী মূলধন ক্ষতির সম্মুখীন হয়। উল্লিখিত ক্ষতিগ্রস্ত বিনিয়োগকারীদের জন্য আইসিএমএল এর

Interest Rebate Scheme for Affected Investors

In consequence of disaster of the capital market in December 2010 and continuous falling of share prices a huge number of investors suffered capital loss. In order to lessen capital loss incurred by the margin account holders, the board of directors of

পরিচালনা বোর্ড ইনভেস্টরস স্কিম এর আওতায় সুদ মওকুফ কার্যক্রম চালু করে। ২০১৬-১৭ অর্থবছরে বিনিয়োগকারীদের আবেদনের প্রেক্ষিতে আইসিএমএল এর পরিচালনা বোর্ড কর্তৃক নিম্নোক্ত শর্ত সাপেক্ষে সুদ মওকুফ কার্যক্রম গ্রহণ করা হয়ঃ

০১. ৩০.০৬.২০১৬ তারিখের ভিত্তিতে ০১.০১.২০১১ তারিখ হতে ৩০.০৬.২০১৬ তারিখ পর্যন্ত সময়ে আরোপিত সুদের ৮০% অর্থ মওকুফযোগ্য বলে বিবেচিত হবে;

০২. ০১.০১.২০১১ তারিখ হতে ৩০.০৬.২০১৬ তারিখ পর্যন্ত সময়ে আরোপিত সুদের ২০% অর্থ নগদ/ তহবিল স্থানান্তরের মাধ্যমে জমার বিপরীতে মওকুফ সুবিধা কার্যকর হবে;

০৩. নগদ/তহবিল স্থানান্তরের মাধ্যমে জমার বিপরীতে সিকিউরিটিজ ক্রয় করা যাবে।

আইসিএমএল এর প্রধান কার্যালয়সহ শাখা কার্যালয়সমূহের ৩০.০৬.২০১৬ তারিখের ভিত্তিতে উক্ত সুদ মওকুফ সুবিধার আওতাভুক্ত বিনিয়োগকারীর সংখ্যা মোট ৯,৪৮০ জন এবং সুদ মওকুফ সুবিধা কার্যকর হতে মোট ২৪৩.৩০ কোটি টাকা প্রয়োজন হয়। উক্ত মওকুফ সুবিধা গ্রহণের জন্য আগ্রহী বিনিয়োগকারীদের ৩০.০৬.২০১৭ তারিখের মধ্যে আবেদন করার জন্য অনুরোধ জানানো হয়। ২০১৬-১৭ অর্থবছরে সুদ মওকুফ সুবিধা গ্রহণের সময়সীমার মধ্যে আবেদনকৃত ৩,১৯৬ জন বিনিয়োগকারীর মোট ৯৪.৬০ কোটি টাকা সুদ মওকুফ সুবিধা কার্যকর করা হয়েছে।

ICML launched interest rebate facility for the affected investors, under investors' scheme. During FY 2016-17 considering the application of investors the board of directors of ICML adopted interest rebate facilities under following condition:

1. Waiving 80% of imposed interest from 01 January 2011 to 30 June 2016 will be considered as rebatable for the effective investor as on 30.06.2016;

2. The waiver will be effective by depositing or transferring 20% of the rest of the imposed interest from 01 January 2011 to 30 June 2016;

3. Securities can be purchased against cash payment/ transfer of fund as paid installment.

Tk 243.30 crore will be required to effectuate the facility as on 30.06.2016 for total number of 9,480 investors of head office including branches of ICML. To avail this opportunity interested investors were requested to apply within 30.06.2017. During FY 2016-17 interest rebate facilities have been provided to 3,196 investors of an amount of TK. 94.60 crore who availed the facility within the said period.

আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিঃ (আইএএমসিএল)

এশিয়ান ডেভেলপমেন্ট ব্যাংক ও বাংলাদেশ সরকার এর যৌথ উদ্যোগে সূচিত ক্যাপিটাল মার্কেট ডেভেলপমেন্ট প্রোগ্রাম (সিএমডিপি) এর অধীনে এবং আইসিবি অধ্যাদেশ এ প্রদত্ত ক্ষমতা বলে মিউচ্যুয়াল ফান্ড ব্যবস্থাপনার উদ্দেশ্যে আইসিবি এর সাবসিডিয়ারি কোম্পানি হিসেবে "আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিমিটেড" প্রতিষ্ঠিত হয়। ০১ জুলাই ২০০২ তারিখ হতে কোম্পানি তার কার্যক্রম শুরু করে। আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিঃ দেশে একটি দ্রুত সম্প্রসারণশীল এবং বৃহত্তম সম্পদ ব্যবস্থাপক কোম্পানি হিসেবে ইতোমধ্যেই নিজেকে প্রতিষ্ঠিত করেছে এবং দেশের মিউচ্যুয়াল ফান্ড ইন্ডাস্ট্রিকে বিপুলভাবে সক্রিয় করতে সক্ষম হয়েছে। কোম্পানি কর্তৃক ৩০ জুন ২০১৭ তারিখ পর্যন্ত মোট ১২টি মেয়াদি মিউচ্যুয়াল ফান্ড বাজারজাত করা হয়েছে, যার মধ্যে ২টি মিউচ্যুয়াল ফান্ডকে বে-মেয়াদি মিউচ্যুয়াল ফান্ডে রূপান্তর করা হয়েছে এবং ১টি মিউচ্যুয়াল ফান্ড অবলুপ্ত করার প্রক্রিয়ায় রয়েছে। এছাড়াও, ১৩টি বে-মেয়াদি মিউচ্যুয়াল ফান্ড কোম্পানির ব্যবস্থাপনায় পরিচালিত হচ্ছে। কোম্পানির প্রজ্ঞার সাথে ফান্ডসমূহ পরিচালনা এবং কোম্পানির নিজস্ব পোর্টফোলিও ব্যবস্থাপনা করছে। কোম্পানি কর্তৃক পর্যায়ক্রমে আরও কয়েকটি প্রচলিত ও বিশেষায়িত মেয়াদি ও বে-মেয়াদি মিউচ্যুয়াল ফান্ড বাজারজাতকরণের পরিকল্পনা রয়েছে যার মধ্যে উল্লেখযোগ্য হলো আইসিবি এএমসিএল ফার্স্ট অগ্রণী ব্যাংক মিউচ্যুয়াল ফান্ড।

ICB Asset Management Company Ltd. (IAMCL)

ICB Asset Management Company Limited was established as part of the restructuring programme of ICB under Capital Market Development Programme (CMDP) initiated by the Government of Bangladesh and the Asian Development Bank (ADB) and in terms of power conferred upon in the ICB Ordinance. The Company started its functions for management of mutual funds from July 1, 2002. The activities of the Company have invigorated the Mutual Fund industry and already established itself as one of the fast expanding Asset Management Company in the country. Up to 30 June 2017, the Company floated 12 closed-end mutual fund. 2 of which has been converted to open-ended mutual funds and 1 is in a process of redemption. The company is also managing 13 open-ended mutual funds. The Company meticulously manages these funds and also continued to manage its own portfolio. The Company has planned to float various regular and special types of mutual funds including ICB IAMCL First Agrani Bank Mutual Fund.



Chairman, Directors and high officials in the 17th Annual General Meeting of ICB Asset Management Company Limited held at FARS Hotel & Resorts, 212, Shahid Syed Nazrul Islam Sharani, Purana Paltan, Dhaka on 3 November 2017.

২০১৬-১৭ অর্থবছরে আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিঃ এর ব্যবস্থাপনায় পরিচালিত মেয়াদি মিউচ্যুয়াল ফান্ডসমূহ সর্বোচ্চ ১২.০০ শতাংশ থেকে বিভিন্ন হারে সর্বনিম্ন ৫.০০ শতাংশ লভ্যাংশ ঘোষণা করেছে, যেখানে পূর্ববর্তী ২০১৫-১৬ অর্থবছরে লভ্যাংশ প্রদানের হার ছিল সর্বোচ্চ ৩৫.০০ শতাংশ এবং সর্বনিম্ন ৫.০০ শতাংশ। এছাড়া কোম্পানি পরিচালিত ১০টি বে-মেয়াদি মিউচ্যুয়াল ফান্ড যথা-আইসিবি এএমসিএল ইউনিট ফান্ড, আইসিবি এএমসিএল পেনশন হোল্ডারস্ ইউনিট ফান্ড, বাংলাদেশ ফান্ড, আইসিবি এএমসিএল কনভার্টেড ফার্স্ট ইউনিট ফান্ড, আইসিবি এএমসিএল ইসলামিক ইউনিট ফান্ড, ফার্স্ট আইসিবি ইউনিট ফান্ড, সেকেন্ড আইসিবি ইউনিট ফান্ড, থার্ড আইসিবি ইউনিট ফান্ড, ফোর্থ আইসিবি ইউনিট ফান্ড এবং ফিফথ আইসিবি ইউনিট ফান্ডের ইউনিট প্রতি যথাক্রমে ২০.৫০ টাকা, ১৩.৫০ টাকা (অর্ধ বার্ষিক ৪.০০ টাকা সহ), ৬.৫০ টাকা, ০.৬০ টাকা, ০.৮০ টাকা, ০.৫০ টাকা, ০.৫০ টাকা, ০.৫০ টাকা, ০.৫০ টাকা এবং ০.৫০ টাকা হারে লভ্যাংশ প্রদান করা হয়েছে।

During FY 2016-17 the company declared dividends ranging from 12.00 percent to 5.00 percent for its closed-end mutual funds. In contrast the highest 35.00 percent and lowest 5.00 percent dividend was declared in FY 2015-16. Besides, the company has declared the dividends for its 10 open-ended mutual funds namely, ICB AMCL Unit Fund, ICB AMCL Pension Holder's Unit Fund, Bangladesh Fund, ICB AMCL Converted First Unit Fund, ICB AMCL Islamic Unit Fund, First ICB Unit Fund, Second ICB Unit Fund, Third ICB Unit Fund, Fourth ICB Unit Fund, Fifth ICB Unit Fund at the rates of Tk. 20.50 per unit, Tk. 13.50 per unit (including half yearly Tk. 4.00), Tk. 6.50 per unit, Tk. 0.60 per unit, Tk. 0.80 per unit, Tk. 0.50 per unit, Tk. 0.50 per unit, Tk. 0.50 per unit, Tk. 0.50 per unit and Tk. 0.50 per unit respectively.

৩০ জুন ২০১৭ তারিখে কোম্পানি পরিচালিত মিউচ্যুয়াল ফান্ডের মোট বিনিয়োগকারীর সংখ্যা ছিল ১,১৩,৩২০ জন।

The number of total investors of mutual funds managed by the company was 1,13,320 as on 30 June 2017.

Table 39: Financial Results of ICB Asset Management Company Ltd.

(Tk. in crore)

Sl. No.	Particulars	FY 2016-17	FY 2015-16	Change (%)
1.	Income	70.80	62.87	12.61
2.	Expense	11.11	12.82	(13.34)
3.	Gross Profit	59.69	50.05	19.26
4.	Net Profit	57.40	49.10	16.90
5.	EPS (Tk.)	145.78	124.70	16.90
6.	NAV (Tk.)	856.23	633.63	35.13
7.	Cash Dividend (%)	53%	50% (including 40% as interim dividend)	6.00

আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিঃ কর্তৃক ২০১৬-১৭ অর্থবছরে কোম্পানির শেয়ার হোল্ডারদের জন্য ৫৩.০০ শতাংশ নগদ লভ্যাংশ ঘোষণা করা হয়, যেখানে ২০১৫-১৬ অর্থবছরে ৫০.০০ শতাংশ নগদ লভ্যাংশ প্রদান করা হয়েছিল। ৩০ জুন ২০১৭ তারিখে কোম্পানির ব্যবস্থাধীন পরিচালিত ২২টি মিউচ্যুয়াল ফান্ডের পোর্টফোলিওতে নিট বিনিয়োগের পরিমাণ ছিল ৪,১২৫.৬০ কোটি টাকা, যার বাজারমূল্য ছিল ৩,৬৬৭.০২ কোটি টাকা। এছাড়া ৩০ জুন ২০১৭ তারিখে কোম্পানির নিজস্ব পোর্টফোলিওতে নিট বিনিয়োগের পরিমাণ ছিল ২৭৯.২৬ কোটি টাকা, যার বাজারমূল্য ছিল ২৬১.৯৬ কোটি টাকা।

ICB Asset Management Company Limited has declared cash dividend at the rate of 53.00 percent for its shareholders for the FY 2016-17 as against dividend at the rate of 50.00 percent declared for the FY 2015-16. The net investment in the portfolios of the 22 mutual funds of the Company stood at Tk. 4,125.60 crore as on 30 June 2017, the market value of which was Tk. 3,667.02 crore. On the other hand, the net investment in the company's own portfolio was Tk. 279.26 crore as on 30 June 2017, the market value of which was Tk. 261.96 crore.

Mutual funds under management of ICB Asset Management Company Ltd.

Closed-end Mutual Funds (as on 30.06.17):

No. of investors	Year of floatation	Size of the Fund	No. of units	NAV Per Unit	Market Price	Cash Dividend
1. ICB AMCL Second NRB Mutual Fund						
5045	May 2008	Tk. 100.00 crore	10,00,00,000	Tk. 12.58	Tk. 11.50	FY 2016-17: 12.00% FY 2015-16: 10.00%
2. Prime Finance First Mutual Fund						
3036	January 2009	Tk. 20.00 crore	2,00,00,000	Tk. 11.76	Tk. 11.80	FY 2016-17: 6.00% FY 2015-16: 5.00%
3. ICB AMCL Second Mutual Fund						
7737	August 2009	Tk. 50.00 crore	5,00,00,000	Tk. 10.61	Tk. 9.60	FY 2016-17: 6.00% FY 2015-16: 5.00%
4. ICB Employees Provident Fund One: Scheme One						
12865	November 2009	Tk. 75.00 crore	7,50,00,000	Tk. 9.47	Tk. 8.30	FY 2016-17: 6.50% FY 2015-16: 6.00%
5. Prime Bank 1st ICB AMCL Mutual Fund						
11992	December 2009	Tk. 100.00 crore	10,00,00,000	Tk. 9.76	Tk. 8.30	FY 2016-17: 7.00% FY 2015-16: 7.00%

No. of investors	Year of floatation	Size of the Fund	No. of units	NAV Per Unit	Market Price	Cash Dividend
6. Phoenix Finance 1st Mutual Fund						
6897	March 2010	Tk. 60.00 crore	6,00,00,000	Tk. 9.47	Tk. 8.70	FY 2016-17: 5.00% FY 2015-16: 5.00%
7. ICB AMCL Third NRB Mutual Fund						
13037	March 2010	Tk. 100.00 crore	10,00,00,000	Tk. 9.12	Tk. 8.00	FY 2016-17: 5.00% FY 2015-16: 5.00%
8. IFIL Islamic Mutual Fund-1						
17195	September 2010	Tk. 100.00 crore	10,00,00,000	Tk. 10.38	Tk. 8.80	FY 2016-17: 9.00% FY 2015-16: 10.00%
9. ICB AMCL Sonali Bank Limited 1st Mutual Fund						
1000	April 2013	Tk. 100.00 crore	10,00,00,000	Tk. 10.44	Tk. 9.70	FY 2016-17: 7.50% FY 2015-16: 7.50%

Mutual funds under management of ICB Asset Management Company Ltd.

Open-end Mutual Funds (as on 30.06.17)

No. of investors	Year of floatation	Size of the Fund	Outstanding units	NAV Per Unit	Cash Dividend
1. ICB AMCL Unit Fund					
7563	June 2003	Tk. 294.17 crore	2,94,16,884	Tk. 256.83	FY 2016-17: Tk. 20.50 FY 2015-16: Tk. 20.00
2. ICB AMCL Pension Holders' Unit Fund					
283	October 2004	Tk. 17.43 crore	17,42,754	Tk. 216.71	FY 2016-17: Tk. 13.50 FY 2015-16: Tk. 14.00
3. Bangladesh Fund					
1359	October 2011	Tk. 1795.78 crore	17,95,77,664	Tk. 103.25	FY 2016-17: Tk. 6.50 FY 2015-16: Tk. 6.50
4. ICB AMCL Converted First Unit Fund					
1594	February 2014	Tk. 42.83 crore	4,28,25,802	Tk. 10.82	FY 2016-17: Tk. 0.60 FY 2015-16: Tk. 0.50
5. ICB AMCL Islamic Unit Fund					
2236	May 2015	Tk. 53.43 crore	5,34,31,608	Tk. 11.55	FY 2016-17: Tk. 0.80 FY 2015-16: Tk. 0.80
6. First ICB Unit Fund					
882	March 2016	Tk. 93.40 crore	9,33,97,125	Tk. 10.90	FY 2016: Tk. 0.50
7. Second ICB Unit Fund					
927	April 2016	Tk. 12.43 crore	1,24,25,637	Tk. 11.55	FY 2016: Tk. 0.50

No. of investors	Year of floatation	Size of the Fund	Outstanding units	NAV Per Unit	Cash Dividend
8. Third ICB Unit Fund					
1573	May 2016	Tk. 31.33 crore	3,13,29,467	Tk. 12.35	FY 2016: Tk. 0.50
9. Fourth ICB Unit Fund					
1263	May 2016	Tk. 23.74 crore	2,37,42,974	Tk. 11.79	FY 2016: Tk. 0.50
10. Fifth ICB Unit Fund					
2513	May 2016	Tk. 36.56 crore	3,65,56,366	Tk. 12.14	FY 2016: Tk. 0.50
11. Sixth ICB Unit Fund					
6581	June 2016	Tk. 26.54 crore	2,65,39,762	Tk. 12.73	-
12. Seventh ICB Unit Fund					
1865	September 2016	Tk. 35.08 crore	3,50,85,083	Tk. 12.70	-
13. Eighth ICB Unit Fund					
5877	February 2017	Tk. 33.95 crore	3,39,50,401	Tk. 11.92	-

আইসিবি সিকিউরিটিজ ট্রেডিং কোম্পানি লিমিটেড (আইএসটিসিএল)

দেশে স্বয়ংক্রিয় ট্রেডিং ব্যবস্থা চালু হওয়ার পর ব্রোকারেজ সেবা প্রদানের উদ্দেশ্যে প্রথম পাবলিক সেক্টর ব্রোকারেজ হাউজ হিসেবে আইসিবি সিকিউরিটিজ ট্রেডিং কোম্পানি লিমিটেড (আইএসটিসিএল) ২০০০ সালের ০৫ ডিসেম্বর আত্মপ্রকাশ করে। কোম্পানি আইন-১৯৯৪ (ধারা-২) অনুযায়ী এশিয়ান ডেভেলপমেন্ট ব্যাংক ও গণপ্রজাতন্ত্রী বাংলাদেশ সরকার এর যৌথ উদ্যোগে সূচিত ক্যাপিটাল মার্কেট ডেভেলপমেন্ট প্রোগ্রাম (সিএমডিপি) এর অধীনে এবং আইসিবি অধ্যাদেশ এ প্রদত্ত ক্ষমতাবলে ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ এর একটি সাবসিডিয়ারি কোম্পানি হিসেবে আইএসটিসিএল প্রতিষ্ঠিত হয়।

আইএসটিসিএল বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (বিএসইসি) হতে নিবন্ধন সনদ প্রাপ্ত হয়ে ১১ আগস্ট ২০০২ তারিখে ঢাকা স্টক এক্সচেঞ্জ লিমিটেড ও ১৫ আগস্ট ২০০২ তারিখে চট্টগ্রাম

ICB Securities Trading Company Limited (ISTCL)

ICB Securities Trading Company Limited (ISTCL) emerged as the first public sector stock brokerage company for delivering stock broking services on 05 December 2000 just after the introduction of Automated Trading System in the country. Under the provisions contained in Section-2 of the Companies Act, 1994 the company was formed as part of the restructuring program of Investment Corporation of Bangladesh (ICB) under Capital Market Development Program (CMDP) initiated by the Government of Bangladesh (GOB) and the Asian Development Bank (ADB) and in terms of power conferred in the ICB Ordinance.

The Company started the stock brokerage business with Dhaka Stock Exchange Limited on 11 August 2002 and with Chittagong Stock Exchange Limited on 15 August 2002 obtaining license from



Chairman, Directors' and shareholders in the 17th Annual General Meeting of ICB Securities Trading Company Ltd. held in the Company's Head Office at Green City Edge (7th Floor), 89, Kakrail, Dhaka on 14 October 2017.

স্টক এক্সচেঞ্জ লিমিটেড এ ব্যবসা পরিচালনার জন্য ব্রোকারেজ কার্যাবলী শুরু করে। এছাড়া কোম্পানি ১৫ ফেব্রুয়ারি ২০১০ তারিখে 'স্টক ডিলার' কার্যক্রম শুরু করে। প্রতিষ্ঠানটি নিজস্ব 'মেমোরেন্ডাম' এবং 'আর্টিকেলস্ অব এসোসিয়েশন', বিএসইসি'র নিয়মনীতি এবং অন্যান্য প্রাসঙ্গিক আইনের মাধ্যমে পরিচালিত হচ্ছে। আইএসটিসিএল নিয়ন্ত্রক কর্তৃপক্ষের রুলস্ এন্ড রেগুলেশনস্ এবং দৈনন্দিন নির্দেশনাবলী পরিপালনপূর্বক কার্যক্রমে স্বচ্ছতা ও জবাবদিহিতা নিশ্চিত করে থাকে।

কোম্পানি প্রতিষ্ঠালগ্ন থেকে ব্যবসা পরিচালনায় দীর্ঘ ১৬ বছরে দেশের ক্ষুদ্র ও মাঝারি বিনিয়োগকারীসহ প্রাতিষ্ঠানিক বিনিয়োগকারীগণকে ব্রোকারেজ সেবা প্রদানের মাধ্যমে দেশের শীর্ষ স্টক ব্রোকার হিসেবে বিনিয়োগকারীগণের আস্থা অর্জন করেছে। প্রতিষ্ঠানটি প্রধান কার্যালয় ও এর সম্প্রসারিত ওয়ার্ক স্টেশনসহ চট্টগ্রাম, সিলেট, বরিশাল, রাজশাহী, খুলনা, বগুড়া এবং ঢাকার উত্তরায় শাখা অফিস স্থাপনের মাধ্যমে স্টক এক্সচেঞ্জে তালিকাভুক্ত সিকিউরিটিজ ক্রয়-বিক্রয়সহ 'ওটিসি' মার্কেট কার্যক্রমে সক্রিয় ভূমিকা পালন করে আসছে। আইএসটিসিএল সেন্ট্রাল ডিপোজিটরী বাংলাদেশ লিমিটেড (সিডিবিএল) এর পূর্ণ সেবা প্রদানকারী হিসেবে বিও হিসাব খোলা ও রক্ষণাবেক্ষণ, কাগুজে শেয়ার অজড়করণ এবং পুনঃজড়করণ, শেয়ার বন্ধকীকরণ ও অবমুক্তকরণ, শেয়ার হস্তান্তর এবং শেয়ার লেনদেন নিষ্পত্তিসহ অন্যান্য যাবতীয় কার্যাবলী সম্পাদন করে থাকে।

the Bangladesh Securities and Exchange Commission (BSEC). The Company started its function as a Stock Dealer from 15 February 2010. The Company is operated pursuant to its own Memorandum and Articles of Association, BSEC's rules and regulations and other applicable laws of the country. ISTCL ensures transparency and accountability in its activities by complying rules, regulations and day to day directives of the regulatory authorities.

The company has passed 16 years of its voyage by providing full-fledged standard brokerage services and has become the country's leading stock brokerage service provider and gained trust and reliability of both the individual and institutional investors since the inception. The Company provides trading facilities for buying and selling securities listed with the stock exchanges and also in the "Over-the-Counter Market" through its head office at Dhaka with extended work stations and branch offices at Chittagong, Sylhet, Barisal, Rajshahi, Khulna, Bogra and Uttara in Dhaka. As an authorized Stock Broker the company is acting as a Full Service Depository Participant with the Central Depository Bangladesh Limited (CDBL) for opening and maintaining BO (Beneficiary Owners) accounts, Dematerialization, Re-materialization, Pledging & Un-pledging of Securities, Settlement, Transfers and Transmission of Securities and other services.

৩০ জুন ২০১৭ তারিখ পর্যন্ত আইএসটিসিএল এ পরিচালিত বিও হিসাবের সংখ্যা ১৭৫৯১টি যার মধ্যে ব্যক্তি বিনিয়োগকারী ও প্রাতিষ্ঠানিক বিনিয়োগকারীর সংখ্যা যথাক্রমে ১৭৩৩০টি ও ২৬১টি। কোম্পানি বিএসইসি এর মার্জিন রুলস্ ১৯৯৯ মোতাবেক মার্জিন হিসাবধারীগণকে ঋণ প্রদান করে থাকে। ৩০ জুন ২০১৭ তারিখে পুঞ্জিভূত সুদসহ প্রদত্ত মার্জিন ঋণের পরিমাণ দাঁড়িয়েছে ৩৭৩.৯০ কোটি টাকা। আইএসটিসিএল অনুমোদিত স্টক ডিলার হিসেবে নিজস্ব পোর্টফোলিও ব্যবস্থাপনা করে থাকে। সেকেন্ডারি মার্কেটের পাশাপাশি কোম্পানি ২৮ সেপ্টেম্বর ২০১৪ তারিখ হতে আইপিও সংশ্লিষ্ট কার্যক্রমসহ প্রাইমারি মার্কেটে বিনিয়োগ করে থাকে। ২০১৬-১৭ অর্থবছরে কোম্পানির নিজস্ব পোর্টফোলিওতে সেকেন্ডারি মার্কেটে বিনিয়োগ ৩৬.৭৮ কোটি টাকা এবং প্রাইমারি মার্কেটে বিনিয়োগ ০.২৭ কোটি টাকা।

The total number of BO accounts maintained in the Company stood at 17591 as on 30 June 2017 of which no. of individual accounts and institutional accounts are 17330 & 261 respectively. The Company also provides credit facilities to its Margin Account Holders as per BSEC Margin Rules 1999. The total outstanding margin loan of the company along with accrued interest stood at Tk. 373.90 crore as on 30 June 2017. The Company is also managing its own portfolio as an authorized Stock Dealer. Besides, secondary market operation the Company is also performing IPO related activities from 28 September 2014 for its own portfolio. During FY 2016-17 the company made total investment of Tk. 36.78 crore in secondary market and Tk. 0.27 crore in primary market.

২০১৬-১৭ অর্থবছরে উভয় স্টক এক্সচেঞ্জে সংঘটিত মোট লেনদেন ১,৯২,৩২৯.৭৩ কোটি টাকার মধ্যে কোম্পানির লেনদেনের পরিমাণ ১০.৯৩ শতাংশ যা বিগত অর্থবছরে ছিল ৯.৯৫ শতাংশ। কোম্পানি আলোচ্য অর্থবছরে উভয় স্টক এক্সচেঞ্জে মোট ২১,০২৮.৪৬ কোটি টাকার সিকিউরিটিজ লেনদেন পরিচালনা করেছে যা বিগত অর্থবছরের ১১,৪৫২.৭৬ কোটি টাকার তুলনায় ৮৩.৬১ শতাংশ বেশি। বিগত অর্থবছরের ন্যায় এবারও আইসিবি সিকিউরিটিজ ট্রেডিং কোম্পানি লিমিটেড ঢাকা স্টক এক্সচেঞ্জ-এ দ্বিতীয় সর্বোচ্চ লেনদেন করেছে। আলোচ্য অর্থবছরে কোম্পানির মোট লেনদেনের মধ্যে আইসিবির অবদান ৪৫.০০ শতাংশ। এছাড়া আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিমিটেড কর্তৃক ১৭.৪৭ শতাংশ, আইসিবি ক্যাপিটাল ম্যানেজমেন্ট লিমিটেড কর্তৃক ১১.৬৮ শতাংশ, অন্যান্য মার্চেন্ট ব্যাংক ও প্রাতিষ্ঠানিক বিনিয়োগকারী কর্তৃক ১৫.০০ শতাংশ এবং ব্যক্তি বিনিয়োগকারী ও কোম্পানির নিজস্ব পোর্টফোলিও কর্তৃক ১০.৮৫ শতাংশ লেনদেন সম্পন্ন করা হয়েছে।

The Company's turnover was 10.93 percent out of total turnover of Tk. 1,92,329.73 crore of both the bourses in FY 2016-17 which was 9.95 percent in the previous year. Value of trades conducted by the company in both the bourses was Tk. 21,028.46 crore, which is 83.61 percent more than that of Tk. 11,452.76 crore conducted in the previous year. The company achieved the second highest position in terms of turnover at DSE like the previous year. ICB appeared as the highest contributor which traded about 45.00 per cent of total trade volume of ISTCL during FY 2016-17. The trade volume of ICB Asset Management Company Limited, ICB Capital Management Limited and other Merchant Banks and Financial Institutions were 17.47 percent, 11.68 per cent and 15.00 percent respectively. Besides, the trade volume on behalf of the individual clients and own portfolio of the company was about 10.85 percent of the total trade volume of the Company.

Table 40: Stock Brokerage Functions of ISTCL During FY 2016-17 and FY 2015-16

(Tk. in crore)

Particulars	FY 2016-17			FY 2015-16		
	DSE	CSE	Total	DSE	CSE	Total
Total turnover	1,80,522.22	11,807.51	1,92,329.73	1,07,246.07	7,805.68	1,15,051.75
Transactions of ISTCL	19,637.90	1,390.56	21,028.46	10,990.17	462.59	11,452.76
Percentage of ISTCL in total turnover	10.88	11.78	10.93	10.25	5.93	9.95

কোম্পানি ঢাকার ৮৯, কাকরাইলে অবস্থিত গ্রিন সিটি এজ ভবনে ৯৬৬৫.৪৮ বর্গফুট আয়তনের ফ্লোর স্পেস (কার পার্কিংসহ ৮ম তলা) ক্রয় করেছে। ২৪ মার্চ ২০১৪ তারিখে আইএসটিসিএল এর অনুকূলে উক্ত ফ্লোর স্পেস এর নিবন্ধন সম্পন্ন করা হয়েছে। এ ছাড়া কোম্পানি ২০০৮ সালে সিলেটে (৩৭১৩ বর্গফুট) এবং ২০১১ সালে ফরিদপুরে (২৯২৮.০৯ বর্গফুট) দু'টি ফ্লোর স্পেস ক্রয় করেছে।

The Company has purchased a floor space measuring 9665.48 sq. feet (7th floor along with car parking) at Green City Edge, 89 Kakrail, Dhaka. A Deed of Registration was executed on 24 March 2014 for this purpose. Besides, the company has also purchased floor space in Sylhet (3713 sq. feet) and in Faridpur (2928.09 sq. feet) in the year 2008 and 2011 respectively.

২০১৬-১৭ অর্থবছরে কোম্পানি ব্রোকারেজ কমিশন খাতে ৪৯.৭৪ কোটি টাকা, সিডিএস চার্জ খাতে ৪.১৩ কোটি টাকা, নিট সুদ আয় খাতে ৮.০৮ কোটি টাকা, বিনিয়োগকৃত সিকিউরিটিসমূহের লভ্যাংশ ও মূলধনী মুনাফা খাতে ৮.৯০ কোটি টাকা এবং আইপিও কমিশন ও অন্যান্য উৎস হতে ১.৬৮ কোটি টাকা আয়সহ সর্বমোট ৭২.৫৩ কোটি টাকা পরিচালন আয় করেছে এবং উক্ত অর্থবছরে কোম্পানির মোট পরিচালন ব্যয়ের পরিমাণ ছিল ৩১.২১ কোটি টাকা। কোম্পানির পরিচালনা বোর্ড সভার সিদ্ধান্ত অনুযায়ী মার্জিন ঋণ হিসাবের বিপরীতে প্রভিশন ঘাটতি পূরণের নিমিত্ত ২৭.৩৭ কোটি টাকা মার্জিন ঋণ হিসাবের বিপরীতে প্রভিশন হিসেবে সংস্থান করা হয়। ২০১৬-১৭ অর্থবছরে কোম্পানির নিট মুনাফা ১.২৫ কোটি টাকা।

During FY 2016-17 the company has earned Tk. 49.74 crore as brokerage commission, Tk. 4.13 crore as CDS fees, Tk. 8.08 crore as net interest income, Tk. 8.90 crore as dividend and capital gain from investment in marketable securities and Tk. 1.68 crore as IPO Commission and other income. As a result, the total operating income of the company stood at Tk. 72.53 crore while it incurred Tk. 31.21 crore as operating expenditure during FY 2016-17. As per board decision of the company, Tk. 27.37 crore has kept provision against margin loan to fulfill the shortfall of required provision. During FY 2016-17 the Company's net profit is Tk. 1.25 crore.

Table 41: Financial Results of ICB Securities Trading Company Limited

(Tk. in crore)

Sl. no.	Particulars	FY 2015-16	FY 2016-17	Increase/decrease (percentage)
1.	Income	38.49	72.53	88.30
2.	Expense	21.64	31.21	44.23
3.	Profit before tax and Provision	16.85	41.32	144.90
4.	Provision for tax	4.87	12.75	154.80
5.	Profit before Provision	11.98	28.57	140.88
6.	Provision for Margin Loan	11.98	27.37	128.46
7.	Net Profit	-	1.25	100.00
8.	EPS (Tk.)	-	3.08	100.00
9.	NAV (Tk.)	329.40	350.88	6.57
10.	Dividend	-	-	-

আইএসটিসিএল বিনিয়োগকারীগণকে স্বল্প সময়ে ও সহজতর পন্থায় সময়োপযোগী সেবা প্রদানের মাধ্যমে ইতোমধ্যে দেশে একটি সুসংগঠিত ও নির্ভরযোগ্য স্টক ব্রোকার হিসেবে প্রতিষ্ঠা পেয়েছে। কোম্পানির দক্ষ জনবল গ্রাহকগণের চাহিদার সাথে সংগতি রেখে সর্বোত্তম সেবা প্রদানে সদা সচেষ্ট ও আন্তরিক। গ্রাহকের সাথে কোম্পানির দীর্ঘস্থায়ী সম্পর্ক এবং কার্যক্রমে স্বচ্ছতা ও জবাবদিহিতার প্রতিফলন আইএসটিসিএল-কে দেশের পুঁজিবাজারে একটি ব্র্যান্ড হিসেবে প্রতিষ্ঠার পাশাপাশি বিনিয়োগকারীগণের জন্য নিরাপদ, নির্ভরযোগ্য ও বিশ্বস্ত প্রতিষ্ঠানে পরিণত করেছে।

ISTCL is widely recognized for its progressive pattern of delivering services, simplicity and proximity. The Company has formed a fine tuned team of customer services which is composed of a group of efficient personnel who are very much proactive, amicable and receptive to customer's queries. The long standing customer relationship, brand name, fast service and transparency has justified that the company is the most safer, dependable and reliable institution for the investors even in the period of crisis.

ক্ষতিগ্রস্ত বিনিয়োগকারীদের জন্য বিশেষ প্রণোদনা স্কিম

২০১০ সালের পর থেকে পুঁজিবাজারে অব্যাহত দরপতনের কারণে আইএসটিসিএল এর বিপুলসংখ্যক বিনিয়োগকারী মুলধন ক্ষতির সম্মুখিন হয়। উল্লিখিত ক্ষতিগ্রস্ত বিনিয়োগকারীদের জন্য আইএসটিসিএল এর পরিচালনা বোর্ড ইনভেস্টরস স্কিম এর আওতায় সুদ মওকুফ কার্যক্রম চালু করেছে। ২০১৬-১৭ অর্থবছরে বিনিয়োগকারীদের আবেদনের প্রেক্ষিতে আইএসটিসিএল এর পরিচালনা বোর্ড কতিপয় শর্ত সাপেক্ষে সুদ মওকুফ কার্যক্রম গ্রহণ করেঃ

Special Incentive Scheme for affected investors

In the consequences of the capital market disaster in December 2010 and continues falling of share prices a huge number of investors suffered capital loss. In order to lessen capital loss incurred by the margin account holder, the board of director of ISTCL launched interest rebate facility for the effected investor under investor scheme. During FY 2016-17 considering the application of investors the board of director of ISTCL adopted interest rebate facilities under some conditions:

০১. ৩১.১২.২০১৫ তারিখের ভিত্তিতে ০১.০১.২০১১ তারিখ হতে ৩০.০৬.২০১৬ তারিখ পর্যন্ত আরোপিত সুদের ৮০% অর্থ মওকুফযোগ্য বলে বিবেচিত হবে;

০২. মওকুফযোগ্য অর্থ বাদ দেয়ার পর অবশিষ্ট আদায়যোগ্য অর্থ পরিশোধ সাপেক্ষে মওকুফ সুবিধা কার্যকর করা হবে। এক্ষেত্রে পত্রকোষে বিদ্যমান সিকিউরিটিজ বিক্রয় করে বিক্রয়লব্ধ অর্থ হতে কিস্তির অর্থ সমন্বয় করা যাবে;

০৩. কিস্তি বাবদ নগদ জমার বিপরীতে সিকিউরিটিজ ক্রয় করা যাবে।

আইএসটিসিএল এর প্রধান কার্যালয়সহ উত্তরা শাখায় ৩১.১২.২০১৫ তারিখের ভিত্তিতে উক্ত সুদ মওকুফ সুবিধার আওতাভুক্ত বিনিয়োগকারীর সংখ্যা মোট ৫৯২ জন এবং তাদের সুদ মওকুফ সুবিধা কার্যকর হলে মোট ১৭৩.০৮ কোটি টাকা প্রয়োজন হবে। উক্ত মওকুফ সুবিধা গ্রহণের জন্য আগ্রহী বিনিয়োগকারীদের ৩০.০৬.২০১৭ তারিখের মধ্যে আবেদন করার জন্য অনুরোধ জানানো হয়। ২০১৬-১৭ অর্থবছরে সুদ মওকুফ সুবিধা গ্রহণের সময়সীমার মধ্যে আবেদনকৃত ১৯৬ জন বিনিয়োগকারীর জন্য মোট ৩৭.১৬ কোটি টাকা সুদ মওকুফ সুবিধা কার্যকর করা হয়েছে।

আইসিবি সাবসিডিয়ারি কোম্পানিসমূহের নিরীক্ষিত হিসাব ও প্রতিবেদন

ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ আইন-২০১৪ এর ধারা ২৯ (২) অনুযায়ী, সাবসিডিয়ারি কোম্পানিসমূহের ৩০ জুন ২০১৭ তারিখে সমাপ্ত অর্থবছরের নিরীক্ষকদের প্রতিবেদন ও হিসাব অত্র প্রতিবেদনে সংযুক্ত রয়েছে।

I. Waiving 80% of imposed interest from 01 January 2011 to 30 June 2016 will be consider as rebatable for the affected investor as on 31.12.2015;

II. Rebate facilities will be effective when the rest of the receivable amount will be paid in the said period. In that case installment can be adjusted by selling securities of the respective investor portfolios;

III. Securities can be purchased against cash payment of fund as paid installment.

There are total 592 investors under the rebate facilities of ISTCL head office including Uttara branch and TK. 173.08 crore will be required if this facility is effective as on 31.12.2015. To avail this opportunity interested investor were requested to apply within 30.06.2017. During FY 2016-17 rebate facilities have been provided to 196 investors of an amount of Tk. 37.16 crore.

Auditors' Report and Accounts of the Subsidiary Companies of ICB

In terms of Section 29 (2) of Investment Corporation of Bangladesh Act-2014 the auditors' reports and accounts of the subsidiary companies for the year ended 30 June 2017 are enclosed with this annual report.



7 AFFORDABLE AND CLEAN ENERGY

For ensuring everyone's access to affordable, reliable, sustainable and modern energy sources, ICB has extended financial assistance in power sector projects and biogas plants including Raj Lanka Power Company Ltd. (Heavy Furnace Oil based) and Orion Power (Coal based Ultra Super Critical Technology), among others.

Information on Corporate Governance

Corporate governance refers to the way in which a corporation is directed, administered and controlled. Corporate governance also concerns the relationships among the various internal and external stakeholders involved as well as the governance processes designed to help a corporation achieve its goals.

Our Principles

Investment Corporation of Bangladesh (ICB) takes corporate governance as the center of the mechanism of internal controls and procedures used to define and protect the rights and responsibilities of various stakeholders. Through corporate governance, Board of Directors is enabled to direct, monitor and supervise the conduct and operations of ICB and its management in a manner that ensures appropriate levels of authority, accountability, stewardship, direction and control. The fundamental features of corporate governance standards exercised by ICB are, among others:

- pursue ethical norms in all financial statements;
- generate reliability and trustworthiness in business transaction;
- ensure accountability and transparency in every task;
- Indiscriminate and optimize the quality of services to clients; and
- safeguard the interest of the shareholders and other stakeholders.

To lay solid foundation for effective management, the respective roles and responsibilities of the Board/Board committees and the management have been clearly outlined. The Board delegates some of its power to the management excepting framing of policies and guidelines, objectives and strategies, monitoring and reviewing management performance.

Ethics and Compliance

ICB adheres to the highest standards of ethical conduct as a key to business success and make every effort to maintain full compliance with laws, rules and regulations that govern the Corporation's business. It also makes timely and adequate disclosure of all material facts. As a result, ICB continuously endeavors to protect the rights of its valued stakeholders. The Corporation also recognizes the legal and other obligations to all legitimate stakeholders including the Government, Banks and Financial Institutions, Clients, Employees, Individuals and the Community as a whole.

Board of Directors, Chairman and Managing Director

Structure of the Board

The Board of ICB comprises of 10 (ten) members. Except Managing Director, all directors are non-executive and independent and represent the Board on behalf of the Government, Banks, Insurance Corporations and Financial Institutions. Details are mentioned in the Directors' Biography section.

Role of the Board

The Board is responsible for the governance of the Corporation on behalf of shareholders within a framework of policies and control that provides for effective risk assessment and management. The Board provides leadership and articulates the Corporation's objectives.

Chairman and Managing Director of the Corporation are different individuals

The positions of Chairman and Managing Director are held by separate individuals with different roles and responsibilities. The Chairman is responsible for the functions of the Board while the Managing Director serve as the Chief Executive of the Corporation.

Role of The Chairman

The Chairman of the Corporation is appointed by the Government. Along with other directors, he plays vital role in making decisions favoring the Corporation, determining appropriate strategy and framing necessary policy measures through discussion. He chairs in the Annual General Meeting, Extra-ordinary General Meeting and Board Meeting. He is responsible for directing the business of the Board.

Role of Managing Director

The Managing Director is the chief executive of the Corporation.

- He is responsible for overall operational management of the Corporation as well as implementing the decisions and strategies taken by the Board.
- He is accountable to the Board for financial and operational performances of the Corporation.

Board Committees

Board has constituted three standing committees to assist the Board in discharge of its responsibilities-e.g. the Executive Committee the Audit Committee and the Risk Management Committee. Each of the committee comprises of five members. Committees are dominated by non executive directors. The Board also forms different committees comprises with Board Members for specific need.

Meeting of the Board of Directors (BOD) and Board Committees

The Board ordinarily meets twice a month to formulate policy, setting up of goals and evaluation of the Corporation's overall

performance. In addition, emergency meetings are called when deemed necessary. Urgent matters are also approved by the Board by passing resolutions through circulation. Following meetings of ICB Board/Board Committees were held during the FY 2016-17:

Respective Events	No.of meeting
Board of Directors' (BOD) Meeting (including Mutual Funds related BOD Meeting)	20
Executive Committee Meeting	21
Audit Committee Meeting	8
Total	**49**

Internal Control and Risk Management

i. Internal Control

Internal control process integrated with all other process within the Corporation. It increases the possibility of the corporation achieving its strategic goals and objectives. In the corporation it is the responsibility of all employees, from management who design, implement and maintain controls to staff that execute various control activities. Under the Internal Control system, all the branches of ICB are periodically inspected and audited. Risk mitigation activities are reviewed periodically by the senior management and by the Board. Our experienced compliance and audit teams play a vital role in ensuring rules and regulations that are strictly followed in all its process, not just in letter but also in sprit. The Corporation has formed a multilevel Asset Liability Management Committee (ALCO) comprising of senior officials. In case of margin loan funding, when the credit limit is breached, a system-generated alert control margin mechanisms make it possible to provide sufficient data about the required margin to be deposited by the client, thus risk is reduced. Besides, a stock-based categorization allows limits to be set based on the liquidity and quality of the specific stock. Various deviations raised by internal inspection team and Bangladesh Bank inspection team are mitigated by Inspection and compliance department with the help of respective department. On the other hand, audit objections raised by Commercial Audit team are mitigated by audit department with the help of respective department.

ii. Risk Management

ICB has institutionalized its risk governance process to ensure that risk management concepts, policies and procedures are applied to all activities of the Corporation. Risk governance structure of the Corporation begins with defining the risk appetite by the Board of Directors in association with the Board Risk Management Committee and the Corporate Management Team. The Board reviews, approves and oversees the risk appetite on a case to case basis with the aim of ensuring its consistency with the national interest; business strategies of the Corporation; regulatory environment and stakeholders' need. The Board of Directors either directly or through delegating of power to Corporate Management Team ensures that corporate activities and decisions are aligned with the policy, procedure, strategic plan and risk appetite of the Corporation. At the executive level, overall risk of the Corporation is overseen by the operational Risk Management Committee with the support of several committees such as Portfolio Management Committee, Project Appraisal Committee, Review and Monitoring Committee, Asset-Liability Management Committee, Budget Management Committee, Quality Control Committee, Cost Control and Cost Reduction Committee, Management Co-ordination Committee etc. At the operational level, Budget and Risk Management Department formulates the overall risk management framework with adequate process, procedures and tools for identification, measurement, reporting, monitoring, mitigation and control of risks. To decentralize the risk management process, the Department has developed and implemented risk register (Risk Matrix), a sophisticated model for identification and mitigation of risk, at the functional unit (Division/Department/Unit/Branch) of the Corporation.

Strategy on Corporate Governance at Operational Management Level

- ICB's operational management entails continuous market monitoring, addressing various risks involved in course of different operations and developing appropriate risk mitigation system.
- Audit Department, Organization and Methods Department and Inspection and Compliance Department are responsible for auditing and internal control and are independent from external auditors. These departments can directly submit information/statements to the audit committee of the Board.
- Different committees have been formed for portfolio management, procurement, funding, manpower selection and promotion, technology selection, business development, cost control and cost reduction and fund management and employees' welfare support management for improvement of performance.
- Management promotes ethical and basic decisions through formal and transparent code of conduct and makes regular disclosures of all matters including unit fund, mutual funds and other business schemes.
- Dividends, loans, interest, etc. are paid to all stakeholders in time.

Communication to Shareholders & Stakeholders

- ICB firmly believes that all shareholders should have access to complete information on its activities and performance and the shareholders can play an important role in assisting the Board to implement corporate governance.
- The Corporation welcomes the active participation of the shareholders at annual general meeting and solicits their views at all times, promoting healthy dialogue.

- ICB's website www.icb.gov.bd has all relevant latest information for the convenience of the shareholders.
- The secretary's department of the Corporation is dedicated to the services of the shareholders.
- The external statutory auditors attend the annual general meeting to respond to the queries of the shareholders on the preparation and contents of auditors' report and financial statements.

Corporate Social Responsibility (CSR)

ICB feels proud for its strong participation in the various CSR activities. In the FY 2016-17, ICB contributed Tk. 62.64 lac to the following activities as:

- Provided financial support to Bangabandhu Parishad, ICB unit to observe the National Mourning Day, 2016.
- Provided financial support to Birshreshtha Noor Mohammad Public College to purchase a photocopy machine.
- Provided financial support for a scholarship to poor brilliant students of Sayera-Safayet School and College.
- Provided financial support to Muiznagar Shishu Sadan to distribute winter dress.
- Provided financial support to Chapai Nababganj Zilla Samity to distribute winter dress.
- Provided financial support to Bangabandhu Foundation to distribute winter dress.
- Provided financial support to Gouripur Girls High School to build up a multimedia classroom.
- Provided financial support to construct a boundary wall of Sreepur Community Primary School.
- Provided financial support to construct an own library building of Kodali Ideal Youth Library.
- Provided financial support to Golam Ambia Public Library to distribute blanket.
- Provided financial support to purchase laptops for "Free computer literacy program" of Southern Education Foundation.
- Provided financial support to School for Gifted Children to Autism, Physically and Mentally otherwise abled Children for Development and Rehabilitation Activities.
- Provided financial support for the renovation work of Teachers' Lounge of the Institute of Nutrition and Food Science, Dhaka University.
- Provided financial support to Vidyanikatan High School, Narayanganj for the construction of a new building for solving the seating problem of the students.
- Provided an ambulance for helping of the hospital patients of OGSB Hospital & IRCH, Mirpur, Dhaka.

Management Review and Responsibility

The above discussion reveals that ICB takes utmost care so that the rules, regulations, guidelines, directives of government, Bangladesh Bank, BSEC and others are complied with regularly. Moreover, the Corporation always believes that the relationship among the Board of Directors, management, shareholders and other stakeholders under legal framework and regulatory environment comprises a strong component of its corporate governance. It provides a structure through which the objectives of ICB are set and the means of attaining those objectives and monitoring of performances are determined.

Other Investor Friendly Information

i. Financial Report and Transparency

Financial statements are prepared in accordance with Bangladesh Financial Reporting Standards as set by the Institute of Chartered Accountants of Bangladesh (ICAB). Financial Reports are circulated to listed entities within and outside the organization in a quarterly and annual basis. Audit committee remains responsible for preparation of financial reports, maintaining adequate records for safeguarding the assets of the Corporation, preventing and detecting fraud or irregularities, selecting suitable accounting policies, applying those policies consistently and making reasonable, prudent judgments and estimation where necessary. The Board of Directors ensures that the Bangladesh Financial Reporting Standards are adhered to, subject to any material departure being disclosed and explained in the notes to the accounts. The Board also confirms that the Corporation keeps accounting records, which disclose with reasonable accuracy, the financial position of the Corporation and which enable them to ensure that the financial statements comply with the requirements of the Companies Act-1994, the Securities and Exchange Rules, 1987 and Bangladesh Securities and Exchange Commission Act, 1993 and all amendments thereto.

ii. Public Procurement Act (PPA)

ICB always ensures the procurement of materials, services and logistics in a competitive and transparent method. Procurement of various items, articles and services by the Corporation is made by following criteria and guidelines stipulated in the Public Procurement Act, 2006 and Public Procurement Rules, 2008. As such, core objectives of Public Procurement Act are being implemented in ICB.

iii. Corporate Governance of Subsidiary Companies

- The Corporation encourages its three subsidiary companies to run professionally and adopt best practices of corporate governance.
- Each of the three subsidiary companies has a board of six members, three of which are drawn from the private sector as independent directors.

- Companies are obliged to promote moral, ethical and responsible decisions, safeguard the interest of shareholders, make timely and adequate disclosures and comply with the laws and regulations as per Companies Act, 1994 and the BSEC, DSE, CSE and CDBL rules and regulations and other laws applicable to them.

iv. Citizen Charter

- Citizen charter of ICB has been prepared and displayed in the notice board and website and published in newspapers to raise public awareness and to inform them of the activities of the Corporation.
- A senior executive is nominated as focal point officer and citizen charter related information is sent to the government regulatory authority on monthly basis.
- The citizen charter is also available at all branch offices and customer service related departments of the Corporation and its Subsidiary Companies.

Redresses of Shareholders' Complaints

ICB always shows equitable judgment to its every shareholder. To ensure impartial treatment of all shareholders, our organization adopts various cordial steps to take care of them. The shareholders' meetings proceed according to the order of the agenda, without adding new and uninformed agenda, in order to give the opportunity to shareholders to study the information on the given agenda before making a decision. Moreover, there are no changes to the important information in the shareholders' meeting.

The Corporation senses the importance of the consideration of transactions which may have conflict of interest and abide by good corporate governance principles, including the rules and regulations of the Bangladesh Securities and Exchange Commission and the Dhaka Stock Exchange Ltd. and the Chittagong Stock Exchange Ltd. Shareholders, who are unable to attend the shareholders' meeting, may appoint proxy by proxy forms to attend meeting on his behalf which also allow shareholders to specify their vote on each agenda. The proxy forms, which are in accordance with the standard format, are sent along with the annual report. Moreover, this form is available in ICB's website for their convenience to get it through.

Our Secretary's Department fulfills all inquisitiveness relating to shareholdings as for example share demat, transfer of shares, changes of names and address and payment of dividend etc. The corresponding is as follows:

Secretary's Department, ICB Head Office, BDBL Bhaban, Level-14, 8, Rajuk Avenue, Dhaka-1000. Phone: 9563455 (auto hunting), Email: agm_secretary@icb.gov.bd

Besides, ICB continues to have regular communication with the shareholders through periodic updates of organizational performance for the best interest of them.

BSEC Guidelines for Corporate Governance

Our Compliance Status

For inspiring confidence of investors, regulators and other stakeholders Investment Corporation of Bangladesh (ICB) is committed to ensure the highest standards in corporate good governance and strict adherence to the requirements of ethical code of conduct, through close monitoring. ICB has complied with the provisions of BSEC'S corporate governance guidelines within the framework of Investment Corporation of Bangladesh Act, 2014, by taking into account the exemptions granted to the Corporation by Notification No. SEC/CMRRCD/2009-193/ 159/ Admin /... Dated 28 May, 2014 of BSEC from the provisions of the condition No. 1.2, 1.3, 1.4, 3.2(i), and 4(ix) of the Commission's Notification No. SEC / CMRRCD / 2006- 158 / 134 /Admin / 44 dated 07 August 2012 and Notification No. SEC / CMRRCD / 2006- 158 / 147 / Admin / 48 dated 21 July 2013.

As per BSEC notifications, the Directors report that

- The financial statements of the Corporation present fairly its state of affairs, the result of its operations, cash flows and changes in equity.
- Proper books of account have been maintained.
- Appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment.
- International Accounting Standards (IAS)/Bangladesh Accounting Standards (BAS)/Bangladesh Financial reporting Standards (BFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there from has been adequately disclosed.
- The system of internal control is sound in design and has been effectively implemented and monitored.
- There are no significant doubts upon the Corporation's ability to continue as a going concern.
- There is no significant deviation in the operating results from the result of the last year.
- Key operating and financial data of at least preceding 5 (five) years have been presented in summarized form.
- A brief resume of the directors is depicted in page 31-36.
- An Audit Committee Report is provided in page 145-146.
- Detailed transactions with related parties are described in the financial statements.
- The number of Board Meetings and Board Committee Meetings and the attendance of Directors during the year 2016-17 depicted in Annexure-I.
- The pattern of share holding stated in Annexure-II.
- Certificate from professional accountant on compliance with the conditions of Corporate Governance Guidelines is provided in Annexure-III.
- A status report of compliance of Corporate Governance Guidelines is stated in Annexure-IV.

ANNEXURE-I

Board Meetings and Board Committee Meetings and Attendance by the Directors

Attendance by the Directors in the Board Meetings and other Board Committee meetings during the financial year 2016-17 is given below:

SL. NO.	Name of Directors	Board Meeting (Including Mutual Funds related BOD Meeting)		Executive Committee		Audit Committee		Other Committee		Grand Total	
		Total	Attended	Total	Attended	Total	Attended	Total	Attended	Total	Attended
1.	Dr. Mojib Uddin Ahmed Chairman	20	20	21	21	-	-	-	-	41	41
2.	Mr. Muhammad Alkama Siddiqui Director	20	16	21	17	-	-	-	-	41	33
3.	Mr. Md. Humaun Kobir* Director	20	05	21	09	-	-	-	-	41	14
4.	Mr. Md. Abdur Rahim** Director	20	08	21	09	-	-	-	-	41	17
5.	Mr. Manjur Ahmed Director	20	20	-	-	08	08	-	-	28	28
6.	Mr. Md. Obayed Ullah Al Masud*** Director	20	07	-	-	08	04	-	-	28	11
7.	Mr. Mohammad Shams-Ul Islam**** Director	20	12	-	-	08	05	-	-	28	17
8.	Mr. Md. Abdus Salam Director	20	17	-	-	08	08	01	01	29	26
9.	Mr. Syed Shahriyar Ahsan***** Director	20	12	-	-	08	04	-	-	28	16
10.	Mr. Md. Iftikhar-uz-zaman** Managing Director	20	20	21	21	-	-	01	01	42	42

* Hon'ble Director Mr. Md. Humaun Kobir joined on 27.02.2017
** Hon'ble Director Mr. Md. Abdur Rahim joined on 21.12.2016
*** Hon'ble Director Mr. Md. Obayed Ullah Al Masud joined on 24.08.2016
**** Hon'ble Director Mr. Mohammad Shams-Ul Islam joined on 24.08.2016
***** Hon'ble Director Mr. Syed Shahriyar Ahsan joined on 21.09.2016

- Total 50 meetings of ICB Board/Board Committees were held during the FY 2016-17.

AMAR STOCK

ANNEXURE-II

The pattern of Shareholding as on June 30, 2017

i) Shareholding of Directors, Other Institutions and General Public

Sl. No.	Name of the Directors	Status in the Board	Share Holding as on June 30, 2017	
			Number of Shares (as per ICB Act & Govt. Instruction)	% of holding
(a) Shareholding of Directors:				
1	Dr. Mojib Uddin Ahmed Professor Department of Tourism and Hospitality Management University of Dhaka.	Chairman Appointed by the Govt. of the People's Republic of Bangladesh as per ICB Act	17,08,59,380	27.00
2	Mr. Muhammad Alkama Siddiqui Additional Secretary (Wing 7: Europe) Economic Relations Division Ministry of Finance Govt. of the People's Republic of Bangladesh	Director Appointed by the Govt. of the People's Republic of Bangladesh as per ICB Act		
3	Mr. Md. Humaun Kobir Joint Secretary Govt. of the People's Republic of Bangladesh	Director Appointed by the Govt. of the People's Republic of Bangladesh as per ICB Act		
4	Mr. Md. Abdur Rahim Executive Director Bangladesh Bank.	Director Appointed by the Govt. of the People's Republic of Bangladesh as per ICB Act		
5	Mr. Manjur Ahmed Managing Director Bangladesh Development Bank Limited	Director (Ex-officio) as per ICB Act	16,21,96,110	25.63
6	Mr. Md. Obayed Ullah Al Masud Managing Director & CEO Sonali Bank Ltd.	Director Elected by the shareholders as per ICB Act	4,43,03,820	7.00
7	Mr. Mohammad Shams-Ul Islam Managing Director & CEO Agrani Bank Ltd.	Director Elected by the shareholders as per ICB Act	3,17,65,910	5.02
8	Mr. Md. Abdus Salam Managing Director & CEO Janata Bank Ltd.	Director Elected by the shareholders as per ICB Act	4,22,85,110	6.68
9	Mr. Syed Shahriyar Ahsan Managing Director Sadharan Bima Corporation	Director Elected by the shareholders as per ICB Act	7,38,75,150	11.68
10	Mr. Md. Iftikhar-uz-zaman Managing Director Investment Corporation of Bangladesh	Managing Director Appointed by the Govt. of the People's Republic of Bangladesh as per ICB Act	-	-
	Sub Total		**52,52,85,480**	**83.01**
(b) Shareholding other than Directors:				
1	Other Institutions and General Public		10,75,27,020	16.99
	Total (a+b)		**63,28,12,500**	**100.00**

ii) Shareholders holding 10% or more voting interest of the Corporation

Sl. No.	Name of the Shareholders	Shares held as on June 30, 2017	% of holding
1.	Govt. of the People's Republic of Bangladesh	17,08,59,380	27.00
2.	Bangladesh Development Bank Limited	16,21,96,110	25.63
3.	Sadharan Bima Corporation	7,38,75,150	11.68

ANNEXURE-III

শফিক বসাক এন্ড কোং
SHAFIQ BASAK & CO.
CHARTERED ACCOUNTANTS

CHITTAGONG OFFICE :
National House (1st Floor)
109, Agrabad Commercial Area,
Chittagong - 4100, Bangladesh.
Phone : 88-031-711561,
Fax : 88-031-723680
E-mail : basak_sbc@yahoo.com

Partners:
Md. Shafiqul Islam, FCA
Sampad Kumar Basak, FCA
Md. Enayet Ullah, FCA
Sarwar Mahmud, FCA

DHAKA OFFICE :
Shatabdi Centre (6th Floor)
292, Inner Circular Road,
Fakirapool, Motijheel, Dhaka.
Phone : 88-02-7194870
Fax : 88-02-7192098
E-mail : shafiq_basak@yahoo.com

Ref. No.: SB/ICB/237-01/2017

Date: 13th November, 2017

CERTIFICATE OF COMPLIANCE ON CONDITIONS OF THE CORPORATE GOVERNANCE GUIDELINES TO THE SHAREHOLDERS OF INVESTMENT CORPORATION OF BANGLADESH (ICB)

We have examined the compliance of conditions of the Corporate Governance Guidelines of the Bangladesh Securities and Exchange Commission ("BSEC") by **Investment Corporation of Bangladesh (ICB)** for the year ended 30th June, 2017 as stipulated in clause 7(i) of the BSEC notification no SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August, 2012 and subsequently amended through their notification no SEC/CMRRCD/2006-158/147/Admin/48 dated 21 July, 2013 of Bangladesh Securities and Exchange Commission (BSEC) on Corporate Governance.

The compliances of conditions of the Corporate Governance Guidelines as stated in the aforesaid notification and reporting the status of compliance is the responsibility of the Company's management. Our examination for the purpose of issuing this certificate was limited to the examining of procedures and implementations thereof, adopted by the Company for ensuring the compliance of conditions of corporate governance and correct reporting of compliance status on the attached statement on the basis of evidence gathered and representation received thereon. This is scrutiny and verification only and not an expression of opinion or audit of the financial statements of the Company.

To the best of our information and according to the explanations given to us, we certify that the **Investment Corporation of Bangladesh (ICB)** has complied with the conditions of corporate governance stipulated in the above mentioned BSEC notifications issued under section 2CC of the Securities and Exchange Ordinance-1969, for the year ended 30th June, 2017.

(Md. Enayet Ullah, FCA)
Partner
SHAFIQ BASAK & Co.
Chartered Accountants

Date: 13th November, 2017

Branch Office :
Dhaka : House - 42 (1st Floor), Road - 01, Block - A, Niketan, Gulshan - 01, Dhaka. Phone : 88-02-99859602-3, 01819-285196, E-mail.mahmoods.bd@gmail.com

ANNEXURE-IV

Investment Corporation of Bangladesh (ICB)

Report on compliance of Corporate Governance guidelines under condition no. 7

Status of Compliance with the conditions imposed by the Commission's Notification No. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012 and Notification No. SEC/CMRRCD/2006-158/147/Admin/48 dated 21 July 2013 issued under section 2CC of the Securities and Exchange Ordinance, 1969 is as follows:

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1.	**BOARD OF DIRECTORS:**			
1.1	**Board's Size:** The number of the board members of the company shall not be less than 5 (five) and more than 20 (twenty).	√		
1.2	**Independent Directors:**			
1.2(i)	At least one fifth (1/5) of the total number of directors in the company's board shall be independent directors.	-	-	Exemption granted by BSEC (BSEC's notification No. SEC/CMRRCD/2009-193/159/Admin/ ..... dated 28 May, 2014).
1.2 (ii)	For the purpose of this clause "independent director" means a director-			
1.2 (ii) (a)	Who either does not hold any share in the company or holds less than one percent (1%) shares of the total paid-up shares of the company;	-	-	Exemption granted by BSEC (BSEC's notification No. SEC/CMRRCD/2009-193/159/Admin/ ..... dated 28 May, 2014).
1.2 (ii) (b)	Who is not a sponsor of the company and is not connected with the company's any sponsor or director or shareholder who holds one percent (1%) or more shares of the total paid-up shares of the company on the basis of family relationship. His or her family members also should not hold above mentioned shares in the company;	-	-	Do
1.2 (ii) (c)	Who does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary/ associated companies;	-	-	Do
1.2 (ii) (d)	Who is not a member, director or officer of any stock exchange;	-	-	Do
1.2 (ii) (e)	Who is not a shareholder, director or officer of any member of stock exchange or an intermediary of thecapital market;	-	-	Do
1.2 (ii) (f)	Who is not a partner or an executive or was not a partner or an executive during the preceding 3 (three) years of the concerned company's statutory audit firm;	-	-	Do
1.2 (ii) (g)	Who shall not be an independent director in more than 3 (three) listed companies;	-	-	Do
1.2 (ii) (h)	Who has not been convicted by a court of a competent jurisdiction as a defaulter in payment of any loan to a bank or a NBFI;	-	-	Do
1.2 (ii) (i)	Who has not been convicted for a criminal offence involving moral turpitude.	-	-	Exemption granted by BSEC (BSEC's notification No. SEC/CMRRCD/2009-193/159/Admin/ ..... dated 28 May, 2014).
1.2 (iii)	The independent director(s) shall be appointed by the board of directors and approved by the shareholders in the Annual General Meeting (AGM).	-	-	Do
1.2 (iv)	The post of independent director(s) can't remain vacant for more than 90 (ninety) days.	-	-	Do

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1.2 (v)	The board shall lay down a code of conduct of all board members and annual compliance of the code to be recorded.	-	-	Do
1.2 (vi)	The tenure of an independent director shall be for a period of 3 (three) years, which may be extended for 1(one) term only.	-	-	Do
1.3	**Qualification of Independent Director (ID)**			
1.3 (i)	Independent director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial, regulatory and corporate laws and can make meaningful contribution to business.	-	-	Exemption granted by BSEC (BSEC's notification No. SEC/ CMRRCD/2009-193/159/Admin/ ..... dated 28 May, 2014).
1.3 (ii)	The person should be a Business Leader/Corporate Leader/Bureaucrat/ University Teacher with Economics or Business Studies or Law background/Professionals like Chartered Accountants, Cost & Management Accountants, Chartered Secretaries. The independent director must have at least 12 (twelve) years of corporate management/ professional experiences.	-	-	Do
1.3 (iii)	In special cases the above qualifications may be relaxed subject to prior approval of the Commission.	-	-	Do
1.4	**Chairman of the Board and Chief Executive Officer:**			
	The positions of the Chairman of the Board and the Chief Executive Officer of the companies shall be filled by different individuals. The Chairman of the company shall be elected from among the directors of the company. The Board of Directors shall clearly define respective roles and responsibilities of the Chairman and the Chief Executive Officer.	-	-	Exemption granted by BSEC (BSEC's notification No. SEC/ CMRRCD/2009-193/159/Admin/ ..... dated 28 May, 2014).
1.5	**The Director's Report to Shareholders shall include-**			
1.5 (i)	Industry outlook and possible future developments in the industry.	√		
1.5 (ii)	Segment-wise or product-wise performance.	√		
1.5 (iii)	Risk and concerns.	√		
1.5 (iv)	A discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin.	√		
1.5 (v)	Discussion on continuity of any Extra-Ordinary gain or loss.	-	-	No such matters to report.
1.5 (vi)	Basis for related party transactions-a statement of all related party transactions should be disclosed in the annual report.	√		
1.5 (vii)	Utilization of proceeds from public issues, rights issues and/or through any others Instruments.	√		
1.5 (viii)	An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Offer, Direct Listing etc.	-	-	No such events occur.
1.5 (ix)	If significant variance occurs between Quarterly Financial Performance and Annual Financial Statements the management shall explain about the variance on their Annual Report.	-	-	No such events occur.
1.5 (x)	Remuneration to directors including independent directors.	√		Exemption granted by BSEC from appointment of Independent Director.
1.5 (xi)	The financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity.	√		

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1.5 (xii)	Proper books of account of the issuer company have been maintained.	√		
1.5 (xiii)	Appropriate accounting policies have been consistently applied in preparation of the financial statement and that the accounting estimates are based on reasonable and prudent judgment.	√		
1.5 (xiv)	International Accounting Standards (IAS)/Bangladesh accounting standards (BAS)/International Financial Reporting Standard (IFRS)/Bangladesh Financial Reporting Standards (BFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there-from has been adequately disclosed.	√		
1.5 (xv)	The system of internal control is sound in designed and has been effectively implemented and monitored.	√		
1.5 (xvi)	There are no significant doubts upon the issuer company's ability to continue as a going concern.	√		
1.5 (xvii)	Significant deviations from the last year's operating results of the issuer company shall be highlighted and the reasons thereof should be explained.	-	-	No such events occur.
1.5 (xviii)	Key operating and financial data of at least preceding 5 (five) years shall be summarized.	√		
1.5 (xix)	If the issuer company has not declared dividend (cash or stock) for the year, the reasons thereof shall be given.	-	-	No such events occur.
1.5 (xx)	The number of Board meetings held during the year and attendance by each director shall be disclosed.	√		
1.5 (xxi)	**The pattern of shareholding shall be reported to disclose the aggregate number of shares (along with name wise details where stated below) held by:**			
1.5 (xxi) a)	Parent/Subsidiary/Associated Companies and other related parties.	√		Nil
1.5 (xxi) b)	Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and their spouses and minor children.	√		The designated individuals do not hold any shares of the Corporation.
1.5 (xxi) c)	Executives (top 5 (five)) salaried employees of the company, other than the Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer and Head of Internal Audit).	√		The designated individuals do not hold any shares of the Corporation.
1.5 (xxi) d)	Shareholders holding ten percent (10%) or more voting interest in the company.	√		
1.5 (xxii)	**In case of appointment/re-appointment of a Director the Company shall disclose the following information to the Shareholders:**			
1.5 (xxii) a)	A brief resume of the directors.	√		
1.5 (xxii) b)	Nature of his/her expertise in specific functional areas;	√		
1.5 (xxii) c)	Names of companies in which the person also holds the directorship and the membership of committees of the board.	√		
2.	**CHIEF FINANCIAL OFFICER (CFO), HEAD OF INTERNAL AUDIT & COMPANY SECRETARY (CS)**			
2.1	**Appointment:**			
	The company shall appoint a Chief Financial Officer (CFO), a Head of Internal Audit (Internal Control and Compliance) and a company secretary (CS). The board of Directors should clearly define respective roles, responsibilities and duties of the CFO, the Head of Internal Audit and the CS.	√		Deputy General Manager (DGM) (Accounts Division), DGM (Internal Control and Compliance Division) and DGM (Secretary's Division) are delegated to perform the duties of CFO, Head of Internal Audit and CS respectively.
2.2	**Requirement to Attend the Board Meetings**			

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
	The CFO and the company secretary of the companies shall attend the meetings of the board of directors, provided that the CFO and/or the Company Secretary shall not attend such part of a meeting of the board of directors which involves considaration of an agenda item relating to their personal matters.	√		
3.	**AUDIT COMMITTEE:**			
3 (i)	The company shall have an Audit Committee as a sub-committee of the Board of Directors.	√		
3 (ii)	The Audit Committee shall assist the Board of Directors in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business.	√		
3 (iii)	The Audit Committee shall be responsible to the Board of Directors. The duties of the Audit committee shall be clearly set forth in writing.	√		
3.1	**Constitution of the Audit Committee:**			
3.1 (i)	The Audit Committee shall be composed of at least 3 (three) members.	√		
3.1 (ii)	The Board of Directors shall appoint members of the Audit Committee who shall be directors of the company and shall include at least 1 (one) independent director.	√		Exemption granted by BSEC from appointment of Independent Director.
3.1 (iii)	All members of the audit committee should be financially literate and at least 1 (one) member shall have accounting or related financial management experience.	√		
3.1 (iv)	Filling of casual vacancy in the audit committee.	√		
3.1 (v)	The company Secretary shall act as the secretary of the Committee.	√		
3.1 (vi)	The quorum of the Audit Committee meeting shall not constitute without at least 1(one) independent director.	-	-	Exemption granted by BSEC from appointment of Independent Director.
3.2	**Chairman of the Audit Committee:**			
3.2 (i)	The Board of Directors shall select 1 (one) member of the Audit Committee to be Chairman of the Audit Committee, who shall be an independent director.	-	-	Exemption granted by BSEC from appointment of Independent Director.
3.2 (ii)	Chairman of the Audit Committee shall remain present in the Annual General Meeting (AGM).	√		
3.3	**Role of the Audit Committee:**			
3.3 (i)	Oversee the financial reporting process.	√		
3.3 (ii)	Monitor choice of accounting policies and principles.	√		
3.3 (iii)	Monitor Internal Control Risk management process.	√		
3.3 (iv)	Oversee hiring and performance of external auditors.	√		
3.3 (v)	Review along with the management, the annual financial statements before submission to the board for approval.	√		
3.3 (vi)	Review along with the management, the quarterly and half yearly financial statements before submission to the board for approval.	√		
3.3 (vii)	Review the adequacy of internal audit function.	√		
3.3 (viii)	Review statement of significant related party transactions submitted by the management.	√		
3.3 (ix)	Review Management Letters/ Letter of Internal Control weakness issued by statutory auditors.	√		

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
3.3 (x)	When money is raised through Initial Public Offering (IPO)/ Repeat Public Offering (RPO)/Rights Issue the company shall disclose to the Audit Committee about the uses/ applications of funds by major category (capital expenditure, sales and marketing expenses, working capital, etc), on a quarterly basis, as a part of their quarterly declaration of financial results. Further, on an annual basis, the company shall prepare a statement of funds utilized for the purposes other than those stated in the offer document/prospectus.	√		
3.4	**Reporting of the Audit Committee**			
3.4.1	**Reporting to the Board of Directors**			
3.4.1 (i)	The Audit Committee shall report of its activities to the Board of Directors.	√		
3.4.1 (ii)	The Audit Committee shall immediately report to the Board of Directors on the following findings if any:-			
3.4.1 (ii) (a)	Report on conflicts of interests;	-	-	No such matters to report.
3.4.1 (ii) (b)	Suspected or presumed fraud or irregularity or material defect in the internal control system;	-	-	No such matters to report.
3.4.1 (ii) (c)	Suspected infringement of Laws including securities related Laws, rules and regulations;	-	-	No such matters to report.
3.4.1 (ii) (d)	Any other matter which shall be disclosed to the Board of Directors immediately.	-	-	No such matters to report.
3.4.2	**Reporting to the Authorities:**			
	If the Audit Committee has reported to the Board of Directors about anything which has material impact on the financial condition and results of operation and has discussed with the Board of Directors and the management that any rectification is necessary and if the Audit Committee finds that such rectification has been unreasonably ignored, the Audit Committee shall report such finding to the Commission, upon reporting of such matters to the Board of Directors for three times or completion of a period of 6(six) months from the date of first reporting to the Board of Directors, whichever is earlier.	-	-	No such matters to report.
3.5	**Reporting to the Shareholders and General Investors :**			
	Report on activities carried out by the Audit Committee, including any report made to the Board of Directors under condition 3.4.1(ii) above during the year, shall be signed by the Chairman of the Audit Committee and disclosed in the annual report of the issuer company.	√		
4.	**External/Statutory Auditors:** The issuer company should not engage its external/statutory auditors to perform the following services of the company namely:-			
4 (i)	Appraisal or valuation services or fairness opinions.	√		
4 (ii)	Financial information systems design and implementation.	√		
4 (iii)	Book-keeping of other services related to the accounting records or Financial Statements.	√		
4 (iv)	Broker-dealer services.	√		
4 (v)	Actuarial services.	√		
4 (vi)	Internal Audit Services	√		
4 (vii)	Any other services that Audit Committee determines.	√		
4 (viii)	No partner or employees of the external audit firms shall possess any share of the company they audit at least during the tenure of their audit assignment of that company.	√		

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
4 (ix)	Audit/ certification services on compliance of corporate governance as required under clause (i) of condition No. 7.	-	-	Exemption granted by BSEC (BSEC's notification No. SEC/ CMRRCD/2009-193/159/Admin/ ..... dated 28 May, 2014).
5.	**SUBSIDIARY COMPANY**			
5 (i)	Provisions relating to the composition of the Board of Directors of the holding company shall be made applicable to the composition of the Board of Directors of the subsidiary company.	-	-	The Board of the three subsidiary companies of ICB constitutes independently on the basis of memorandum and articles of association approved by the Government and RJSC as per the agreement between the Government of the People's Republic of Bangladesh and the Asian Development Bank (ADB).
5 (ii)	At least 1 (one) independent director on the Board of Directors of the holding company shall be a director on the Board of Directors of the subsidiary company.	-	-	Exemption granted by BSEC from appointment of Independent Director.
5 (iii)	The minutes of the Board meeting of the subsidiary company shall be placed for review at the following board meeting of the holding company.	-	-	The Board of the three subsidiary companies of ICB constitutes independently on the basis of memorandum and articles of association approved by the Government and RJSC as per the agreement between the Government of the People's Republic of Bangladesh and the Asian Development Bank (ADB).
5 (iv)	The minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the subsidiary company also.	-	-	Do
5 (v)	The Audit committee of the holding company shall also review the financial statements, in particular the investments made by the subsidiary company.	√		
6.	**DUTIES OF CHIEF EXECUTIVE OFFICER (CEO) AND CHIEF FINANCIAL OFFICER (CFO):** **The CEO and CFO shall certify to the Board that:-**			
6 (i)	They have reviewed financial statements for the year and that to the best of their knowledge and belief.	√		
6 (i) (a)	These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.	√		
6 (i) (b)	These statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws.	√		
6 (ii)	There are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or violation of the company's code of conduct.	√		
7.	**REPORTING AND COMPLIANCE OF CORPORATE GOVERNANCE:**			
7 (i)	The company shall obtain a certificate from a practicing professional accountant/ secretary (Chartered Accountant/Cost & Management Accountant/ Chartered Secretary) regarding compliance of conditions of Corporate Governance Guidelines of the commission and shall send the same to the shareholders along with the Annual Report on a yearly basis.	√		
7 (ii)	The Directors of the company shall state, in accordance with the annexure attached, in the directors' report whether the company has complied with these conditions.	√		

Report of the Audit Committee

Background

The Board of Directors of Investment Corporation of Bangladesh (ICB) constituted Audit Committee on 20 December 1999 in its 243rd Board Meeting to adopt the best practice and conform with Corporate Governance Guidelines. According to the provision of ICB Act, 2014 and guidelines of regulators 8 (Eight) meetings of the Audit Committee were held during FY 2016-17.

The Head of the Audit or the Chief Financial Officer attends the meeting by invitation. The Secretary to the Board of Directors acts as the Secretary of the Audit Committee. The recommendations of the Audit Committee are placed to the Board of Directors for approval.

Role of the Audit Committee

The Audit Committee assists the Board of Directors in fulfilling its responsibilities regarding to the Corporation's Accounting and Financial reporting process by monitoring the following:

- The integrity of the financial statements of the Corporation;
- The performance and effectiveness of the Corporation's internal and external audits;
- External auditors' qualifications and independence;
- The Corporation's compliance with laws, regulations and code of conduct with a view to safeguard the interest of all stakeholders of the Corporation.

Summary of Activities

The Audit Committee carried out the following activities during the financial year ended June 30, 2017.

- The quarterly, half yearly and interim financial statements of the Corporation prior to recommending them for the approval by the Board.
- The annual financial statements of the Corporation audited by the external auditors prior to submission to the Board for approval. The review focused particularly on changes of accounting policy and compliance with applicable accounting standards as adopted in Bangladesh and other legal & regulatory requirements.
- To purview the overall compliance status of the Corporation to safeguard the interest of its stakeholders.

Regulatory Compliance

The Audit Committee examines whether the procedures followed by the Corporation are in accordance with the compliances of:

- The laws and regulations framed by the regulatory authorities (GOB, BB, BSEC, DSE, CSE and other regulatory authorities);
- Internal regulations approved by the Board of Directors. The Corporation strictly follows the rules and regulations set by the regulatory bodies to resolve the issues related to conflict of interest. The committee was satisfied that the Corporation substantially complied with these regulatory requirements.

Financial Reporting

The Committee assisted the Board of Directors and the Management to carry out their responsibilities preparing true and fair Financial Statements in accordance with the Books of Accounts, Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS) by reviewing:

- The Accounting policies and determining the most appropriate accounting policies found suitable for the Corporation;
- The adequacy and effectiveness of the internal control system and procedures aiming to provide reasonable assurance that all transactions are accurately and completely recorded in the Books of Accounts;
- The process by which compliance of provision of Bangladesh Accounting Standards and Bangladesh Financial Reporting Standards;
- The integrity of the process by which financial statements are prepared from the Books of Accounts.

Internal Control

The Committee examined whether the management of the Corporation has set up the appropriate compliance culture across the Corporation in order to ensure that all employees have a clear understanding of their roles and responsibilities. The Committee also scrutinized the arrangements made by the management for building up an appropriate management information system (MIS) including computerized systems and its applications thereof.

Internal Audit

The Audit Committee reviewed and discussed the relevant reports of special investigations which were submitted by the audit team. They are as follows:

- Exercise internal audit of the Corporation. Review the effectiveness of internal audit function including performance and compliance with professional standards.

Examine audit findings and material weaknesses and monitor implementation of audit action plans;

- The annual audit plan for adequacy of scope and comprehensive coverage of these activities of the Corporation;
- The internal audit reports, audit recommendations and management responses to these recommendations and actions taken to improve the system of internal control and procedures;
- The audit program, resource requirement for the year and assessed the performance of the internal audit function.

The Committee advised the management to take effective steps for rectification of all the lapses and weaknesses identified by internal audit and to take utmost care, so that such weaknesses and lapses shall not repeat in future. Departmental Heads used to attend the meetings as and when their reports were discussed.

External Audit

The Audit Committee met with the external auditors prior to commencement and at the conclusion of the Annual Audit to discuss the audit scope, approach and methodology to be adopted and the findings of their audit report. The Committee reviewed the findings and recommendations made by external auditors in order to remove the weaknesses, as detected in the external auditing process.

The Committee reviewed the performance of the external auditors and recommended to the Board on their appointment and fees.

Approval of Financial Statement

The Audit Committee reviewed and examined the ICB's and consolidated with its subsidiaries Annual Financial Statements for FY 2016-17 prepared by the management and audited by the external auditors and recommended to place the same before the Board for consideration. The Board approved the same at its 520th meeting held on 2 November 2017.

Bangladesh Bank Inspection Reports and Commercial Audit

The Audit Committee examines the observations, findings and recommendations of Bangladesh Bank Inspection team as well as commercial Audit. Committee reviews those recommendations and suggests for implementation. The Audit Committee along with management and BB representative discuss on this issues in an exclusive board meeting.

Acknowledgment

The Audit Committee members of Investment Corporation of Bangladesh cordially expressed their profound thanks to the members of the Board of Directors, Executive Management and the Auditors for their support in carrying out its responsibilities.

On behalf of the Audit Committee

(Md. Abdus Salam Azad, FF)
Chairman of the Audit Committee





The efficient management of our shared natural resources, and the way we dispose of toxic waste and pollutants, are important targets to achieve this goal. Encouraging industries, businesses and consumers to recycle and reduce waste is equally important, as is supporting developing countries to move towards more sustainable patterns of consumption by 2030.

Risk Management and Internal Control

ঝুঁকি ব্যবস্থাপনা

একটি নিম্ন মধ্যম আয়ের দেশের পুঁজিবাজার ও অর্থবাজার এর অতি গুরুত্বপূর্ণ সেবা প্রদানকারী এবং একটি শীর্ষস্থানীয় বিনিয়োগ ব্যাংক হিসেবে আইসিবিকে নানা ধরনের পরিচালনগত, আর্থিক, আইনগত এবং কৌশলগত ঝুঁকি মোকাবেলা করতে হয়। ঝুঁকি ব্যবস্থাপনার সামর্থ্য উন্নয়ন, নিয়ন্ত্রণ ব্যবস্থা জোরদারকরণ, ঝুঁকি সহিষ্ণু কাঠামো শক্তিশালীকরণ, পরিবর্তনশীল পরিস্থিতির সাথে মানিয়ে নেওয়াসহ ঝুঁকি সচেতন পরিবেশ সৃষ্টির মাধ্যমে প্রতিষ্ঠানের উদ্দেশ্যের সাথে সঙ্গতি রেখে দীর্ঘ মেয়াদে টেকসই প্রবৃদ্ধি অর্জন করাই কর্পোরেশনের ঝুঁকি ব্যবস্থাপনার মূল লক্ষ্য।

ঝুঁকি ব্যবস্থাপনা অবকাঠামো

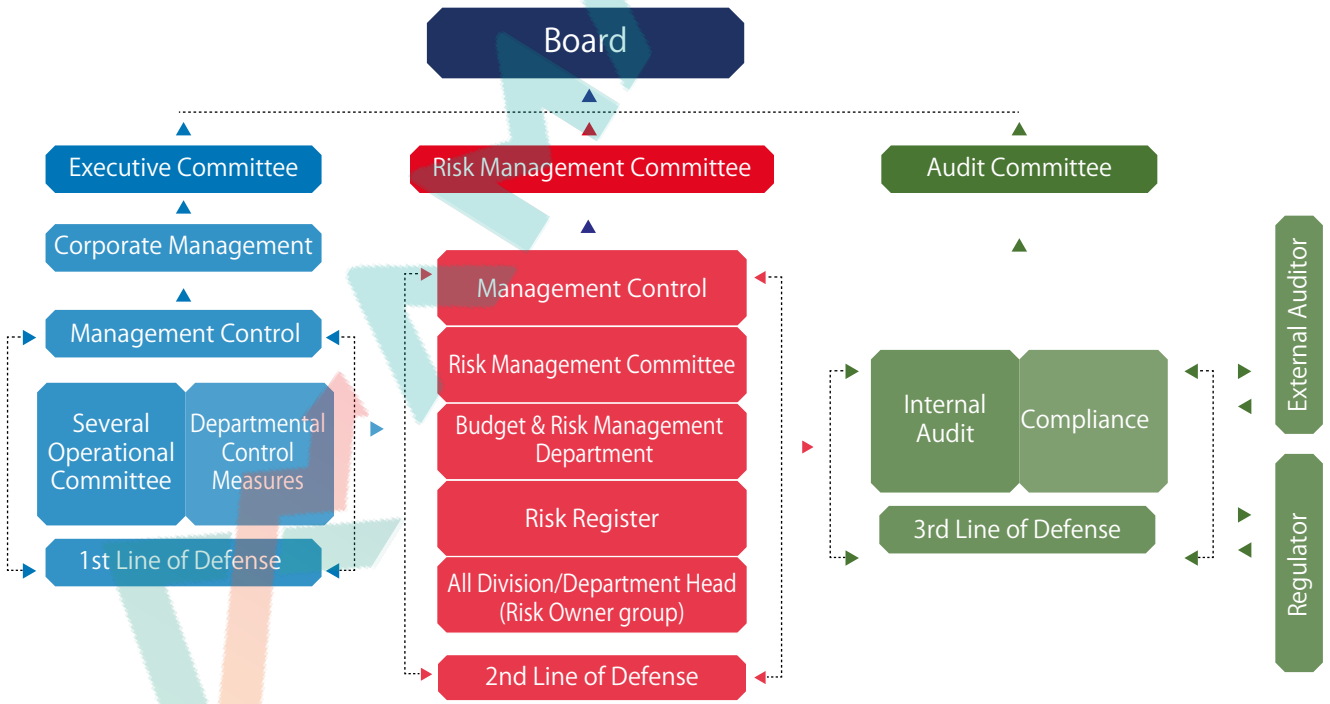
আইসিবি তার ব্যবসায়িক কার্যক্রমের সাথে সংশ্লিষ্ট আর্থিক ও আর্থিক বহির্ভূত ঝুঁকিসমূহ ব্যবস্থাপনার একটি সমন্বিত ও সক্রিয় পদ্ধতি গ্রহণ করেছে। এই পদ্ধতিতে দায়িত্ব বন্টন এবং অবকাঠামো তৈরীর মাধ্যমে ঝুঁকিসমূহ চিহ্নিত ও মূল্যায়ন করা হয় যাতে করে কার্যকর প্রতিবিধান চিহ্নিত ও প্রয়োগ করা যায়। এক কথায় কর্পোরেশনের ঝুঁকি ব্যবস্থাপনা অবকাঠামো প্রাতিষ্ঠানিক কার্য পরিধি ও নজরদারী ব্যবস্থার মধ্যে নিহিত রয়েছে। আমাদের ঝুঁকি ব্যবস্থাপনা অবকাঠামো নিম্নে বর্ণিত তিন ধাপের প্রতিরক্ষামূলক মডেল দ্বারা উপস্থাপন করা যেতে পারে:

Risk Management

As a vital service provider of Capital Market and Money Market and leading Investment Bank of a lower middle income country, ICB has to face various types of operational, financial, legal and strategic risks. The main objective of risk management of ICB is to achieve sustainable growth in line with organizational objectives by creating risk awareness through the improvement of risk management capacity, embedding the controlling system, strengthening the risk enduring structure and coping with the ever-changing situation.

Risk Management Framework

ICB has adopted an integrated proactive approach for risk management incorporating both financial and non-financial risks inherent in its business activities. This approach allocates responsibility and establishes a framework for risk management where risks are identified and evaluated so that an appropriate response can be determined and effected. Risk management structure of the Corporation relies on institutional working domain and surveillance activities. Our risk management framework can be predicated on the following three-stage of defense model:



ঝুঁকি সুশাসন কাঠামো

সরকারি প্রতিষ্ঠান হিসেবে জাতীয় স্বার্থ, আইনগত বাধ্যবাধকতা ও স্টেকহোল্ডারদের চাহিদা সমন্বয় করে আইসিবি ব্যবসায়িক কৌশল নির্ধারণ করে। কর্পোরেশনের ঝুঁকি ব্যবস্থাপনার মূলে রয়েছে ব্যবসায়িক সততা নিশ্চিতকরণ। পরিচালনা বোর্ডের দূরদর্শিতা এবং বোর্ড রিস্ক ম্যানেজমেন্ট কমিটির ঝুঁকি সহিষ্ণুতা নির্ণয়ে সুপরামর্শের ভিত্তিতে কর্পোরেশনের ঝুঁকি ব্যবস্থাপনা কাঠামোর সূচনা হয়। পরিচালনা বোর্ডের ০৫ (পাঁচ) জন সদস্যের সমন্বয়ে গঠিত বোর্ড রিস্ক ম্যানেজমেন্ট কমিটি নিম্নোক্ত কার্যভার সম্পাদন করেছে ঃ

১. ঝুঁকি নির্ধারণ ও নিয়ন্ত্রণ কৌশল নিরূপণ;
২. ঝুঁকি ব্যবস্থাপনা কাঠামো প্রস্তুতকরণ;
৩. সার্বিক ঝুঁকি ব্যবস্থাপনা নীতির বাস্তবায়ন তত্ত্বাবধান;
৪. ঝুঁকি ব্যবস্থাপনা নীতি পর্যালোচনা;
৫. তথ্যাদি সংরক্ষণ ও রিপোর্টিং পদ্ধতি উন্নয়ন।

বাজেট এন্ড রিস্ক ম্যানেজমেন্ট ডিপার্টমেন্ট বোর্ড রিস্ক ম্যানেজমেন্ট কমিটি বরাবর ঝুঁকি সুশাসন কাঠামো এবং ঝুঁকি ব্যবস্থাপনা অবকাঠামো কার্যকরীকরণ সংক্রান্ত স্মারক/প্রতিবেদন উপস্থাপন করে থাকে। এ ছাড়া বাজেট এন্ড রিস্ক ম্যানেজমেন্ট ডিপার্টমেন্ট যথাযথ নীতিমালা ও কার্যপ্রণালীর আলোকে ঝুঁকিসমূহ চিহ্নিতকরণ, মূল্যায়ণ, তদারকিকরণ, রিপোর্ট প্রদান এবং নিরসনের ব্যবস্থা গ্রহণের মাধ্যমে ঝুঁকি ব্যবস্থাপনা কার্যক্রম সমন্বয় করে থাকে। কর্পোরেশনের ঝুঁকিসমূহ চিহ্নিতকরণ এবং নথিভুক্তকরণে সমগ্র প্রতিষ্ঠানের জন্য একটি অত্যাধুনিক মডেল গ্রহণ করা হয়েছে যা রিস্ক রেজিস্টার (রিস্ক মেট্রিক্স) নামে পরিচিত। প্রত্যেক ডিভিশন/ডিপার্টমেন্ট/ইউনিট/শাখা প্রধান ঝুঁকিগ্রহীতা হিসেবে তাদের সংশ্লিষ্ট কর্মচারীগণের সমন্বয়ে গঠিত একটি রিস্ক ম্যানেজমেন্ট গ্রুপের মাধ্যমে ঝুঁকি চিহ্নিতকরণপূর্বক রিস্ক রেজিস্টারে সংরক্ষণ করে থাকে। চিহ্নিত রিস্ক প্রোফাইল এর মাধ্যমে বাজেট এন্ড রিস্ক ম্যানেজমেন্ট ডিপার্টমেন্ট ব্যবস্থাপনা পর্যায়ে রিস্ক ম্যানেজমেন্ট কমিটিকে সহায়তা প্রদান করে থাকে। কর্পোরেশনের ১১ (এগারো) জন উচ্চ পদস্থ কর্মচারীগণের সমন্বয়ে ব্যবস্থাপনা পর্যায়ে রিস্ক ম্যানেজমেন্ট কমিটি গঠিত, যার সভাপতির দায়িত্বে রয়েছেন উপ-ব্যবস্থাপনা পরিচালক। বাজেট এন্ড রিস্ক ম্যানেজমেন্ট ডিপার্টমেন্টের প্রধান কমিটির সদস্য-সচিব হিসেবে দায়িত্ব পালন করেন। রিস্ক ম্যানেজমেন্ট কমিটির অত্যাবশ্যকীয় কার্যাবলীসমূহ নিম্নরূপ:

১. রিস্ক প্রোফাইল চিহ্নিতকরণ, তদারকিকরণ এবং পরিমাপকরণ;
২. ঝুঁকি ব্যবস্থাপনা, পরিপালন এবং অভ্যন্তরীণ নিয়ন্ত্রণ পরিচালন এবং কার্যকারীতা সম্পর্কে কর্তৃপক্ষকে সুপারিশ প্রদান;
৩. কর্পোরেশনের প্রকৃত ঝুঁকিসমূহ নিরসনের লক্ষ্যে কৌশলগত পরিকল্পনাসমূহ পর্যালোচনাকরণ;
৪. ঝুঁকি সচেতনতা সংস্কৃতি গড়ে তোলা।

Risk Governance Structure

Being a Government organization, ICB fixes up its business strategies by harmonizing the national interest, regulatory requirements and stakeholders' needs. Ensuring business ethics is at the root of risk management of the Corporation. Risk management governance structure of the Corporation begins with the farsightedness of the Board of Directors and advice of the Board Risk Management Committee ascertaining risk appetite. The Board Risk Management Committee composed of 05 (five) member of the Board has been bestowed with the following responsibilities:

1. Designing risk identification and controlling strategy;
2. Preparing risk management structure;
3. Supervising the implementation of risk management policy;
4. Reviewing risk management policy;
5. Developing information preservation and reporting system.

Memos/Reports on the effectiveness of the risk governance structure and risk management framework are presented to the Board Risk Management Committee by Budget and Risk Management Department. Further more, Budget and Risk Management Department coordinates the activities of risk management in accordance with appropriate policy and procedures for identifying, assessing, monitoring, reporting and mitigating the risks. To identify and document the risks of the Corporation, this department has adopted the sophisticated model throughout the Organization which is known as risk register (Risk Matrix). As the risk owner, head of each division/department/unit/branch with their risk management groups consisted of concerned employees preserve identified risks into the respective Risk Registers. Budget and Risk Management Department assists the Risk Management Committee through its identified risk profile. The Operational Risk Management Committee is composed of 11(eleven) high officials of the Corporation, which is chaired by the Deputy Managing Director. Head of Budget and Risk Management Department is the member-secretary of the committee. Indispensable functions of the Risk Management Committee are :

1. To identify, monitor and measure the risk profile;
2. To advise the management with respect to the operation and effectiveness of risk management, compliance and internal control functions;
3. To review strategic plans for mitigation of the material risks faced by the Corporation;
4. To create risk-awareness culture.

নির্বাহী পর্যায়ে, বিভিন্ন ব্যবস্থাপনা কমিটির (যেমনঃ পোর্টফোলিও ম্যানেজমেন্ট কমিটি, প্রজেক্ট অ্যাপ্রাইজাল কমিটি, অ্যাসেট লায়াবিলিটি ম্যানেজমেন্ট কমিটি, বাজেট ব্যবস্থাপনা কমিটি, মান নিয়ন্ত্রণ কমিটি, কস্ট কন্ট্রোল এন্ড কস্ট রিডাকশন কমিটি, ম্যানেজমেন্ট কো-অর্ডিনেশন কমিটি) সহায়তায় রিস্ক ম্যানেজমেন্ট কমিটি কর্তৃক ঝুঁকিসমূহ পর্যালোচনা করা হয়ে থাকে।

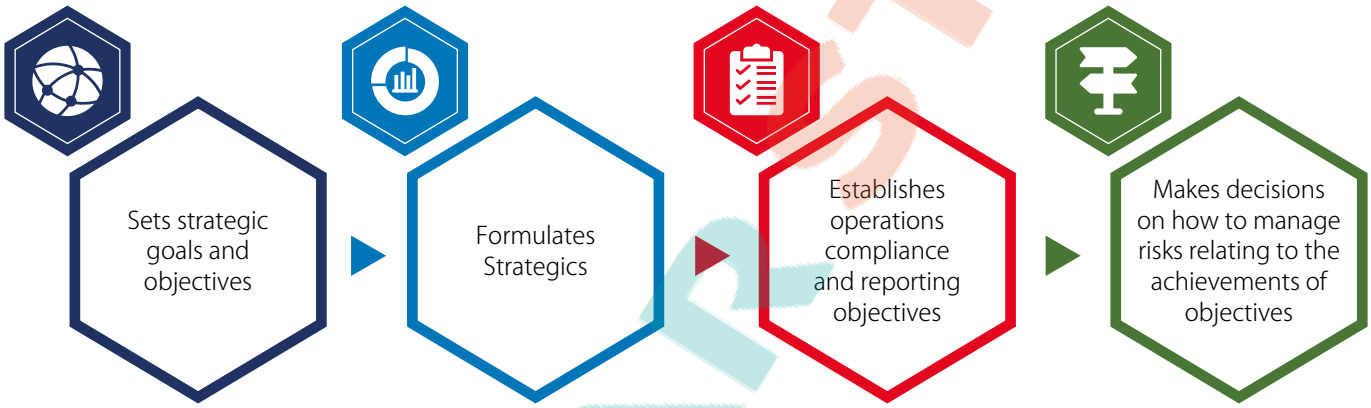
রিস্ক সহিষ্ণু অবকাঠামো

আর্থিক প্রতিষ্ঠানের সফলতার ক্ষেত্রে ঝুঁকি ব্যবস্থাপনা একটি মৌলিক উপাদান এবং কৌশলগত ব্যবস্থাপনার মূল প্রেরণা হিসেবে বিবেচিত। কর্পোরেশনের কৌশলগত উদ্দেশ্যের ভিত্তিতে ঝুঁকি সহিষ্ণু অবকাঠামো নির্ধারণ এবং ঝুঁকি নিরসন পদ্ধতি গ্রহণের প্রক্রিয়া নিম্নরূপঃ

At the executive level, risk is scrutinized by the Risk Management Committee with the support of several operational committees (such as Portfolio Management Committee, Project Appraisal Committee, Asset Liability Management Committee, Budget Management Committee, Quality Control Committee, Cost Control & Cost Reduction Committee, Management Co-ordination Committee).

Risk Appetite Framework

Effective risk management is fundamental to the success of a financial institution and is recognized as a core deliverable in the organization's overall approaches to strategic management. Based on the strategic objectives of the Corporation, the process of determining Risk Appetite Framework and adoption of risk mitigation plans are as follows:



নিম্নলিখিত মূলনীতিসমূহ আমাদের ঝুঁকি নিরসনের কৌশলকে সহায়তা করে থাকে:

- মুনাফায় বৈচিত্র্য, গুণগতমান এবং স্থিতিশীলতা;
- মুনাফার টেকসই প্রবৃদ্ধি;
- সুশৃঙ্খল ও বাছাইকৃত কৌশলগত বিনিয়োগের মাধ্যমে মূল ব্যবসায় গুরুত্ব প্রদান;
- শক্তিশালী মূলধন পর্যাপ্ততা বহাল রাখা;
- সর্বোচ্চ ক্রেডিট রেটিং বজায় রাখা;
- কৌশলগত সফলতার জন্য দৃঢ় নেতৃত্ব;
- সুস্পষ্ট জবাবদিহিতা, শক্তিশালী কর্পোরেট সুশাসন এবং ঝুঁকি সচেতন সংস্কৃতি।

Our risk strategy is supported by the following principles:

- Diversity, quality and stability of earnings;
- Sustainable earnings growth;
- Focus on core businesses with disciplined and selective strategic investments;
- Maintaining strong capital adequacy;
- Maintaining highest external credit ratings;
- Strong leadership for strategic success;
- Clear accountability, strong corporate governance and risk culture.

রিস্ক রেজিস্টার

রিস্ক রেজিস্টার ঝুঁকি চিহ্নিতকরণ সংক্রান্ত একটি পরিসংখ্যান ভিত্তিক হাতিয়ার যা একটি প্রতিষ্ঠানের রিস্ক প্রোফাইল সংরক্ষণ করে। এতে রয়েছে সকল উচ্চমাত্রার রিস্কসমূহ, বিদ্যমান নিয়ন্ত্রণ ব্যবস্থা এবং প্রয়োজনীয় অতিরিক্ত ব্যবস্থা/কার্যক্রমের বিবরণ। এটি ঝুঁকিসমূহ নিয়ন্ত্রণ ব্যবস্থাপনা ও তদারকি সংক্রান্ত তথ্যের কার্যকারীতা যাচাই বাছাই এর জন্য প্রয়োজনীয় কাঠামো প্রদান করে সিদ্ধান্ত গ্রহণে সহায়তা করে থাকে। রিস্ক রেজিস্টারের মাধ্যমে ব্যবস্থাপনা কর্তৃপক্ষ নির্দিষ্ট সময় পর পর প্রতিষ্ঠানের ঝুঁকির মাত্রা সম্পর্কে জানতে পারে, যার ফলশ্রুতিতে ঝুঁকি নিরসনের ক্ষেত্রে এটি একটি গতিশীল হাতিয়ার হিসেবে পরিগণিত হয়েছে।

Risk Register

Risk Register is a statistical tool, which preserves an organization's risk profile. It contains details of all high level risks, existing control measures and additional controls/actions required. It provides a structure for collating information about control, management and monitoring of identified risks that helps in decision making. The Risk Register provides management with a high level overview of the organization's risk status from time to time. As a result, it has become a dynamic tool for monitoring actions taken to mitigate risks.

Some Key Points of the Procedure of Our Risk Register:

The Risk Register has been established in every Department/ Branch/ Unit for wider assessment.

Risk Register assesses the consequences and likelihood of each risk.

The objective of risk assessment is to establish a prioritized list of risks for further analysis.

Departmental (Risk Owner) groups prepare their own Risk Register using the ICB risk assessment form and forward it to the Budget & Risk Management Department (BRMD). Then the BRMD undertakes analysis and evaluation of the identified risk profile.

Upon analysing and evaluating, reports on prioritized risks are forwarded to the Risk Management Committee for review (on quarterly basis) in detail.

A written report prepared by the committee includes: i) the identified risks; ii) actions taken to manage these risks; iii) any incident of occurrence. The report is then submitted to the Managing Director.

ঝুঁকি সচেতনতার সংস্কৃতি

পরিচালনা বোর্ড কর্পোরেশনে শক্তিশালী ঝুঁকি সচেতন সংস্কৃতি চালুকরণে উদ্যোগী। কর্পোরেশনের ব্যবসা সংশ্লিষ্ট সকল ধরনের ঝুঁকি অত্যন্ত গুরুত্বের সাথে বিবেচনা করা হয়ে থাকে। ফলস্বরূপ কর্পোরেশনে ঝুঁকি সচেতন সংস্কৃতিতে নিম্নলিখিত নীতিসমূহ জোরালোভাবে গৃহীত হয়:

- নির্ধারিত ঝুঁকি সহিষ্ণুতার মধ্যে ঝুঁকি গ্রহণ;
- ঝুঁকি ব্যবস্থাপনা অবকাঠামোর আওতায় গৃহীত প্রতিটি ঝুঁকির অনুমোদন গ্রহণ;
- প্রতিনিয়ত ঝুঁকি ব্যবস্থাপনা এবং গৃহীত ব্যবস্থার তদারকি করা;
- ঝুঁকি সহিষ্ণুতার পর্যায়।

ঝুঁকি সচেতনতা সংক্রান্ত প্রশিক্ষণ

ঝুঁকি সচেতন সংস্কৃতিকে শক্তিশালী করা এবং বিদ্যমান ঝুঁকিসমূহকে হ্রাস করার অভিপ্রায়ে প্রশিক্ষণসমূহকে আমাদের চলমান কার্যক্রমের ধারাবাহিকতায় সামঞ্জস্যপূর্ণ করা হয়। এ লক্ষ্যে ২০১৬-১৭ অর্থবছরে কর্পোরেশনের প্রশিক্ষণ কেন্দ্র কর্মচারীগণের জন্য ২৩টি প্রশিক্ষণ কর্মসূচীর আয়োজন করেছে। ইতোমধ্যে সম্পন্ন উল্লিখিত প্রশিক্ষণ কর্মসূচীর মধ্যে Long Term Financing, Venture Capital as an alternative Investment Fund, Auditing, Risk Management and Venture Capital Rule-2015, Money Laundering, NIS, Public Service Innovation and Portfolio Management & Security Analysis বিশেষভাবে উল্লেখযোগ্য।

রিস্ক ম্যানেজমেন্ট কমিটির সভা

রিস্ক ম্যানেজমেন্ট কমিটি বাজেট এন্ড রিস্ক ম্যানেজমেন্ট ডিপার্টমেন্ট কর্তৃক প্রস্তুতকৃত রিস্ক প্রোফাইল ও নিরসন পরিকল্পনা পর্যালোচনান্তে ব্যবস্থাপনা কর্তৃপক্ষ সমীপে সুপারিশ প্রদান করে থাকে। ২০১৬-১৭ অর্থবছরে রিস্ক ম্যানেজমেন্ট কমিটির ত্রৈমাসিক সভাসমূহে কমিটির পূর্বের সিদ্ধান্ত সমূহের বাস্তবায়ন অগ্রগতির বিশ্লেষণ, কর্পোরেশনের মূলধন পর্যাপ্ততা নিরূপন সংক্রান্ত পদ্ধতি উন্নয়ন এবং রিস্ক ম্যানুয়াল প্রস্তুতকরণ ইত্যাদি সংক্রান্ত সুপারিশ প্রদান করা হয়।

Risk Awareness Culture

The Board of the Corporation seeks to promote a strong risk awareness culture throughout the organization. All kinds of risks related to the business activities of the Corporation are taken into consideration with due importance. Consiquently the following principles are firmly enacted in risk awareness culture of the Corporation:

- Taking risk within a defined risk appetite;
- Approval of every risk taken within the risk management framework;
- Managing the risks and monitoring the actions continually;
- Risk tolerance level.

Risk Awareness Related Training

As part of our ongoing efforts to strengthen risk culture, we review training program regularly to optimize existing components of risks. With this goal, the training center of ICB arranged 23 training programs for the employees in the FY 2016-17. Of those programs, Long Term Financing, Venture Capital as an Alternative Investment Fund, Auditing, Risk Management & Venture Capital Rule-2015, Money Laundering, NIS, Public Service Innovation and Portfolio Management & Security Analysis are especially mentionable.

Risk Management Committee's Meeting

After discussion on risk identification and mitigation plan of BRMD, Risk Management Committee delivers the recommendations to the management for approval. In the quarterly meetings during the FY 2016-17, the Risk Management Committee has given recommendations to the management on analyses of the implementation status of the decisions taken in earlier meetings of the Committee, developing procedure for the determination of capital adequacy of the Corporation, preparation of risk management manual etc.

বাজেটারি নিয়ন্ত্রণ

বাজেট হল প্রতিষ্ঠানের সম্পদের কার্যকরী ব্যবস্থাপনার ভবিষ্যৎ পরিকল্পনা যা নির্ধারিত উদ্দেশ্যসমূহ অর্জনে সহায়ক ভূমিকা পালন করে। প্রত্যেক আর্থিক বছরে বাজেট এন্ড রিস্ক ম্যানেজমেন্ট ডিপার্টমেন্ট প্রকৃত অর্জনের সাথে কাঙ্খিত অর্জনের তুলনাপূর্বক পর্যালোচনা এবং সকল ব্যবসায়িক ইউনিটের অংশগ্রহণমূলক পন্থায় চলতি বছরের সংশোধিত এবং পরবর্তী বছরের প্রাক্কলিত বাজেট প্রণয়ন করে থাকে। অতঃপর তা অডিট কমিটি, পরিচালনা বোর্ড কর্তৃক অনুমোদিত হতে হয়। এছাড়া নিয়মানুযায়ী এ বিষয়ে অর্থ মন্ত্রণালয়েরও অনুমোদন নিতে হয়। আইসিবি ইতোমধ্যে কর্পোরেশনের উপ-ব্যবস্থাপনা পরিচালক এর সভাপতিত্বে ১৩ জন উচ্চ পর্যায়ের কর্মচারীগণের সমন্বয়ে গঠিত বাজেট ব্যবস্থাপনা কমিটির মাধ্যমে বাজেটারি নিয়ন্ত্রণ ব্যবস্থা প্রতিষ্ঠা করেছে। বাজেট এন্ড রিস্ক ম্যানেজমেন্ট ডিপার্টমেন্ট ত্রৈমাসিক ভিত্তিতে বাজেট এবং প্রকৃত অর্জনের মধ্যে বিচ্যুতি বিশ্লেষণপূর্বক বাজেট ব্যবস্থাপনা কমিটির মাধ্যমে কর্তৃপক্ষ বরাবরে প্রতিবেদন উপস্থাপন করে। বাজেট ব্যবস্থাপনা কমিটির সভায় ২০১৬-১৭ অর্থবছরে বাজেটের বিপরীতে প্রকৃত অর্জনের তুলনামূলক বিশ্লেষণ স্মারক আকারে উপস্থাপন করা হলে কমিটি বিভিন্ন খাতে শতভাগ অর্জন নিশ্চিতকরণের জন্য প্রয়োজনীয় নির্দেশনা প্রদান করে।

Budgetary Control

Budget is the future plan for the effective utilizations of the resources of an organization, which helps achieving set objectives. In every financial year Budget and Risk Management Department prepares revised budget of current year and estimated budget of next year through comparison of targeted and actual performance and participation of all business units. There after it is approved by the Audit Committee, the Board of Directors. Besides the necessary approval is taken from the Ministry of Finance of the Government of Bangladesh. Considering its importance, ICB has already established the budgetary control system through Budget Management Committee consisting of 13 senior executives, which is chaired by Deputy Managing Director of the Corporation. Analyzing the variance of the budget and actual achievements quarterly, Budget and Risk Management Department reports it to top management through Budget Management Committee. Being informed about the variance of the budget and actual achievement for the FY 2016-17, the Budget Management Committee instructed to ensure cent percent achievement of the budget.

Table 42: Comparative Report/Position of the Actual Achievement of Revenue Income and Revenue Expense with Respect to Budget:

Revenue Income

(Tk. in lac)

Particulars	Budget (FY 2016-17)	Actual Achievement (FY 2016-17)
Interest Income	17320.00	20341.56
Dividend Income	37317.53	33875.00
Capital Gain	63000.00	77605.13
Fees, Commissions & Service Charges	6902.00	6584.95
Other Operating Income	40.00	158.64
Total Operating Income	**124579.53**	**138565.28**
Non-Operating Income	510.00	11.09
Total Income	**125089.53**	**138576.37**

Revenue Expense

(Tk. in lac)

Particulars	Budget (FY 2016-17)	Actual Expense (FY 2016-17)
Interest Expense	61538.00	62487.53
Pay and Allowance	12934.30	18297.90
Rent, Taxes, Insurance & Electricity	1210.00	947.92
Legal Expenses	50.00	30.26
Postage, Stamps, Telegram & Telephone	68.15	55.36
Auditors' Fees	3.00	2.30
Stationary, Printing, Advertisement, etc.	292.00	238.84
Directors' Fees & Allowances	34.00	24.29
Repairs, Maintenance & Depreciation	405.70	341.62
Brokerage Commission	1000.00	1647.65
Other Operating Expenses	1231.61	936.44
Total Operating Expenses	**78766.76**	**85010.11**

Table 43: Disclosure of Risk Weighted Asset

(Amount in Taka)

Name of Asset	As on 30 June 2017			As on 30 June 2016		
	Net Amount of Assets	Weight (%)	Risk Weighted Assets	Net Amount of Assets	Weight (%)	Risk Weighted Assets
Cash in hand	104,414	-	-	69,969	-	-
Cash at Bank	21,409,241,159	20	4,281,848,232	9,743,889,541	20	19,448,777,908
Govt. Securities	-	-	-	-	-	-
Investment in subsidiary Companies	579,499,100	20	115,899,820	579,499,100	20	115,899,820
Capital Investment in other Institutions	463,174,599	100	463,174,599	463,174,599	100	463,174,599
Marketable Securities	107,330,607,371	100	107,330,607,371	78,698,334,159	100	78,698,334,159
Investment in Bangladesh Fund	7,309,911,608	100	7,309,911,608	7,059,911,608	100	7,059,911,608
Margin Loans-Secured	2,365,699,524	100	2,365,699,524	2,372,169,097	100	2,372,169,097
Unit Advance Account	270,724,075	100	270,724,075	241,098,094	100	241,098,094
Consumer Credit Scheme	-	100	-	(0.13)	100	0
Lease Receivables	725,648,159	100	725,648,159	810,746,376	100	810,746,376
Advance against Equity	291,321,519	100	291,321,519	654,139,063	100	654,139,063
Purchase of Debenture	537,884,093	100	537,884,093	504,520,070	100	504,520,070
Bond Purchase	1,245,711,086	100	1,245,711,086	1,257,695,082	100	1,257,695,082
Other Loans & Advances	7,189,474,802	100	7,189,474,802	7,419,879,216	100	7,419,879,216
Premises & Equipment	125,444,542	50	62,722,271	98,657,235	50	49,328,617
Other Assets	8,250,149,365	100	8,250,149,365	7,994,022,110	100	7,994,022,110
Total	**158,094,595,416**		**140,440,776,524**	**117,897,805,320**		**109,589,695,821**

ঝুঁকি ইনভেন্টরি

আইসিবি ক্রেডিট, মার্কেট, অপারেশনাল ঝুঁকিসহ বিভিন্ন ধরনের ঝুঁকির সম্মুখীন হয়। এগুলোর মধ্যে গুরুত্বপূর্ণ রিস্কসমূহ এবং তাদের নিরসন পরিকল্পনা নিম্নে বর্ণনা করা হলোঃ

ঋণ ঝুঁকি

ঋণ ঝুঁকি সৃষ্টি হয় ঋণ গ্রহীতা বা প্রতিপক্ষের দ্বারা আর্থিক প্রতিষ্ঠানের সাথে গৃহীত অথবা চুক্তিভিত্তিক বাধ্যবাধকতা পূরণে ব্যর্থ হওয়ার মাধ্যমে। আমাদের প্রধান ঋণ ঝুঁকিসমূহ মূলত মার্জিন ঋণ, প্রকল্প অর্থায়ন, লিজিং এবং গ্যারান্টিসমূহ হতে উদ্ভূত হয়ে থাকে। ঋণ গ্রহীতার ঋণ গ্রহণের সক্ষমতাকে যাচাই করার লক্ষ্যে সকল প্রকারের ঋণসমূহকে দ্রুত এবং সঠিকভাবে মান নির্ধারণ করা হয়। আইসিবি অভ্যন্তরীণ ক্রেডিট রেটিং এর জন্য স্বচ্ছ এবং নিয়ন্ত্রণকারী প্রতিষ্ঠানের নীতিমালার সাথে সামঞ্জস্যপূর্ণ মানদন্ড ব্যবহার করে। সমন্বিত ঝুঁকি ব্যবস্থাপনা অবকাঠামোর আওতায় ক্রেডিট ডিভিশন তাদের ঋণ ঝুঁকিসমূহকে বস্তুনিষ্ঠ ও তথ্যভিত্তিক

Risk Inventory

ICB faces several types of risks such as credit risk, market risk, operational risk etc. The significant ones and their mitigation plans are described below:

Credit Risk

Credit risk arises from the failure of a borrower or counterparty to meet the financial or contractual obligations to the Financial Institutions. Our credit risk arises from margin loan, project financing, leasing and guarantees. All credit exposures are properly and promptly graded to reflect assessment of the borrowers' credit strength. ICB uses criteria for internal credit rating which is sound and consistent with regulatory guidelines. Within the integrated risk management framework, credit division manages their credit risk exposures in an objective and informed manner. To mitigate risk, ICB

পদ্ধতিতে ব্যবস্থাপনা করে থাকে। ঝুঁকি নিরসনে উর্ধ্বতন কর্তৃপক্ষের সমন্বয়ে আইসিবির প্রকল্প মূল্যায়ন কমিটি প্রকল্প ঋণের গুণগত মান মূল্যায়ন করে থাকে। মঞ্জুরি পূর্ববর্তী ও মঞ্জুরি পরবর্তী তদারকি পদ্ধতির মাধ্যমে আইসিবি চেষ্টা করে যে, উক্ত ঋণ যাতে কূ-ঋণে পরিণত না হয়। এখানে উল্লেখ করা যেতে পারে যে, আলোচ্য বছরে আইসিবি ঋণমানে সর্বোত্তম রেটিং অর্জন করেছে যা দীর্ঘমেয়াদে 'এএএ' এবং স্বল্প মেয়াদে 'এসটি-১'। নতুন ঋণ অনুমোদন এবং বিদ্যমান ঋণ পুনঃঅনুমোদনের ক্ষেত্রে আইসিবির একটি সুপ্রতিষ্ঠিত কার্যপ্রণালী রয়েছে যেখানে নিম্নলিখিত উপাদানসমূহ বিবেচনা করা হয়:

has a Project Appraisal Committee (PAC) comprising senior officials to appraise the qualitative value of project loan. ICB, through pre-sanction and post-sanction monitoring system, takes all-precaution hard to prevent the loans from turning bad. It may be mentioned here that during this year ICB has achieved the highest credit rating in aspect of credit quality that is long-term 'AAA' and short-term 'ST-1'. ICB has a well established process for approving new credits and for the renewal of existing credits, which encompasses the following elements:



বাজার ঝুঁকি

আইসিবির বাজার ঝুঁকি প্রধানতঃ সুদহার ঝুঁকি, তারল্য ঝুঁকি এবং ইক্যুইটির মূল্য ঝুঁকি দ্বারা পরিমাপ করা হয়। প্রতিটি বাজার ঝুঁকির মূল্যায়ন সংক্ষিপ্তাকারে নিম্নে তুলে ধরা হলোঃ

সুদ হার ঝুঁকি: কর্পোরেশনের ঋণ গ্রহণ, অর্থায়ন এবং বিনিয়োগ কার্যক্রমের ফলে সুদ হার ঝুঁকি সৃষ্টি হয়। ব্যবসায়িক প্রয়োজনে কর্পোরেশন প্রয়োজনীয় অর্থ স্বল্প ও দীর্ঘমেয়াদি আমানত হিসেবে গ্রহণ করে থাকে, যার বড় অংশ সিকিউরিটিজ বাজারে এবং ঋণ পত্রকোষে বিনিয়োগ করা হয়।

তারল্য ঝুঁকি: আইসিবি তারল্য ঝুঁকিকে অন্যতম প্রধান ঝুঁকি হিসেবে বিবেচনা করে। কর্পোরেশন পুঁজিবাজারে দীর্ঘমেয়াদি এবং মুদ্রাবাজারে স্বল্পমেয়াদি বিনিয়োগের জন্য প্রয়োজনীয় অর্থ স্বল্প এবং দীর্ঘ মেয়াদি আমানত হিসাবে গ্রহণ করে থাকে। কর্পোরেশনের তহবিল ব্যয় এবং বিনিয়োগ হতে অর্জিত আয়ের মধ্যে ভারসাম্য বজায় রাখার লক্ষ্যে নিয়মিতভাবে সন্তোষজনক হারে লভ্যাংশ প্রদানকারী মৌলভিত্তি সম্পন্ন সিকিউরিটিজে বিনিয়োগ করা হয়। বোর্ড কর্তৃক নির্দেশিত ঝুঁকির মানদন্ড অনুযায়ী তারল্য ঝুঁকি ব্যবস্থাপনার জন্য কর্পোরেশনের ব্যবস্থাপনা পরিচালক মহোদয়ের সভাপতিত্বে উচ্চপদস্থ কর্মচারীগণের সমন্বয়ে গঠিত অ্যাসেট লায়াবিলিটি ম্যানেজমেন্ট কমিটি (অ্যালকো) প্রাথমিকভাবে দায়বদ্ধ। অ্যালকো ব্যালেন্স শিট গ্যাপ, সুদ হার গ্যাপ এবং অন্যান্য চিহ্নিত প্রোফাইলস এর মাধ্যমে কর্পোরেশনের পরিসম্পদ ও দায় কাঠামো পর্যালোচনা করে থাকে, যাতে তারল্য ঝুঁকি সর্বনিম্ন থাকে। নিয়ন্ত্রণকারী কর্তৃপক্ষের বিধিমালার আলোকে উক্ত কমিটি কর্পোরেশনের ঋণ তহবিল নীতি, ডিপোজিট প্রাইসিং স্ট্র্যাটেজি এবং স্থিতিপত্রের উপর রাজনৈতিক ও অর্থনৈতিক প্রভাব নিয়মিতভাবে মাসিক সভায় পর্যালোচনা করে থাকে।

Market Risk

ICB's market risk exposures are mainly measured in terms of interest rate risks, liquidity risk and equity price risk. The assessment of each market risk types are briefly described below:

Interest rate risk: Interest rate risk arises due to Corporation's borrowing, financing and investment activities. Corporation's lending, funding and investment activities give rise to interest rate risk. ICB collects the necessary fund as short and long term deposit for business purpose, a major portion of which is invested in securities market and loan portfolios.

Liquidity Risk: ICB considers liquidity risk as one of the major risks. Corporation collects short term and long term deposits for financing long term investment in the capital market and short term investment in the money market. Corporation invests in good fundamental securities which declares satisfactory dividend regularly to maintain equilibrium between borrowing cost and income generated from investments. The Asset Liability Management Committee (ALCO), a committee comprises of key corporate management members chaired by the Managing Director, is primarily responsible for the management of liquidity in accordance with the Board approved risk parameter. ALCO manages balance sheet gap, interest rate gap and identified profiles to analyze assets and liabilities for minimizing liquidity risk. In monthly meetings of this committee, credit policy, deposit pricing strategy and political and economical impact on balance sheet are regularly reviewed in light of regulations set by the regulatory authority.

ইক্যুইটি মূল্য ঝুঁকি : সিকিউরিটিজের মূল্যের পরিবর্তনের কারণে ইক্যুইটি মূল্য ঝুঁকির সৃষ্টি হয়, যা কর্পোরেশনের আর্থিক অবস্থার উপর বিরূপ প্রভাব ফেলে। ট্রেডিং কার্যক্রমের অংশ হিসেবে কর্পোরেশনের ইক্যুইটি পত্রকোষ নির্ধারিত পত্রকোষ ব্যবস্থাপনা মানদন্ড অনুযায়ী ব্যবস্থাপনা করা হয়। স্টক এক্সচেঞ্জে তালিকাভুক্ত সিকিউরিটিসমূহের বাজারমূল্য দৈনন্দিন ভিত্তিতে হিসাব করে প্রয়োজনীয় পদক্ষেপ গ্রহণের জন্য পোর্টফোলিও ম্যানেজমেন্ট কমিটিতে উপস্থাপন করা হয়। ইতোমধ্যে পত্রকোষ এর ইক্যুইটি প্রাইস ঝুঁকি ব্যবস্থাপনার জন্য নিয়মিত ভিত্তিতে ভার (VaR) হিসাবায়নের সিদ্ধান্ত গৃহীত হয়েছে।

পরিচালন ঝুঁকি

প্রতিষ্ঠানের দৈনন্দিন কার্য সম্পাদন করার ক্ষেত্রে যে সকল ঝুঁকির সম্মুখীন হয় যা প্রাতিষ্ঠানিক উদ্দেশ্য অর্জনে বাধার সৃষ্টি করে তাই পরিচালনাগত ঝুঁকি। ব্যাংক পর্যবেক্ষণের জন্য গঠিত ব্যাসেল কমিটি (২০০৬) পরিচালনাগত ঝুঁকি বলতে অপর্যাপ্ততা বা ব্যর্থ অভ্যন্তরীণ প্রক্রিয়া, ব্যক্তি, পদ্ধতি ও বাহ্যিক ঘটনার কারণে সৃষ্ট ক্ষতির ঝুঁকিকে বুঝিয়েছে কর্পোরেশনের রিস্ক ম্যানেজমেন্ট ডিপার্টমেন্ট গঠিত হওয়ার পর থেকে অন্যান্য ঝুঁকির সাথে সাথে পরিচালনাগত ঝুঁকি নিরসনকল্পে কাজ করে যাচ্ছে। বাজেট এন্ড রিস্ক ম্যানেজমেন্ট ডিপার্টমেন্ট প্রতি বছর উৎসসমূহ হতে রিস্ক রেজিস্টার সংগ্রহপূর্বক রিস্ক ম্যানেজমেন্ট কমিটি বরাবর উপস্থাপন করে থাকে। কমিটি ঝুঁকিসমূহের গুরুত্ব বিবেচনাপূর্বক তা নিরসনকল্পে ভবিষ্যৎ করণীয় সংবলিত রিস্ক প্রোফাইল টেমপ্লেট প্রস্তুত করে কর্তৃপক্ষের অনুমোদনক্রমে সংশ্লিষ্ট ডিপার্টমেন্ট প্রধানদের অবহিত করে। বাজেট এন্ড রিস্ক ম্যানেজমেন্ট ডিপার্টমেন্ট কর্তৃক উন্নয়নকৃত পরিচালনাগত কার্যক্রমের জবাবদিহিতামূলক হাতিয়ার-Departmental Control Function Checklist (DCFCL) বর্তমানে প্রতিটি ডিপার্টমেন্ট-এ অনুসরণ করা হয়। ডিপার্টমেন্টসমূহ আলোচ্য DCFCL পূরণপূর্বক প্রতি মাসে ইন্সপেকশন এন্ড কমপ্লায়েন্স ডিপার্টমেন্টে প্রেরণ করে। কর্পোরেশনের সার্বিক কার্যক্রম সংশ্লিষ্ট পরিচালনাগত ঝুঁকি নিরসনের জন্য শক্তিশালী প্রি-অডিট ও পোস্ট-অডিট কার্যকর রয়েছে। এক্ষেত্রে কর্পোরেশনের ইন্সপেকশন এন্ড কমপ্লাইন্স ডিপার্টমেন্ট অভ্যন্তরীণ ও বহিঃনিরীক্ষা আপত্তি নিস্পত্তির জন্য প্রয়োজনীয় পদক্ষেপ গ্রহণ করে থাকে। কর্পোরেশন ইতোমধ্যে নিয়ন্ত্রণকারী কর্তৃপক্ষের প্রজ্ঞাপিত সুপারিশ মোতাবেক রিস্ক ভিত্তিক অডিট কার্যক্রম শুরু করেছে। এছাড়াও, ব্যবস্থাপনা কর্তৃপক্ষের নির্দেশনা মোতাবেক ঝুঁকি ব্যবস্থাপনাকে আরও কাঠামোগত রূপদানকল্পে একটি রিস্ক ম্যানুয়াল তৈরির কাজ অব্যাহত রয়েছে। ডিসিপ্লিন, গ্রিভেন্স এন্ড আপীল ডিপার্টমেন্ট চাকুরি বিধিমালা অনুযায়ী সকল কর্মচারীর কার্যাদির শৃঙ্খলাজনিত বিষয়গুলো তদারকি করে। সরকারি নির্দেশনার আলোকে আইসিবি ইতোমধ্যে GRS (Grievence Redress System) ফোকাল পয়েন্ট হিসেবে ডিসিপ্লিন, গ্রিভেন্স এন্ড আপীল ডিপার্টমেন্টের সহকারী মহাব্যবস্থাপককে দায়িত্বভার অর্পণ করেছে। কর্পোরেশনের কর্মচারীগণের অবসাদ ও একঘেয়েমীজনিত কারণে পরিচালনাগত ঝুঁকি সৃষ্টির সম্ভাবনা নিরসনকল্পে চালুকৃত শ্রান্তি বিনোদন ছুটি একটি তাৎপর্যপূর্ণ পদক্ষেপ। ফলস্বরূপ আইসিবিতে পরিচালনাগত ঝুঁকি সংক্রান্ত বড় ঘটনা সর্বনিম্ন পর্যায়ে রয়েছে।

Equity price risk: Equity price risk arises due to changes in prices of securities which may adversely affect the Corporation's financial position. The Corporation has equity portfolio as part of its trading activity, which is conducted in accordance with its defined portfolio management criteria. Market value of securities listed in the stock exchanges are computed daily and is reported to the Portfolio Management Committee for appropriate actions. In the mean time, a decision has been taken to calculate VaR for equity price risk management.

Operational Risk

Operational risks are associated with daily activities which may hinder the institutional objectives. The Basel Committee on Banking Supervision (2006) has defined the operational risk as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. After it's formation, Budget and Risk Management Department of Corporation deals with the mitigation of operational risks along with other risks. In every year Budget and Risk Management Department collects Risk Register from risk generating sources and present to Risk Management Committee. After necessary scrutiny, Risk Management Committee prepares Risk Profile Template with future action plan and informs concern departmental head with prior approval of the authority. At present all departments of ICB follow departmental accountability tool, Departmental Control Function Checklist (DCFCL). In every month all departments send completed DCFCL to Inspection & Compliance Department. A powerful pre-audit and post-audit system is in place for the mitigation of operational risk associated with overall functioning of ICB. In this regard, the Inspection and Compliance Department gives necessary effort to settle the internal and external audit objections. The Corporation has initiated risk based audit on the basis of regulatory requirements. In addition to this, with the recommendation of management, risk manual is being prepared for structural risk management. Discipline, Grievance and Appeal Department overseas discipline related issues of the employees on the basis of service rules. According to Government instruction, ICB has already given the responsibility of GRS (Grievance Redress System) Focal Point to the Assistant General Manager of Discipline, Grievance and Appeal Department. The introduction of recreation leave is a significant step to reduce operational risk caused by fatigue and monotony of employees. As a result, major incidents related to operational risks are at minimal level at ICB.

তথ্য ঝুঁকি

তথ্য ঝুঁকি নিরসনকল্পে নীতিমালা ও পদ্ধতি উন্নয়ন এবং যথাযথ তদারকির মাধ্যমে তা বাস্তবায়ন আইসিবির সার্বিক ঝুঁকি ব্যবস্থাপনা কাঠামোর একটি গুরুত্বপূর্ণ অনুষঙ্গ। তথ্য ঝুঁকি নিরসনের জন্য প্রয়োজনীয় ব্যবসায়িক গোপনীয়তা বজায় রেখে জনগণের তথ্য অধিকার নিশ্চিতকরণে আইসিবি প্রতিশ্রুতিবদ্ধ। আইসিবি ইতোমধ্যে জনগণের তথ্য অধিকার নিশ্চিতকরণের নিমিত্ত প্রধান তথ্য কর্মকর্তা (Chief Information Officer) হিসেবে সিস্টেম ম্যানেজার (সফট্ওয়্যার ডিভিশন)-কে দায়িত্বভার অর্পণ করেছে। আইসিবি উপলব্ধি করেছে যে, আইসিটি উন্নয়নের ধারাবাহিকতায় সিকিউরড্ ইন্টিগ্রেটেড ম্যানেজমেন্ট ইনফরমেশন সিস্টেম কর্পোরেশন এবং শেয়ারহোল্ডারগণ উভয়ের জন্যই অত্যন্ত তাৎপর্যপূর্ণ। মহাব্যবস্থাপক (হার্ডওয়্যার এন্ড কমিউনিকেশন ডিভিশন এবং সফট্ওয়্যার ডিভিশন), যার তত্ত্বাবধানে তথ্য প্রযুক্তির সাথে সম্পর্কযুক্ত কৌশলগত প্রয়োজনসমূহ কার্যকরভাবে চিহ্নিত হয়ে থাকে। উল্লেখ্য যে, আইসিবির পরিচালনা বোর্ড পাঁচ বছর মেয়াদি আইসিটি পরিকল্পনা অনুমোদন করেছে। কর্পোরেশনের ব্যবসায়িক কার্যক্রমের সাথে নিয়ন্ত্রণমূলক বিধানসমূহের সামঞ্জস্যপূর্ণ ইনফরমেশন সিকিউরিটি সিস্টেম বাস্তবায়নে ব্যবস্থাপনা কর্তৃপক্ষের দিক নির্দেশনা এবং সহায়তা রয়েছে।

Information Risk

The development of policy and procedures for the mitigation of information risk and ensuring the implementation by proper supervision is an important component of the overall risk management structure of the Corporation. ICB is committed to preserve right to information of the people maintaining the required business confidentiality. With this objective, it has already bestowed the responsibility of Chief Information Officer (CIO) on System Manager (Software Division). ICB has realized that secured integrated management information system is needed for both the Corporation and its shareholders to get the benefit from the advancements of ICT, is headed by the General Manager (ICT), whose involvements effectively address the strategic needs in relation to information technology. ICB has Board approved 5 years ICT plan. The management direction and support are in place for the implementation of information security system aligned to regulatory requirements in commensurate with the business.

পরিপালন ঝুঁকি

ব্যবসায়িক সুশাসন নিশ্চিতকরণের লক্ষ্যে নিয়ন্ত্রণকারী কর্তৃপক্ষ ও কর্পোরেশনের বোর্ড কর্তৃক গৃহীত সিদ্ধান্তসমূহ যথাযথভাবে বাস্তবায়ন হচ্ছে কিনা তা নিবিড় তদারকি করা হয়। আইসিবির লক্ষ্য ও উদ্দেশ্য বাস্তবায়নে গৃহীত কার্যক্রম বিশ্লেষণ করে কোন বিচ্যুতি পরিলক্ষিত হলে ঊর্ধ্বতন কর্মচারীসহ সংশ্লিষ্ট কর্তৃপক্ষকে অবহিতকরণের মাধ্যমে সৃষ্ট বিচ্যুতি সংশোধনের প্রয়োজনীয় পদক্ষেপ গ্রহণ করা হয়।

Compliance Risk

To ensure the corporate governance, the implementation process of the decisions taken by the regulatory authority and the Board are meticulously monitored. After analyzing the steps taken to achieve the goals and objectives of ICB if any deviation is detected remedial measures are taken through informing high officials and concerning authority.

অধীনস্ত কোম্পানি ও শাখাসমূহের লাভজনকতা

পুঁজিবাজার একটি ঝুঁকিপ্রবণ বাজার। আর এ কারণে পুঁজিবাজারে মন্দা পরিস্থিতিতে অধীনস্ত কোম্পানিসমূহ এবং শাখাসমূহকে কিছু চ্যালেঞ্জের সম্মুখীন হতে হয়। এগুলোর মধ্যে উল্লেখযোগ্য চ্যালেঞ্জগুলো হচ্ছে পত্রকোষের মূলধন ক্ষয়, শ্রেণিকৃত/মন্দ মার্জিন ঋণের বৃদ্ধি, সরকার প্রদত্ত ক্ষতিগ্রস্ত বিনিয়োগকারী সহায়তা তহবিলের অধীনে রিবেট সুবিধাভোগী বিনিয়োগকারী কর্তৃক সুদ মওকুফ হওয়ার পরও কিস্তি পরিশোধ না করা, বিনিয়োগ হিসাবের সংখ্যা হ্রাস ও নতুন হিসাব খুলতে না পারা, ব্যবসায়িক প্রোডাক্ট এর সংখ্যা পূর্বের তুলনায় হ্রাস পাওয়া ইত্যাদি। শাখাসমূহে পত্রকোষের বিনিয়োগ সীমা বৃদ্ধিপূর্বক নতুন বিনিয়োগ বৃদ্ধি করে মূলধন ক্ষয় কমিয়ে আনা, শাখাসমূহে লিজ অর্থায়ন কার্যক্রম পরিচালনা, বাংলাদেশ ফান্ড ও আইসিবি এএমসিএল ইউনিট ফান্ডসমূহের বিক্রি বৃদ্ধির জন্য প্রচার ও প্রসার কার্যক্রম পরিচালনা করার মাধ্যমে শাখাসমূহকে লাভজনক করার লক্ষ্যে কর্পোরেশন প্রয়োজনীয় পদক্ষেপ গ্রহণ করেছে।

Profitability of Subsidiaries and Branches

Capital market is a risk prone market. For this reason when there is any slump in the capital market, subsidiary companies and branches have to face some challenges. Most notable challenges are erosion of portfolio capitals, increase of classified/bad margin loans, non-repayment of installment by affected small investors' despite being the beneficiary of rebate scheme, decline of the number of investors' account and unavailability of opening new account etc. Corporation has adopted necessary measures to turn the branches profitable by enhancing portfolio investment limit to decrease portfolio erosion, inaugurating lease financing in branch level, promoting marketing for increasing sale of Bangladesh Fund and ICB AMCL Unit Funds.

গ্রিন ফাইন্যান্সিং ঝুঁকি

একটি প্রতিশ্রুতিশীল প্রতিষ্ঠান হিসেবে পরিবেশ রক্ষায় কার্বন নির্গমন রোধের জন্য কর্পোরেশন গ্রিন ফাইন্যান্সিং কার্যক্রম শুরু করেছে। কর্পোরেশন ইলেক্ট্রনিক তথ্য আদান প্রদান, স্মারক ও কার্যবিবরণী ই-মেইল এর মাধ্যমে সংশোধন, প্রেরণ এর মাধ্যমে কাগজের ব্যবহার নিয়ন্ত্রণ করে; বৈদ্যুতিক বাতি, ফ্যান, এসি, কম্পিউটার, প্রিন্টার ইত্যাদির অপ্রয়োজনীয় ব্যবহার রোধ করে বিদ্যুৎ সাশ্রয় করে থাকে। সর্বোপরি CSR কার্যক্রমের মাধ্যমে বিভিন্ন সবুজায়ন কার্যক্রমে অংশগ্রহণ এবং গ্রিন ফাইন্যান্সিং এর উদ্যোগ গ্রহণ করেছে। রেগুলেটরি বিধান অনুযায়ী কর্পোরেশন ই-রিক্রুটমেন্ট, ই-টেন্ডারিং ব্যবস্থার উন্নয়ন করেছে। এছাড়াও, বাংলাদেশ ব্যাংকের গাইডলাইনের আলোকে প্রযোজ্য ক্ষেত্রে পরিবেশগত ছাড়পত্র প্রাপ্তি সাপেক্ষে বিভিন্ন প্রকল্পে অর্থায়ন করে থাকে।

মানি লন্ডারিং ঝুঁকি

একটি বিধিবদ্ধ প্রতিষ্ঠান হিসেবে কর্পোরেশন সরকার, বাংলাদেশ ব্যাংক ও বিএসইসি কর্তৃক সময়ে সময়ে জারিকৃত মানি লন্ডারিং সম্পর্কিত বিধি-বিধান অনুসরণ করে থাকে। বাংলাদেশ ব্যাংকের 'বাংলাদেশ ফাইন্যান্সিয়াল ইন্টেলিজেন্স ইউনিট (BFIU) এর ৩০ ডিসেম্বর ২০১২ তারিখের বিএফআইইউ সার্কুলার নম্বর-০৬/২০১২ এবং সংশ্লিষ্ট অন্যান্য আইনে প্রদত্ত ক্ষমতাবলে বাংলাদেশ ব্যাংক কর্তৃক জারীকৃত Guidelines on Prevention of Money Laundering & Combating Financing of Terrorism for Capital Market Intermediaries এর নির্দেশনা অনুযায়ী কর্পোরেশনে কর্মরত কর্মচারীদের জন্য ''মানি লন্ডারিং ও সন্ত্রাসী কার্যে অর্থায়ন প্রতিরোধ নির্দেশিকা'' শিরোনামে দিকনির্দেশনামূলক নীতিমালা পরিচালনা বোর্ডের ২১ নভেম্বর ২০১৩ তারিখে অনুষ্ঠিত ৪৩৫তম সভায় অনুমোদিত হয়েছে। এএমএল/সিএফটি কমপ্লায়েন্স ইউনিট অনুমোদিত নীতিমালার আলোকে এ বিষয়ে যথাযথ পদক্ষেপ গ্রহণ করেছে। মানি লন্ডারিং ও সন্ত্রাসী কার্যে অর্থায়ন প্রতিরোধ কার্যক্রমে দক্ষতা বৃদ্ধির লক্ষ্যে শাখাসহ আইসিবি এবং এর তিনটি অধীনস্ত কোম্পানির কর্মচারীদের সময়ে সময়ে প্রশিক্ষণ প্রদান করা হয়ে থাকে।

Green Financing Risk

As a promising institution, ICB has initiated green financing to protect the environment by reducing carbon emission. Corporation controls paper uses by rectifying and transferring data, memo, minutes and notes electronically through e-mail; controls electricity uses by avoiding redundant utilization of electric fan, light, AC, computer, printer etc. CSR activities like forestation and the initiating of green financing is being carried out. According to regulatory requirement Corporation has developed e-recruitment & e-tendering system. Further more, projects are financed on receipt of the environmental certificate, if required, following the guidelines of Bangladesh Bank.

Money Laundering Risk

As a statutory organization, Corporation adheres to the circular/notice/guideline issued by the Government, Bangladesh Bank & BSEC related with money laundering. A policy directives named ''মানি লন্ডারিং ও সন্ত্রাসী কার্যে অর্থায়ন প্রতিরোধ নির্দেশিকা'' was approved in the 435th meeting of the Board of Directors of ICB held on 21.11.2013 which was prepared in accordance with guideline on Prevention of Money Laundering & Combating Financing of Terrorism for Capital Market Intermediaries issued by Bangladesh Financial Intelligence Unit (BFIU) of Bangladesh Bank, circular no: 06/2012, dated 30 December 2012 and related other laws of Bangladesh Bank. The Anti-Money Laundering and Combating Financing of Terrorism Compliance Unit (AML/CFT Compliance Unit) of ICB has already taken appropriate measures in this regard. Training Programs for improving efficiency regarding prevention of money laundering and terrorist financing activities are being conducted from time to time.

Table 44: ICB Risk Profile 2016-17 as Formulated by the Risk Management Committee subject to Intensive Action During the Period:

Risk Name	Business Strategy	Consequences	Mitigation Plan
Lack of Business Diversification	To increase the sustainability of the Corporation.	1. High exposure to profitability risk.	1. Developing new business opportunity for the Corporation. 2. Developing new product in existing business line.
Absence of Operational Manual	To ensure sound and smooth operational environment.	1. Increase the reputation risk 2. Increase the compliance risk. 3. Increase the possibility for penalty due to failed system.	1. Preparing operational manual for those functional units which do not have any operational manual.
Lack of Management Information System	Accurate and Timely information support system for decision making.	1. Increase the possibility of taking decision on inaccurate information. 2. Raise the barrier to decision making in due time.	1. Developing Management Information System integrating all functional activities so that timely and accurate information can be available for taking decision.

Operational Committee

কর্পোরেশনের অপারেশনাল কমিটিসমূহ

আইসিবির কার্যক্রম দক্ষ ও ফলপ্রসূ উপায়ে সম্পাদনের জন্য নির্বাহী পর্যায়ে বিভিন্ন অপারেশনাল কমিটি রয়েছে। উক্ত কমিটিসমূহের মধ্যে গুরুত্বপূর্ণ কিছু কমিটি নিম্নে উপস্থাপন করা হলোঃ

পদোন্নতি কমিটি-১

কমিটি কর্পোরেশনের উপ-মহাব্যবস্থাপক বা সমমান (গ্রেড-৩) এবং মহাব্যবস্থাপক বা সমমান (গ্রেড-২) পদে পদোন্নতির ক্ষেত্রে সুপারিশ প্রদান করে। আইসিবির পরিচালনা বোর্ডের চেয়ারম্যান এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ৪টি সভা অনুষ্ঠিত হয়।

পদোন্নতি কমিটি-২

অফিসার বা সমমান (গ্রেড-১০), সিনিয়র অফিসার বা সমমান (গ্রেড-৯), প্রিন্সিপাল অফিসার বা সমমান (গ্রেড-৬), সিনিয়র প্রিন্সিপাল অফিসার বা সমমান (গ্রেড-৫) এবং সহকারী মহাব্যবস্থাপক বা সমমান (গ্রেড-৪) পদে পদোন্নতির ক্ষেত্রে কমিটি সুপারিশ প্রদান করে। কর্পোরেশনের ব্যবস্থাপনা পরিচালক এ কমিটির সভায় সভাপতিত্ব করেন। আলোচ্য ২০১৬-১৭ অর্থবছরে এ কমিটির ৬টি সভা অনুষ্ঠিত হয়।

ঋণ মঞ্জুরি কমিটি (বিশেষ তহবিল)

কমিটি ''পুঁজিবাজারে ক্ষতিগ্রস্ত ক্ষুদ্র বিনিয়োগকারীদের সহায়তা তহবিল'' হতে বিভিন্ন মার্চেন্ট ব্যাংক এবং স্টক ব্রোকার এর অনুকূলে ঋণ মঞ্জুর ও বিতরণের সুপারিশ করে থাকে। কর্পোরেশনের ব্যবস্থাপনা পরিচালক উক্ত কমিটির সভাপতি। ২০১৬-১৭ অর্থবছরে এ কমিটির ১টি সভা অনুষ্ঠিত হয়।

সম্পদ-দায় ব্যবস্থাপনা কমিটি (অ্যালকো)

সম্পদ-দায় ব্যবস্থাপনা কমিটি কর্পোরেশনের ব্যালান্স শিট ঝুঁকি তথা তারল্য ঝুঁকি, সুদ হারের ঝুঁকি ইত্যাদি নিরূপণ করে এবং উক্ত ঝুঁকিসমূহ প্রশমনের জন্য প্রয়োজনীয় সুপারিশ করে থাকে। কমিটি বাংলাদেশ ব্যাংকের এতৎসংশ্লিষ্ট গাইডলাইন অনুসরণপূর্বক পর্যাপ্ত মূলধন সংরক্ষণের সুপারিশ প্রণয়ন করে। কর্পোরেশনের ব্যবস্থাপনা পরিচালক এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ২টি সভা অনুষ্ঠিত হয়।

ব্যবস্থাপনা সমন্বয় কমিটি

কমিটি কর্পোরেশনের কার্যাবলী গতিশীল ও সুষ্ঠুভাবে পরিচালনার ক্ষেত্রে বিভিন্ন গুরুত্বপূর্ণ বিষয়সহ বোর্ড কমিটি ও অভ্যন্তরীণ বিভিন্ন কমিটির সভার সিদ্ধান্ত বাস্তবায়ন, অগ্রগতি ও সমন্বয় সাধনকল্পে দিক নির্দেশনামূলক পরামর্শ প্রদান করে থাকে। আলোচ্য কমিটি কর্পোরেশনের উচ্চ পদস্থ কর্মচারী ও ডিভিশন প্রধানদের নিয়ে গঠিত। কর্পোরেশনের ব্যবস্থাপনা পরিচালক এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ২টি সভা অনুষ্ঠিত হয়।

Operational Committee of ICB

There are numerous operational committee at the executive level in ICB for efficient and effective running of its activities. Major committees are narrated below:

Promotion Committee-1

The committee provides recommendations for promotion to Deputy General Manager or equivalent rank (Grade-3) and General Manager or equivalent rank (Grade-2). Chairman of the Board of Directors of ICB presides over the committee. Four meetings of this committee were held during the FY 2016-17.

Promotion Committee-2

The committee provides recommendations for promotion to Officer or equivalent (Grade-10), Senior Officer or equivalent (Grade-9), Principal Officer or equivalent (Grade-6), Senior Principal Officer or equivalent (Grade-5) and Assistant General Manager or equivalent (Grade-4). Managing Director of ICB presides over the committee. Six meetings of this committee were held during the FY 2016-17.

Loan Sanction Committee (Special Fund)

The committee is responsible for sanction/disbursement of loans to Merchant Banks and Stock Brokers from the "Puji Bazare Khotigrosto Khudro Biniogkarider Shohayata Tahobil". Managing Director of ICB presides over the committee. One meeting of this committee was held in the FY 2016-17.

Asset Liability Management Committee (ALCO)

The committee measures balance sheet risks i.e. liquidity risk, interest rate risk etc. and recommends the ways to mitigate such risks. The committee also recommends for provisioning of adequate fund following the guidelines of Bangladesh Bank. Managing Director of ICB presides over the committee. Two meetings of this committee were held in the FY 2016-17.

Managenent Co-ordination Committee

In order to conduct the activities of the Corporation smoothly & properly, the Management Co-ordination Committee provides advices for implementation, co-ordination and advancement of the decision of board committee and various internal committees along with different important matters. This committee consists of high officials and head of divisions of the Corporation. Managing Director of ICB presides over the committee. Two meetings of this committee were held in the FY 2016-17.

নৈতিকতা কমিটি

দেশের প্রতিটি নাগরিকের জন্য আইনের শাসন, মৌলিক মানবাধিকার, সমতা, ন্যায়বিচার প্রতিষ্ঠা এবং রাজনৈতিক, অর্থনৈতিক ও সামাজিক অধিকার নিশ্চিত করা, সর্বোপরি সকল ক্ষেত্রে সুশাসন প্রতিষ্ঠার জন্য জাতীয় শুদ্ধাচার কৌশল নীতিমালা প্রণয়ন করা হয়েছে। এই নীতিমালা বাস্তবায়নের অংশ হিসেবে জাতীয় শুদ্ধাচার উপদেষ্টা পরিষদের প্রথম সভার সিদ্ধান্ত অনুযায়ী কর্পোরেশনে নৈতিকতা কমিটি গঠিত হয়। এ কমিটি জাতীয় শুদ্ধাচার কৌশল নীতিমালার সাথে সমন্বয় করে বিভিন্ন কর্মপরিকল্পনা গ্রহণ ও বাস্তবায়নের জন্য প্রচেষ্টা অব্যাহত রেখেছে। এছাড়া, শুদ্ধাচার পুরস্কার প্রদান নীতিমালা, ২০১৭ এর আলোকে প্রতি অর্থবছরে কর্পোরেশনের ০৫ জন কর্মচারীকে শুদ্ধাচার পুরস্কার প্রদানের সিদ্ধান্ত গৃহীত হয়েছে। কর্পোরেশনের ব্যবস্থাপনা পরিচালক এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ৪টি সভা অনুষ্ঠিত হয়।

নিয়োগ ও পদোন্নতি কমিটি-৩

নিয়োগ ও পদোন্নতি কমিটি-৩ অফিস সহায়ক বা সমমান (গ্রেড-২০), সহকারী কেয়ারটেকার বা সমমান (গ্রেড-১৭), ডাটা এন্ট্রি/কন্ট্রোল অপারেটর বা সমমান (গ্রেড-১৬), কম্পিউটার অপারেটর বা সমমান (গ্রেড-১৪) এবং সুপারভাইজার বা সমমান (গ্রেড-১৩) পদে পদোন্নতি ও নিয়োগ প্রদান এবং জাতীয় বেতন স্কেল-২০১৫ এর ১৭, ১৬, ১৪, ১৩, ১০, ৯, ৬, ৫, ৪ এবং ৩ গ্রেডভুক্ত কর্মচারীদের পদোন্নতি প্রদানের লক্ষ্যে সংশ্লিষ্ট কর্মচারীর প্রয়োজনীয় রেকর্ডপত্র পর্যালোচনাপূর্বক সুপারিশ প্রদান করে। কর্পোরেশনের উপ-ব্যবস্থাপনা পরিচালক এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ২২টি সভা অনুষ্ঠিত হয়।

বাছাই কমিটি

ব্যবস্থাপনা পরিচালকের নেতৃত্বে গঠিত বাছাই কমিটি কর্পোরেশনের উপ-মহাব্যবস্থাপক/সমমান পদ হতে মহাব্যবস্থাপক পদে পদোন্নতি প্রদানের লক্ষ্যে যোগ্য প্রার্থীর তালিকা প্রণয়নের কাজ করে এবং উপ-ব্যবস্থাপনা পরিচালক এর সভাপতিত্বে গঠিত বাছাই কমিটি কর্পোরেশনে বিভিন্ন পদে চুক্তিভিত্তিক জনবল নিয়োগের কার্যক্রম সম্পাদন এবং কর্পোরেশনে কর্মরত কর্মচারীগণের উচ্চতর গ্রেডের প্রাপ্যতা নির্ধারণসহ সংশ্লিষ্ট অন্যান্য বিষয় যাচাই-বাছাইয়ের কাজ করে থাকে। ২০১৬-১৭ অর্থবছরে এ কমিটির ৬টি সভা অনুষ্ঠিত হয়।

প্রকল্প মূল্যায়ন কমিটি

প্রকল্প মূল্যায়ন কমিটি কর্পোরেশন কর্তৃক অর্থায়নের জন্য বিবেচিত প্রকল্পসমূহ মূল্যায়নপূর্বক প্রয়োজনীয় সুপারিশ প্রণয়ন করে থাকে। কর্পোরেশনের উপ-ব্যবস্থাপনা পরিচালক এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ১১টি সভা অনুষ্ঠিত হয়।

পোর্টফোলিও ম্যানেজমেন্ট কমিটি

বিনিয়োগের সঠিক সিদ্ধান্ত গ্রহণ এবং পত্রকোষ ব্যবস্থাপনা লাভজনক উপায়ে সম্পাদনের জন্য কর্পোরেশনে পোর্টফোলিও ম্যানেজমেন্ট কমিটি রয়েছে। উক্ত কমিটি প্রত্যেক লেনদেন দিবসে স্টক এক্সচেঞ্জ এ লেনদেন শুরুর পূর্বে সভায় মিলিত হয় এবং কর্পোরেশনের বিভিন্ন পত্রকোষে বিভিন্ন সিকিউরিটিজ ক্রয় বিক্রয়ের সিদ্ধান্ত গ্রহণ করে থাকে। কর্পোরেশনের উপ-ব্যবস্থাপনা পরিচালক এ কমিটির সভায় সভাপতিত্ব করেন।

Integrity Committee

To ensure rule of law, fundamental human rights, equity, social justice, social, political and economic rights for every citizen, after all to establish good governance in every sector of the Government, National Integrity Strategy has been formulated. As part of implementation of this policy, an Integrity Committee has been formed according to the decision of the first meeting of advisory Council of National Integrity. This committee has continued their effort to implement various action plan combining with National Integrity Strategy Policy. Besides, in line with Integrity Award Policy 2017, 05 employees of the Corporation will be rewarded for Integrity in every financial year. Managing Director of ICB presides over the committee. Four meetings of this committee were held during FY 2016-17.

Recruitment & Promotion Committee-3

The committee is responsible for recruitment and promotion of Office Assistant or equivalent (Grade-20), Assistant Caretaker or equivalent (grade-17), Data Entry/Control Operator or equivalent (Grade-16), Computer Operator or equivalent (Grade-14) and Supervisor or equivalent (Grade-13) and makes recommendations for the promotion of employees including Grade-17, 16, 14, 13, 10, 9, 6, 5, 4 and 3 according to the National Pay Scale-2015, after scrutinizing related documents of concern employees. Deputy Managing Director of ICB presides over the committee. Twenty two meetings of this committee were held in the FY 2016-17.

Selection Committee

The selection committee headed by the Managing Director, prepares the list of eligible candidates to be promoted as General Manager from Deputy General Manager or equivalent rank and the selection committee headed by Deputy Managing Director deals with a variety of activities aimed at contractual recruitment and eligibility of higher Grade of officials and related works. Six meetings of this committee were held in the FY 2016-17.

Project Appraisal Committee

Project Appraisal Committee evaluates the projects under consideration for financing and makes necessary recommendations. Deputy Managing Director of ICB presides over the committee. Eleven meetings of this committee were held in the FY 2016-17.

Portfolio Management Committee

To make investment decision in a prudent way and to manage portfolio in a profitable way, the Corporation formed a Portfolio Management Committee which meets before trading hours in every trading day of the stock exchange and decides securities to buy or sale for various portfolios of the Corporation. Deputy Managing Director of ICB presides over the committee.

আইসিবি ইউনিট সার্টিফিকেট পুনঃক্রয় মূল্য নির্ধারণ কমিটি

কমিটি আইসিবি ইউনিট ফান্ডের সামগ্রিক কার্যক্রম পরিচালনার ক্ষেত্রে ইউনিট ফান্ড রেগুলেশন-১৯৮১ এর আলোকে প্রচলিত পদ্ধতি ও বিধি-বিধান পর্যালোচনাপূর্বক প্রয়োজনীয় সুপারিশ প্রণয়ন করে থাকে। কর্পোরেশনের উপ-ব্যবস্থাপনা পরিচালক এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ২৪টি সভা অনুষ্ঠিত হয়।

ঋণ আদায় অগ্রগতি সংক্রান্ত রিভিউ ও মনিটরিং কমিটি

কমিটি কর্পোরেশন কর্তৃক বিতরণকৃত ঋণ আদায়ের অগ্রগতি পর্যালোচনা এবং ঋণ আদায় কার্যক্রম গতিশীল করার জন্য প্রয়োজনীয় সুপারিশ করে থাকে। কর্পোরেশনের উপ-ব্যবস্থাপনা পরিচালক এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ৮টি সভা অনুষ্ঠিত হয়।

বাজেট ব্যবস্থাপনা কমিটি

কমিটি কর্পোরেশনের ব্যবসা পরিচালনার জন্য বাজেট প্রণয়ন, বাজেটের বিভিন্ন খাতসমূহের variance analysis report পর্যালোচনা, কর্পোরেশনের cost control এবং profit maximization এর জন্য প্রয়োজনীয় সুপারিশ প্রদান এবং বাজেট ও বাজেটারী নিয়ন্ত্রণের জন্য পরিকল্পনার উদ্যোগ গ্রহণ করে। কর্পোরেশনের উপ-ব্যবস্থাপনা পরিচালক এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ৬টি সভা অনুষ্ঠিত হয়।

মানি লন্ডারিং ও সন্ত্রাসী কার্যে অর্থায়ন প্রতিরোধ কমিটি

বাংলাদেশ ব্যাংকের নির্দেশনা অনুযায়ী মানি লন্ডারিং ও সন্ত্রাসী কার্যে অর্থায়ন প্রতিরোধ কার্যক্রম সুষ্ঠুভাবে পরিচালনার জন্য কর্পোরেশনে আলোচ্য কমিটি গঠিত হয়েছে। কর্পোরেশনের উপ-ব্যবস্থাপনা পরিচালক এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ২টি সভা অনুষ্ঠিত হয়।

মিউচ্যুয়াল ফান্ডস্ ম্যানেজমেন্ট কমিটি

বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন কর্তৃক প্রণীত মিউচ্যুয়াল ফান্ডস্ গাইডলাইন এর আলোকে কমিটি আইসিবি ইউনিট ফান্ডের স্থিতিপত্র পর্যালোচনাপূর্বক প্রয়োজনীয় সুপারিশ প্রণয়ন করে থাকে। কর্পোরেশনের উপ-ব্যবস্থাপনা পরিচালক এ কমিটির সভায় সভাপতিত্ব করেন।

বিভাগীয় মামলা নিষ্পত্তিকরণ/শৃঙ্খলা/আপিল ও জ্যেষ্ঠতা নির্ধারণ কমিটি

কমিটি প্রচলিত সরকারি বিধিবিধান এবং ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ (কর্মকর্তা ও কর্মচারী) চাকুরী প্রবিধানমালা, ১৯৯৩ এর আলোকে শৃঙ্খলাজনিত বিষয়ে গঠিত তদন্ত কমিটি/তদন্ত কর্মচারীর প্রতিবেদন বিচার বিশ্লেষণ, আনীত অভিযোগ, অভিযুক্তের জবাব ইত্যাদি পর্যালোচনাপূর্বক যথাযথ সুপারিশমালা কর্তৃপক্ষ বরাবর পেশ করে। আরোপিত শাস্তির বিরুদ্ধে আপিল করা হলে কমিটি এতৎসংক্রান্ত বিষয়েও কর্তৃপক্ষ বরাবর সুপারিশ পেশ করে থাকে। এ ছাড়া কমিটি সংক্ষুব্ধ কর্মচারীর আপিল আবেদন যাচাই-বাছাইপূর্বক কর্তৃপক্ষ সমীপে সুপারিশ করে থাকে। কর্পোরেশনের মহাব্যবস্থাপক (অ্যাকাউন্টস্ এন্ড ফাইন্যান্স) এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ৪টি সভা অনুষ্ঠিত হয়।

ICB Unit Certificate Re-purchase Price Fixation Committee

The committee makes necessary recommendations for smooth functioning of ICB Unit Fund reviewing existing rules and regulations in light of Unit Fund Regulation-1981. Deputy Managing Director of ICB presides over the committee. Twenty four meetings of this committee were held during FY 2016-17.

Loan Recovery Progress Review & Monitoring Committee

The committee reviews the progress of recovery of loans disbursed by the Corporation and makes necessary recommendations for improvement of loan recovery activities. Deputy Managing Director of ICB presides over the committee. Eight meetings of this committee were held in the FY 2016-17.

Budget Management Committee

The committee takes initiatives for preparing budget to run the business of the Corporation, review the variance analysis report of different sectors of the budget and makes necessary recommendations for cost control and profit maximization of the Corporation. Deputy Managing Director of ICB presides over the committee. Six meetings of this committee were held in the FY 2016-17.

Prevention of Money Laundering and Combating Financing of Terrorist Activities Committee

According to the direction of Bangladesh Bank, the committee is formed to conduct the prevention of money laundering and combating financing of terrorist activities in the Corporation. Deputy Managing Director of ICB presides over the committee. Two meetings of this committee were held in the FY 2016-17.

Mutual Funds Management Committee

According to the Mutual Funds Guidelines of Bangladesh Securities and Exchange Commission, the Committee scrutinizes the balance sheet of ICB Unit Fund and recommends for necessary steps. Deputy Managing Director of ICB presides over the committee.

Settlement of Departmental Proceeding/Discipline/ Appeal and Seniority Assessment Committee

The committee places the appropriate recommendation to the Authority after reviewing existing government regulations and Investment Corporation of Bangladesh (Officers and Staff) Service Regulations, 1993 and throughly analyzing the investigation committee/investigation officer's report on disciplinary issues related to discipline, complain and answer of the defendant. The committee has also recommended on the appeal of the imposed punishment to the authority. Besides after throughly scrutinizing the appeal application of the aggrieved employee, the committee submittted recommendation to the authority. General Manager (Accounts & Finance) of ICB presides over the committee. Four meetings of this committee were held in the FY 2016-17.

কস্ট কন্ট্রোল এন্ড কস্ট রিডাকশন কমিটি

কমিটি কস্ট সেন্টার নির্ধারণপূর্বক কর্পোরেশনের কার্যক্রম সম্পাদনে ব্যয় হ্রাসের সম্ভাব্য ক্ষেত্র চিহ্নিতকরণ এবং অপচয় রোধে প্রয়োজনীয় সুপারিশ প্রদান করে থাকে। কর্পোরেশনের মহাব্যবস্থাপক (অ্যাকাউন্টস্ এন্ড ফাইন্যান্স) এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ১টি সভা অনুষ্ঠিত হয়।

গৃহ নির্মাণ অগ্রিম মঞ্জুরি কমিটি

গৃহ নির্মাণ অগ্রিম মঞ্জুরি কমিটি কর্পোরেশনের কর্মচারীদের জমি/বাড়ী/ফ্ল্যাট ক্রয়ের জন্য অগ্রিম মঞ্জুরের সুপারিশ করে থাকে। কর্পোরেশনের মহাব্যবস্থাপক (অ্যাকাউন্টস্ এন্ড ফাইন্যান্স) এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ১১টি সভা অনুষ্ঠিত হয়।

রিস্ক ম্যানেজমেন্ট কমিটি

রিস্ক ম্যানেজমেন্ট কমিটি কর্পোরেশনের সম্ভাব্য আর্থিক ও অ-আর্থিক ঝুঁকিসমূহ সনাক্ত, পরিমাপ, বিশ্লেষণ করে থাকে এবং উক্ত ঝুঁকিসমূহ প্রশমনের জন্য প্রয়োজনীয় সুপারিশ করে থাকে। কর্পোরেশনের উপ-ব্যবস্থাপনা পরিচালক এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ৪টি সভা অনুষ্ঠিত হয়।

তদারকী কমিটি

কর্পোরেশনের জন্য ''পাবলিক প্রকিউরমেন্ট বিধিমালা-২০০৮'' অনুযায়ী সম্পাদিত কার্যের মান সংশ্লিষ্ট কোটেশন/দরপত্র/ক্রয়াদেশ অনুযায়ী হচ্ছে কিনা তা যাচাই করে থাকে। কর্পোরেশনের মহাব্যবস্থাপক (অ্যাকাউন্টস্ এন্ড ফাইন্যান্স) এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ১টি সভা অনুষ্ঠিত হয়।

দরপত্র মূল্যায়ন কমিটি-১

কর্পোরেশনের জন্য ২৫.০০ লক্ষ টাকার অধিক মূল্যমানের পণ্য ক্রয় এবং সংশ্লিষ্ট সেবা গ্রহণ এবং ৫০.০০ লক্ষ টাকার অধিক মূল্যমানের কাজ এবং ভৌত সেবা গ্রহণের লক্ষ্যে ''পাবলিক প্রকিউরমেন্ট বিধিমালা-২০০৮'' মোতাবেক দরপত্রসমূহ মূল্যায়ন করে থাকে। কর্পোরেশনের মহাব্যবস্থাপক (অ্যাডমিন) এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ৩টি সভা অনুষ্ঠিত হয়।

দরপত্র মূল্যায়ন কমিটি-২

কর্পোরেশনের জন্য ২৫.০০ লক্ষ টাকা পর্যন্ত মূল্যমানের পণ্য ক্রয় এবং সংশ্লিষ্ট সেবা গ্রহণ এবং ৫০.০০ লক্ষ টাকা পর্যন্ত মূল্যমানের কাজ এবং ভৌত সেবা গ্রহণের লক্ষ্যে ''পাবলিক প্রকিউরমেন্ট বিধিমালা-২০০৮'' মোতাবেক দরপত্রসমূহ মূল্যায়ন করে থাকে। কর্পোরেশনের মহাব্যবস্থাপক (অ্যাকাউন্টস্ এন্ড ফাইন্যান্স) এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ২৭টি সভা অনুষ্ঠিত হয়।

Cost Control & Cost Reduction Committee

The committee determines cost centre, identifies possible sectors of cost control and recommends the ways of reducing the costs. General Manager (Accounts & Finance) of ICB presides over the committee. One meeting of this committee was held in the FY 2016-17.

House Building Advance Sanction Committee

The committee recommends for sanctioning of House Building Advance for the employees to purchase land/building/flat etc. General Manager (Accounts & Finance) of ICB presides over the committee. Eleven meetings of this committee were held during the FY 2016-17.

Risk Management Committee

The Risk Management Committee identifies, analyzes, measures the probable financial and non-financial risks of the Corporation and recommends the ways to mitigate those risks. Deputy Managing Director of ICB presides over the committee. Four meetings of this committee were held in the FY 2016-17.

Monitoring Committee

In accordance with the 'Public Procurement Rules-2008', the Committee verifies the performance of the works procured by the Corporation according to the quotation/tender/orders. General Manager (Accounts & Finance) of ICB presides over the committee. One meeting of this committee was held in the FY 2016-17.

Tender Evaluation Committee-1

The committee is empowered to evaluate tenders for procurement of goods and related services valued over Tk. 25.00 lac and works and physical services valued over Tk. 50.00 lac in line with "Public Procurement Rules-2008". General Manager (Admin) of ICB presides over the committee. Three meetings of this committee were held in the FY 2016-17.

Tender Evaluation Committee-2

The committee is empowered to evaluate tenders for procurement of goods and related services valued up to Tk. 25.00 lac and works and physical services valued up to Tk. 50.00 lac in line with "Public Procurement Rules-2008". General Manager (Accounts & Finance) of ICB presides over the committee. Twenty seven meetings of this committee were held in the FY 2016-17.

এস ডি জি কমিটি

কমিটি কর্পোরেশন সংশ্লিষ্ট এসডিজির লক্ষ্যমাত্রাসমূহ সঠিকভাবে চিহ্নিত করে কর্মপরিকল্পনা নির্ধারণ ও এসডিজি সংক্রান্ত কার্যক্রম সমন্বয় ও মনিটরিং এর দায়িত্ব পালন করে। মহাব্যবস্থাপক (অপারেশনস্) এই কমিটির সভাপতির দায়িত্ব পালন করে থাকেন।

বিজ্ঞাপন কমিটি

কমিটি বিভিন্ন দৈনিক, সাপ্তাহিক, পাক্ষিক, মাসিক, ত্রৈমাসিক, অর্ধ-বার্ষিক ও বার্ষিক পত্রিকা/ম্যাগাজিন/স্মরণিকায় প্রদর্শনী বিজ্ঞাপন প্রদানের নিমিত্ত দাখিলকৃত আবেদনপত্রসমূহ যাচাই-বাছাইপূর্বক ব্যবস্থাপনা কর্তৃপক্ষ বরাবর সুপারিশ প্রণয়ন করে। কর্পোরেশনের মহাব্যবস্থাপক এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ৮টি সভা অনুষ্ঠিত হয়।

দরপত্র উন্মুক্তকরণ কমিটি

কমিটি ''পাবলিক প্রকিউরমেন্ট বিধিমালা-২০০৮'' মোতাবেক কর্পোরেশন কর্তৃক পণ্য ও সংশ্লিষ্ট সেবা, কার্য এবং ভৌত সেবা ক্রয়ের লক্ষ্যে প্রাপ্ত উন্মুক্ত/সীমিত দরপত্রসমূহ উপস্থিত দরদাতাগণের সম্মুখে উন্মুক্ত করে থাকে। কর্পোরেশনের উপ-মহাব্যবস্থাপক (ইস্টাবলিশমেন্ট) এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ২০টি সভা অনুষ্ঠিত হয়।

মান নিয়ন্ত্রণ কমিটি

কর্পোরেশনের জন্য ক্রয়কৃত পণ্যসমূহের মান সংশ্লিষ্ট কোটেশন/ দরপত্র/ ক্রয়াদেশ অনুযায়ী যাচাইয়ান্তে প্রত্যয়ন করে থাকে। কর্পোরেশনের উপ-মহাব্যবস্থাপক (মার্চেন্ডাইজিং) এ কমিটির সভায় সভাপতিত্ব করেন। ২০১৬-১৭ অর্থবছরে এ কমিটির ৪০টি সভা অনুষ্ঠিত হয়।

ইনোভেশন টিম

কর্পোরেশনের সকল কর্মকান্ডে নিরপেক্ষতা, জবাবদিহিতা ও স্বচ্ছতা নিশ্চিত করে স্টেকহোল্ডারদের সহজে স্বল্পতম সময়ে সর্বাধিক সেবা প্রদানের জন্য ইনোভেশন টিম সময়ের চাহিদা অনুযায়ী নতুন নতুন পদ্ধতি, ধ্যান-ধারণা ও আইসিটি সাপোর্টেড আধুনিক কর্মপন্থা উদ্ভাবন ও তা প্রয়োগের প্রচেষ্টা গ্রহণ করে থাকে। কর্পোরেশনের সিস্টেম ম্যানেজার পদের কর্মচারীকে ইনোভেশন অফিসারের দায়িত্ব দেয়া হয়েছে।

স্থায়ী সম্পদ ব্যবস্থাপনা কমিটি

স্থায়ী সম্পদ ব্যবস্থাপনা কমিটি কর্পোরেশনের সকল স্থাবর সম্পদের মালিকানা সংক্রান্ত কাগজপত্র সংগ্রহ ও হালনাগাদকরণ এবং স্থানীয় কর্তৃপক্ষকে খাজনা/ট্যাক্স পরিশোধের ব্যবস্থা গ্রহণ করে থাকে। কর্পোরেশনের উপ-মহাব্যবস্থাপক (লিগ্যাল অ্যাফেয়ার্স) এ কমিটির আহ্বায়ক। ২০১৬-১৭ অর্থবছরে এ কমিটির ১টি সভা অনুষ্ঠিত হয়।

Sustainable Development Goals (SDG) Committee

This committee determines the goals of SDG related with ICB as well as combines and monitors the programs connected with SDG. General Manager (Operations) presides over the meeting.

Advertisement Committee

This committee scrutinizes the applications submitted for advertisement to be published in various daily, weekly, fortnightly, monthly, quarterly, half-yearly & annual newspaper/ magazine/memorial and recommends to the management authority. General Manager of ICB presides over the committee. Eight meetings of this committee were held in the FY 2016-17.

Tender Opening Committee

The committee opens the tenders/quotations of goods and related services, works and physical services to be purchased by the Corporation in accordance with the "Public Procurement Rules-2008" in front of the present bidders. Deputy General Manager (Establishment) of ICB presides over the committee. Twenty meetings of this committee were held in the FY 2016-17.

Quality Control Committee

The committee certifies the performance of the goods and related services procured by the Corporation according to the quotation/tender/orders. Deputy General Manager (Merchandising) of ICB presides over the committee. Forty meetings of this committee were held in the FY 2016-17.

Innovation Team

To provide smooth service within shortest time to the stakeholders of the Corporation, Innovation Team is working for innovating new methods, concepts and ICT supported modern technologies and trying to implement the methods ensuring impartiality, accountability and transparency. A System Manager of the Corporation has been assigned the responsibility of Innovation Officer.

Fixed Asset Management Committee

The committee is responsible for collecting and updating documents related to ownership of all types of fixed assets of the Corporation and paying taxes for those assets to the local authority. Deputy General Manager (Legal Affairs) of ICB is the convenor of this committee. One meeting of this committee was held in the FY 2016-17.

Green Financing

> "We do not inherit the earth from our ancestors, we borrow it from our children."
>
> **- Native American Proverb**

Environment is that reality which is surrounding all over us. Unfortunately environment in now a days is in face of many harsh challenges, mainly through climate change. Climate change is one of the most concerning issues in this present world. Bangladesh falls into the group of most climate change vulnerable countries despite insignificant share of global Green House Gas (GHG) emission compared to other developing and developed countries. Though Government of Bangladesh and Central Bank have taken diverse initiatives but still Green Financing in Bangladesh is in preliminary stage.

Financial Institutions (FIs) are the major component for the growth and development of a country. They can improve their service level along with enhanced social responsibility through the practice of green financing. Various Initiatives have been taken to practice green financing throughout the world covering banks and other non-bank financial institutions. Different international conventions have also taken place and Bangladesh is a signatory to some of those conventions. For developing economies like Bangladesh, planning for green financing will need to address the buildup phase by awareness creation, motivation for green financing and support measures along with adequate policy reforms and incentives for larger investment for a shift toward energy efficient green infrastructure and environment supportive green economy.

Bangladesh Bank vide circular no. GBCSRD Circular No. 04/2014, issued in 2014 had instructed all the banks and financial institutions to disburse minimum 5.00 percent of their total loans for direct green financing schemes from January 2016. The banks and FI's in total invested around Tk. 522.80 billion in green-financing schemes in 2016, up from Tk. 440.19 billion in 2015. Though it was found that much of that money went for investing in indirect green financing schemes, as direct financing didn't constituted more than 9.90 percent of those amounts. Recycling projects, Eco-friendly brick klin, Renewable energy, Waste management, Green industry etc. are some of the areas where much of direct green financing is being channeled.

Despite this encouraging scenario, the sector has yet to reach its full potential. Green financing can play a significant role in implementing sustainable development goal. However green financing in Bangladesh is facing following challenges which are needed to be addressed by financial institutions:

- Coordination among all the concerned authorities is the foremost challenge which the financial institutions are facing with.
- Creating proper awareness and effective capacity building are needed for successful green financing.
- Specification of sector-wise lending policies and related procedures are needed for efficient green financing procedures.
- Need in change of corporate governance approaches by conversion from regulation-driven approach of corporate governance to market-based approach.
- Creating awareness about green financing among the top management of financial institutions is a major challenge.
- Need of a quantitative approach for a more justified Environmental Risk Rating (EnvRR).

In accordance with worldwide and countrywide initiatives on green investment and green financing, Investment Corporation of Bangladesh (ICB) has adopted necessary measures and various steps. Some of this is as below:

- ICB has given priority to green-focused projects and adopted the principal of maintaining environmental sustainability in its all work sphere.
- ICB has adopted the adequate procedure for green financing by giving emphasis on Environment Impact Assessment before financing a project, which evaluates whether the project is environment friendly and has any adverse impact on the environment in future.
- The Corporation approves lending facilities only when all the environmental safety standards are adhered to by the borrowers and the project's total social benefit is more than the total social cost.
- ICB provide supports for environmental protection and socially responsibility by using the resources responsibly, avoiding spoilage and giving priority to project having provision for ETP (Effluent Treatment Plant) with effective waste management facility.
- ICB has digitized working environment and take necessary steps for avoiding paper work as possible to reduce the carbon footprint.
- To help reduce excess carbon emission, ICB has created plans to financing in the project concerning development of green technology and pollution reduction.
- ICB has arranged programs to create awareness among business people about responsible green financing.

The green banking activities of Investment Corporation of Bangladesh (ICB) evidences steady and encouraging trend. This trend of green investment and financing in various activities expectedly to be heightened in the upcoming years.

AMARSTOCK



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

Since inception ICB has been playing vital role in sustainable industrialization in the country. In promoting inclusive & sustainable industrialization for raising industry's share in GDP & employment capital market plays an important role in providing capital for industries. As one of the main stakeholder's of Bangladesh capital market, ICB has played great role in capital accumulation and also by providing capital to native industries through preference share, placement share etc. EEF, Government's flagship entrepreneurship scheme has created approximately 2982 entrepreneurs up to June 2017. Besides, to increase access to information and communications technology (ICT) under EEF, IT scheme Tk. 108.85 crore in 91 projects has been disbursed to boost the IT sector.

Sustainability and the Integrated Report

Four Decades long Operation of Investment Corporation of Bangladesh (ICB) in the field of capital market in Bangladesh indicates it's capability of being sustained as going concern. It is well accepted that economic and technical investments are two common parameters to reckon any organization's success. However, at ICB we strive for wholesome success; besides achieving high performance in these areas we keep our corporate environmental and social goals in paramount focus. This report illustrates the way we maintain a balance among financial, technical, environmental & social aspect of business.

Since its inception in 1976, ICB has always been working to do the right thing and remain focused on continuous improvement that is what sustainable development is all about. Integrated approach to manage social, environmental and financial issues is a challenging task especially guarding the boundaries between legal and illegal, ethical and unethical, right and wrong, fair and unfair, good and poor quality. Adhering to our core value of social responsibility, ICB is committed to work even harder to provide a healthy workplace which should have a positive impact on adjoining communities. On the social front we have continued our endeavors for the benefit of community. ICB's focus on these areas is not new. We have been measuring our performance by certain yardsticks and reporting thereon for many years. ICB was always concern about Millennium Development Goals (MDGs) and has an intention to follow the related issues of the Sustainable Development Goals (SDGs).

ICB bestows its effort to improve performance by measuring, monitoring and reporting on it, which has certainly a positive impact on society, the economy and a sustainable future. Our report on sustainable development represents information about economic, environmental, social and governance performance in a way that can be demonstrated to both internal and external stakeholders.

Table 45: ICB's Achievement in Reporting Year Comparing with Previous Year's Performance

(Tk. in crore)

Particulars	FY 2016-17	FY 2015-16	Growth (%)
Total Assets	16161.98	12055.67	34.06
Investments	11610.08	8697.18	33.49
Shareholders' equity	4237.79	3231.33	31.15
Deposits	9934.86	7734.19	28.45
Profit After Tax	368.16	313.68	17.37
EPS (Tk.)	5.82	4.96	17.34

ICB's Role and Approach toward Sustainable Development

It is ICB's practice to maintain approach toward sustainable development. Accordingly, this report illustrates the way we maintain a balance among financial, technical, environmental and social aspects of business. We are continuously delivering our commitments for a congenial ambience of investment business amid formidable socio economic challenges which is guided by a spectrum of particulars. Among them Integrity & ethics, social responsibility, learning & innovation, team work & empowerment are few to mention.



ICB's strategic priorities during the FY 2016-17 were to-

- Respect our statutory obligations as per the Act.
- Successful Continuation of Five years Business and strategic Plan, complying with SDG.
- Publishing quarterly Porikroma and Annual Report of ICB in stipulated time.
- Achieving significant Credit Rating of ICB.
- Maximize returns to all shareholders.

Since inception, ICB has created positive image in the finance industry by dint of our distinct policy and services and thereby attaining comparative advantages in the industry. From the very beginning, we have emphasized on excellent customer services, technological sophistication, innovation of new products and services, bolstering human capital, efficient use of capital and finally ensuring the benefit. During the year, ICB's key performance indicators were measured, controlled and monitored and necessary actions were implemented and followed up to reach the expected targets as per ICB's commitment toward sustainable development.

Sustainable Economic Policy

For the last 41 years, sustainable economic policy has been largely maintained by ICB in the country, particularly in the capital market. Corporation's policy guideline and initiatives are maintained in a reasonable manner that has contributed in the sustainable development in the economy. Our business goals are directed according to the Corporation's strategic plan that is approved by the Board. With our responsibility to deliver maximum value addition to our stakeholder's foremost in mind, we have established benchmarks in this respect which shows our commitment and dedication toward sustainable development.

Risk Management and Sustainable Development

Risk is an integral aspect of the NBFI business and thus ICB's duty is to deliver superior value to its stakeholders, manage the trade off between risk and return. ICB has adopted strong and integrated Risk Management strategies for the long term sustainable development of the Corporation's business. Our risk management strategy is based on a clear understanding of the various risks, disciplined assessments, measurements and continuous monitoring to mitigate such risk. The policies are based on parameters such as statutory requirements and investment guidelines. ICB has a strong Risk Management Committee which takes proper risk assessment procedure to help organization understand the risks they are exposed to, put controls in place to counter threats and effectively pursue its objectives. It is an important aspect of an organization's governance, management and operations. The Management of ICB plays a leading role in helping to achieve an integrated, organization-wide approach to risk management which ultimately helps create, enhance and protect stakeholder value. ICB regularly reviews and develops operational procedures in day to day operations.

Sustainable Development and Governance

ICB is one of the leading and reputable institutions in the capital market and around the country to ensure that its approach in Bangladesh has presence in line with the latest international best practices. ICB's corporate governance framework rewards our stakeholders with a greater creation of value year on year. Sustainable development is one of the main determinants within our investment business which works around maximizing our shareholders' wealth in a sustainable manner and safeguarding the rights of all our stakeholders as an optimum outcome.

Table 46: Stakeholders' Inclusiveness and ICB's Commitment

Stakeholder Group	Commitment
Investors	Create sustainable wealth for the investors while setting benchmark for the investment criteria and managing portfolio.
Customers	Ensure the service excellence and the continuous value addition remains as a fundamental in the delivery of services.
Employees	Create recognition that inculcate team spirit within the ICB family while enhancing the tangible and intangible worth of employees.
Community	Create sustainable communities through investment knowledge and entrepreneurial assistance.
Suppliers	Focus on long lasting partnerships on qualitative platforms.
Environment	Ensure a sustainable environment through investing in projects which are in conformity with green financing policies.

Financial Reporting and Compliance Concerning Sustainable Development

ICB complies with regulatory requirements, respond to situations of compliance and improve the processes around information systems supporting governance, risk and Sustainable Development Goals. It takes a disciplined approach to managing credit, maintaining sustainable market growth and operational risks through a combination of assessments, process improvement and monitoring review and justification. ICB actively monitor new accounting rules, changing requirements and follow procedures with the International Financial Reporting Standards (IFRS). ICB is committed to publishing its annual and quarterly reports and in some cases price sensitive information in a timely manner to support decision making of investors and other groups and submits the required information to the regulatory authority on the stipulated dates. Shareholders and the public are regularly kept up to date, mainly through Annual Reports and interim Reports. Financial Statements and related notes of this report have been audited by independent Auditors.

Credit Rating

ARGUS Credit Rating Services Limited (ACRSL) has affirmed the credit rating as "AAA" (Pronounced as Triple A) for long term and "ST-1" for short term credit rating to the ICB based on audited financials of FY 2015-16 and other available information up to the date of rating. The outlook on the rating is Stable.

Table 47: The Outlook on the Credit Rating of ICB

Date of Declaration	Valid Till	Long Term Rating	Short Term Rating	Outlook
03-10-2016	03-10-2017	AAA	ST-1	Stable
30-06-2015	30-06-2016	AAA	ST-1	Stable
26-05-2014	26-05-2015	AAA	ST-1	Stable

Corporate Social Responsibility

ICB has a shining record of adding value to the lives of the people associated with it and to the communities in which it operates. Under the CSR activities ICB has taken different important initiative during the reporting year which ultimately contributes to the growth of socio-economic condition as well as the national economy, at the same time helping the deserving causes in our communities. A significant amount of donations were given for the sake of education, health and need of society. ICB donated laptop & projectors to IBA, Rajshahi University to encourage the students to use IT. Besides, Corporation has donated to Institute of Nutrition and Food Science, Dhaka University. ICB believes in building a sustainable Bangladesh and donated a healthy amount of scholarship to six educational institutes. To build an enlightened nation financial assistance has been provided to two libraries. ICB contributes for the disabled/autistic children of the society and donated to School for Gifted Children. In respect of health sector, ICB has provided financial assistance to OGSB hospital & IRCH for purchasing an ambulance.

Table 48: Summary of ICB's CSR Activities in FY 2016-17

Purpose	Institution	Particulars	Amount (Tk. in lac)
Support For Education Sector (To School)	Bir Shrestho Noor Muhammad Public College	Donation (Photocopy Machine)	2.94
	Shayera-Safayet School & College	Donation	6.00
	Gourerpur Balika Uccha Bidoyalay	Donation	2.00
	Sreepur Community Primary School	CSR	3.00
	School for Gifted Children	Financial Assistance	2.00
	Biddhanikaton High School	CSR	7.00
Support For Education Sector (To Institute)	Institute of Nutrition and Food Science, Dhaka University	CSR	3.50
	Koladi Adarsha Jubo Pathagar	Financial Assistance	2.00
	Golam Ambia Gono Pathagar	Financial Assistance	1.50
	Southern Education Foundation	Financial Assistance for Laptop	1.50
Support For Providing Clothing	Muiznagar Shisu Sadan	Donation of Cloth	0.15
	Chapai Nawabgonj Zila Samiti	Donation of Cloth	7.35
	Bangabandhu Foundation	Donation of Cloth	1.50
National Purpose	Bangabandhu Parishad, ICB, HO	CSR	2.20
Support for Health Sector	OGSB Hospital and IRCH	CSR (Purchasing ambulance)	20.00
Total			**62.64**

ICB also pays enough heed for improving the quality of life of its workforce and their families as part of its corporate social responsibilities. For more than 4 decades ICB has consistently rewarded the investors while, equally, rewarding its employees. In FY 2016-17 ICB has spent Tk. 56.00 Lac on developing the skills of its employees. Among the other activities; ICB on behalf of the Government has been operating the "Equity and Entrepreneurship Fund" for the socio-economic development of the country through encouraging the young, educated people for starting a new business (Agro/ ICT based), promoting them to innovative projects, creating of employment opportunity which is supposed to generate a total employment of approximately 4900 people under EEF scheme in FY 2016-17.

As the responsible non-banking financial institution of the government, ICB has driven its potentiality and duty towards the development of the country, considering social welfare in foremost term rather than consideration of profit. In this regard ICB has performed various CSR activities in the FY 2016-17. Some of these are shown in the following photo album:

Ambulance Donation to OGSB Hospital



Donation to School for gifted children



Granting Computer apparatus (two laptops and two multimedia projectors) to Rajshahi University



ICB Initiate Scholarship to Meritorious Children



Donation to Bir Shreshtha Noor Mohammad Public College



Sustainable Human Resource Management

ICB's recruitment policy is completely transparent and enact through a sound formal process. All recruitment are made after adequate announcement in newspapers, different media including SMS, websites etc. Close scrutiny and stringent evaluations are made independently through transparent and fair procedures. Discrimination of any kind has no place within ICB's human resource management mandate. Thus, ICB generates lucrative employment and enhanced lifestyles for the ICBs' families and in a wider sense, has a direct impact on reducing unemployment across the country. Moreover ICB offers a retirement pension and gratuity, a defined benefit plan for employees. This organization contributes to various types of contribution plans for its employees.

Being the pioneer in the capital market ICB has been extending both policy and financial support to our capital market since inception. ICB holds a significant image across the country for the diverse portfolio, excellence of services it renders over the years and for maintaining the Development Goals. High standard financial services to meet shareholder's demand constitute our principle business objective / goal. Moreover, satisfying the need of the financial sector, our activities transcend to the arena of employment, education, health, environment protection etc. As a result, we are contributing the economic growth, eradication of poverty and unemployment, empowering people as well as community at large and thus working for achieving sustainable development goals.

মানব সম্পদ রূপায়ন

আমাদের মানব সম্পদ ভিশন

আইসিবি সবসময়ই মানব সম্পদ উন্নয়নের উপর জোর দিয়ে আসছে। আইসিবি বিশ্বাস করে যে, প্রতিষ্ঠানের সামগ্রিক সাংগঠনিক ভিশন, লক্ষ্য, মান এবং উদ্দেশ্য এর সাথে সংগতি রেখে মানব সম্পদের উন্নয়ন করা প্রয়োজন। এ ক্ষেত্রে সম্প্রতি আইসিবি তার ব্যবসায়িক পরিকল্পনার ভিত্তিতে মানব সম্পদের সর্বাধিক দক্ষতা ও পেশাদারিত্ব বৃদ্ধিকল্পে এবং প্রাতিষ্ঠানিক কমপ্লায়েন্স কালচার,অভ্যন্তরীণ নিয়ন্ত্রণ, ঝুঁকি ব্যবস্থাপনা প্রক্রিয়া উন্নয়নের মাধ্যমে সাংগঠনিক কাঠামোতে বিভিন্ন পরিবর্তন আনয়ন করেছে।

মানব সম্পদ ব্যবস্থাপনা পদ্ধতি

কর্পোরেশনের কৌশল বাস্তবায়নে উপযুক্ত ও দক্ষতা সম্পন্ন কর্মীবাহিনী নিয়োগ ও ধরে রাখা হচ্ছে একটি গুরুত্বপূর্ণ লক্ষ্য। উপযুক্ত ও দক্ষ মানবসম্পদ প্রতিষ্ঠানের প্রধান কার্যকরী সম্পদ। আইসিবি বিশ্বাস করে মানব সম্পদের ক্রমবিকাশমান উন্নয়ন সামগ্রিক সাংগঠনিক দক্ষতা বৃদ্ধিতে গুরুত্বপূর্ণ ভূমিকা পালন করে। আইসিবি সর্বদা মানব সম্পদ ব্যবস্থাপনায় একটি আদর্শ পদ্ধতি বজায় রাখার চেষ্টা করে যা নিম্নে ছকের মাধ্যমে দেখানো হলোঃ

Human Resource Embodiment

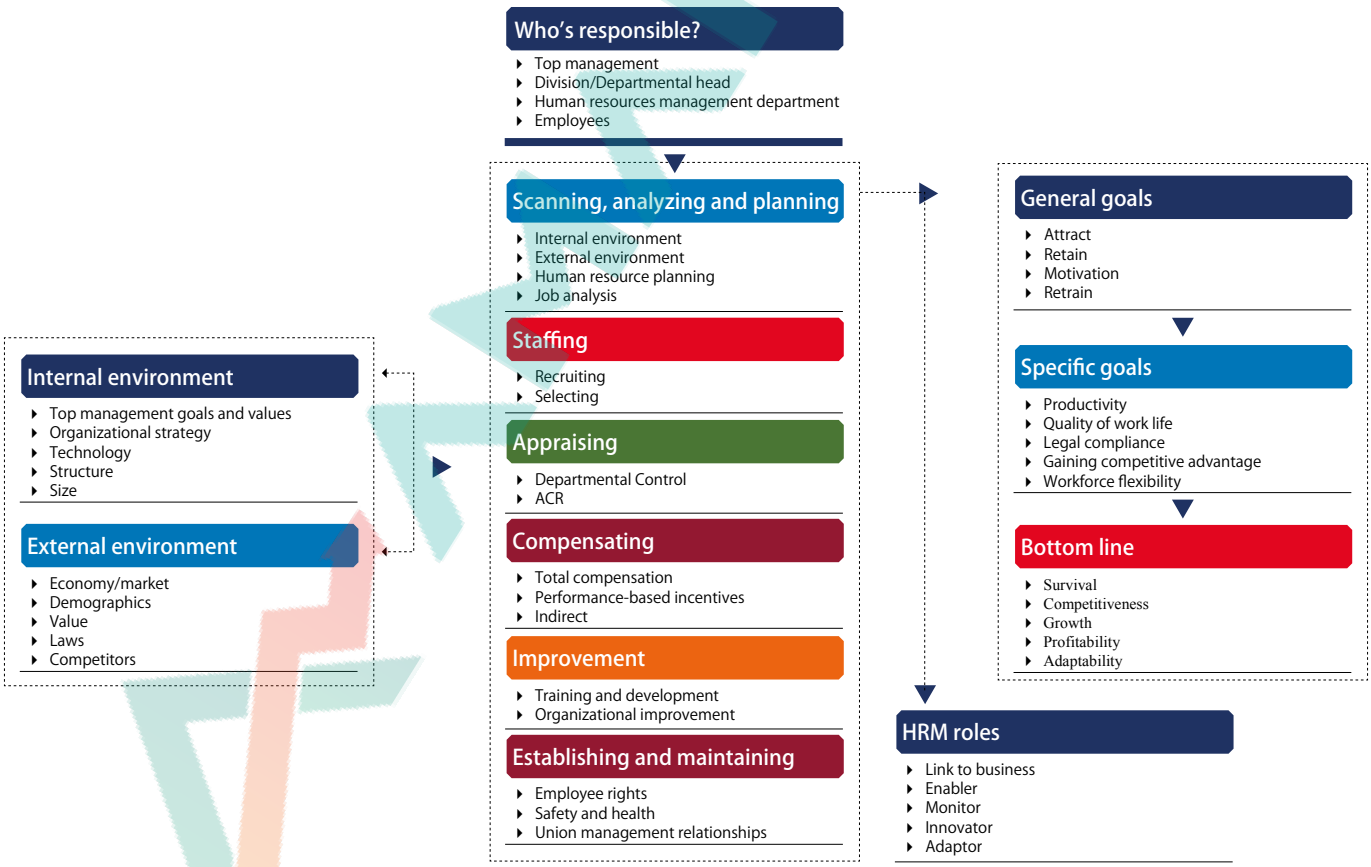
Our Human Resource Vision

ICB always laid emphasis on human resource development. ICB firmly believes that an organization needs to develop strategic human resource goals that are aligned with the overall organizational vision, mission, values and objectives. In this regard, recently ICB has made several changes in its Organogram to maximize the efficiency and professional interaction of its employees through improvement in compliance culture, internal control and risk management process on the basis of Corporation's business plan.

HRM Approach

The goal is to recruit and retain personnel that possess the competencies and skills required for the Corporation to implement its strategy. The main active resource of an organization is competent and qualified human resource. ICB believes the advent of human resource development plays a vital role in enhancing the overall organizational skill. ICB always tries to maintain a standard approach of human resource management which is illustrated below:

COMPONENT OF HUMAN RESOURCE MANAGEMENT GOALS AND ENVIRONMENT



মানবসম্পদ পরিকল্পনা

আইসিবি লাভজনকতা ও দক্ষতা বৃদ্ধিকল্পে মানব সম্পদ পরিকল্পনাকে একটি হাতিয়ার হিসেবে বিবেচনা করে। মানব সম্পদ মূল্য, বাজেট নিয়ন্ত্রণ, দ্বন্দ্ব নিরসন, কর্মী সন্তুষ্টি, ব্যয় নিয়ন্ত্রণ, কর্মদক্ষতা উন্নয়ন, টেকসই ব্যবসা, কর্পোরেট ভাবমূর্তি এবং নিয়ম ও বিধিমালা ইত্যাদি বিষয়সমূহ বিবেচনাপূর্বক আমরা মানবসম্পদ পরিকল্পনা প্রণয়ন করে থাকি যার মধ্যে নিম্নোক্ত উপাদান অর্ন্তভুক্ত থাকেঃ

- কার্যাবলী বিশ্লেষণ
- কার্যাবলী রূপরেখা
- উত্তরাধিকার পরিকল্পনা
- নিয়োগ
- নির্বাচন
- প্রশিক্ষণ এবং উন্নয়ন
- প্রেরণা
- কর্মদক্ষতা মূল্যায়ন
- কর্মী অধিকার স্থাপন এবং বজায় রাখা

মানব সম্পদ কাঠামো

অ্যাডমিনিস্ট্রেশন ডিভিশনের অধীনে তিনটি ডিপার্টমেন্ট যথাঃ ক) হিউম্যান রিসোর্স ম্যানেজমেন্ট ডিপার্টমেন্ট; খ) পেনশন এন্ড ওয়েলফেয়ার ডিপার্টমেন্ট; এবং গ) ডিসিপ্লিন, গ্রিভেন্স এন্ড আপিল ডিপার্টমেন্ট সমন্বয়ে আইসিবির একটি শক্তিশালী মানব সম্পদ ব্যবস্থাপনা কাঠামো রয়েছে। উপর্যুক্ত তিনটি ডিপার্টমেন্টের প্রধান কার্যাবলী নিম্নে সংক্ষিপ্ত আকারে বর্ণিত হলোঃ

হিউম্যান রিসোর্স ম্যানেজমেন্ট ডিপার্টমেন্ট (এইচআরএমডি)

হিউম্যান রিসোর্স ম্যানেজমেন্ট ডিপার্টমেন্ট একটি নির্দিষ্ট কাঠামোর মধ্যে সঠিক প্রণোদনার মাধ্যমে সঠিক ব্যক্তিকে সঠিক সময়ে সঠিক স্থানে পদে স্থাপন করে যা সর্বোচ্চ কার্যাবলী নিশ্চিত করে। ব্যবসার কৌশলী অংশীদার হিসেবে এইচআরএমডি কর্পোরেশনের এবং এর সকল স্টেকহোল্ডারদের সর্বোচ্চ মানসম্পন্ন, দক্ষ, নির্ভরযোগ্য সেবা প্রদানের লক্ষ্যে মেধাসম্পন্নদের উদ্বুদ্ধকরণ, ধরে রাখা এবং তাদের প্রতিভা বিকাশে প্রতিশ্রুতিবদ্ধ।

পেনশন এন্ড ওয়েলফেয়ার ডিপার্টমেন্ট (পিডব্লিউডি)

পেনশন এন্ড ওয়েলফেয়ার ডিপার্টমেন্ট অবসরপ্রাপ্ত কর্মীদের পেনশন এবং গ্রাচ্যুইটির হিসাব চূড়ান্ত করে। এছাড়া এই ডিপার্টমেন্ট কর্মীদের কল্যাণ সংক্রান্ত বিভিন্ন কার্যাবলী সম্পাদন করে থাকে যেমন- কর্মীদের মেধাবী সন্তানদের মেধাবৃত্তি, আর্থিক অসচ্ছল/শারীরিকভাবে অক্ষম কর্মীদের কন্যার জন্য বিবাহ ভাতা ও চিকিৎসা ভাতা প্রদান ইত্যাদি।

Human Resource Planning

ICB considers Human Resource Planning is a tool for maximization of efficiency and profitability. Considering the matter such as Human Capital Value, Budget Control, Conflict Resolution, Employee Satisfaction, Cost Savings, Performance Improvement, Sustaining Business, Corporate Image and rules & regulations etc. we provides our human resource planning which includes following component:

- Job Analysis
- Job Design
- Succession Planning
- Recruitment
- Selection
- Training & Development
- Motivation
- Performance Appraisal
- Establishing and maintaining Employee Rights

HRM Framework

ICB has strong HRM framework under Administration Division which is comprised of three departments, namely a) Human Resource Management Department; b) Pension and Welfare Department; and c) Discipline, Grievance & Appeal Department. Core activities of these said departments are narrated below in brief:

Human Resource Management Department (HRMD)

HRMD provides Corporation with a certain framework to ensure that it has the right person in the right place at the right time and with the right incentives that lead to high-performance. As a strategic partner of the business, our HRMD is passionately committed to attracting and retaining talent and to delivering high-quality, efficient, reliable services to the Corporation and its all stakeholder.

Pension and Welfare Department (PWD)

Pension and Welfare Department (PWD) finalizes the accounts of pension and gratuity for retired employees. Besides, PWD carries out various welfare activities such as; merit award of the meritorious son/daughter of the employees, marriage subsidy for daughter of deceased/financially insolvent employee and medical subsidy for those employees.

ডিসিপ্লিন, গ্রিভেন্স এন্ড আপিল ডিপার্টমেন্ট (ডিজিএডি)

ডিসিপ্লিন, গ্রিভেন্স এন্ড আপিল ডিপার্টমেন্ট কর্পোরেশনে সুষ্ঠু কর্ম পরিবেশ রক্ষা ও শৃঙ্খলা আনয়নে গুরুত্বপূর্ণ ভূমিকা পালন করে আসছে। কর্পোরেশনের সকল কর্মচারী ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ (কর্মকর্তা ও কর্মচারী) চাকুরী প্রবিধানমালা, ১৯৯৩ অনুযায়ী বিশ্বস্ততা, সততা ও অধ্যবসায়ের সাথে দায়িত্ব পালন করছে কিনা তা তদারকি করা এবং এ বিষয়ে প্রয়োজনীয় ব্যবস্থা গ্রহণ করা এই ডিপার্টমেন্টের মূল কাজ।

Discipline, Grievance & Appeal Department (DGAD)

Discipline, Grievance and Appeal department has been playing an important role in maintaining proper working atmosphere and discipline of the Corporation. The main task of this department is to supervise and oversee whether all the employees of the organization are discharging their duties with trust, honesty and perseverance as per the Investment Corporation of Bangladesh (Officers and Staff) Service Regulations, 1993.

বিদ্যমান মানব সম্পদের কিছু গুরুত্বপূর্ণ উপাদান বিশ্লেষণ

আমরা মানবসম্পদ পরিকল্পনা পদ্ধতিকে সর্বদা কেন্দ্রবিন্দুতে রাখি যা বিদ্যমান মানব সম্পদের কিছু গুরুত্বপূর্ণ উপাদানের নিম্নের বিশ্লেষণে প্রতিফলিত হয়েছে। অর্থ মন্ত্রণালয়ের অনুমোদন অনুযায়ী বর্তমানে কর্পোরেশনের মোট পদের সংখ্যা ৮৩৬ টি। ৩০.০৬.২০১৭ তারিখে কর্পোরেশনের মোট কর্মীর সংখ্যা ৬০৩ জন যা পূর্ববর্তী অর্থবছরের একই তারিখে ছিল ৬৩১ জন। ৬০৩ জনের মধ্যে কর্মকর্তা ৪০৩ জন এবং কর্মচারী ২০০ জন। মোট জনবলের মধ্যে ৯৩ জন নারী যা মোট জনবলের ১৫.৪২%, তন্মধ্যে ৭১ জন কর্মকর্তা পর্যায়ে কর্মরত।

Analysis of some important Key factors of existing Manpower

We always keep our Human Resource Planning process in main focus which is reflected in the following analysis of some important key factor of existing Manpower. As per approval of Ministry of Finance, at present the total no. of post of the Corporation is 836. The total workforce of ICB as on 30.06.2017 is 603, which were 631 on the same date of the previous year. Out of 603 employees, 403 are officers and 200 are supporting staff. The total number of female employees is 93 including 71 officers representing 15.42 percent of the total manpower.

Table 49: Gender and Posting-wise Manpower as on 30 June 2017

Gender	Head office	Branch	Subsidiary	Total
Male	415	69	26	510
Female	76	14	03	93
Total	**491**	**83**	**29**	**603**

Figure 32: Gender-wise Manpower as on 30 June 2017

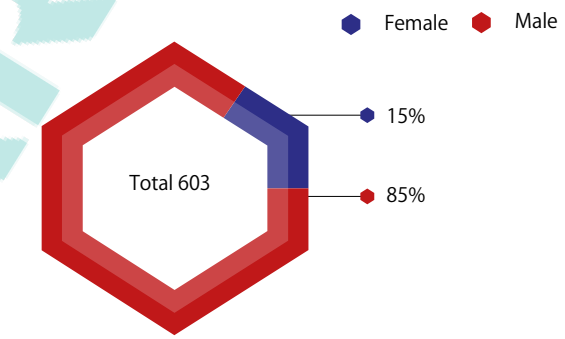


Table 50 :Age Analysis of Total Employee

Age Group	DGM-MD	SPO-AGM	Officer - PO	Office Supporting Staff-Supervisor	Total No. of Employees	Percentage of Total Employees
51-59	40	41	10	17	108	17.91%
41-50	6	57	44	34	141	23.38%
31-40	0	16	123	67	206	34.16%
18-30	0	0	66	82	148	24.55%
Total	**46**	**114**	**243**	**200**	**603**	**100%**

Figure 33: Age Grouping of Employees

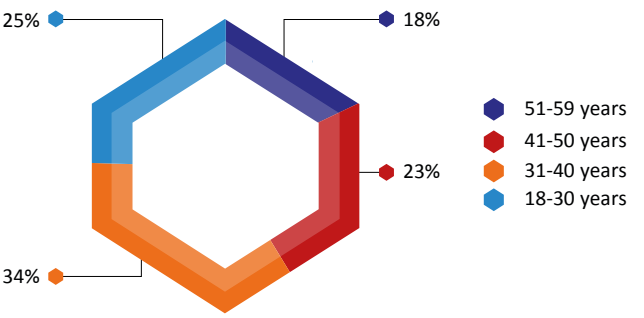


Figure 34: Per Employee Net Profit

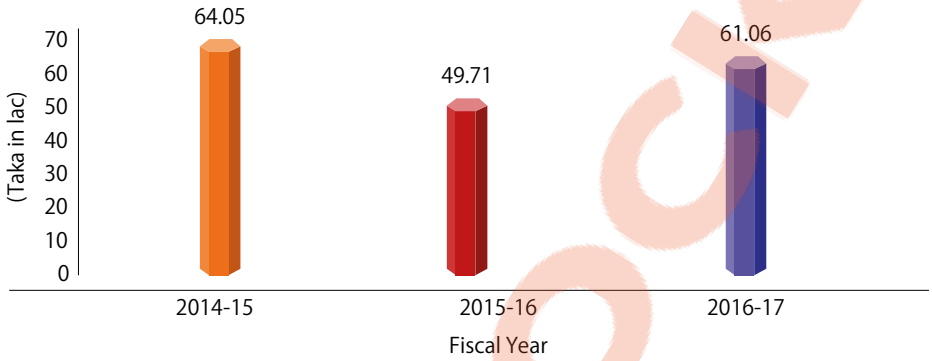
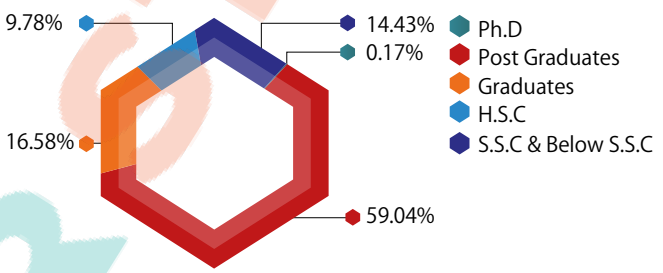


Table 51: Educational Qualification Matrix

Education	Officer	Staff	Total Employees	% of Total Employees
Ph.D	1	0	1	0.17%
Post Graduates	308	48	356	59.04%
Graduates	69	31	100	16.58%
H.S.C & Equivalent	22	37	59	9.78%
S.S.C & Below S.S.C	3	84	87	14.43%
Total	**403**	**200**	**603**	**100%**

Figure 35: Analysis of Educational Qualification of the Employees



নিয়োগ

আইসিবির রয়েছে সম্পূর্ণ স্বচ্ছ ও আধুনিক নিয়োগ পদ্ধতি যা সুষ্ঠু প্রক্রিয়ায় বাস্তবায়িত হয়। সরাসরি নিয়োগের ক্ষেত্রে মেধাকে সর্বোচ্চ অগ্রাধিকার দেয়া হয়। পর্যালোচনাধীন বছরে কর্পোরেশনের কার্যক্রম সুষ্ঠুভাবে সম্পাদন এবং গতিশীলতা আনয়নের লক্ষ্যে ১৫ জন কর্মচারী নিয়োগ প্রদান করা হয়েছে। আইসিবির কর্মকান্ডের পরিধি বৃদ্ধির সাথে সাথে আরও জনবল বৃদ্ধির পরিকল্পনা করা হয়েছে। এ ছাড়া ব্যাংকার্স সিলেকশন কমিটির মাধ্যমে কর্মচারী (৯ম ও ১০ম গ্রেড) নিয়োগ প্রক্রিয়াধীন রয়েছে।

অবসর/ইস্তফা প্রদান

২০১৬-১৭ অর্থবছরে কর্পোরেশনের ১৯ জন কর্মকর্তা ও ০৬ জন কর্মচারী অবসর গ্রহণ করেছেন। এ ছাড়া ১৮ জন কর্মকর্তা কর্পোরেশনের চাকুরী হতে ইস্তফা দিয়েছেন।

পদোন্নতি

কর্পোরেশনের কর্মচারীদের কাজের আগ্রহ বৃদ্ধি, কর্ম পরিবেশ উন্নয়ন ও কর্মদক্ষতা বৃদ্ধির লক্ষ্যে পদোন্নতি একটি প্রধান প্রণোদনা হিসেবে কাজ করে। অর্থ মন্ত্রণালয় কর্তৃক অনুমোদিত একটি ন্যায়ভিত্তিক পদোন্নতি নীতিমালার আলোকে কর্পোরেশনের কর্মচারীদের পদোন্নতি

Recruitment

ICB has completely transparent and modern recruitment policy which is implemented through fair and formal process. In case of direct recruitment merit gets top most priority. During the year under review, 15 suppurting staff are recruited to execute the purpose of the Corporation successfully and efficiently. With the expansion of the span of activities, ICB has planned to increase manpower. Besides, recruitment of employees (grade 9 & 10) through Bankers' Selection Committee is under process.

Retirement/Resignation

19 officers and 06 supporting staff retired from the services of the Corporation during FY 2016-17. Apart from this, 18 officers resigned from the services of the Corporation during the period.

Promotion

To improve the inclination, working environment & efficiency of employees, promotion is considered to be a main motivating factor. Employees of the corporation are promoted by a justice based promotion policy which is approved by the Ministry of

প্রদান করা হয়ে থাকে। পদোন্নতির ক্ষেত্রে মেধা, জ্যেষ্ঠতা, ব্যবস্থাপনা দক্ষতা, কর্মনিষ্ঠ, নিয়মানুবর্তিতা এবং দায়িত্বজ্ঞানকে অগ্রাধিকার দেয়া হয়। ২০১৬-১৭ অর্থবছরে কর্পোরেশনের ১০৯ জন কর্মকর্তা এবং ২৮ জন কর্মচারী বিভিন্ন পর্যায়ে পদোন্নতিপ্রাপ্ত হয়েছেন। তন্মধ্যে ০৯ জন কর্মকর্তা মহাব্যবস্থাপক (গ্রেড-২) পদে পদোন্নতিপ্রাপ্ত হয়েছেন।

উন্নয়ন ও প্রশিক্ষণ

প্রশিক্ষণ হচ্ছে মানব সম্পদ উন্নয়নের পরীক্ষিত হাতিয়ার। নিত্যনতুন ধারণা ও প্রযুক্তির ক্ষেত্রে প্রতিযোগিতামূলক বিশ্বায়নের এ যুগে টিকে থাকতে হলে প্রশিক্ষিত মানব সম্পদের গুরুত্ব অপরিসীম। সারা বছর ধরে ধারাবাহিকভাবে প্রশিক্ষণের মাধ্যমে কর্মচারীদের জ্ঞান, কর্মদক্ষতা ও পেশাগত দক্ষতা বৃদ্ধি ও উন্নয়নই কর্পোরেশনের মূল উদ্দেশ্য।

স্থানীয় প্রশিক্ষণ

মানব সম্পদ উন্নয়ন কর্মসূচীর আওতায় আইসিবি স্থানীয়ভাবে প্রশিক্ষণের মাধ্যমে কর্মীদের কর্মদক্ষতা এবং পেশাগত যোগ্যতা বৃদ্ধির প্রচেষ্টা অব্যাহত রেখেছে। ২০১৬-১৭ অর্থবছরে কর্পোরেশন কর্মীদের স্থানীয় প্রশিক্ষণের জন্য ১৫০.০০ লক্ষ টাকা বাজেট বরাদ্দ রাখে। কর্পোরেশনের সকল পর্যায়ের কর্মীদের দক্ষ মানবসম্পদ হিসেবে গড়ে তোলার লক্ষ্যে 'আইসিবি ট্রেনিং সেন্টার'এর মাধ্যমে প্রশিক্ষণ প্রদান করা হচ্ছে। প্রশিক্ষণ কেন্দ্র ছাড়াও কর্মচারীগণ BIBM, BIM, NAPD, ICSB, IDCOL, INTIMATE, DSE, PIFM, IPM ইত্যাদি প্রতিষ্ঠান কর্তৃক আয়োজিত প্রশিক্ষণ কোর্স/ কর্মশালায় অংশগ্রহণ করে থাকেন।

আন্তর্জাতিক প্রশিক্ষণ

কর্পোরেশনের ব্যবস্থাপনা কতৃপক্ষ আন্তর্জাতিক প্রশিক্ষণের উপর বিশেষ গুরুত্ব আরোপ করেছে। আলোচ্য অর্থবছরে কর্পোরেশন কর্মীদের আন্তর্জাতিক প্রশিক্ষণের জন্য ১০০.০০ লক্ষ টাকা বাজেট বরাদ্দ রাখে। ২০১৬-১৭ অর্থবছরে কর্পোরেশন হতে মোট ০৭ জন কর্মচারীকে ০৩ টি আন্তর্জাতিক প্রশিক্ষণ প্রদান করা হয়েছে।

ইন্টার্নশীপ

আলোচ্য অর্থবছরে বিভিন্ন সরকারি ও বেসরকারি বিশ্ববিদ্যালয়ের সর্বমোট ৬৬ জন শিক্ষার্থী কর্পোরেশনে ইন্টার্নশীপ প্রোগ্রাম সফলভাবে সম্পন্ন করেছেন।

কর্মী তথ্য ব্যবস্থাপনা সিস্টেম

আইসিবি নিজস্ব পার্সোনেল ম্যানেজমেন্ট ইনফরমেশন সিস্টেম (পিএমআইএস) সফট্ওয়্যার-এর মাধ্যমে কর্পোরেশনের মানব সম্পদের যাবতীয় ব্যক্তিগত ও আর্থিক তথ্যাদি সংরক্ষণ করে থাকে। সুষ্ঠু ও স্বচ্ছ মানবসম্পদ ব্যবস্থাপনার ক্ষেত্রে কার্যকর সফট্ওয়্যার সিস্টেমের অপরিহার্য ভূমিকা সর্বজনবিদিত। আইসিবি, সর্বোত্তম অনুশীলনের সাথে সংগতি রেখে ইতোমধ্যে ওয়েবভিত্তিক সমন্বিত সফট্ওয়্যার সিস্টেম বাস্তবায়নের সিদ্ধান্ত গ্রহণ করেছে, যা আমাদের মানবসম্পদের যথাযথ ব্যবহার নিশ্চিত করার ক্ষেত্রে গুরুত্বপূর্ণ ভূমিকা রাখবে বলে আশা করা যায়।

Finance. Merit, seniority, managerial efficiency, devotion for work, discipline and sense of responsibility are given priority in promotion. During FY 2016-17, 109 officers of different ranks and 28 supporting staff of the Corporation were promoted. Of them, 09 officers have been promoted to the post of General Manager (Grade-2).

Development and Training

Training is a proven instrument for human resource development. To survive in a competitive environment triggered by globalization and onset of innovative ideas and technology, trained human resources is an imperative necessity. The main purpose of the Corporation is to provide continuous training of the employees which is aimed at capacity and professional skill building throughout the year.

Local Training

As part of human resource development programmes, ICB endeavored to develop the skill, knowledge and professional competence of its manpower by arranging various local training programmes. During FY 2016-17, the Corporation budgeted Tk. 150.00 lac for local training. A training center named ICB Training Center has been set up to develop the skill of the employees of the Corporation. Apart from the training courses being offered by ICB Training Center, employees are also nominated for various training courses/workshop at **BIBM, BIM, NAPD, ICSB, IDCOL, INTIMATE, DSE, PIFM, IPM etc.**

International Training

The Management of the Corporation emphasizes specially on International training. During FY 2016-17, the Corporation budgeted Tk. 100.00 lac for international training. Corporation has given 07 officials International training on different issues during the FY 2016-17.

Internship

During the year under review, a total of 66 students from different Govt. & Private Universities have successfully completed the Internship program in the Corporation.

Personnel Management Information System

ICB has its own Personnel Management Information System (PMIS) software by dint of which Corporation stores all personal and financial information of its human resources. The indispensable role of efficient software system to sound management of human resource is known to all. ICB in line with the best practices already took decision to implement a web based integrated software system that is expected to play a significant role in ensuring the proper use of our manpower.

শৃঙ্খলা/নিয়ন্ত্রণ

কর্পোরেশনের সুষ্ঠু সুশৃঙ্খল কর্মপরিবেশের জন্য রয়েছে নির্ভরযোগ্য, সৎ জনশক্তি ও শক্তিশালী অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থা। কর্পোরেশনে কোন শৃঙ্খলা জনিত সমস্যা, যেমন- কর্মচারী কর্তৃক দায়িত্ব পালনে অবহেলা, অসদাচরণ, পলায়ন ইত্যাদি ক্ষেত্রে সংশ্লিষ্ট ডিপার্টমেন্ট কর্তৃক আইসিবি চাকুরী প্রবিধানমালার আলোকে কর্মচারীদের বিরূদ্ধে বিভিন্ন পদক্ষেপ গ্রহণ করা হয় এবং অপরাধের গুরুত্ব অনুযায়ী দায়ী কর্মচারীদের বিরুদ্ধে শাস্তিমূলক ব্যবস্থা হিসেবে লঘুদন্ড ও গুরুদন্ড প্রদান করা হয়। এছাড়াও প্রদত্ত শাস্তির বিষয়ে যদি কর্মচারীগণের কোন আপিল থাকে তাহলে সংশ্লিষ্ট ডিপার্টমেন্ট কর্তৃক এতৎসংশ্লিষ্ট কমিটিতে উপস্থাপন করা হয় যাতে কর্মচারীগণ সুবিচার পেতে পারেন।

নারীর ক্ষমতায়ন এবং মানবসম্পদ উন্নয়ন

একটি প্রতিষ্ঠানের নারীদের ভূমিকা মানব সম্পদ উন্নয়ন বিষয়ে ব্যাপক গুরুত্বপূর্ণ হিসেবে স্বীকৃত। এটা সাধারণত জেন্ডার সমতা, নারীর অংশগ্রহণের নিশ্চয়তা এবং প্রাতিষ্ঠানিক কাঠামোর মধ্যে বিভিন্ন ভূমিকা ও নারী-পুরুষের প্রত্যাশার প্রতিফলনকে বুঝায়।

আইসিবি নিয়োগ প্রদানকারী প্রতিষ্ঠান হিসেবে নারী-পুরুষ নির্বিশেষে সমান সুযোগ-সুবিধা প্রদান করে থাকে। আমরা জেন্ডারভিত্তিক বৈষম্য এড়িয়ে চলি। পদোন্নতি, পদায়ন এবং ক্ষমতা অর্পণ ক্ষেত্রে আমরা নারীর ক্ষমতায়নে বিশ্বাসী। আমাদের লক্ষ্য হলো সঠিক ব্যক্তিকে সঠিক স্থানে পদেস্থাপন করা যাতে করে কর্পোরেশনের ব্যবসায়িক এবং পরিচালনামূলক কর্মকান্ড মসৃণ গতিতে পরিচালিত হয়। ২০১৬-১৭ অর্থবছরে কর্পোরেশনের ০২ জন নারী কর্মকর্তাকে মহাব্যবস্থাপক (গ্রেড-২) পদে পদোন্নতি প্রদান করা হয়েছে।

Discipline/Control

Corporation has reliable and honest manpower and a robust internal control system for a sound disciplined working atmosphere. Concern department takes necessary action as per the ICB Service Rules and as per the gravity of the offence and minor and major penalties are imposed to the responsible officer/staff in case of any discipline related problems as negligence in duties, misconduct, desertion etc. arises. Apart from this, if any officer/staff have any appeal against the penalty imposed on them, concern department presents their appeal to the respective committee so that proper justice is done to them.

Woman Empowerment and Human Resource Development

The role of women in an organization is widely recognized as vitally important to human resource development issues. This often means a focus on gender-equality, ensuring participation and includes a reflection of the different roles and expectation of the genders within the institutional framework.

ICB is an employer of equal gender opportunity. We uphold the concept of avoiding gender discriminations. We keep the door open for empowerment of women to ensure a level playing field in terms of promotion, placement and delegation of power. Our aim is to ensure placement of right person in the right place so that business and operational activities of the Corporation run in smooth pace. 02 female employees of the corporation are promoted to General Manager (Grade-2) during 2016-17.

Snaps of Local Training Programme



Auditing, Risk Management and Venture Capital Rules-2015



Long-Term Financing



Venture Capital as an Alternative Investment Fund



Money Laundering, National Integrity Strategy and Public Service Innovation



Practice of Integrity & Application



Investment Banking & National Integrity Strategy



Long-Term Financing



Portfolio Management & Security Analysis



Orientation Course

Snaps of ForeignTraining Programme



Emerging Leaders

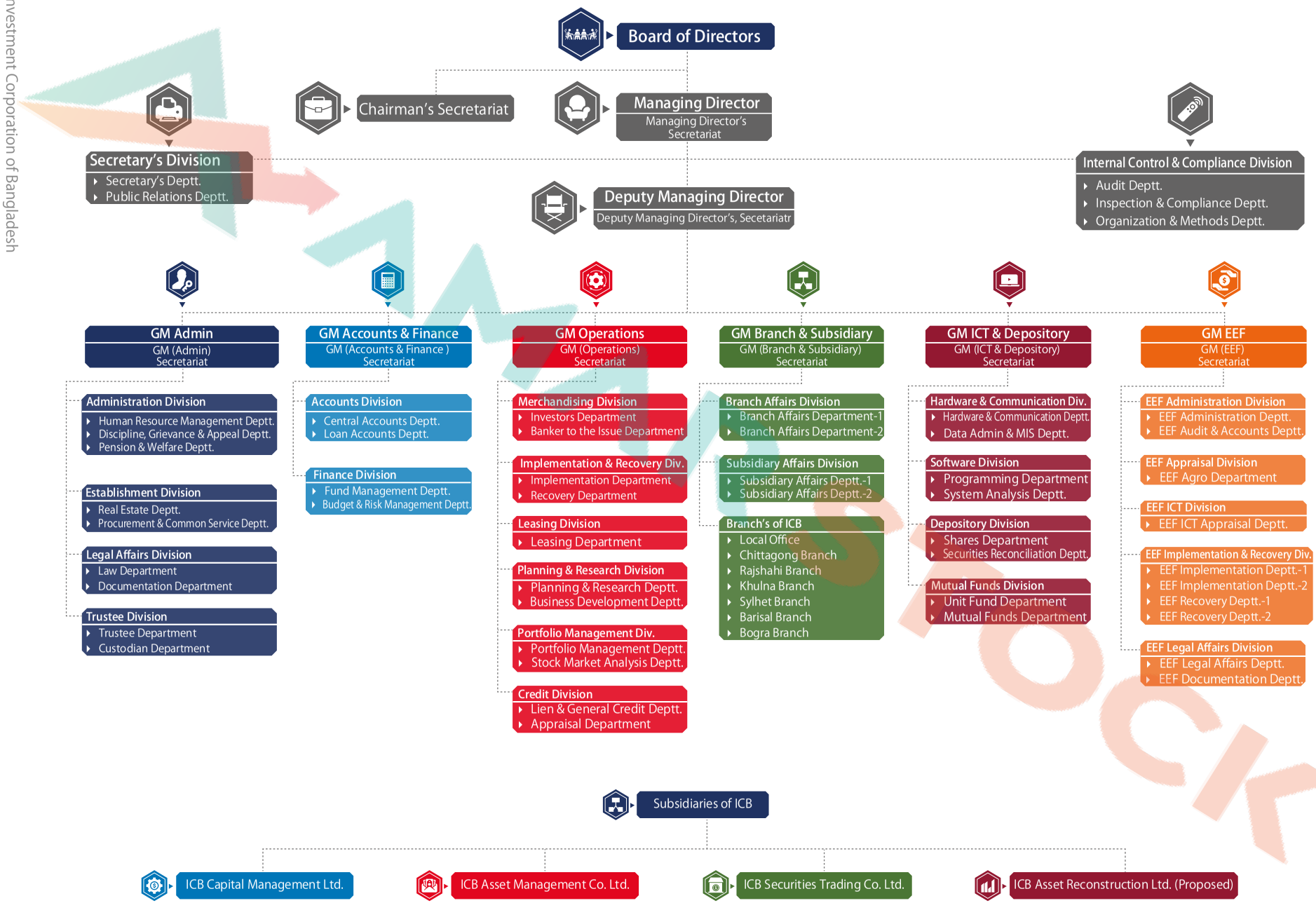


Leading Powerfully

STOCK

সহকারী মহাব্যবস্থাপক/ সিনিয়র সিস্টেম অ্যানালিস্ট	Assistant General Managers/ Senior System Analyst	সহকারী মহাব্যবস্থাপক/ সিনিয়র সিস্টেম অ্যানালিস্ট	Assistant General Managers/ Senior System Analyst
মোঃ হামিদুল ইসলাম	Md. Hamidul Islam	মোঃ মোশাররফ হোসেন	Md. Mosharraf Hossain
মোঃ সাইদুল ইসলাম	Md. Sydul Islam	মোঃ আবু বকর সিদ্দিক	Md. Abu bakar Siddique
এ, এল, এম, শাহ নওয়াজ	A. L. M. Sha Nowaz	শামিম আহমেদ	Shamim Ahmed
মোঃ জাহাঙ্গীর আলম	Md. Jahangir Alam	মল্লিক রওশন আলম	Mallik Rawshan Alam
মোঃ শফিউল আলম	Md. Shafiul Alam	মোঃ ফারুক আলম	Md. Faruque Alam
আমিনুল ইসলাম	Aminul Islam	মাহবুবুর রহমান	Mahbubur Rahman
বাবুল চন্দ্র দেবনাথ	Babul Chandra Debnath	মেহমুদ হাসান মুরাদ	Mehmud Hassan Murad
রুখসানা ইয়াসমিন	Ruksana Yasmin	লুৎফুল কাদের	Lutful Quader
মোঃ শরিকুল আনাম	Md. Shariqul Anam	মোঃ মাহাবুব আলম	Md. Mahbub Alam
মোঃ এহিয়া মন্ডল	Md. Ahia Mondal	এ.কে.এম.নূরুজ্জামান	A. K. M. Nuruzzaman
নুরজাহান বেগম	Noorjahan Begum	মোঃ জহিরুল ইসলাম খান	Md. Jahirul Islam Khan
মোঃ গোলাম মোস্তফা	Md. Golam Mostofa	মোঃ মাহাবুব হাসান	Md. Mahabub Hassan
মোঃ নুর হোসেন ঢালী	Md. Noor Hossain Dhaly	মোঃ সোহেল আহমেদ	Md. Sohel Ahmed
মোহাঃ তোহুরুল ইসলাম	Md. Tohurul Islam	আয়শা সুলতানা	Ayesha Sultana
মোঃ সাখাওয়াত হোসেন	Md. Shakhawat Hossain	মোঃ নাসিম আহম্মেদ	Md. Nasim Ahmed
সফি উদ্দিন খান	Shafi Uddin Khan	ধনঞ্জয় কুমার মজুমদার	Dhananjoy Kumer Majumder
মোঃ সেলিম বেগ	Md. Selim Beg	তোরাব আহম্মদ খান চৌধুরী	Torab Ahmed Khan Chowdhury
হুর আকতার আমীন	Hur Akter Ameen	মোঃ আরিফুর রহমান	Md. Arifur Rahaman
মোঃ রুহুল কবীর	Md. Ruhul Kabir	আহাম্মদ জুলকারনাইন সোহেল	Ahammad Zulkernain Sohel
মোঃ কোরবান আলী	Md. Korban Ali	প্রদীপ কুমার বড়ুয়া	Pradip Kumar Barua
রিফাত আনোয়ার	Rifat Anwar	রজত কান্তি দে	Rajat Kanti Dey
মোঃ মাহমুদুল হক	Md. Mahmudul Hoque	গাজী মুহাম্মদ ইলিয়াছ	Gazi Mohammad Elias
মোহাঃ সামছুল আলম আকন্দ	Md. Shamsul Alam Akunda	শেখ মোঃ আকরাম হোসেন	Sk. Md. Akram Hossain
সুলতান আহমেদ	Sultan Ahmed	মোহাম্মদ আবুল হোসেন	Mohammad Abul Hosen
মোঃ মাহাবুব-উল-আলম	Md. Mahabub-Ul-Alam	মোহাম্মদ বেলায়েত হোসেন	Mohammed Belayet Hossain
মোঃ হাবিবুর রহমান	Md. Habibur Rahman	মোঃ বাবুল হোসেন	Md. Babul Hossain
মোঃ নাসিমুল করিম	Md. Nasimul Karim		
মোঃ ইলিয়াস কবির	Md. Elias Kabir		
মোহাম্মদ রফিকুল ইসলাম	Mohammed Rafiqul Islam		
বিভাস সাহা	Bivash Saha		
মোঃ মাসুদুল হাসান	Md. Masudul Hassan		
মোঃ আবু হানিফ	Md. Abu Hanif		
মোঃ মোশাররফ হোসেন	Md. Mosharraf Hossain		
মোঃ গোলাম রব্বানী	Md. Golam Robbani		
দীপক কুমার দত্ত	Dipak Kumer Dutta		

Organizational Structure







ICB invests capital for the future, particularly in its people, industrialization, innovation, technology and digital capabilities, aimed at building safe resilient and suatainable development. For providing a sustainable and safe dwelling, cities and settlements, ICB has extended financial assistance in real estate sector projects including Rakin Development Company (BD) Ltd. and Bastushaily Holdings Ltd, among others.

তথ্য ও যোগাযোগ প্রযুক্তি ব্যবস্থাপনা

বর্তমান বিশ্বে উন্নয়নের অন্যতম প্রধান উপাদান হিসেবে তথ্য ও যোগাযোগ প্রযুক্তি স্বীকৃত। তথ্য ও যোগাযোগ প্রযুক্তির প্রয়োগ এবং ব্যবহার সর্বক্ষেত্রেই বৃদ্ধি পাচ্ছে। বর্তমানে তথ্য ও যোগাযোগ প্রযুক্তি ব্যবহারের ক্ষেত্র ক্রমশ প্রসারিত হচ্ছে। সর্বক্ষেত্রে এবং সব কাজেই কমবেশি আমরা প্রযুক্তির উপর নির্ভরশীল। প্রযুক্তি আমাদের কাজগুলোকে আরো সহজ এবং উন্নত সেবাদানের জন্য প্রয়োজনীয় অবকাঠামো গড়তে সাহায্য করছে।

বর্তমান সরকার প্রযুক্তি ভিত্তিক উন্নয়নের মাধ্যমে দেশকে ২০২১ সালের মধ্যে একটি মধ্যম আয়ের দেশে উন্নীত করতে 'রূপকল্প ২০২১: ডিজিটাল বাংলাদেশ' বাস্তবায়নের অঙ্গীকার ব্যক্ত করে।

বর্তমানে কর্পোরেশনের ছোট বড় বিভিন্ন কাজে তথ্য ও যোগাযোগ প্রযুক্তি ব্যবহার করা হচ্ছে এবং পর্যায়ক্রমে সর্বক্ষেত্রে এর ব্যবহার নিশ্চিত করার লক্ষ্যে প্রয়োজনীয় ব্যবস্থা গ্রহণ করা হচ্ছে।

তথ্য ও যোগাযোগ প্রযুক্তি কাঠামো

বর্তমানে একজন মহাব্যবস্থাপকের অধীনে ২টি ডিভিশন (হার্ডওয়্যার এন্ড কমিউনিকেশন ডিভিশন এবং সফট্ওয়্যার ডিভিশন) এর আওতাধীন ৪টি ডিপার্টমেন্টের সমন্বয়ে একটি শক্তিশালী আইসিটি কাঠামো গড়ে তোলা হয়েছে। সংশ্লিষ্ট ক্ষেত্রে যোগ্যতাসম্পন্ন জনবল নিয়োগ ও প্রয়োজন অনুযায়ী প্রশিক্ষণ প্রদানের মাধ্যমে হালনাগাদ তথ্য প্রযুক্তির সাথে সামঞ্জস্যপূর্ণ জনবল গড়ে তোলা হয়েছে।

সফট্ওয়্যার উন্নয়ন

প্রযুক্তির বিবর্তনের সাথে সাথে প্রতিনিয়ত আইসিটি নানা ধরণের চ্যালেঞ্জের মুখোমুখি হচ্ছে বিধায় কর্পোরেশনের নিজস্ব আইটি প্রফেশনাল দ্বারা প্রয়োজনীয় সফটওয়্যার উন্নয়ন করা হয়।

হার্ডওয়্যার

সুষ্ঠু পরিকল্পনা অনুসারে প্রয়োজনীয় হার্ডওয়্যার ও সফট্ওয়্যার সংগ্রহের পাশাপাশি সেকেলে যন্ত্রপাতি দ্রুত প্রতিস্থাপন করে প্রয়োজন মাফিক বিদ্যুৎ সাশ্রয়ী যন্ত্রপাতির মাধ্যমে সিস্টেমসমূহ উন্নততর করা হচ্ছে। এতদ্ব্যতীত কর্পোরেশনের কর্মপরিধি উত্তরোত্তর বৃদ্ধি পাওয়ায় চাহিদা অনুসারে প্রতি বছর প্রয়োজনীয় সংখ্যক কম্পিউটার, প্রিন্টার ও অন্যান্য সামগ্রী ক্রয় করা হচ্ছে।

বর্তমানে অভ্যন্তরীণ নিরাপত্তা জোরদার করার জন্য কর্পোরেশনের স্পর্শকাতর জায়গাগুলোতে মোশন সেন্সর ক্যামেরা স্থাপনের কাজ চলছে।

এছাড়াও ওয়েব বেইসড কাস্টমার সাপোর্ট প্রদানের জন্য বাংলাদেশ ব্যাংক এর গাইড লাইন অনুযায়ী নেটওয়ার্ক সিকিউরিটি ডিভাইস (ফায়ারওয়াল) ক্রয় করা হয়েছে।

ICT Management

Information and Communication Technology is recognized as one of the main components of development in the present world. The application and uses of information and communication technologies are increasing in all respects. At present the uses of information and communication technologies is expanding gradually. In all spheres and in all cases, we are dependent more or less on ICT. Technology is helping to make our work easier and building the necessary framework for better service.

The present government has vowed to implement 'Vision 2021: Digital Bangladesh' to improve the country's development in a middle-income country by 2021 through technology-based development.

At present, Information and Communication Technology are being used in small or large works of the Corporation and steps are being taken to ensure its uses in all phases.

ICT structure

At present, a strong ICT structure has been developed, which comprises 4 departments under 2 divisions (Hardware and Communication Division and Software Division) headed by a General Manager. A workforce compatible with the updated ICT infrastructure has been developed by appointing qualified personnel and providing necessary training.

Software development

ICT always facing the challenge of the evolution of technology, that is why necessary software of the Corporation are developed by own ICT Professionals.

Hardware

According to the plan, required hardware and software are being procured and energy saving equipments are being replaced with the obsolete ones in order to keep the system updated. In addition, sufficient PCs, printers and other hardware are being procured every year to cope with the enlarged workload of the Corporation.

At present in order to strengthen internal security, the installation of motion sensor camera is going on in the sensitive areas of the Corporation.

Besides for serving web based customer support, Corporation has purchased Network Security Devices (firewall) as per Bangladesh Bank guideline.

স্বয়ংক্রিয় এসএমএস/ ইমেইল সার্ভিস

আইসিবি বর্তমানে তার সম্মানিত বিনিয়োগ হিসাবধারীগণকে হিসাব সংশ্লিষ্ট বিভিন্ন তথ্য/রিপোর্ট সরবরাহের মাধ্যমে সেবা প্রদান করে আসছে। প্রদত্ত সেবাসমূহ আরও দ্রুততার সাথে গ্রাহকদের নিকট সহজলভ্য করার প্রয়াসে ইন্টারনেট ও মোবাইল ফোন এর মাধ্যমে স্বয়ংক্রিয় এসএমএস/ইমেইল সার্ভিস চলমান রয়েছে।

অনলাইনে নিয়োগের আবেদন

কর্পোরেশনের জনবল নিয়োগ প্রক্রিয়া দ্রুততর ও সহজ করার লক্ষ্যে অনলাইনের মাধ্যমে আবেদনপত্র গ্রহণ করার ব্যবস্থা করা হয়েছে। আইসিবির নিজস্ব আইসিটি জনবল কর্তৃক সংশ্লিষ্ট সুবিধা সম্বলিত একটি পূর্ণাঙ্গ সফট্ওয়্যার 'অনলাইন রিক্রুটমেন্ট সিস্টেম' তৈরি করা হয়েছে। ফলে সময়ে সময়ে বিভিন্ন পদে নিয়োগের জন্য আবেদনকারীগণ ওয়েবসাইটের মাধ্যমে তাদের আবেদন জমা দিতে পারবেন এবং প্রবেশ পত্র সংগ্রহ করতে পারবেন।

অনলাইন ইনভেস্টরস সার্ভিস

বর্তমানে কর্পোরেশনের প্রধান কার্যালয়ে পরিচালিত বিনিয়োগ হিসাবধারীগণকে অনলাইন সেবা প্রদানের জন্য একটি ওয়েব ভিত্তিক সফটওয়্যার তৈরি করা হয়েছে। এ সেবার আওতায় বিনিয়োগ হিসাবধারীগণ তাদের নির্দিষ্ট ইউজার নাম ও পাসওয়ার্ড এর মাধ্যমে একটি ওয়েব পেইজে লগ ইন করে তাদের চাহিদা মোতাবেক আর্থিক পত্রকোষ এবং ক্রয়/বিক্রয় নিশ্চিতকরণ বিবরণী দেখতে ও ডাউনলোড করতে পারবেন। হিসাবধারীগণ উক্ত ওয়েব পেইজ হতে তার ক্রয়/বিক্রয় আদেশ দিতে পারবেন এবং প্রয়োজনে নির্দিষ্ট সময়ের মধ্যে তারা আদেশসমূহ সংশোধন ও বাতিল করতে পারবেন।

সফট্ওয়্যারটি বর্তমানে টেস্টিং পর্যায়ে রয়েছে। প্রথমে প্রধান কার্যালয়ের বিনিয়োগ হিসাবধারীগণ এ সুবিধা পাবেন এবং পর্যায়ক্রমে শাখাসমূহে পরিচালিত বিনিয়োগ হিসাবধারীগণও এ সুবিধা গ্রহণ করতে পারবেন।

ইন্টারনেট/ই-মেইল/ওয়েবসাইট

যুগের চাহিদার প্রেক্ষিতে প্রধান কার্যালয়ের বিভিন্ন ডিভিশন/ডিপার্টমেন্ট ও শাখাসমূহকে ইন্টারনেট সুবিধা প্রদানের লক্ষ্যে ব্রডব্যান্ড ইন্টারনেট সংযোগ প্রদান করা হয়েছে। ফলে কর্পোরেশনের কর্মচারীগণ প্রয়োজনীয় তথ্যাদি ইন্টারনেটের মাধ্যমে অনুসন্ধান ও ডাউনলোড করতে পারছেন। এছাড়া, কাগজবিহীন দাপ্তরিক কর্মকান্ড পরিচালনার প্রথম ধাপ হিসেবে অফিসের সকল অভ্যন্তরীণ চিঠিপত্র সকল ডিভিশন/ডিপার্টমেন্ট ও শাখাসমূহে ই-মেইল এর মাধ্যমে পাঠানো হচ্ছে। ফলে কর্পোরেশনের কর্মকান্ডের গতিশীলতা বৃদ্ধি পাচ্ছে। কর্পোরেশনের ওয়েবসাইট www.icb.gov.bd সবসময়ই হালনাগাদ তথ্য সমৃদ্ধ। এর মাধ্যমে দেশে এবং বিদেশে অবস্থানরত আগ্রহী ব্যক্তিগণ আইসিবি সম্পর্কিত সকল তথ্য সংগ্রহ করতে পারেন।

Automated SMS/Email Service

ICB provides all information to its valued Investors Account through printed statements. An automated SMS/Email service is running through internet and mobile phones to make the available services more easy to the customers.

Recruitment Application Through Online

Online application system has been introduced recently to make the recruitment process faster and easier. A complete software having the related facilities named 'Online Recruitment System' has been developed by ICT professionals of ICB. As a result, the applicants can submit their application and collect admit card through online system.

Online Investors Service

ICT professionals developed a web-based software to provide online customer service for the Investors Account Holders of head office. Investors can log in to this service through a webpage using their own user name and password. They can view and download their individual Financial Portfolio and sale/buy confirmation statement from this web page. Investors can submit sale/buy order and within a fixed time they can cancel or change these orders.

The software is currently in the testing stage. Firstly, investors of Head Office will be facilitated and gradually it will be introduced in branches.

Internet/E-mail/Website

Broadband internet connection has been provided to most of the divisions/departments of the head office and in all the branches. As a result, anybody of the Corporation can browse and download necessary information. Moreover, all official letters and circulars are being distributed through e-mail as the first step of Digital Office. This is adding momentum to the activities of the Corporation. The website of the Corporation **www.icb.gov.bd** contains updated information. Interested persons at home and abroad can collect ICB related information from the website.

পঞ্চবার্ষিক আইসিটি পরিকল্পনা

আইসিটি পরিকল্পনার যথাযথ বাস্তবায়ন পর্যালোচনার জন্য কর্পোরেশনের ব্যবস্থাপনা পরিচালকের নেতৃত্বে কর্পোরেশনের আইসিটি বিশেষজ্ঞ এবং বাংলাদেশ প্রকৌশল বিশ্ববিদ্যালয় (বুয়েট) এর কম্পিউটার সায়েন্স অ্যান্ড ইঞ্জিনিয়ারিং ডিপার্টমেন্টের অধ্যাপক ড. এম. কায়কোবাদ সহ বাংলাদেশ কম্পিউটার কাউন্সিল ও অগ্রণী ব্যাংক লিঃ এর আইসিটি বিশেষজ্ঞ সমন্বয়ে একটি কমিটি গঠন করা হয়েছে। কমিটির নিয়মিত সভায় পরিকল্পনা বাস্তবায়ন অগ্রগতি পর্যালোচনাসহ প্রয়োজনীয় নির্দেশনা প্রদান ও অন্যান্য সিদ্ধান্ত গৃহীত হচ্ছে। আইসিটি পরিকল্পনা বাস্তবায়নের ফলে নিজস্ব জনবলের সম্পৃক্ততার কারণে নির্মাতা/সরবরাহকারী প্রতিষ্ঠানের উপর নির্ভরশীলতা হ্রাস পাচ্ছে এবং এ খাতে বিপুল পরিমাণ অর্থের সাশ্রয় হচ্ছে। এ পরিকল্পনা সুষ্ঠুভাবে বাস্তবায়িত হলে কর্পোরেশনের কাজের গতিশীলতা আরও বৃদ্ধি পাবে। সর্বোপরি কর্পোরেশনের সার্বিক সক্ষমতা বৃদ্ধি পাবে এবং গ্রাহক সেবার মান আরও উন্নত হবে। কর্পোরেশনের ভবিষ্যৎ লক্ষ্য ও উদ্দেশ্যকে সামনে রেখে কর্পোরেশনের তথ্য ও যোগাযোগ প্রযুক্তি সংক্রান্ত একটি পাঁচ বছর (২০১৪-২০১৮) মেয়াদি পরিকল্পনা প্রণয়ন করা হয়েছে। আইসিটির ভবিষ্যৎ পরিকল্পনা বাস্তবায়িত হলে নিম্নলিখিত লক্ষ্য অর্জিত হবেঃ

- কর্পোরেশনের জন্য একটি দক্ষ ও কার্যকর আইসিটি ব্যবস্থা গড়ে তোলা যার মাধ্যমে সার্বিক কর্মদক্ষতা এবং গ্রাহক সেবার মান বৃদ্ধি পাবে।
- বিভিন্ন টুলস এবং প্লাটফর্মে এ যাবত তৈরী করা সমস্ত মডিউলগুলোকে একটি একক প্লাটফর্মে নিয়ে আসার ফলে সফট্ওয়্যারসমূহের রক্ষণাবেক্ষণ আরও কার্যকর এবং সহজতর হবে।
- আইসিবির প্রধান কার্যালয় ও শাখাসমূহকে অনলাইন কানেক্টিভিটি স্থাপনের মাধ্যমে একটি সেন্ট্রাল ডাটাবেজ সিস্টেমের উপর ভিত্তি করে সকল কর্মকান্ড পরিচালনা করা হবে। এর ফলে প্রয়োজনীয় রিপোর্টসমূহ দ্রুত পাওয়া সম্ভব হবে।
- কর্পোরেশনের জন্য একটি আধুনিক ও সুসজ্জিত ডাটা সেন্টার স্থাপন করা হবে, ফলে সার্ভার ও আনুষঙ্গিক সিস্টেমসমূহের নিশ্ছিদ্র নিরাপত্তা ব্যবস্থা নিশ্চিত করা সম্ভব হবে। যেকোন ধরণের দুর্ঘটনা রোধের জন্য প্রযুক্তিগত সকল উপকরণ স্থাপন করা হবে ফলে সিস্টেমের সর্বোচ্চ আপ-টাইম নিশ্চিত করা সম্ভব হবে।
- ডিজাসটার রিকভারী সাইটের মাধ্যমে যে কোন প্রকার দুর্যোগ অথবা দুর্ঘটনাজনিত কারণে কর্পোরেশনের গ্রাহক সেবার স্বাভাবিক কর্মকান্ডে কোনরূপ ব্যাঘাত ঘটবে না। আইসিবি যৌথ প্রচেষ্টায় যশোরে ডিআরএস স্থাপনের উদ্যোগ গ্রহণ করেছে।

আইসিটি পরিকল্পনায় নিম্নের মৌলিক বিষয়গুলিতে গুরুত্ব প্রদান করা হয়েছে

বিদ্যমান সফট্ওয়্যারসমূহের উন্নয়ন এবং নতুন সফট্ওয়্যার তৈরী

আইসিবির বিদ্যমান সফট্ওয়্যারসমূহের আপগ্রেডেশন এবং সফট্ওয়্যারগুলোকে ওয়েব প্লাটফর্মে নিয়ে আসার পরিকল্পনা রয়েছে। এক্ষেত্রে প্রযুক্তিগত উন্নয়ন ও সেবার পরিধি বিস্তৃত করে গ্রাহকদের সন্তুষ্টি অর্জন করার লক্ষ্যে বিদ্যমান ডেস্কটপ ভিত্তিক সফট্ওয়্যারসমূহকে ওয়েব ভিত্তিক করার সিদ্ধান্ত গৃহীত হয়েছে। এ ছাড়া নতুন সফট্ওয়্যারসমূহ ওয়েব ভিত্তিক হবে।

Five years ICT Plan

A committee headed by the Managing Director has been formed with a view to reviewing and monitoring the proper implementation of 5-year ICT Plan. The committee comprises of ICT experts of ICB alongwith Dr. M. Kaykobad, Professor, Department of Computer Science and Engineering (BUET) and experts from Bangladesh Computer Council (BCC) and Agrani Bank Ltd. Necessary directions and other decisions are made in the regular meeting of the committee and the implementation progress is observed and monitored by their comment. The involvement of internal manpower in the implementation of ICT plan are reducing the dependency on vendors and also reducing the expenditure significantly. Proper implementation of the plan will add momentum to the activities of the Corporation. Eventually, the overall capacity of the Corporation as well as the level of customer service will be enhanced. A Five year ICT Plan has been formulated with a view to achieving the aim and goal of the Corporation. This ICT Plan aims to achieve the following objectives:

- An efficient and effective ICT set-up will be developed to enhance the skill and customer service of ICB.
- Maintenance of the software will be easier and effective as the software modules developed in different tools and platforms will be brought into a uniform platform.
- All activities will be under single database environment through online data connectivity established between Head Office and all branches. As a result, any consolidated report could be readily available.
- A state of art Data Center (DC) will be set up to ensure the flawless security of the server and related systems. All kinds of technological component will be installed to prevent any sorts of disaster with the view to ensure the optimum uptime of the system.
- Establishment of a Disaster Recovery Site (DRS) will provide uninterrupted customer service of the Corporation in case any kind of disaster. ICB has taken initiative to establish DRS at Jessore under joint venture.

The ICT Plan puts emphasize on the following basic components

Upgradation of the existing software and development of new ones

There is a plan to bring the software of ICB under web platform. Decision has been made to transform all the desktop based software to web enabled with a view to achieving customer satisfaction through widening the scope of services and technological development. Alongside the newly developed software will also be web enabled.

ডাটা সেন্টার স্থাপন

নিরবচ্ছিন্ন ও নিরাপদ গ্রাহক সেবা প্রদানের লক্ষ্যে প্রধান কার্যালয়ের ৪২০ বর্গফুট জায়গায় একটি ডাটা সেন্টার স্থাপন করা হয়েছে। অধিকাংশ কাজ ইতোমধ্যে সম্পন্ন হয়েছে এবং অবশিষ্ট কাজ প্রক্রিয়াধীন রয়েছে।

প্রধান কার্যালয় ও শাখাসমূহের মধ্যে যোগাযোগ স্থাপন

আইসিবির সকল শাখাসমূহকে প্রধান কার্যালয়ের সাথে সংযোগ স্থাপন করা হয়েছে। ফলে শাখাসমূহে অবস্থিত ভিন্ন ভিন্ন সার্ভার ও পৃথক পৃথক ডাটাবেইজের স্থলে প্রধান কার্যালয়ে কেন্দ্রীয় সার্ভারে একক ডাটাবেইজ ব্যবস্থার আওতায় কার্যক্রম পরিচালিত হবে। এতে সফট্ওয়্যার ও ডাটাসমূহের রক্ষণাবেক্ষণ সহজতর হবে এবং প্রয়োজনীয় রিপোর্টসমূহ তাৎক্ষণিকভাবে পাওয়া যাবে। সিডিবিএল এর সাথে প্রধান কার্যালয় ও শাখাসমূহের যোগাযোগ স্থাপন করার কাজ সম্পন্ন করা হয়েছে। এছাড়া, বাংলাদেশ কম্পিউটার কাউন্সিলের BANGLAGOVNET প্রকল্পের আওতায় দেশের সব সরকারি প্রতিষ্ঠানকে একই নেটওয়ার্কে নিয়ে আসার কাজ সম্পন্ন হয়েছে, যেখানে আইসিবিকেও অন্তর্ভুক্ত করা হয়েছে।

ডিজাস্টার রিকভারী সাইট (ডিআরএস)

কর্পোরেশনের বিপুল সংখ্যক গ্রাহক সেবাসহ যাবতীয় কর্মকান্ড কম্পিউটার সিস্টেমের মাধ্যমে পরিচালিত হয় বিধায় সার্ভার সিস্টেম এবং এ সিস্টেমে ব্যবহৃত সফট্ওয়্যার ও ডাটা অত্যন্ত মূল্যবান ও গুরুত্বপূর্ণ বলে বিবেচিত হচ্ছে। ডাটা ও সফট্ওয়্যারের যথাযথ ব্যাক-আপ নিরাপদ স্থানে সংরক্ষণ করা হচ্ছে। কর্পোরেশনের মৌলিক গ্রাহক সেবা পুঁজিবাজার কেন্দ্রিক যা অত্যন্ত সংবেদনশীল। যে কোন প্রতিকূল পরিস্থিতিতে গ্রাহকসেবা অব্যাহত রেখে অর্জিত সুনাম ও আস্থা ধরে রাখার বিষয়টি নিশ্চিত করার লক্ষ্যে ডিজাস্টার রিকভারী সাইটের প্রয়োজন। বাংলাদেশ ব্যাংকের আইসিটি গাইডলাইন অনুসারে ডাটা সেন্টার ও ডিজাস্টার রিকভারী সাইট এর দূরত্ব কমপক্ষে ১০ কি.মি. হতে হবে। কিন্তু নিজস্ব জমিতে ভবন নির্মাণ করে এককভাবে ও রক্ষণাবেক্ষণ ব্যয়বহুল ও সময়সাপেক্ষ বিধায় অন্যান্য ব্যাংক ও আর্থিক প্রতিষ্ঠানের সাথে যৌথভাবে এইরূপ ডিজাস্টার রিকভারী সাইট স্থাপনের পরিকল্পনা গ্রহণ করা হয়েছে। উক্ত পরিকল্পনার আওতায় রাষ্ট্র মালিকানাধীন ব্যাংক ও আর্থিক প্রতিষ্ঠানের সাথে একটি যৌথ ডিজাস্টার রিকভারী সাইট স্থাপনের প্রস্তাব বিভিন্ন ব্যাংক ও আর্থিক প্রতিষ্ঠানের প্রতিনিধিরা সমর্থন করেছে এবং এ উদ্যোগে তারা অংশগ্রহণের আগ্রহ প্রকাশ করেছে। সরকারি ব্যাংক ও আর্থিক প্রতিষ্ঠান প্রয়োজনে এই ডিজাস্টার রিকভারী সাইট ব্যবহার করতে পারবে। একটি আন্তর্জাতিক পরামর্শক প্রতিষ্ঠান কর্তৃক ইতোমধ্যে এ সংক্রান্ত সম্ভাব্যতা যাচাইয়ের কাজ সম্পন্ন হয়েছে। সম্ভাব্যতা যাচাইয়ের প্রতিবেদন অনুযায়ী প্রকল্প বাস্তবায়নের উদ্যোগ নেয়া হয়েছে।

মানব সম্পদ উন্নয়ন

আইসিটিতে কর্মরত কর্মকর্তাদের দক্ষতা বৃদ্ধির জন্য প্রতিনিয়ত বিভিন্ন ধরণের প্রশিক্ষণে অংশগ্রহণের জন্য দেশের শীর্ষস্থানীয় আইসিটি প্রশিক্ষণ কেন্দ্র ও প্রতিষ্ঠানে পাঠানো হয়। এছাড়াও আইসিবির নিজস্ব প্রশিক্ষণ কেন্দ্রে আইসিটি বিষয়ক প্রশিক্ষণ নিয়মিতভাবে পরিচালিত হচ্ছে।

Set up of Data Centre

For uninterrupted and secure customer service, set up of a Data Centre having a floor area of 420 sqft has been established in the head office. Most of the work has been done and the rest is under process.

Connectivity among head office and branches

Connectivity has been set up all between the branches of ICB with the head office. As a result, all branches will be able to function under a single central database instead of separate database in separate server. This will make the maintenance of software and database easier and necessary reports can be generated instantly. ICB head office and all its branches are now connected with the Central Depository Bangladesh Limited (CDBL). Besides, all government institutions are being brought under a single network under the project **BANGLAGOVNET** sponsored by Bangladesh Computer Council (BCC), where ICB has also be included.

Disaster Recovery Site (DRS)

The overall activities of ICB including its customer services are being conducted through the computer system. Hence, software and data which are being used in this server system are considered to be very crucial. The basic customer service of the Corporation centers on the capital market which is very sensitive. A Disaster recovery site (DRS) is required to ensure the goodwill and confidence by keeping the customer service uninterrupted. According to the ICT guideline of the Bangladesh Bank, the distance between the data center and the DR Site must be at least 10 km. However, as it is time consuming and expensive to build and maintain such a DR Site alone, it has been planned to build this DR Site jointly with other state owned banks and financial institutions. The representatives of the other banks and the financial institutions advocated the proposals raised by ICB and they are eager to take part in this initiative. Govt. and private banks and financial institutions can use this DR Site. An international consulting firm has already completed the feasibility study. According to the feasibility report, initiative has been taken to complete the project.

Human Resources Development

To increase the efficiency of the ICT personnel, they are sent to the topmost ICT center and institution of our country regularly. In-house training programs on ICT are being imparted regularly of ICB's own training center also.

General Disclosure of Financial Data for FY 2016-17

The following selected financial data has been derived from historical financial statements and related notes for the year ended June 30, 2013 through June 30, 2017 the information presented here is only a summary, and it should be read together with the financial statements included in the Annual Report 2016-17. The information set falls below is not, necessarily indication results of future operations.

(Taka in lac)

Particulars	ICB				
	2017	2016	2015 (Restated)	2014	2013
Revenues	138576.38	98570.29	104419.50	94557.97	78,083.43
Expenses	101759.53	67201.61	63746.48	51948.85	48,427.08
Operarting Profit	53555.17	38,525.75	48,985.89	42,172.94	29,656.35
Net Income	**36816.85**	**31,368.68**	**40,673.02**	**31810.81**	**24,790.54**
Income tax	7858.39	4441.75	5536.76	5607.93	4,175.63
Cash and Bank Balances	214093.46	97439.6	79357.85	88645.26	109,279.63
Marketable Securities (at market price)	1077482.51	788692.78	663033.01	509253.03	358,353.44
Total Liquid Assets	1291575.97	886132.38	742390.86	597898.29	467,633.07
Share holders equity	423779.32	323133.49	385661.19	260815.72	211,204.13
Long term debt	105.00	1353.53	3692.84	5877.67	245.00
Total capital resources/employed	423884.32	324487.02	389354.03	266693.39	211,449.13
Net operating cash flow	345315.56	244531.06	71629.91	121563.49	152,355.58
Net operating cash flow per share (Tk)	54.57	38.64	11.32	19.21	361.14
Total cash position(a)	1291575.97	886132.38	742390.86	597898.29	467,633.07
Long term Debt	105.00	1353.53	3692.84	5877.67	245.00
Total financial Debt (b)	105.00	1353.53	3692.84	5877.67	395.00
Net Financial Indebtedness(a-b)	1291470.97	884778.85	738698.02	592020.62	467,238.07
Operating Income					
Interest Income	20341.56	18994.75	21444.07	25073.41	27,495.68
Interest Paid on Deposits, Borrowings, etc.	-62487.53	(49,778.30)	(47,319.70)	(47,227.63)	(44,136.12)
Net Interest Income	-42145.97	(30,783.55)	(25,875.63)	(22,154.22)	(16,640.44)
Dividend	33875.00	28262.49	28629.25	20961.67	12,560.91
Capital Gain	77605.13	44535.23	47281.67	44172.59	35,394.49
Fees, Commissions and Services Charges	6584.95	6757.28	7017.77	3817.95	2,612.96
Other Operating Income	158.64	20.54	38.42	96.16	19.39
Total Operating Income	**76077.75**	**48791.99**	**57091.48**	**46894.16**	**33,947.32**
Operating Expenses					
Salary and Allowances	18297.90	7262.77	5182.84	2967.38	2,402.03
Rent, Taxes, Insurance, Electricity, etc	947.92	522.47	442.45	399.82	406.27
Legal Expenses	30.26	40.24	23.40	19.81	18.17
Postage, Stamps,Telegram and Telephone	55.36	53.95	58.81	45.96	37.67
Auditors,Fees	2.30	2.30	2.89	2.00	1.20
Stationary, Printing, Advertisement,etc	238.84	256.31	215.63	142.7	110.75
Directors, Fees and Allownaces	24.29	23	14.84	14.55	13.17
Repair, Maintenance and Depreciation-Premises and Equipment	341.62	310.37	290.25	255.62	253.13
Brokerage	1647.65	784.65	721.60	106.79	301.06
Other Operating Expenses	936.44	1010.18	1152.88	766.59	747.53
Total Operating Expenses	**22522.58**	**10266.25**	**8105.59**	**4721.22**	**4,290.97**
Operating Profit	**53555.17**	**38525.75**	**48985.89**	**42172.94**	**29,656.35**

(Taka in lac)

Particulars	Consolidated				
	2017	2016	2015 (Restated)	2014	2013
Revenues	158897.07	108089.02	113,859.34	105,978.90	98,111.48
Expenses	112740.27	74,843.62	69,923.39	55,460.09	51,546.83
Operarting Profit	68916.60	43,244.84	54,114.20	50,082.62	46,564.65
Net Income	**46156.80**	**33,245.40**	**43,935.95**	**36,817.31**	**37,642.40**
Income tax	9605.60	5,121.96	6,467.30	7,211.05	6,431.98
Cash and Bank Balances	241889.45	140,032.22	104,432.69	99,022.81	115,298.28
Marketable Securities (at market price)	1141036.90	833,283.06	700,747.74	539,636.09	387,110.27
Total Liquid Assets	1382926.35	973,315.28	805,180.43	638,658.90	502,408.55
Share holders equity	492686.33	375,285.92	437,899.82	309,664.57	256,388.56
Long term debt	105.00	6,723.06	15,800.55	14,325.88	245.00
Total capital resources/employed	492791.33	382008.98	453700.37	323990.45	256,633.56
Net operating cash flow	345146.96	274,498.51	99,375.22	136,411.06	160,535.05
Net operating cash flow per share (Tk)	54.54	43.38	15.70	21.56	380.53
Total cash position(a)	1382926.35	973315.28	805180.43	638658.9	502,408.55
Long term Debt	105.00	6,723.06	15,800.55	14,325.88	245.00
Total financial Debt (b)	105.00	6723.06	15800.55	14325.88	395.00
Net Financial Indebtedness(a-b)	1382821.35	966592.22	789379.88	624333.02	502,013.55
Operating Income					
Interest Income	23990.57	17,912.54	22,045.07	26,052.65	30,832.93
Interest Paid on Deposits, Borrowings, etc.	-62618.32	(50,398.86)	(47,969.70)	(47,317.98)	(44,136.12)
Net Interest Income	-38627.76	(32,486.32)	(25,924.63)	(21,265.33)	(13,303.18)
Dividend	35354.75	28,142.60	25,890.50	19,020.43	13,373.22
Capital Gain	81475.62	46,688.91	49,786.05	47,209.68	37,467.71
Fees, Commissions and Services Charges	17710.33	15,178.01	15,926.68	13,087.52	16,266.01
Other Operating Income	351.13	162.27	187.56	172.42	171.61
Total Operating Income	**96264.08**	**57685.47**	**65866.16**	**58224.72**	**53,975.36**
Operating Expenses					
Salary and Allowances	21117.68	9,754.71	7,104.24	4,829.41	4,104.65
Rent, Taxes, Insurance, Electricity, etc	1088.02	675.49	628.47	591.09	584.20
Legal Expenses	46.98	47.37	30.78	22.63	21.73
Postage, Stamps,Telegram and Telephone	64.95	111.27	67.50	55.03	47.20
Auditors,Fees	5.38	4.27	4.62	3.54	2.30
Stationary, Printing, Advertisement,etc	295.35	315.38	265.23	197.92	174.63
Directors, Fees and Allownaces	43.92	46.28	31.99	30.00	27.94
Repair, Maintenance and Depreciation-Premises and Equipment	966.41	878.69	690.93	626.53	486.21
Brokerage	2192.39	1,034.57	982.39	420.68	241.39
Other Operating Expenses	1526.38	1,572.60	1,945.81	1,365.27	1,720.45
Total Operating Expenses	**27347.47**	**14440.63**	**11751.96**	**8142.1**	**7,410.71**
Operating Profit	**68916.60**	**43244.84**	**54114.20**	**50082.62**	**46,564.65**

Segment Analysis

আর্থিক পর্যালোচনা ও খাতভিত্তিক বিশ্লেষণ

মোট আয়

২০১৬-১৭ অর্থবছরে আইসিবির মোট আয়ের পরিমাণ দাঁড়িয়েছে ১৩৮৫.৭৬ কোটি টাকা যা ২০১৫-১৬ অর্থবছরের ৯৮৫.৭০ কোটি টাকার তুলনায় ৪০.৫৯ শতাংশ বেশি। আইসিবির আয়ের প্রধান খাতগুলো হল সুদ আয়, লভ্যাংশ আয়, মূলধনী মুনাফা এবং ফি ও কমিশন। আলোচ্য অর্থবছরে আইসিবির প্রধান প্রধান খাতসমূহের মধ্যে ফি ও কমিশন খাত ব্যতিত অপরাপর সকল খাতেই বিগত অর্থবছরের তুলনায় আয় বৃদ্ধি পেয়েছে। মোট আয় ১৩৮৫.৭৬ কোটি টাকার মধ্যে মূলধনী মুনাফা বাবদ ৭৭৬.০৫ কোটি টাকা (৫৬.০০ শতাংশ), লভ্যাংশ বাবদ ৩৩৮.৭৫ কোটি টাকা (২৪.৪৫ শতাংশ), সুদ আয় বাবদ কোটি টাকা ২০৩.৪২ (১৪.৬৮ শতাংশ), ফি ও কমিশন বাবদ ৬৫.৮৪ কোটি টাকা (৪.৭৫ শতাংশ), অন্যান্য উৎস হতে ১.৫৯ কোটি টাকা (০.১১ শতাংশ) এবং পরিচালন বহির্ভূত আয় হয়েছে ০.১১ কোটি টাকা (০.০১ শতাংশ)।

মোট ব্যয়

২০১৬-১৭ অর্থবছরে আইসিবির মোট ব্যয় পূর্ববর্তী ২০১৫-১৬ অর্থবছরের ৬৭২.০২ কোটি টাকার তুলনায় ৫১.৪৩ শতাংশ বৃদ্ধি পেয়ে ১০১৭.৬০ কোটি টাকায় দাঁড়িয়েছে।

মোট মুনাফা

২০১৬-১৭ অর্থবছরে আইসিবির প্রভিশন এবং কর পূর্ববর্তী মোট মুনাফার পরিমাণ দাঁড়িয়েছে ৫৩৫.৬৬ কোটি টাকা যা ২০১৫-১৬ অর্থবছরের মোট মুনাফা ৩৮৫.২৬ কোটি টাকার তুলনায় ৩৯.০৩ শতাংশ বেশি।

নিট মুনাফা

২০১৬-১৭ অর্থবছরে আইসিবির কর পরবর্তী নিট মুনাফার পরিমাণ দাঁড়িয়েছে ৩৬৮.১৭ কোটি টাকা যা ২০১৫-১৬ অর্থবছরের নিট মুনাফা ৩১৩.৬৯ কোটি টাকার তুলনায় ১৭.৩৭ শতাংশ বেশি।

আয়ের প্রধান খাতসমূহ

আইসিবির আয়ের প্রধান খাতগুলো নিম্নে সংক্ষিপ্তাকারে বর্ণনা করা হলোঃ

সুদ আয়ঃ ২০১৬-১৭ অর্থবছরে সুদ আয় হয়েছে মোট ২০৩.৪২ কোটি টাকা যা পূর্ববর্তী অর্থবছরের একই সময়ে সুদ আয় ১৮৯.৯৫ কোটি টাকার তুলনায় ১৩.৪৭ কোটি টাকা (৭.০৯%) বেশি। এফডিআর এর গড় পরিমাণ বৃদ্ধি, শ্রেণীকৃত মার্জিন ঋণ হ্রাস এবং বন্ড ও ডিবেঞ্চার ক্রয় এর উপর সুদ আয় বৃদ্ধি পাওয়ায় পূর্ববর্তী অর্থবছরের তুলনায় সুদ খাতে আয় বৃদ্ধি পেয়েছে।

লভ্যাংশ আয়ঃ ২০১৬-১৭ অর্থবছরে লভ্যাংশ ও ডিবেঞ্চার সুদ খাতে আয় হয়েছে মোট ৩৩৮.৭৫ কোটি টাকা যা পূর্ববর্তী বছরের ২৮২.৬২ কোটি টাকার তুলনায় ৫৬.১৩ কোটি টাকা (১৯.৮৬%) বেশি। পত্রকোষে বিনিয়োগের পরিমাণ বৃদ্ধি পাওয়ায় পত্রকোষ হতে প্রাপ্ত লভ্যাংশের পরিমাণ ও বাংলাদেশ ফান্ড হতে প্রাপ্ত লভ্যাংশের পরিমাণ বৃদ্ধি পাওয়ায় পূর্ববর্তী বছরের তুলনায় এ খাতে আয় বৃদ্ধি পেয়েছে।

Financial Review & Segment Analysis

Total Income

During FY 2016-17 the total income of ICB stood at Tk. 1385.76 crore showing an increase of 40.59 percent compared to Tk. 985.70 crore of FY 2015-16. The main heads of income are interest income, dividend income, capital gain and fees and commission. During the year under review income from all the main heads except fees and commission of ICB increased compared to that of the previous year. Out of total income of Tk. 1385.76 crore, the amount of capital gain was Tk. 776.05 crore (56.00 percent) followed by dividend income Tk. 338.75 crore (24.45 percent), interest income Tk. 203.42 crore (14.68 percent), fees & commission Tk. 65.84 crore (4.75 percent), other sources Tk. 1.59 crore (0.11 percent) and non-operating income Tk. 0.11 crore (0.01 percent).

Total Expenses

During FY 2016-17 the total expenses of the Corporation stood at Tk. 1017.60 crore compared to Tk. 672.02 crore in 2015-16 showing an increase of 51.43 percent over the previous year.

Gross Profit

The gross profit before provision and tax was Tk. 535.66 crore in FY 2016-17 compared to Tk. 385.26 crore in FY 2015-16, showing an increase of 39.03 percent higher than last year.

Net Income

During FY 2016-17, net profit after tax of ICB stood at Tk. 368.17 crore which was Tk. 313.69 crore in FY 2015-16, showing an increase of 17.37 percent.

Major Heads of Income

The major heads of income of ICB are stated below:

Interest Income: During FY 2016-17 total interest income stood at Tk. 203.42 crore which was Tk. 189.95 crore in previous year representing an increase of Tk. 13.47 crore (7.09 percent). Interest income was increased compared to that of the previous year due to increase of average amount of FDR kept in banks, reduction of classified margin loan, increase of interest income on debenture purchase and bond purchase.

Dividend Income: During FY 2016-17 dividend and interest on debenture income was Tk. 338.75 crore which is higher by Tk. 56.13 crore (19.86 percent) compared to Tk. 282.62 crore of the previous year. Income under this head increased due to increase in investment of the portfolio resulting increased dividend from the portfolio of direct shares and Bangladesh Fund.

আয়ের প্রধান খাতসমূহ (চলমান)

মূলধনী মুনাফাঃ আলোচ্য অর্থবছরে মূলধনী মুনাফা অর্জিত হয়েছে ৭৭৬.০৫ কোটি টাকা যা গত বছরের উল্লিখিত সময়ের মূলধনী মুনাফা ৪৪৫.৩৫ কোটি টাকার তুলনায় ৩৩০.৭০ কোটি টাকা (৭৪.২৬%) বেশি। আলোচ্য অর্থ বছরে শেয়ার বাজারে ঊর্ধ্বমুখী প্রবণতা বিরাজ করায় এবং কর্পোরেশন কর্তৃক বিভিন্ন কার্যকর ও কৌশলগত পদক্ষেপ গ্রহণ করায় উল্লেখযোগ্য পরিমাণে মূলধনী মুনাফা অর্জিত হয়েছে।

ফি ও কমিশন খাতে আয়ঃ ফি ও কমিশন খাতে আয় পূর্ববর্তী অর্থবছরের তুলনায় হ্রাস পেয়েছে ১.৭২ কোটি টাকা (২.৫৫%)। আইসিবি পরিচালিত ০৮টি মিউচ্যুয়াল ফান্ড বে-মেয়াদি মিউচ্যুয়াল ফান্ডে রূপান্তর করায় ম্যানেজমেন্ট ফি ও কাস্টডিয়ান ফি বাবদ আয় কিছুটা হ্রাস পেয়েছে বিধায় ফি ও কমিশন খাতে আয় পূর্ববর্তী অর্থবছরের তুলনায় কিছুটা হ্রাস পেয়েছে।

ব্যয়ের প্রধান খাতসমূহ

ব্যয়ের প্রধান খাতগুলো নিম্নে সংক্ষিপ্তাকারে বর্ণনা করা হলঃ

সুদ ব্যয়ঃ ২০১৬-১৭ অর্থবছরে সুদ-ব্যয়ের পরিমাণ ৬২৪.৮৮ কোটি টাকা যা পূর্ববর্তী বছরের ৪৯৭.৭৮ কোটি টাকার তুলনায় ১২৭.১০ কোটি টাকা (২৫.৫৪%) বেশি। উল্লেখ্য যে, আলোচ্য অর্থ বছরে আমানতের সুদহার ও কর্জের সুদহার হ্রাস পাওয়া সত্ত্বেও আমানত ও কর্জের পরিমাণ বৃদ্ধি পাওয়ার দরুণ মোট সুদ ব্যয় বৃদ্ধি পেয়েছে। উল্লেখ্য ৩০ জুন ২০১৭ তারিখে কর্পোরেশনের গৃহীত কর্জ ও আমানতের পরিমাণ ছিল ১০৮৪০.৯২ কোটি টাকা যা বিগত অর্থবছরের একই তারিখের ৮২১২.৭৩ কোটি টাকার তুলনায় ২৬২৮.১৯ কোটি টাকা বেশি।

বেতন ও ভাতাদি বাবদ ব্যয়ঃ আলোচ্য অর্থবছরে বিগত বছরের একই সময়ের তুলনায় বেতন ও ভাতাদি খাতে ব্যয় বৃদ্ধি পেয়েছে ১৫১.৯৪%। অ্যাকচ্যুয়ারিয়াল ভ্যালুয়েশন রিপোর্ট-২০১৭ এর প্রেক্ষিতে সুপার অ্যানুয়েশন ফান্ডে ১১৫.০৯ কোটি টাকা (মোট ১৯১.৮১ কোটি টাকার ৬০%) ভর্তুকি প্রদান করায়, পেনশন ফান্ডে ভর্তুকির হার ১৮% হতে ৪০% এ বৃদ্ধি করায়, ২০১৬-১৭ অর্থবছরে জাতীয় পে-স্কেল ২০১৫ সম্পূর্ণরূপে বাস্তবায়িত হওয়ায় পূর্ববর্তী বছরের তুলনায় এ খাতে বৃদ্ধি পেয়েছে।

ভাড়া, কর, বীমা, বিদ্যুৎ ইত্যাদি বাবদ ব্যয়ঃ এ খাতে ব্যয় ৯.৪৮ কোটি টাকা যা পূর্ববর্তী বছরের ৫.২২ কোটি টাকার তুলনায় ৪.২৬ কোটি টাকা (৮১.৬১%) বেশি। বিডিবিএল ভবনের তিনটি ফ্লোর নতুন করে ভাড়া নেওয়ায়, বর্ধিত হারে ভাড়া চুক্তি নবায়ন হওয়ায় পূর্ববর্তী বছরের তুলনায় এ খাতে ব্যয় বৃদ্ধি পেয়েছে।

ডাক টিকেট, স্ট্যাম্প, টেলিগ্রাম, টেলিফোনঃ এ খাতে ব্যয় ০.৫৫ কোটি টাকা যা পূর্ববর্তী বছরের ০.৫৪ কোটি টাকার তুলনায় ০.০১ কোটি টাকা (১.৮৫%) বেশি।

মুদ্রণ, মনোহারী, বিজ্ঞাপন ইত্যাদি খরচঃ আলোচ্য অর্থবছরে এ খাতে ব্যয় হয়েছে ২.৩৯ কোটি টাকা যা পূর্ববর্তী বছরের একই সময়ের ২.৫৬ কোটি টাকার তুলনায় ০.১৭ কোটি টাকা (৬.৬৪%) কম। কর্পোরেশন কর্তৃক বিভিন্ন কার্যকর ও ব্যয় সাশ্রয়ী পদক্ষেপ গ্রহণ করায় এ খাতে ব্যয় হ্রাস পেয়েছে।

Major Heads of Income (continued)

Capital Gain: During the year under review capital gain was Tk. 776.05 crore which is higher by Tk. 330.70 crore (74.26 percent) compared to that of Tk. 445.35 crore in the previous year. Income under this head increased due to uptrend prevailing in stock market in FY 2016-17 and for various effective & strategic steps undertaken by the Corporation.

Income from Fees and Commission: Income from fees and commission was decreased by Tk. 1.72 crore (2.55 percent) compared to that of the previous year. Income under this head decreased due to a decrease in the management fees & custodian fees resulting from conversion of 8 Mutual Funds of ICB into open-ended mutual fund.

Major Heads of Expenses

The major heads of expenses are stated below:

Interest Expenses: In FY 2016-17 Interest expense was Tk. 624.88 crore which was higher by Tk. 127.10 crore (25.54 percent) compared to Tk. 497.78 crore of previous year. Although the rate of interest on deposits and borrowings was lower, interest expense increased due to increase in the amount of deposits and borrowings. The amount of deposits and borrowings was Tk. 10840.92 crore as on June 30, 2017 which was Tk. 8212.73 crore as on June 30, 2016 showing an increase of Tk 2628.19 crore over the previous year.

Salary and Allowances: Expenses under salary and allowances increased 151.94 percent in FY 2016-17 compared to FY 2015-16. Expenses under this head increased mainly due to a subsidy of Tk. 115.09 crore in Super Annuation Fund as per Actuarial Valuation Report-2017 and increase in the rate of subsidy to the pension fund from 18% to 40% and full implementation of the National Pay Scale-2015 in FY 2016-17.

Rent, Tax, Insurance, Electricity etc.: During the year the expenses of this segment stood at Tk. 9.48 crore compared to Tk. 5.22 crore of the previous year showing an increase of Tk. 4.26 crore (81.61 percent). Expenses under this head increased mainly due to newly rented 3 floors from BDBL and renewal of existing rent contract at increased rate.

Postage, Stamps, Telegram and Telephone: The expenses under this segment was Tk. 0.55 crore which was Tk. 0.01 crore (1.85 %) higher than that of Tk. 0.54 crore of previous year.

Stationary, Printing, Advertisement etc.: In FY 2016-17 the expenses under this head was Tk. 2.39 crore which is lower by Tk. 0.17 crore (6.64 percent) than Tk. 2.56 crore of FY 2015-16. Expenses under this head decreased due to adopting various cost effective measures by the Corporation.

সি এস আরঃ আলোচ্য অর্থবছরে এ খাতে ব্যয় হয়েছে ০.৬৫ কোটি টাকা যা পূর্ববর্তী বছরের একই সময়ের ০.৯৫ কোটি টাকার তুলনায় ০.৩০ কোটি টাকা (৩১.৫৮%) কম।

অন্যান্য পরিচালন খরচঃ এ খাতে ব্যয় ৯.৩৬ কোটি টাকা যা পূর্ববর্তী বছরের একই সময়ের ১০.১০ কোটি টাকার তুলনায় ০.৭৪ কোটি টাকা (৭.৩৩%) কম। কর্পোরেশন কর্তৃক বিভিন্ন কার্যকর ও ব্যয় সাশ্রয়ী পদক্ষেপ গ্রহণ করায় পূর্ববর্তী বছরের তুলনায় ব্যয় হ্রাস করা সম্ভবপর হয়েছে।

মুনাফার উপযোজন

আইসিবির পরিচালনা বোর্ড ২০১৬-১৭ অর্থবছরের নিট মুনাফা ৩৬৮.১৭ কোটি টাকা এবং পূর্ববর্তী অর্থবছরের অবন্টিত মুনাফা ৭৩.৫৭ কোটি টাকা এবং পূর্ববর্তী অর্থবছরের সমন্বয় -০.৩৭ কোটি টাকাসহ মোট ৪৪১.৩৭ কোটি টাকার উপযোজন অনুমোদন করেছে যা নিম্নে দেখানো হলো:

Table 52: Comparative Position of Appropriation of Profit

(Tk. in crore)

Particulars	FY 2016-17	FY 2015-16
Dividend (30% Cash proposed, 2015-16:30% Cash)	189.84	189.84
Dividend (5% Stock proposed, 2015-16: 0.00% Stock)	31.64	0.00
General Reserve	73.63	62.74
Reserve for Building/IT Park	25.00	20.00
Dividend Equalization Reserve	15.00	25.00
Loan Redemption Reserve	18.41	15.68
Benevolent Fund	7.36	6.27
Retained Profit	80.49	73.57
Total:	**441.37**	**393.11**

Table 53: Statement of Financial Results

(Tk. in crore)

Particulars	FY 2016-17	FY 2015-16	Increase/(Decrease) (%)
Total income	1385.76	985.70	40.59
Total Expenses	1017.60	672.02	51.43
Profit before provision	535.66	385.26	39.03
Provision made	167.49	71.57	134.02
Net Profit	368.17	313.69	17.37

লভ্যাংশ

২০১৬-১৭ অর্থবছরে পরিচালনা বোর্ড শেয়ার প্রতি ৩.০০ টাকা হারে ১৮৯.৮৪ কোটি টাকা নগদ লভ্যাংশ এবং ৫ শতাংশ স্টক লভ্যাংশ প্রদানের সুপারিশ করেছে। বিগত অর্থবছরে শেয়ার প্রতি ৩.০০ টাকা হারে ১৮৯.৮৪ কোটি টাকা নগদ লভ্যাংশ প্রদান করা হয়েছিল।

C S R: CSR expense was Tk. 0.65 crore in FY 2016-17 from that of Tk. 0.95 crore in FY 2015-16 representing deccrease of Tk. 0.30 crore (31.58 percent).

Other Operating Expenses: Expense under this segment was Tk. 9.36 crore in FY 2016-17 which was Tk. 0.74 crore (7.33%) lower than that of Tk. 10.10 crore of FY 2015-16. However, expenses under this head decreased compared to that of previous year due to adopting various cost effective measures.

Appropriation of Profit

The Board of Directors of ICB recommended appropriation of Tk. 441.37 crore which includes net profit of Tk. 368.17. crore of FY 2016-17 and retained profit of Tk. 73.57 crore of the previous year and Prior Year Adjustment of Tk. -0.37 crore in the manner as shown below:

Dividend

The Board of Directors of ICB recommended cash dividend at the rate of Tk. 3.00 per share involving payout of Tk. 189.84 crore and 5 percent stock dividend for FY 2016-17. Cash dividend at the rate of Tk. 3.00 per share was paid in the previous financial year, involving payout of Tk.189.84 crore.



Meeting for Declaration of Dividend of ICB for FY 2016-17 is in Progress

আর্থিক ফলাফল

আইসিবির আর্থিক ফলাফল এবং লাভজনকতা, তারল্য ও ঋণ পরিশোধের ক্ষমতা সংক্রান্ত উল্লেখযোগ্য আর্থিক অনুপাতের বিবরণ নিম্নের সারণিতে প্রদত্ত হলো:

Financial Results

The financial results and some key financial ratios of ICB pertaining to profitability, liquidity and solvency are given in the following table:

Table 54: Statement of Key Financial Ratios

Sl. No.	Particulars	ICB		Consolidated	
		FY 2016-17	FY 2015-16	FY 2016-17	FY 2015-16
1	Net Profit to total Income (%)	26.57	31.82	29.05	30.76
2	Return on Total Investment (%)	7.16	8.46	7.91	7.76
3	Return on Total Equity (%)	8.69	9.71	9.37	8.86
4	Earning Per Share (Tk.)	5.82	4.96	7.29	5.25
5	Book Value Per Share (Tk.)	67.17	51.27	78.11	59.54
6	Dividend Yield (%)	2.00	2.66	2.00	2.66
7	Dividend Payout Ratio (%)	60.16	60.52	47.99	57.10
8	Price Earning Ratio (Time)	30.03	22.76	23.95	21.47
9	Current Ratio	1.25:1	1.12: 1	1.33:1	1.20: 1
10	Debt Equity Ratio	0.02:100	0.42:100	0.02:100	1.79:100
11	Quick Ratio	0.21:1	0.13: 1	0.24:1	0.18: 1
12	Capital Adequacy Ratio (%)	25.76	29.61	29.16	32.85
13	Net Operating Cash flow per Share (NOCFPS)	54.57	38.64	54.54	43.38

Interpretation of ratios:

Return on investment	: Net profit/total assets	**Book value per share**	: Total equity/no. of shares outstanding
Return on equity	: Net profit/total equity	**Dividend yield**	: Dividend per share/ market price per share
Earning per share	: Net profit/no. of shares outstanding	**Current ratio**	: Current assets/current liabilities
Price earning ratio	: Market price of a share/earning per share	**Debt equity ratio**	: Debt/shareholders' equity

কৃতজ্ঞতা স্বীকার

২০১৬-১৭ অর্থবছরের বিভিন্ন সময়ে আইসিবির শেয়ারমালিকবৃন্দ, অর্থ মন্ত্রণালয়, শিল্প মন্ত্রণালয়, বাণিজ্য মন্ত্রণালয়, বাংলাদেশ ব্যাংক, বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন, বাণিজ্যিক ব্যাংকসমূহ, বীমা কর্পোরেশনসমূহ, বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিঃ, ঢাকা স্টক এক্সচেঞ্জ লিঃ, চট্টগ্রাম স্টক এক্সচেঞ্জ লিঃ, সেন্ট্রাল ডিপোজিটরি বাংলাদেশ লিঃ, বাংলাদেশ ইনভেস্টমেন্ট ডেভেলপমেন্ট অথরিটি, সংশ্লিষ্ট সকল মন্ত্রণালয় ও প্রতিষ্ঠান, সংবাদ মাধ্যম এবং বিশেষ করে সম্মানিত গ্রাহকগণ হতে আইসিবি যে সহযোগিতা ও আন্তরিকতা পেয়েছে তার জন্য পরিচালনা বোর্ড গভীর কৃতজ্ঞতা প্রকাশ করছে। পরিচালনা বোর্ড তাঁদের অব্যাহত সহযোগিতা প্রদানের জন্য ধন্যবাদ জানাচ্ছে এবং ভবিষ্যতেও তাঁদের সহযোগিতা কামনা করছে।

আইসিবি এবং এর সাবসিডিয়ারি কোম্পানিসমূহে কর্মরত কর্মচারীগণকে কর্পোরেশনের টেকসই প্রবৃদ্ধি অর্জন ও সুনাম অক্ষুন্ন রাখার নিমিত্ত তাদের কর্তব্যনিষ্ঠা ও নিরলস প্রচেষ্টার জন্য পরিচালনা বোর্ড ধন্যবাদ জানাচ্ছে।

স্বাক্ষরিত

সৈয়দ শাহরিয়ার আহসান, পরিচালক
মোঃ আব্দুছ ছালাম আজাদ, পরিচালক
মোহম্মদ শামস্-উল-ইসলাম, পরিচালক
মোঃ ওবায়েদ উল্লাহ আল মাসুদ, পরিচালক
মনজুর আহমদ, পরিচালক
মোঃ আবদুর রহিম, পরিচালক
মোঃ হুমায়ুন কবির, পরিচালক
মুহাম্মদ আলকামা সিদ্দিকী, পরিচালক
কাজী ছানাউল হক, ব্যবস্থাপনা পরিচালক
ড. মজিব উদ্দিন আহমদ, চেয়ারম্যান

Acknowledgement

The Board of Directors puts on record with profound gratitude the assistance and co-operation received by ICB during the FY 2016-17 from the shareholders, Ministry of Finance, Ministry of Industries, Ministry of Commerce, Bangladesh Bank, Bangladesh Securities and Exchange Commission, different commercial banks, Insurance Corporations, Bangladesh Development Bank Ltd., Dhaka Stock Exchange Ltd., Chittagong Stock Exchange Ltd., Central Depository Bangladesh Ltd., Bangladesh Investment Development Authority, all concerned ministries/ agencies, print and electronic media and particularly from its valued clients. The Board of Directors also thanks them for their unwavering continued co-operation and hope that their support will remain intact in future.

The Board of Directors highly appreciates all the employees of ICB and its subsidiaries for their excellent performance, sincere and devoted efforts towards sustainable growth of the Corporation and upholding its image.

Signed

Syed Shahryar Ahsan, Director
Md. Abdus Salam Azad, Director
Mohammad Shams-ul-Islam, Director
Md. Obayed Ullah Al Masud, Director
Manjur Ahmed, Director
Md. Abdur Rahim, Director
Md. Humaun Kobir, Director
Muhammad Alkama Siddiqui, Director
Kazi Sanaul Hoq, Managing Director
Dr. Mojib Uddin Ahmed, Chairman

AMAR STOCK



12 RESPONSIBLE CONSUMPTION AND PRODUCTION

For ensuring sustainable consumption and production, ICB, as a responsible government organization has adopted sustainable practices in entire activities and businesses. Inclusion of mandatory clause of ETP installation and submitting environmental clearance for Textiles and Chemical Sector projects exhibits such practices. Furthermore, ICB has adopted sustainable public procurement practices, compliant with national policies and priorities for ensuring sustainable consumption and production pattern.

Independent Auditors' Report to the Shareholders of

Investment Corporation of Bangladesh and its Subsidiaries

We have audited the accompanying financial statements as at 30 June 2017 of Investment Corporation of Bangladesh (here-in-after referred to as "Corporation") in which have been consolidated the accounts of the subsidiaries ICB Asset Management Company Limited, ICB Capital Management Limited and ICB Securities Trading Company Limited audited by other auditors. The accounts of Equity and Entrepreneurship Fund (Note No. 3.21 of these financial statements) administered by the Corporation on behalf of the Bangladesh Bank are not consolidated with the financial statements of the Corporation and accordingly are not within our scope of audit.

The consolidated financial statements consists of statement of financial position as at 30 June 2017, statement of Profit or Loss and Other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS), and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements of the Corporation have been prepared in accordance with Bangladesh Financial Reporting Standards (BFRS) and give a true and fair view of the consolidated financial position of the Investment Corporation of Bangladesh.

The results of its financial performance and its cash flows for the year then ended and complies with the rules and regulations issued by the Bangladesh Bank, the Securities and Exchange Rules 1987 and other applicable laws and regulations with the exception of the mandatory compliance with FID Circular No. 02 dated 31 January 2012 and FID Circular No. 08 dated 03 August 2002 of Bangladesh Bank (Note-3.14) which is different from the requirement of the Bangladesh Financial Reporting Standards (BFRS).

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We also report that:

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

b) in our opinion, proper books of account as required by law have been kept by the Corporation so far as it appeared from our examination of those books; and (where applicable) proper returns adequate for the purposes of our audit have been received from branches not visited by us;

c) the consolidated and separate Statement of Financial Position, Statement of Comprehensive Income and its Statement of Cash Flows dealt with by the report are in agreement with the books of account and returns;

d) the expenditure incurred was for the purpose of the Corporation's business;

e) the consolidated financial position of the Corporation and its subsidiaries as at 30 June 2017 and its profit for the year then ended have been properly reflected in the consolidated financial statements of the Corporation, and these consolidated financial statements have been prepared in accordance with generally accepted accounting principles (GAAP);

f) the consolidated financial statements of the Corporation have been drawn up in accordance with the accounting rules and regulations issued by Bangladesh Bank to the extent applicable to the Corporation;

g) adequate provisions have been made for loans, leases and advances and other assets which are, in our opinion, doubtful of recovery;

h) the Corporation has complied with relevant laws pertaining to reserves, which was found satisfactory; and

i) the consolidated financial statements of the Corporation conform to the prescribed standards set in the accounting regulations issued by the Bangladesh Bank after consultation with the professional accounting bodies of Bangladesh.

MABS & J Partners
Chartered Accountants

A. Wahab & Co.
Chartered Accountants

Dated, Dhaka
02 November 2017

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Investment Corporation of Bangladesh and its Subsidiaries

Consolidated Statement of Financial Position

As at 30 June 2017

	Note	Amount in Taka 2017	2016
Property and Assets:			
Cash and Bank Balances	4	**24,188,945,318**	**14,003,221,504**
Investments	5	**121,876,776,226**	**90,851,392,131**
Capital Investment in Other Institutions	5.2	463,174,599	463,174,599
Marketable Securities- at market value	5.3	114,103,690,019	83,328,305,924
Investment in Bangladesh Fund	5.4	7,309,911,608	7,059,911,608
Loans and Advances	6	**18,463,927,452**	**19,361,495,058**
Margin Loan – Secured	6.1	11,449,462,054	12,537,749,708
Unit & Mutual Fund Advance Account – Secured	6.2	275,175,833	241,098,094
Consumer Credit Scheme	6.3	1,884,247	2,100,635
Bridging Loan	6.4	4,981,582	4,981,582
Debenture Loan	6.5	21,225,208	21,225,208
Lease Receivables	6.6	1,042,844,964	1,083,199,722
Advance against Equity	6.7	422,628,188	654,139,063
Purchase of Debenture	6.8	1,328,461,239	1,130,189,943
Bond Purchase	6.9	1,258,294,026	1,257,695,082
Other Loans and Advances	6.10	2,658,970,111	2,429,116,021
Premises and Equipment (at cost less depreciation)	7	900,256,206	907,090,985
Other Assets	8	9,952,772,392	8,648,672,352
Total Property and Assets		**175,382,677,593**	**133,771,872,030**
Liabilities and Capital:			
Liabilities			
Borrowings	9	**9,060,500,000**	**5,322,305,785**
Government Loan	9.1	10,500,000	672,305,785
Borrowings From Different Banks	9.2	9,050,000,000	4,650,000,000
Deposits	10	99,348,687,915	77,341,907,644
Deferred Interest	11	1,050,716	1,400,956
Other Liabilities and Provisions	12	17,703,750,497	13,577,617,489
Carried forward		**126,113,989,128**	**96,243,231,874**

Investment Corporation of Bangladesh and its Subsidiaries

Consolidated Statement of Financial Position (Contd.)

As at 30 June, 2017

	Note	Amount in Taka 2017	2016
Brought forward		126,113,989,128	96,243,231,874
Non-controlling interest	17	55,593	48,112
Capital / Shareholders' Equity		49,268,632,872	37,528,592,041
Paid-up Capital	13	6,328,125,000	6,328,125,000
Share Premium	14	8,437,500,000	8,437,500,000
General Reserve	15.1	5,700,940,987	4,973,567,832
Revaluation Reserve for Investment	15.2	6,597,983,772	(827,811,555)
Reserve for Future Diminution of Securities	15.3	6,352,367,355	4,696,260,291
Other Reserves	15.4	8,112,623,994	7,455,780,855
Retained Earnings	37	7,739,091,765	6,465,169,618
Total Liabilities and Capital		175,382,677,593	133,771,872,030
Off-Balance Sheet Items:			
Contingent Liabilities	16.1	300,000,000	300,000,000
Acceptances and endorsements		-	-
Letter of guarantee		-	-
Irrevocable letter of credit		-	-
Bills for collection		-	-
Indemnity bond		-	-
Corporate guarantee		300,000,000	300,000,000
Other Commitments		-	-
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Un-drawn note issuance and revolving underwriting facilities		-	-
Un-drawn formal srandby facilities, credit lines		-	-
Un-disbursed contracted loans and advances		-	-
Total Off-Balance Sheet Items including contingent liabilities		300,000,000	300,000,000
Net Asset Value (NAV) per Share		77.86	59.30

The attached notes form an integral part of these Financial Statements and are to be read in conjunction therewith.

For and on behalf of Investment Corporation of Bangladesh

Mojib Uddin Ahmed Ph.D
Chairman

Md. Humaun Kobir
Director

Manjur Ahmed
Director

Kazi Sanaul Hoq
Managing Director

Md. Kamal Hossain Gazi
Head of Finance & Accounts

Md. Rafique Ullah
Company Secretary

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

MABS & J Partners
Chartered Accountants

A. Wahab & Co.
Chartered Accountants

Dhaka, 02 November 2017

Investment Corporation of Bangladesh and its Subsidiaries

Consolidated Statement of Profit or Loss and Other Comprehensive Income

For the year ended 30 June 2017

	Note	Amount in Taka 2017	2016
Operating Income			
Interest Income	18	2,399,056,660	1,791,253,870
Less: Interest paid on Deposits, Borrowings, etc.	19	6,261,832,321	5,039,885,840
Net Interest Income		**(3,862,775,661)**	**(3,248,631,970)**
Dividend	20	3,535,475,087	2,814,260,107
Capital Gain	21	8,147,562,435	4,668,891,246
Fees, Commissions & Service Charges	22	1,771,032,867	1,517,800,756
Other Operating Income	23	35,113,130	16,226,685
Total Operating Income (a)		**9,626,407,858**	**5,768,546,825**
Operating Expenses			
Salary and Allowances	24	2,111,768,301	975,470,924
Rent, Taxes, Insurance, Electricity, etc.	25	108,802,130	67,549,278
Legal Expenses	26	4,698,353	4,737,089
Postage, Stamps, Telegram & Telephone	27	6,494,695	11,127,327
Auditors' Fees	28	538,450	426,750
Stationary, Printing, Advertisement, etc.	29	29,534,913	31,537,997
Directors' Fees & Allowances	30	4,392,400	4,627,750
Repair, Maintenance & Depreciation	31	96,640,707	87,868,976
Brokerage	32	219,239,179	103,456,943
Other Operating Expenses	33	152,638,345	157,259,815
Total Operating Expenses (b)		**2,734,747,473**	**1,444,062,849**
Operating Profit (a-b)		**6,891,660,385**	**4,324,483,976**
Add: Non-operating Income	34	1,467,471	469,128
Profit before Provision (c)		**6,893,127,856**	**4,324,953,104**
Provision against Loans, Advances and others	35	659,640,815	471,011,869
Provision against Other Assets		10,812,176	25,308,685
Provision against Investments		246,700,000	-
Provision against VAT		399,734,240	-
Total Provision (d)		**1,316,887,231**	**496,320,554**
Profit before Tax (c-d)		**5,576,240,625**	**3,828,632,550**
Income Tax Expense			
Current Tax	36.1	947,068,708	514,020,850
Deferred Tax	36.2	13,491,750	(9,928,304)
		960,560,458	**504,092,546**
Net profit after Taxation		**4,615,680,167**	**3,324,540,005**
Attributable To			
Shareholders of the Corporation		4,615,676,422	3,324,537,137
Non-controlling Interest	17.2	3,745	2,868
		4,615,680,167	**3,324,540,005**
Earnings Per Share (EPS)	38	**7.29**	**5.25**

The attached notes form an integral part of these Financial Statements and are to be read in conjunction therewith.
For and on behalf of Investment Corporation of Bangladesh

Mojib Uddin Ahmed Ph.D
Chairman

Md. Humaun Kobir
Director

Manjur Ahmed
Director

Kazi Sanaul Hoq
Managing Director

Md. Kamal Hossain Gazi
Head of Finance & Accounts

Md. Rafique Ullah
Company Secretary

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

MABS & J Partners
Chartered Accountants

A. Wahab & Co.
Chartered Accountants

Dhaka, 02 November 2017

Investment Corporation of Bangladesh and its Subsidiaries

Consolidated Statement of Changes in Equity

For the year ended 30 June 2017

Amount in Taka

Particulars	Paid up Share Capital	Share Premium	General Reserve	Revaluation Reserve for Investment	Reserve for Future Diminution of Securities	Other Reserves	Retained Earnings	Non Controlling Interest	Total
Balance at 01 July 2016	**6,328,125,000**	**8,437,500,000**	**4,973,567,832**	**(827,811,555)**	**4,696,260,291**	**7,455,780,856**	**6,465,169,618**	**48,112**	**37,528,640,152**
Prior year error adjustment							5,389,545		5,389,545
Balance as at 01 July 2016	**6,328,125,000**	**8,437,500,000**	**4,973,567,832**	**(827,811,555)**	**4,696,260,291**	**7,455,780,856**	**6,470,559,163**	**48,112**	**37,534,029,697**
Net Profit after tax for the year	-	-	-	-	-	-	4,615,676,422	3,745	4,615,680,167
Cash Dividend Paid by ICB - FY 2015-16	-	-	-	-	-	-	(1,898,437,500)	-	(1,898,437,500)
Transfer from/To during the FY 2015-16	-	-	727,373,155	-	-	656,843,138	(1,384,216,293)	-	-
Deferred Tax	-	-	-	-	-	-	-	-	-
Amount Transferred to Different Reserve	-	-	-	7,425,795,327	1,656,107,064	-	-	-	9,081,902,391
Adjustment made during the year	-	-	-	-	-	-	66	3,736	3,803
Amount Transferred to Benevolent Fund for FY 2015-16	-	-	-	-	-	-	(64,490,093)	-	(64,490,093)
Balance as at 30 June 2017	**6,328,125,000**	**8,437,500,000**	**5,700,940,987**	**6,597,983,772**	**6,352,367,355**	**8,112,623,994**	**7,739,091,765**	**55,593**	**49,268,688,465**

Consolidated Statement of Changes in Equity

For the year ended 30 June 2016

Amount in Taka

Particulars	Paid up Share Capital	Share Premium	General Reserve	Revaluation Reserve for Investment	Reserve for Future Diminution of Securities	Other Reserves	Retained Earnings	Non Controlling Interest	Total
Balance at 01 July 2015	**6,328,125,000**	**8,437,500,000**	**3,858,571,192**	**5,094,646,301**	**6,101,949,730**	**6,664,769,326**	**7,304,420,740**	**45,294**	**43,790,027,582**
Prior year error adjustment							16,680,547		16,680,547
Balance as at 01 July 2015 (Restated)	**6,328,125,000**	**8,437,500,000**	**3,858,571,192**	**5,094,646,301**	**6,101,949,730**	**6,664,769,326**	**7,321,101,287**	**45,294**	**43,806,708,129**
Net Profit after tax for the year	-	-	-	-	-	-	3,316,433,649	2,868	3,316,436,517
Cash Dividend Paid by ICB - FY 2014-15	-	-	-	-	-	-	(2,214,843,750)	-	(2,214,843,750)
Transfer from/To during the FY 2015-16	-	-	199,998,800	-	-	(599,998,800)	400,000,000	-	-
Deferred Tax	-	-	-	-	-	-	4,732,157	-	4,732,157
Amount Transferred to Different Reserve for FY 2014-15	-	-	914,997,840	-	10,000,000	1,345,001,694	(2,269,999,533)	(50)	(50)
Adjustment made during the year	-	-	-	(5,922,457,856)	(1,415,689,438)	46,008,636	1,159	-	(7,292,137,500)
Amount Transferred to Benevolent Fund for FY 2014-15	-	-	-	-	-	-	(92,255,351)	-	(92,255,351)
Balance as at 30 June 2016	**6,328,125,000**	**8,437,500,000**	**4,973,567,832**	**(827,811,555)**	**4,696,260,291**	**7,455,780,856**	**6,465,169,618**	**48,112**	**37,528,640,152**

The attached notes form an integral part of these Financial Statements and are to be read in conjunction therewith.

For and on behalf of Investment Corporation of Bangladesh

Mojib Uddin Ahmed Ph.D
Chairman

Md. Humaun Kobir
Director

Manjur Ahmed
Director

Kazi Sanaul Hoq
Managing Director

Md. Kamal Hossain Gazi
Head of Finance & Accounts

Md. Rafique Ullah
Company Secretary

Dhaka, 02 November 2017

Investment Corporation of Bangladesh and its Subsidiaries

Consolidated Statement of Cash Flows

For the year ended 30 June 2017

	Amount in Taka	
	2017	2016
Cash flow from operating activities:		
Interest Received	2,129,307,875	1,825,716,600
Interest Paid	(5,571,047,662)	(5,163,918,649)
Received from capital gain on sale of listed companies shares	8,147,562,435	4,668,891,246
Dividend Received	3,359,467,470	3,818,087,621
Fees & Commissions Received	1,771,032,867	1,517,800,756
Cash Paid to Employees	(926,876,712)	(976,830,454)
Cash Paid to Suppliers	(166,468,416)	(130,303,776)
Cash Received from Other operating activities	36,580,601	16,695,813
Cash Paid for Other operating activities	(376,269,924)	(265,344,508)
Cash Flow before changes in Operating Assets & Liabilities	**8,403,288,534**	**5,310,794,650**
Changes in Operating Assets & Liabilities		
(Increase)/Decrease in Loans & Advances	897,567,606	(449,393,333)
(Increase)/Decrease in Investment in other Institutions	-	-
(Increase)/Decrease in other Assets	(871,835,388)	(4,730,836,158)
Increase/(Decrease) in Deposit Received from Banks	8,253,109,162	23,216,602,314
Increase/(Decrease) in Deposit received from Other Depositors	13,753,671,109	3,928,614,720
Increase/(Decrease) in Long Term Debt	3,738,194,215	(3,057,749,500)
Increase/(Decrease) in other Liabilities	340,700,986	3,231,818,422
	26,111,407,691	**22,139,056,465**
Net Cash from Operating Activities	**34,514,696,225**	**27,449,851,115**
Cash Flow from Investment Activities:		
Cash inflow from Sale of Securities	29,026,877,827	8,150,420,570
Cash outflow for Purchase of Securities	(51,267,366,476)	(29,420,240,194)
Cash outflow for Purchase of Fixed Asset	6,834,779	(195,413,720)
Net Cash Used in Investment Activities	**(22,233,653,870)**	**(21,465,233,344)**
Cash Received from Financing Activities		
Dividend paid in Cash	(2,095,318,540)	(2,424,665,310)
Net Cash Used in Financing Activities	**(2,095,318,540)**	**(2,424,665,310)**
Net Increase/(Decrease) in Cash and Cash Equivalents	**10,185,723,815**	**3,559,952,461**
Cash and Cash Equivalents at beginning of the year	**14,003,221,504**	**10,443,269,044**
Closing Cash and Cash Equivalents at end of the year	**24,188,945,318**	**14,003,221,504**
Net Operating Cash Flow per Share	**54.54**	**43.38**

The attached notes form an integral part of these Financial Statements and are to be read in conjunction therewith.

For and on behalf of Investment Corporation of Bangladesh

Mojib Uddin Ahmed Ph.D
Chairman

Md. Humaun Kobir
Director

Manjur Ahmed
Director

Kazi Sanaul Hoq
Managing Director

Md. Kamal Hossain Gazi
Head of Finance & Accounts

Md. Rafique Ullah
Company Secretary

Dhaka, 02 November 2017

Investment Corporation of Bangladesh
Statement of Financial Position
As at 30 June 2017

	Note	Amount in Taka 2017	2016
Property and Assets:			
Cash and Bank Balances	4	**21,409,345,573**	**9,743,959,510**
Investments	5	**116,100,836,579**	**86,971,863,367**
Capital Investment in ICB Subsidiary Companies	5.1	579,499,100	579,499,100
Capital Investment in Other Institutions	5.2	463,174,599	463,174,599
Marketable Securities- at market value	5.3	107,748,251,272	78,869,278,060
Investment in Bangladesh Fund	5.4	7,309,911,608	7,059,911,608
Loans and Advances	6	**15,464,005,924**	**15,464,831,457**
Margin Loan – Secured	6.1	3,449,540,526	3,641,111,107
Unit & Mutual Fund Advance Account – Secured	6.2	275,175,833	241,098,094
Consumer Credit Scheme	6.3	1,884,247	2,100,635
Bridging Loan	6.4	4,981,582	4,981,582
Debenture Loan	6.5	21,225,208	21,225,208
Lease Receivables	6.6	1,042,844,964	1,083,199,722
Advance against Equity	6.7	422,628,188	654,139,063
Purchase of Debenture	6.8	1,328,461,239	1,130,189,943
Bond Purchase	6.9	1,258,294,026	1,257,695,082
Other Loans and Advances	6.10	7,658,970,111	7,429,091,021
Premises and Equipment (at cost less depreciation)	7	125,444,542	98,657,235
Other Assets	8	8,520,206,742	8,277,392,273
Total Property and Assets		**161,619,839,360**	**120,556,703,842**
Liabilities and Capital:			
Liabilities			
Borrowings	9	**9,060,500,000**	**4,785,352,646**
Government Loan	9.1	10,500,000	135,352,646
Borrowings From Different Banks	9.2	9,050,000,000	4,650,000,000
Deposits	10	99,348,687,915	77,341,907,644
Deferred Interest	11	1,050,716	1,400,956
Other Liabilities and Provisions	12	10,831,669,011	6,114,693,907
Carried forward		**119,241,907,642**	**88,243,355,153**

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Investment Corporation of Bangladesh

Statement of Financial Position (Contd.)

As at 30 June 2017

	Note	Amount in Taka 2017	2016
Brought forward		**119,241,907,642**	**88,243,355,153**
Capital / Shareholders' Equity		**42,377,931,718**	**32,313,348,688**
Paid-up Capital	13	6,328,125,000	6,328,125,000
Share Premium	14	8,437,500,000	8,437,500,000
General Reserve	15.1	4,438,449,975	3,811,076,220
Revaluation Reserve for Investment	15.2	7,025,928,318	-
Reserve for Future Diminution of Securities	15.3	5,543,154,730	4,221,354,731
Other Reserves	15.4	6,191,030,279	5,584,186,840
Retained Earnings	37	4,413,743,416	3,931,105,897
Total Liabilities and Capital		**161,619,839,360**	**120,556,703,842**
Off-Balance Sheet Items:			
Contingent Liabilities	16.1	**300,000,000**	**300,000,000**
Acceptances and endorsements		-	-
Letter of guarantee		-	-
Irrevocable letter of credit		-	-
Bills for collection		-	-
Indemnity bond		-	-
Corporate guarantee		300,000,000	300,000,000
Other Commitments		**-**	**-**
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Un-drawn note issuance and revolving underwriting facilities		-	-
Un-drawn formal srandby facilities, credit lines		-	-
Un-disbursed contracted loans and advances		-	-
Total Off-Balance Sheet Items including contingent liabilities		**300,000,000**	**300,000,000**
Net Asset Value (NAV) per Share		**66.97**	**51.06**

The attached notes form an integral part of these Financial Statements and are to be read in conjunction therewith.

For and on behalf of Investment Corporation of Bangladesh

Mojib Uddin Ahmed Ph.D
Chairman

Md. Humaun Kobir
Director

Manjur Ahmed
Director

Kazi Sanaul Hoq
Managing Director

Md. Kamal Hossain Gazi
Head of Finance & Accounts

Md. Rafique Ullah
Company Secretary

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

MABS & J Partners
Chartered Accountants

A. Wahab & Co.
Chartered Accountants

Dhaka, 02 November 2017

Investment Corporation of Bangladesh

Statement of Profit or Loss and Other Comprehensive Income

For the year ended 30 June 2017

	Note	Amount in Taka 2017	2016
Operating Income			
Interest Income	18	2,034,156,222	1,899,475,217
Less: Interest paid on Deposits, Borrowings, etc.	19	6,248,752,957	4,977,829,912
Net Interest Income		**(4,214,596,735)**	**(3,078,354,695)**
Dividend	20	3,387,500,232	2,826,249,049
Capital Gain	21	7,760,513,001	4,453,523,205
Fees, Commissions & Service Charges	22	658,494,759	675,727,990
Other Operating Income	23	15,863,850	2,054,388
Total Operating Income (a)		**7,607,775,107**	**4,879,199,937**
Operating Expenses			
Salary and Allowances	24	1,829,790,216	726,276,914
Rent, Taxes, Insurance, Electricity, etc.	25	94,792,286	52,246,998
Legal Expenses	26	3,025,571	4,024,459
Postage, Stamps, Telegram & Telephone	27	5,536,441	5,395,460
Auditors' Fees	28	230,000	230,000
Stationary, Printing, Advertisement, etc.	29	23,884,272	25,631,291
Directors' Fees & Allowances	30	2,428,800	2,300,000
Repair, Maintenance & Depreciation-Premises & Equipment	31	34,162,073	31,036,863
Brokerage	32	164,764,632	78,464,759
Other Operating Expenses	33	93,643,653	101,018,257
Total Operating Expenses (b)		**2,252,257,944**	**1,026,625,001**
Operating Profit (a-b)		**5,355,517,163**	**3,852,574,936**
Add: Non-operating Income	34	1,109,752	-
Profit before Provision (c)		**5,356,626,915**	**3,852,574,936**
Provision against Loans and Advances	35.1	231,856,052	246,222,292
Provision against Other Assets	35.2	10,812,176	25,308,685
Provision against Investments	35.4	246,700,000	-
Provision against VAT	35.5	399,734,240	-
Total Provision (d)		**889,102,468**	**271,530,977**
Profit before Tax (c-d)		**4,467,524,447**	**3,581,043,959**
Income Tax Expense			
Current Tax	36.1	**778,495,201**	**446,000,000**
Deferred Tax	36.2	**7,344,234**	**(1,824,816)**
		785,839,435	**444,175,184**
Net Profit Available for Appropriation		**3,681,685,012**	**3,136,868,775**
Earnings Per Share (EPS)	38	**5.82**	**4.96**

The attached notes form an integral part of these Financial Statements and are to be read in conjunction therewith.

For and on behalf of Investment Corporation of Bangladesh

Mojib Uddin Ahmed Ph.D
Chairman

Md. Humaun Kobir
Director

Manjur Ahmed
Director

Kazi Sanaul Hoq
Managing Director

Md. Kamal Hossain Gazi
Head of Finance & Accounts

Md. Rafique Ullah
Company Secretary

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

MABS & J Partners
Chartered Accountants

A. Wahab & Co.
Chartered Accountants

Dhaka, 02 November 2017

Investment Corporation of Bangladesh

Statement of Changes in Equity

For the year ended 30 June 2017

Amount in Taka

Particulars	Paid up Share Capital	Share Premium	General Reserve	Revaluation Reserve for Investment	Reserve for Future Diminution of Securities	Other Reserves	Retained Earnings	Total
Balance as at 01 July 2016	**6,328,125,000**	**8,437,500,000**	**3,811,076,220**	-	**4,221,354,731**	**5,584,186,840**	**3,931,105,897**	**32,313,348,688**
Prior year error adjustment	-	-	-	-	-	-	(3,655,423)	(3,655,423)
Balance as at 01 July 2016	**6,328,125,000**	**8,437,500,000**	**3,811,076,220**	-	**4,221,354,731**	**5,584,186,840**	**3,927,450,474**	**32,309,693,265**
Net Profit for the year after tax	-	-	-	-	-	-	3,681,685,012	3,681,685,012
Cash Dividend Paid - FY 2015-16	-	-	-	-	-	-	(1,898,437,500)	(1,898,437,500)
Amount Transferred to Different Reserve for FY 2015-16	-	-	627,373,755	-	-	606,843,439	(1,234,217,194)	-
Adjustment for Revaluation of Investment	-	-	-	7,025,928,318	1,321,799,999	-	-	8,347,728,317
Adjustment made during the year	-	-	-	-	-	-	-	-
Amount Transferred to Benevolent Fund for FY 2015-16	-	-	-	-	-	-	(62,737,376)	(62,737,376)
Balance as at 30 June 2017	**6,328,125,000**	**8,437,500,000**	**4,438,449,975**	**7,025,928,318**	**5,543,154,730**	**6,191,030,279**	**4,413,743,416**	**42,377,931,718**

Statement of Changes in Equity

For the year ended 30 June 2016

Amount in Taka

Particulars	Paid up Share Capital	Share Premium	General Reserve	Revaluation Reserve for Investment	Reserve for Future Diminution of Securities	Other Reserves	Retained Earnings	Total
Balance as at 01 July 2015	**6,328,125,000**	**8,437,500,000**	**3,211,076,220**	**5,780,428,749**	**5,543,154,730**	**4,354,186,840**	**4,911,648,281**	**38,566,119,820**
Prior year error adjustment	-	-	-	-	-	-	8,778,636	8,778,636
Balance as at 01 July 2015 (Restated)	**6,328,125,000**	**8,437,500,000**	**3,211,076,220**	**5,780,428,749**	**5,543,154,730**	**4,354,186,840**	**4,920,426,917**	**38,574,898,456**
Net Profit for the year after tax	-	-	-	-	-	-	3,136,868,775	3,136,868,775
Cash Dividend Paid - FY 2014-15	-	-	-	-	-	-	(2,214,843,750)	(2,214,843,750)
Amount Transferred to Different Reserve for FY 2014-15	-	-	600,000,000	-	-	1,230,000,000	(1,830,000,000)	-
Adjustment for Revaluation of Investment for FY 2014-15	-	-	-	(5,780,428,749)	(1,321,799,999)	-	-	(7,102,228,748)
Adjustment made during the year	-	-	-	-	-	-	-	-
Amount Transferred to Benevolent Fund for FY 2014-15	-	-	-	-	-	-	(81,346,046)	(81,346,046)
Balance as at 30 June 2016	**6,328,125,000**	**8,437,500,000**	**3,811,076,220**	-	**4,221,354,731**	**5,584,186,840**	**3,931,105,897**	**32,313,348,688**

The attached notes form an integral part of these Financial Statements and are to be read in conjunction therewith.

For and on behalf of Investment Corporation of Bangladesh

Mojib Uddin Ahmed Ph.D
Chairman

Md. Humaun Kobir
Director

Manjur Ahmed
Director

Kazi Sanaul Hoq
Managing Director

Md. Kamal Hossain Gazi
Head of Finance & Accounts

Md. Rafique Ullah
Company Secretary

Dhaka, 02 November 2017

Investment Corporation of Bangladesh
Statement of Cash Flows
For the year ended 30 June 2017

	Amount in Taka	
	2017	2016
Cash flow from operating activities:		
Interest Received	1,764,048,678	1,934,223,415
Interest Paid	(5,557,968,298)	(5,101,862,721)
Received from capital gain on sale of listed shares	7,760,513,001	4,453,523,205
Dividend Received	3,226,481,972	3,421,907,758
Fees & Commissions Received	658,586,882	685,280,937
Cash Paid to Employees	(630,183,577)	(920,504,589)
Cash Paid to Suppliers	(147,626,490)	(77,591,880)
Cash Received from Other operating activities	16,973,602	2,054,388
Cash Paid for Other operating activities	(260,837,085)	(181,783,015)
Cash Flow before changes in Operating Assets & Liabilities	**6,829,988,686**	**4,215,247,498**
Changes in Operating Assets & Liabilities		
(Increase)/Decrease in Loans & Advances	825,533	(983,230,928)
(Increase)/Decrease in Investment in other Institution	-	-
(Increase)/Decrease in other Assets	180,967,100	(3,753,959,416)
Increase/(Decrease) in Deposit Received from other Banks	8,253,109,162	23,216,602,314
Increase/(Decrease) in Deposit received from Other Depositors	13,753,671,109	3,928,614,720
Increase/(Decrease) in Long/Short Term Debt	4,275,147,354	(2,383,931,227)
Increase/(Decrease) in other Liabilities	1,237,846,742	213,763,278
	27,701,567,001	**20,237,858,741**
Net Cash from Operating Activities	**34,531,555,687**	**24,453,106,240**
Cash Flow from Investment Activities:		
Cash inflow from Sale of Securities	26,829,308,369	7,140,007,172
Cash outflow for Purchase of Securities	(47,770,246,996)	(27,555,660,891)
Cash Increase/Decrease From Sale/Purchase of Fixed Asset	(26,787,307)	(16,909,285)
Net Cash used in Investment Activities	**(20,967,725,935)**	**(20,432,563,004)**
Cash Flows from Financing Activities		
Dividend paid in Cash	(1,898,443,690)	(2,212,368,810)
Net Cash used in Financing Activities	**(1,898,443,690)**	**(2,212,368,810)**
Net Increase/(Decrease) in Cash and Cash Equivalents	**11,665,386,062**	**1,808,174,425**
Cash and Cash Equivalents at beginning of the year	9,743,959,510	7,935,785,086
Closing Cash and Cash Equivalents at end of the year	**21,409,345,573**	**9,743,959,510**
Net Operating Cash Flow per Share	**54.57**	**38.64**

The attached notes form an integral part of these Financial Statements and are to be read in conjunction therewith.

For and on behalf of Investment Corporation of Bangladesh

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Chairman

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Director

Manjur Ahmed
Director

Kazi Sanaul Hoq
Managing Director

Md. Kamal Hossain Gazi
Head of Finance & Accounts

Md. Rafique Ullah
Company Secretary

Dhaka, 02 November 2017

Investment Corporation of Bangladesh

Liquidity Statement
Asset Liability Maturity Analysis

As at 30 June 2017

Amount in Taka

Particulars	Upto 1 Month	Over 1Month Upto 3 Months	Over 3 Months Upto 12 Months	Over 1 year Upto 5 years	Over 5 years	Total
Assets						
Cash in hand	104,414	-	-	-	-	104,414
Balance with other Banks and Financial Institutions	1,327,372,952	3,382,660,103	16,699,208,104	-	-	21,409,241,159
Money at call on short notice	-	-	-	-	-	-
Investment	21,549,650,254	53,874,125,636	16,162,237,691	10,774,825,127	13,739,997,871	116,100,836,579
Loans and Advances	618,560,237	1,701,040,652	3,711,361,422	8,505,203,258	927,840,355	15,464,005,923
Fixed assets including premises, furniture & fixture	6,272,227	10,035,563	15,053,345	75,266,725	18,816,681	125,444,542
Other assets	2,031,000,503	934,177,250	27,373,057	5,229,372,342	298,283,590	8,520,206,743
Non banking assets	-	-	-	-	-	-
Total Assets (A)	**25,532,960,587**	**59,902,039,204**	**36,615,233,618**	**24,584,667,452**	**14,984,938,497**	**161,619,839,360**
Liabilities						
Borrowing from Bangladesh bank, other banks, financial institutions and agents	3,050,000,000	6,000,000,000	10,500,000	-	-	9,060,500,000
Deposits	8,941,381,912	79,478,950,332	9,934,868,792	993,486,879	-	99,348,687,915
Other Liabilities	2,312,383,407	2,110,530,733	2,837,542,664	2,593,455,235	978,807,688	10,832,719,727
Total Liabilities (B)	**14,303,765,319**	**87,589,481,065**	**12,782,911,456**	**3,586,942,114**	**978,807,688**	**119,241,907,642**
Net Liquidity Gap (A-B)	**11,229,195,268**	**(27,687,441,861)**	**23,832,322,163**	**20,997,725,338**	**14,006,130,809**	**42,377,931,718**

The attached notes form an integral part of these Financial Statements and are to be read in conjunction therewith.
For and on behalf of Investment Corporation of Bangladesh

Mojib Uddin Ahmed Ph.D
Chairman

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Managing Director

Md. Kamal Hossain Gazi
Head of Finance & Accounts

Md. Rafique Ullah
Company Secretary

Dhaka, 02 November 2017

Investment Corporation of Bangladesh

Notes to the Financial Statements

As at and For the year ended 30 June 2017

Corporate Profile & Significant Accounting Policies

1. Corporate information

The Investment Corporation of Bangladesh (ICB) was established under Investment Corporation of Bangladesh Ordinance (No:XL) of 1976 (here-in-after referred to as Corporation) with the objectives of accelerating industrialization and economic development of the country through development of the capital market by mobilizing savings, encouraging and improving the investment environment with particular emphasis placed on broadening the base and scope of investments as well as tapping marginal investors. Through the enactment of the Investment Corporation of Bangladesh (Amendment) Act, 2000 (No. 24 of 2000) , reforms in operational strategies and business policies have been implemented by establishing and operating subsidiary companies under ICB. At present the Corporation is being operated under the "Investment Corporation of Bangladesh Act, 2014".

1.2 Principal activities

The principal activities of the Corporation are to provide various kinds of Investment Banking Services to its customers. These activities mainly include providing loans to Operative Investors on margin trading basis, providing advance against ICB Unit Certificates & ICB Mutual Fund Certificates, Lease Financing, Management of existing Unit Fund and Mutual Funds as well as Operating Investors' Accounts, issuing Bank Guarantee, Consumer Credit Scheme.

2. Subsidiary Companies

The Corporation has three subsidiary Companies. A brief description of each of the subsidiary Companies is given below:

2.1 ICB Asset Management Company Limited

ICB Asset Management Company Limited, a subsidiary company of ICB was registered under the Companies Act 1994 as a public company limited by shares on 5 December 2000. The Company can manage the asset of any trust or fund of any type and/or character and hold, acquire, sell or deal in such asset or any trust or fund. It can organize various schemes of different types for trust funds, take part in the management of any mutual fund operation, operate, conduct, accomplish and establish services for industrial trading and commercial activities, invest funds in shares and securities, carry on business, and act as financial and monetary agent and merchandise shares and securities. The registered office of the Company is located at 89, Kakrail, Green City Edge (4th Floor), Dhaka-1000.

2.2 ICB Capital Management Limited

ICB Capital Management Limited, a subsidiary company of ICB was registered under the Companies Act 1994 as a public company limited by shares on 5 December 2000. The Company obtained registration from Bangladesh Securities and Exchange Commission as a Merchant Bank on 16 October 2001. As a part of restructuring program of Investment Corporation of Bangladesh (ICB) under CMDP (Capital Market Development Program) initiated by the Govt. of Bangladesh and the Asian Development Bank, the Company has been created as a subsidiary company of ICB conducting merchant banking activities and plays a more active role in capital market of Bangladesh. The principal functions of the company are issue management, underwriting, portfolio management and corporate advisory services. The registered office of the Company is located at 89, Kakrail, Green City Edge (5th & 6th Floor), Dhaka-1000.

2.3 ICB Securities Trading Company Limited

ICB Securities Trading Company Limited, a subsidiary company of ICB was registered under the Companies Act 1994 as a public company limited by shares on 05 December 2000. The address of the registered office is in Dhaka. The Company is an active member of Dhaka Stock Exchange and Chittagong Stock Exchange. Among many other functions the company primarily provides brokerage service for buying and selling securities listed with stock exchanges and provides brokerage service for buying and selling securities over-the-counter markets by the company itself and by appointing sub-brokers, sub-agents, bond brokers, specialists and odd-lot-dealers. Furthermore, the company also works as a full service Depository Participant in the Central Depository Bangladesh Ltd. (CDBL). The registered office of the Company is located at 89, Kakrail, Green City Edge (7th Floor), Dhaka-1000.

3. Summary of significant accounting policies & basis of preparation

3.1 A summary of the principal accounting policies which have been applied consistently (Unless otherwise stated), is set out below:

a) Statement of compliance & basis of preparation

The financial statements are prepared under historical cost convention in keeping with the Generally Accepted Accounting Principles (GAAP) consistently applied and relevant International Accounting Standards (IASs) so far adopted by The Institute of Chartered

Accountants of Bangladesh (ICAB). The Corporation is a listed financial institution as its shares are listed with Country's stock exchanges. The accompanying financial statements are prepared and presented in a manner suitable to a Statutory Development Financial Institution consistently followed by the Corporation as considered appropriate pursuant to clause 29 (1) of the "Investment Corporation of Bangladesh Act, 2014". Proper disclosures have been made in the accompanying financial statements as required by the relevant laws, Generally Accepted Accounting Principles(GAAP), International Accounting Standards(IASs) so far adopted by the ICAB and in accordance with BRPD Circular No.14 dated 25 June 2003 issued by Bangladesh Bank. Returns certified by seven branch managers are duly verified at the Head Office and incorporated in these accompanying financial statements for consolidation purposes.

b) Consolidation of operations of subsidiaries

"The financial statements of the Corporation and its subsidiaries have been consolidated in accordance with Bangladesh Accounting Standard (BAS)-27 "Consolidated and Separate Financial Statements". The consolidation of the financial statements has been made after eliminating all material intra group transactions.

The total profits of the Corporation and its subsidiaries are shown in the consolidated profit and loss account, with the proportion of profit after taxation pertaining to minority shareholders being deducted as 'Minority Interest'.

All assets and liabilities of the corporation and of its subsidiaries are shown in the consolidated balance sheet. The interest of minority shareholders of the subsidiaries are shown separately in the consolidated balance sheet under the heading 'Minority Interest'.

The total profits of the corporation and its subsidiaries are shown in the Consolidated Statement of Profit or Loss and other Comprehensive Income (profit and loss account), with the proportion of profit after taxation pertaining to non-controlling shareholders being deducted as "Non-Controlling Interest".

All assets and liabilities of the corporation and of its subsidiaries are shown in the Consolidated Statement of Financial Position (Balance Sheet). The interest of non-controlling shareholders of the subsidiaries are shown separately in the Consolidated Statement of Financial Position (Balance Sheet) under the heading "Non-Controlling Interest".

c) Going concern

The accompanying financial statements have been prepared on a going concern basis, which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The accompanying financial statements do not include any adjustments should the Corporation be unable to continue as a going concern.

d) Functional and presentation currency

These financial statements are presented in Taka, which is the Corporation's functional currency. Except as indicated, figures have been rounded off to the nearest Taka.

e) Use of estimates and judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected. The key item which involve these judgments, estimates and assumptions are discussed below:

(1) Impairment losses on loans and advances

In addition to the provision made for loans and advances based on the guideline of Bangladesh Bank, the Corporation reviews its loans and advances portfolio on a monthly basis to assess whether a further allowance for impairment should be provided in the income statement. The judgments by the management is required in the estimation of these amounts and such estimations are based on assumptions about a number of factors though actual results may differ, resulting in future changes to the provisions.

f) Materiality and aggregation

Each material item considered by management as significant has been displayed separately in the financial statements. No amounts has been set off unless the Corporation has a legal right to set off the amounts and intends to settle on net basis. Income and expenses are presented on a net basis only when permitted by the relevant accounting standards.

g) Comparative information

The accounting policies have been consistently applied by the Corporation and are consistent with those used in the previous year. Comparative information has been rearranged wherever necessary to conform with the current presentation.

h) Structure, content and presentation of financial statements

Being the general purpose financial statements, the presentation of these financial statements is in accordance with the guidelines provided by BAS 1: "Presentation of Financial Statements". A complete set of financial statements comprises of-

(i) Statement of Financial Position as at 30 June 2017;
(ii) Statement of Profit or Loss and Other Comprehensive Income for the year ended 30 June 2017;
(iii) Statement of Changes in Equity for the year ended 30 June 2017;
(iv) Statement of Cash Flows for the year ended 30 June 2017;
(v) Notes comprising a summary of significant accounting policies and other explanatory information to the accounts for the year ended 30 June 2017.

3.2 Accounting for provisions, contingent liabilities and contingent assets:

The Corporation recognizes provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made.

No provision is recognized for-

a) Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Corporation; or

b) Any present obligation that arises from past events but is not recognized because-

* It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
* A reliable estimate of the amount of obligation cannot be made.

Such obligations are recorded as Contingent Liabilities. These are assessed continually and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for except in the extremely rare circumstances where no reliable estimate can be made.

Contingent Assets are not recognized in the financial statement since this may result in the recognition of income that may never be realized.

3.2.1 Provisions against loans and advances

Provision against bad and doubtful debts and interest suspense accounts are maintained as per existing loan loss provision policy of the corporation approved by Bangladesh Bank against project loans. The corporation maintains provisions against lease financing as per FID circular no. 08 dated 03.08.2002 and BRPD circular no. 05 dated 05.06.2006 of the Bangladesh Bank. With regard to Margin Loans the Corporation maintains required amount of the provisions together with one per cent general provision in line with the margin loan provisioning policy-2005 approved by the Bangladesh Bank. The corporation maintains one percent general provisions against all unclassified loans & advances except margin loans (two percent).

3.2.2 Provision against other assets.

Provision against other assets maintained Tk. 270,057,377.00

3.3 Taxation

Income tax on earnings for the year comprises current and deferred tax and is based on the applicable tax law in Bangladesh. It is recognized in the income statement as tax expense.

3.3.1 Current tax:

Current tax is the expected tax payable on taxable income for the year, based on tax rates (and tax laws) which are enacted at the reporting date, including any adjustment for tax payable in previous periods. Current tax for current and prior periods is recognized as a liability (or asset) to the extent that it is unpaid (or refundable).

Provision for current income tax has been made as prescribed in the Finance Act-2017 on the taxable income.

3.3.2 Deferred tax:

The Corporation accounted for deferred tax as per BAS - 12 "Income Taxes". Deferred tax is accounted for using the comprehensive tax balance sheet method. It is generated by temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and their tax base.

Deferred tax assets, including those related to the tax effects of income tax losses and credits available to be carried forward, are recognized only to the extent that it is probable that future taxable profits will be available against which the deductible temporary differences or unused tax losses and credits can be utilised.

Deferred tax liabilities are recognised for all taxable temporary differences. They are also recognised for taxable temporary differences arising on investments and it is probable that temporary differences will not reverse in the foreseeable future. Deferred tax assets associated with these interests are recognised only to the extent that it is probable that the temporary difference will reverse in the foreseeable future and there will be sufficient taxable profits against which to utilise the benefits of the temporary difference.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period(s) when the asset and liability giving rise to them are realised or settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the reporting date. The measurement reflects the tax consequences that would follow from the manner in which the corporation at the reporting date, recovers or settles the carrying amount of its assets and liabilities.

3.4 Reporting period

These financial statements cover one fiscal year from 01 July 2016 to 30 June 2017.

3.5 Assets and the basis of their valuation

3.5.1 Cash and cash equivalents

For the purpose of presentation in the Cash flow statements, cash and cash equivalents includes Cash in Hand, Cash at Bank and highly liquid interest bearing investment/Securities with original maturities of less than three month.

Cash flow statement is prepared in accordance with BAS-7 "Statement of Cash Flows". Cash flows from operating activities have been presented at "Direct Method' .

3.5.2 Investment

"Investment in marketable ordinary shares considered as Long-term Investments, has been shown at market value as per BAS-39 ""Financial Instruments: recognition and measurement"". Investment in non-marketable shares has been valued at cost. A reserve for diminution in value of overpriced marketable ordinary shares as on closing of the year has been taken into account.

3.5.3 Loans and advances

a) Interest on loans and advances is calculated on daily product basis, but charged and accounted for monthly and quarterly on accrual basis.

b) Provision for loans and advances is made based on the arrear in equivalent year and reviewed by the management and instruction contained in Bangladesh Bank BRPD Circulars No. 16 of 6 December 1998, 09 of 14 May 2001, 09 and 10 of 20 August 2005, 05 of 5 June 2006, 8 of 07 August 2007, 10 of 18 September 2007, 05 of 29th April 2008, 32 of 12 October 2010 and 14 of 23 September 2012 respectively.

c) Interest is calculated on classified loans and advances as per BRPD circular No. 16 of 1998, 09 of 2001 and 10 of 2005 and recognized as income on realization.

The classification rates are given below:

Business Unit	Special Mention Account (SMA)	Classified		
		Substandard (SS)	Doubtful (DF)	Bad loan (BL)
Consumer credit	5%	20%	50%	100%
All others loans	1%	20%	50%	100%
Off Balance Sheet	-	-	-	-

d) Loans and advances are written off to the extent that (i) there is no realistic prospect of recovery, (ii) and against which legal cases are filed and classified as bad loss as per BRPD Circular 02 dated 13.01.2002. These write off however, will not undermine/affect the claim amount against the borrower. Detailed memorandum records for all such write off accounts are meticulously maintained and followed up.

3.5.4 Premises and Equipment (at cost less depreciation)

a) Initial recognition and measurement

The cost of an item of property, plant and equipments shall be recognized as an assets if, and only if is probable that future economic benefits associated with the item will flow to the entity, and the cost of the item can be measured reliably.

Fixed assets have been accounted for at cost less accumulated depreciation. Cost includes expenditure that is directly attributable to the acquisition of the items.

Subsequent costs of enhancement of an existing assets are recognized as a separate asset, only when it is probable that future economic benefits associated with the item will flow to the company and the cost of such items can be measured reliably. All other expenditures are charged to the statement of Profit or Loss and Other Comprehensive Income during the financial period in which they are incurred.

b) Depreciation

Fixed assets are recorded at historical cost less accumulated depreciation as per BAS-16 "Property, Plant and Equipment. Depreciation is charged on straight line method using the following rates on all fixed assets:

Category of assets:	Rate of Depreciation
Land	-
Building	10%
Renovation of Office Building	20%
Furniture and Fixtures	10%
Office equipment	20%
Electrical equipment	20%
Air Conditioner & Refrigerator	20%
Computer Hardware	20%
Carpets and Curtains	20%
Telephone Installation	20%
Motor vehicles	20%
Library Book	-
Others	10%

For the addition of assets depreciation is charged from the beginning of the month and for the disposal of assets depreciation is charged upto the day of disposal.

c) Sale of fixed assets

Sale price of fixed assets are determined on the basis of fair value of the assets. Gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between sales proceeds and carrying amount of the asset and is recognized in statement of profit or loss and Other Comprehensive Income as per provision of BAS 16 Property, Plant & Equipments.

d) Impairment

If the recoverable amount of an asset is less than its carrying amount, the carrying amount of the asset should be reduced to its recoverable amount. That reduction is an impairment loss. An impairment loss is recognized as an expenses in the Statement of Profit or Loss and Other Comprehensive Income.

e) Others

Useful life and method of depreciation of property plant & equipment are reviewed periodically. As useful lives of assets do not differ significantly from that previously estimated, ICB Management does not consider to revalue its assets by the meantime.

f) Accounting for direct finance

Books of accounts for direct finance operation are maintained based on the accrual method of accounting. Outstanding loans, along with the accrued interest thereon, for short-term finance, and unrealized principal for long term finance, are accounted for as direct finance assets of the Corporation. Interest earnings are recognized as operational revenue periodically.

g) Accounting for lease

As per Bangladesh Accounting Standards (BAS)-17 "Lease" all leases are treated as finance lease since assets leased to customers under agreement transfer substantially all the risks and rewards associate with ownership, other than legal title, to the customers and all leases are full payout leases.

In accordance with the said Standard the aggregate lease receivable including un-guaranteed residual value throughout the primary lease term are recorded as gross lease receivable while the excess of gross lease receivable over the total acquisition cost including interest during the period of acquiring the lease equipment constitutes the unearned lease income

At the execution of each lease, a portion of the unearned lease is recognized as revenue income representing initial direct cost. The balance of the unearned lease income as amortized to revenue on monthly basis over the primary lease term yielding a constant rate of return over the period.

3.5.5 Other assets

Other assets include all other financial assets and include interest, fees and other unrealised income receivable, prepaid interest expenses on fixed deposits, advance for operating and capital expenditure, security deposits and stocks of stationery & stamps etc.

3.6 Deposits and other liabilities

3.6.1 Deposits

Deposits include non interest-bearing lease deposit redeemable at the settlement of lease finance and interest bearing term deposit lodged for periods from 3 months to 3 years. These items are brought to account at the gross value of the outstanding balance.

3.6.2 Other liabilities

Other liabilities comprise items such as provision for loans and advances, provision for taxes, interest payable, interest suspense, accrued expenses. Other liability is recognised in the balance sheet according to the guideline of Bangladesh Bank and Income Tax Ordinance-1984 and internal policies of ICB. Provisions and accrued expenses are recognized in the financial statement when the ICB has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

3.7 Employee benefits

Provident fund (Defined contribution plan)

"Employees who are under Gratuity Scheme contribute @ 10 percent of their basic salary to this scheme which is matched by an equal amount of contribution by the Corporation. Employees who are under Superannuation Fund Scheme contribute @ 10 to 25 percent of their basic salary to the provident fund in which no contribution is made by the Corporation. The monthly contribution is duly transferred to the fund. The respective accumulated Provident Fund balances, including interest, capital gain, dividend income and other incomes thereon, are paid to the members at the end of their satisfactory services according to Provident Fund Rules.

Superannuation Fund Scheme

"There is a funded Superannuation Fund Scheme in which the Corporation contributes @ 40 per cent of employee's basic salary. The monthly contribution to the fund is transferred duly to the fund. The facilities under the scheme are provided to the employees as per approved rules at the time of retirement.

Gratuity fund (Defined benefit plan)

The Corporation also operated an nonfunded gratuity scheme. Employees are entitled to gratuity benefit after completion of minimum three years of service in the Corporation. The gratuity is calculated on the last basic pay and is payable at the rate of two month's basic pay for every completed year of service.

Other Employees Benefit (Incentive Bonus)

The Corporation/ICB provides Incentive Bonus facilities to its employees on its profitability. The Board of the Directors of the Corporation approves the Incentive Bonus on the basis of basic salary of the employees each year alongwith its Audited Financial Statements and this was finally approved by the shareholders of the Corporation on the Annual General Meeting. Bank and Financial Institutions Division of Ministry of Finance, Government of the Peoples Republic of Bangladesh had issued a memo (No. 53.006.001.00.09.103.2012/53 dated 23 January 2013) to get approval for Incentive Bonus from the Ministry but the Management of the Corporation/ICB had requested vide a letter (dated 11 February 2016) to the concerned Ministry to waive from getting permission regarding Incentive Bonus. For the current year provision of Tk. 112.20 million has been made for incentive bonus (Previous Year Tk. 67.9 million).

3.8 Revenue recognition

Interest income from loans and other sources is recognized on an accrual basis of accounting.

Interest on Margin Loan

"Interest on margin loan is recognized as revenue on an accrual basis and interest receivable on such loan is merged with original loan on a quarterly basis.

Unit & Mutual Fund Advance Account

"The total amount of loans is stated at amount disbursed less recoveries. Like Margin Loans interest receivable on such loans is merged with the principal amount on a quarterly basis.

Bridging Loan and Debenture Loan

"Bridging Loans and Debenture Loans are stated at amount disbursed less recoveries. Interest receivable on these loans is accounted for on accrual basis and where ultimate recovery of interest has been considered doubtful is transferred to interest Suspense Account."

Lease Income

"The excess of aggregate rentals receivable over the cost of the leased asset constitutes the total unearned lease income. The unearned lease income is recognized as revenue on an accrual basis over the terms of the lease. However, lease income is not recognized if capital or interest is in arrears for more than three months.

Dividend Income

Dividend income is recognized on an accrual basis when the shareholders right to receive payment is established. Bonus share i.e. Stock Dividend received or receivable from various companies is not accounted for as income rather included in the portfolio to reduce the average cost.

Profit/(Loss) on sale of securities

"Profit/(Loss) on sale of securities is accounted for based on difference between average cost price and selling price. Premium on shares under Sale and Repurchase Agreement is taken to income on cash basis.

Interest on Fixed Deposit

"Interest income from fixed deposit is recognized on an accrual basis in the period in which the income is accrued.

Fees, Commissions & Service Charges

"Fees, Commissions & Service Charges are recognized on an accrual basis. "

3.9 Borrowing Cost

"All other borrowing costs are recognized as expenses in the year in which they are incurred unless capitalization is permitted under Bangladesh Accounting Standard (BAS)- 23 "Borrowing Costs".

3.10 Litigation

The Corporation has lawsuits arising in the normal course of business, which were filed against the default clients for non-payment against sales invoices. The Corporation however, provides adequate provisions against any doubtful payments.

3.11 Statement of liquidity

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

a) Balances with other bank & financial institutions, money at call & short notice etc. are on the basis of their maturity term.
b) Investments are on the basis of their residual maturity term.
c) Loans & advances are on the basis of their repayment/ maturity schedule.
d) Fixed assets are on the basis of their useful life
e) Other assets are on the basis of their adjustment.
f) Borrowing from other banks, financial institutions and agents as per their maturity/ repayment term

3.12 Reconciliation of inter-Corporation /inter-branch account

Books of accounts with regard to intercorporation are reconciled on a monthly basis and there are no material differences which may affect the financial statements significantly.

3.13 Compliance of Bangladesh Accounting standard (BAS) and Bangladesh Financial Reporting Standard (BFRS)

Bangladesh Accounting Standard (BAS)	Ref.	Status
Presentation of Financial Statements	BAS-1	Applied
Inventories	BAS-2	Not Applicable
Statement of Cash Flows	BAS-7	Applied
Accounting Policies, Changes in Accounting estimate and Errors	BAS-8	Applied
Events after the Reporting Period	BAS-10	Applied
Construction Contracts	BAS-11	Not Applicable
Income taxes	BAS-12	Applied
Segment Reporting	BAS-14	Applied
Property Plant and Equipments	BAS-16	Applied
Leases	BAS-17	Applied
Revenue	BAS-18	Applied
Employee Benefits	BAS-19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	BAS-20	Not Applicable
The Effect of Changes in Foreign Exchanges Rate.	BAS-21	Not Applicable
Borrowing Cost	BAS-23	Applied
Related party Disclosures	BAS-24	Applied
Accounting and Reporting by Retirement Benefit Plans	BAS-26	Applied
Consolidated and Separate Financial Statements	BAS-27	Applied
Investment in Associates	BAS-28	Not Applicable
Financial Reporting of Interest in Joint Ventures	BAS-31	Not Applicable
Financial Reporting in Hyper inflationary Economies	BAS-29	Not Applicable
Earning Per Share	BAS-33	Applied
Interim Financial Reporting	BAS-34	Not Applicable
Impairments of Assets	BAS-36	Applied
Provision, Contingent Liabilities and Contingent Assets	BAS-37	Applied
Intangible Assets	BAS-38	Not Applicable
Financial Instruments: Recognition & Measurement	BAS-39	Applied
Investment property	BAS-40	Not Applicable
Agriculture	BAS-41	Not Applicable
First-time adoption of Bangladesh Financial Reporting Standards	BFRS-1	Not applicable
Shares Based Payment	BFRS-2	Not applicable
Business combination	BFRS-3	Not applicable
Insurance Contracts	BFRS-4	Not applicable
Non-current assets Held for Sale and Discounted operations	BFRS-5	Not applicable
Exploration for and Evaluation of Mineral Resources	BFRS-6	Not applicable
Financial Instruments: Disclosures	BFRS-7	Applied
Operating Segments	BFRS-8	Not applicable
Financial Instruments	BFRS-9	Not applicable
Consolidated Financial Statements	BFRS-10	Applied
Joint Arrangements	BFRS-11	Not applicable
Disclosure of Interest in other Entities	BFRS-12	Not applicable
Fair Value Measurement	BFRS-13	Not applicable

3.14 Disclosure of departure from few requirements of BAS/BFRS due to mandatory compliance of Bangladesh Bank's requirements

The Corporation management has followed the principles of BAS & BFRS consistently in preparation of the financial statements to that extent as applicable to the corporation. Some requirements of Bangladesh Bank's rules and regulations contradict with those of financial instruments and general provision standards of BAS and BFRS. As such the Corporation has departed from those contradictory requirements of BAS/BFRS in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below along with financial impact where applicable:

3.14.1 As per FID circular No. 02, dated 31 January 2012 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provisions has been made by netting off any unrealized gain/(loss) arising at the Balance sheet date. However as per requirements of BAS 39 investment in shares falls either under "at fair value through profit and loss account" or under "available for sale" where any change in the fair value at the year-end is taken to profit and loss account or other comprehensive income respectively.

3.14.2 As per FID circular No. 08 dated 03 August 2002 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment. As such the Corporation measures and recognizes investment in quoted and unquoted shares at cost if the year–end market value (for quoted shares) and book value (for unquoted shares) are higher than the cost. At the year end the Corporation's market value and book value of quoted shares was higher than cost price by Tk. 7,025,928,318.00 in case of the separate financial statements and in case of the consolidated financial statements the same is higher than cost by Tk. 7,425,797,253.00 in the financial statement. However as per requirements of BAS 39 investment in shares falls either under "at fair value through statement of comprehensive income" or under "available for sale" where any change in the fair value at the year end is taken to statement of comprehensive income or revaluation reserve respectively.

3.14.3 As per FID circular No. 08 dated 03 August 2002 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment. As such the Corporation measures and recognizes investment in quoted and unquoted shares at cost if the year –end market value (for quoted shares) and book value (for unquoted shares) are higher than the cost. At the year-end the Corporation's market value and book value of quoted shares was higher than cost price by Tk.7,025,928,318.00 in the financial statements. However as per requirements of BAS 39 investment in shares falls either under "at fair value through statement of comprehensive income" or under "available for sale" where any change in the fair value at the year-end is taken to statement of comprehensive income or revaluation reserve respectively.

3.14.4 As per FID circular No. 08 dated 03 August 2002 and FID circular No. 03, dated 03 May 2006 a general provision at 1% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained. However such general provision cannot satisfy the conditions of provision as per IAS 37. At the year end the Corporation has recognized an accumulated general provision of Tk. 123,479,539.00 in the statement of financial position under liabilities.

3.14.5 Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks and NBFIs as well as ICB. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income (OCI) nor are the elements of Other Comprehensive Income allowed to include in a Single Comprehensive Income (OCI) Statement. As such the Corporation does not prepare the other comprehensive income statement. However the Corporation does not have any elements of OCI to be presented.

3.14.6 As per Bangladesh Bank guidelines financial instruments are categorized, recognized and measured differently from those prescribed in BAS 39. As such some disclosure and presentation requirements of BFRS 7 and BAS 32 have not been made in the accounts.

3.15 Risk Management

Being a financial Intermediary, ICB is confronted with various kinds of financial and non-financial risks viz, Credit, Interest rate, liquidity, equity price, legal, regulatory, reputational and operational risk. These risks are highly interdependent and events that affect one area of risk can have ramification for a range of other categories. So, in order to achieve the goals of its business strategy, ICB focuses on developing a strong and integrated approach in risk management which is fundamental to maintain consistency on profitability and sustainability of the Corporation.

The Board of Directors approves the risk management strategy, policies and risk appetite of the corporation recommended by the Board Risk Management Committee. At operational level, overall risk management function of the corporation has been assigned to the operational Risk Management Committee comprised of 8 senior executives. The functions of the operational Risk Managementmt Committee is essentially to ensure identification, monitoing, measurement and controlling of risk profile of the corporation. Nonetheless it has adopted a committee approach for the management of risks inherent in its functions. Amongst the committees, the Asset-Liability Management Committee (ALCO) deals with Liquidity Risk and Interest Rate risk. The Project Appraisal Committee (PAC) oversees the Credit/Counter party risk. The Budget Management Committee formulates and controls the budget and the Portfolio Management Committee manages equity price risk of equity portfolio of the Corporation.

ICB has adopted Risk Register, a sophisticated model for risk identification and assessment, throughout the Organization.The head of department is individually responsible for the formation of a Risk Management Group comprised of the employees of the concerned department. This Risk Management Group is tasked with the identification and assessment function of risk management process along with suggesting mitigation plan and preparing Risk Register relating to their areas of responsibility.

Some Key Point of the Procedure of Risk Register:

1) The Risk Register has established in every Department/Unit/Branch for Corporation wide assessment.
2) Risk Register assesses the impact and likelihood of each risk.
3) The objective of each risk assessment is to establish a prioritized list of risks for further analysis.
4) Departmental (Risk Owner) groups prepare their own Risk Register using the ICB Risk Assessment Form forward the same to the Risk Management Department. Then the Risk Management Department undertakes an analysis and evaluation of the identified risk profile.
5) Once analyzed and evaluated each risk is prioritized and forwarded to the Risk Management Committee who is to under take review (on a quarterly basis) of its content and make recommendation.
6) The recommendations are presented to the Managing Director for approval.
7) Once approved, the recommentations are send to the concerend department for implementation.

Major Types of Risk faced by the Corporation:

Credit Risk & Mitigation Plan:

"The credit risk emanates from various activities of the Corporation including on Balance Sheet exposure such as lending, leasing and off-balance sheet exposures such as guarantees. Lending is one of the main lines of business of the Corporation. Within the integrated risk management framework, credit division manages their credit risk exposures in an objective and informed manner. ICB management formulates credit strategy by setting limits on exposure to mitigate concentration risk with regard to sector, region and product. Assessment on the quality of credit is an important tool to ensure that credit will not result in bad loans. ICB believes that a key component of a disciplined credit culture is adherence to internal policies and procedures based on the regulatory requirement. A well-defined hierarchy supported by well-established policies and procedures provides a robust framework for the management of credit risk.

Market Risk and Mitigation Plan:

ICB's market risk exposures are mainly measured in terms of interest rate risk and equity price risk. The assessment of each market risk types are briefly described below:

Interest Rate Risk:

Interest rate risk arises due to the change in the market interest rate that adversely affects the net interest income and the value of any financial institution. A considerable portion of the corporation's funds are invested in the form of long-term assets and other long-term commitments, some of which are matched against short-term deposits. This in turn results in the corporation being vulnerable to interest rate hikes. ICB is going to introduce a comprehensive Asset Liability Management (ALM) system which will measure the impact on cash flow and networth of the corporation from probable changes in interest rates.

Equity Price Risk:

"Equity price risk is the risk of loss arising from consistent fluctuation in equity prices. The upward and downward fluctuation of prices of listed securities and resultant changes in share price index faced during the year have an impact on the value of investment and trading portfolios of securities. The market value of on balance sheet and off balnce sheet securities listed in the stock exchange is computed daily, which is reported to the Portfolio Management Committee for appropriate action.

Liquidity Risk:

Liquidity risk is the risk that arises due to the failure in fulfilling day to day financial obligations of a financial institution. The ALCO manages the balance sheet of the Corporation within the liquidity risk parameters laid down by the Board of Directors. ALCO reviews Statement of maturity of Assets and Liabilities and Statement of Sensitivity of Assets.

Operational Risk & Mitigation Plan:

The objective of operational risk management is to monitor and control of operational risk in as cost-effective manner as possible within the targeted levels. The departmental head of the Corporation is responsible for maintaining an acceptable level of internal control commensurate with the scale and nature of operations. Internal Control and Compliance Division of ICB takes all necessary control measure periodically or case to case basis. The internal audit is carried out on the basis of the guidelines circulated by the regulatory authorities time to time. Besides the management of ICB emphasizes on the development of specific operational manual for every department/ division to reduce operational risk. As a result, the operational risk related incidents are at very minimal level.

Information Risk Management:

ICB is committed to secure customer information as well as corporation's information by developing, implementing and monitoring policies and systems. Strict measures are enforced to assure the integrity, confidentiality and availability of such information.

Compliance Risk Management:

Inspection and Compliance Department through its continuous monitoring ensures that the gudelines, notice, order etc. circulated by the regulatory authority for compliance and the decisions taken by the Board of Directors of the Corporation for the establishment of proper business environment and corporate governance are properly implemented. If any deviation is detected after analyzing the steps taken to achieve the goals and objectives of ICB, this department reports the same to the authority for taking subsequent correcting measures.

3.16 Earnings per share

Earnings Per Share (EPS) has been calculated in accordance with Bangladesh Accounting Standard - 33 "Earnings Per Share" and shown on the face of profit and loss account and computation shown in Note: 38.

Basic earning per share:

This has been calculated by dividing the basic earning by the weighted average number of ordinary shares outstanding for the year.

Basic earnings:

This represents earnings for the period ended on 30 June 2017 attributable to the ordinary shareholders.

3.17 Related party disclosure

As per Bangladesh Accounting Standards (BAS) 24 "Related Party Disclosures", parties are considered to be related if one of the party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. The Company carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with its related parties.

3.18 Contingent liabilities and contingent assets

The company does not recognize contingent liability and contingent assets but discloses the existence of contingent liability in the financial statements. A contingent liability is probable obligation that arises from past events whose existence will be confirmed by the occurrence or non-occurrence of uncertain future events not within the control of the company or present obligation that is not recognize because outflow of resources is not likely or obligation cannot be measured reliably.

3.19 Off balance sheet items

Under general function of the Corporation, liabilities against bank guarantee which guarantee has been given to DSE and CSE in favour of ISTCL, have been shown as Off Balance Sheet items. Provision for off balance sheet items is made as per BRPD circular No. 8 of 7th August 2007 and 10 of September 18, 2007.

3.20 Dividend Equalization Fund

Dividend Equalization Fund is created for making proposed and approved dividend payments consistently to the shareholders in the event of worst business situation of the company.

3.21 Equity and Entrepreneurship Fund (EEF)

As per sub-agency agreement between Bangladesh Bank (BB) and Investment Corporation of Bangladesh (ICB) dated 1st June, 2009 the Corporation has been administering the operational activities of EEF. Project sanctioning Board of EEF Agro/ICT comprises with representatives from Ministry/different Organizations including Ministry of Finance, Bangladesh Bank, Bangladesh Agricultural Research Council (BARC), Bangladesh Agriculture University, Federation of Bangladesh Chamber of Commerce & Industries (FBCCI), Directorate of Live Stock, Bangladesh Computer Council, Bangladesh Association of Software & Information Services (BASIS), Bangladesh Computer Samity and Investment Corporation Of Bangladesh (ICB).EEF is not included in the financial statements of the Corporation as the Fund is only administered by ICB on behalf of Bangladesh Bank/Government of Bangladesh.

3.22 Accounting for changes in accounting estimates

BAS - 8 states that the effect of a change in an accounting estimate is to be applied prospectively by inclusion in the current accounting period and, if relevant, in future accounting period. The carrying amount of assets, liabilities, or equity may be changed following a change in accounting estimates in the period of the change.

3.23 Events after the reporting period

All materials events occurring after the reporting period are considered and where necessary, adjusted for or disclosed in Note No. 40.2.

		Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
4.	**Cash and Bank Balances:**					
	Cash in Hand	4.1	221,157	364,954	104,414	69,969
	Cash at Bank	4.2	24,188,724,161	14,002,856,550	21,409,241,159	9,743,889,541
			24,188,945,318	**14,003,221,504**	**21,409,345,573**	**9,743,959,510**
4.1	**Cash in Hand**		221,157	364,954	104,414	69,969
			221,157	**364,954**	**104,414**	**69,969**
4.2	**Cash at Bank**					
4.2.a	**Current Accounts:**					
	IFIC Bank Ltd.		11,754,501	(219,327,892)	10,389,490	(232,138,443)
	Bangladesh Development Bank Ltd.		24,934	25,774	24,934	25,774
	National Bank Ltd.		1,070	1,760	1,070	1,760
			11,780,505	**(219,300,359)**	**10,415,494**	**(232,110,910)**
4.2.b	**Savings Accounts:**					
	IFIC Bank Ltd.		9,627,663	180,181,777	9,627,663	180,181,777
	National Bank Ltd.		40,261	39,196	40,261	39,196
	Janata Bank Ltd.		85,610	83,525	85,610	83,525
			9,753,534	**180,304,498**	**9,753,534**	**180,304,498**
4.2.c	**Short Term Deposits:**					
	IFIC Bank Ltd.		6,690,225,122	5,670,202,720	3,964,086,161	1,529,538,146
	AB Bank Ltd.		44,625	44,852	44,625	44,852
	One Bank Ltd.		99,562	97,727	99,562	97,727
	BDBL		10,684,270	-	10,684,270	-
	Dutch Bangla Bank Ltd.		1,546,494	1,495,698	1,546,494	1,495,698
	Pubali Bank Ltd.		2,415,224	2,362,638	2,405,843	2,351,884
	Islami Bank Bangladesh Ltd.		2,984,875	2,914,474	2,984,875	2,914,474
	Sonali Bank Ltd.		163,618	158,427	163,618	158,427
	CITI Bank NA		6,174	6,698,765	6,174	6,698,765
	Agrani Bank Ltd.		23,732	24,236	23,732	24,236
	National Bank Ltd.		5,148,878	4,960,450	5,148,878	4,960,450
	BASIC Bank Ltd.		716,217	740,457	716,217	740,457
	Standard Chartered Bank		9,629,270	9,543,326	9,629,270	9,543,326
	ICB Islami Bank Ltd.		1,827,085	3,599,042	1,827,085	3,599,042
	Standard Bank Ltd.		18,193	18,614	18,193	18,614
	UCBL		5,528,172	-	-	-
	NCC Bank Ltd.		10,822,595	7,138,623	10,822,595	7,138,623
			6,741,884,106	**5,710,000,049**	**4,010,207,592**	**1,569,324,721**
4.2.d	**Fixed Deposits:**					
	Bank		10,506,262,124	5,158,366,350	10,459,820,647	5,052,885,220
	NBFI		6,919,043,892	3,173,486,012	6,919,043,892	3,173,486,012
			17,425,306,016	**8,331,852,362**	**17,378,864,539**	**8,226,371,232**
	Total Cash at Bank (4.2.a+……+4.2.d)		**24,188,724,161**	**14,002,856,550**	**21,409,241,159**	**9,743,889,541**
	Total Cash and Bank Balance (4.1+4.2)		**24,188,945,318**	**14,003,221,504**	**21,409,345,573**	**9,743,959,510**
5	**Investments:**					
	Capital Investment in Subsidiary Companies	5.1	-	-	579,499,100	579,499,100
	Capital Investment in Other Institutions	5.2	463,174,599	463,174,599	463,174,599	463,174,599
	Marketable Securities- at market value	5.3	114,103,690,019	83,328,305,924	107,748,251,272	78,869,278,060
	Investment in Bangladesh Fund	5.4	7,309,911,608	7,059,911,608	7,309,911,608	7,059,911,608
			121,876,776,226	**90,851,392,131**	**116,100,836,579**	**86,971,863,367**

		Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
5.1	**Capital Investment in Subsidiary Companies**					
	ICB Securities Trading Company Ltd.		-	-	12,499,700	12,499,700
	ICB Capital Management Ltd.		-	-	516,999,700	516,999,700
	ICB Asset Management Company Ltd.		-	-	49,999,700	49,999,700
			-	**-**	**579,499,100**	**579,499,100**
5.2	**Capital Investment in Other Institutions**					
	Central Depository Bangladesh Ltd.		18,900,440	18,900,440	18,900,440	18,900,440
	Industrial & Infrastructural Dev. Finance Co. Ltd.		29,767,462	29,767,462	29,767,462	29,767,462
	Aramit Thai Aluminum Ltd.		5,000,000	5,000,000	5,000,000	5,000,000
	Credit Rating Information & Services Ltd.		2,836,897	2,836,897	2,836,897	2,836,897
	Credit Rating Agency of Bangladesh Ltd.		1,669,800	1,669,800	1,669,800	1,669,800
	The Farmers Bank Ltd.		300,000,000	300,000,000	300,000,000	300,000,000
	CAPM Venture Capital & Finance Ltd.		105,000,000	105,000,000	105,000,000	105,000,000
			463,174,599	**463,174,599**	**463,174,599**	**463,174,599**
5.3	**Marketable Securities- at market value**					
	Listed Securities					
	Ordinary Shares	5.3.1.a	109,746,537,317	80,624,850,656	103,743,796,765	76,328,179,991
	Debentures	5.3.1.b	39,600	39,600	39,600	39,600
	Bond	5.3.1.c	88,096,648	92,592,027	48,122,760	53,525,419
			109,834,673,565	**80,717,482,283**	**103,791,959,125**	**76,381,745,010**
	Non Listed Securities					
	Ordinary Shares	5.3.2.a	1,939,135,213	729,929,983	1,873,325,474	664,120,243
	Preference Shares	5.3.2.b	1,111,031,332	1,334,541,985	1,104,831,332	1,327,641,985
	Shares Against Underwriting	5.3.2.c	14,487,366	14,487,366	14,487,366	14,487,366
	Mutual Funds	5.3.2.d	1,204,362,543	531,864,307	963,647,975	481,283,457
			4,269,016,454	**2,610,823,641**	**3,956,292,147**	**2,487,533,051**
			114,103,690,019	**83,328,305,924**	**107,748,251,272**	**78,869,278,060**
5.3.1	**Listed Securities**					
5.3.1.a	**Ordinary Shares**					
	Banks		13,415,453,765	11,550,491,589	12,545,619,383	11,026,364,626
	Financial Institutions		3,867,142,656	2,394,508,153	3,602,077,107	2,201,522,684
	Investment		2,700,198,741	1,466,666,647	2,306,479,737	1,041,601,393
	Ceramic Industry		1,564,905,266	1,180,849,844	1,452,699,782	1,130,973,281
	Engineering		10,830,510,026	5,493,990,301	10,407,643,151	5,146,785,852
	Food and Allied		5,453,574,573	4,586,216,825	5,311,803,497	4,524,035,801
	Fuel & Power		20,123,201,664	14,861,121,752	19,105,749,131	14,071,226,678
	IT Sector		498,154,870	474,955,318	452,202,629	433,869,347
	Insurance		4,705,487,791	1,790,223,343	4,308,658,070	1,539,954,232
	Textile		6,573,623,512	3,239,922,210	6,141,363,894	2,998,957,214
	Paper & Printing		16,378,688	10,577,488	2,462,688	2,207,488
	Chemical & Pharmaceuticals		22,207,461,261	17,477,289,255	21,140,023,167	16,646,279,665
	Service		463,069,261	168,870,580	365,151,875	149,734,767
	Tannery		1,672,997,330	1,522,533,825	1,605,972,512	1,475,449,849
	Cement		6,546,632,069	5,791,283,241	6,246,325,385	5,600,312,454
	Jute		5,819,977	5,459,238	5,759,277	5,401,488
	Telecommunication		3,821,298,627	6,087,466,358	3,688,476,827	5,962,523,798
	Travel and Leisure		1,483,385,882	850,824,583	1,451,208,083	810,310,677
	Miscellaneous		3,797,241,358	1,671,600,106	3,604,120,570	1,560,668,697
			109,746,537,317	**80,624,850,656**	**103,743,796,765**	**76,328,179,991**

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
5.3.1.b Debentures					
BD. Welding Electrodes		39,600	39,600	39,600	39,600
		39,600	**39,600**	**39,600**	**39,600**
5.3.1.c Bond					
Mudaraba Perpetual Bond		88,096,648	92,592,027	48,122,760	53,525,419
		88,096,648	**92,592,027**	**48,122,760**	**53,525,419**
5.3.2 Non Listed Securities					
5.3.2.a Ordinary Shares					
Jago Corporation Ltd.		4,895,000	4,895,000	4,895,000	4,895,000
Karim Pipe Mills Ltd.		1,363	1,363	1,363	1,363
AB Biscuit Co. Ltd.		734,000	734,000	734,000	734,000
Aroma Tea Co. Ltd.		1,701,365	1,701,365	1,701,365	1,701,365
Dhaka Vegetable Oil Inds. Ltd.		11,155	11,155	11,155	11,155
Froglegs Export Ltd.		11,050	11,050	11,050	11,050
Meghna Vegetable Oil Inds. Ltd.		96,924	96,924	96,924	96,924
Energypac Power Generation Ltd.		147,400,000	147,400,000	127,600,000	127,600,000
JMI Hospital Requisit Manu. Ltd.		810,000,000	-	810,000,000	-
Islam Jute Mills Ltd.		47,726	47,726	47,726	47,726
MymCo Jute Mills Ltd.		35,000,000	35,000,000	35,000,000	35,000,000
Mark (BD) Shilpa and Engnnr. Ltd.		113,645	113,645	113,645	113,645
Quashem Timber Complex Ltd.		100,000	100,000	100,000	100,000
Paper Converting Ltd.		1,972,400	1,972,400	1,972,400	1,972,400
Allied Pharma Ltd.		20,000,000	20,000,000	20,000,000	20,000,000
Pharmaco International Ltd.		-	794,770	-	794,770
Queen South Textile Ltd		20,000,000	-	20,000,000	-
Progressive Plastic Inds. Ltd.		101,669	101,669	101,669	101,669
Silva Pharmaceuticals Ltd.		300,000,000	-	300,000,000	-
INDO BANGLA PHARMACUTICALS Ltd.		150,000,000	150,000,000	150,000,000	150,000,000
Milon Tanneries Ltd.		200,000	200,000	200,000	200,000
Paragon Leather & Footwear Ltd.		1,924,064	1,924,064	1,924,064	1,924,064
Desh Denims Ltd.		200,000,000	200,000,000	200,000,000	200,000,000
AAMRA Network Ltd.		118,800,000	118,800,000	118,800,000	118,800,000
Electro Battery Company Ltd		80,000,000	-	80,000,000	-
Dhaka Stock Exchange Ltd.		28,860,420	28,860,420	-	-
Chittagong Stock Exchange Ltd.		17,149,320	17,149,320	-	-
Gem Knit wear Fabrics Ltd.		15,113	15,113	15,113	15,113
		1,939,135,213	**729,929,983**	**1,873,325,474**	**664,120,243**
5.3.2.b Preference Shares					
R & R Hatchery Ltd.		7,500,000	7,500,000	7,500,000	7,500,000
Orion Infrastructure Ltd.		500,000,000	500,000,000	500,000,000	500,000,000
Bangladesh Development Co. Ltd.		115,213,814	123,900,000	109,013,814	117,000,000
Kores (BD) Ltd.		74,880,486	85,343,972	74,880,486	85,343,972
Rajlanka Power Co. Ltd.		-	181,818,180	-	181,818,180
Global Asset Ltd.		300,000,000	300,000,000	300,000,000	300,000,000
Universal Medical College & Hospital		113,437,032	135,979,833	113,437,032	135,979,833
		1,111,031,332	**1,334,541,985**	**1,104,831,332**	**1,327,641,985**
5.3.2.c Shares Against Underwriting					
BEMCO Ltd.		2,566,580	2,566,580	2,566,580	2,566,580
Bangladesh Chemical Inds. Ltd.		709,600	709,600	709,600	709,600
National Oxygen Ltd.		2,207,400	2,207,400	2,207,400	2,207,400
Padma Printers Ltd.		11,310	11,310	11,310	11,310
Paper Converting Ltd.		137,100	137,100	137,100	137,100
Saleh Carpet Mills Ltd.		8,300,500	8,300,500	8,300,500	8,300,500
SPL Jute Ltd.		397,525	397,525	397,525	397,525
Swan Textile Mills Ltd.		157,351	157,351	157,351	157,351
		14,487,366	**14,487,366**	**14,487,366**	**14,487,366**

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
5.3.2.d Mutual Funds					
CAPM BDBL MUTUAL FUND-1		-	100,000,000	-	100,000,000
LANKA BANGLA 1ST BALANCED UNIT FUND		216,300,000	50,000,000	216,300,000	50,000,000
PENINSULA AMCL BDBL UF-1		20,000,000	20,000,000	20,000,000	20,000,000
UFS-POPULAR LIFE UNIT FUND		440,714,568	200,000,000	200,000,000	200,000,000
ICB AMCL Converted 1st MF		-	372,300	-	372,300
SEML LECTURE EQUITY MANAGEMENT FUND		-	50,000,000	-	50,000,000
Second ICB Unit Fund		-	50,580,850	-	-
7th ICB Unit Fund		16,160	-	16,160	-
MTB UNIT FUND		109,999,830	59,999,830	109,999,830	59,999,830
SEML FBLSL GROWTH FUND		150,000,000	-	150,000,000	-
ATC SHARIAH UNIT FUND		30,000,000	-	30,000,000	-
ICB AMCL CONV. FIRST UNIT FUND		1,655,927	911,327	1,655,927	911,327
ICB AMCL ISLAMIC UNIT FUND		15,676,058	-	15,676,058	-
Prime Finance 1st Unit Fund		20,000,000	-	20,000,000	-
UFS-IBBL SHARIAH UNIT FUND		200,000,000	-	200,000,000	-
		1,204,362,543	**531,864,307**	**963,647,975**	**481,283,457**
5.3.3 Branch Investments					
Khulna Branch		125,009,142	104,312,162	124,955,298	108,655,193
Barishal Branch		80,747,956	80,747,956	130,650,551	191,248,007
Sylhet Branch		93,899,281	93,899,281	146,073,207	146,911,722
Chittagong Branch		330,145,933	232,060,527	232,624,345	104,281,770
Rajshahi Branch		260,829,687	147,542,568	259,197,579	78,940,319
Local Office		214,869,807	214,869,807	300,711,107	76,898,219
Bogra Branch		161,041,225	76,900,232	161,038,290	196,707,532
Uttara Branch		102,393,068	38,929,595	-	-
		1,368,936,099	**989,262,127**	**1,355,250,376**	**903,642,762**
5.4 Investment in Bangladesh Fund					
Balance as on 1 July		7,059,911,608	6,309,911,752	7,059,911,608	6,309,911,752
Investment made during the year		250,000,000	749,999,856	250,000,000	749,999,856
Balance as on 30 June		**7,309,911,608**	**7,059,911,608**	**7,309,911,608**	**7,059,911,608**
Total Investment (5.1+5.2+5.3+5.4)		**121,876,776,226**	**90,851,392,131**	**116,100,836,579**	**86,971,863,367**
5.5 Investment made during the year					
Capital investment in other institutions		-	-	-	-
Marketable securities		51,017,366,477	28,670,240,338	47,520,246,996	26,805,661,035
Bangladesh fund		250,000,000	749,999,856	250,000,000	749,999,856
		51,267,366,477	**29,420,240,194**	**47,770,246,996**	**27,555,660,891**
5.6 Remaining Maturity Grouping of Investments					
On demand		-	-	-	-
In not more than one month		22,820,738,004	16,665,661,185	21,549,650,254	15,773,855,612
In more than 1 but not more than 3 months		57,051,845,009	41,664,152,962	53,874,125,636	39,434,639,030
More than 3 months but not more than 1 year		17,115,553,503	12,499,245,889	16,162,237,691	11,830,391,709
More than 1 year but not more than 5 years		11,410,369,002	8,332,830,592	10,774,825,127	7,886,927,806
More than 5 years		13,478,270,708	11,689,501,503	13,739,997,871	12,046,049,210
		121,876,776,226	**90,851,392,131**	**116,100,836,579**	**86,971,863,367**

5.7 Valuation of Marketable Securities (Quoted as on 30.06.2017)_ICB

Sector/Category	No. of shares	Total cost price (Tk.) 2017	Total Market price (Tk.) 2017
BANK	628,292,241	11,419,415,532	12,545,619,383
CEMENT	65,136,830	7,192,976,876	6,246,325,385
CERAMICS	48,765,428	1,630,646,483	1,452,699,782
ENGINEERING	144,662,417	10,413,059,782	10,407,643,151
FOOD & ALLIED	36,853,460	3,100,411,877	5,311,803,497
FUEL & POWER	234,830,278	18,902,753,294	19,105,749,131
GARMENTS & TEXTILES	259,415,138	6,550,345,936	6,141,363,894
INFORMATION TECHNOLOGY	11,162,956	402,788,552	452,202,629
INSURANCE	161,332,619	4,959,139,902	4,308,658,070
INVESTMENT	253,393,667	2,278,827,725	2,306,479,737
JUTE	94,881	1,475,711	5,759,277
MISCELLANEOUS	103,955,528	4,206,219,832	3,604,120,570
NON BANKING FIN. INSTITUTE	93,102,109	3,419,515,125	3,602,077,107
PAPER AND PRINTING	50,450	3,013,288	2,462,688
PHARMACEUTICALS AND CHEMICALS	144,653,345	15,650,700,758	21,140,023,167
SERVICES AND REAL ESTATE	10,157,080	310,501,089	365,151,876
TANNERY INDUSTRY	6,353,906	1,482,300,021	1,605,972,512
TELECOMMUNICATION	11,902,971	2,953,911,590	3,688,476,827
TRAVEL AND LEISURE	45,521,497	1,830,067,234	1,451,208,083
CORPORATE BOND	49,560	47,707,694	48,122,760
LISTED DEBENTURE	743,929	39,600	39,600
NON LISTED ORDINARY SHARE	116,033,128	1,881,092,338	1,873,325,473
NON LISTED PREFERENCE SHARE	28,175,001	1,104,831,332	1,104,831,332
SHARE AGAINST UNDERWRITING	959,387	16,094,086	14,487,366
NON LISTED OPEN END MUTUAL FUNDS	92,192,015	964,487,296	963,647,975
	2,497,789,820	**100,722,322,953**	**107,748,251,273**

	Notes	ICB Consolidated (Amount in Taka) 2017	ICB Consolidated (Amount in Taka) 2016	ICB Solo (Amount in Taka) 2017	ICB Solo (Amount in Taka) 2016
6. Loans and Advances:					
Margin Loan – Secured	6.1	11,449,462,054	12,537,749,708	3,449,540,526	3,641,111,107
Unit & Mutual Fund Advance Account – Secured	6.2	275,175,833	241,098,094	275,175,833	241,098,094
Consumer Credit Scheme	6.3	1,884,247	2,100,635	1,884,247	2,100,635
Bridging Loan	6.4	4,981,582	4,981,582	4,981,582	4,981,582
Debenture Loan	6.5	21,225,208	21,225,208	21,225,208	21,225,208
Lease Receivables	6.6	1,042,844,964	1,083,199,722	1,042,844,964	1,083,199,722
Advance against Equity	6.7	422,628,188	654,139,063	422,628,188	654,139,063
Purchase of Debenture	6.8	1,328,461,239	1,130,189,943	1,328,461,239	1,130,189,943
Bond Purchase	6.9	1,258,294,026	1,257,695,082	1,258,294,026	1,257,695,082
Other Loans and Advances	6.10	2,658,970,111	2,429,116,021	7,658,970,111	7,429,091,021
		18,463,927,452	**19,361,495,058**	**15,464,005,924**	**15,464,831,457**
6.1 Margin Loan – Secured					
Net Balance as on 1 July		11,982,275,908	12,335,222,661	3,085,637,308	3,284,746,466
Add: Loan disbursed during the year		18,401,382,289	12,581,119,832	2,220,409,489	1,736,867,262
Interest accrued during the year		670,237,411	506,989,367	351,579,102	202,015,848
		31,053,895,608	**25,423,331,860**	**5,657,625,899**	**5,223,629,576**
Less: Recovery during the year		20,523,248,550	13,747,021,048	2,772,997,129	2,137,992,268
Interest receivable adjusted against Rebate facility		291,484,603	-	291,484,603	-
Net Balance as at 30 June		**10,239,162,455**	**11,676,310,812**	**2,593,144,167**	**3,085,637,308**
Add: Credit Balance of Margin Loan		1,210,299,599	861,438,896	856,396,359	555,473,799
Balance as at 30 June		**11,449,462,054**	**12,537,749,708**	**3,449,540,526**	**3,641,111,107**

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
6.2	**Unit & Mutual Fund Advance Account - Secured**				
	Balance as on 1 July	241,098,094	186,616,304	241,098,094	186,616,304
	Add: Loan disbursed during the year	164,444,526	162,501,966	164,444,526	162,501,966
	Interest accrued during the year	28,843,479	27,421,466	28,843,479	27,421,466
		434,386,099	**376,539,736**	**434,386,099**	**376,539,736**
	Less: Recovery during the year	159,327,371	135,441,642	159,327,371	135,441,642
	Add: Credit Balance of Unit Lien	117,105		117,105	
	Balance as at 30 June	**275,175,833**	**241,098,094**	**275,175,833**	**241,098,094**
6.3	**Consumer Credit Scheme**				
	Balance as on 1 July	2,100,635	3,122,786	2,100,635	3,122,786
		2,100,635	**3,122,786**	**2,100,635**	**3,122,786**
	Less: Recovery during the year	216,388	1,022,151	216,388	1,022,151
	Balance as at 30 June	**1,884,247**	**2,100,635**	**1,884,247**	**2,100,635**
6.4	**Bridging Loan**				
	Sector:				
	Textile	4,981,582	4,981,582	4,981,582	4,981,582
		4,981,582	**4,981,582**	**4,981,582**	**4,981,582**
6.5	**Debenture Loan**				
	Sectors:				
	Food & Allied	21,225,208	21,225,208	21,225,208	21,225,208
		21,225,208	**21,225,208**	**21,225,208**	**21,225,208**
6.6	**Lease Receivables**				
	Gross Lease Rental Receivables				
	Balance as on 1 July	1,586,469,142	1,352,857,505	1,586,469,142	1,352,857,505
	Add: Additions during the year	130,485,528	387,915,010	130,485,528	387,915,010
		1,716,954,670	**1,740,772,515**	**1,716,954,670**	**1,740,772,515**
	Less: Realization during the year	611,967,015	154,303,373	611,967,015	154,303,373
		1,104,987,655	**1,586,469,142**	**1,104,987,655**	**1,586,469,142**
	Unearned Lease Income	(310,883,588)	(603,319,690)	(310,883,588)	(603,319,690)
	Advances Against Lease Finance	204,585	30,938,585	204,585	30,938,585
	IDCP Receivable	4,091,669	10,380,014	4,091,669	10,380,014
	Delinquent Charge-Receivable	32,514,013	6,842,335	32,514,013	6,842,335
	Lease Installment Receivable	211,930,630	51,889,336	211,930,630	51,889,336
	Balance as at 30 June	**1,042,844,964**	**1,083,199,722**	**1,042,844,964**	**1,083,199,722**
6.7	**Advance against Equity**				
	Balance as on 1 July	654,139,063	1,296,561,111	654,139,063	1,296,561,111
	Add: Loan disbursed during the year	54,151,900	100,000,000	54,151,900	100,000,000
	Interest accrued during the year	74,540,991	179,111,887	74,540,991	179,111,887
		782,831,954	**1,575,672,998**	**782,831,954**	**1,575,672,998**
	Less: Recovery during the year	360,203,766	921,533,935	360,203,766	921,533,935
	Balance as at 30 June	**422,628,188**	**654,139,063**	**422,628,188**	**654,139,063**
6.8	**Purchase of Debenture**				
	Balance as on 1 July	1,130,189,943	1,222,481,734	1,130,189,943	1,222,481,734
	Add: Loan disbursed during the year	280,117,000	286,170,833	280,117,000	286,170,833
	Interest accrued during the year	53,674,311	67,120,633	53,674,311	67,120,633
		1,463,981,254	**1,575,773,200**	**1,463,981,254**	**1,575,773,200**
	Less: Recovery during the year	135,520,015	445,583,258	135,520,015	445,583,258
	Balance as at 30 June	**1,328,461,239**	**1,130,189,943**	**1,328,461,239**	**1,130,189,943**

		Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
6.9	**Bond Purchase**					
	Balance as on 1 July		1,257,695,082	251,472,946	1,257,695,082	251,472,946
	Add: Loan disbursed during the year		-	1,000,000,000	-	1,000,000,000
	Interest accrued during the year		150,059,561	42,234,465	150,059,561	42,234,465
			1,407,754,643	**1,293,707,411**	**1,407,754,643**	**1,293,707,411**
	Less: Recovery during the year		149,460,617	36,012,329	149,460,617	36,012,329
	Balance as at 30 June		**1,258,294,026**	**1,257,695,082**	**1,258,294,026**	**1,257,695,082**
6.10	**Other Loans and Advances**					
	Staff Loan and Advances	6.10.1	2,658,970,111	2,429,116,021	2,658,970,111	2,429,116,021
	Short Term Loan to Subsidiary	6.10.2	-	-	4,190,000,000	4,099,975,000
	Long Term Loan to Subsidiary	6.10.3	-	-	810,000,000	900,000,000
			2,658,970,111	**2,429,116,021**	**7,658,970,111**	**7,429,091,021**
	Total Loans & Advances (6.1+…….+6.10)		**18,463,927,452**	**19,361,495,058**	**15,464,005,924**	**15,464,831,457**
6.10.1	**Staff Loan and Advances**					
	Motorcycle loan		53,198,481	27,959,287	53,198,481	27,959,287
	Motor car loan		10,340,687	12,535,236	10,340,687	12,535,236
	Motor car loan Scheme for Executive		193,699,742	122,057,747	193,699,742	122,057,747
	House building Loan		2,401,731,201	2,266,563,751	2,401,731,201	2,266,563,751
			2,658,970,111	**2,429,116,021**	**2,658,970,111**	**2,429,116,021**
6.10.2	**Short Term Loan to Subsidiaries**					
	ICB Capital Management Ltd.		-	-	4,190,000,000	4,099,975,000
	ICB Securities Trading Co. Ltd.		-	-	-	-
			-	-	**4,190,000,000**	**4,099,975,000**
6.10.3	**Long Term Loan to Subsidiaries**					
	ICB Securities Trading Co. Ltd.		-	-	810,000,000	900,000,000
			-	-	**810,000,000**	**900,000,000**
6.10.4	**Classification of Loans and Advances**					
	Unclassified:					
	Standard		7,891,156,617	8,710,846,279	11,160,540,939	11,751,435,454
	Special Mention Account (SMA)		1,431,586	-	1,431,586	-
			7,892,588,203	**8,710,846,279**	**11,161,972,525**	**11,751,435,454**
	Classified:					
	Sub-standard		741,127,768	505,365,660	617,780,753	134,380,633
	Doubtful		1,530,084,253	413,639,270	281,225,128	126,297,865
	Bad/Loss		8,300,127,229	9,731,643,849	3,403,027,517	3,452,717,504
			10,571,339,249	**10,650,648,779**	**4,302,033,398**	**3,713,396,003**
			18,463,927,453	**19,361,495,058**	**15,464,005,923**	**15,464,831,457**
6.10.5	**Movements of Classified Loans & Advances**					
	Opening Balance		10,650,648,779	10,126,352,989	3,713,396,003	3,325,847,389
	Additions During the year		1,352,207,091	986,269,462	640,027,383	784,011,742
	Reduction During the year		(1,431,516,622)	(461,973,672)	(51,389,988)	(396,463,127)
	Closing Balance		**10,571,339,248**	**10,650,648,779**	**4,302,033,398**	**3,713,396,003**

Measures taken for recovery of classified loan:

i) Sending letters and reminders to borrowers.
ii) Special Department is responsible for holding discussion with the client to recover the loan.
iii) Disposal of security through auction.
iv) Legal proceedings and settlement.
v) Negotiation and approval from Board of Directors.

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
6.10.6 Particulars of Loans and Advances					
i. Debtors considered good in respect of which the Corporation is fully secured		6,713,333,678	8,463,998,494	12,032,173,103	11,702,669,715
ii. Debtors considered good for which the Corporation holds no other security than the debtors' personal guarantees		5,897,516,264	6,164,541,193	718,908,344	1,555,574,067
iii. Debtors considered good and secured by the personal security of one or more parties in addition to the personal security of the debtors		5,853,077,511	4,732,955,371	2,712,924,476	2,206,587,675
iv. Debt adversely classified for which no provision is created		-	-	-	-
		18,463,927,453	**19,361,495,058**	**15,464,005,923**	**15,464,831,457**
v. Debts due by directors or officers of the corporation or any of these either separately or jointly with any other persons		2,658,970,111	2,429,116,021	2,658,970,111	2,429,116,021
vi. Debts due by companies or firms in which the directors or officers of the corporation are interested as directors, partners or managing agents or in case of private companies as member		-	-	5,000,000,000	4,999,975,000
vii. Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers or officers of the corporation or any of them either separately or jointly with any other person		2,658,970,111	2,429,116,021	2,658,970,111	2,429,116,021
viii. Maximum total amount of advances, including temporary advances granted during the year to the companies or firms in which the directors of the corporation have interest as directors, partners or managing agents or in case of private companies, as members		-	-	-	-
ix. Due from banking companies and NBFIs		-	-	5,000,000,000	4,999,975,000
x. Information in respect of classified loans and advances					
a) Loans and Advances for which interest not charged		8,300,127,229	9,731,643,849	3,403,027,517	3,452,717,504
b) Amount of written off loans and advances		3,172,095,527	3,332,239,107	3,172,095,527	3,332,239,107
c) Provision kept against loans and advances classified as bad debts		3,582,036,136	5,032,335,059	1,843,842,802	1,740,596,314
d) Interest credited to the Interest Suspense account		2,166,750,080	594,355,872	746,331,576	103,685,107
xi. Cumulative amount of the written off loan and advances:					
Opening Balance		3,332,239,107	3,560,764,471	3,332,239,107	3,560,764,471
Amount written off during the year		-	-	-	-
Amount received from written off Project during the year		(16,256,295)	(50,148,498)	(16,256,295)	(50,148,498)
Amount waived-written off project during the year		(143,887,285)	(178,376,866)	(143,887,285)	(178,376,866)
Balance of written off loans and advances yet to be recovered		**3,172,095,527**	**3,332,239,107**	**3,172,095,527**	**3,332,239,107**

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
6.A	**Loans and Advances on the basis of significant concerns**				
6.A.1	**Residual Maturity Grouping of Loans and Advances**				
	On demand				
	In not more than one month	738,557,098	774,459,802	618,560,237	618,593,258
	In more than 1 month but not more than 3 months	2,031,032,020	2,129,764,456	1,701,040,652	1,701,131,460
	In more than 3 month but not more than 1 year	4,431,342,589	4,646,758,814	3,711,361,422	3,711,559,550
	In more than 1 year but not more than 5 years	10,155,160,099	10,648,822,282	8,505,203,258	8,505,657,301
	More than 5 years	1,107,835,647	1,161,689,703	927,840,355	927,889,887
		18,463,927,453	**19,361,495,058**	**15,464,005,923**	**15,464,831,457**
6.A.2	**Loans and Advances to Directors, Executives and Others**				
	Advances to Other Executives	2,123,708,261	1,979,971,530	2,123,708,261	1,979,971,530
	Advances to Staff	535,261,850	449,144,491	535,261,850	449,144,491
		2,658,970,111	**2,429,116,021**	**2,658,970,111**	**2,429,116,021**
6.A.2.1	**Analysis of Advances to Staff**				
	Due for:				
	Less than 3 months	26,589,701	24,291,160	26,589,701	24,291,160
	More than 3 months but less than 6 months	66,474,253	60,727,901	66,474,253	60,727,901
	More than 6 months but less than 9 months	46,531,977	42,509,530	46,531,977	42,509,530
	More than 9 months but less than 12 months	59,826,827	54,655,110	59,826,827	54,655,110
	More than 12 months	2,459,547,353	2,246,932,319	2,459,547,353	2,246,932,319
		2,658,970,111	**2,429,116,021**	**2,658,970,111**	**2,429,116,021**
6.A.2.2	**Staff loan**				
	Motorcycle loan	53,198,481	27,959,287	53,198,481	27,959,287
	Motor car loan	10,340,687	12,535,236	10,340,687	12,535,236
	Motor car loan Scheme for Executive	193,699,742	122,057,747	193,699,742	122,057,747
	House building Loan	2,401,731,201	2,266,563,751	2,401,731,201	2,266,563,751
		2,658,970,111	**2,429,116,021**	**2,658,970,111**	**2,429,116,021**
6.A.3	**Loans and Advances to Others**				
	Advances to A/C holders	11,726,522,134	12,780,948,437	3,726,600,606	3,884,309,836
	Industrial Advances	4,078,435,207	4,151,430,600	9,078,435,207	9,151,405,600
		15,804,957,341	**16,932,379,037**	**12,805,035,813**	**13,035,715,436**
6.A.4	**Industry-wise concentration of Loans & Advances**				
	Financial Institutions	351,652,359	350,074,828	5,351,652,359	5,350,049,828
	Engineering	745,548,779	1,090,444,375	745,548,779	1,090,444,375
	Food and Allied	336,032,097	181,811,896	336,032,097	181,811,896
	Textile	1,369,177,309	1,279,588,606	1,369,177,309	1,279,588,606
	Paper & Printing	15,354,626	98,420,070	15,354,626	98,420,070
	Chemical & Pharmaceuticals	341,182,605	292,720,775	341,182,605	292,720,775
	Service	919,487,427	856,366,833	919,487,427	856,366,833
		4,078,435,202	**4,149,427,383**	**9,078,435,202**	**9,149,402,383**
6.A.5	**Sector-wise concentration of Loans & Advances**				
	Public Sector	5,000,000,000	-	5,000,000,000	4,999,975,000
	Private Sector	13,463,927,452	19,361,495,058	10,464,005,924	10,464,856,457
		18,463,927,452	**19,361,495,058**	**15,464,005,924**	**15,464,831,457**
6.A.5.1	**Geographical Location-wise concentration of Loans & Advances**				
	Dhaka	13,575,963,482	13,579,016,630	13,582,709,924	13,600,300,457
	Khulna	731,497,949	858,506,149	140,519,000	161,522,000
	Barishal	747,463,565	964,046,822	326,286,000	370,867,000
	Sylhet	364,851,031	422,297,603	121,541,000	153,732,000
	Chittagong	1,612,904,726	1,685,816,593	1,055,741,000	898,865,000
	Rajshahi	979,432,543	1,271,488,539	213,520,000	256,521,000
	Bogra	451,814,156	580,322,722	23,689,000	23,024,000
		18,463,927,452	**19,361,495,058**	**15,464,005,924**	**15,464,831,457**

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
6.A.5.2 Business segment-wise concentration of Loans & Advances					
Corporate		4,078,435,207	4,151,430,600	9,078,435,207	9,151,405,600
Individual		11,726,522,134	12,780,948,437	3,726,600,606	3,884,309,836
Executives & Staff		2,658,970,111	2,429,116,021	2,658,970,111	2,429,116,021
		18,463,927,452	**19,361,495,058**	**15,464,005,924**	**15,464,831,457**
6.A.5.3 Duration-wise concentration of Loans & Advances					
Continuous Loan		12,982,931,913	14,036,542,884	9,983,010,385	9,239,879,284
Short-Term Loan		2,822,025,428	2,895,836,153	2,822,025,428	2,895,836,153
Long-Term Loan		2,658,970,111	2,429,116,021	2,658,970,111	2,429,116,021
		18,463,927,452	**19,361,495,058**	**15,464,005,924**	**14,564,831,457**
6.A.5.4 Security/Collateral-wise concentration of Loans & Advances					
Collateral of Movable/Immovable Assets		18,462,043,205	19,359,394,423	14,652,121,677	13,662,730,822
Personal Guarantee		1,884,247	2,100,635	1,884,247	2,100,635
Other Securities		-	-	810,000,000	900,000,000
		18,463,927,452	**19,361,495,058**	**15,464,005,924**	**14,564,831,457**

6.A.5.5 Particulars of required provisions for loans and advances

Status	Base for provision	Percentage (%) of required provision	Required provision June 2017	Required provision June 2016	Required provision June 2017	Required provision June 2016
Unclassified						
All unclassified loans (Other than Small & Medium enterprise Financing, Consumer Financing, BHs/MBs/SDs, Housing & loans for professional)	5,242,757,212	0.01 & 0.02	131,593,542	123,539,976	96,981,228	103,946,117
Small & Medium enterprise financing	-	-	-	-	-	-
Housing & loan for professional	-	-	-	-	-	-
Consumer finance	-	0.05	-	-	-	-
Special Mentioned Account (SMA)	-	0.01	-	-	-	-
Staff Loan	2,649,830,992	0.01	26,498,310	24,199,042	26,498,310	24,199,042
Total	**7,892,588,203**		**158,091,852**	**147,739,018**	**123,479,538**	**128,145,159**

Particulars of required provisions for off balance sheet items - General Provision

Name of Exposure	Outstanding	Percentage (%) of required provision	Required provision June 2017	Required provision June 2016	Required provision June 2017	Required provision June 2016
Acceptances and endorsements	-	-	-	-	-	-
Letter of guarantees (Bank Guarantee)	300,000,000	0.01	3,000,000	3,000,000	3,000,000	3,000,000
Irrevocable letter of credits	-	-	-	-	-	-

		ICB Consolidated		ICB Solo	
		Amount in Taka		Amount in Taka	
	Notes	2017	2016	2017	2016
Total required provision		161,091,852	150,739,018	126,479,538	131,145,159
Provision maintained		161,091,852	167,332,876	126,479,538	131,145,159
Excess/(Short) provision at 30 June 2017		-	**16,593,858**	-	-
Classified - Specific provision					
Sub-standard		117,519,110	51,181,128	117,519,110	13,777,787
Doubtful		64,644,650	92,695,867	64,644,650	26,656,704
Bad/Loss		3,582,036,136	5,032,335,059	1,843,842,802	1,740,596,314
Required provision for Classified loans and advances		**3,764,199,896**	**5,176,212,053**	**2,026,006,562**	**1,781,030,805**
Total provision maintained: Sub standard		117,519,110	51,181,128	117,519,110	13,777,787
Doubtful		64,644,650	92,695,867	64,644,650	26,656,704
Bad/Loss		3,582,036,136	2,942,986,978	1,843,842,802	1,740,596,314
		3,764,199,896	**3,086,863,973**	**2,026,006,562**	**1,781,030,805**
Excess/(Short) provision at 30 June 2017		-	**(2,089,348,081)**	-	-
6.A.6 **Write off of loans & advances**					
Balance at the beginning of the year		3,332,239,107	3,560,764,471	3,332,239,107	3,560,764,471
Add: Write off during the year		-	-	-	-
		3,332,239,107	**3,560,764,471**	**3,332,239,107**	**3,560,764,471**
Less: Recovery of Write off loans		(16,256,295)	(50,148,498)	(16,256,295)	(50,148,498)
Intl. Waived against Written-off - 1 Projects		(143,887,285)	(178,376,866)	(143,887,285)	(178,376,866)
Balance at the end of the year		**3,172,095,527**	**3,332,239,107**	**3,172,095,527**	**3,332,239,107**
7. Premises and Equipment (at cost less depreciation):					
Land		36,017,635	36,017,635	36,017,635	36,017,635
Land improvement		2,372,335	2,372,335	2,372,335	2,372,335
Building		865,322,255	865,322,255	15,397,027	15,397,027
Building-Under construction		3,696,028	2,912,500	3,696,028	2,912,500
Renovation of Office Building		115,481,108	95,341,017	78,115,895	69,442,512
Furniture and Fixture		31,672,731	38,503,318	15,652,832	21,801,020
Office Equipment		14,202,337	13,684,341	9,836,188	9,140,955
Electrical Equipment		19,748,706	15,405,837	6,723,092	5,862,360
Air Conditioner & Refrigerator		27,512,515	26,104,536	3,350,849	2,868,775
Computer Hardware		112,561,526	105,146,721	73,062,263	64,192,312
Carpet and Curtains		449,511	293,041	449,511	291,981
Telephone Installation		6,031,560	5,768,601	4,250,788	4,122,963
Motor Vehicles		72,463,580	55,236,580	47,537,080	30,310,080
Library Books		1,433,165	1,361,880	1,257,178	1,193,216
Others		5,516,048	844,752	245,252	242,752
		1,314,481,040	**1,264,315,349**	**297,963,953**	**266,168,423**
Less: Accumulated Depreciation		414,224,834	357,224,364	172,519,411	167,511,188
Net Book value at the end of the year (Annexure-A & B)		**900,256,206**	**907,090,985**	**125,444,542**	**98,657,235**
8. Other Assets:					
Income Receivables					
Interest on Bank Deposits & others		415,701,233	145,952,448	414,709,821	144,602,277
Fees and Commissions Receivable		509,840,940	472,328,523	-	92,123
Dividend and Interest Receivable		542,646,643	366,639,026	519,467,429	358,449,169
		1,468,188,816	**984,919,997**	**934,177,250**	**503,143,570**
Others					
Installment Receivable of Marketable Investments (Debenture)		6,318,322	7,176,077	6,318,322	7,176,077
Current Account with ICB Unit/Mutual Funds		-	-	-	-
Advance against Share Applications		29,054,735	2,757,638	21,054,735	2,757,638
Receivable from ICB Islamic Bank	8.1	298,157,597	338,232,042	298,157,597	338,232,042
Advance Income Tax-Staff	8.2	1,987,605	9,961,099	166,359	7,646,767
Advance Income Tax (Corporation & Tax Deducted at Source)	8.3	2,782,935,120	1,773,307,630	2,055,775,285	1,268,708,709
Income Tax Refund	8.4	643,861,639	643,861,639	643,861,639	643,861,639
Receivable from Subsidiaries		-	-	2,031,000,503	2,174,011,582
Deferred Tax Asset	8.5	18,582,737	32,074,487	2,913,888	10,258,122
Other Advances, Deposits and Receivables		2,664,722,653	3,357,340,763	2,526,655,171	3,321,472,733
Sundry Assets		2,038,963,168	1,499,040,980	125,993	123,394
		8,484,583,576	**7,663,752,355**	**7,586,029,492**	**7,774,248,703**
		9,952,772,392	**8,648,672,352**	**8,520,206,742**	**8,277,392,273**

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
8.1	As per The Oriental Bank Limited (Reconstruction) Scheme, 2007 circulated by Bangladesh Bank via BRPD Circular Letter No. 06 dated 2 August 2007; No. BRPD(R-1)651/9(10)/2007-446, Payment of FDR Tk. 690,631,349 is carrying on as per prescribed settlement schedule. From 2007 to 30 June 2017 this FDR amount has been realized by total shares 168,779 whose value of shares of Taka 168,779,000 which has been shown as investment in shares and Cash Taka 223,694,752 respectively which has been shown in the cash at bank.				
	Balance as on 1 July (HO)	193,187,084	438,389,620	193,187,084	438,389,620
	Balance as on 1st July (Local Office) (Transfer From FDR)	145,044,958	-	145,044,958	-
	Less: Recovery during the year	40,074,445	100,157,578	40,074,445	100,157,578
	Balance as at 30 June	**298,157,597**	**338,232,042**	**298,157,597**	**338,232,042**
8.2	**Advance Income Tax (Staff)**				
	Balance as on 1 July	9,961,099	15,261,571	7,646,767	12,387,269
	Add: Payment made during the year	9,831,072	8,185,703	9,715,295	7,985,703
	Less: Adjustment during the year	17,804,566	(13,486,176)	(17,195,703)	(12,726,206)
	Balance at the end of the year	**1,987,605**	**9,961,099**	**166,359**	**7,646,767**
8.3	**Advance Income Tax (Corporation & Tax Deducted at Source)**				
	Balance as on 1 July	1,773,307,630	946,329,672	1,268,708,709	503,718,909
	Add: Prior period error adjustment	-	-	-	-
	Restated opening balance	1,773,307,630	946,329,672	1,268,708,709	503,718,909
	Add: Payment made during the year	1,047,382,746	875,966,682	787,066,576	764,989,800
	Less: Adjustment during the year	37,755,256	48,988,724	-	-
	Balance at the end of the year	**2,782,935,120**	**1,773,307,630**	**2,055,775,285**	**1,268,708,709**
8.4	**Income Tax Refund**				
	Balance as on 1 July	643,861,639	643,861,639	643,861,639	643,861,639
	Add: Prior period error adjustment	-	-	-	-
	Restated opening balance	**643,861,639**	**643,861,639**	**643,861,639**	**643,861,639**
	Adjustment during the year	-	-	-	-
	Balance at the end of the year	**643,861,639**	**643,861,639**	**643,861,639**	**643,861,639**
8.5	**Deferred Tax Assets**				
	Balance as on 1 July	32,074,487	21,919,847	10,258,122	8,206,970
	Less: Prior year error adjustment	-	226,336	-	226,336
	Restated opening balance	**32,074,487**	**22,146,183**	**10,258,122**	**8,433,306**
	Adjustment during the year 8.5.1	(13,491,750)	9,928,304	(7,344,234)	1,824,816
	Total at 30 June	**18,582,737**	**32,074,487**	**2,913,888**	**10,258,122**

8.5.1

Particulars	Amount in Taka: Carrying amount	Tax Base	Taxable/ (Deductible) Temporary difference
Fixed assets as on 30 June 2017	125,444,542	131,993,702	(6,549,160)
Provision for gratuity as on 30 June 2017	735,560	-	(735,560)
Total as on 30 June 2017	**126,180,102**	**131,993,702**	**(7,284,720)**
Fixed assets as on 30 June 2016	98,657,235	123,690,541	(25,033,306)
Provision for gratuity as on 30 June 2016	612,000	-	(612,000)
Total as on 30 June 2016	**99,269,235**	**123,690,541**	**(25,645,306)**
Applicable Tax Rate (2016 - 17)			**40%**
Applicable Tax Rate (2015 - 16)			**40%**
2017			
Deferred Tax Asset as on 30 June 2017 (7284720 X 40%)			2,913,888
Deferred Tax Asset as on 30 June 2016 (25645306 X 40%)			10,258,122
Add: Prior period error adjustment (FY 2015-2016)			-
Deferred Tax Benefit during the year 2017			**(7,344,234)**
2016			
Deferred Tax Asset as on 30 June 2016 (25645306 X 40%)			10,258,122
Deferred Tax Asset as on 30 June 2015 (20517424 X 40%)			8,206,970
Add: Prior period error adjustment (FY 2014-2015)			226,336
Deferred Tax Benefit during the year 2016			**1,824,817**

		Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
9.	**Borrowings from banks, financial institutions & Others:**					
	Government Loan :	9.1	10,500,000	672,305,785	10,500,000	135,352,646
	Borrowings from Different Banks	9.2	9,050,000,000	4,650,000,000	9,050,000,000	4,650,000,000
			9,060,500,000	**5,322,305,785**	**9,060,500,000**	**4,785,352,646**
9.1	**Government Loan :**					
	Government Loans (2.50 percent)		10,500,000	14,000,000	10,500,000	14,000,000
	Loan from PKKB Shahayata Tahbil		-	658,305,785	-	121,352,646
			10,500,000	**672,305,785**	**10,500,000**	**135,352,646**
9.2	**Borrowings from Different Banks**					
	Borrowings as Call Loan	9.2.1	3,050,000,000	3,650,000,000	3,050,000,000	3,650,000,000
	Demand Loan/Short Term Loan	9.2.2	6,000,000,000	1,000,000,000	6,000,000,000	1,000,000,000
			9,050,000,000	**4,650,000,000**	**9,050,000,000**	**4,650,000,000**
9.2.1	**Borrowings as Call Loan**					
	With Bank Companies:					
	Rupali Bank Ltd.		-	1,300,000,000	-	1,300,000,000
	Citi Bank NA		-	500,000,000	-	500,000,000
	Sonali Bank Ltd.		2,000,000,000	1,850,000,000	2,000,000,000	1,850,000,000
	Bank Asia Ltd		1,050,000,000	-	1,050,000,000	-
			3,050,000,000	**3,650,000,000**	**3,050,000,000**	**3,650,000,000**
9.2.2	**Demand Loan/Short Term Loan**					
	Bangladesh Bank		3,000,000,000	1,000,000,000	3,000,000,000	1,000,000,000
	IFIC Bank		3,000,000,000	-	3,000,000,000	-
			6,000,000,000	**1,000,000,000**	**6,000,000,000**	**1,000,000,000**
	Total Borrowings (9.1 + 9.2)		**9,060,500,000**	**5,322,305,785**	**9,060,500,000**	**4,785,352,646**
10.	**Deposits:**					
	Term Deposits	10.1	99,326,161,815	77,316,725,649	99,326,161,815	77,316,725,649
	Lease Deposits	10.2	22,526,100	25,181,995	22,526,100	25,181,995
			99,348,687,915	**77,341,907,644**	**99,348,687,915**	**77,341,907,644**
10.1	**Term Deposits from**					
	General Public		2,435,923	5,159,763	2,435,923	5,159,763
	Banks & NBFI		68,382,801,809	60,129,692,647	68,382,801,809	60,129,692,647
	Other Institutions		30,940,924,083	17,181,873,238	30,940,924,083	17,181,873,238
			99,326,161,815	**77,316,725,649**	**99,326,161,815**	**77,316,725,649**
10.2	**Lease Deposits**					
	Beacon Plastic Inds. Ltd.		213,210	213,210	213,210	213,210
	Mahtab Knit Inds. Ltd.		552,765	552,765	552,765	552,765
	Shah Cement Inds. Ltd.		-	204,704	-	204,704
	National Drug Co. Ltd.		660,726	660,726	660,726	660,726
	Neer Ltd. - 3		-	2,047,848	-	2,047,848
	Basundhara Draging Company Ltd		16,949,261	16,949,261	16,949,261	16,949,261
	Rieko Printing and Packaging Ltd.-2		176,439	176,439	176,439	176,439
	Tonmoy Feed Ltd.		857,690	857,690	857,690	857,690
	Technomedia Ltd.		-	1,437,500	-	1,437,500
	Sarosiz Ltd.		213,102	213,102	213,102	213,102
	Rieko Printing and Packaging Ltd.-3		431,250	431,250	431,250	431,250
	Haji Asmat Agro Food Ltd.		1,437,500	1,437,500	1,437,500	1,437,500
	Collar Knitting Ltd		1,034,157	-	1,034,157	-
			22,526,100	**25,181,995**	**22,526,100**	**25,181,995**
	Total deposit (10.1 + 10.2)		**99,348,687,915**	**77,341,907,644**	**99,348,687,915**	**77,341,907,644**

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
10.1.a Term Deposit:					
Balance as on 1 July		77,316,725,649	77,316,725,649	77,316,725,649	77,316,725,649
Addition during the year		85,179,158,255	73,725,314,147	85,179,158,255	73,725,314,147
		162,495,883,904	**151,042,039,796**	**162,495,883,904**	**151,042,039,796**
Encashed during the year		63,169,722,089	46,583,275,156	63,169,722,089	46,583,275,156
Balance as on 30 June		**99,326,161,815**	**104,458,764,640**	**99,326,161,815**	**104,458,764,640**
10.1.b Maturity wise grouping of deposits					
Payable on demand					
Payable within 1 month		8,941,381,912	15,468,381,529	8,941,381,912	15,468,381,529
Over 1 month but within 6 months		79,478,950,332	38,670,953,822	79,478,950,332	38,670,953,822
Over 6 month but within 1 year		9,934,868,792	23,125,230,385	9,934,868,792	23,125,230,386
Over 1 year but within 5 years		993,486,879	77,341,908	993,486,879	77,341,908
Over 5 years		-	-	-	-
		99,348,687,915	**77,341,907,644**	**99,348,687,915**	**77,341,907,644**
11. Deferred Interest:					
Government Loan		1,050,716	1,400,956	1,050,716	1,400,956
		1,050,716	**1,400,956**	**1,050,716**	**1,400,956**
12. Other Liabilities and Provisions:					
Interest Payable on Long & Short Term Debts		1,455,987,048	765,202,389	1,455,987,048	765,202,389
Current Account with ICB S A Fund		-	-	-	-
Credit Balance of Margin Loan		856,396,359	555,473,800	856,396,359	555,473,800
Accrued Payroll		144,790,890	97,097,608	117,746,842	69,123,763
Other Accrued Expenses		717,063,557	990,456,020	24,288,690	31,210,726
Benevolent Fund		62,737,576	-	62,737,576	-
Co-underwriters		17,631,860	17,631,860	17,631,860	17,631,860
Dividend Payable		32,605,521	190,111,561	32,604,966	32,611,156
Provision against Loans and Advances	12.1.i & ii	3,922,291,747	3,254,196,849	2,149,486,100	1,909,175,965
Interest Suspense	12.2	1,962,605,138	1,656,076,311	688,056,564	474,729,499
Interest Suspense -Non listed Preference share		46,668,869	24,124,962	46,668,869	24,124,962
Provision for Income Tax	12.3	2,590,254,777	1,645,886,069	1,968,495,201	1,190,000,000
Provision against VAT		399,734,240	-	399,734,240	-
Provision for Gratuity		59,673,100	53,098,840	735,560	612,000
Provision against Other Asset	12.1.iii	270,057,377	259,245,201	270,057,377	259,245,201
Provision against Investment	12.1.iv	417,643,901	170,943,901	417,643,901	170,943,901
Provision against Off balance sheet Items	12.1.v	3,000,000	3,000,000	3,000,000	3,000,000
Other Liabilities Payable to Lessee		-	41,200	-	41,200
Others		4,744,608,537	3,895,030,919	2,320,397,858	611,567,486
		17,703,750,497	**13,577,617,489**	**10,831,669,011**	**6,114,693,907**

12.1 Provision against Loans and Advances

Provision for loans and advances is created for covering the bank for possible loan losses in the future. General provision is made on outstanding loan and advance without considering the quality of loans and advances according to the prescribed rate of Bangladesh Bank. Classified loans and advances of the banks are categorised as sub-standard, doubtful and bad/loss as per guidelines of the Bangladesh Bank. Specific provision is required to be made on the shortfall in security value over the amount outstanding (net of unearned interest and interest suspense) for accounts which are classified as sub-standard, doubtful or bad/loss. The Corporation also follows master circular regarding loan classification and provisioning. The required provision against loans and advances stood at Tk. 214.95 crore as on 30 June 2017 against which adequate provision has been made.

i. **General Provision against unclassified Loans and Advances**

Balance as on 1 July	147,739,018	134,057,238	128,145,160	111,557,532
Provision made during the year	19,821,729	16,613,935	4,803,274	19,519,783
Less: Amount adjusted during the year	(9,468,896)	(2,932,155)	(9,468,896)	(2,932,155)
Balance as at 30 June	**158,091,852**	**147,739,018**	**123,479,538**	**128,145,160**

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
ii	**Specific Provision**				
	Balance as on 1 July	3,106,457,831	2,523,985,723	1,781,030,805	1,511,316,925
	Provision made during the year	674,847,423	454,397,933	262,081,115	226,702,509
	Adjustment made during the year	(8,651,273)	85,062,803	(8,651,273)	-
	Write back during the year	(8,454,085)	43,011,371	(8,454,085)	43,011,371
	Balance as at 30 June	**3,764,199,896**	**3,106,457,831**	**2,026,006,562**	**1,781,030,805**
	Total:	**3,922,291,748**	**3,254,196,849**	**2,149,486,100**	**1,909,175,965**
	The above Loan Loss Provision has been maintained as follows:				
	Bridging Loan	4,981,582	4,981,582	4,981,582	4,981,582
	Debenture Loan	3,704,928	3,704,928	3,704,928	3,704,928
	Lease Finance	220,777,885	220,122,091	220,777,885	220,122,091
	Unit & Mutual Funds Advance Account	4,451,758	12,225,681	4,451,758	12,225,681
	Margin Loan	2,799,532,448	2,347,203,743	1,026,726,801	1,002,182,858
	Purchase of Debenture	675,908,150	561,329,252	675,908,150	561,329,252
	Staff Advance	35,637,429	33,410,847	35,637,429	33,410,847
	Consumer Credit	1,884,247	2,100,635	1,884,247	2,100,635
	Advance against Equity	112,830,380	6,541,391	112,830,380	6,541,391
	Bond Purchase	12,582,940	12,576,951	12,582,940	12,576,951
	Loan to Subsidiaries	50,000,000	49,999,750	50,000,000	49,999,750
	Total:	**3,922,291,747**	**3,254,196,849**	**2,149,486,100**	**1,909,175,965**
iii.	**Provision against Other Asset**				
	Dividend Receivable	259,917,295	248,342,000	259,917,295	248,342,000
	Share Application Money	2,554,000	2,554,000	2,554,000	2,554,000
	Receivable Installment of Debenture	6,318,322	7,176,077	6,318,322	7,176,077
	Temporary advances for Staff	100,000	275,000	100,000	275,000
	Advance against Legal Expense	716,000	728,000	716,000	728,000
	Other Advance/ Receivable	451,760	170,123	451,760	170,123
		270,057,377	**259,245,201**	**270,057,377**	**259,245,201**
iv	**Provision against Investment**				
	Balance as on July 1	170,943,901	170,943,901	170,943,901	170,943,901
	Addition during the year	246,700,000	-	246,700,000	-
	Balance as on June 30	**417,643,901**	**170,943,901**	**417,643,901**	**170,943,901**
v	**Provision against Off Balance sheet Items**				
	Balance as on July 1	3,000,000	3,000,000	3,000,000	3,000,000
	Addition during the year	-	-	-	-
	Balance as on June 30	**3,000,000**	**3,000,000**	**3,000,000**	**3,000,000**

12.2 Interest Suspense - for Loans & Advances

Classified loans and advances of the Corporation are categorised as sub-standard, doubtful and bad/loss as per guidelines of the Bangladesh Bank. Interest accrued on Special Mentioned Account (SMA), Sub-Standard (SS), doubtful and bad/loss loans is recorded as 'interest suspense' and not taken to income. This interest is recognized as income as and when it is realized in cash by the Corporation.

Balance as on 1 July	1,656,076,310	1,189,483,545	474,729,499	413,744,694
Add: Amount transferred to Interest Suspense account during the year	2,166,750,080	594,355,872	746,331,576	103,685,107
Less: Amount recovered against Interest Suspense account during the year	(1,463,244,067)	(39,735,966)	(136,027,325)	(39,735,966)
Less: Amount Rebated during the year	(294,413,615)	-	(294,413,615)	-
Less: Amount adjusted during the year	(102,563,571)	(88,027,139)	(102,563,571)	(2,964,336)
Balance as at 30 June	**1,962,605,136**	**1,656,076,310**	**688,056,564**	**474,729,499**

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
12.3 Provision for Income Tax					
Opening balance		1,645,886,069	1,193,864,239	1,190,000,000	744,000,000
Add: Prior period error adjustment		-	-	-	-
Restated opening balance		1,645,886,069	1,193,864,239	1,190,000,000	744,000,000
Add: Provision made during the year		947,068,708	514,020,850	778,495,201	446,000,000
Less: Adjustment of tax provision for previous years		(2,700,000)	(61,999,020)	-	-
Less: Adjustment with adv tax		-	-	-	-
Balance at the end of the year		**2,590,254,777**	**1,645,886,069**	**1,968,495,201**	**1,190,000,000**
13. Share Capital:					
Authorized Capital					
100,000,000 ordinary shares of Tk. 100 each		**10,000,000,000**	**10,000,000,000**	**10,000,000,000**	**10,000,000,000**
Issued, Subscribed & Paid up Capital					
500,000 ordinary shares of Tk. 100 each fully paid up in cash		50,000,000	50,000,000	50,000,000	50,000,000
37,187,500 ordinary shares of Taka 100 each issued as bonus shares		3,718,750,000	3,718,750,000	3,718,750,000	3,718,750,000
255,93,750 ordinary shares of Taka 100 each issued as right shares		2,559,375,000	2,559,375,000	2,559,375,000	2,559,375,000
		6,328,125,000	**6,328,125,000**	**6,328,125,000**	**6,328,125,000**

Percentage of shareholdings at the closing date:

Particulars	2017 Taka	2016 Taka	2017 %	2016 %
Government of the People's Republic of Bangladesh	1,708,593,800	1,708,593,800	27.00	27.00
BDBL (Former BSB & BSRS)	1,621,961,100	1,621,961,100	25.63	25.63
Banks (See Notes - 13.a)	2,014,055,100	2,014,055,100	31.83	31.83
Others (See Notes - 13.b)	879,995,780	896,495,830	13.91	14.17
General Public	103,519,220	87,019,170	1.64	1.38
	6,328,125,000	**6,328,125,000**	**100.00**	**100.00**
13.a Banks				
Sonali Bank Limited	443,038,200	443,038,200	22.00	22.00
Janata Bank Limited	422,851,100	422,851,100	21.00	21.00
Agrani Bank Limited	317,659,100	317,659,100	15.77	15.77
Rupali Bank Limited	254,643,800	254,643,800	12.64	12.64
Pubali Bank Limited	475,271,100	475,271,100	23.60	23.60
Uttara Bank Ltd.	100,591,800	100,591,800	4.99	4.99
	2,014,055,100	**2,014,055,100**	**100.00**	**100.00**
13.b Others				
Sadharan Bima Corporation	738,751,500	738,751,500	83.95	82.40
Jiban Bima Corporation	43,127,100	43,127,100	4.90	4.81
Private Commercial Banks	301,700	4,976,300	0.03	0.56
Mutual Funds	68,221,090	78,501,310	7.75	8.76
Other Institutions	29,594,390	31,139,620	3.36	3.47
	879,995,780	**896,495,830**	**100.00**	**100.00**

Classification of shareholder by holding as required by regulation -37 of the listing regulations of Dhaka Stock Exchange Ltd.

Shareholding Range	No. of Share holders	Share	%
Less than 500	2268	397,697	0.06
500- 5,000	2491	3,865,943	0.61
5,001 - 10,000	241	1,789,550	0.28
10,001 - 20,000	110	1,556,501	0.25
20,001 - 30,000	45	1,138,425	0.18
30,001 - 40,000	15	509,318	0.08
40,001 - 50,000	10	459,160	0.07
50,001 - 100,000	11	748,578	0.12
100,001 - 1,000,000	20	6,162,438	0.97
Over 1,000,000	13	616,184,890	97.37
	5,224	**632,812,500**	**100.00**

	ICB Solo	
	Amount in Taka	
	2017	2016
Share Price on the Dhaka Stock Exchange Ltd:		
Beginning of the Financial year (Face value Tk.100 each)	107.90	120.60
End of the Financial year (Face value Tk.100 each)	174.70	112.80
Maximum Price during the Financial year (Face value Tk.10 each)	209.10	145.00
Minimum Price during the Financial year (Face value Tk.10 each)	98.10	90.60
Share Price on the Chittagong Stock Exchange Ltd:		
Beginning of the Financial year (Face value Tk.100 each)	107.40	121.00
End of the Financial year (Face value Tk.100 each)	176.20	112.30
Maximum Price during the Financial year (Face value Tk.10 each)	209.50	145.60
Minimum Price during the Financial year (Face value Tk.10 each)	96.30	90.80

	Notes	ICB Consolidated		ICB Solo	
		Amount in Taka		Amount in Taka	
		2017	2016	2017	2016
13.c Capital Adequacy Ratio (CAR):					
"As per section 4(GHA) of the Financial Institution Rule 1994, the minimum paid up capital of the Financial Institution (FI) shall be Tk.100 crore; provided that the sum of paid up capital and reserves shall not be less than the minimum capital determined by the Bangladesh Bank under the Risk Based Assets of the company. The surplus eligible capital of the corporation at the close of the business on June 30, 2017 were Tk. 2209.96 crore.					
Details are shown below:					
Core Capital (Tier-I)					
Paid up capital		6,328,125,000	6,328,125,000	6,328,125,000	6,328,125,000
Share Premium:		8,437,500,000	8,437,500,000	8,437,500,000	8,437,500,000
General Reserve		5,700,940,987	4,973,567,832	4,438,449,975	3,811,076,220
Reserve for Building		3,429,985,453	3,229,985,453	2,583,400,000	2,383,400,000
Reserve for Future Diminution of Overpriced Securities		6,352,367,355	4,696,260,291	5,543,154,730	4,221,354,731
Loan Redemption Reserve		656,843,439	500,000,000	656,843,439	500,000,000
Dividend Equalization Reserve		3,979,786,466	3,679,786,766	2,950,786,840	2,700,786,840
Special Purpose Reserve		-	-	-	-
Retained Earnings		7,739,091,765	6,465,169,619	4,413,743,416	3,931,105,897
		42,624,640,465	**38,310,394,961**	**35,352,003,400**	**32,313,348,688**
Supplementary Capital (Tier-II)					
General Provision		161,091,852	167,332,876	126,479,538	131,145,159
Revaluation Reserve for investment up to 10% of Revaluation Reserve		659,798,377	-	702,592,832	-
		820,890,229	**167,332,876**	**829,072,370**	**131,145,159**
A) Total Capital		**43,445,530,694**	**38,477,727,837**	**36,181,075,770**	**32,444,493,848**
Total Assets including off balance sheet exposures		175,682,677,593	134,071,872,030	161,919,839,360	120,856,703,842
B) Total risk weighted assets		**149,011,756,453**	**117,118,467,066**	**140,440,776,524**	**109,589,695,821**
C) Required capital based on risk weighted assets (10% of B)		**14,901,175,645**	**11,711,846,707**	**14,044,077,652**	**10,958,969,582**
D) Surplus (A-C)		**28,544,355,049**	**26,765,881,130**	**22,136,998,117**	**21,485,524,265**
Capital Adequacy Ratio (%)		**29.16**	**32.85**	**25.76**	**29.61**

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
14. Share Premium:					
Balance as on 1 July		8,437,500,000	8,437,500,000	8,437,500,000	8,437,500,000
Add: Addition during the year		-	-	-	-
Balance as at 30 June		**8,437,500,000**	**8,437,500,000**	**8,437,500,000**	**8,437,500,000**
15. Reserves:					
15.1 General Reserve :					
Balance as on 1 July		4,973,576,220	3,858,576,220	3,811,076,220	3,211,076,220
Add: Addition during the year		727,373,755	915,000,000	627,373,755	600,000,000
Add: Transfer from Special Purpose Reserve during the year		-	200,000,000	-	-
		5,700,949,975	4,973,576,220	4,438,449,975	3,811,076,220
Less: Minority Interest		8,988	8,388	-	-
Balance as at 30 June		**5,700,940,987**	**4,973,567,832**	**4,438,449,975**	**3,811,076,220**
15.2 Revaluation Reserve for Investment :					
Balance as on 1 July		(827,816,514)	5,094,641,010	-	5,780,428,749
Add: Addition during the year		7,425,797,253	-	7,025,928,318	-
Adjustment during the year		-	(5,922,457,524)	-	(5,780,428,749)
		6,597,980,739	(827,816,514)	7,025,928,318	-
Less: Minority Interest		(3,033)	(4,959)	-	-
Balance as at 30 June		**6,597,983,772**	**(827,811,555)**	**7,025,928,318**	**-**
15.3 Reserve for Future Diminution of Overpriced Securities & Non Listed Securities:					
Balance as on 1 July		4,696,267,280	6,101,957,045	4,221,354,731	5,543,154,730
Add: Addition during the year		-	10,000,000	-	-
Add: Adjustment during the year		1,656,109,070	(1,415,689,765)	1,321,799,999	(1,321,799,999)
		6,352,376,350	4,696,267,280	5,543,154,730	4,221,354,731
Less: Minority Interest		8,995	6,989	-	-
Balance as at 30 June		**6,352,367,355**	**4,696,260,291**	**5,543,154,730**	**4,221,354,731**
15.4 Other Reserve :					
Reserve for Building	15.4.1	3,429,985,453	3,229,985,453	2,583,400,000	2,383,400,000
Special Purpose Reserve	15.4.2	-	-	-	-
Loan Redemption Reserve	15.4.3	656,843,439	500,000,000	656,843,439	500,000,000
Revaluation Reserve for TREC	15.4.4	46,008,636	46,008,636	-	-
Dividend Equalization Reserve	15.4.5	3,979,786,466	3,679,786,766	2,950,786,840	2,700,786,840
		8,112,623,994	**7,455,780,855**	**6,191,030,279**	**5,584,186,840**
15.4.1 Reserve for Building :					
Balance as on 1 July		3,229,997,889	3,399,997,889	2,383,400,000	2,153,400,000
Add: Addition during the year		200,000,000	(170,000,000)	200,000,000	230,000,000
		3,429,997,889	3,229,997,889	2,583,400,000	2,383,400,000
Less: Minority Interest		12,435	12,435	-	-
Balance as at 30 June		**3,429,985,453**	**3,229,985,453**	**2,583,400,000**	**2,383,400,000**
15.4.2 Special Purpose Reserve					
Balance as on 1 July		-	350,000,000	-	-
Less: Transfer to Dividend Equalization Reserve		-	(150,000,000)	-	-
Less: Transfer to General Reserve		-	(200,000,000)		
		-	-	-	-
Less: Minority Interest		**-**	**-**	**-**	**-**
Balance as at 30 June		-	-	-	-
15.4.3 Loan Redemption Reserve					
Balance as on 1 July		500,000,000	-	500,000,000	-
Add: Addition during the year		156,843,439	500,000,000	156,843,439	500,000,000
		656,843,439	500,000,000	656,843,439	500,000,000
Less: Minority Interest		-	-	-	-
Balance as at 30 June		**656,843,439**	**500,000,000**	**656,843,439**	**500,000,000**

		Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
15.4.4	**Revaluation Reserve for TREC**					
	Balance as on 1 July		-	-	-	-
	Add: Adjustment during the year		46,009,740	46,009,740	-	-
			46,009,740	46,009,740	-	-
	Less: Minority Interest		1,104	1,104	-	-
	Balance as at 30 June		**46,008,636**	**46,008,636**	**-**	**-**
15.4.5	**Dividend Equalization Reserve :**					
	Balance as on 1 July		3,679,792,100	2,914,792,100	2,700,786,840	2,200,786,840
	Add: Addition during the year		300,000,000	615,000,000	250,000,000	500,000,000
	Add: Transfer from Special Purpose Reserve during the year		-	150,000,000	-	-
			3,979,792,100	3,679,792,100	2,950,786,840	2,700,786,840
	Less: Minority Interest		5,634	5,334	-	-
	Balance as at 30 June		**3,979,786,466**	**3,679,786,766**	**2,950,786,840**	**2,700,786,840**
	Total Balance as at 30 June (15.1+.....+15.4)		**26,763,916,108**	**16,297,797,423**	**23,198,563,302**	**13,616,617,791**

16. Business commitments and contingencies:

In the normal course of business the Corporation makes various commitments and incurs certain contingent liabilities . No material losses are anticipated as a result of this transactions. These contingent liabilities are quantified below:

16.1	**Contingent Liabilities**					
	Acceptances and endorsements		-	-	-	-
	Letter of guarantee		-	-	-	-
	Irrevocable letter of credit		-	-	-	-
	Bills for collection		-	-	-	-
	Indemnity bond		-	-	-	-
	Corporate guarantee	16.1.a	300,000,000	300,000,000	300,000,000	300,000,000
			300,000,000	**300,000,000**	**300,000,000**	**300,000,000**

16.1.a The Corporation is contingently liable on behalf of ICB Securities Trading Company Limited for the Guarantee given in favour of Dhaka Stock Exchange Ltd.

17. Non Controlling Interest:

ICB Capital Management Ltd.	1,333	1,141	-	-
ICB Asset Management Ltd.	20,228	14,969	-	-
ICB Securities Trading Co. Ltd.	34,031	32,002	-	-
	55,593	**48,112**	**-**	**-**

17.1 Calculation of Non Controlling Interest

	ICB Capital Management Ltd.	ICB Asset Management Ltd.	ICB Securities Trading Co. Ltd.	Total
Share Capital	517,000,000	50,000,000	12,500,000	579,500,000
Reserves	906,047,512	1,679,211,545	980,093,747	3,565,352,804
Retained Earnings	873,950,796	1,642,156,869	425,382,804	2,941,490,469
Total net assets as at 30 June 2017	**2,296,998,308**	**3,371,368,414**	**1,417,976,551**	**7,086,343,273**
% Non Controlling Interest	0.00005802708	0.00060000000	0.002400000000	
Non Controlling Interest at 30 June 2017	**1,333**	**20,228**	**34,031**	**55,593**
Total net assets as at 30 June 2016	**1,966,434,521**	**2,494,900,145**	**1,333,398,052**	**5,794,732,719**
% Non Controlling Interest	0.00005802708	0.00060000000	0.002400000000	-
Non Controlling Interest at 30 June 2016	**1,141**	**14,969**	**32,002**	**48,112**

17.2

Name of Subsidiaries	Net Profit Available for Appropriation 2017	Net Profit Available for Appropriation 2016	Issued, Subscribed & Paid up Capital	2017	2016
ICB Securities Trading Co.Ltd.	12,481,745	-	12,500,000	300	0
ICB Asset Management Ltd.	573,994,460	490,991,079	50,000,000	3,444	2946
ICB Capital Management Ltd.	3,036,040	(134,235,973)	517,000,000	2	-78
				3,745	**2,868**

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
18. Interest Income:					
Gross Interest					
Bridging Loan		7,802,211	7,137,127	7,802,211	7,137,127
Debenture Loan		-	-	-	-
Margin Loan	6.1	644,601,283	507,871,232	351,579,100	202,015,848
		652,403,494	**515,008,359**	**359,381,311**	**209,152,974**
Less: Interest Suspense					
Bridging Loan		-	-	-	-
Debenture Loan		-	-	-	-
Margin Loan		(147,451,568)	(38,578,347)	(147,451,568)	(38,578,347)
		(147,451,568)	**(38,578,347)**	**(147,451,568)**	**(38,578,347)**
Less: Rebate against current year's accrued Interest					
Margin Loan		(379,007)	(881,866)	-	-
Add: Interest transferred from interest suspense account on actual recovery					
Margin Loan		86,873,527	10,591,678	86,873,527	10,591,678
Net Interest					
Bridging Loan		7,802,211	7,137,126.55	7,802,211	7,137,126.55
Debenture Loan		-	-	-	-
Margin Loan		583,644,235	479,002,697.58	291,001,059	174,029,178.98
		591,446,446	486,139,824.13	298,803,270	181,166,305.53
Unit & Mutual Fund Advance Account		28,843,479	27,421,467	28,843,479	27,421,467
Bank Deposits & Current Account with ICB Mutual Funds		1,332,212,408	840,549,105	1,182,722,904	717,562,621
Interest on Consumer Credit Scheme		114,405	224,015	114,405	224,015
Advance against Equity		56,064,700	179,111,890	56,064,700	179,111,890
Interest income from Lease Receivables		151,463,856	92,074,591	83,009,566	92,074,591
Interest on Advances against Lease Finance		83,009,566	-	-	-
Interest income on Late Payment of Lease Rental		10,483,745	5,235,335	10,483,745	5,235,335
Staff Loan		-	83,950,330	101,172,777	83,381,208
Interest Income on Loan to Subsidiary Companies		101,567,490	-	79,031,250	539,225,157
Interest income on Purchase of Debenture		-	30,670,466	42,599,884	30,060,466
Interest income on Bonds		42,599,884	43,794,668	150,059,561	42,234,465
Interest on Debenture Securities		1,250,681	2,082,180	1,250,681	1,777,697
		2,399,056,660	**1,791,253,870**	**2,034,156,222**	**1,899,475,217**
19. Interest paid on Deposits, Borrowings, etc.:					
Government Loan		350,000	437,500	350,000	437,500
Term Deposits		5,941,876,820	4,453,586,669	5,941,876,820	4,453,586,669
Short Term Loans		303,331,419	505,142,250	303,331,419	505,142,250
Interest on loan from PKKB Shohayota Tahbil		16,274,082	80,719,421	3,194,718	18,663,493
		6,261,832,321	**5,039,885,840**	**6,248,752,957**	**4,977,829,912**
20. Dividend Income:					
Dividend on Shares		3,047,895,938	2,483,070,207	2,860,546,113	2,317,871,784
Dividend From Subsidiaries		-	-	39,374,970	177,187,365
Dividend on Bangladesh Fund		453,503,414	249,952,816	453,503,414	249,952,816
Dividend on Preference shares		34,075,735	81,237,084	34,075,735	81,237,084
		3,535,475,087	**2,814,260,107**	**3,387,500,232**	**2,826,249,049**
21. Capital Gain:					
Sale proceeds of shares		37,054,864,776	10,878,596,452	34,530,033,627	11,546,551,150
Less: Cost of Shares Sold		28,907,302,341	6,150,429,715	26,769,520,626	7,093,027,944
		8,147,562,435	**4,668,891,246**	**7,760,513,001**	**4,453,523,205**

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
22. Fees, Commissions and Service Charges:					
Project Examination Fee		17,635,000	17,075,000	7,560,000	6,575,000
Management Fee		987,686,091	904,158,604	385,747,841	406,051,656
Trustee Fee		61,955,934	47,152,277	61,955,934	47,152,277
Bankers to the Issue Fee		481,629	882,288	481,629	737,898
Service Charge & Commissions		515,026,698	321,747,067	17,644,354	11,992,705
Charges on AMCL Funds /Unit Sales Commissions		2,068,085	2,658,086	2,068,085	2,658,086
Service Charge from Subsidiary Companies		-	-	-	12,108,000
Membership Charge from ISTCL		-	-	74,607,352	40,829,619
CDBL Fees/Annual accounts maintenance fees		44,066,376	37,269,682	2,728,350	10,571,900
Custodian Fees		101,836,251	89,063,422	65,879,981	54,236,517
Guarantee Fees		-	-	9,000,000	9,000,000
Service charge from PKKB Shahayata Tahbil		25,632,620	70,080,373	25,632,620	70,080,373
Arranger Fees		-	-	-	1,800,000
Early Redemption Fees		2,188,613	-	2,188,613	-
Pre-IPO Placement Charge		95,570	-	-	-
Consultancy Fees		3,000,000	1,933,957	3,000,000	1,933,957
Conversion fees		9,360,000	23,980,000	-	-
Arranger Fees		-	1,800,000	-	-
		1,771,032,867	**1,517,800,756**	**658,494,759**	**675,727,990**
23. Other Operating Income:					
Re-imbursement Staff expenses		274,760	687,400	267,060	617,800
Legal Expenses		1,908,467	1,053,364	1,908,467	1,053,364
Others		10,429,983	13,626,487	498,909	383,224
Prior year adjustment		22,499,920	859,434	13,189,414	-
		35,113,130	**16,226,685**	**15,863,850**	**2,054,388**
24. Salaries and Allowances:					
Basic Pay		290,053,542	278,836,200	204,413,716	197,313,083
House Rent Allowances		148,061,748	85,951,610	104,944,839	54,741,083
Medical Allowances		15,026,708	11,089,538	9,814,858	4,777,366
Conveyance & Transport		6,981,801	4,512,058	636,385	355,050
Festival Bonus		74,888,932	38,915,181	36,290,850	18,503,896
Incentive Bonus	Note-3.7	130,195,409	85,389,768	105,490,457	67,900,000
Provident Fund & Superannuation Fund		1,244,989,947	308,876,952	1,232,528,782	299,596,942
Gratuity		15,325,610	42,623,170	123,560	329,080
Other Staff Expenses		186,244,604	119,276,447	135,546,769	82,760,413
		2,111,768,301	**975,470,924**	**1,829,790,216**	**726,276,914**
There of Salary and Allowances Paid to:					
Managing Director		2,415,358	1,398,856	2,415,358	1,398,856
Other Officers		1,770,928,077	466,877,427	1,569,164,494	351,063,744
		1,773,343,435	**468,276,283**	**1,571,579,852**	**352,462,601**
25. Rent, Taxes, Insurance, Electricity, etc.:					
Office Rent		98,324,909	58,583,366	87,502,458	46,316,048
Electricity		8,548,166	7,369,304	5,791,351	4,740,435
Water		701,156	799,268	592,744	733,768
Rates and Taxes		-	10,500	-	10,500
Insurance-Motor vehicles		1,227,899	786,840	905,733	446,248
		108,802,130	**67,549,278**	**94,792,286**	**52,246,998**
26. Legal Expenses:					
Legal Expenses		4,698,353	4,737,089	3,025,571	4,024,459
		4,698,353	**4,737,089**	**3,025,571**	**4,024,459**
27. Postage, Stamps, Telegram & Telephone :					
Postage, Telegram & Telex		476,955	547,759	250,558	353,888
Stamp Duty		387,314	666,942	346,667	618,367
Telephone - Office		5,630,426	9,912,626	4,939,216	4,423,205
		6,494,695	**11,127,327**	**5,536,441**	**5,395,460**

		Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
28.	**Auditors' Fees:**		538,450	426,750	230,000	230,000
	Auditors' Fees		**538,450**	**426,750**	**230,000**	**230,000**
29.	**Stationary, Printing, Advertisement, etc.:**					
	Printing Stationary-General		12,158,182	11,880,070	8,340,693	7,976,388
	Printing Stationary-Computer		5,454,406	6,958,513	5,098,929	6,568,391
	Advertisement and Publicity		10,212,630	11,135,138	9,031,040	9,926,006
	Books and Periodicals		1,709,695	1,564,275	1,413,610	1,160,506
			29,534,913	**31,537,997**	**23,884,272**	**25,631,291**
30.	**Directors' Fees & Allowances:**		4,392,400	4,627,750	2,428,800	2,300,000
	Directors' Fees & Allowances		**4,392,400**	**4,627,750**	**2,428,800**	**2,300,000**
31.	**Repair, Maintenance & Depreciation - Premises & Equipment:**					
	Maintenance:					
	Premises		3,200,134	2,801,578	2,942,877	2,340,256
	Computer		2,440,860	2,605,827	1,657,615	1,697,469
	Motor Vehicles		5,043,769	4,527,297	3,923,898	3,545,867
	Photocopier		208,723	316,691	181,385	227,800
	Other Equipment		5,506,389	4,673,941	4,530,109	3,239,319
			16,399,875	**14,925,335**	**13,235,884**	**11,050,711**
	Depreciation:					
	Office Building		46,030,582	40,323,647	296,022	303,344
	Renovation of Office Building		11,376,026	11,281,819	9,182,207	9,654,944
	Furniture & Fixture		2,783,514	2,968,642	1,336,457	1,296,993
	Carpet & Curtains		11,974	2,599	11,974	-
	Computers		9,070,328	7,700,656	5,501,961	4,448,422
	Office & other Equipment		774,820	933,070	580,768	642,910
	Electrical Equipment		1,406,820	1,948,465	586,441	536,990
	Air Conditioner & Refrigerator		3,164,152	2,783,432	480,570	403,933
	Telephone Installation		149,531	149,334	52,429	53,572
	Motor Vehicles		5,473,085	4,851,978	2,897,360	2,645,045
		Annex-B	**80,240,832**	**72,943,641**	**20,926,189**	**19,986,152**
			96,640,707	**87,868,976**	**34,162,073**	**31,036,863**
32.	**Brokerage:**					
	Stock Exchange Charge on Portfolio-1		175,722,198	78,978,642	121,247,651	53,986,458
	Stock Exchange Charge on Portfolio-2		43,516,981	24,478,301	43,516,981	24,478,301
			219,239,179	**103,456,943**	**164,764,632**	**78,464,759**
33.	**Other Operating Expenses:**					
	Traveling & Conveyance		12,289,502	10,854,694	8,911,416	8,197,149
	Transportation		12,607,526	17,923,807	12,586,011	17,923,807
	Petrol, Oil & Lubricants		4,618,177	5,486,682	3,414,689	3,438,261
	Entertainment		12,967,954	13,130,255	11,713,820	10,689,849
	Subscription & Donations		3,563,000	3,357,673	3,388,000	2,752,673
	Bank Charges		342,902	290,405	134,587	113,717
	Cookeries		457,924	503,095	371,907	379,639
	Listing Fees		1,687,909	1,816,355	600,000	1,200,000
	Prior Years' Adjustment		2,226,126	37,500	109,835	37,500
	CSR		6,477,000	9,480,000	6,477,000	9,450,000
	Consultancy & Professional Fees		3,637,719	3,623,630	3,637,719	3,623,630
	Honorarium		3,984,521	2,278,039	3,467,395	1,456,314
	Business Development		11,030,628	12,396,160	8,461,992	8,622,961
	Sundries	33.1	76,747,458	76,081,521	30,369,282	33,132,757
			152,638,345	**157,259,815**	**93,643,653**	**101,018,257**

		Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
33.1	**Sundries:**					
	Tax Token Road Permit		777,318	242,350	684,963	150,130
	Miscellaneous		10,787,858	9,353,846	1,712,154	1,118,905
	Washing Charges		235,246	260,589	168,313	200,186
	Expenses for Annual General Meeting		3,136,257	3,053,856	2,184,380	1,990,019
	Excise Duty		4,223,465	3,680,406	4,049,965	3,414,406
	Internship Expenses		147,938	431,400	147,938	431,400
	CDBL Charge		38,896,264	39,905,649	8,810,801	17,717,073
	Security Service		9,354,285	7,098,295	6,289,836	4,747,095
	Computer Software		1,035,488	428,557	-	428,557
	Custodian Fee		-	5,000	-	5,000
	Trustee Fee		10,000	130,600	10,000	130,600
	Abnormal Loss (Fire)		-	7,944,131	-	-
	Newsletter		407,990	497,500	407,990	497,500
	Recruitment Expenses		2,459,965	250,970	2,235,100	211,245
	Land Development Tax/Holding Tax		48,300	37,872	48,300	37,872
	Medical Retainer Fees		490,200	368,550	490,200	368,550
	National and Other Special Day Celebration		463,690	472,465	463,690	472,465
	Seminar/Workshop		992,952	319,899	992,952	319,899
	Honorarium for Banking Diploma		70,000	10,000	70,000	10,000
	Year Closing Expenses		928,000	554,000	928,000	554,000
	Milad Mahfil Expenses		2,282,243	1,035,587	674,700	327,855
			76,747,458	**76,081,521**	**30,369,282**	**33,132,757**
34.	**Non-Operating Income:**					
	Building Rent		311,953	469,128	-	-
	Profit on Sale of Fixed Assets		1,155,518	-	1,109,752	-
			1,467,471	**469,128**	**1,109,752**	**-**
35.	**Provision against Loans & Advances and others:**					
35.1	**For loans & advances:**					
	For unclassified loans & advances		10,352,834	16,613,935	(4,665,622)	19,519,783
	For classified loans & advances		649,287,981	454,397,933	236,521,674	226,702,509
			659,640,815	**471,011,869**	**231,856,052**	**246,222,292**
35.2	**For Other Assets**		**10,812,176**	**25,308,685**	**10,812,176**	**25,308,685**
35.3	**For Off Balance Sheet items**		**-**	**-**	**-**	**-**
35.4	**For Investments**		**246,700,000**	**-**	**246,700,000**	**-**
35.5	**For VAT**		**399,734,240**	**-**	**399,734,240**	**-**
	Total Provisions		**1,316,887,231**	**496,320,554**	**889,102,468**	**271,530,977**
36.	**Income Tax Expense:**					
36.1	**Current Tax**					
	Current tax provision		947,068,708	514,020,850	778,495,201	446,000,000
	Over provision of current tax for previous periods		-	-	-	-
			947,068,708	**514,020,850**	**778,495,201**	**446,000,000**

Provision for Income Tax has been made according to the Income Tax Ordinance,1984. During the year, an amount of Tk. 778,495,201 (2016: 446,000,000) has been provided for current income tax.

36.2	**Deferred Tax**					
	Closing Deferred Tax Assets	18,582,737	32,074,487	2,913,888	10,258,122	
	Opening Deferred Tax Assets	32,074,487	22,146,183	10,258,122	8,433,306	
	Deferred Tax Benefit to be recognised	**13,491,750**	**(9,928,304)**	**7,344,234**	**(1,824,816)**	
	Total Income Tax Expense	**960,560,458**	**504,092,546**	**785,839,435**	**444,175,184**	

	Notes	ICB Consolidated Amount in Taka 2017	ICB Consolidated Amount in Taka 2016	ICB Solo Amount in Taka 2017	ICB Solo Amount in Taka 2016
37. Retained Profit Available for Appropriation:					
Retained Profit as on 1 July		6,465,187,409	7,304,437,420	3,931,105,897	4,911,648,281
Add: Prior year error adjustment (See Note - 39)		5,389,545	16,680,547	(3,655,423)	8,778,636
Restated opening balance		**6,470,576,954**	**7,321,117,967**	**3,927,450,474**	**4,920,426,917**
Deferred tax		-	(3,371,331)	-	-
Add Transfer from Reserve for Building		-	400,000,000	-	-
Add: Net profit for the year		4,615,680,167	3,324,540,005	3,681,685,012	3,136,868,775
Adjustment made during the year		-	-	-	-
		11,086,257,121	**11,042,286,641**	**7,609,135,486**	**8,057,295,693**
Less: Appropriations for FY 2015-16					
Dividend Paid: on Paid up Capital of Tk. 632,81,25,000 (FY 2015-16 @ 30% Cash)		1,898,437,500	2,214,843,750	1,898,437,500	2,214,843,750
Transferred to:					
General Reserve	15.1	727,373,755	915,000,000	627,373,755	600,000,000
Reserve for Building	15.4.1	200,000,000	230,000,000	200,000,000	230,000,000
Reserve for Future Diminution of Overpriced Securities	15.3	-	10,000,000	-	
Loan Redemption Reserve	15.4.3	156,843,439	500,000,000	156,843,439	500,000,000
Dividend Equalization Reserve	15.4.5	300,000,000	615,000,000	250,000,000	500,000,000
Benevolent Fund		64,490,093	92,255,351	62,737,376	81,346,046
		3,347,144,787	**4,577,099,101**	**3,195,392,070**	**4,126,189,796**
		7,739,112,334	**6,465,187,540**	**4,413,743,416**	**3,931,105,897**
Less: Minority Interest		**20,570**	**17,921**	**-**	**-**
Retained Profit as at 30 June		**7,739,091,765**	**6,465,169,619**	**4,413,743,416**	**3,931,105,897**
38. Earnings Per Share (EPS):					
Net Profit after tax		4,615,676,422	3,324,537,137	3,681,685,012	3,136,868,775
Less: Preference dividend		-	-	-	-
Profit attributable for distribution to ordinary shareholders		**4,615,676,422**	**3,324,537,137**	**3,681,685,012**	**3,136,868,775**
Weighted Average Number of Ordinary Shares Outstanding		632,812,500	632,812,500	632,812,500	632,812,500
Basic Earnings per share		**7.29**	**5.25**	**5.82**	**4.96**
39. Prior Period Error Adjustment (Solo - 2017):					
39.1 VAT paid on different bills from 2010-11 to 2013-14 as per the instruction of Commercial Audit Deptt. Of the Govt.				-	(787,708)
Dividend Receivable of Aramit Cement Overstated during FY 2009-10				(38,880)	(8,400)
Dividend Receivable of Rajlanka Power Overstated during FY 2015-16				(34,215)	(3,000)
Dividend Income Overstated due to recording Sale of Grameen MF-1 of Khulna Br.				(1,247,254)	(115,220)
Interest Receivable on Lease Finance Overstated during FY 2015-16(1022817/-) & 2011-12(643858/-)				(1,666,675)	(39,384)
Interest Receivable on Lease Finance of Fair Yarn Processing Overstated				(8,598,619)	-
Others				(687,405)	-
Net Decrease in Profit				**(12,273,048)**	**(953,712)**
39.2 Dividend Receivable of Aramit Cement Ltd. understated during FY 2009-2010				-	38,880
Custodian Fees not recorded for FY 2015-2016				-	1,960,158
Dividend Income of 2nd to 6th Installment of Rajlanka Power Co. Ltd. Understated				-	7,506,974
Consultancy Fee of Rajlanka Power Adjustment				33,458	-
Deferred Tax Income understated during FY 2014-2015				-	226,336
Cheque Issued but unadjusted for Long reversed as per Management Report for FY 2015-16				1,965,304	-
Others				6,618,863	-
Net Increase in Profit				**8,617,625**	**9,732,348**
Net Increase/(Decrease) in Retained Profit				**(3,655,423)**	**8,778,636**

40. General disclosure:

40.1 Audit committee

(a) Particulars of the Audit Committee

The audit committee of the Board was duly constituted by the Board of Directors of the Corporation in accordance with the BRPD Circular no. 12 dated December 23, 2002 of Bangladesh Bank. Pursuant to the BRPD Circular no. 08 dated 19.06.2011 and SEC notification no. SEC/CMRRCD/2006-158/129/ Admin/44 dated August 7, 2012 on Corporate Governance, the current Committee is Constituted with the following 5 (Five) members of the Board:

Sl. No.	Name of Director	Status in the Audit Committee	Educational Qualification
01.	Md. Abdus Salam	Chairman	B.com (Hons.) & M.Com in Accounting from the University of Dhaka, FCA
02.	Mr. Manjur Ahmed	Member	Graduated from IBA, University of Dhaka, MS Degree in Business Administration from the University of Canberra, Australia.
03.	Md. Obayed Ullah Al Masud	Member	Graduated with honors in Management and MBA major in Finance from IBA, DU. IBB Banking Diploma with Gold Medal.
04.	Mohammad Shams-ul-Islam	Member	B.com (Hons.) & M.Com in Accounting from the University of Dhaka.
05.	Syed Shariyar Ahsan	Member	Master's and MBA Degree from Dhaka.

(b) Meetings held by the Audit Committee during the year by date

During the year, the Audit Committee of the Board conducted 08 (Eight) following meetings:

Meeting No.	Held On
68	27.07.2016
69	10.08.2016
70	21.09.2016
71	19.10.2016
72	10.11.2016
73	26.01.2017
74	02.04.2017
75	24.04.2017

(c) Review by the Audit Committee and Recommended thereof

i) Review of the Internal Audit Plan for the year 2017 and suggested area of further concentration.
ii) Review of the Internal Control function and recommend before the Board for enhancement of the activities streamlining operational risk.
iii) Review of all branch and Head office inspection reports as submitted by the Internal Control and Compliance Division and advice management for timely implementation and follow up.
iv) Review of the draft consolidated financial statements along with the external auditors and the management and recommending it to the Board of Directors for consideration.
v) Review the scope and general extent of the annual audit, including an explanation of risk factors considered, any limitations on scope of work.
vi) Review with the top management of the organization's policies and procedures to prevent illegal or unethical activities, the quality of its personnel and the adequacy of staffing, key accounting policies and procedures, internal controls, significant areas of risk, legal or regulatory matters that may have an impact on the financial statements, and any other matters that may affect financial reporting.
vii) Review of the Management Letter issued by Bangladesh Bank & External Auditors and Management response thereto as part of compliance.
viii) Review the results of the audit with external auditors, including material findings, changes to accounting principles, changes to audit plan, disputes with management, unresolved issues and access to information.
ix) Submission of compliance report on the minutes to the Board along with its decisions for information and concurrence of the Board on quarterly basis.

(d) Steps taken for implementation of an effective internal control procedure of the Corporation

i) Review performance of Investment portfolios of Security market, Loan Portfolio & Other Investment which has been declared a thrust sector for the economy of the country.
ii) Review the functioning of Human Resources Development Centre (Training Academy) at periodical interval for its significance and contribution towards transformation of the resources in to Human Capital.
iii) Directed & ensured health checking of the IT System and taking measures for up gradation for efficiency & effectiveness.
iv) Suggested software development for monitoring & following up compliance issues.
v) Advise Audit Teams to carry out Audit & Inspections of all Divisions of the Head Office alongside the branches and subsidiaries to ensure proper functioning as per laid down guidelines of the Board and the regulators.

40.2 Events after the reporting period

Dividend information

The Board of Director in its 520th meeting held on 02 November 2017 has recommended 30% Cash and 5% Stock dividend for the year ended 30 June 2017 for placement before shareholder at 41st Annual General Meeting of the company schedules to be held on 23 December 2017.

41. Related party/(ies) transactions:

Parties are considered to be related, if one party has the ability to control the other party, or exercise significant influence over the other party, in making financial and operational decisions and include associated companies with or without common directors and key management positions. The Company has entered into transactions with other entities in the normal course of business that fall within the definition of related party as per Bangladesh Accounting Standards No. 24: "Related Party Disclosures." Transactions with related parties are executed on the same terms, including interest rate and collateral, as those prevailing at the time for comparable transactions with other customers of similar credentials and do not involve more than normal risk.

Details of transactions with related parties and balances with them as at 30 June 2017 were as follows:

Name of the Party	Relationship	Nature of Transaction	Balance at year end receivable/(payable)
Sonali Bank Ltd.	Director	Term Deposit	(17,000,000,000)
		Call Loan	(2,000,000,000)
Sadharan Bima Corporation	Director	Term Deposit	(3,050,000,000)
Agrani Bank Ltd.	Director	Term Deposit	(8,206,535,000)
Bangladesh Development Bank Ltd.	Director	Term Deposit	(1,000,000,000)
Janata Bank Ltd.	Director	Term Deposit	(1,900,000,000)

42. Director Responsibility of the Financial Statements:

The Board of Director takes the responsibility for the preparation and presentation of the Financial Statements.

43. Approval of Financial Statements:

The financial statements were approved by the Board of Director on 02 November 2017.

44. Numerical Presentation:

Figures appearing in the financial statements have been rounded off to the nearest Taka. To facilitate comparison, certain relevant balances pertaining to the previous year have been rearranged, reclassified or restated wherever considered necessary to confirm to current year presentation. The expenses, irrespective of capital or revenue nature, accrued / due but not paid have been provided for in the books of the accounts.

45. Employee Details:

At the end of the year, there were 603 (2016: 631) employees in the company.

Mojib Uddin Ahmed Ph.D
Chairman

Md. Humaun Kobir
Director

Manjur Ahmed
Director

Kazi Sanaul Hoq
Managing Director

Md. Kamal Hossain Gazi
Head of Finance & Accounts

Md. Rafique Ullah
Company Secretary

Dhaka, 02 November 2017

ANNEXURE-A

Schedule of Consolidated Fixed Assets of the Corporation

As at 30 June 2017

Fixed assets including furniture and Office Appliances, Computer - at cost less accumulated depreciation

Amount in Taka

Particulars	COST				Rate %	DEPRECIATION				Written down value of 30 June 2017
	Balance as on 1 July 2016	Additions during the year	Disposals during the year	Balance as at 30 June 2017		Balance as on 1 July 2016	Charged for the year	Adjustment on disposals	Balance as at 30 June 2017	
Land	36,017,635	-	-	36,017,635	-	-	-	-	-	36,017,635
Land Improvement	2,372,335	-	-	2,372,335	-	-	-	-	-	2,372,335
Building	865,322,255	-	-	865,322,255	10	102,783,505	46,030,582	-	148,814,087	716,508,168
Building-Under construction	2,912,500	783,528	-	3,696,028	-	-	-	-	-	3,696,028
Renovation of Office Building	95,342,078	27,762,627	7,623,598	115,481,107	20	67,231,987	11,376,026	7,623,566	70,984,447	44,496,661
Furniture and Fixture	38,503,319	2,166,328	8,996,916	31,672,732	10	23,518,369	2,783,513	8,790,850	17,511,032	14,161,700
Office Equipment	13,668,941	844,396	311,000	14,202,336	20	11,909,627	760,239	311,000	12,358,866	1,843,470
Electrical Equipment	15,405,837	5,328,130	985,262	19,748,705	20	10,397,968	1,406,820	979,571	10,825,216	8,923,488
Air Conditioner & Refrigerator	26,104,536	3,455,054	2,047,075	27,512,515	20	13,586,918	3,164,152	2,010,091	14,740,979	12,771,535
Computer Hardware	100,773,454	12,164,058	375,983	112,561,529	20	80,436,189	8,497,028	375,983	88,557,234	24,004,295
Carpet and Curtains	291,981	157,530	-	449,511	20	291,969	11,974	-	303,943	145,568
Telephone Installation	5,761,801	421,716	151,957	6,031,560	20	5,284,372	149,531	151,957	5,281,946	749,614
Motor Vehicles	55,236,580	20,130,000	2,903,000	72,463,580	20	39,139,838	5,473,085	2,902,998	41,709,925	30,753,655
Library Books	1,361,880	71,285	-	1,433,165	10	143,409	1,487	94,346	50,550	1,382,614
Others	5,240,222	275,826	-	5,516,048	10	2,500,214	586,394	-	3,086,609	2,429,439
As at 30 June 2017	**1,264,315,353**	**73,560,478**	**23,394,791**	**1,314,481,039**	-	**357,224,363**	**80,240,832**	**23,240,362**	**414,224,833**	**900,256,206**
As at 30 June 2016	**1,087,293,437**	**197,974,846**	**20,952,930**	**1,264,315,353**	-	**296,625,007**	**72,943,641**	**12,344,285**	**357,224,363**	**907,090,989**

ANNEXURE-B

Schedule of Fixed Assets of the Corporation

As at 30 June 2017

Fixed assets including furniture and Office Appliances, Computer - at cost less accumulated depreciation

Amount in Taka

Particulars	COST				Rate %	DEPRECIATION				Written down value of 30 June 2017
	Balance as on 1 July 2016	Additions during the year	Disposals during the year	Balance as at 30 June 2017		Balance as on 1 July 2016	Charged for the year	Adjustment on disposals	Balance as at 30 June 2017	
Land	36,017,635	-	-	36,017,635	-	-	-	-	-	36,017,635
Land Improvement	2,372,335	-	-	2,372,335	-	-	-	-	-	2,372,335
Building	15,397,027	-	-	15,397,027	10	12,757,593	296,022	-	13,053,615	2,343,412
Building-Under construction	2,912,500	783,528	-	3,696,028	-	-	-	-	-	3,696,028
Renovation of Office Building	69,442,512	13,116,256	4,442,873	78,115,895	20	49,001,938	9,182,207	4,442,841	53,741,305	24,374,590
Furniture and Fixture	21,801,020	1,350,464	7,498,652	15,652,832	10	15,215,017	1,336,457	7,498,210	9,053,264	6,599,568
Office Equipment	9,140,955	695,233	-	9,836,188	20	7,799,725	567,674	-	8,367,399	1,468,789
Electrical Equipment	5,862,361	1,845,992	985,262	6,723,091	20	4,464,632	586,441	979,571	4,071,503	2,651,588
Air Conditioner & Refrigerator	2,868,775	482,074	-	3,350,849	20	2,197,643	480,570	-	2,678,213	672,636
Computer Hardware	64,192,314	8,869,950	-	73,062,264	20	49,699,463	5,501,961	-	55,201,424	17,860,840
Carpet and Curtains	291,981	157,530	-	449,511	20	291,969	11,974	-	303,943	145,568
Telephone Installation	4,122,963	127,825	-	4,250,788	20	4,015,253	52,429	-	4,067,682	183,106
Motor Vehicles	30,310,080	20,130,000	2,903,000	47,537,080	20	21,813,479	2,897,360	2,902,998	21,807,841	25,729,239
Library Books	1,193,216	63,962	-	1,257,178	-	94,346	-	94,346	-	1,257,178
Others	242,752	2,500	-	245,253	10	160,130	13,094	-	173,224	72,029
As at 30 June 2017	**266,168,425**	**47,625,314**	**15,829,787**	**297,963,953**	**-**	**167,511,188**	**20,926,189**	**15,917,966**	**172,519,412**	**125,444,541**
As at 30 June 2016	**249,259,138**	**16,909,285**	**-**	**266,168,423**	**-**	**147,525,036**	**19,986,152**	**-**	**167,511,188**	**98,657,235**

Investment Corporation of Bangladesh

Statement of Marketable Securities

As on 30 June 2017

Exhibit - A

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
A.	ICB						
	a.Listed Securities						
	a.I-Shares						
	BANK						
1	AB BANK LTD.	22,920,759.00	10.00	32.04	734,468,823.47	18.90	433,202,345.10
2	AL ARAFA ISLAMI BANK LTD.	39,143,014.00	10.00	15.96	624,556,322.35	18.70	731,974,361.80
3	BANK ASIA LIMITED	43,130,980.00	10.00	16.69	719,722,967.84	17.20	741,852,856.00
4	CITY BANK LTD.	4,191,971.00	10.00	22.27	93,372,109.71	37.40	156,779,715.40
5	DHAKA BANK LTD.	21,622,095.00	10.00	16.70	361,191,657.91	18.70	404,333,176.50
6	DUTCH BANGLA BANK LIMITED	4,528,101.00	10.00	102.09	462,276,172.54	102.00	461,866,302.00
7	EASTERN BANK LTD.	11,917,154.00	10.00	23.90	284,840,940.28	35.00	417,100,390.00
8	EXIM BANK OF BANGLADESH LTD.	6,619,397.00	10.00	11.76	77,849,209.02	12.20	80,756,643.40
9	FIRST SECURITY BANK LTD.	21,840,780.00	10.00	11.54	252,008,863.51	13.20	288,298,296.00
10	I.F.I.C. BANK LTD.	19,435,257.00	10.00	18.82	365,678,240.60	17.30	336,229,946.10
11	ICB ISLAMIC BANK	2,723,830.00	10.00	9.41	25,632,004.93	5.10	13,891,533.00
12	ISLAMI BANK LTD.	7,453,930.00	10.00	19.99	148,993,464.03	32.20	240,016,546.00
13	JAMUNA BANK LIMITED	18,115,755.00	10.00	14.89	269,807,844.22	18.30	331,518,316.50
14	MERCANTILE BANK LIMITED	26,003,376.00	10.00	13.69	355,917,283.03	18.70	486,263,131.20
15	MUTUAL TRUST BANK LTD.	5,636,333.00	10.00	17.48	98,513,939.93	24.60	138,653,791.80
16	N C C BANK LTD.	27,807,208.00	10.00	10.88	302,418,276.16	13.40	372,616,587.20
17	NATIONAL BANK LTD.	9,325,480.00	10.00	13.37	124,649,725.24	11.60	108,175,568.00
18	ONE BANK LIMITED	26,933,726.00	10.00	14.20	382,357,988.49	21.00	565,608,246.00
19	PREMIER BANK LIMITED	12,554,845.00	10.00	8.93	112,171,917.79	11.50	144,380,717.50
20	PRIME BANK LIMITED	25,370,513.00	10.00	20.42	518,111,753.31	22.80	578,447,696.40
21	PUBALI BANK LTD.	20,192,138.00	10.00	24.71	498,857,104.95	24.60	496,726,594.80
22	RUPALI BANK LIMITED	3,239,018.00	10.00	32.48	105,194,098.32	27.80	90,044,700.40
23	SHAHJALAL ISLAMI BANK LTD.	23,807,665.00	10.00	12.77	304,081,418.55	16.10	383,303,406.50
24	SOCIAL ISLAMI BANK LIMITED	428,873.00	10.00	19.28	8,267,979.47	22.50	9,649,642.50
25	SOUTHEAST BANK LIMITED	33,803,933.00	10.00	18.91	639,099,011.82	18.50	625,372,760.50
26	STANDARD BANK LIMITED	40,683,669.00	10.00	9.29	377,766,871.50	11.50	467,862,193.50
27	TRUST BANK LTD.	8,803,118.00	10.00	17.90	157,539,404.78	26.40	232,402,315.20
28	UNITED COMERCIAL BANK LTD.	24,863,157.00	10.00	20.03	498,010,743.66	21.60	537,044,191.20
29	UTTARA BANK LTD.	17,807,135.00	10.00	25.32	450,861,967.77	24.50	436,274,807.50
	Sub Total	**530,903,210.00**			**9,354,218,105.18**		**10,310,646,778.00**
	CEMENT						
1	ARAMIT CEMENT LTD. (SHARE)	2,186,033.00	10.00	28.66	62,642,400.10	37.10	81,101,824.30
2	CONFIDENCE CEMENT LTD.	346,225.00	10.00	112.86	39,074,657.75	134.60	46,601,885.00
3	HEIDELBERG CEMENT BD. LTD.	1,480,135.00	10.00	446.82	661,359,903.95	449.00	664,580,615.00
4	LAFARGE SURMA CEMENT LTD.	7,523,335.00	10.00	68.97	518,857,078.70	62.90	473,217,771.50
5	M.I. CEMENT FACTORY LIMITED	10,627,826.00	10.00	90.54	962,256,467.61	93.30	991,576,165.80
6	MEGHNA CEMENT MILLS LTD.	2,406,447.00	10.00	114.44	275,395,047.20	103.30	248,585,975.10
7	NILOY CEMENT INDS. LTD.	186.00	100.00	5.38	1,000.60	260.75	48,499.50
8	PREMIER CEMENT MILLS LIMITED	1,917,978.00	10.00	91.52	175,537,930.30	90.40	173,385,211.20
	Sub Total	**26,488,165.00**			**2,695,124,486.21**		**2,679,097,947.40**
	CERAMIC INDUSTRY						
1	BENGAL FINE CERAMICS LTD.	62,022.00	100.00	150.00	9,303,316.50	60.00	3,721,320.00
2	FU-WANG CERAMICS INDS.LTD.	22,295,283.00	10.00	20.94	466,935,525.87	18.50	412,462,735.50
3	MONNO CERAMIC INDUSTRIESLTD.	217,896.00	10.00	41.91	9,132,310.08	38.80	8,454,364.80
4	RAK CERAMICS(BANGLADESH) LTD.	12,351,944.00	10.00	55.09	680,467,599.86	57.60	711,471,974.40
5	SHINEPUKUR CERAMICS LTD.	10,576,168.00	10.00	30.00	317,240,195.27	16.70	176,622,005.60
6	STANDARD CERAMIC LTD.	97,151.00	10.00	46.32	4,500,034.12	57.90	5,625,042.90
	Sub Total	**45,600,464.00**			**1,487,578,981.70**		**1,318,357,443.20**

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
	CORPORATE BOND						
1	MUDARABA PERPETUAL BOND	49,560.00	1,000.00	962.62	47,707,693.75	971.00	48,122,760.00
	Sub Total	**49,560.00**			**47,707,693.75**		**48,122,760.00**
	ENGINEERING						
1	AFTAB AUTOMOBILES LTD.	11,062,983.00	10.00	69.91	773,429,366.02	66.50	735,688,369.50
2	ANWAR GALVANIZING LTD.	38,500.00	10.00	17.64	679,176.66	69.00	2,656,500.00
3	APPOLLO ISPAT COMPLEX LIMITED	5,769,760.00	10.00	19.28	111,268,651.50	20.60	118,857,056.00
4	ATLAS (BANGLADESH) LIMITED	3,208,654.00	10.00	140.91	452,136,511.76	128.70	412,953,769.80
5	AZIZ PIPES LTD.	70,902.00	10.00	44.73	3,171,179.81	86.10	6,104,662.20
6	BANGLADESH AUTO CARS	220.00	10.00	-	-	80.00	17,600.00
7	BANGLADESH BUILDING SYSTEM LTD	1,488,412.00	10.00	29.76	44,289,405.17	49.00	72,932,188.00
8	BANGLADESH LAMPS LTD.	10,030.00	10.00	41.89	420,163.88	173.30	1,738,199.00
9	BANGLADESH THAI ALUMINIU LTD.	10,950,491.00	10.00	21.68	237,360,114.84	27.90	305,518,698.90
10	BENGAL WINDSOR THERMOPLASTICS LTD.	3,884,116.00	10.00	50.65	196,732,099.48	47.00	182,553,452.00
11	BSRM LIMITED	4,361,456.00	10.00	142.37	620,926,704.71	134.60	587,051,977.60
12	BSRM STEELS LIMITED	21,929,487.00	10.00	87.18	1,911,918,695.94	90.90	1,993,390,368.30
13	EASTERN CABLES LTD.	51,482.00	10.00	133.39	6,867,402.42	141.00	7,258,962.00
14	GOLDEN SON LTD.	10,618,720.00	10.00	32.06	340,441,287.40	18.80	199,631,936.00
15	GPH ISPAT LTD.	10,692,589.00	10.00	30.93	330,694,239.41	44.30	473,681,692.70
16	IFAD AUTOS LIMITED	107,086.00	10.00	131.11	14,039,704.26	134.90	14,445,901.40
17	KAY & QUE(BANGLADESH) LTD.	179,620.00	10.00	31.43	5,645,268.93	65.60	11,783,072.00
18	MONNO JUTE STAFLLERS	5,000.00	10.00	32.25	161,261.33	520.00	2,600,000.00
19	NATIONAL TUBES LTD.	287,098.00	10.00	122.45	35,155,219.62	124.00	35,600,152.00
20	NAVANA CNG LIMITED	6,851,648.00	10.00	68.16	467,025,922.80	72.30	495,374,150.40
21	QUASEM DRYCELL LTD.	86,335.00	10.00	92.77	8,009,395.80	94.00	8,115,490.00
22	RANGPUR FOUNDRY LTD	639,463.00	10.00	92.92	59,420,477.34	118.40	75,712,419.20
23	RATANPUR STEEL RE-ROLLING MILL	14,185,717.00	10.00	79.88	1,133,132,144.60	81.50	1,156,135,935.50
24	S. ALAM COLD ROLLED STEELS LTD	4,493,269.00	10.00	33.45	150,295,060.02	35.00	157,264,415.00
25	SINGER BANGLADESH LTD.	428,000.00	10.00	190.12	81,372,285.82	190.80	81,662,400.00
26	WESTERN MARINE SHIPYARD LTD.	1,280,625.00	10.00	45.26	57,960,287.30	39.00	49,944,375.00
27	WONDERLAND TOYS LIMITED	198,730.00	100.00	15.71	3,122,495.00	68.25	13,563,322.50
	Sub Total	**112,880,393.00**			**7,045,674,521.82**		**7,202,237,065.00**
	FOOD AND ALLIED						
1	AGRICULTURAL MARKETING CO.LTD	949,567.00	10.00	206.63	196,209,538.20	216.50	205,581,255.50
2	ALPHA TOBACCO CO. LTD.	13,100.00	10.00	55.50	727,085.00	24.60	322,260.00
3	AMAM SEA FOOD LTD.	140.00	100.00	261.36	36,590.00	219.00	30,660.00
4	AMAN FEED LIMITED	4,845,749.00	10.00	73.60	356,662,214.41	74.00	358,585,426.00
5	APEX FOODS LTD.	52,637.00	10.00	99.90	5,258,180.73	147.40	7,758,693.80
6	B A T B C	743,006.01	10.00	1,269.45	943,210,699.78	2,829.30	2,102,186,904.09
7	B.L.T.C.	1,511.00	100.00	698.92	1,056,065.00	243.75	368,306.25
8	BANGAS LTD.	42,158.00	10.00	211.89	8,932,843.11	132.20	5,573,287.60
9	BIONIC SEA FOOD EXPORTS LTD.	59,500.00	10.00	9.23	548,950.00	6.40	380,800.00
10	CVO PETROCHEMICAL REFINERY LTD	465,622.00	10.00	284.91	132,658,081.00	263.90	122,877,645.80
11	DHAKA FISHERIES LTD.	115.00	100.00	81.77	9,403.74	323.25	37,173.75
12	FINE FOODS LIMITED	548,450.00	10.00	27.54	15,105,504.90	33.10	18,153,695.00
13	FU-WANG FOODS LIMITED	9,363,625.00	10.00	17.73	166,011,052.49	15.90	148,881,637.50
14	GEMINI SEA FOOD LTD.	4,032.00	10.00	4.45	17,941.90	581.50	2,344,608.00
15	GERMAN BANGLA J V FOOD LTD	11,500.00	10.00	10.00	115,000.00	3.60	41,400.00
16	GOLDEN HARVEST AGRO IND. LTD.	8,431,444.00	10.00	33.66	283,763,985.57	46.00	387,846,424.00
17	GULF FOODS LIMITED	200.00	100.00	108.61	21,722.00	170.75	34,150.00
18	MEGHNA SHRIMP LTD.	29,740.00	100.00	90.05	2,678,112.84	115.75	3,442,405.00
19	MODERN INDUSTRIES(BD)LTD.	580.00	100.00	100.00	58,000.00	137.00	79,460.00
20	N.T.C.	1,944,080.00	10.00	65.25	126,852,632.55	580.80	1,129,121,664.00
21	NATIONAL FEED MILL LTD	720,675.00	10.00	25.69	18,515,830.13	25.30	18,233,077.50
22	OLYMPIC INDUSTRIES LTD.	867,197.00	10.00	287.59	249,399,295.10	278.50	241,514,364.50
23	YOUSUF FLOWER MILLS	390.00	10.00	8.97	3,500.00	23.80	9,282.00
	Sub Total	**29,095,018.01**			**2,507,852,228.45**		**4,753,404,580.29**

Statement of Marketable Securities (Contd.)

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
	FUEL AND POWER						
1	BANGLADESH WELDING ELECTRODES	6,197,204.00	10.00	7.61	47,167,358.60	23.70	146,873,734.80
2	BARAKA POWER LIMITED.	6,605,332.00	10.00	30.06	198,547,358.67	43.70	288,653,008.40
3	DHAKA ELECTRIC SUPPLY CO. LTD.	13,010,701.00	10.00	56.76	738,453,815.86	49.90	649,233,979.90
4	DOREEN POWER GEN. & SYSTEMS LTD	5,538,036.00	10.00	137.90	763,695,370.10	149.30	826,828,774.80
5	EASTERN LUBRICANTS	850.00	10.00	146.33	124,384.50	983.90	836,315.00
6	GBB POWER LIMITED	496,520.00	10.00	20.12	9,992,192.03	23.00	11,419,960.00
7	JAMUNA OIL COMPANY LTD.	9,550,949.00	10.00	187.71	1,792,820,828.62	207.10	1,978,001,537.90
8	KHULNA POWER COMPANY LTD.	11,664,929.00	10.00	59.39	692,728,486.81	59.20	690,563,796.80
9	LINDE BANGLADESH LTD. (BOC)	874,418.00	10.00	919.77	804,264,418.23	1,277.50	1,117,068,995.00
10	MEGHNA PETROLEUM LTD.	7,731,762.00	10.00	190.78	1,475,093,072.04	200.40	1,549,445,104.80
11	MJL BANGLADESH LIMITED	2,250,646.00	10.00	96.12	216,324,039.64	121.50	273,453,489.00
12	PADMA OIL COMPANY.	4,255,214.00	10.00	262.10	1,115,291,884.31	255.90	1,088,909,262.60
13	POWER GRID CO. BD. LTD.	35,829,780.00	10.00	60.39	2,163,812,114.96	52.10	1,866,731,538.00
14	SAIF POWERTEC LIMITED	3,637,673.00	10.00	36.48	132,688,125.77	43.50	158,238,775.50
15	SHAHJIBAZAR POWER CO. LTD.	3,164,385.00	10.00	146.25	462,783,915.11	144.30	456,620,755.50
16	SUMMIT POWER LTD.	36,986,346.00	10.00	39.33	1,454,800,965.94	40.80	1,509,042,916.80
17	TITAS GAS TRANSMISSION & D.C.L	32,547,835.00	10.00	73.02	2,376,524,900.97	50.60	1,646,920,451.00
18	UNITED POWER GEN & DIST CO LTD	7,336,786.00	10.00	158.11	1,160,046,635.75	185.00	1,357,305,410.00
	Sub Total	**187,679,366.00**			**15,605,159,867.91**		**15,616,147,805.80**
	GARMENTS AND TEXTILE						
1	AL-HAJ TEXTILE	323,030.00	10.00	105.67	34,133,937.71	113.20	36,566,996.00
2	ALLTEX INDUSTRIES LTD.	25,741.00	10.00	9.91	255,075.02	14.00	360,374.00
3	ANLIMA YARN DYEING LTD.	247,472.00	10.00	30.77	7,615,355.92	31.80	7,869,609.60
4	APEX SPINNING & KNITTING	714,381.00	10.00	79.47	56,769,255.46	112.10	80,082,110.10
5	APEX WEAVING & FINISHING MILLS	3,099,740.00	10.00	10.09	31,267,564.80	15.67	48,572,925.80
6	ARGON DENIMS LIMITED	489,426.00	10.00	27.50	13,458,491.44	36.60	17,912,991.60
7	ASHRAF TEXTILE MILLS LTD.	571,588.00	10.00	10.87	6,212,440.10	17.80	10,174,266.40
8	BANGLADESH ZIPPER INDS.LTD	62,900.00	100.00	139.60	8,780,855.00	43.75	2,751,875.00
9	BD.DYEING & FINISHING IND	210,848.00	100.00	227.91	48,054,374.65	64.25	13,546,984.00
10	C & A TEXTILES LTD	4,190,388.00	10.00	11.85	49,673,017.30	10.60	44,418,112.80
11	CHIC TEX LIMITED	147,116.00	10.00	9.86	1,450,940.00	2.70	397,213.20
12	CMC KAMAL TEXTILES MILLS LTD.	1,158.00	10.00	3.17	3,676.64	26.80	31,034.40
13	DANDY DYEING LTD.	8,600.00	100.00	106.06	912,125.00	98.50	847,100.00
14	DELTA SPINNERS LTD.	242,526.00	10.00	8.77	2,125,977.68	12.10	2,934,564.60
15	DESH GARMENTS LTD.	3,173.00	10.00	156.82	497,594.33	349.60	1,109,280.80
16	DRAGON SWEATER AND SPINNING LTD	9,632,617.00	10.00	22.46	216,333,602.40	21.50	207,101,265.50
17	DULAMIA COTTON MILLS	15,000.00	10.00	8.58	128,757.20	9.30	139,500.00
18	DYNAMIC TEXTILE LTD.	3,560.00	100.00	53.94	192,020.00	52.25	186,010.00
19	ENVOY TEXTILES LTD.	3,959,280.00	10.00	39.05	154,596,311.32	39.50	156,391,560.00
20	EVINCE TEXTILES LIMITED	1,946,930.00	10.00	21.96	42,750,958.41	22.60	44,000,618.00
21	FAMILYTEX (BD) LTD.	16,645,038.00	10.00	12.87	214,147,815.20	8.90	148,140,838.20
22	FAR EAST KNITTING & DYEING IND	1,974,904.00	10.00	23.53	46,468,750.49	25.70	50,755,032.80
23	GENERATION NEXT FASHIONS LTD.	45,955,919.00	10.00	11.61	533,656,645.10	10.10	464,154,781.90
24	H.R.TEXTILE MILLS LTD.	69,697.00	10.00	26.94	1,877,352.47	35.40	2,467,273.80
25	HAMID FABRICS LIMITED	665,819.00	10.00	23.90	15,914,176.60	25.30	16,845,220.70
26	HWA WELL TEXTILES (BD) LIMITED	143,803.00	10.00	34.53	4,965,010.79	37.70	5,421,373.10
27	M.H.GARMENTS WASHING & DYING	4,100.00	100.00	98.59	404,200.00	34.75	142,475.00
28	MAKSONS SPINNING MILLS LTD.	8,449,721.00	10.00	14.82	125,255,014.10	10.30	87,032,126.30
29	MALEK SPINNING MILLS LTD.	22,424,671.00	10.00	23.14	518,936,878.20	22.90	513,524,965.90
30	MATIN SPINNING MILLS LIMITED	6,515,518.00	10.00	44.01	286,715,521.90	41.20	268,439,341.60
31	METRO SPINNING LIMITED	63,481.00	10.00	8.05	511,041.65	8.70	552,284.70
32	MITA TEXTILES LTD.	61,900.00	100.00	74.27	4,597,396.40	61.75	3,822,325.00
33	MITHUN KNITTING AND DYEING LTD	1,551,048.00	10.00	53.24	82,581,043.41	47.70	73,984,989.60
34	MONNO FABRICS LIMITED	2,602,500.00	10.00	10.19	26,525,289.83	7.80	20,299,500.00
35	MOZAFFAR HOSSAIN SPINNING MILL	11,745,411.00	10.00	30.00	352,387,014.90	29.40	345,315,083.40
36	NURANIDYEING & SWEATER LT	3,824.00	10.00	19.51	74,612.60	22.20	84,892.80
37	PACIFIC DENIMS LIMITED	5,680,768.00	10.00	27.88	158,352,299.50	24.50	139,178,816.00
38	PARAMOUNT TEXTILE LIMITED	4,765,317.00	10.00	35.72	170,233,881.39	37.40	178,222,855.80

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
39	PRIME TEXTILE SPIN.MILLS LTD.	6,768,173.00	10.00	27.96	189,253,366.88	27.50	186,124,757.50
40	QUASEM TEXTILE	1,000.00	10.00	14.95	14,950.00	14.00	14,000.00
41	R. N. SPINNING MILLS LIMITED	12,843,459.00	10.00	25.47	327,094,470.78	22.90	294,115,211.10
42	RAHIM TEXTILE MILLS LTD.	14,002.00	10.00	2.42	33,894.57	353.70	4,952,507.40
43	REGENT TEXTILEMILLS LIMITED	1,994,302.00	10.00	28.71	57,255,627.58	31.30	62,421,652.60
44	SAFKO SPINNING MILLS LTD.	139,476.00	10.00	0.52	72,611.21	15.00	2,092,140.00
45	SAIHAM COTTON MILLS LTD.	11,600,486.00	10.00	22.60	262,132,397.30	17.60	204,168,553.60
46	SAIHAM TEXTILE MILLS LTD.	9,659,575.00	10.00	22.63	218,604,464.67	21.30	205,748,947.50
47	ALIF INDUSTRIES LTD	10,270.00	100.00	1.80	18,500.00	37.00	379,990.00
48	SHASHA DENIMS LTD	353,521.00	10.00	74.29	26,264,336.33	68.10	24,074,780.10
49	SONARGAON TEXTILES LTD.	85,038.00	10.00	12.57	1,068,842.19	12.60	1,071,478.80
50	SQUARE TEXTILES LTD	9,331,283.00	10.00	69.52	648,716,189.65	67.70	631,727,859.10
51	SREEPUR TEXTILE MILLS LTD.	12,700.00	100.00	103.77	1,317,854.50	36.75	466,725.00
52	TALLU SPINNING MILLS LTD.	5,901,639.00	10.00	26.32	155,333,612.97	11.50	67,868,848.50
53	THE DACCA DYEING & MAN.CO.LTD.	330,753.00	10.00	20.59	6,809,450.00	9.30	3,076,002.90
54	TOSRIFA INDUSTRIES LIMITED	6,632,553.00	10.00	28.66	190,084,197.51	30.50	202,292,866.50
55	ZAHEEN SPINNING LIMITED	6,095,973.00	10.00	19.05	116,114,086.24	25.50	155,447,311.50
56	ZAHINTEX INDUSTRIES LTD.	6,038,052.00	10.00	18.87	113,956,186.71	19.60	118,345,819.20
	Sub Total	**233,031,168.00**			**5,532,961,314.00**		**5,158,168,019.70**
	INFORMATION TECHNOLOGY						
1	AAMRA TECHNOLOGIES LTD.	3,475,959.00	10.00	36.35	126,355,543.17	41.50	144,252,298.50
2	AGNI SYSTEMS LIMITED	1,020,844.00	10.00	18.22	18,601,260.93	26.60	27,154,450.40
3	BDCOM ONLINE LIMITED	11,688.00	10.00	21.96	256,715.72	45.50	531,804.00
4	DAFFODIL COMPUTERS LIMITED	55,927.00	10.00	32.67	1,827,034.78	41.00	2,293,007.00
5	INFORMATION SERVICES NETWORK L	692.00	10.00	16.27	11,256.30	16.70	11,556.40
6	INFORMATION TECHNOLOGY CON. LT	229,932.00	10.00	48.55	11,163,775.82	48.70	11,197,688.40
7	INTECH ONLINE LIMITED	100,504.00	10.00	11.30	1,135,716.50	16.70	1,678,416.80
	Sub Total	**4,895,546.00**			**159,351,303.22**		**187,119,221.50**
	INSURANCE						
1	AGRANI INSURANCE CO. LTD.	4,527,800.00	10.00	23.35	105,742,187.27	19.00	86,028,200.00
2	ASIA INSURANCE LIMITED	4,675,911.00	10.00	23.63	110,491,248.70	22.30	104,272,815.30
3	ASIA PACIFIC GENERAL INSURANCE	6,344,785.00	10.00	28.54	181,063,615.94	22.80	144,661,098.00
4	BANGLADESH GEN. INSURANCE CO.	6,896,927.00	10.00	23.64	163,030,205.88	19.00	131,041,613.00
5	BD NATIONAL INSURANCE CO LTD.	1,343,727.00	10.00	17.97	24,145,216.10	18.90	25,396,440.30
6	CENTRAL INSURANCE CO.LTD.	5,018,520.00	10.00	25.21	126,502,498.14	22.40	112,414,848.00
7	CITY GENERAL INSURANCE CO. LTD	5,580,398.00	10.00	21.80	121,670,878.92	16.40	91,518,527.20
8	CONTINENTAL INSURANCE LTD.	7,471,189.00	10.00	23.39	174,757,298.50	19.20	143,446,828.80
9	DELTA LIFE INSURANCE CO.LTD.	2,163,474.00	10.00	86.28	186,665,984.12	99.00	214,183,926.00
10	DHAKA INSURANCE LIMITED	1,073,288.00	10.00	22.54	24,188,264.93	20.30	21,787,746.40
11	EASTERN INSURANCE CO.LTD.	1,858,332.00	10.00	30.40	56,484,216.78	28.60	53,148,295.20
12	EASTLAND INSURANCE CO.LTD.	3,086,137.00	10.00	27.71	85,516,255.43	21.80	67,277,786.60
13	FAREAST ISLAMILIFE INSURANCE	5,589,004.00	10.00	80.61	450,534,484.90	75.60	422,528,702.40
14	FEDERAL INSURANCE CO.LTD.	101,334.00	10.00	13.41	1,359,302.71	11.80	1,195,741.20
15	GLOBAL INSURANCELTD.	5,095,273.00	10.00	19.17	97,657,986.01	15.20	77,448,149.60
16	GREEN DELTA INSURANCE	2,094,744.00	10.00	67.25	140,870,644.70	63.10	132,178,346.40
17	ISLAMI INSURANCE BD LTD.	238,473.00	10.00	19.54	4,660,731.55	27.20	6,486,465.60
18	JANATA INSURANCE CO.LTD.	194,760.00	10.00	14.40	2,804,447.44	13.10	2,551,356.00
19	KARNAFULI INSURANCE CO.LTD.	2,670,115.00	10.00	15.82	42,237,829.90	16.30	43,522,874.50
20	MEGHNA LIFE INSURANCE CO. LTD.	2,398,905.00	10.00	56.67	135,948,482.48	55.60	133,379,118.00
21	MERCANTILE INSURANCE CO. LTD	6,067,724.00	10.00	22.97	139,370,491.59	19.70	119,534,162.80
22	NATIONAL LIFE INSURANCE CO.LTD	68,093.00	10.00	85.51	5,822,672.76	173.60	11,820,944.80
23	NITOL INSURANCE COMPANY LTD.	862,525.00	10.00	23.63	20,384,260.93	23.80	20,528,095.00
24	NORTHERN GENERALINSURANCE CO	6,188,551.00	10.00	28.67	177,425,943.75	24.30	150,381,789.30
25	PARAMOUNT INSURANCE CO. LTD.	3,603,399.00	10.00	20.78	74,892,127.84	19.00	68,464,581.00
26	PEOPLES INSURANCE CO. LTD.	3,508,368.00	10.00	24.17	84,798,176.12	21.90	76,833,259.20
27	PHOENIX INSURANCE CO.LTD.	2,152,245.00	10.00	34.95	75,213,058.57	25.50	54,882,247.50
28	PIONEERINSURANCE COMPANY LTD	4,411,380.00	10.00	33.64	148,389,189.08	28.50	125,724,330.00

Statement of Marketable Securities (Contd.)

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
29	POPULAR LIFE INSURANCE CO. LTD	97,563.00	10.00	53.34	5,203,548.60	70.80	6,907,460.40
30	PRAGATILIFE INSURANCE LTD.	116,527.00	10.00	91.16	10,622,609.07	114.40	13,330,688.80
31	PRAGATI INSURANCE LTD.	1,689,008.00	10.00	54.83	92,613,860.62	28.50	48,136,728.00
32	PRIME INSURANCE COMPANY LTD.	498,791.00	10.00	19.68	9,816,204.62	20.10	10,025,699.10
33	PRIME ISLAMI LIFE INSURANCE LT	3,615,291.00	10.00	62.34	225,378,639.40	55.70	201,371,708.70
34	PROGRESSIVE LIFE INSURANCE CO	440,082.00	10.00	85.94	37,821,853.32	64.30	28,297,272.60
35	PROVATI INSURANCE COMPANY LTD.	2,208,108.00	10.00	19.69	43,487,167.79	18.70	41,291,619.60
36	PURABI GENERAL INSURANCE CO.LD	2,911,272.00	10.00	14.21	41,380,714.45	16.20	47,162,606.40
37	RELIANCE INSURANCE CO. LTD	637,811.00	10.00	33.09	21,107,738.72	47.80	30,487,365.80
38	REPUBLIC INSURANCE CO. LTD.	9,601,327.00	10.00	29.61	284,294,662.30	27.20	261,156,094.40
39	RUPALI INSURANCE COMPANY LTD	1,954,155.00	10.00	22.17	43,314,692.23	18.20	35,565,621.00
40	RUPALI LIFE INSURANCE CO. LTD.	1,995,917.00	10.00	45.53	90,869,563.06	41.00	81,832,597.00
41	SANDHANI LIFE INSURANCE CO.LTD	50,000.00	10.00	10.39	519,322.46	35.90	1,795,000.00
42	SONAR BANGLA INSURANCE LTD.	2,780,478.00	10.00	19.42	53,993,332.88	16.10	44,765,695.80
43	STANDARD INSURANCE LTD.	311,805.00	10.00	20.65	6,438,686.97	22.20	6,922,071.00
44	SUNLIFE INSURANCE CO. LTD.	5,735,009.00	10.00	54.16	310,615,623.70	23.60	135,346,212.40
45	TAKAFUL ISLAMI INSURANCE LTD.	2,600,262.00	10.00	19.95	51,865,281.70	19.80	51,485,187.60
46	UNITED INSURANCE LTD.	221,481.00	10.00	21.41	4,740,870.93	27.60	6,112,875.60
	Sub Total	**132,750,268.00**			**4,296,712,073.86**		**3,694,630,792.30**
	INVESTMENT						
1	CAPM BDBL MUTUAL FUND-1	10,000,000.00	10.00	10.00	100,000,000.00	9.20	92,000,000.00
2	DBH FIRST MUTUAL FUND	775,406.00	10.00	5.38	4,172,599.60	9.00	6,978,654.00
3	EBL NRB MUTUAL FUND	6,332,933.00	10.00	7.12	45,086,968.03	7.10	44,963,824.30
4	GRAMEEN ONE : SCHEME TWO	732,142.00	10.00	10.08	7,379,637.80	15.20	11,128,558.40
5	GREEN DELTA MUTUAL FUND	6,368,698.00	10.00	9.10	57,949,669.40	9.00	57,318,282.00
6	ICB AMCL FIRST NRB MUTUAL FUN	2,445,072.00	10.00	25.47	62,278,793.67	23.90	58,437,220.80
7	ICB AMCL SECOND MUTUAL FUND	15,456,121.00	10.00	10.72	165,765,699.35	9.60	148,378,761.60
8	ICB AMCL SECOND NRB M.F.	18,978,544.00	10.00	11.20	212,484,667.43	11.50	218,253,256.00
9	ICB AMCL SONALI BANK 1ST MF	1,107,840.00	10.00	9.73	10,784,452.00	9.70	10,746,048.00
10	ICB AMCL THIRD NRB MUTUAL FUND	9,167,342.00	10.00	6.20	56,844,991.50	8.00	73,338,736.00
11	ICB EMPLOYEES PROV.M.F.ONE:S.O	8,193,694.00	10.00	6.20	50,835,272.06	8.30	68,007,660.20
12	IFIL ISLAMIC MUTUAL FUND-1	24,081,054.00	10.00	6.80	163,751,127.90	8.80	211,913,275.20
13	L R GLOBAL BANGLADESH M F ONE	1,143,064.00	10.00	8.00	9,142,005.00	7.80	8,915,899.20
14	NATIONAL LIFE INSURANCE 1ST MF	1,247,078.00	10.00	9.83	12,256,928.50	14.80	18,456,754.40
15	NCCBL MUTUAL FUND-1	1,386,345.00	10.00	5.58	7,730,567.90	8.30	11,506,663.50
16	PHOENIX FINANCE 1ST MF	1,947,574.00	10.00	5.50	10,711,114.18	8.70	16,943,893.80
17	PHP FIRST MUTUAL FUND	72,313,117.00	10.00	8.15	589,152,740.79	7.90	571,273,624.30
18	POPULAR LIFE FIRST MUTUAL FUND	3,594,627.00	10.00	6.25	22,464,468.65	7.10	25,521,851.70
19	PRIME BANK 1ST ICB AMCL M FUND	2,456,518.00	10.00	6.45	15,837,290.32	8.30	20,389,099.40
20	RELIANCE INSURANCE MUTUAL FUND	191,161.00	10.00	7.15	1,367,292.00	11.00	2,102,771.00
21	SEML LECTURE EQUITY MANAGEMENT FUND	5,000,000.00	10.00	10.00	50,000,000.00	10.00	50,000,000.00
22	SOUTHEAST BANK 1ST MUTUAL FUND	2,776,643.00	10.00	8.57	23,792,458.50	13.70	38,040,009.10
23	VANGUARD AML BD MUTUAL FUND 1	25,705,284.00	10.00	10.00	257,018,295.10	8.90	228,777,027.60
24	VANGUARD AML RUPALI BANK BALAN	20,011,637.00	10.00	8.99	200,104,653.00	10.00	200,104,653.00
	Sub Total	**241,411,894.00**			**2,136,911,692.68**		**2,193,496,523.50**
	JUTE						
1	JUTE SPINNERS LTD.	94,881.00	10.00	15.55	1,475,711.39	60.70	5,759,276.70
	Sub Total	**94,881.00**			**1,475,711.39**		**5,759,276.70**
	MISCELLANEOUS						
1	AFC AGRO BIOTECH LTD.	6,088,795.00	10.00	53.26	324,274,043.61	59.40	361,674,423.00
2	ARAMIT LIMITED	291,099.00	10.00	141.08	41,069,183.57	374.30	108,958,355.70
3	BANGLADESH SHIPPING CORP.(BSC)	8,772,311.00	10.00	52.30	458,826,721.64	53.20	466,686,945.20
4	BDLUGGAGE IND.(SHARE)	108,703.00	100.00	117.36	12,757,824.00	28.25	3,070,859.75
5	BERGER PAINTS BANGLADESH LTD.	354.00	10.00	1,710.09	605,370.23	2,100.00	743,400.00

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
6	BEXIMCO LIMITED(SHARE)	39,951,499.00	10.00	48.72	1,946,635,620.35	33.70	1,346,365,516.30
7	FAR CHEMICAL INDUSTRIES LTD.	4,449,193.00	10.00	26.52	117,970,610.60	25.70	114,344,260.10
8	G.Q. BALL PEN IND. LTD	118,228.00	10.00	83.17	9,833,359.24	86.10	10,179,430.80
9	KHAN BROTHERS PP WOVEN BAG IND	13,187,748.00	10.00	23.01	303,394,517.79	23.10	304,636,978.80
10	LEXCO LIMITED	2,500.00	100.00	0.00	0.10	258.00	645,000.00
11	MIRACLE INDUSTRIES LTD.	10,505.00	10.00	0.01	144.43	45.10	473,775.50
12	OLYMPIC ACCESSORIES LTD	18,063,543.00	10.00	26.08	471,014,387.80	25.30	457,007,637.90
13	ROSE HEAVEN BALL PEN LTD.	1,257.00	10.00	14.60	18,350.05	22.20	27,905.40
14	SAVAR REFRACTORIES	12,900.00	10.00	10.00	129,000.00	65.20	841,080.00
15	SINOBANGLA INDUSTRIES LTD.	9,155.00	10.00	29.00	265,466.18	42.80	391,834.00
16	USMANIA GLASS SHEET	75,395.00	10.00	23.55	1,775,722.38	91.90	6,928,800.50
17	YEAKIN POLYMER LIMITED	1,783,107.00	10.00	29.05	51,796,690.10	26.70	47,608,956.90
	Sub Total	**92,926,292.00**			**3,740,367,012.07**		**3,230,585,159.85**
	NON BANKING FIN. INSTITUTE						
1	BANGLADESH FIN. & INV. CO. LTD	176,186.00	10.00	18.96	3,339,901.68	21.40	3,770,380.40
2	BANGLADESH INDS.FINANCE CO.	252,817.00	10.00	11.06	2,797,074.32	9.90	2,502,888.30
3	BAY LEASING & INVESTMENT LTD.	420,738.00	10.00	24.48	10,300,395.90	24.90	10,476,376.20
4	DELTA BRAC HOUSING FINANCE COR	561,909.00	10.00	103.50	58,156,036.86	114.10	64,113,816.90
5	FAREAST FINANCE & INVESTMENT	2,592,945.00	10.00	10.70	27,749,755.58	10.30	26,707,333.50
6	FAS Finance and Investment Ltd	4,967,937.00	10.00	12.31	61,131,137.88	16.90	83,958,135.30
7	FIRST FINANCE LIMITED.	6,638,310.00	10.00	19.80	131,406,608.23	10.60	70,366,086.00
8	GSP FINANCE COMPANY (BD) LTD.	8,697,165.00	10.00	31.48	273,780,765.89	29.00	252,217,785.00
9	I P D C	972,010.00	10.00	41.63	40,469,504.22	45.20	43,934,852.00
10	I.D.L.C	16,209,912.00	10.00	54.55	884,221,611.34	70.80	1,147,661,769.60
11	ISLAMIC FINANCE AND INVESTMENT	1,387,042.00	10.00	17.02	23,609,191.75	24.50	33,982,529.00
12	LANKABANGLA FINANCE LTD.	5,689,444.00	10.00	48.60	276,488,897.98	55.70	316,902,030.80
13	MIDAS FINANCING LIMITED	34,985.00	10.00	26.81	937,853.17	29.00	1,014,565.00
14	NATIONAL HOUSING FIN. & INV.	5,836,005.00	10.00	53.46	311,979,527.91	46.90	273,708,634.50
15	PEOPLES LEASING & FIN. SERVIC	491,310.00	10.00	18.60	9,137,814.59	10.40	5,109,624.00
16	PHOENIX FINANCE & INV. LTD	5,668,599.00	10.00	25.71	145,767,757.36	27.00	153,052,173.00
17	PREMIER LEASING INTERNATIONAL	105.00	10.00	10.26	1,077.02	19.10	2,005.50
18	PRIME FINANCE & INVESTMENT LTD	369,309.00	10.00	111.64	41,231,213.03	11.80	4,357,846.20
19	UNION CAPITAL LIMITED	5,178,574.00	10.00	25.77	133,454,190.76	25.40	131,535,779.60
20	UNITED FINANCE LTD.	4,086,213.00	10.00	17.19	70,238,631.16	21.40	87,444,958.20
21	UTTARA FINANCE & INVEST. LTD	8,663,397.00	10.00	61.48	532,637,345.46	58.60	507,675,064.20
	Sub Total	**78,894,912.00**			**3,038,836,292.09**		**3,220,494,633.20**
	PAPER AND PRINTING						
1	HAKKANI PULP PAPER MILLS(TAKE)	29,000.00	10.00	7.61	220,704.93	53.30	1,545,700.00
2	MAQ PAPER INDUSTRIES LTD.	21,450.00	100.00	130.19	2,792,583.00	42.75	916,987.50
	Sub Total	**50,450.00**			**3,013,287.93**		**2,462,687.50**
	PHARMACEUTICALS AND CHEMICALS						
1	ACI FORMULATIONS LIMITED	2,002,903.00	10.00	176.48	353,478,629.68	200.10	400,780,890.30
2	ACI LIMITED	1,980,780.00	10.00	214.04	423,972,922.43	516.50	1,023,072,870.00
3	ACME LABORATORIES	8,060,597.00	10.00	73.66	593,729,306.49	115.70	932,611,072.90
4	ACTIVE FINE CHEMICALS LIMITED	12,152,117.00	10.00	50.48	613,429,021.06	50.70	616,112,331.90
5	AMBEE PHARMACEUTICALS LTD.	500.00	10.00	38.55	19,273.28	406.10	203,050.00
6	B. C. I. L. (SHARE)	96,178.00	100.00	162.55	15,633,678.80	53.75	5,169,567.50
7	BANGLA PROCESS	280.00	100.00	105.33	29,493.05	1,097.00	307,160.00
8	BEACON PHARMACEUTICALS LTD.	8,683,076.00	10.00	17.89	155,350,927.57	23.10	200,579,055.60
9	BEXIMCO PHARMACEUTICALS LTD.	2,890,615.50	10.00	59.70	172,567,034.56	113.00	326,639,551.50
10	BEXIMCO SYNTHETICS(SHARE)	521,604.00	10.00	4.12	2,150,594.71	9.60	5,007,398.40
11	CENTRAL PHARMACEUTICALS LTD.	779,474.00	10.00	30.82	24,022,286.88	30.30	23,618,062.20
12	GLAXOSMITHKLINE (BD) LTD.	1,047,109.00	10.00	1,355.79	1,419,659,961.75	1,486.70	1,556,736,950.30
13	GLOBAL HEAVY CHEMICALS LTD.	4,456,926.00	10.00	42.10	187,621,450.44	40.00	178,277,040.00

Statement of Marketable Securities (Contd.)

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
14	IBNE SINA PHARMA. LTD.	2,485,086.00	10.00	277.79	690,324,642.41	247.90	616,052,819.40
15	JMI SYRINGES & MEDICAL DEVICES	255,540.00	10.00	158.72	40,559,736.27	181.00	46,252,740.00
16	KEYACOSMETICS LIMITED	17,158,979.00	10.00	15.06	258,328,446.10	14.70	252,236,991.30
17	KOHINOOR CHEMICAL CO.	42,613.00	10.00	11.56	492,638.80	417.60	17,795,188.80
18	LIBRAINFUSIONS LIMITED	3,500.00	10.00	34.32	120,117.28	522.00	1,827,000.00
19	MARICO BANGLADESH LIMITED	1,867.00	10.00	1,020.10	1,904,535.40	1,021.70	1,907,513.90
20	NATIONAL POLYMER LIMITED	2,860,672.00	10.00	73.55	210,405,843.25	107.00	306,091,904.00
21	ORION INFUSIONS LTD(MALA)	765,749.00	10.00	57.82	44,277,382.01	57.80	44,260,292.20
22	ORION PHARMA LIMITED	18,205,382.00	10.00	58.22	1,059,875,015.50	50.80	924,833,405.60
23	PERFUME CHEMICAL(MANOLA) IN LD	30,050.00	100.00	69.08	2,075,967.00	70.00	2,103,500.00
24	PHARMA AIDS LTD.	115,340.00	10.00	255.06	29,419,196.08	273.50	31,545,490.00
25	PHARMACO INTERNATIONAL LTD.	7,144.00	100.00	100.00	714,400.00	111.25	794,770.00
26	RECKITT BENCKISER (BD) LTD.	30,259.80	10.00	142.82	4,321,682.18	1,505.10	45,544,024.98
27	RENATA LIMITED	2,215,251.00	10.00	433.97	961,362,601.90	1,157.10	2,563,266,932.10
28	SALVO CHEMICAL INDUSTRY LTD.	85,485.00	10.00	23.80	2,034,204.25	23.50	2,008,897.50
29	SQUARE PHARMACEUTICALS LTD.	11,425,827.00	10.00	201.98	2,307,828,439.61	290.10	3,314,632,412.70
30	THERAPEUTICS (BD) LTD.	340.00	100.00	111.38	37,868.64	410.25	139,485.00
31	WATA CHEMICALS LTD.	852,573.00	10.00	18.80	16,026,252.60	161.60	137,775,796.80
	Sub Total	**99,213,817.30**			**9,591,773,549.98**		**13,578,184,164.88**
	SERVICES AND REAL ESTATE						
1	EASTERN HOUSING LIMITED(SHARE)	657,360.00	10.00	40.47	26,601,913.63	49.20	32,342,112.00
2	SAMARITA HOSPITAL LTD.	766,285.00	10.00	82.68	63,358,182.19	79.70	61,072,914.50
3	SUMMIT ALLIANCE PORT LTD.	380,696.00	10.00	35.79	13,626,256.47	41.10	15,646,605.60
4	THE PENINSULA CHITTAGONG LTD.	7,758,686.00	10.00	23.09	179,174,228.96	29.70	230,432,974.20
	Sub Total	**9,563,027.00**			**282,760,581.25**		**339,494,606.30**
	SHARE AGAINST UNDERWRITING						
1	BANGLADESH ELEC. METER CO (TAKE UP)	41,733.00	100.00	100.00	4,173,300.00	61.50	2,566,579.50
	Sub Total	**41,733.00**			**4,173,300.00**		**2,566,579.50**
	TANNERY INDUSTRY						
1	APEX FOOTWEAR LIMITED.	997,024.00	10.00	260.42	259,643,532.47	344.20	343,175,660.80
2	APEX TANNERY LTD.	2,559,734.00	10.00	123.62	316,430,810.26	152.00	389,079,568.00
3	BATA SHOES (BD) LTD.	442,928.00	10.00	1,200.14	531,574,966.05	1,131.30	501,084,446.40
4	EXCELSIOR SHOES LIMITED	53,965.00	100.00	94.72	5,111,440.00	69.25	3,737,076.25
5	LEGACY FOOTWEAR LTD.	868,132.00	10.00	24.51	21,278,799.40	26.00	22,571,432.00
6	SAMATA LEATHER COMPLEX LTD.	14,576.00	10.00	7.04	102,682.89	29.20	425,619.20
	Sub Total	**4,936,359.00**			**1,134,142,231.07**		**1,260,073,802.65**
	TELECOMMUNICATION						
1	BANGLADESH SUBMARINE CABLE CO.	999,104.00	10.00	111.35	111,250,513.57	120.10	119,992,390.40
2	GRAMEENPHONE LTD.	3,248,080.00	10.00	255.68	830,453,821.27	344.40	1,118,638,752.00
	Sub Total	**4,247,184.00**			**941,704,334.84**		**1,238,631,142.40**
	TRAVEL AND LEISURE						
1	UNIQUE HOTEL & RESORTS LIMITED	17,156,866.00	10.00	68.15	1,169,296,639.56	54.70	938,480,570.20
2	UNITED AIRWAYS (BD) LIMITED	21,575,940.00	10.00	13.71	295,848,557.40	7.00	151,031,580.00
	Sub Total	**38,732,806.00**			**1,465,145,196.96**		**1,089,512,150.20**
	Total-a.I	**1,873,486,513.31**			**71,072,643,766.36**		**77,129,193,139.87**
	a.II.---DEBENTURE						
1	BD. WELDING ELECTRODES (DEB)	743,929.00	2,500.00	0.05	39,600.00	0.05	39,600.00
	Sub Total	**743,929.00**			**39,600.00**		**39,600.00**
	Total-a.II	**743,929.00**			**39,600.00**		**39,600.00**
b. Non-Listed /Delisted Securities							
	ENGINEERING						
1	BELHASA ACCOM & ASSOCIATES LTD	1.00	100.00	500,000,000.00	500,000,000.00	500,000,000.00	500,000,000.00

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
2	JAGO CORPORATION LIMITED	48,950.00	100.00	100.00	4,895,000.00	100.00	4,895,000.00
3	KARIM PIPE MILLS LTD.	50.00	100.00	66.50	3,325.00	27.25	1,362.50
	Sub Total	**49,001.00**			**504,898,325.00**		**504,896,362.50**
	FOOD AND ALLIED						
1	AB BISCUIT CO. LTD.	4,000.00	100.00	183.50	734,000.00	183.50	734,000.00
2	AROMA TEA CO. LTD.	15,340.00	100.00	110.91	1,701,365.00	110.91	1,701,365.00
3	DHAKA VEGETABLE OIL INDS.LTD.	485.00	100.00	122.57	59,447.75	23.00	11,155.00
4	FROGLEGS EXPORT LTD.	700.00	10.00	15.79	11,050.00	15.79	11,050.00
5	MEGHNA VEGETABLE OIL IND.LTD.	2,915.00	100.00	129.78	378,300.00	33.25	96,923.75
6	R AND R HATCHERY (PREF)	75,000.00	100.00	100.00	7,500,000.00	100.00	7,500,000.00
	Sub Total	**98,440.00**			**10,384,162.75**		**10,054,493.75**
	FUEL AND POWER						
1	ENERGYPAC POWER GEN. L (P.IPO	2,900,000.00	10.00	44.00	127,600,000.00	44.00	127,600,000.00
	Sub Total	**2,900,000.00**			**127,600,000.00**		**127,600,000.00**
	GARMENTS AND TEXTILE						
1	DESH DENIMS LIMITED	20,000,000.00	10.00	10.00	200,000,000.00	10.00	200,000,000.00
2	GEM KNITWEAR FABRICS LTD.	650.00	100.00	27.79	18,062.50	23.25	15,112.50
3	KORES (BD) LTD, (PREF. SHARE)	10,000,000.00	100.00	7.49	74,880,486.00	7.49	74,880,486.00
	Sub Total	**30,000,650.00**			**274,898,548.50**		**274,895,598.50**
	INFORMATION TECHNOLOGY						
1	AMRA NETWORKS LTD.	5,400,000.00	10.00	22.00	118,800,000.00	22.00	118,800,000.00
	Sub Total	**5,400,000.00**			**118,800,000.00**		**118,800,000.00**
	INVESTMENT						
1	ATC SHARIAH UNIT FUND	3,000,000.00	10.00	10.00	30,000,000.00	10.00	30,000,000.00
2	ELECTRO BATTARY COMPANY LIMITED	8,000,000.00	10.00	10.00	80,000,000.00	10.00	80,000,000.00
3	ICB AMCL CONV. FIRST UNIT FUND	62,050.00	10.00	14.69	911,327.12	14.69	911,327.12
4	ICB AMCL ISLAMIC UNIT FUND	916,731.00	10.00	17.10	15,676,057.94	17.10	15,676,057.94
5	JMI HOSPITAL REQUISIT MANU. LTD.	27,000,000.00	10.00	30.00	810,000,000.00	30.00	810,000,000.00
6	LANKA BANGLA 1ST BALANCED UNIT FUND	20,000,000.00	10.00	10.82	216,300,000.00	10.82	216,300,000.00
7	MTB UNIT FUND	10,937,235.00	10.00	10.06	109,999,830.08	10.06	109,999,830.08
8	PENINSULA AMCL BDBL UF-1	2,000,000.00	10.00	10.00	20,000,000.00	10.00	20,000,000.00
9	POPULAR LIFE UNIT FUND	20,000,000.00	10.00	10.00	200,000,000.00	10.00	200,000,000.00
10	PRIME FINANCE FIRST UNIT FUND	200,000.00	100.00	100.00	20,000,000.00	100.00	20,000,000.00
11	QUEEN SOUTH TEXTILE LIMITED	2,000,000.00	10.00	10.00	20,000,000.00	10.00	20,000,000.00
12	SEML FBLSL GROWTH FUND	15,000,000.00	10.00	10.00	150,000,000.00	10.00	150,000,000.00
13	SEVENTHTH ICB UNIT FUND	1,539.00	10.00	-	-	10.50	16,159.50
14	UFS-IBBL SHARIAH UNIT FUND	20,000,000.00	10.00	10.00	200,000,000.00	10.00	200,000,000.00
	Sub Total	**129,117,555.00**			**1,872,887,215.14**		**1,872,903,374.64**
	JUTE						
1	ISLAM JUTE MILLS LTD.	310.00	100.00	153.95	47,726.00	153.95	47,726.00
2	MYMCO JUTE MILLS (COMP.) LTD.	3,500,000.00	10.00	10.00	35,000,000.00	10.00	35,000,000.00
	Sub Total	**3,500,310.00**			**35,047,726.00**		**35,047,726.00**
	MISCELLANEOUS						
1	BANGLADESH DEVELOPMENT CO. LTD	1,300,000.00	100.00	83.86	109,013,814.00	83.86	109,013,814.00
2	GLOBAL ASSET LIMITED (PREF.SH)	3,000,000.00	100.00	100.00	300,000,000.00	100.00	300,000,000.00
3	MARK BD. SHILPA AND ENG	6,685.00	100.00	100.00	668,500.00	17.00	113,645.00
4	QUASEM TIMBER	10,000.00	100.00	10.00	100,000.00	10.00	100,000.00
5	UNIVERSAL MEDICAL COLLEGE	13,800,000.00	10.00	8.22	113,437,032.00	8.22	113,437,032.00
	Sub Total	**18,116,685.00**			**523,219,346.00**		**522,664,491.00**
	PAPER AND PRINTING						
1	PAPER CONVERTING	19,724.00	100.00	100.00	1,972,400.00	100.00	1,972,400.00
	Sub Total	**19,724.00**			**1,972,400.00**		**1,972,400.00**

Statement of Marketable Securities (Contd.)

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
	PHARMACEUTICALS AND CHEMICALS						
1	ALLIED PHARMACUTICALS LTD.	2,000,000.00	10.00	10.00	20,000,000.00	10.00	20,000,000.00
2	INDO BANGLA PHARMACUTICALS	15,000,000.00	10.00	10.00	150,000,000.00	10.00	150,000,000.00
3	PROGRESSIVE PLASTIC	1,065.00	100.00	95.46	101,669.00	95.46	101,669.00
4	SILVA PHARMACEUTICALS LIMITED	30,000,000.00	10.00	10.00	300,000,000.00	10.00	300,000,000.00
	Sub Total	**47,001,065.00**			**470,101,669.00**		**470,101,669.00**
	SHARE AGAINST UNDERWRITING						
1	BANGLADESH CHEMICAL INDS. LTD. (TAKE UP)	9,934.00	100.00	71.43	709,600.00	71.43	709,600.00
2	NATIONAL OXYGEN LTD. (TAKE UP)	22,074.00	100.00	100.00	2,207,400.00	100.00	2,207,400.00
3	PADMA PRINTERS LTD.(TAKE UP)	1,131.00	10.00	10.00	11,310.00	10.00	11,310.00
4	PAPER CONVERTING & PACKAGING (	1,371.00	100.00	100.00	137,100.00	100.00	137,100.00
5	SALEH CARPET (TAKE UP)	830,050.00	10.00	10.00	8,300,500.00	10.00	8,300,500.00
6	SPECIALISED JUTE YARN LTD. (TA	39,752.50	100.00	10.00	397,525.00	10.00	397,525.00
7	SWAN TEXTILE MILLS LTD. (TAKE	13,341.00	100.00	11.79	157,351.29	11.79	157,351.29
	Sub Total	**917,653.50**			**11,920,786.29**		**11,920,786.29**
	TANNERY INDUSTRY						
1	MILON TANNERIES LTD.	2,000.00	100.00	100.00	200,000.00	100.00	200,000.00
2	PARAGON LEATHER & FOOTWEAR LTD	120,254.00	100.00	73.19	8,801,493.00	16.00	1,924,064.00
	Sub Total	**122,254.00**			**9,001,493.00**		**2,124,064.00**
	Total-b	**237,243,337.50**			**3,960,731,671.68**		**3,952,980,965.68**
	Total-A (a.I+a.II+b)	**2,111,473,779.81**			**75,033,415,038.04**		**81,082,213,705.55**
B.	**Portfolio-2**						
	Listed Securities/Shares						
	BANK						
1	AB BANK LTD.	5,091,979.00	10.00	19.72	100,424,062.21	18.90	96,238,403.10
2	AL ARAFA ISLAMI BANK LTD.	1,854,738.00	10.00	13.56	25,145,035.66	18.70	34,683,600.60
3	BANK ASIA LIMITED	354,111.00	10.00	15.28	5,409,415.90	17.20	6,090,709.20
4	BRAC BANK LTD.	162,138.00	10.00	38.30	6,210,026.64	80.70	13,084,536.60
5	DHAKA BANK LTD.	456,663.00	10.00	15.48	7,069,862.03	18.70	8,539,598.10
6	DUTCH BANGLA BANK LIMITED	456,062.00	10.00	100.42	45,799,269.05	102.00	46,518,324.00
7	EASTERN BANK LTD.	850,979.00	10.00	24.31	20,689,130.66	35.00	29,784,265.00
8	EXIM BANK OF BANGLADESH LTD.	1,617,407.00	10.00	9.96	16,112,582.20	12.20	19,732,365.40
9	I.F.I.C. BANK LTD.	599,601.00	10.00	17.89	10,726,434.32	17.30	10,373,097.30
10	ISLAMI BANK LTD.	14,319,448.00	10.00	28.63	409,942,133.80	32.20	461,086,225.60
11	JAMUNA BANK LIMITED	360,096.00	10.00	17.90	6,445,685.50	18.30	6,589,756.80
12	MERCANTILE BANK LIMITED	1,613,354.00	10.00	16.91	27,285,240.72	18.70	30,169,719.80
13	N C C BANK LTD.	991,566.00	10.00	14.68	14,554,831.10	13.40	13,286,984.40
14	ONE BANK LIMITED	2,180,212.00	10.00	13.19	28,761,436.37	21.00	45,784,452.00
15	PRIME BANK LIMITED	3,409,664.00	10.00	17.72	60,425,293.82	22.80	77,740,339.20
16	PUBALI BANK LTD.	8,899,830.00	10.00	21.04	187,225,490.63	24.60	218,935,818.00
17	RUPALI BANK LIMITED	54,125.00	10.00	32.41	1,754,025.00	27.80	1,504,675.00
18	SHAHJALAL ISLAMI BANK LTD.	6,853,305.00	10.00	12.48	85,517,042.40	16.10	110,338,210.50
19	SOCIAL ISLAMI BANK LIMITED	60,000.00	10.00	19.83	1,190,000.14	22.50	1,350,000.00
20	SOUTHEAST BANK LIMITED	8,032,116.00	10.00	17.92	143,901,919.51	18.50	148,594,146.00
21	TRUST BANK LTD.	5,267,494.00	10.00	21.62	113,884,486.38	26.40	139,061,841.60
22	UNITED COMERCIAL BANK LTD.	25,320,304.00	10.00	20.55	520,269,500.70	21.60	546,918,566.40
	Sub Total	**88,805,192.00**			**1,838,742,904.74**		**2,066,405,634.60**
	CEMENT						
1	CONFIDENCE CEMENT LTD.	1,166,233.00	10.00	116.43	135,781,999.76	134.60	156,974,961.80
2	HEIDELBERG CEMENT BD. LTD.	2,350,641.00	10.00	500.45	1,176,383,975.20	449.00	1,055,437,809.00
3	LAFARGE SURMA CEMENT LTD.	30,435,587.00	10.00	87.47	2,662,183,867.00	62.90	1,914,398,422.30
4	M.I. CEMENT FACTORY LIMITED	3,839,549.00	10.00	105.99	406,966,474.57	93.30	358,229,921.70
5	PREMIER CEMENT MILLS LIMITED	6,050.00	10.00	89.69	542,645.00	90.40	546,920.00
	Sub Total	**37,798,060.00**			**4,381,858,961.53**		**3,485,588,034.80**

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
	CERAMICS						
1	FU-WANG CERAMICS INDS.LTD.	938,245.00	10.00	18.80	17,639,749.01	18.50	17,357,532.50
2	RAK CERAMICS(BANGLADESH) LTD.	1,582,099.00	10.00	55.13	87,223,609.62	57.60	91,128,902.40
	Sub Total	**2,520,344.00**			**104,863,358.63**		**108,486,434.90**
	ENGINEERING						
1	BANGLADESH BUILDING SYSTEM LTD	326,897.00	10.00	7.20	2,353,970.93	49.00	16,017,953.00
2	BENGAL WINDSOR THERMOPLASTICS LTD.	4,314,271.00	10.00	52.65	227,132,580.40	47.00	202,770,737.00
3	BSRM LIMITED	11,438,012.00	10.00	151.74	1,735,568,398.48	134.60	1,539,556,415.20
4	BSRM STEELS LIMITED	2,800,838.00	10.00	86.97	243,586,892.32	90.90	254,596,174.20
5	GPH ISPAT LTD.	1,020,652.00	10.00	41.82	42,686,574.53	44.30	45,214,883.60
6	RATANPUR STEEL RE-ROLLING MILL	6,342,435.00	10.00	71.17	451,383,362.52	81.50	516,908,452.50
7	SINGER BANGLADESH LTD.	2,613,532.00	10.00	188.16	491,768,326.47	190.80	498,661,905.60
8	WESTERN MARINE SHIPYARD LTD.	933,966.00	10.00	43.74	40,851,577.10	39.00	36,424,674.00
	Sub Total	**29,790,603.00**			**3,235,331,682.75**		**3,110,151,195.10**
	FOOD AND ALLIED						
1	AMAN FEED LIMITED	383,034.00	10.00	72.53	27,781,630.13	74.00	28,344,516.00
2	B A T B C	64,082.00	10.00	2,631.41	168,626,037.00	2,829.30	181,307,202.60
3	FU-WANG FOODS LIMITED	52,108.00	10.00	15.20	792,214.77	15.90	828,517.20
4	GOLDEN HARVEST AGRO IND. LTD.	7,060,440.00	10.00	52.66	371,795,232.94	46.00	324,780,240.00
	Sub Total	**7,559,664.00**			**568,995,114.84**		**535,260,475.80**
	FUEL AND POWER						
1	BARAKA POWER LIMITED.	324,912.00	10.00	30.11	9,783,098.33	43.70	14,198,654.40
2	DHAKA ELECTRIC SUPPLY CO. LTD.	12,368,647.00	10.00	57.60	712,377,102.10	49.90	617,195,485.30
3	DOREEN POWER GEN. & SYSTEMS LTD	1,440.00	10.00	136.00	195,840.00	149.30	214,992.00
4	JAMUNA OIL COMPANY LTD.	993,634.00	10.00	197.01	195,759,018.08	207.10	205,781,601.40
5	KHULNA POWER COMPANY LTD.	1,426,259.00	10.00	59.75	85,224,625.36	59.20	84,434,532.80
6	MEGHNA PETROLEUM LTD.	3,375,476.00	10.00	173.29	584,935,541.31	200.40	676,445,390.40
7	MJL BANGLADESH LIMITED	5,378,482.00	10.00	92.23	496,032,971.11	121.50	653,485,563.00
8	PADMA OIL COMPANY.	91,293.00	10.00	230.53	21,045,626.72	255.90	23,361,878.70
9	POWER GRID CO. BD. LTD.	76,291.00	10.00	55.60	4,241,911.34	52.10	3,974,761.10
10	SAIF POWERTEC LIMITED	4,113,339.00	10.00	35.13	144,521,275.84	43.50	178,930,246.50
11	SUMMIT POWER LTD.	9,464,704.00	10.00	33.90	320,873,265.58	40.80	386,159,923.20
12	TITAS GAS TRANSMISSION & D.C.L	5,180,989.00	10.00	59.42	307,830,851.80	50.60	262,158,043.40
13	UNITED POWER GEN & DIST CO LTD	530,510.00	10.00	148.39	78,720,915.65	185.00	98,144,350.00
	Sub Total	**43,325,976.00**			**2,961,542,043.22**		**3,204,485,422.20**
	GARMENTS AND TEXTILE						
1	ARGON DENIMS LIMITED	120,294.00	10.00	24.44	2,939,846.35	36.60	4,402,760.40
2	ENVOY TEXTILES LTD.	2,763,104.00	10.00	42.73	118,078,759.00	39.50	109,142,608.00
3	FAMILYTEX (BD) LTD.	1,347,421.00	10.00	9.80	13,207,035.60	8.90	11,992,046.90
4	FAR EAST KNITTING & DYEING IND	151,782.00	10.00	25.69	3,899,827.40	25.70	3,900,797.40
5	HAMID FABRICS LIMITED	626,910.00	10.00	23.95	15,016,666.11	25.30	15,860,823.00
6	MALEK SPINNING MILLS LTD.	593,617.00	10.00	22.30	13,239,690.76	22.90	13,593,829.30
7	MATIN SPINNING MILLS LIMITED	1,232,106.00	10.00	40.18	49,502,751.00	41.20	50,762,767.20
8	MITHUN KNITTING AND DYEING LTD	640,878.00	10.00	46.13	29,562,861.00	47.70	30,569,880.60
9	MOZAFFAR HOSSAIN SPINNING MILL	2,769,897.00	10.00	30.66	84,932,487.27	29.40	81,434,971.80
10	PACIFIC DENIMS LIMITED	1,075,617.00	10.00	25.33	27,243,497.30	24.50	26,352,616.50
11	PRIME TEXTILE SPIN.MILLS LTD.	266,150.00	10.00	28.53	7,593,312.50	27.50	7,319,125.00
12	REGENT TEXTILEMILLS LIMITED	173,047.00	10.00	28.52	4,934,667.70	31.30	5,416,371.10
13	SAIHAM COTTON MILLS LTD.	2,383,463.00	10.00	17.84	42,519,760.20	17.60	41,948,948.80
14	SAIHAM TEXTILE MILLS LTD.	1,499,764.00	10.00	19.04	28,559,140.47	21.30	31,944,973.20
15	SQUARE TEXTILES LTD	6,930,441.00	10.00	70.35	487,551,598.10	67.70	469,190,855.70
16	ZAHEEN SPINNING LIMITED	1,259,597.00	10.00	21.97	27,669,322.16	25.50	32,119,723.50
	Sub Total	**23,834,088.00**			**956,451,222.92**		**935,953,098.40**

Statement of Marketable Securities (Contd.)

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
	INFORMATION TECHNOLOGY						
1	AAMRA TECHNOLOGIES LTD.	6,010,782.00	10.00	38.28	230,070,725.93	41.50	249,447,453.00
2	BDCOM ONLINE LIMITED	100,430.00	10.00	24.48	2,458,631.71	45.50	4,569,565.00
	Sub Total	**6,111,212.00**			**232,529,357.64**		**254,017,018.00**
	INSURANCE						
1	AGRANI INSURANCE CO. LTD.	878,135.00	10.00	18.20	15,979,113.75	19.00	16,684,565.00
2	ASIA INSURANCE LIMITED	2,573,260.00	10.00	18.06	46,465,976.11	22.30	57,383,698.00
3	ASIA PACIFIC GENERAL INSURANCE	227,825.00	10.00	19.23	4,381,410.90	22.80	5,194,410.00
4	CENTRAL INSURANCE CO.LTD.	201,914.00	10.00	22.74	4,590,593.31	22.40	4,522,873.60
5	CITY GENERAL INSURANCE CO. LTD	564,683.00	10.00	18.04	10,186,608.90	16.40	9,260,801.20
6	CONTINENTAL INSURANCE LTD.	1,936,351.00	10.00	21.81	42,240,984.30	19.20	37,177,939.20
7	DHAKA INSURANCE LIMITED	422,873.00	10.00	22.94	9,701,911.53	20.30	8,584,321.90
8	EASTLAND INSURANCE CO.LTD.	2,702,564.00	10.00	20.58	55,615,594.05	21.80	58,915,895.20
9	FEDERAL INSURANCE CO.LTD.	273,707.00	10.00	13.03	3,565,916.40	11.80	3,229,742.60
10	GLOBAL INSURANCELTD.	444,744.00	10.00	14.66	6,519,950.45	15.20	6,760,108.80
11	KARNAFULI INSURANCE CO.LTD.	95,183.00	10.00	13.66	1,300,347.80	16.30	1,551,482.90
12	MERCANTILE INSURANCE CO. LTD	4,395,146.00	10.00	20.26	89,058,457.40	19.70	86,584,376.20
13	NORTHERN GENERALINSURANCE CO	2,289,080.00	10.00	21.65	49,566,999.29	24.30	55,624,644.00
14	PEOPLES INSURANCE CO. LTD.	798,432.00	10.00	22.17	17,701,380.40	21.90	17,485,660.80
15	PHOENIX INSURANCE CO.LTD.	3,200,383.00	10.00	29.25	93,623,320.55	25.50	81,609,766.50
16	PIONEERINSURANCE COMPANY LTD	362,977.00	10.00	29.95	10,872,499.45	28.50	10,344,844.50
17	PRIME INSURANCE COMPANY LTD.	26,996.00	10.00	18.45	497,954.05	20.10	542,619.60
18	PROVATI INSURANCE COMPANY LTD.	816,841.00	10.00	17.37	14,192,172.50	18.70	15,274,926.70
19	REPUBLIC INSURANCE CO. LTD.	37,730.00	10.00	16.71	630,380.40	27.20	1,026,256.00
20	RUPALI INSURANCE COMPANY LTD	670,469.00	10.00	20.50	13,746,801.81	18.20	12,202,535.80
21	SONAR BANGLA INSURANCE LTD.	2,150,756.00	10.00	18.26	39,271,685.00	16.10	34,627,171.60
22	SUNLIFE INSURANCE CO. LTD.	34,881.00	10.00	17.26	601,974.75	23.60	823,191.60
	Sub Total	**25,104,930.00**			**530,312,033.10**		**525,411,831.70**
	INVESTMENT						
1	ICB EMPLOYEES PROV.M.F.ONE:S.O	10,562.00	10.00	6.70	70,765.40	8.30	87,664.60
2	PRIME BANK 1ST ICB AMCL M FUND	1,000.00	10.00	3.90	3,900.00	8.30	8,300.00
	Sub Total	**11,562.00**			**74,665.40**		**95,964.60**
	MISCELLANEOUS						
1	AFC AGRO BIOTECH LTD.	825,133.00	10.00	62.44	51,523,748.10	59.40	49,012,900.20
2	BEXIMCO LIMITED(SHARE)	4,583,322.00	10.00	35.29	161,743,196.26	33.70	154,457,951.40
3	KHAN BROTHERS PP WOVEN BAG IND	1,855,565.00	10.00	21.06	39,071,481.18	23.10	42,863,551.50
4	OLYMPIC ACCESSORIES LTD	96,355.00	10.00	24.29	2,340,389.40	25.30	2,437,781.50
	Sub Total	**7,360,375.00**			**254,678,814.94**		**248,772,184.60**
	NON BANKING FIN. INSTITUTE						
1	BANGLADESH INDS.FINANCE CO.	537,057.00	10.00	13.99	7,515,317.10	9.90	5,316,864.30
2	BAY LEASING & INVESTMENT LTD.	1,946,112.00	10.00	23.55	45,836,511.17	24.90	48,458,188.80
3	FAREAST FINANCE & INVESTMENT	630,447.00	10.00	12.83	8,089,168.64	10.30	6,493,604.10
4	GSP FINANCE COMPANY (BD) LTD.	1,662,931.00	10.00	32.02	53,246,448.60	29.00	48,224,999.00
5	I P D C	367,350.00	10.00	15.72	5,774,309.24	45.20	16,604,220.00
6	I.D.L.C	60,000.00	10.00	64.60	3,875,998.81	70.80	4,248,000.00
7	ISLAMIC FINANCE AND INVESTMENT	1,524,459.00	10.00	12.97	19,778,719.40	24.50	37,349,245.50
8	LANKABANGLA FINANCE LTD.	271,561.00	10.00	47.50	12,899,486.41	55.70	15,125,947.70
9	NATIONAL HOUSING FIN. & INV.	647,735.00	10.00	47.35	30,671,583.10	46.90	30,378,771.50
10	PHOENIX FINANCE & INV. LTD	966,436.00	10.00	22.57	21,811,764.77	27.00	26,093,772.00
11	UNION CAPITAL LIMITED	358,725.00	10.00	25.61	9,186,515.24	25.40	9,111,615.00
12	UNITED FINANCE LTD.	2,712,902.00	10.00	19.53	52,979,077.84	21.40	58,056,102.80
13	UTTARA FINANCE & INVEST. LTD	296,641.00	10.00	61.59	18,269,871.40	58.60	17,383,162.60
	Sub Total	**11,982,356.00**			**289,934,771.72**		**322,844,493.30**

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
	PHARMACEUTICALS AND CHEMICALS						
1	ACI FORMULATIONS LIMITED	3,038,793.00	10.00	212.69	646,311,123.58	200.10	608,062,479.30
2	ACI LIMITED	2,299,219.00	10.00	471.56	1,084,224,654.00	516.50	1,187,546,613.50
3	BEXIMCO PHARMACEUTICALS LTD.	20,686,938.00	10.00	74.89	1,549,334,046.06	113.00	2,337,623,994.00
4	GLOBAL HEAVY CHEMICALS LTD.	46,826.00	10.00	39.67	1,857,364.00	40.00	1,873,040.00
5	JMI SYRINGES & MEDICAL DEVICES	14,740.00	10.00	159.82	2,355,716.00	181.00	2,667,940.00
6	ORION INFUSIONS LTD(MALA)	1,387,067.00	10.00	61.79	85,707,519.86	57.80	80,172,472.60
7	ORION PHARMA LIMITED	5,229,092.00	10.00	49.90	260,942,575.69	50.80	265,637,873.60
8	SQUARE PHARMACEUTICALS LTD.	10,015,371.00	10.00	225.50	2,258,466,584.10	290.10	2,905,459,127.10
	Sub Total	**42,718,046.00**			**5,889,199,583.29**		**7,389,043,540.10**
	SERVICES AND REAL ESTATE						
1	EASTERN HOUSING LIMITED(SHARE)	21,220.00	10.00	47.33	1,004,240.66	49.20	1,044,024.00
2	THE PENINSULA CHITTAGONG LTD.	111,070.00	10.00	28.70	3,188,218.74	29.70	3,298,779.00
	Sub Total	**132,290.00**			**4,192,459.40**		**4,342,803.00**
	TANNERY INDUSTRY						
1	APEX FOOTWEAR LIMITED.	673,548.00	10.00	347.63	234,146,403.10	344.20	231,835,221.60
2	APEX TANNERY LTD.	740,799.00	10.00	152.51	112,978,691.70	152.00	112,601,448.00
	Sub Total	**1,414,347.00**			**347,125,094.80**		**344,436,669.60**
	TELECOMMUNICATION						
1	BANGLADESH SUBMARINE CABLE CO.	739,826.00	10.00	109.92	81,322,400.35	120.10	88,853,102.60
2	GRAMEENPHONE LTD.	6,768,841.00	10.00	280.65	1,899,680,329.16	344.40	2,331,188,840.40
	Sub Total	**7,508,667.00**			**1,981,002,729.51**		**2,420,041,943.00**
	TRAVEL AND LEISURE						
1	UNIQUE HOTEL & RESORTS LIMITED	6,498,180.00	10.00	55.00	357,371,881.20	54.70	355,450,446.00
	Sub Total	**6,498,180.00**			**357,371,881.20**		**355,450,446.00**
	Total.B	**342,475,892.00**			**23,934,206,679.63**		**25,310,787,189.70**
C.	**Branches**						
	I. Chittagong						
	BANK						
1	EASTERN BANK LTD.	52,500.00	10.00	32.38	1,700,000.00	35.00	1,837,500.00
2	EXIM BANK LTD.	20,000.00	10.00	11.90	237,936.00	12.20	244,000.00
3	IFIC BANK LTD.	15,000.00	10.00	24.31	364,625.70	17.30	259,500.00
4	ISLAMI BANK LTD.	30,000.00	10.00	34.72	1,041,685.00	32.20	966,000.00
5	ISLAMI BANK MUDARABA PER. BOND	4,000.00	1,000.00	1,027.44	4,109,745.00	976.25	3,905,000.00
6	JAMUNA BANK LTD.	50,000.00	10.00	18.83	941,620.60	18.30	915,000.00
7	N.C.C. BANK LTD.	20,000.00	10.00	13.96	279,280.45	13.40	268,000.00
8	NATIONAL BANK LTD.	35,000.00	10.00	11.85	414,578.94	11.60	406,000.00
9	ONE BANK LTD	20,000.00	10.00	18.32	366,330.20	21.00	420,000.00
10	RUPALI BANK LTD.	55,000.00	10.00	52.60	2,892,760.50	27.80	1,529,000.00
11	SHAHJALAL ISLAMI BANK LTD	55,000.00	10.00	17.69	972,984.97	16.10	885,500.00
12	SOUTHEAST BANK LTD.	52,760.00	10.00	21.34	1,125,892.00	18.50	976,060.00
13	TRUST BANK LTD.	70,000.00	10.00	22.97	1,607,614.98	26.40	1,848,000.00
14	UCB	90,000.00	10.00	22.30	2,006,917.50	21.60	1,944,000.00
15	UTTARA BANK LTD.	100,000.00	10.00	30.83	3,083,279.40	24.50	2,450,000.00
	Sub Total	**669,260.00**			**21,145,251.24**		**18,853,560.00**
	CEMENT						
1	ARAMIT CEMENT LTD. (SHARE)	60,449.00	10.00	47.86	2,893,075.00	37.10	2,242,657.90
2	CONFIDENCE CEMENT LTD.	90,120.00	10.00	164.12	14,790,303.80	134.60	12,130,152.00
3	HEIDELBERG CEMENT (BD) LTD.	25,630.00	10.00	534.27	13,693,404.55	449.00	11,507,870.00
4	LAFARGE SURMA CEMENT LTD.	78,000.00	10.00	85.08	6,635,996.50	62.90	4,906,200.00
5	MEGHNA CEMENT MILLS LTD.	40,000.00	10.00	230.67	9,226,679.00	103.30	4,132,000.00
	Sub Total	**294,199.00**			**47,239,458.85**		**34,918,879.90**

Statement of Marketable Securities (Contd.)

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
	CERAMIC INDUSTRY						
1	RAK CERAMICS (BANGLADESH) LTD	105,000.00	10.00	114.07	11,977,632.00	57.60	6,048,000.00
	Sub Total	**105,000.00**			**11,977,632.00**		**6,048,000.00**
	ENGINEERING						
1	AFTAB AUTOMOBILES LTD.	45,000.00	10.00	64.01	2,880,300.00	66.50	2,992,500.00
2	BSRM STEELS LTD.	36,000.00	10.00	96.57	3,476,500.00	90.90	3,272,400.00
3	GOLDEN SONS LTD.	33,750.00	10.00	42.99	1,450,800.00	18.80	634,500.00
4	SINGER BD LTD.	5,000.00	10.00	185.87	929,349.00	190.80	954,000.00
	Sub Total	**119,750.00**			**8,736,949.00**		**7,853,400.00**
	FOOD & ALLIED						
1	AFC AGRO BIOTECH LTD.	83,600.00	10.00	57.44	4,802,219.40	59.40	4,965,840.00
2	MONA FOOD INDS. LTD	1,000.00	100.00	86.85	86,850.00	55.00	55,000.00
	Sub Total	**84,600.00**			**4,889,069.40**		**5,020,840.00**
	FUEL AND POWER						
1	BARAKA POWER LTD	8,000.00	10.00	38.50	307,963.90	43.70	349,600.00
2	DHAKA ELECTRIC SUPPLY CO. LTD.	72,765.00	10.00	110.01	8,004,748.50	49.90	3,630,973.50
3	JAMUNA OIL COMPANY LTD.	13,889.00	10.00	186.05	2,584,096.37	207.10	2,876,411.90
4	KHULNA POWER CO. LTD.	219,000.00	10.00	68.60	15,022,649.00	59.20	12,964,800.00
5	MEGHNA PETROLIUM CO. LTD	30,000.00	10.00	186.22	5,586,742.40	200.40	6,012,000.00
6	MJL BANGLADESH LTD.	10,000.00	10.00	114.36	1,143,585.40	121.50	1,215,000.00
7	PADMA OIL COMPANY.	67,500.00	10.00	266.52	17,990,081.50	255.90	17,273,250.00
8	SAIF POWER TECH LTD.	10,000.00	10.00	48.70	487,000.00	43.50	435,000.00
9	SUMMIT POWER LTD.	414,000.00	10.00	46.63	19,303,463.00	40.80	16,891,200.00
10	TITAS GAS & TRANSMISSION CO. LTD.	155,000.00	10.00	93.56	14,501,470.00	50.60	7,843,000.00
	Sub Total	**1,000,154.00**			**84,931,800.07**		**69,491,235.40**
	GARMENTS & TEXTILE						
1	ASHRAF TEXTILE MILLS LTD.	10,000.00	10.00	11.57	115,650.00	17.80	178,000.00
2	CHIC TEX LIMITED	2,000.00	10.00	7.80	15,600.00	2.70	5,400.00
3	ENVOY TEXTILES LIMITED	5,000.00	10.00	40.44	202,200.00	39.50	197,500.00
4	FAMILYTEX (BD) LTD.	115,500.00	10.00	22.43	2,591,050.00	8.90	1,027,950.00
5	MAKSONS SPINNING MILLS LTD.	52,526.00	10.00	15.51	814,891.00	10.30	541,017.80
6	MONNO FABRICS LIMITED	9,500.00	10.00	3.61	34,336.80	122.50	1,163,750.00
7	R.N SPINNING MILLS LTD.	84,000.00	10.00	27.57	2,316,000.00	22.90	1,923,600.00
	Sub Total	**278,526.00**			**6,089,727.80**		**5,037,217.80**
	INSURANCE						
1	ASIA INSURANCE LIMITED	100,000.00	10.00	34.38	3,437,648.30	22.30	2,230,000.00
2	BANGLADESH GEN. INSURANCE CO.	90,000.00	10.00	22.70	2,042,610.80	19.00	1,710,000.00
3	CENTRAL INSURANCE CO.LTD.	52,500.00	10.00	25.13	1,319,153.20	22.40	1,176,000.00
4	DHAKA INSURANCE LTD.	85,000.00	10.00	29.13	2,476,261.20	20.30	1,725,500.00
5	MEGHNA LIFE INS. CO. LTD.	49,946.00	10.00	165.51	8,266,429.00	55.60	2,776,997.60
6	PRIME ISLAMI LIFE INS. LTD.	12,844.00	10.00	70.51	905,585.70	55.70	715,410.80
7	RELIANCE INSURANCE CO. LTD	11,000.00	10.00	49.21	541,326.60	47.80	525,800.00
	Sub Total	**401,290.00**			**18,989,014.80**		**10,859,708.40**
	INVESTMENT						
1	ASIAN TIGER SANDHANI LIFE GROWTH FUND	70,000.00	10.00	9.85	689,500.00	11.10	777,000.00
2	B. I. F. C. LTD.	200,612.00	10.00	24.20	4,855,539.90	9.90	1,986,058.80
3	BAY LEASING&INVESTMENT LTD.	200,000.00	10.00	55.18	11,035,274.00	24.90	4,980,000.00
4	GRAMEEN ONE;SCHEME TWO	79,118.00	10.00	14.02	1,109,152.00	15.20	1,202,593.60
5	ICB AMCL CONVERTED FIRST UNIT FUND	28,500.00	10.00	62.23	1,773,653.00	31.60	900,600.00
6	ICB AMCL SECOND MUTUAL FUND	764,400.00	10.00	15.18	11,604,315.10	9.60	7,338,240.00
7	ICB AMCL SECOND NRB M/F	200,000.00	10.00	20.91	4,181,445.20	11.50	2,300,000.00
8	IDLC FINANCE LTD	2,000.00	10.00	64.04	128,087.60	70.80	141,600.00
9	INTERNA. LEASING & FIN. SER. LTD.	31,510.00	10.00	19.20	604,895.00	14.20	447,442.00

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
10	NATIONAL H. FIN. & INV. LTD.	5,000.00	10.00	44.56	222,795.00	46.90	234,500.00
11	PHOENIX FINANCE & INVESTMENTS LTD.	50,000.00	10.00	36.51	1,825,438.20	27.00	1,350,000.00
12	UNION CAPITAL LTD.	45,000.00	10.00	29.42	1,324,076.80	25.40	1,143,000.00
13	UTTARA FINANCE & INVEST. LTD	52,765.00	10.00	68.15	3,596,089.75	58.60	3,092,029.00
	Sub Total	**1,728,905.00**			**42,950,261.55**		**25,893,063.40**
	INFORMATION TECHNOLOGY						
1	AAMRA TECHNOLOGIES LTD.	40,000.00	10.00	38.65	1,546,076.10	41.50	1,660,000.00
2	AGNI SYSTEM LTD.	10,000.00	10.00	24.46	244,600.00	26.60	266,000.00
	Sub Total	**50,000.00**			**1,790,676.10**		**1,926,000.00**
	MISCELLANEOUS						
1	ARAMIT LTD.	20,600.00	10.00	486.29	10,017,530.00	374.30	7,710,580.00
2	BEXIMCO LIMITED(SHARE)	425,500.00	10.00	53.02	22,558,001.00	33.70	14,339,350.00
3	ROSE HEAVEN BALL PEN LTD.	12,500.00	10.00	12.14	151,700.00	22.20	277,500.00
4	UNIQUE HOTEL & RESORTS LIMITED	80,000.00	10.00	83.76	6,700,490.00	54.70	4,376,000.00
	Sub Total	**538,600.00**			**39,427,721.00**		**26,703,430.00**
	PHARMACEUTICALS AND CHEMICALS						
1	ACTIVE FINE CHEMICALS LTD.	34,000.00	10.00	48.83	1,660,360.00	50.70	1,723,800.00
2	BEXIMCO PHARMA LTD.	25,000.00	10.00	80.98	2,024,594.00	113.00	2,825,000.00
3	KEYA COSMETICS LTD.	120,000.00	10.00	15.97	1,916,500.00	14.70	1,764,000.00
4	ORION PHARMA LTD.	120,000.00	10.00	51.00	6,120,552.00	50.80	6,096,000.00
5	SQUARE PHARMA. LTD.	7,100.00	10.00	241.26	1,712,918.65	290.10	2,059,710.00
6	THE ACME LABORATORIES LIMITED	15,000.00	10.00	111.91	1,678,580.00	115.70	1,735,500.00
	Sub Total	**321,100.00**			**15,113,504.65**		**16,204,010.00**
	SERVICES AND REAL ESTATE						
1	UNITED AIRWAYS (BD.) LIMITED	176,000.00	10.00	10.62	1,868,520.00	7.00	1,232,000.00
	Sub Total	**176,000.00**			**1,868,520.00**		**1,232,000.00**
	TELECOMMUNICATION						
1	GRAMEEN PHONE LTD.	7,500.00	10.00	292.34	2,192,575.20	344.40	2,583,000.00
	Sub Total	**7,500.00**			**2,192,575.20**		**2,583,000.00**
	Total C-I	**5,774,884.00**			**307,342,161.66**		**232,624,344.90**
	II. Rajshahi						
	BANK						
1	AB BANK LIMITED	430,169.00	10.00	26.78	11,518,799.53	18.90	8,130,194.10
2	PUBALI BANK LMITED	315,046.00	10.00	25.10	7,906,164.65	24.60	7,750,131.60
3	RUPALI BANK LIMITED	117,008.00	10.00	40.52	4,741,727.00	27.80	3,252,822.40
4	UCBL	431,960.00	10.00	31.21	13,482,903.20	21.60	9,330,336.00
5	UTTARA BANK LTD.	321,422.00	10.00	32.52	10,453,217.34	24.50	7,874,839.00
	Sub Total	**1,615,605.00**			**48,102,811.72**		**36,338,323.10**
	CEMENT						
1	HEIDELBERG CEMENT LTD.	110.00	10.00	538.33	59,216.74	449.00	49,390.00
2	M. I. CEMENT FACTORY LTD.	45,234.00	10.00	92.98	4,205,677.29	93.30	4,220,332.20
3	MEGHNA CEMENT MILLS LTD.	22,500.00	10.00	354.34	7,972,570.00	103.30	2,324,250.00
	Sub Total	**67,844.00**			**12,237,464.03**		**6,593,972.20**
	CERAMIC INDUSTRY						
1	RAK CERAMICS (BD) LTD.	30,896.00	10.00	116.25	3,591,800.00	57.60	1,779,609.60
2	SHINEPUKUR CERAMICS	25,208.00	10.00	50.95	1,284,250.70	16.70	420,973.60
	Sub Total	**56,104.00**			**4,876,050.70**		**2,200,583.20**
	ENGINEERING						
1	ATLAS BANGLADESH LTD.	6,671.00	10.00	199.14	1,328,455.00	128.70	858,557.70
2	BSRM STEEL (OLD)	51,520.00	10.00	150.17	7,736,935.50	90.90	4,683,168.00
3	NAVANA CNG	24,024.00	10.00	138.42	3,325,519.95	72.30	1,736,935.20
	Sub Total	**82,215.00**			**12,390,910.45**		**7,278,660.90**

Statement of Marketable Securities (Contd.)

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
	FINANCIAL INSTITUTIONS						
1	FIRST FINANCE LTD	224,414.00	10.00	21.56	4,838,759.05	10.60	2,378,788.40
2	PEOPLES LEASING	320,394.00	10.00	14.48	4,639,054.40	10.40	3,332,097.60
3	UTTARA FINANCE & INVEST. LTD.	344,249.00	10.00	72.16	24,842,703.21	58.60	20,172,991.40
	Sub Total	**889,057.00**			**34,320,516.66**		**25,883,877.40**
	FOOD AND ALLIED						
1	AFC AGRO BIOTECH LTD	39,350.00	10.00	58.75	2,311,651.80	59.40	2,337,390.00
	Sub Total	**39,350.00**			**2,311,651.80**		**2,337,390.00**
	FUEL AND POWER						
1	DESCO LTD.	121,750.00	10.00	74.42	9,060,412.50	49.90	6,075,325.00
2	KHULNA POWER CO. LTD.	164,490.00	10.00	78.10	12,846,456.80	59.20	9,737,808.00
3	PADMA OIL COMPANY LTD.	56,289.00	10.00	282.60	15,907,187.98	255.90	14,404,355.10
4	POWER GRID COMPANY LTD.	148,600.00	10.00	85.38	12,687,330.51	52.10	7,742,060.00
5	SUMMIT POWER LIMITED	308,048.00	10.00	43.62	13,436,225.70	40.80	12,568,358.40
6	UNITED POWER GENERATION	10,600.00	10.00	184.19	1,952,440.00	185.00	1,961,000.00
	Sub Total	**809,777.00**			**65,890,053.49**		**52,488,906.50**
	INSURANCE						
1	ASIA INSURANCE LTD	776,933.00	10.00	24.59	19,104,908.98	22.30	17,325,605.90
2	BGIC (BD GENERAL INS. CO)	239,320.00	10.00	31.17	7,459,917.90	19.00	4,547,080.00
3	FAREAST ISL. LIFE INS. CO. LTD	30,300.00	10.00	165.11	5,002,785.00	75.60	2,290,680.00
4	GREEN DELTA INSURANCE	119,925.00	10.00	65.05	7,800,577.68	63.10	7,567,267.50
5	KARNAFULI INSURANCE CO. LTD.	55,764.00	10.00	33.23	1,853,129.00	16.30	908,953.20
6	PRAGATI INSURANCE CO. LTD.	42,634.00	10.00	49.49	2,109,871.70	28.50	1,215,069.00
7	PROVATI INSURANCE COMPANY LTD.	276,703.00	10.00	20.05	5,547,401.66	18.70	5,174,346.10
	Sub Total	**1,541,579.00**			**48,878,591.92**		**39,029,001.70**
	INVESTMENT						
1	EBL 1ST MUTUAL FUND	689,061.00	10.00	7.58	5,220,932.85	7.50	5,167,957.50
2	FIRST JANATA BANK MUTUAL FUND	1,070,000.00	10.00	7.63	8,168,469.00	7.30	7,811,000.00
3	ICB EP MF ONE: SCH-1	1,764,764.00	10.00	8.93	15,764,542.00	8.30	14,647,541.20
4	IFIC BANK 1ST MF	1,082,145.00	10.00	7.19	7,782,560.60	7.00	7,575,015.00
5	POPULAR LIFE 1ST M F	1,197,000.00	10.00	7.15	8,563,100.00	7.10	8,498,700.00
	Sub Total	**5,802,970.00**			**45,499,604.45**		**43,700,213.70**
	INFORMATION TECHNOLOGY						
1	ISN LIMITED	3,638.00	10.00	43.91	159,750.00	16.70	60,754.60
	Sub Total	**3,638.00**			**159,750.00**		**60,754.60**
	MISCELLANEOUS						
1	ARAMIT LIMITED	13,200.00	10.00	468.40	6,182,919.17	374.30	4,940,760.00
2	BEXIMCO LIMITED	296,315.00	10.00	98.13	29,078,814.20	33.70	9,985,815.50
3	BSCCL	30,921.00	10.00	219.97	6,801,769.11	120.10	3,713,612.10
4	UNITED AIRWAYS LTD	504,711.00	10.00	13.39	6,759,851.20	7.00	3,532,977.00
	Sub Total	**845,147.00**			**48,823,353.68**		**22,173,164.60**
	PHARMACEUTICALS AND CHEMICALS						
1	BEACON PHARMA	15,500.00	10.00	55.67	862,850.00	23.10	358,050.00
2	KEYA COSMETICS LIMITED	708,666.00	10.00	16.21	11,488,580.00	14.70	10,417,390.20
3	ORION PHARMA LTD	70,000.00	10.00	61.94	4,336,080.00	50.80	3,556,000.00
	Sub Total	**794,166.00**			**16,687,510.00**		**14,331,440.20**
	SERVICES						
1	SUMMIT ALLIANCE PORT LTD.	35,987.00	10.00	80.77	2,906,669.99	41.10	1,479,065.70
	Sub Total	**35,987.00**			**2,906,669.99**		**1,479,065.70**
	GARMENTS & TEXTILE						
1	FAMILYTEX (BD) LTD	128,750.00	10.00	10.98	1,414,000.00	8.90	1,145,875.00
2	MALEK SPINNING MILLS LTD	23,700.00	10.00	43.66	1,034,761.70	22.90	542,730.00

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
3	R. N. SPINNING MILLS LTD.	157,800.00	10.00	25.15	3,968,799.13	22.90	3,613,620.00
	Sub Total	**310,250.00**			**6,417,560.83**		**5,302,225.00**
	Total.C-II	**12,893,689.00**			**349,502,499.72**		**259,197,578.80**
	III. Khulna						
	BANK						
1	AB BANK LIMITED	116,704.00	10.00	25.85	3,017,161.84	18.90	2,205,705.60
2	I.F.I.C. BANK LTD.	140,000.00	10.00	17.71	2,479,564.34	17.70	2,478,000.00
3	IDLC	5,000.00	10.00	34.22	171,122.75	70.80	354,000.00
4	ISLAMI BANK MUDARABA P. BOND	625.00	1,000.00	1,042.38	651,487.65	988.75	617,968.75
5	JAMUNA BANK LIMITED	20,000.00	10.00	14.69	293,709.86	18.30	366,000.00
6	MERCANTILE BANK LTD	62,500.00	10.00	18.91	1,181,735.90	18.70	1,168,750.00
7	MUTUAL TRUST BANK	30,000.00	10.00	26.15	784,500.00	24.60	738,000.00
8	PEOPLES LEASING	33,053.00	10.00	25.24	834,235.20	10.40	343,751.20
9	SOUTHEAST BANK LTD	138,437.00	10.00	21.98	3,042,170.50	18.50	2,561,084.50
10	STANDARD BANK LTD.	151,200.00	10.00	11.60	1,754,241.74	11.50	1,738,800.00
11	TRUST BANK LIMITED	121,000.00	10.00	23.79	2,879,100.00	26.40	3,194,400.00
12	UCB	40,000.00	10.00	19.41	776,289.99	21.60	864,000.00
13	UNITED FINANCE LTD.	10,500.00	10.00	21.47	225,409.19	21.40	224,700.00
14	UTTARA FINANCE	51,000.00	10.00	66.31	3,381,588.85	58.60	2,988,600.00
	Sub Total	**920,019.00**			**21,472,317.81**		**19,843,760.05**
	CEMENT						
1	HEIDELBERG CEMENT	11,000.00	10.00	510.67	5,617,349.94	449.00	4,939,000.00
2	LAFARGE SURMA CEMENT	46,000.00	10.00	75.73	3,483,699.92	62.90	2,893,400.00
3	PREMIER CEMENT MILLS LIMITED	1,900.00	10.00	92.61	175,950.00	90.40	171,760.00
	Sub Total	**58,900.00**			**9,276,999.86**		**8,004,160.00**
	CERAMIC INDUSTRY						
1	RAK CERAMICS (BANGLADESH) LTD.	62,303.00	10.00	69.93	4,357,121.84	57.60	3,588,652.80
	Sub Total	**62,303.00**			**4,357,121.84**		**3,588,652.80**
	PHARMACEUTICALS & CHEMICALS						
1	ACTIVE FINE CHEMICALS LIMITED	6,000.00	10.00	43.22	259,322.15	50.70	304,200.00
2	BEXIMCO PHARMA	18,000.00	10.00	92.42	1,663,627.72	113.00	2,034,000.00
3	SQUARE PHARMA	12,570.00	10.00	257.56	3,237,540.26	290.10	3,646,557.00
4	THE ACME LABORATORIES LTD.	80,000.00	10.00	52.00	4,160,000.00	115.70	9,256,000.00
	Sub Total	**116,570.00**			**9,320,490.13**		**15,240,757.00**
	ENGINEERING						
1	APPOLO ISPAT COMPLEX LIMITED	92,000.00	10.00	19.63	1,806,148.61	20.60	1,895,200.00
2	ATLAS (BANGLADESH) LTD.	12,639.00	10.00	209.01	2,641,700.00	128.70	1,626,639.30
3	BD LAMPS LTD.	6,479.00	10.00	184.06	1,192,556.43	173.30	1,122,810.70
4	GOLDEN SON LIMITED	73,125.00	10.00	46.38	3,391,850.23	18.80	1,374,750.00
5	S ALAM CR STEELS LTD	40,350.00	10.00	44.24	1,784,909.77	35.00	1,412,250.00
	Sub Total	**224,593.00**			**10,817,165.04**		**7,431,650.00**
	FOOD & ALLED						
1	AMCL(PRAN)	25,535.00	10.00	229.09	5,849,757.37	216.50	5,528,327.50
2	CVO PETROCHEMICAL REFINERY LTD	625.00	10.00	443.52	277,200.00	263.90	164,937.50
3	RANGPUR DAIRY & FOOD PRODUCTS LTD	8,832.00	10.00	22.72	200,688.40	17.90	158,092.80
	Sub Total	**34,992.00**			**6,327,645.77**		**5,851,357.80**
	FUEL & POWER						
1	JAMUNA OIL COMPANY LTD.	10,000.00	10.00	214.00	2,140,000.00	207.10	2,071,000.00
2	KHULNA POWER COMPANY LTD.	20,000.00	10.00	64.33	1,286,500.00	59.20	1,184,000.00
3	MEGHNA PETROLIUM LTD.	64,962.00	10.00	208.07	13,516,665.85	200.40	13,018,384.80
4	PADMA OIL CO. LTD	4,000.00	10.00	254.38	1,017,523.80	255.90	1,023,600.00
5	POWER GRID COM. OF BANGLADESH	63,822.00	10.00	73.55	4,693,859.26	52.10	3,325,126.20
6	SUMMIT POWER LTD.	8,000.00	10.00	33.34	266,741.94	40.80	326,400.00

Statement of Marketable Securities (Contd.)

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
7	TITAS GAS CO.	33,580.00	10.00	49.63	1,666,482.70	50.60	1,699,148.00
	Sub Total	**204,364.00**			**24,587,773.55**		**22,647,659.00**
	FUNDS						
1	GRAMEEN M/F SCHEME TWO	119,864.00	10.00	14.71	1,763,714.01	15.20	1,821,932.80
2	ICB AMCL 1ST NRB MUTUAL FUND	50,000.00	10.00	31.33	1,566,513.54	23.90	1,195,000.00
3	ICB AMCL 2ND NRB MUTUAL FUND	104,500.00	10.00	21.27	2,222,648.77	11.50	1,201,750.00
4	ICB AMCL SECOND MUTUAL FUND	102,000.00	10.00	14.54	1,482,590.08	9.60	979,200.00
5	ICB AMCL SONALI BANK LTD 1ST MUTUAL FUND	270,000.00	10.00	8.14	2,198,566.00	9.70	2,619,000.00
6	ICB AMCL THIRD NRB MUTUAL FUND	130,000.00	10.00	6.10	792,434.20	8.00	1,040,000.00
7	ICB EMP. PROVIDENT MF 1: SCHEME 1	445,000.00	10.00	7.15	3,179,925.46	8.30	3,693,500.00
	Sub Total	**1,221,364.00**			**13,206,392.06**		**12,550,382.80**
	INSURANCE						
1	BGIC	84,322.00	10.00	25.18	2,122,894.00	19.00	1,602,118.00
2	CENTRAL INSURANCE CO	37,117.00	10.00	42.50	1,577,339.50	22.40	831,420.80
3	DHAKA INSURANCE LIMITED	16,050.00	10.00	57.37	920,799.80	20.30	325,815.00
4	EASTERN INSURANCE CO. LTD.	15,920.00	10.00	52.77	840,100.00	28.60	455,312.00
5	EASTLAND INSURANCE	25,435.00	10.00	42.80	1,088,600.00	21.80	554,483.00
6	KARNAPHULI INS. CO.	34,177.00	10.00	46.00	1,571,990.00	16.30	557,085.10
7	MEGHNA LIFE INS. CO.	10,568.00	10.00	62.18	657,136.00	55.60	587,580.80
8	PIONEER INS CO LTD	10,000.00	10.00	33.53	335,340.00	28.50	285,000.00
9	POPULAR LIFE INS.	20,000.00	10.00	77.71	1,554,170.00	70.80	1,416,000.00
10	PRAGATI INS LTD.	21,208.00	10.00	89.41	1,896,148.06	28.50	604,428.00
	Sub Total	**274,797.00**			**12,564,517.36**		**7,219,242.70**
	MISCELLANEOUS						
1	BANGLADESH SUBMARINE CABLE CO. LTD.	58,300.00	10.00	151.81	8,850,371.00	120.10	7,001,830.00
2	BEXIMCO LTD.	237,454.00	10.00	58.29	13,840,398.80	33.70	8,002,199.80
	Sub Total	**295,754.00**			**22,690,769.80**		**15,004,029.80**
	SERVICES						
1	BDCOM ONLINE LIMITED	4,000.00	10.00	25.39	101,577.88	45.50	182,000.00
2	EASTERN HOUSING LTD.	10,000.00	10.00	49.70	496,991.01	49.20	492,000.00
	Sub Total	**14,000.00**			**598,568.89**		**674,000.00**
	TEXTILES						
1	FAMILYTEX (BD) LTD	115,500.00	10.00	19.45	2,246,503.90	8.90	1,027,950.00
2	GENERATION NEXT FASHIONS LTD	138,899.00	10.00	17.29	2,401,599.90	10.10	1,402,879.90
3	HAMID FABRICS LIMITD	54,075.00	10.00	36.88	1,994,152.00	25.30	1,368,097.50
4	MAKSONS SPINNING MILLS LTD.	51,318.00	10.00	16.38	840,417.95	10.30	528,575.40
5	METRO SPINNING LIMITED	31,500.00	10.00	16.58	522,400.08	8.70	274,050.00
6	TALLU SPINNING MILLS	125,549.00	10.00	25.76	3,234,211.50	11.50	1,443,813.50
7	THE DACCA DYEING & MFG. CO. LTD	91,858.00	10.00	14.35	1,317,983.80	9.30	854,279.40
	Sub Total	**608,699.00**			**12,557,269.13**		**6,899,645.70**
	Total.C-III	**4,036,355.00**			**147,777,031.24**		**124,955,297.65**
	IV. Barisal						
	a. Listed Securities						
	BANK						
1	ICB ISLAMIC BANK LIMITED	293,300.00	10.00	7.38	2,164,650.00	5.10	1,495,830.00
2	PRIME BANK LIMITED	105,564.00	10.00	22.99	2,426,971.45	22.80	2,406,859.20
3	U.C.B.L.	77,175.00	10.00	22.87	1,764,728.70	21.60	1,666,980.00
4	UTTARA BANK LTD.	92,427.00	10.00	29.36	2,713,930.64	24.50	2,264,461.50
	Sub Total	**568,466.00**			**9,070,280.79**		**7,834,130.70**
	CEMENT						
1	LAFARGE SURMA CEMENT LTD	100,900.00	10.00	89.72	9,052,535.22	62.90	6,346,610.00
2	MEGHNA CEMENT MILLS LTD	18,325.00	10.00	113.94	2,087,914.00	103.30	1,892,972.50
	Sub Total	**119,225.00**			**11,140,449.22**		**8,239,582.50**

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
	CERAMIC INDUSTRY						
1	RAK CERAMICS (BD) LTD.	210.00	10.00	66.52	13,969.89	57.60	12,096.00
2	SHINEPUKUR CERAMICS LIMITED	151,745.00	10.00	18.36	2,785,296.52	16.70	2,534,141.50
	Sub Total	**151,955.00**			**2,799,266.41**		**2,546,237.50**
	ENGINEERING						
1	BANGLADESH STEEL RE-ROLLING MILLS LTD	36,000.00	10.00	138.30	4,978,960.00	134.60	4,845,600.00
2	GOLDEN SON LIMITED	236,612.00	10.00	24.76	5,858,442.40	18.80	4,448,305.60
3	RATANPUR STEEL RE-ROLLING MILLS LIMITED	50,500.00	10.00	90.91	4,590,779.85	81.50	4,115,750.00
4	S. ALAM COLD ROLLED STEELS LTD	60,000.00	10.00	36.37	2,181,951.70	35.00	2,100,000.00
	Sub Total	**383,112.00**			**17,610,133.95**		**15,509,655.60**
	FOOD & ALLIED						
1	BANGAS LIMITED	7,509.00	100.00	164.06	1,231,891.00	132.20	992,689.80
2	CVO PETROCHEMICAL REFINERY LTD	8,862.00	10.00	203.27	1,801,422.00	263.90	2,338,681.80
	Sub Total	**16,371.00**			**3,033,313.00**		**3,331,371.60**
	FUEL & POWER						
1	JAMUNA OIL COMPANY LTD.	10,099.00	10.00	194.76	1,966,887.15	207.10	2,091,502.90
2	KHULNA POWER CO. LTD.	33,508.00	10.00	63.40	2,124,461.69	59.20	1,983,673.60
3	MEGHNA PETROLEUM LIMITED	3,520.00	10.00	219.91	774,095.19	200.40	705,408.00
4	PADMA OIL COMPANY LTD.	4,616.00	10.00	254.59	1,175,204.78	255.90	1,181,234.40
5	POWER GRID COMPANY LTD.	35,000.00	10.00	54.32	1,901,286.40	52.10	1,823,500.00
6	SAIF POWERTECH	415.00	10.00	15.00	6,223.11	43.50	18,052.50
7	SHAHJIBAZAR POWER CO. LTD.	39,471.00	10.00	151.93	5,996,823.20	144.30	5,695,665.30
8	SUMMIT POWER LTD.	84,328.00	10.00	40.20	3,389,814.76	40.80	3,440,582.40
9	TITAS GAS TRANSMISSION & D. CO. L.	95,000.00	10.00	56.39	5,356,992.66	50.60	4,807,000.00
10	UNITED POWER GENERATION & DISTRIBUTION CO.	13,000.00	10.00	153.00	1,989,047.69	185.00	2,405,000.00
	Sub Total	**318,957.00**			**24,680,836.63**		**24,151,619.10**
	GARMENTS & TEXTILE						
1	GENERATION NEXT FASHIONS LTD	167,327.00	10.00	12.35	2,067,084.00	10.10	1,690,002.70
2	MAKSONS SPINNING MILLS LTD.	154,250.00	10.00	12.15	1,873,460.00	10.30	1,588,775.00
3	PRIME TEXTILE MILLS LTD.	180,000.00	10.00	27.46	4,942,323.45	27.50	4,950,000.00
4	SAFKO SPINNING MILLS LTD.	65,749.00	10.00	17.54	1,153,400.70	15.00	986,235.00
5	SQUARE TEXTILE MILLS LTD.	59,671.00	10.00	72.89	4,349,452.00	67.70	4,039,726.70
6	TALLU SPINNING MILLS LTD.	120,000.00	10.00	10.77	1,292,462.61	11.50	1,380,000.00
	Sub Total	**746,997.00**			**15,678,182.76**		**14,634,739.40**
	INSURANCE						
1	ASIA INSURANCE CO.	2,000.00	10.00	23.30	46,600.00	22.30	44,600.00
2	ASIA PACIFIC GEN. INS. CO. LTD	16,500.00	10.00	21.26	350,750.00	22.80	376,200.00
3	DHAKA INSURANCE LTD.	42,800.00	10.00	25.74	1,101,600.00	20.30	868,840.00
4	EASTLAND INSURANCE CO.	10,552.00	10.00	26.12	275,600.00	21.80	230,033.60
5	FAREAST ISL LIFE INS CO. LTD	24,003.00	10.00	83.09	1,994,290.00	75.60	1,814,626.80
6	JANATA INSURANCE CO.	36,575.00	10.00	16.83	615,600.00	13.10	479,132.50
7	MEGHNA LIFE INSURANCE CO. LTD	13,772.00	10.00	69.24	953,525.90	55.60	765,723.20
8	MERCANTILE INSURANCE LTD.	37,000.00	10.00	19.49	721,100.00	19.70	728,900.00
9	SANDHANI LIFE INSURANCE CO.	17,593.00	10.00	38.23	672,596.80	35.90	631,588.70
	Sub Total:	**200,795.00**			**6,731,662.70**		**5,939,644.80**
	FUND						
1	ICB AMCL SECOND NRB MUTUAL FUND	242,500.00	10.00	14.42	3,496,198.70	11.50	2,788,750.00
	Sub Total	**242,500.00**			**3,496,198.70**		**2,788,750.00**
	NON BANKING FIN. INSTITUTE						
1	PEOPLE'S LEAS. & FIN. SER. LTD	104,119.00	10.00	22.04	2,294,620.70	10.40	1,082,837.60
2	PRIME FINANCE & INV. LTD	179,726.00	10.00	12.18	2,189,006.80	11.80	2,120,766.80
	Sub Total	**283,845.00**			**4,483,627.50**		**3,203,604.40**

Statement of Marketable Securities (Contd.)

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
	MISCELLANEOUS						
1	BATA SHOES (BD) LTD.	200.00	10.00	1,350.00	270,000.00	1,131.30	226,260.00
2	BEXIMCO LIMITED	270,427.00	10.00	48.48	13,109,952.00	33.70	9,113,389.90
3	GQ BALL PEN IND. LTD	45,000.00	10.00	80.00	3,600,065.00	86.10	3,874,500.00
4	UNITED AIRWAYS (BD) LTD.	84,630.00	10.00	7.55	638,906.00	7.00	592,410.00
	Sub Total	**400,257.00**			**17,618,923.00**		**13,806,559.90**
	CHEMICAL & PHARMACEUTICALS						
1	ACI FORMULATIONS LIMITED	3,000.00	10.00	231.21	693,620.00	200.10	600,300.00
2	ACI MFG. CO. LTD.	2,310.00	10.00	551.49	1,273,940.00	516.50	1,193,115.00
3	GLAXOSMITHKLINE BANGLADESH LIMITED	224.00	10.00	2,177.76	487,819.00	1,486.70	333,020.80
4	KEYA COSMETICS LIMITED	105,000.00	10.00	16.18	1,699,000.00	14.70	1,543,500.00
5	ORION INFUSIONS LTD.	91,000.00	10.00	64.52	5,871,680.00	57.80	5,259,800.00
6	ORION PHARMA LTD	60,000.00	10.00	48.26	2,895,351.74	50.80	3,048,000.00
7	PHARMA AIDS LTD.	12,000.00	10.00	266.83	3,201,984.54	273.50	3,282,000.00
8	SQUARE PHARMACEUTICALS LTD.	2,200.00	10.00	164.33	361,536.13	290.10	638,220.00
	Sub Total	**275,734.00**			**16,484,931.41**		**15,897,955.80**
	SERVICES						
1	GRAMEENPHONE LTD.	29,000.00	10.00	310.81	9,013,556.52	344.40	9,987,600.00
2	UNIQUE HOTEL & RESORTSLTD	44,000.00	10.00	56.46	2,484,300.00	54.70	2,406,800.00
	Sub Total	**73,000.00**			**11,497,856.52**		**12,394,400.00**
	Total Listed Securities/Shares	**3,781,214.00**			**144,325,662.59**		**130,278,251.30**
b	**Non Listed Securities/Shares**						
1	ICB AMCL CONVERTED FIRST UNIT	37,230.00	10.00	14.54	541,400.00	10.00	372,300.00
	Sub Total	**37,230.00**			**541,400.00**		**372,300.00**
	Total Non Listed Securities/Share	**37,230.00**			**541,400.00**		**372,300.00**
	Total.IV(a+b)=	**3,818,444.00**			**144,867,062.59**		**130,650,551.30**
	V.Sylhet						
	BANK						
1	AB BANK	183,640.00	10.00	51.12	9,387,150.75	18.90	3,470,796.00
2	AL-ARAFAH ISLAMI BANK LTD	92,026.00	10.00	20.91	1,924,120.00	18.70	1,720,886.20
3	BANK ASIA LIMITED	92,238.00	10.00	26.16	2,412,708.50	17.20	1,586,493.60
4	CITY BANK LTD.	85,000.00	10.00	31.62	2,688,082.49	37.40	3,179,000.00
5	EXIM BANK OF BANGLADESH LTD.	25,000.00	10.00	10.18	254,480.50	12.20	305,000.00
6	FIRST SECURITY BANK LTD	128,585.00	10.00	14.12	1,815,845.45	13.20	1,697,322.00
7	I.F.I.C. BANK LTD.	232,784.00	10.00	24.87	5,789,725.35	17.30	4,027,163.20
8	ICB ISLAMIBANK	30,000.00	10.00	16.57	496,950.00	5.10	153,000.00
9	JAMUNA BANK LIMITED	43,263.00	10.00	22.58	977,050.00	18.30	791,712.90
10	MERCANTILE BANK LIMITED	102,360.00	10.00	23.19	2,373,982.50	18.70	1,914,132.00
11	NATIONAL BANK LIMITED	156,273.00	10.00	32.93	5,145,364.50	11.60	1,812,766.80
12	NCC BANK LTD	79,308.00	10.00	19.94	1,581,082.58	13.40	1,062,727.20
13	ONE BANK LIMITED	100,010.00	10.00	15.72	1,571,672.73	21.00	2,100,210.00
14	PRIME BANK LIMITED	68,940.00	10.00	29.53	2,035,600.00	22.80	1,571,832.00
15	PUBALI BANK LMITED	36,818.00	10.00	33.93	1,249,180.40	24.60	905,722.80
16	SAHJALAL ISLAMI BANK	33,881.00	10.00	27.12	918,924.00	16.10	545,484.10
17	SOCIAL INVESTMENT BANK LIMITED	54,352.00	10.00	18.26	992,591.69	22.50	1,222,920.00
18	SOUTHEAST BANK LIMITED	166,043.00	10.00	28.19	4,680,049.85	18.50	3,071,795.50
19	STANDARD BANK LTD	120,572.00	10.00	17.83	2,150,397.50	11.50	1,386,578.00
20	THE PREMIER BANK LTD.	69,032.00	10.00	17.90	1,235,893.00	11.50	793,868.00
21	U.C.B.L.	69,115.00	10.00	43.31	2,993,152.90	21.60	1,492,884.00
22	UTTARA BANK LTD.	50,943.00	10.00	44.42	2,262,937.00	24.50	1,248,103.50
	Sub Total	**2,020,183.00**			**54,936,941.69**		**36,060,397.80**
	CEMENT						
1	CONFIDENCE CEMENT LTD.	7,500.00	10.00	120.64	904,775.00	134.60	1009500.00
2	HEIDELBERG CEMENT BD. LTD.	4,441.00	10.00	609.55	2,707,008.19	149.00	661709.00
3	LAFARGE SURMA CEMENT LTD..	46,500.00	10.00	117.29	5,453,885.00	62.90	2924850.00

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
4	MEGHNA CEMENT MILLS LTD	24,000.00	10.00	168.23	4,037,580.00	103.30	2479200.00
	Sub Total	**82,441.00**			**13,103,248.19**		**7,075,259.00**
	PHARMACEUTICALS & CHEMICALS						
1	ACTIVE FINE CHE.LTD	20,000.00	10.00	51.70	1,034,055.00	50.70	1,014,000.00
2	BEXIMCO PHARMACEUTICALS LTD.	36,000.00	10.00	86.73	3,122,271.40	113.00	4,068,000.00
3	CVO PETROCHEMICAL	4,500.00	10.00	294.82	1,326,686.08	263.90	1,187,550.00
4	IMAM BUTTON IND. LTD.	29,000.00	10.00	44.90	1,302,100.00	17.00	493,000.00
5	ORION PHARMA LTD	35,000.00	10.00	68.49	2,397,070.00	50.80	1,778,000.00
6	RENATA (BD.)LTD.	1,050.00	10.00	1,120.68	1,176,710.07	1,157.10	1,214,955.00
7	SQUARE PHARMACEUTICALS LTD.	15,000.00	10.00	257.44	3,861,540.82	290.10	4,351,500.00
	Sub Total	**140,550.00**			**14,220,433.37**		**14,107,005.00**
	ENGINEERING						
1	AFTAB AUTOMOBILES	35,500.00	10.00	126.68	4,497,075.00	66.50	2,360,750.00
2	ANWAR GALVANIZING LTD.	10,000.00	10.00	77.36	773,628.50	69.00	690,000.00
3	APOLOISPAT	118,880.00	10.00	20.99	2,494,890.00	20.60	2,448,928.00
4	BANGLADESH THAI ALUMINIUM LTD.	20,551.00	10.00	26.40	542,510.00	27.90	573,372.90
5	BANGLADESH WELDING	125,949.00	10.00	61.09	7,694,600.00	23.70	2,984,991.30
6	DESH BONDU POLYMER	56,127.00	10.00	20.40	1,144,800.00	20.70	1,161,828.90
7	NAVANA CNG LIMITED	48,382.00	10.00	79.86	3,863,580.00	72.30	3,498,018.60
8	SINGER BANGLADESH LTD	9,500.00	10.00	190.52	1,809,897.20	190.80	1,812,600.00
	Sub Total	**424,889.00**			**22,820,980.70**		**15,530,489.70**
	FOOD & ALLIED						
1	AGRICUL. MARKETING CO. (PRAN)	14,300.00	10.00	217.47	3,109,760.00	216.5	3,095,950.00
	Sub Total	**14,300.00**			**3,109,760.00**		**3,095,950.00**
	FUEL & POWER						
1	DHAKA ELECTRICITY SUPPLY CO.	86,318.00	10.00	72.60	6,266,275.00	49.90	4,307,268.20
2	JAMUNA OILLTD	15,350.00	10.00	203.91	3,129,991.00	207.10	3,178,985.00
3	MEGHNA OIL LTD	16,000.00	10.00	244.49	3,911,907.64	200.40	3,206,400.00
4	MJL BANGLADESH LTD	65,000.00	10.00	119.13	7,743,768.59	121.50	7,897,500.00
5	PADMA OIL COMPANY LTD.	10,000.00	10.00	301.85	3,018,531.00	255.90	2,559,000.00
6	POWER GRID COM. OF BANGLADESH	60,275.00	10.00	67.67	4,078,769.00	52.10	3,140,327.50
7	TITAS GAS T&D LTD.	36,500.00	10.00	68.80	2,511,150.00	50.60	1,846,900.00
8	UNITED POWER	12,000.00	10.00	150.65	1,807,800.00	185.00	2,220,000.00
	Sub Total	**301,443.00**			**32,468,192.23**		**28,356,380.70**
	FUND						
1	ICB AMCL 2ND NRB M.F	140,000.00	10.00	19.27	2,697,137.00	11.50	1610000
2	ICB AMCL FIRST NRB MUTUAL FUND	43,000.00	10.00	43.70	1,879,025.00	23.90	1027700
3	ICB AMCL SECOND MUTUAL FUND	85,000.00	10.00	13.59	1,155,300.00	9.60	816000
4	ICB AMCL THIRD NRB MF	600,500.00	10.00	10.09	6,057,350.00	8.00	4804000
5	ICB EMPLOYEES PF ONE:1	56,000.00	10.00	12.11	678,150.00	8.30	464800
	Sub Total	**924,500.00**			**12,466,962.00**		**8,722,500.00**
	INSURANCE						
1	AGRANI INSURANCE LTD.	8,470.00	10.00	47.32	400,815.50	19.00	160,930.00
2	ASIA INSURANCELIMITED	6,338.00	10.00	64.38	408,050.00	22.30	141,337.40
3	ASIA PECIFIG GEN. INS. CO. LTD	5,000.00	10.00	87.26	436,279.50	22.80	114,000.00
4	CENTRAL INSURANCE CO.	14,089.00	10.00	41.45	584,001.07	22.40	315,593.60
5	CONTINENTAL INSURANCE LIMITED	19,122.00	10.00	24.79	474,077.30	19.20	367,142.40
6	DELTA LIFE INSURANCE CO.	5,000.00	10.00	179.20	895,995.00	99.00	495,000.00
7	EASTLAND INSURANCE CO.	8,651.00	10.00	64.96	561,960.00	21.80	188,591.80
8	GLOBAL INSURANCE LIMITED	10,893.00	10.00	35.88	390,833.00	15.20	165,573.60
9	NITOL INSURANCE CO. LTD.	15,906.00	10.00	33.60	534,431.00	23.80	378,562.80
10	PARAMOUNT INSURANCE	12,912.00	10.00	41.78	539,474.00	19.00	245,328.00
11	PEOPLES INSURANCE CO. LTD.	2,100.00	10.00	60.86	127,800.00	21.90	45,990.00

Statement of Marketable Securities (Contd.)

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
12	PRAGATI INSURANCE CO. LTD.	6,462.00	10.00	90.15	582,540.50	28.50	184,167.00
13	REPUBLIC INSURANCE CO. LTD.	14,287.00	10.00	36.59	522,820.00	27.20	388,606.40
14	SONAR BANGLA INSURANCE	16,461.00	10.00	39.96	657,800.00	16.10	265,022.10
15	STANDARD INSURANCE LTD.	19,846.00	10.00	35.68	708,088.50	22.20	440,581.20
	Sub Total	**165,537.00**			**7,824,965.37**		**3,896,426.30**
	MISCELLANEOUS						
1	APEX ADELCHI FOOTWEAR LIMITED	5,000.00	10.00	342.18	1,710,924.00	344.20	1,721,000.00
2	BATA SHOES (BD) LTD.	100.00	10.00	1,179.08	117,908.00	1,131.30	113,130.00
3	BEXIMCO LIMITED	140,643.00	10.00	55.92	7,865,320.00	33.70	4,739,669.10
4	GOLDEN SON LIMITED	10,500.00	10.00	27.78	291,677.70	18.80	197,400.00
5	RAK CERAMICS	12,500.00	10.00	65.93	824,133.70	57.60	720,000.00
6	SHINEPUKUR CERAMICS LTD.	67,288.00	10.00	41.61	2,799,851.50	16.70	1,123,709.60
	Sub Total	**236,031.00**			**13,609,814.90**		**8,614,908.70**
	NON BANK FIN. INST.						
1	BAY LEASING & INVESTMENT LTD	74,175.00	10.00	92.50	6,861,412.00	24.90	1,846,957.50
2	BD FINANCE AND INV. COM. LTD	106,912.00	10.00	48.09	5,141,580.00	21.40	2,287,916.80
3	IND. DEV. LEASING CO. (IDLC)	40,240.00	10.00	67.45	2,714,014.23	70.80	2,848,992.00
4	ISLAMIC FINANCE & INVEST. LTD	81,175.00	10.00	29.17	2,367,880.00	24.50	1,988,787.50
5	PEOPLE'S LEASING LTD.	44,920.00	10.00	51.32	2,305,270.00	10.40	467,168.00
	Sub Total	**347,422.00**			**19,390,156.23**		**9,439,821.80**
	SERVICES						
1	AGNI SYSTEMS LIMITED	32,549.00	10.00	24.84	808,505.00	26.60	865,803.40
2	INFORMATION SERVISES NETWORK	6,452.00	10.00	26.02	167,910.50	16.70	107,748.40
3	INTECH ONLINE LIMITED	29,947.00	10.00	16.31	488,470.00	16.70	500,114.90
	Sub Total	**68,948.00**			**1,464,885.50**		**1,473,666.70**
	TELECOMMUNICATION						
1	BANGLADESH SUBMARINE CABLE	12,500.00	10.00	137.34	1,716,700.00	120.10	1,501,250.00
2	GRAMEENPHONE	18000	10.00	310.90	5,596,280.00	344.40	6,199,200.00
	Sub Total	**30,500.00**			**7,312,980.00**		**7,700,450.00**
	TEXTILE						
1	MAKSONS SPINNING MILLS LIMI	39,974.00	10.00	19.80	791,550.00	10.30	411,732.20
2	MALEK SPINNING	25,820.00	10.00	32.64	842,800.00	22.90	591,278.00
3	R.N. SPINNING	20,000.00	10.00	32.00	640,000.00	22.90	458,000.00
4	SONARGAON TEXTILES LTD	13,156.00	10.00	26.93	354,236.50	12.60	165,765.60
5	TALLU SPINNING MILLS LTD.	32,450.00	10.00	24.07	781,130.00	11.50	373,175.00
	Sub Total	**131,400.00**			**3,409,716.50**		**1,999,950.80**
	Total.V	**4,888,144.00**			**206,139,036.68**		**146,073,206.50**
	VI.Bogra						
	BANK						
1	AB BANK LTD.	30,656.00	10.00	69.44	2,128,710.86	18.90	579,398.40
2	FIRST SECURITY ISLAMI BANK LTD	77,681.00	10.00	11.39	884,802.46	13.20	1,025,389.20
3	I.F.I.C. BANK LTD.	167,082.00	10.00	31.96	5,339,338.02	17.30	2,890,518.60
4	JAMUNA BANK LTD.	60,000.00	10.00	18.83	1,129,560.95	18.30	1,098,000.00
5	PRIME BANK LIMITED	7,876.00	10.00	42.43	334,145.00	22.80	179,572.80
6	PUBALI BANK LTD.	85,226.00	10.00	23.99	2,044,444.20	24.60	2,096,559.60
7	SOUTHEAST BANK LIMITED	40,000.00	10.00	17.35	694,002.15	18.50	740,000.00
8	TRUST BANK LIMITED	5,000.00	10.00	23.90	119,500.00	26.40	132,000.00
	Sub Total	**473,521.00**			**12,674,503.64**		**8,741,438.60**
	CEMENT						
1	HEIDELBERG CEMENT BD. LTD.	5,000.00	10.00	504.35	2,521,729.31	449.00	2,245,000.00
2	LAFARGE SURMA CEMENT LTD.	64,200.00	10.00	98.45	6,320,599.30	62.90	4,038,180.00
3	M. I. CEMENT FACTORY LTD.	15,000.00	10.00	104.40	1,566,006.53	93.30	1,399,500.00

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
4	MEGHNA CEMENT MILLS LTD.	4,800.00	10.00	376.85	1,808,879.95	103.30	495,840.00
	Sub Total	**89,000.00**			**12,217,215.09**		**8,178,520.00**
	CERAMIC INDUSTRY						
1	RAK CERAMICS BD. LTD.	36,046.00	10.00	76.31	2,750,705.20	58.60	2,076,249.60
2	SHINE PUKUR CERAMICS LTD.	55,000.00	10.00	16.31	896,826.50	16.50	918,500.00
	Sub Total	**91,046.00**			**3,647,531.70**		**2,994,749.60**
	ENGINEERING						
1	AFTAB AUTOMOBILES LTD.	5,000.00	10.00	63.30	316,500.00	66.00	332,500.00
2	APPOLLO ISPAT COMPLEX LTD.	175,000.00	10.00	18.86	3,300,806.50	20.60	3,605,000.00
3	ATLAS(BANGLADESHD) LTD.	2,051.00	10.00	311.24	638,345.00	128.70	263,963.70
4	BSRM LTD.	20,000.00	10.00	150.80	3,015,936.40	134.60	2,692,000.00
5	BSRM STEELS LTD.	37,275.00	10.00	170.67	6,361,780.77	90.90	3,388,297.50
6	GOLDEN SON LIMITED	45,000.00	10.00	41.24	1,855,802.20	18.80	846,000.00
7	IFAD AUTOS LTD.	7,500.00	10.00	127.00	952,480.20	134.90	1,011,750.00
8	NAVANA CNG LIMITED	5,505.00	10.00	140.31	772,400.01	72.30	398,011.50
9	S. ALAM COLD ROLLED STEELS LTD.	60,000.00	10.00	42.18	2,530,643.99	35.00	2,100,000.00
10	SUMMIT ALLIANCE PORT LTD.	10,406.00	10.00	104.04	1,082,612.15	41.10	427,686.60
	Sub Total	**367,737.00**			**20,827,307.22**		**15,065,209.30**
	FINANCIAL INSTITUTIONS						
1	FIRST FINANCE LTD.	8,182.00	10.00	30.87	252,600.00	10.60	86,729.20
2	I.D.L.C	37,952.00	10.00	86.66	3,289,025.00	70.80	2,687,001.60
3	PEOPLES LEASING & FIN. SERVICE LTD	1,496.00	10.00	45.99	68,800.00	10.40	15,558.40
	Sub Total	**47,630.00**			**3,610,425.00**		**2,789,289.20**
	FUEL AND POWER						
1	JAMUNA OIL COM. LTD.	2,500.00	10.00	204.60	511,499.79	207.10	517,750.00
2	KPCL	164,706.00	10.00	69.10	11,380,796.40	59.20	9,750,595.20
3	MEGHNA PETROLEUM LIMITED	58,327.00	10.00	213.47	12,451,075.40	200.40	11,688,730.80
4	MJL BANGLADESH LIMITED	20,000.00	10.00	114.59	2,291,889.43	121.50	2,430,000.00
5	PADMA OIL COMPANY.	11,200.00	10.00	344.40	3,857,310.00	255.90	2,866,080.00
6	SAIF POWERTEC LIMITED	17,250.00	10.00	35.33	609,443.15	43.50	750,375.00
7	SUMMIT POWER LTD.	204,941.00	10.00	45.86	9,397,996.82	40.80	8,361,592.80
8	BARAKA POWER LIMITED.	60,000.00	10.00	43.18	2,591,000.00	43.70	2,622,000.00
	Sub total	**538,924.00**			**43,091,010.99**		**38,987,123.80**
	INSURANCE						
1	BANGLADESH GEN. INSURANCE CO.	6,203.00	10.00	68.36	424,040.00	19.00	117,857.00
2	CENTRAL INSURANCE CO.LTD.	14,894.00	10.00	45.43	676,620.07	22.40	333,625.60
3	DELTA LIFE INSURANCE CO.LTD.	14,900.00	10.00	132.87	1,979,699.95	99.00	1,475,100.00
4	DHAKA INSURANCE LIMITED	10,700.00	10.00	73.82	789,850.00	20.30	217,210.00
5	EASTERN INSURANCE CO.LTD.	30,470.00	10.00	33.98	1,035,498.16	28.60	871,442.00
6	ISLAMI INSURANCE BD. LTD.	1,000.00	10.00	21.73	21,728.22	27.20	27,200.00
7	KARNAFULI INSURANCE CO.LTD.	310,806.00	10.00	20.74	6,446,517.23	16.30	5,066,137.80
8	MEGHNA LIFE INSURANCE CO. LTD.	3,326.00	10.00	173.63	577,500.00	55.60	184,925.60
9	NITOL INSURANCE COMPANY LTD.	8,351.00	10.00	58.80	491,050.00	23.80	198,753.80
10	PRAGATI INSURANCE LTD.	111,483.00	10.00	39.31	4,381,893.60	28.50	3,177,265.50
11	RUPALI LIFE INSURANCE CO. LTD.	5,897.00	10.00	85.20	502,439.99	41.00	241,777.00
12	STANDARD INSURANCE LTD	5,555.00	10.00	30.73	170,724.99	22.20	123,321.00
13	TAKAFUL ISLAMI INSURANCE LTD.	9,551.00	10.00	33.58	320,760.00	19.80	189,109.80
	Sub Total	**533,136.00**			**17,818,322.21**		**12,223,725.10**
	INFORMATION TECHNOLOGY						
1	AAMRA TECHNOLOGIES LIMITED	3,500.00	10.00	34.53	120,839.77	41.50	145,250.00
2	AGNI SYSTEMS LIMITED	50,000.00	10.00	24.40	1,220,000.00	26.60	1,330,000.00
3	GRAMEEN PHONE LTD.	19,196.00	10.00	344.06	6,604,495.00	344.40	6,611,102.40
	Sub Total	**72,696.00**			**7,945,334.77**		**8,086,352.40**

Statement of Marketable Securities (Contd.)

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
	MISCELLANEOUS						
1	BEXIMCO LIMITED(SHARE)	72,669.00	10.00	95.89	6,968,205.59	33.70	2,448,945.30
2	UNITED AIRWAYS (BD) LTD.	600,000.00	10.00	7.81	4,688,546.09	7.00	4,200,000.00
	Sub Total	**672,669.00**			**11,656,751.68**		**6,648,945.30**
	MUTUAL FUNDS						
1	AB BANK 1ST MF	20,000.00	10.00	6.90	138,000.00	6.02	120,400.00
2	ASIAN TIGER SANDHANI GROWTH FUND	5,824.00	10.00	10.91	63,515.40	11.00	64,064.00
3	EBL FIRST MUTUAL FUND	419,966.00	10.00	7.76	3,259,039.30	7.50	3,149,745.00
4	EBL NRB MUTUAL FUND	20,000.00	10.00	6.63	132,667.00	7.10	142,000.00
5	GRAMEEN ONE: SCHEME TWO	208,888.00	10.00	14.38	3,004,812.10	15.20	3,175,097.60
6	ICB EMPLOYEES PF MF 1: SCHEME 1	300,000.00	10.00	9.56	2,868,636.90	8.30	2,490,000.00
7	IFIL ISLAMIC MUTUAL FUND-1	262,680.00	10.00	8.36	2,196,744.00	8.80	2,311,584.00
8	RELIANCE INSURANCE MF	224,166.00	10.00	10.73	2,404,537.53	11.00	2,465,826.00
	Sub Total	**1,461,524.00**			**14,067,952.23**		**13,918,716.60**
	PHARMACEUTICALS & CHEMICALS						
1	ACTIVE FINE CHEMICALS LTD.	30,000.00	10.00	50.34	1,510,100.00	50.70	1,521,000.00
2	AFC AGRO BIOTECH LTD.	40,000.00	10.00	56.53	2,261,157.81	59.40	2,376,000.00
3	BEXIMCO PHARMACEUTICALS LTD.	65,500.00	10.00	90.41	5,921,801.74	113.00	7,401,500.00
4	BEXIMCO SYNTHETICS(SHARE)	5,000.00	10.00	15.90	79,500.03	9.60	48,000.00
5	FAR CHEMICAL INDUSTRIES LTD.	65,158.00	10.00	24.91	1,623,402.60	25.70	1,674,560.60
6	KEYACOSMETICS LIMITED	140,000.00	10.00	14.09	1,972,497.16	14.70	2,058,000.00
7	ORION PHARMA LTD.	43,000.00	10.00	48.14	2,069,942.67	50.80	2,184,400.00
8	SQUARE PHARMACEUTICALS LTD.	10,000.00	10.00	226.15	2,261,450.89	290.10	2,901,000.00
9	THE ACME LABORATORIES LTD.	36,000.00	10.00	113.15	4,073,532.58	115.70	4,165,200.00
10	THE IBN SINA PHARMA. LTD.	44,500.00	10.00	282.03	12,550,150.00	247.90	11,031,550.00
	Sub Total	**479,158.00**			**34,323,535.48**		**35,361,210.60**
	TEXTILE						
1	ARGON DENIMS LTD.	10,000.00	10.00	34.50	345,000.00	36.60	366,000.00
2	MAKSONS SPINNING MILSS LTD.	26,512.00	10.00	14.11	374,000.16	10.30	273,073.60
3	MATIN SPINNING MILLS LTD.	40,818.00	10.00	39.96	1,631,270.40	41.20	1,681,701.60
4	PRIME TEXTILE SPIN.MILLS LTD.	100,000.00	10.00	29.15	2,915,224.10	27.50	2,750,000.00
5	R.N. SPINNING MILLS LTD.	28,200.00	10.00	31.51	888,566.75	22.90	645,780.00
6	SQUARE TEXTILES LTD	28,198.00	10.00	68.45	1,930,290.47	67.70	1,909,004.60
7	TALLU SPINNING MILLS LTD.	36,300.00	10.00	36.31	1,317,950.00	11.50	417,450.00
	Sub Total	**270,028.00**			**9,402,301.88**		**8,043,009.80**
	Total.VI	**5,097,069.00**			**191,282,191.89**		**161,038,290.30**
	VII.Local Office						
a.	**Listed Securities**						
	BANK						
1	AB BANK LTD.	103,098.00	10.00	37.74	3,891,195.93	18.90	1,948,552.20
2	AL ARAFA ISLAMI BANK LTD.	125,000.00	10.00	20.58	2,572,967.99	18.70	2,337,500.00
3	BANK ASIA LTD.	71,541.00	10.00	21.42	1,532,250.00	17.20	1,230,505.20
4	CITY BANK LTD.	78,072.00	10.00	36.67	2,863,187.04	37.40	2,919,892.80
5	DHAKA BANK LTD.	49,992.00	10.00	17.92	895,685.37	18.70	934,850.40
6	EXIM BANK LTD.	73,992.00	10.00	19.91	1,473,145.60	12.20	902,702.40
7	FIRST SECURITY BANK LTD.	119,726.00	10.00	12.15	1,455,030.29	13.20	1,580,383.20
8	IFIC BANK LTD.	98,266.00	10.00	30.79	3,025,501.26	17.30	1,700,001.80
9	ICB ISLAMIC BANK LTD.	196,900.00	10.00	10.00	1,969,000.00	5.10	1,004,190.00
10	ISLAMI BANK BANGLADESH LTD.	17,000.00	10.00	36.16	614,700.01	32.20	547,400.00
11	JAMUNA BANK LTD.	41,074.00	10.00	18.05	741,233.46	18.30	751,654.20
12	MERCANTILE BANK LTD.	52,727.00	10.00	18.01	949,448.21	18.70	985,994.90
13	MUTUAL TRUST BANK LTD.	86,164.00	10.00	26.63	2,294,532.50	24.60	2,119,634.40
14	NCC BANK LTD.	55,977.00	10.00	20.17	1,128,781.91	13.40	750,091.80
15	NATIONAL BANK LTD.	150,067.00	10.00	30.34	4,553,571.72	11.60	1,740,777.20
16	ONE BANK LTD.	199,500.00	10.00	21.49	4,287,444.99	21.00	4,189,500.00
17	PREMIER BANK LTD.	72,000.00	10.00	13.10	943,420.80	11.50	828,000.00
18	PRIME BANK LTD.	114,098.00	10.00	43.52	4,965,118.88	22.80	2,601,434.40

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
19	PUBALI BANK LTD.	104,312.00	10.00	37.61	3,923,046.50	24.60	2,566,075.20
20	RUPALI BANK LTD.	3,044.00	10.00	80.28	244,360.00	27.80	84,623.20
21	SHAHJALAL ISLAMI BANK LTD.	100,255.00	10.00	29.00	2,907,247.61	16.10	1,614,105.50
22	SOUTHEAST BANK LTD.	162,437.00	10.00	28.90	4,694,625.54	18.50	3,005,084.50
23	STANDARD BANK LTD.	76,411.00	10.00	14.98	1,144,725.00	11.50	878,726.50
24	TRUST BANK LTD.	20,984.00	10.00	23.56	494,379.20	26.40	553,977.60
25	UCBL	142,034.00	10.00	38.29	5,438,180.35	21.60	3,067,934.40
26	UTTARA BANK LTD.	2,113.00	10.00	23.49	49,635.00	24.50	51,768.50
	Sub Total	**2,316,784.00**			**59,052,415.16**		**40,895,360.30**
	CEMENT						
1	ARAMIT CEMENT LTD. (SHARE)	62,806.00	10.00	49.63	3,117,340.00	37.10	2,330,102.60
2	CONFIDENCE CEMENT LTD	8,000.00	10.00	129.20	1,033,593.90	134.60	1,076,800.00
3	LAFARGE SURMA CEMENT LTD.	37,500.00	10.00	81.11	3,041,715.62	62.90	2,358,750.00
4	MI CEMENT LTD.	30,690.00	10.00	116.84	3,585,943.20	93.30	2,863,377.00
	Sub Total	**138,996.00**			**10,778,592.72**		**8,629,029.60**
	CERAMIC INDUSTRY						
1	RAK CERAMIC	134,512.00	10.00	72.77	9,787,920.00	57.60	7,747,891.20
2	SHAHINPUKUR CERAMICS LTD.	43,700.00	10.00	17.36	758,620.00	16.70	729,790.00
	Sub Total	**178,212.00**			**10,546,540.00**		**8,477,681.20**
	PHARMACEUTICALS & CHEMICALS						
1	ACI FORMULATION LIMITED	114,600.00	10.00	211.44	24,230,773.20	200.10	22,931,460.00
2	ACI MFG CO. LTD.	1,400.00	10.00	507.94	711,110.00	516.50	723,100.00
3	BEACON PHARMA	161,000.00	10.00	29.29	4,714,900.00	23.10	3,719,100.00
4	BXIMCO PHARMA. LTD.	28,000.00	10.00	68.96	1,930,906.63	113.00	3,164,000.00
5	BEXIMCO SYNTHETICS (SHARE)	10,000.00	10.00	17.20	172,000.00	9.60	96,000.00
6	IBNE SINA PHARMA. LTD.	52,645.00	10.00	262.63	13,825,984.75	247.90	13,050,695.50
7	JMI SYRINGES & MEDICAL DEVICES LTD.	975.00	10.00	172.98	168,653.06	181.00	176,475.00
8	KEYA COSMETICS LTD.	57,614.00	10.00	22.79	1,312,833.30	14.70	846,925.80
9	MARICO BD. LTD.	300.00	10.00	730.38	219,112.50	1,021.70	306,510.00
10	ORION PHARMA. LTD.	145,900.00	10.00	63.41	9,251,110.00	50.80	7,411,720.00
11	RENATA BD. LTD.	3,660.00	10.00	1,121.52	4,104,760.40	1,157.10	4,234,986.00
12	SQUARE PHARM. LTD.	16,610.00	10.00	166.39	2,763,776.00	290.10	4,818,561.00
13	THE ACME LABTORIES LTD.	1,500.00	10.00	114.20	171,300.00	115.70	173,550.00
	Sub Total	**594,204.00**			**63,577,219.84**		**61,653,083.30**
	FUND						
1	DBH MUTUAL FUND	12,000.00	10.00	17.40	208,800.00	9.00	108,000.00
2	GRAMEEN MUTUAL FUND TWO	11,449.00	10.00	20.55	235,300.00	15.20	174,024.80
3	ICB AMCL 1ST NRB MF	5,000.00	10.00	54.50	272,500.00	23.90	119,500.00
4	ICB AMCL SECOND MF	25,000.00	10.00	16.98	424,512.50	9.60	240,000.00
5	ICB AMCL SECOND NRB MF	80,000.00	10.00	17.21	1,376,691.33	11.50	920,000.00
6	ICB AMCL 3RD NRB MF	25,000.00	10.00	10.99	274,692.00	8.00	200,000.00
7	ICB EMPLOYEES PROV. MF	371,500.00	10.00	18.30	6,799,600.00	8.30	3,083,450.00
8	IFIL ISLAMIC MF	20,000.00	10.00	8.40	168,000.00	8.80	176,000.00
9	JANATA BANK 1ST MF	12,771.00	10.00	9.08	116,000.00	7.30	93,228.30
10	POPULAR LIFE 1ST MF	13,228.00	10.00	5.14	68,000.00	7.10	93,918.80
11	PRIME BANK 1ST ICB MF	12,000.00	10.00	16.10	193,200.00	8.30	99,600.00
12	PRIME FINANCE 1ST MF	500.00	10.00	33.40	16,700.00	11.80	5,900.00
	Sub Total	**588,448.00**			**10,153,995.83**		**5,313,621.90**
	ENGINEERING						
1	AFTAB AUTOMOBILES	62,300.00	10.00	157.96	9,841,069.98	66.50	4,142,950.00
2	ATLAS BANGLADESH LTD.	21,853.00	10.00	219.76	4,802,457.12	128.70	2,812,481.10
3	BANGLADESH AUTO CARS	42,019.00	10.00	84.55	3,552,900.00	80.00	3,361,520.00
4	BANGLADESH LAMPS LTD.	6,260.00	10.00	182.21	1,140,604.39	173.30	1,084,858.00
5	BENGAL WINDSOR THERMOPLASTICS LTD.	28,500.00	10.00	52.15	1,486,354.80	47.00	1,339,500.00
6	BSRMLTD.	1,000.00	10.00	132.50	132,500.00	134.60	134,600.00

Statement of Marketable Securities (Contd.)

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
7	BSRMSTEELS LTD.	109,000.00	10.00	116.44	12,691,999.15	90.90	9,908,100.00
8	GOLDEN SON LTD.	86,753.00	10.00	32.60	2,828,221.35	18.80	1,630,956.40
9	GPH ISPAT	5,000.00	10.00	29.61	148,065.87	44.30	221,500.00
10	NATIONAL TUBES LTD.	140.00	10.00	76.72	10,741.25	124.00	17,360.00
11	RATANPUR STEELS LTD.	5,000.00	10.00	70.78	353,884.20	81.50	407,500.00
12	S. ALAM COLD ROLLED STEELS LTD.	16,300.00	10.00	59.54	970,554.61	35.00	570,500.00
13	SINGER BANGLADESH LTD.	5,000.00	10.00	178.16	890,778.29	190.80	954,000.00
	Sub Total	**389,125.00**			**38,850,131.01**		**26,585,825.50**
	FINANCIAL INSTITUTION						
1	BANGLADESH FINANCE & INV. CO. LTD.	52,465.00	10.00	23.53	1,234,740.00	21.40	1,122,751.00
2	BAY LEASING & INVE.ST. LTD.	12,332.00	10.00	45.73	563,912.60	24.90	307,066.80
3	DELTA BRAC HOUSING FINANCE CO.	1,000.00	10.00	98.25	98,254.96	114.10	114,100.00
4	FAS FINACE INVEST. LTD.	52,326.00	10.00	26.31	1,376,838.58	16.90	884,309.40
5	FIRST FINANCE LTD.	3,049.00	10.00	8.66	26,400.00	10.60	32,319.40
6	IDLC	10,050.00	10.00	70.79	711,435.00	70.80	711,540.00
7	INTERNATIONAL LEASING & F.S. LTD.	43,180.00	10.00	37.35	1,612,737.50	14.20	613,156.00
8	LANKA BANGLA FINANCE LTD.	117,697.00	10.00	60.95	7,173,429.25	55.70	6,555,722.90
9	PEOPLES L. & F.S. LTD.	49,187.00	10.00	49.59	2,438,970.02	10.40	511,544.80
10	PREMIER LEASING INT. LTD.	284,775.00	10.00	37.75	10,750,162.50	19.10	5,439,202.50
11	PRIME FINANCE & INVEST. LTD.	9,712.00	10.00	83.04	806,500.02	11.80	114,601.60
12	UNION CAPITAL LTD.	6,693.00	10.00	57.99	388,100.00	25.40	170,002.20
13	UTTARA FINANCE & INVEST. LTD.	14,421.00	10.00	121.90	1,757,855.00	58.60	845,070.60
	Sub Total	**656,887.00**			**28,939,335.43**		**17,421,387.20**
	FOOD & ALLIED						
1	AGRICULTURAL MARKETING CO. LTD.	5,000.00	10.00	203.81	1,019,074.99	216.50	1,082,500.00
2	NTC	4,165.00	10.00	690.04	2,874,018.39	580.80	2,419,032.00
	Sub Total	**9,165.00**			**3,893,093.38**		**3,501,532.00**
	FUEL & POWER						
1	BANGLADESH WELDING ELECTRODES	10,418.00	10.00	48.62	506,500.00	23.70	246,906.60
2	BARAKA POWER LTD.	15,500.00	10.00	43.09	667,950.00	43.70	677,350.00
3	CVO PETROCHEMICAL REFINERY LTD.	5,000.00	10.00	207.65	1,038,268.80	263.90	1,319,500.00
4	DHAKA ELECTRIC SUPPLY CO. LTD.	80,292.00	10.00	77.52	6,223,890.05	49.90	4,006,570.80
5	EASTERN LUBRICANTS	500.00	10.00	947.19	473,596.78	983.90	491,950.00
6	JAMUNA OIL CO. LTD.	25,000.00	10.00	178.42	4,460,455.85	207.10	5,177,500.00
7	KHULNA POWER CO. LTD.	91,163.00	10.00	75.32	6,866,070.00	59.20	5,396,849.60
8	MEGHNA PETROLEUM LTD.	29,404.00	10.00	201.89	5,936,435.47	200.40	5,892,561.60
9	MJL BD LTD.	4,000.00	10.00	109.34	437,366.75	121.50	486,000.00
10	PADMA OIL CO. LTD.	28,043.00	10.00	280.03	7,852,972.80	255.90	7,176,203.70
11	POWER GRID CO. BD. LTD.	168,553.00	10.00	70.12	11,819,514.16	52.10	8,781,611.30
12	SUMMIT POWER LTD.	45,744.00	10.00	37.42	1,711,907.56	40.80	1,866,355.20
13	TITAS GAS TRANS. & DCL	147,700.00	10.00	84.00	12,406,787.32	50.60	7,473,620.00
	Sub Total	**651,317.00**			**60,401,715.54**		**48,992,978.80**
	INSURANCE						
1	ASIA INSURANCE CO. LTD.	10,941.00	10.00	41.29	451,754.00	22.30	243,984.30
2	ASIA PACIFIC GEN. INSU.CO. LTD.	4,000.00	10.00	52.80	211,200.00	22.80	91,200.00
3	CENTRAL INSU. CO. LTD.	14,899.00	10.00	34.79	518,360.00	22.40	333,737.60
4	CITY GEN. INS. CO. LTD.	27,447.00	10.00	16.06	440,713.00	16.40	450,130.80
5	EASTERN INSURANCE CO.LTD.	6,510.00	10.00	107.00	696,540.00	28.60	186,186.00
6	EASTLAND INSURANCE CO.LTD.	17,234.00	10.00	22.40	386,023.30	21.80	375,701.20
7	FAREAST ISLAMI LIFE INS.CO. LTD.	5,822.00	10.00	165.35	962,683.85	75.60	440,143.20
8	FEDERAL INSU. CO. LTD.	5,500.00	10.00	11.59	63,750.00	11.80	64,900.00
9	ISLAMI INSU. BD LTD.	17,300.00	10.00	29.52	510,673.20	27.20	470,560.00
10	JANATA INSURANCECO. LTD.	7,104.00	10.00	15.82	112,366.86	13.10	93,062.40
11	KARNAFULLY INSU. CO. LTD.	18,796.00	10.00	53.31	1,002,050.00	16.30	306,374.80
12	MEGHNA LIFE INS. CO. LTD.	2,826.00	10.00	128.04	361,850.00	55.60	157,125.60
13	MERCANTILE INSURANCE LTD.	49,969.00	10.00	49.02	2,449,500.00	19.70	984,389.30
14	NITOL INSU. CO. LTD.	10,150.00	10.00	43.93	445,884.00	23.80	241,570.00
15	PEOPLES INSURANCE CO. LTD.	24,570.00	10.00	42.93	1,054,871.51	21.90	538,083.00
16	PHONIX INSU. CO. LTD.	32,287.00	10.00	66.74	2,154,706.50	25.50	823,318.50
17	PRAGATI INSU. LTD.	17,001.00	10.00	94.68	1,609,715.72	28.50	484,528.50
18	PRIME ISLAMI LIFE INSU. LTD.	2,703.00	10.00	170.34	460,440.00	55.70	150,557.10
19	PROGRESSIVE LIFE INSU. CO. LTD.	2,254.00	10.00	198.31	447,000.00	64.30	144,932.20

Sl. no.	Name of the company	No. of shares	Par value (Taka)	Average cost price per share (Taka)	Total cost price (Taka)	Market price per share (Taka)	Total Market price (Taka)
20	PURABI GENERAL INS. CO. LTD.	716.00	10.00	4.81	3,443.13	16.20	11,599.20
21	REPUBLIC INSU. CO. LTD.	29,926.00	10.00	37.18	1,112,651.92	27.20	813,987.20
22	RUPALI LIFE INSURANCE	47,427.00	10.00	77.08	3,655,543.70	41.00	1,944,507.00
23	TAKAFUL ISLAMI INSU. LTD.	4,905.00	10.00	40.16	197,000.00	19.80	97,119.00
	Sub Total	**360,287.00**			**19,308,720.69**		**9,447,696.90**
	INFORMATION TECHNOLOGY						
1	AGNI SYSTEMS LTD.	20,864.00	10.00	27.58	575,530.40	26.60	554,982.40
2	IT CONSULTED LTD.	9,000.00	10.00	48.51	436,600.00	48.70	438,300.00
	Sub Total	**29,864.00**			**1,012,130.40**		**993,282.40**
	MISCELLANEOUS						
1	AMAN FEEDS LTD.	10,000.00	10.00	77.69	776,912.59	74.00	740,000.00
2	ARAMIT LTD.	10,127.00	10.00	381.90	3,867,544.26	374.30	3,790,536.10
3	BSC	202,000.00	10.00	54.68	11,045,547.52	53.20	10,746,400.00
4	BERGER PAINTS BANGLADESH LTD.	500.00	10.00	929.17	464,583.33	2,100.00	1,050,000.00
5	BEXIMCO LTD.	456,776.00	10.00	90.02	41,117,568.93	33.70	15,393,351.20
6	USMANIA GLASS SHEET	1,000.00	10.00	74.51	74,514.37	91.90	91,900.00
	Sub Total	**680,403.00**			**57,346,671.00**		**31,812,187.30**
	SERVICE						
1	EASTERN HOUSING LTD.	7,000.00	10.00	47.33	331,300.00	49.20	344,400.00
2	SAIF POWERTEC LTD.	61,793.00	10.00	41.95	2,592,267.40	43.50	2,687,995.50
3	SUMMIT ALLIANCE PORT LTD.	25,035.00	10.00	91.39	2,287,980.00	41.10	1,028,938.50
	Sub Total	**93,828.00**			**5,211,547.40**		**4,061,334.00**
	TANNERY						
1	APEX FOOTWEAR LTD.	1,000.00	10.00	323.53	323,526.24	344.20	344,200.00
2	APEX TENNERY LTD.	1,400.00	10.00	101.48	142,069.20	152.00	212,800.00
3	BATA SHOE BD. LTD.	800.00	10.00	708.88	567,100.00	1,131.30	905,040.00
	Sub Total	**3,200.00**			**1,032,695.44**		**1,462,040.00**
	TELECOMMUNICATION						
1	BANGLADESH SUBMARINE CABLE	80,520.00	10.00	169.36	13,637,032.73	120.10	9,670,452.00
2	GRAMEEN PHONE LTD.	28,600.00	10.00	281.89	8,061,937.32	344.40	9,849,840.00
	Sub Total	**109,120.00**			**21,698,970.05**		**19,520,292.00**
	TEXTILE						
1	APEX SPINNING & KNITTING	2,725.00	10.00	128.58	350,382.50	112.10	305,472.50
2	GENERATION NEXT FASION	3,914.00	10.00	10.32	40,380.00	10.10	39,531.40
3	MAKSON SPINNING MILLS LTD.	62,596.00	10.00	25.50	1,596,340.00	10.30	644,738.80
4	MALEK SPINNING MILLS LTD.	24,750.00	10.00	36.13	894,150.00	22.90	566,775.00
5	METRO SPINNING LTD.	17,042.00	10.00	26.50	451,531.25	8.70	148,265.40
6	R.N. SPINNIG MILLS LTD.	34,460.00	10.00	25.55	880,472.45	22.90	789,134.00
7	SQUARE TEXTILE MILLS LTD.	35,043.00	10.00	74.82	2,621,795.98	67.70	2,372,411.10
8	ZAHINTEX INDUSTRIES	23,452.00	10.00	23.18	543,588.40	19.60	459,659.20
	Sub Total	**203,982.00**			**7,378,640.58**		**5,325,987.40**
	TRAVEL & LEISURE						
1	UIQUE HOTLE & RESORTS LTD.	88,300.00	10.00	55.78	4,925,758.92	54.70	4,830,010.00
2	UNITED AIRWAYS(BD) LTD.	202,211.00	10.00	12.98	2,624,397.10	7.00	1,415,477.00
	Sub Total	**290,511.00**			**7,550,156.02**		**6,245,487.00**
	LISTED SECURITIES TOTAL. a	**7,294,333.00**			**406,732,570.49**		**300,338,806.80**
b.	**Non Listed Securities**						
1	ICB AMCL Converted First Unit Fund	37,230.00	10.00	28.44	1,058,681.25	10.00	372,300.00
	Non Listed Securities Total.b	**37,230.00**			**1,058,681.25**		**372,300.00**
	Total.VII(a+b)	**7,331,563.00**			**407,791,251.74**		**300,711,106.80**
	C.Branch Total (I+II+⋯.+VII)	**43,840,148.00**			**1,754,701,235.52**		**1,355,250,376.25**
	Grand Total (A+B+C)	**2,497,789,820.00**			**100,722,322,953 .00**		**107,748,251,272.00**

Investment Corporation of Bangladesh

Exhitbit-B

Statement of Dividend Receivable

As on 30 June 2017

Sl. no.	Name of the company	No. of Shares/ Debentures	Par Value Tk.	Rate of Div.	Year	Total Div. Tk.
	ICB					
A.a	**MORE THAN 1 YEAR**					
1	AFTAB AUTOMOBILES (PRE SHARES)					56,978.45
2	APEX ADELCHI FOOT WEAR LTD.	51,120.00	100	25%	2007	862,000.00
3	ARAMET CEMENT LTD	312,290.00	100	7.5%	2007	329,385.00
4	ARAMET LTD.	484,650.00	10	45%	2007	1,267,875.00
5	CONFIDENCE CEMENT MILLS LTD..	146,076.00	100	15%	2006	465.00
6	EASTERN CABLES LTD.	59,086.00	100	10%	2007	548,200.00
7	EASLAND INSURANCE CO. LTD.	15,744.00	100	10%	2007	135,330.00
8	GOLDEN SON LTD.	329,600.00	10	10%	2007	7,600.00
9	GREEN DELTA LTD.	2,863.00	100	15%	2007	6,930.00
10	MEGHNA CEMENT MILLS LTD.	63,173.00	100	30%	2007	86,880.00
11	PINEER INSURANCE LTD.	2,400.00	100	20%	2007	9,000.00
12	SAFCO SPINNING MILLS LTD.	296,200.00	100	4%	2006	196,800.00
13	SINGAR BD. LTD.	62,592.00	100	35%	2006	4,865.00
14	BD. CHEMICALS INDS LTD	109,316.00	100	10.00%	2002	929,186.00
15	BD. CHEMICALS INDS LTD	109,316.00	100	3.00%	2002	278,755.80
16	BD DYING & FINISHING LTD.	220,620.00	100	10.00%	2002	1,875,270.00
17	BD ZIPPER INDS LTD.	62,900.00	100	3.00%	2002	160,395.00
18	BD ZIPPER INDS LTD.	62,900.00	100	5.00%	2002	267,325.00
19	BD LUGGAGE INDS. LTD.	108,703.00	100	3.00%	2002	277,192.65
20	CHICK TEXILS MILLS LTD.	144,616.00	10	3.00%	2002	36,877.08
21	FINE FOODS LTD.	76,500.00	100	0.50%	2005	32,512.50
22	MEGHNA SHRIMP CULT. LTD.	7,060.00	100	12.00%	2002	70,182.00
	Sub Total (a):					**7,440,004.48**
A.b	**LESS THAN ONE YEAR**					
1	RECKITT BENCKISER	30,259.00	10	375.0%	2016-17	1,134,712.50
2	FARS EAST FINANCE AND INVESTMENT LTD.	2,592,945.00	10	5.0%	2016-17	1,296,472.50
3	LAFARGE SURMA CEMENT LTD.	6,042,892.00	10	5.0%	2016-17	3,021,446.00
4	CITY BANK LTD.	7,259,134.00	10	24.0%	2016-17	17,421,921.60
5	PHOENIX FINANCE AND INVESTMENT LTD.	5,636,237.00	10	20.0%	2016-17	11,272,474.00
6	CITY GENERAL INSURANCE COMPANY LTD.	5,541,744.00	10	10.0%	2016-17	5,541,744.00
7	AGRANI INSURANCE LTD.	4,395,923.00	10	7.0%	2016-17	3,077,146.10
8	PRAGATI INSURANCE LTD..	1,689,008.00	10	10.0%	2016-17	1,689,008.00
9	BANGLADESH GENERAL INSURANCE COMPANY LTD.	6,896,927.00	10	11.0%	2016-17	7,586,619.70
10	KARNAPHULI INSURANCE COMPANY LTD.	2,670,115.00	10	10.0%	2016-17	2,670,115.00
11	DHAKA INSURANCE.	1,072,788.00	10	12.0%	2016-17	1,287,345.60
12	MERCANTILE INSURANCE LTD.	4,829,413.00	10	10.0%	2016-17	4,829,413.00
13	DHAKA BANK LTD.	15,681,971.00	10	10.0%	2016-17	15,681,971.00
14	BAY LEASING AND INVESTMENT LTD.	392,123.00	10	15.0%	2016-17	588,184.50
15	PARAMOUNT INSURANCE.	2,846,768.00	10	2.0%	2016-17	569,353.60
16	BATA SHOE (BD) LTD.	442,928.00	10	105.0%	2016-17	4,650,744.00
17	PHOENIX INSURANCE.	2,152,245.00	10	15.0%	2016-17	3,228,367.50
18	QUASEM DRYCELLS LTD.	86.00	10	5.0%	2016-17	43.00
19	ORION PHARMA LTD.	13,476,480.00	10	15.0%	2016-17	20,214,720.00
20	ORION INFUSION	122,465.00	10	14.0%	2016-17	171,451.00
21	GOLDEN SON LTD.	10,618,720.00	10	5.0%	2016-17	5,309,360.00
22	ARAMIT CEMENT LTD.	2,657,545.00	10	2.0%	2016-17	531,509.00
23	ASIA INSURANCE LTD.	4,299,090.00	10	10.0%	2016-17	4,299,090.00
24	SOUTH EAST BANK.	33,497,614.00	10	20.0%	2016-17	66,995,228.00
	Sub Total (b):					**183,068,439.60**
	Total A(a+b)					**190,508,444.08**
B.	**PORTFOLIO-2**					
1	FARS EAST FINANCE AND INVESTMENT LTD.	4,434,714.00	10	5.0%	2016-17	2,217,357.00
2	LAFARGE SURMA CEMENT LTD.	30,252,057.00	10	5.0%	2016-17	15,126,028.50

Sl. no.	Name of the company	No. of Shares/ Debentures	Par Value Tk.	Rate of Div.	Year	Total Div. Tk.
3	CITY BANK LTD.	20,255.00	10	24.0%	2016-17	48,612.00
4	PHOENIX FINANCE AND INVESTMENT LTD.	966,436.00	10	20.0%	2016-17	1,932,872.00
5	CITY GENERAL INSURANCE COMPANY LTD.	478,863.00	10	10.0%	2016-17	478,863.00
6	AGRANI INSURANCE LTD.	852,559.00	10	7.0%	2016-17	596,791.30
7	KARNAPHULI INSURANCE COMPANY LTD.	95,183.00	10	10.0%	2016-17	95,183.00
8	DHAKA INSURANCE.	422,873.00	10	12.0%	2016-17	507,447.60
9	MERCANTILE INSURANCE LTD.	2,981,297.00	10	10.0%	2016-17	2,981,297.00
10	DHAKA BANK LTD.	434,918.00	10	10.0%	2016-17	434,918.00
11	BAY LEASING AND INVESTMENT LTD.	2,021,462.00	10	15.0%	2016-17	3,032,193.00
12	PHOENIX INSURANCE.	3,200,383.00	10	15.0%	2016-17	4,800,574.50
13	ORION PHARMA LTD.	653,411.00	10	15.0%	2016-17	980,116.50
14	ORION INFUSION	849,410.00	10	14.0%	2016-17	1,189,174.00
15	ASIA INSURANCE LTD.	2,373,701.00	10	10.0%	2016-17	2,373,701.00
16	SOUTH EAST BANK.	7,598,468.00	10	20.0%	2016-17	15,196,936.00
	Total.B					**51,992,064.40**
C.	**Branches**					
	I.Chittagong					
1	ARAMIT CEMENT LTD	60,449.00	10.00	2.00%	2016-17	12,089.80
2	ORION PHARMA LTD	20,000.00	10.00	15.00%	2016-17	30,000.00
3	HEIDELBERG CEMENT	25,630.00	10.00	300.00%	2016-17	768,900.00
4	LAFARGE SURMA	78,000.00	10.00	5.00%	2016-17	39,000.00
5	CENTRAL INSURANCE LTD.	50,000.00	10.00	7.00%	2016-17	35,000.00
6	ASIA INSURANCE LTD	100,000.00	10.00	10.00%	2016-17	100,000.00
7	SHAHJALAL ISLAMI BANK LTD.	50,000.00	10.00	10.00%	2016-17	50,000.00
8	SOUTHEAST BANK LTD.	50,000.00	10.00	20.00%	2016-17	100,000.00
9	PHOENIX FINANCE	50,000.00	10.00	20.00%	2016-17	100,000.00
10	EXIM BANK LTD.	10,000.00	10.00	15.00%	2016-17	15,000.00
11	DHAKA INSURANCE	85,000.00	10.00	12.00%	2016-17	102,000.00
12	BGIC	90,000.00	10.00	11.00%	2016-17	99,000.00
13	NCC BANK LTD	20,000.00	10.00	16.00%	2016-17	32,000.00
14	JAMUNA BANK LTD	30,000.00	10.00	20.50%	2016-17	61,500.00
	Total-C-I					**1,544,489.80**
	II. Rajshahi					
1	HEIDELBERG CEMENT	110.00	10	300%	2016-17	3,300.00
2	SOUTHEAST BANK LTD	11,000.00	10	20%	2016-17	22,000.00
3	ASIA INSURANCE LTD	774,933.00	10	10%	2016-17	774,933.00
4	PRAGATI INSU. LTD	42,634.00	10	10%	2016-17	42,634.00
5	BGIC	239,320.00	10	11%	2016-17	263,252.00
6	KARNAFULI INS. LTD	55,764.00	10	10%	2016-17	55,764.00
7	ORION PHARMA	55,000.00	10	15%	2016-17	82,500.00
	Total.II					**1,244,383.00**
	III. Khulna					
	a. More than 1 Year					
1	GOLDEN SON LIMITED	65,000.00	10	12.5	2014	81,250.00
	Total.a					**81,250.00**
	b. Less than One Year					
1	STANDARD BANK	144,000.00	10	5	2016-17	72,000.00
2	UNITED COMMERCIAL BANK LTD.	40,000.00	10	15	2016-17	60,000.00
3	UNITED FINANCE	10,000.00	10	10	2016-17	10,000.00
4	UTTARA FINANCE	51,000.00	10	30	2016-17	153,000.00
5	RAK CERAMICS BD LTD.	21,241.00	10	20	2016-17	42,482.00
6	MERCANTILE BANK LTD.	50,000.00	10	15	2016-17	75,000.00
	Total.b					**412,482.00**
	Total.III(a+b)					**493,732.00**
	IV. Barisal					
1	ASIA INSURANCE CO.	2,000.00	10	10	2016-17	2,000.00
2	BATA SHOES (BD) LTD.	200.00	10	105	2016-17	2,100.00
3	DHAKA INSURANCE LTD.	42,800.00	10	12	2016-17	51,360.00

Statement of Dividend Receivable (Contd.)

Sl. no.	Name of the company	No. of Shares/ Debentures	Par Value Tk.	Rate of Div.	Year	Total Div. Tk.
4	EASTLAND INSURANCE CO.	10,050.00	10	10	2016-17	10,050.00
5	LAFARGE SURMA CEMENT LTD	100,900.00	10	5	2016-17	50,450.00
6	MERCANTILE INSURANCE LTD.	37,000.00	10	10	2016-17	37,000.00
7	PADMA OIL COMPANY LTD.	2,116.00	10	100	2016-17	21,160.00
8	RAK CERAMICS (BD) LTD.	200.00	10	20	2016-17	400.00
9	SHAHJIBAZAR POWER CO. LTD.	8,225.00	10	30	2016-17	24,675.00
10	U.C.B.L.	77,175.00	10	15	2016-17	115,762.50
11	UTTARA BANK LTD.	92,427.00	10	20	2016-17	184,854.00
	Total .IV					**499,811.50**
	V.Bogra					
1	HEIDELBERG CEMENT LTD.	3,050.00	10.00	300.00	2016-17	91,500.00
2	PEOPLES LEASING & FINANCE LTD.	1,496.00	10.00	12.00	2016-17	1,795.20
3	BANGLADESH GENERAL INSURANCE COM. LTD	6,203.00	10.00	11.00	2016-17	6,823.30
4	PRAGATI INSURANCE LTD.	111,483.00	10.00	10.00	2016-17	111,483.00
5	KARNAFULY INSURANCE COM. LTD	310,806.00	10.00	10.00	2016-17	310,806.00
6	CENTRAL INSURANCE LTD.	14,185.00	10.00	7.00	2016-17	9,929.50
7	DHAKA INSURANCE COM. LTD	10,700.00	10.00	12.00	2016-17	12,840.00
	Total .V					**545,177.00**
	VI.Local Office					
1	ARAMIT CEMENT	62,806.00	10	2%	2016-17	12,561.20
2	ORION PHARM	138,900.00	10	15%	2016-17	208,350.00
3	S ALAM COLD	16,300.00	10	10%	2016-17	16,300.00
4	MEGHNA PETROLIUM	13,050.00	10	105%	2016-17	137,025.00
5	BERGERPAINTS	500.00	10	175%	2016-17	8,750.00
6	PUPALI BANK	96,586.00	10	5%	2016-17	48,293.00
7	STANDARD BANK	58,487.00	10	5%	2016-17	29,243.50
8	PREMIER LEASING & FIN.	271,215.00	10	5%	2016-17	135,607.50
9	SINGER BD.	5,300.00	10	70%	2016-17	37,100.00
10	TAKAFUL ISLAMI INSU.	4,672.00	10	5%	2016-17	2,336.00
11	ASIA INSU.	5,941.00	10	10%	2016-17	5,941.00
12	UTTARA FINANCE	14,421.00	10	30%	2016-17	43,263.00
13	ISLAMI BANK BD	6,000.00	10	10%	2016-17	6,000.00
14	DELTA BRAC HOUSING FIN.	2,000.00	10	15%	2016-17	3,000.00
15	UTTARA BANK	2,113.00	10	20%	2016-17	4,226.00
16	EASTLAND INSU.	223.00	10	10%	2016-17	223.00
17	TRUST BANK	22,713.00	10	15%	2016-17	34,069.50
18	PEOPLES INSUR.	13,750.00	10	12%	2016-17	16,500.00
19	CENTRAL INSURANCE	9,428.00	10	7%	2016-17	6,599.60
20	DHAKA BANK LTD.	24,755.00	10	10%	2016-17	24,755.00
21	PRAGATI INSU. LTD.	14,859.00	10	10%	2016-17	14,859.00
22	LAFARGE SURMA CEMENT	33,500.00	10	5%	2016-17	16,750.00
23	CITY BANK LTD.	72,072.00	10	24%	2016-17	172,963.80
24	CITY GENERAL INSU.	3,462.00	10	10%	2016-17	3,462.00
25	KARNAPHULI INSU.	11,796.00	10	10%	2016-17	11,796.00
26	BAY LEASING & INVEST.	12,332.00	10	15%	2016-17	18,498.00
27	BATA SHOE CO.	800.00	10	105%	2016-17	8,400.00
28	NCC BANK LTD.	50,977.00	10	16%	2016-17	81,563.20
29	PHONIX INSUR.	32,287.00	10	15%	2016-17	48,430.50
30	MERCANTILE INSUR.	49,969.00	10	10%	2016-17	49,969.00
	Total .VI					**1,206,834.80**
	BRANCH TOTAL.C(I+II+⋯+VI)					**5,534,428.10**
	D. PREFERENCE SHARE					
	ENERGIES POWER CORPORATION LTD.					24,124,962.00
	ORION INFRASTRUCTURE LTD.					188,553,901.92
	BANGLADESH DEVELOPMENT COMPANY LTD					13,354,232.00
	GLOBAL ASSET LTD					36,209,722.00
	KORES(BANGLADESH) LTD					5,105,833.00
	UNIVERSAL MEDICAL COLLEGE & HOSPITAL					4,083,842.00
	Total. D					**271,432,493.00**
	GRAND TOTAL(A+B+C+D)					**519,467,430.00**

Investment Corporation of Bangladesh

Statement of Dividend Income

As on 30 June 2017

Exhibit - C

Sl. no.	Name of The Company	No. of shares/ debentures	Par value (Taka)	Dividend/ Interest (%)	Gross Dividend/Interest (Taka)	Income Tax Deducted at Source (Taka)	Net Dividend/Interest (Taka)
	A.ICB						
A.I	**Listed Securities(Dividend Received)**						
1	MOBIL JAMUNA LUBRICANT BD LTD.	4,294,672.00	10	30.0%	12,884,016.00	2,576,803.20	10,307,212.80
2	SONAR BANGLA INSURANCE LTD	472,023.00	10	5.0%	236,011.50	47,202.30	188,809.20
3	CITY BANK LTD	33,443,353.00	10	22.0%	73,575,376.60	14,715,075.32	58,860,301.28
4	EASTERN INSURANCE LTD	700,267.00	10	20.0%	1,400,534.00	280,106.80	1,120,427.20
5	BANGLADESH SHIPPING CORPORATION LTD	931,301.00	100	10.0%	9,313,010.00	1,862,602.00	7,450,408.00
6	CONFIDENCE CEMENT LTD.	2,604,260.00	10	27.5%	7,161,715.00	1,432,343.00	5,729,372.00
7	ASIA PACIFIC GENERAL INSURANCE CO. LTD	4,015,770.00	10	10.0%	4,015,770.00	803,154.00	3,212,616.00
8	EXIM BANK BD. LTD	5,342,911.00	10	12.0%	6,411,493.20	1,282,298.64	5,129,194.56
9	JANATA INSURANCE LTD	170,662.00	10	5.0%	85,331.00	17,066.20	68,264.80
10	GRAMEENPHONE LTD.	13,391,091.00	10	85.0%	113,824,273.50	22,764,854.70	91,059,418.80
11	TAMIJUDDIN TEXTILE MILLS LTD.	282,370.00	10	5.0%	141,185.00	28,237.00	112,948.00
12	POPULAR LIFE INSURANCE COMPANY LTD	324,349.00	10	40.0%	1,297,396.00	259,479.20	1,037,916.80
13	FAREAST ISLAMI LIFE INSURANCE CO. LTD	2,576,119.00	10	39.0%	10,046,864.10	2,009,372.82	8,037,491.28
14	NLI 1ST M/F	985,968.00	10	14.0%	1,380,355.20	271,071.04	1,109,284.16
15	JMI SYRINGES AND MEDICAL DEVICES LTD.	386,085.00	10	25.0%	965,212.50	193,042.50	772,170.00
16	SOUTH-EAST BANK 1ST M/F	2,765,643.00	10	13.0%	3,595,335.90	714,067.18	2,881,268.72
17	LINDE BD. LTD.	986,020.00	10	200.0%	19,720,400.00	3,944,080.00	15,776,320.00
18	ICB AMCL FIRST NRB M/F	587,000.00	10	35.0%	2,054,500.00	410,900.00	1,643,600.00
19	ICB AMCL 2ND NRB M/F	18,116,304.00	10	10.0%	18,116,304.00	3,623,260.80	14,493,043.20
20	ICB EMPLOYEES PROVIDENT M/F 1 S.O	11,062,705.00	10	6.0%	6,637,623.00	1,327,524.60	5,310,098.40
21	PRIME BANK 1ST ICB AMCL M/F	5,478,093.00	10	7.0%	3,834,665.10	766,933.02	3,067,732.08
22	PHOENIX FINANCE 1ST M/F	3,646,144.00	10	5.0%	1,823,072.00	364,614.40	1,458,457.60
23	ICB AMCL 3RD NRB M/F	9,167,342.00	10	5.0%	4,583,671.00	916,734.20	3,666,936.80
24	IFIL ISLAMIC M/F-1	24,081,054.00	10	10.0%	24,081,054.00	4,816,210.80	19,264,843.20
25	ICB AMCL 2ND M/F	3,046,901.00	10	5.0%	1,523,450.50	304,690.10	1,218,760.40
26	SEML LECTURE EQUITY MANAGEMENT FUND.	5,000,000.00	10	2.5%	1,250,000.00	245,000.00	1,005,000.00
27	DBH 1ST M/F	775,406.00	10	5.0%	387,703.00	77,540.60	310,162.40
28	GREEN DELTA M/F	6,368,698.00	10	5.0%	3,184,349.00	636,869.80	2,547,479.20
29	SHASHA DENIMS LTD.	1,418,124.00	10	15.0%	2,127,186.00	425,437.20	1,701,748.80
30	ICB AMCL ISLAMIC UNIT FUND	916,731.00	10	8.0%	733,384.80	141,676.96	591,707.84
31	GRAMEEN ONE SCHEME TWO	696,640.00	10	10.0%	696,640.00	139,328.00	557,312.00
32	GEMINI SEA FOOD LTD.	2,688.00	10	20.0%	5,376.00	1,075.20	4,300.80
33	"RELIANCE ONE"1ST SCHEME OF RELIANCE INSURANCE	191,161.00	10	10.0%	191,161.00	38,232.20	152,928.80
34	MEGHNA LIFE INSURANCE COMPANY LTD.	396,892.00	10	20.0%	793,784.00	158,756.80	635,027.20
35	BANGLADESH THAI ALUMINIUM.	9,099,829.00	10	5.0%	4,549,914.50	909,982.90	3,639,931.60
36	SQUARE TEXTILES LTD.	8,243,245.00	10	25.0%	20,608,112.50	4,121,622.50	16,486,490.00
37	RUPALI LIFE INSURANCE LTD.	569,668.00	10	10.0%	569,668.00	113,933.60	455,734.40
38	NATIONAL LIFE INSURANCE COMPANY LTD.	90,186.00	10	20.0%	180,372.00	36,074.40	144,297.60
39	PRIME ISLAMI LIFE INSURANCE LTD.	3,452,563.00	10	20.0%	6,905,126.00	1,381,025.20	5,524,100.80
40	BANGLADESH SUBMARINE CABLE COMPANY.	2,417,725.00	10	10.0%	2,417,725.00	483,545.00	1,934,180.00
41	APEX TANNERY LTD	2,380,052.00	10	40.0%	9,520,208.00	1,904,041.60	7,616,166.40
42	GBB POWER LTD	1,146,021.00	10	5.0%	573,010.50	114,602.10	458,408.40
43	EASTERN HOUSING LTD	2,206,518.00	10	15.0%	3,309,777.00	661,955.40	2,647,821.60
44	UNITED POWER GENERATION AND DISTRIBUTION CO. LTD	4,023,309.00	10	45.0%	18,104,890.50	3,620,978.10	14,483,912.40
45	LAFARGE SURMA CEMENT	9,351,626.00	10	5.0%	4,675,813.00	935,162.60	3,740,650.40
46	PREMIER CEMENT MILLS LTD.	201,383.00	10	15.0%	302,074.50	60,414.90	241,659.60
47	FAREAST KNITTING & DYEING INDUSTRIES.	3,142,806.00	10	5.0%	1,571,403.00	314,280.60	1,257,122.40
48	THE IBN SINA PHARMACEUTICALS LTD.	4,435.00	10	12.5%	5,543.75	1,108.75	4,435.00
49	BEXIMCO PHARMACEUTICALS LTD.	7,819,341.00	10	5.0%	3,909,670.50	781,934.10	3,127,736.40
50	THE ACME LABORATORIES LTD.	6,790,410.00	10	35.0%	23,766,435.00	4,753,287.00	19,013,148.00
51	FAR CHEMICAL INDUSTRIES LTD.	200,000.00	10	5.0%	100,000.00	20,000.00	80,000.00

Statement of Dividend Income (Contd.)

Sl. no.	Name of The Company	No. of shares/ debentures	Par value (Taka)	Dividend/ Interest (%)	Gross Dividend/Interest (Taka)	Income Tax Deducted at Source (Taka)	Net Dividend/Interest (Taka)
52	RENATA LTD.	2,453,980.00	10	85.0%	20,858,830.00	4,171,766.00	16,687,064.00
53	NAVANA CNG LTD.	1,555,707.00	10	15.0%	2,333,560.50	466,712.10	1,866,848.40
54	DLTA BRAC HOUSING FINANCE CORP.	1,553,448.00	10	30.0%	4,660,344.00	932,068.80	3,728,275.20
55	ACI LTD.	1,594,370.00	10	75.0%	11,957,775.00	2,391,555.00	9,566,220.00
56	ACI FORMULATIONS LTD.	2,650,218.00	10	20.0%	5,300,436.00	1,060,087.20	4,240,348.80
57	BATA SHOE CO.	441,337.00	10	225.0%	9,930,082.50	1,986,016.50	7,944,066.00
58	SQUARE PHARMACEUTICALS LTD.	7,038,706.00	10	40.0%	28,154,824.00	5,630,964.80	22,523,859.20
59	LR GLOBAL M/F ONE	1,643,064.00	10	5.0%	821,532.00	164,306.40	657,225.60
60	THE PENINSULA CHITTAGONG LTD.	5,999,872.00	10	10.0%	5,999,872.00	1,199,974.40	4,799,897.60
61	ACTIVE FINE CHEMICALS	680,580.00	10	5.0%	340,290.00	68,058.00	272,232.00
62	ARGON DENIMS LTD.	5,953,274.00	10	10.0%	5,953,274.00	1,190,654.80	4,762,619.20
63	VANGUARD AML BD FINACE M/F	25,705,284.00	10	7.5%	19,278,963.00	3,855,792.60	15,423,170.40
64	RSRM STEELS LTD.	728,532.00	10	10.0%	728,532.00	145,706.40	582,825.60
65	WATA CHEMICALS LTD.	775,067.00	10	10.0%	775,067.00	155,013.40	620,053.60
66	MATIN SPINNING MILLS LTD.	3,169,127.00	10	23.0%	7,288,992.10	1,457,798.42	5,831,193.68
67	MOZAFFAR HOSSAIN SPINNING MILLS	5,381,551.00	10	5.0%	2,690,775.50	538,155.10	2,152,620.40
68	ATLAS BD LTD.	440,048.00	10	10.0%	440,048.00	88,009.60	352,038.40
69	CONFIDENCE CEMENT LTD.	2,674,563.00	10	10.0%	2,674,563.00	534,912.60	2,139,650.40
70	KOHINOOR CHEMICALS LTD.	35,511.00	10	10.0%	35,511.00	7,102.20	28,408.80
71	HAMID FABRICS LTD.	6,893,302.00	10	15.0%	10,339,953.00	2,067,990.60	8,271,962.40
72	GLOBAL HEAVY CHEMICALS	3,575,043.00	10	15.0%	5,362,564.50	1,072,512.90	4,290,051.60
73	BD COM ONLINE LTD.	786,546.00	10	5.0%	393,273.00	78,654.60	314,618.40
74	TITAS GAS TRANSMISSION & DISTRIBUTION LTD.	32,431,235.00	10	20.0%	64,862,470.00	12,972,494.00	51,889,976.00
75	CVO PETROCHEMICAL REFINERY LTD.	428,963.00	10	25.0%	1,072,407.50	214,481.50	857,926.00
76	DAFFODIL COMPUTERS	60,789.00	10	15.0%	91,183.50	18,236.70	72,946.80
77	BEACON PHARMACEUTICALS LTD.	11,782,837.00	10	5.0%	5,891,418.50	1,178,283.70	4,713,134.80
78	APEX SPINNING & KNITTING MILLS LTD.	263,774.00	10	22.0%	580,302.80	116,060.56	464,242.24
79	BARAKA POWER LTD.	16,999,958.00	10	15.0%	25,499,937.00	5,099,987.40	20,399,949.60
80	AFTAB AUTOMOBILES	4,989,506.00	10	15.0%	7,484,259.00	1,496,851.80	5,987,407.20
81	JMI SYRINGES & MEDICAL DEVICES	281,362.00	10	10.0%	281,362.00	56,272.40	225,089.60
82	STANDARD CERAMIC INDUSTRIES.	5,000.00	10	10.0%	5,000.00	1,000.00	4,000.00
83	ANLIMA YARN LTD.	446,248.00	10	10.0%	446,248.00	89,249.60	356,998.40
84	BD BUILDING SYSTEM LTD.	10,863,580.00	10	5.0%	5,431,790.00	1,086,358.00	4,345,432.00
85	APEX FOODS LTD.	52,637.00	10	20.0%	105,274.00	21,054.80	84,219.20
86	OLYMPIC INDUSTRIES LTD.	296,191.00	10	40.0%	1,184,764.00	236,952.80	947,811.20
87	SAIF POWERTECH LTD.	624,202.00	10	5.0%	312,101.00	62,420.20	249,680.80
88	AL-HAJ TEXTILE LTD.	113,710.00	10	5.0%	56,855.00	11,371.00	45,484.00
89	SAIHAM COTTON MILLS LTD.	11,600,486.00	10	10.0%	11,600,486.00	2,320,097.20	9,280,388.80
90	SAIHAM TEXTILE MILLS LTD.	7,541,997.00	10	5.0%	3,770,998.50	754,199.70	3,016,798.80
91	AMAN FEED LTD.	4,362,448.00	10	20.0%	8,724,896.00	1,744,979.20	6,979,916.80
92	AMCL(PRAN)	393,929.00	10	32.0%	1,260,572.80	252,114.56	1,008,458.24
93	RANGPUR FOUNDRY LTD.	601,984.00	10	12.0%	722,380.80	144,476.16	577,904.64
94	BENGAL WINDSOR THERMOPLASTIC LTD.	2,821,723.00	10	10.0%	2,821,723.00	564,344.60	2,257,378.40
95	MI CEMENT LTD.	7,047,759.00	10	20.0%	14,095,518.00	2,819,103.60	11,276,414.40
96	HWA WELL TEXTILE(BD) LTD.	58,510.00	10	15.0%	87,765.00	17,553.00	70,212.00
97	GPH ISPAT LTD.	13,127,821.00	10	12.0%	15,753,385.20	3,150,677.04	12,602,708.16
98	KHULNA POWER COMPANY LTD.	11,691,001.00	10	35.0%	40,918,503.50	8,183,700.70	32,734,802.80
99	HAKKANI PULP & PAPER MILLS LTD.	29,000.00	10	5.0%	14,500.00	2,900.00	11,600.00
100	PARAMOUNT TEXTILE LTD.	461,165.00	10	10.0%	461,165.00	92,233.00	368,932.00
101	SAMORITA HOSPITAL LTD.	2,665.00	10	10.0%	2,665.00	533.00	2,132.00
102	UNIQUE HOTEL & RESORTS LTD.	10,713,430.00	10	22.0%	23,569,546.00	4,713,909.20	18,855,636.80
103	MALEK SPINNING MILLS LTD.	9,007,970.00	10	10.0%	9,007,970.00	1,801,594.00	7,206,376.00
104	ENVOY TEXTILES LTD.	3,411,136.00	10	12.0%	4,093,363.20	818,672.64	3,274,690.56
105	AAMRA TECHNOLOGIES LTD.	2,234,594.00	10	10.0%	2,234,594.00	446,918.80	1,787,675.20
106	MOBIL JAMUNA BD LTD.	466,156.00	10	30.0%	1,398,468.00	279,693.60	1,118,774.40
107	S.ALAM COLD ROLL STEEL MILLS LTD.	4,460,082.00	10	10.0%	4,460,082.00	892,016.40	3,568,065.60
108	POWER GRID CO. OF BANGLADESH.	35,829,780.00	10	12.0%	42,995,736.00	8,599,147.20	34,396,588.80
109	RECKITT BENCKISER(BD) LTD.	30,259.00	10	400.0%	1,210,360.00	242,072.00	968,288.00
110	AMBEE PHARMACEUTICALS LTD.	500.00	10	26.0%	1,300.00	260.00	1,040.00

Sl. no.	Name of The Company	No. of shares/ debentures	Par value (Taka)	Dividend/ Interest (%)	Gross Dividend/Interest (Taka)	Income Tax Deducted at Source (Taka)	Net Dividend/Interest (Taka)
111	PRIME TEXTILE AND SPINNING MILLS LTD.	1,510,697.00	10	10.0%	1,510,697.00	302,139.40	1,208,557.60
112	APPOLLO ISPAT COMPLEX LTD.	14,655,358.00	10	5.0%	7,327,679.00	1,465,535.80	5,862,143.20
113	MEGHNA CEMENT MILLS.	970,248.00	10	15.0%	1,455,372.00	291,074.40	1,164,297.60
114	ZAHINTEX INDUSTRIES LTD.	5,796,222.00	10	7.0%	4,057,355.40	811,471.08	3,245,884.32
115	AGNI SYSTEMS LTD.	2,024,369.00	10	5.0%	1,012,184.50	202,436.90	809,747.60
116	LIBRA INFUSION LTD.	3,500.00	10	25.0%	8,750.00	1,750.00	7,000.00
117	GQ BALL PEN INDUSTRIES LTD.	33,981.00	10	12.5%	42,476.25	8,495.25	33,981.00
118	MONNO JUTE STAFFLERS LTD.	5,000.00	10	10.0%	5,000.00	1,000.00	4,000.00
119	ARAMIT LTD	285,450.00	10	20.0%	570,900.00	114,180.00	456,720.00
120	DHAKA ELECTRIC SUPPLY CO. LTD.	12,121,335.00	10	10.0%	12,121,335.00	2,424,267.00	9,697,068.00
121	EASTERN LUBRICANTS.	850.00	10	100.0%	8,500.00	1,700.00	6,800.00
122	HR TEXTILE MILLS LTD.	277,645.00	10	10.0%	277,645.00	55,529.00	222,116.00
123	EASTERN CABLES LTD.	6,120.00	10	10.0%	6,120.00	1,224.00	4,896.00
124	ANWAR GALVANIZING LTD.	2,000.00	10	10.0%	2,000.00	400.00	1,600.00
125	BERGER PAINTS LTD.	264.00	10	175.0%	4,620.00	924.00	3,696.00
126	BSRM LTD.	3,519,460.00	10	10.0%	3,519,460.00	703,892.00	2,815,568.00
127	BSRM STEELS LTD.	21,332,478.00	10	20.0%	42,664,956.00	8,532,991.20	34,131,964.80
128	NATIONAL TEA COMPANY LTD.	1,908,700.00	10	30.0%	5,726,100.00	1,145,220.00	4,580,880.00
129	JAMUNA OIL COMPANY LTD.	10,149,850.00	10	100.0%	101,498,500.00	20,299,700.00	81,198,800.00
130	PADMA OIL COMPANY LTD.	1,522,148.00	10	100.0%	15,221,480.00	3,044,296.00	12,177,184.00
131	MEGHNA PETROLEUM LTD.	7,264,578.00	10	105.0%	76,278,069.00	15,255,613.80	61,022,455.20
132	SHASHA DENIMS LTD.	133,425.00	10	12.5%	166,781.25	33,356.25	133,425.00
133	RENATA LTD.	2,184,037.00	10	40.0%	8,736,148.00	1,747,229.60	6,988,918.40
134	NCCBL M/F ONE.	1,386,345.00	10	4.5%	623,855.25	119,771.05	504,084.20
135	RAK CERAMICS LTD.	10,532,911.00	10	20.0%	21,065,822.00	4,213,164.40	16,852,657.60
136	SOCIAL ISLAMI BANK LTD.	139,974.00	10	20.0%	279,948.00	55,989.60	223,958.40
137	DUTCH BANGLA BANK LTD.	4,596,920.00	10	30.0%	13,790,760.00	2,758,152.00	11,032,608.00
138	MERCANTILE BANK LTD.	23,171,807.00	10	15.0%	34,757,710.50	6,951,542.10	27,806,168.40
139	GREEN DELTA INSURANCE LTD.	1,448,786.00	10	20.0%	2,897,572.00	579,514.40	2,318,057.60
140	LANKA BANGLA FINANCE LTD.	2,063,134.00	10	15.0%	3,094,701.00	618,940.20	2,475,760.80
141	IDLC FINANCE LTD.	14,132,869.00	10	30.0%	42,398,607.00	8,479,721.40	33,918,885.60
142	GRAMEEN PHONE	3,301,610.00	10	90.0%	29,714,490.00	5,942,898.00	23,771,592.00
143	MONNO CERAMIC LTD.	9,498.00	10	5.0%	4,749.00	949.80	3,799.20
144	PRIME INSURANCE LTD.	498,791.00	10	13.0%	648,428.30	129,685.66	518,742.64
145	UNITED FINANCE LTD.	3,897,822.00	10	10.0%	3,897,822.00	779,564.40	3,118,257.60
146	BATBC	921,376.00	10	600.0%	55,282,560.00	11,056,512.00	44,226,048.00
147	GLAXO SMITH KLINE BD LTD.	1,046,966.00	10	500.0%	52,348,300.00	10,469,660.00	41,878,640.00
148	LINDE BD LTD.	851,761.00	10	110.0%	9,369,371.00	1,873,874.20	7,495,496.80
149	PUBALI BANK LTD.	14,491,130.00	10	5.0%	7,245,565.00	1,449,113.00	5,796,452.00
150	EASTERN BANK LTD.	11,517,304.00	10	20.0%	23,034,608.00	4,606,921.60	18,427,686.40
151	RELIANCE INSURANCE.	579,829.00	10	15.0%	869,743.50	173,948.70	695,794.80
152	PREMIER LEASING AND FINANCE LTD.	100.00	10	5.0%	50.00	10.00	40.00
153	AL-ARAFAH ISLAMI BANK.	43,996,921.00	10	20.0%	87,993,842.00	17,598,768.40	70,395,073.60
154	PRIME BANK LTD.	38,827,848.00	10	16.0%	62,124,556.80	12,424,911.36	49,699,645.44
155	ONE BANK LTD.	29,824,560.00	10	13.0%	38,771,928.00	7,754,385.60	31,017,542.40
156	UNITED COMMERCIAL BANK.	21,316,727.00	10	15.0%	31,975,090.50	6,395,018.10	25,580,072.40
157	STANDARD BANK LTD.	38,935,209.00	10	5.0%	19,467,604.50	3,893,520.90	15,574,083.60
158	HEIDELBERG CEMENT BANGLADESH LTD.	1,367,792.00	10	300.0%	41,033,760.00	8,206,752.00	32,827,008.00
159	SINGER BD LTD.	266,961.00	10	70.0%	1,868,727.00	373,745.40	1,494,981.60
160	NATIONAL HOUSING FINANCE AND INVESTMENT LTD.	5,317,173.00	10	18.0%	9,570,911.40	1,914,182.28	7,656,729.12
161	UNITED INSURANCE LTD.	221,481.00	10	11.0%	243,629.10	48,725.82	194,903.28
162	TAKAFUL ISLAMI INSURANCE.	2,476,440.00	10	5.0%	1,238,220.00	247,644.00	990,576.00
163	UTTARA FINANCE AND INVESTMENT LTD.	8,663,397.00	10	30.0%	25,990,191.00	5,198,038.20	20,792,152.80
164	ISLAMI BANK BD LTD.	4,328,618.00	10	10.0%	4,328,618.00	865,723.60	3,462,894.40
165	IBBL MUDARABA PERPETUAL BOND.	49,560.00	1000	8.9%	4,430,664.00	221,533.20	4,209,130.80
166	GSP FINANCE COMPANY LTD.	8,686,390.00	10	22.0%	19,110,058.00	3,822,011.60	15,288,046.40
167	ISLAMIC FINANCE AND INVESTMENT LTD.	1,993,080.00	10	3.0%	597,924.00	119,584.80	478,339.20
168	DELTA BRAC HOUSING FINANCE LTD.	600,091.00	10	15.0%	900,136.50	180,027.30	720,109.20
169	UTTARA BANK LTD.	17,787,012.00	10	20.0%	35,574,024.00	7,114,804.80	28,459,219.20

Statement of Dividend Income (Contd.)

Sl. no.	Name of The Company	No. of shares/ debentures	Par value (Taka)	Dividend/ Interest (%)	Gross Dividend/Interest (Taka)	Income Tax Deducted at Source (Taka)	Net Dividend/Interest (Taka)
170	PIONEER INSURANCE LTD.	4,411,380.00	10	15.0%	6,617,070.00	1,323,414.00	5,293,656.00
171	EASTLAND INSURANCE LTD.	2,939,179.00	10	10.0%	2,939,179.00	587,835.80	2,351,343.20
172	PEOPLES INSURANCE LTD.	3,469,084.00	10	12.0%	4,162,900.80	832,580.16	3,330,320.64
173	TRUST BANK	7,859,719.00	10	15.0%	11,789,578.50	2,357,915.70	9,431,662.80
174	DELTA LIFE INSURANCE.	2,163,474.00	10	20.0%	4,326,948.00	865,389.60	3,461,558.40
175	CENTRAL INSURANCE COMPANY LTD.	4,614,040.00	10	7.0%	3,229,828.00	645,965.60	2,583,862.40
	TOTAL-A.I	**943,440,165.00**			**1,889,810,539.10**	**377,272,508.22**	**1,512,538,030.88**
A.II	**Non Listed Securities(Dividend Received)**						
1	CDBL	6,112,555.00	10	25.0%	15,281,387.50	3,056,277.50	12,225,110.00
2	ENERGYPAC POWER GENERATION LTD.	3,045,000.00	10	5.0%	1,522,500.00	-	1,522,500.00
3	ICB AMCL CONV.1ST UNIT FUND	62,050.00	10	5.0%	31,025.00	1,205.00	29,820.00
4	IIDFC	732,911.00	100	10.0%	7,329,110.00	1,465,822.00	5,863,288.00
5	THE FARMERS BANK LTD.	22,500,000.00	10	3.5%	7,875,000.00	1,575,000.00	6,300,000.00
6	UFS POLPULAR LIFE UNIT FUND	20,000,000.00	10	8.0%	16,000,000.00	3,195,000.00	12,805,000.00
7	PRIME FINANCIAL FIRST UNIT FUND.	200,000.00	100	7.0%	1,400,000.00	280,000.00	1,120,000.00
8	MTB UNIT FUND	5,978,051.00	10	10.0%	5,978,051.00	1,195,610.20	4,782,440.80
	Total A.II	**58,630,567.00**			**55,417,073.50**	**10,768,914.70**	**44,648,158.80**
A.III	**Dividend Receivable During the FY-2016-17**				**183,068,439.60**		
	A.Dividend Income(I+II+III)				**2,128,296,052.20**		
B.	**Portfolio-2**						
	a.Dividend Received						
1	MOBIL JAMUNA LUBRICANT BD LTD.	10,029,834.00	10	30.0%	30,089,502.00	6,017,900.40	24,071,601.60
2	SONAR BANGLA INSURANCE LTD	126,398.00	10	5.0%	63,199.00	12,639.80	50,559.20
3	CITY BANK LTD	4,560,332.00	10	22.0%	10,032,730.40	2,006,546.08	8,026,184.32
4	CONFIDENCE CEMENT LTD.	497,494.00	10	27.5%	1,368,108.50	273,621.70	1,094,486.80
5	ASIA PACIFIC GENERAL INSURANCE CO. LTD	247,770.00	10	10.0%	247,770.00	49,554.00	198,216.00
6	EXIM BANK BD. LTD	1,617,407.00	10	12.0%	1,940,888.40	388,177.68	1,552,710.72
7	GRAMEENPHONE LTD.	7,907,965.00	10	85.0%	67,217,702.50	13,443,540.50	53,774,162.00
8	ICB EMPLOYEES PROVIDENT M/F 1 S.O	10,562.00	10	6.0%	6,337.20	1,267.44	5,069.76
9	PRIME BANK 1ST ICB AMCL M/F	1,000.00	10	7.0%	700.00	140.00	560.00
10	SQUARE TEXTILES LTD.	738,438.00	10	25.0%	1,846,095.00	369,219.00	1,476,876.00
11	BANGLADESH SUBMARINE CABLE COMPANY.	1,121,776.00	10	10.0%	1,121,776.00	224,355.20	897,420.80
12	EASTERN HOUSING LTD	1,530,773.00	10	15.0%	2,296,159.50	459,231.90	1,836,927.60
13	UNITED POWER GENERATION AND DISTRIBUTION CO. LTD	36,507.00	10	45.0%	164,281.50	32,856.30	131,425.20
14	LAFARGE SURMA CEMENT	26,849,676.00	10	5.0%	13,424,838.00	2,684,967.60	10,739,870.40
15	BEXIMCO PHARMACEUTICALS LTD.	28,058,439.00	10	5.0%	14,029,219.50	2,805,843.90	11,223,375.60
16	ACI LTD.	1,099,387.00	10	75.0%	8,245,402.50	1,649,080.50	6,596,322.00
17	ACI FORMULATIONS LTD.	52,985.00	10	20.0%	105,970.00	21,194.00	84,776.00
18	SQUARE PHARMACEUTICALS LTD.	12,557,041.00	10	40.0%	50,228,164.00	10,045,632.80	40,182,531.20
19	THE PENINSULA CHITTAGONG LTD.	24,170.00	10	10.0%	24,170.00	4,834.00	19,336.00
20	ARGON DENIMS LTD.	3,919,986.00	10	10.0%	3,919,986.00	783,997.20	3,135,988.80
21	RSRM STEELS LTD.	4,036,133.00	10	10.0%	4,036,133.00	807,226.60	3,228,906.40
22	MATIN SPINNING MILLS LTD.	1,192,106.00	10	23.0%	2,741,843.80	548,368.76	2,193,475.04
23	CONFIDENCE CEMENT LTD.	314,954.00	10	10.0%	314,954.00	62,990.80	251,963.20
24	HAMID FABRICS LTD.	1,961,839.00	10	15.0%	2,942,758.50	588,551.70	2,354,206.80
25	GLOBAL HEAVY CHEMICALS	201,952.00	10	15.0%	302,928.00	60,585.60	242,342.40
26	BD COM ONLINE LTD.	720,795.00	10	5.0%	360,397.50	72,079.50	288,318.00
27	TITAS GAS TRANSMISSION & DISTRIBUTION LTD.	3,631,111.00	10	20.0%	7,262,222.00	1,452,444.40	5,809,777.60
28	BARAKA POWER LTD.	28,120.00	10	15.0%	42,180.00	8,436.00	33,744.00
29	BD BUILDING SYSTEM LTD.	2,789,163.00	10	5.0%	1,394,581.50	278,916.30	1,115,665.20
30	SAIHAM COTTON MILLS LTD.	2,468,463.00	10	10.0%	2,468,463.00	493,692.60	1,974,770.40
31	SAIHAM TEXTILE MILLS LTD.	1,549,177.00	10	5.0%	774,588.50	154,917.70	619,670.80
32	BENGAL WINDSOR THERMOPLASTIC LTD.	3,076,165.00	10	10.0%	3,076,165.00	615,233.00	2,460,932.00
33	MI CEMENT LTD.	391,096.00	10	20.0%	782,192.00	156,438.40	625,753.60
34	GPH ISPAT LTD.	3,677,570.00	10	12.0%	4,413,084.00	882,616.80	3,530,467.20
35	KHULNA POWER COMPANY LTD.	1,426,259.00	10	35.0%	4,991,906.50	998,381.30	3,993,525.20
36	UNIQUE HOTEL & RESORTS LTD.	4,755,216.00	10	22.0%	10,461,475.20	2,092,295.04	8,369,180.16
37	MALEK SPINNING MILLS LTD.	596,365.00	10	10.0%	596,365.00	119,273.00	477,092.00

Sl. no.	Name of The Company	No. of shares/ debentures	Par value (Taka)	Dividend/ Interest (%)	Gross Dividend/Interest (Taka)	Income Tax Deducted at Source (Taka)	Net Dividend/Interest (Taka)
38	ENVOY TEXTILES LTD.	751,264.00	10	12.0%	901,516.80	180,303.36	721,213.44
39	AAMRA TECHNOLOGIES LTD.	6,209,153.00	10	10.0%	6,209,153.00	1,241,830.60	4,967,322.40
40	MOBIL JAMUNA BD LTD.	11,876,110.00	10	30.0%	35,628,330.00	7,125,666.00	28,502,664.00
41	POWER GRID CO. OF BANGLADESH.	1,000.00	10	12.0%	1,200.00	240.00	960.00
42	AGNI SYSTEMS LTD.	2,040,414.00	10	5.0%	1,020,207.00	204,041.40	816,165.60
43	DHAKA ELECTRIC SUPPLY CO. LTD.	12,348,422.00	10	10.0%	12,348,422.00	2,469,684.40	9,878,737.60
44	BSRM LTD.	11,206,219.00	10	10.0%	11,206,219.00	2,241,243.80	8,964,975.20
45	BSRM STEELS LTD.	2,784,697.00	10	20.0%	5,569,394.00	1,113,878.80	4,455,515.20
46	JAMUNA OIL COMPANY LTD.	1,145,135.00	10	100.0%	11,451,350.00	2,290,270.00	9,161,080.00
47	PADMA OIL COMPANY LTD.	376,420.00	10	100.0%	3,764,200.00	752,840.00	3,011,360.00
48	MEGHNA PETROLEUM LTD.	3,255,334.00	10	105.0%	34,181,007.00	6,836,201.40	27,344,805.60
49	RAK CERAMICS LTD.	1,475,254.00	10	20.0%	2,950,508.00	590,101.60	2,360,406.40
50	DUTCH BANGLA BANK LTD.	406,396.00	10	30.0%	1,219,188.00	243,837.60	975,350.40
51	MERCANTILE BANK LTD.	391,990.00	10	15.0%	587,985.00	117,597.00	470,388.00
52	LANKA BANGLA FINANCE LTD.	47,706.00	10	15.0%	71,559.00	14,311.80	57,247.20
53	IDLC FINANCE LTD.	60,000.00	10	30.0%	180,000.00	36,000.00	144,000.00
54	GRAMEEN PHONE	8,148,078.00	10	90.0%	73,332,702.00	14,666,540.40	58,666,161.60
55	PRIME INSURANCE LTD.	3,297.00	10	13.0%	4,286.10	857.22	3,428.88
56	UNITED FINANCE LTD.	2,877,296.00	10	10.0%	2,877,296.00	575,459.20	2,301,836.80
57	BATBC	66,663.00	10	600.0%	3,999,780.00	799,956.00	3,199,824.00
58	PUBALI BANK LTD.	8,203,909.00	10	5.0%	4,101,954.50	820,390.90	3,281,563.60
59	BRAC BANK LTD.	135,115.00	10	10.0%	135,115.00	27,023.00	108,092.00
60	EASTERN BANK LTD.	2,566,344.00	10	20.0%	5,132,688.00	1,026,537.60	4,106,150.40
61	AL-ARAFAH ISLAMI BANK.	1,854,738.00	10	20.0%	3,709,476.00	741,895.20	2,967,580.80
62	PRIME BANK LTD.	8,397,529.00	10	16.0%	13,436,046.40	2,687,209.28	10,748,837.12
63	ONE BANK LTD.	1,982,011.00	10	13.0%	2,576,614.30	515,322.86	2,061,291.44
64	UNITED COMMERCIAL BANK.	24,950,347.00	10	15.0%	37,425,520.50	7,485,104.10	29,940,416.40
65	HEIDELBERG CEMENT BANGLADESH LTD.	2,350,641.00	10	300.0%	70,519,230.00	14,103,846.00	56,415,384.00
66	SINGER BD LTD.	2,600,554.00	10	70.0%	18,203,878.00	3,640,775.60	14,563,102.40
67	UTTARA FINANCE AND INVESTMENT LTD.	262,781.00	10	30.0%	788,343.00	157,668.60	630,674.40
68	ISLAMI BANK BD LTD.	14,319,448.00	10	10.0%	14,319,448.00	2,863,889.60	11,455,558.40
69	GSP FINANCE COMPANY LTD.	1,552,536.00	10	22.0%	3,415,579.20	683,115.84	2,732,463.36
70	ISLAMIC FINANCE AND INVESTMENT LTD.	1,373,387.00	10	3.0%	412,016.10	82,403.22	329,612.88
71	PIONEER INSURANCE LTD.	362,977.00	10	15.0%	544,465.50	108,893.10	435,572.40
72	EASTLAND INSURANCE LTD.	2,573,871.00	10	10.0%	2,573,871.00	514,774.20	2,059,096.80
73	PEOPLES INSURANCE LTD.	796,432.00	10	12.0%	955,718.40	191,143.68	764,574.72
74	TRUST BANK	4,999,214.00	10	15.0%	7,498,821.00	1,499,764.20	5,999,056.80
75	CENTRAL INSURANCE COMPANY LTD.	183,243.00	10	7.0%	128,270.10	25,654.02	102,616.08
	Total.I	**278,740,349.00**			**646,716,595.40**	**129,343,319.08**	**517,373,276.32**
	II.Dividend Receivable During the FY-2016-17				**51,992,064.40**		
	B.Total Dividend Income(I+II)				**698,708,659.80**		
C	**Branches**						
	I. Chittagaong						
	a. Dividend Received						
1	IAMCL CONVERTED 1ST UF	70,737.00	10.00	5.00%	35,368.50	2,073.70	33,294.80
2	GRAMEEN PHONE LTD	20,000.00	10.00	85.00%	170,000.00	34,000.00	136,000.00
3	ICB AMCL 2ND NRB MF	200,000.00	10.00	10.00%	200,000.00	40,000.00	160,000.00
4	ICB AMCL 2ND MF	764,400.00	10.00	5.00%	382,200.00	76,440.00	305,760.00
5	PRIME ISLAMI LIFE	4,178.00	10.00	20.00%	8,356.00	1,619.55	6,736.45
6	INT. LEASING & FSL	Frac. Div	10.00		3.59		3.59
7	MEGHNA LIFE INS CO	47,568.00	10.00	20.00%	95,136.00	19,005.36	76,130.64
8	LAFARGE SURMA CEMENT	35,000.00	10.00	5.00%	17,500.00	3,500.00	14,000.00
9	EASTERN HOUSING	4,623.00	10.00	15.00%	6,934.50	1,040.19	5,894.31
10	EASTERN HOUSING	Frac. Div	10.00		166.22		166.22
11	BEXIMCO PHARMA	80,000.00	10.00	5.00%	40,000.00	8,000.00	32,000.00
12	SQUARE PHARMA	9,200.00	10.00	40.00%	36,800.00	7,360.00	29,440.00
13	PENINSULA CHITTAGONG	50,000.00	10.00	10.00%	50,000.00	10,000.00	40,000.00
14	CONFIDENCE CEMENT	90,120.00	10.00	10.00%	90,120.00	18,024.00	72,096.00

Statement of Dividend Income (Contd.)

Sl. no.	Name of The Company	No. of shares/ debentures	Par value (Taka)	Dividend/ Interest (%)	Gross Dividend/Interest (Taka)	Income Tax Deducted at Source (Taka)	Net Dividend/Interest (Taka)
15	KHULNA POWER CO LTD	130,000.00	10.00	35.00%	455,000.00	91,000.00	364,000.00
16	UNIQUE HOTEL & RESORT	80,000.00	10.00	22.00%	176,000.00	35,200.00	140,800.00
17	TITAS GAS T&D CO LTD	155,000.00	10.00	20.00%	310,000.00	62,000.00	248,000.00
18	S ALAM CR STEELS LTD	40,000.00	10.00	10.00%	40,000.00	6,000.00	34,000.00
19	DESCO LTD	72,765.00	10.00	10.00%	72,765.00	14,553.00	58,212.00
20	MEGHNA CEMENT	40,000.00	10.00	15.00%	60,000.00	12,000.00	48,000.00
21	ARAMIT LTD	20,000.00	10.00	20.00%	40,000.00	8,000.00	32,000.00
22	BARAKA POWER LIMITED	25,000.00	10.00	15.00%	37,500.00	7,500.00	30,000.00
23	GOLDEN SON LTD	33,750.00	10.00	5.00%	16,875.00	3,375.00	13,500.00
24	JAMUNA OIL CO LTD	25,000.00	10.00	100.00%	250,000.00	50,000.00	200,000.00
25	PADMA OIL CO LTD	67,500.00	10.00	100.00%	675,000.00	135,000.00	540,000.00
26	MEGHNA PETROLEUM LTD	85,000.00	10.00	105.00%	892,500.00	178,500.00	714,000.00
27	NATIONAL POLYMER	Frac. Div	10.00		14.24		14.24
28	MERCANTILE BANK LTD.	60,000.00	10.00	15.00%	90,000.00	18,000.00	72,000.00
29	GRAMEEN PHONE LTD	18,000.00	10.00	90.00%	162,000.00	32,400.00	129,600.00
30	RAK CERAMICS (BD) LTD	100,000.00	10.00	20.00%	200,000.00	40,000.00	160,000.00
31	ONE BANK LTD.	25,000.00	10.00	13.00%	32,500.00	6,500.00	26,000.00
32	PRIME BANK LTD.	40,000.00	10.00	16.00%	64,000.00	12,800.00	51,200.00
33	UCBL	90,000.00	10.00	15.00%	135,000.00	27,000.00	108,000.00
34	EBL	50,000.00	10.00	20.00%	100,000.00	20,000.00	80,000.00
35	UTTARA FINANCE	52,765.00	10.00	30.00%	158,295.00	31,659.00	126,636.00
36	NATIONAL HOUSING	5,000.00	10.00	18.00%	9,000.00	1,800.00	7,200.00
37	IBBL	30,000.00	10.00	10.00%	30,000.00	6,000.00	24,000.00
38	UTTARA BANK LTD	100,000.00	10.00	20.00%	200,000.00	20,000.00	180,000.00
39	RELIANCE INSURANCE LIMITED	10,000.00	10.00	15.00%	15,000.00	3,000.00	12,000.00
40	IBBL MUDARABA BOND	4,000.00	1000.00	8.94%	357,600.00	17,880.00	339,720.00
41	TRUST BANK LTD.	75,000.00	10.00	15.00%	112,500.00	22,500.00	90,000.00
	Total-I.a				**5,824,134.05**	**1,040,349.80**	**4,740,404.25**
	b.Dividend Recivable of FY-2016-17				**1,544,489.80**		
	C-I.Total Dividend Income (a+b)				**7,368,623.85**		
	II. Rajshahi						
	a. Dividend Received						
1	ARAMIT LTD	9,650.00	10	20%	19,300.00	3,860.00	15,440.00
2	ATLAS BD	6,354.00	10	10%	6,354.00	1,270.80	5,083.20
3	BEACON PHARMA	15,500.00	10	5%	7,750.00	1,550.00	6,200.00
4	BSCCL	30,921.00	10	10%	30,921.00	6,184.20	24,736.80
5	BSRM STEEL	44,520.00	10	20%	89,040.00	17,808.00	71,232.00
6	DESCO LTD	121,750.00	10	10%	121,750.00	24,350.00	97,400.00
7	FAREAST ISLAMI LIFE INS	25,300.00	10	39%	98,670.00	19,734.00	78,936.00
8	GRAMEEN MFO SCHEME2	489,253.00	10	10%	489,253.00	97,850.60	391,402.40
9	GREEN DELTA INSURANCE	82,009.00	10	20%	164,018.00	32,803.60	131,214.40
10	IAMCL 2ND NRB MF	65,000.00	10	10%	65,000.00	13,000.00	52,000.00
11	ICB EP MF	145,000.00	10	6%	87,000.00	17,400.00	69,600.00
12	IDLC	5,000.00	10	30%	15,000.00	3,000.00	12,000.00
13	KPCL	164,490.00	10	35%	575,715.00	115,143.00	460,572.00
14	MALEK SPINNING	23,700.00	10	10%	23,700.00	4,740.00	18,960.00
15	MEGHNA CEMENT	22,500.00	10	15%	33,750.00	6,750.00	27,000.00
16	MI CEMENT	43,600.00	10	20%	87,200.00	17,440.00	69,760.00
17	MODERN DYEING	5,800.00	10	8%	4,640.00	928.00	3,712.00
18	NAVANA CNG	22,024.00	10	15%	33,036.00	6,607.20	26,428.80
19	PADMA OIL	51,289.00	10	100%	512,890.00	102,578.00	410,312.00
20	POWER GRID	138,600.00	10	12%	166,320.00	33,264.00	133,056.00
21	PRAGATI INSURANCE LTD	13,634.00	10	10%	13,634.00	2,726.80	10,907.20
22	PRIME BANK LTD	239,450.00	10	16%	383,120.00	76,624.00	306,496.00
23	PUBALI BANK LTD	240,094.00	10	5%	120,047.00	24,009.40	96,037.60
24	RAKCERAMICS	29,425.00	10	20%	58,850.00	11,770.00	47,080.00
25	RENATA LTD	2,000.00	10	85%	17,000.00	3,400.00	13,600.00
26	RENATA LTD (INTERIM DIV)	380.00	10	40%	1,520.00	304.00	1,216.00

Sl. no.	Name of The Company	No. of shares/ debentures	Par value (Taka)	Dividend/ Interest (%)	Gross Dividend/Interest (Taka)	Income Tax Deducted at Source (Taka)	Net Dividend/Interest (Taka)
27	SQUARE PHARMA	50.00	10	40%	200.00	40.00	160.00
28	STYLECRAFT LTD	10.00	10	75%	75.00	15.00	60.00
29	UCBL	431,960.00	10	15%	647,940.00	129,588.00	518,352.00
30	UTTARA BANK LTD	321,422.00	10	20%	642,844.00	128,568.80	514,275.20
31	UTTARA FINANCE & INV LTD	344,249.00	10	30%	1,032,747.00	206,549.40	826,197.60
32	ATLAS BD (FRAC)	-	-	-	104.79	-	104.79
33	BD FINANCE (FRAC)	-	-	-	10.04	-	10.04
34	CONTINETAL INS (FRAC)	-	-	-	10.77	-	10.77
35	IFIC BANK LTD (FRAC)	-	-	-	0.64	-	0.64
36	MTBL (FRAC)	-	-	-	8.85	-	8.85
37	NATIONAL POLYMER (FRAC)	-	-	-	91.82	-	91.82
38	NBL (FRAC)	-	-	-	1.34	-	1.34
39	PARAMOUNT INSU. (FRAC)	-	-	-	1.05	-	1.05
40	PH_EXP (FRAC)	-	-	-	17.23	-	17.23
41	PUBALI BANK LTD (FRAC)	-	-	-	12.05	-	12.05
42	RAK CERAMICS(FRAC)	-	-	-	15.56	-	15.56
43	RENATA (FRAC)	-	-	-	76.00	-	76.00
44	RENATA LTD (FRAC)	-	-	-	850.00	-	850.00
45	RUPALI BANK LTD (FRAC)	-	-	-	16.64	-	16.64
46	SAPORT (FRAC)	-	-	-	12.82	-	12.82
47	PREMIER BANK LTD (FRAC)	-	-	-	5.53	-	5.53
	a.Total				**5,550,519.13**	**1,109,856.80**	**4,440,662.33**
	b.Dividend Recivable of FY-2016-17				**1,244,383.00**		
	C.II.Total Dividend Income(a+b)				**6,794,902.13**		
	III. Khulna						
	a. Dividend Received						
1	AB BANK LTD	Frac. Div			4.09		4.09
2	ACI FORMULATION LTD	8,871.00	10	20	17,742.00	2,661.30	15,080.70
3	ACI LTD	11,545.00	10	75	86,587.50	12,988.12	73,599.38
4	ACTIVE FINE CHEMICALS LIMITED	42,535.00	10	5	21,267.50	3,190.14	18,077.37
5	ACTIVE FINE CHEMICALS LIMITED	Frac. Div			19.74		19.74
6	AMCL (PRAN)	25,535.00	10	32	81,712.00	8,171.20	73,540.80
7	APPOLO ISPAT COMPLEX LTD	125,760.00	10	5	62,880.00	12,576.00	50,304.00
8	ATLAS BD	12,038.00	10	10	12,038.00	1,203.80	10,834.20
9	BD SUBMARINE CABLE CO. LTD	58,300.00	10	10	58,300.00	5,830.00	52,470.00
10	BEXIMCO PHARMA	31,100.00	10	5	15,550.00	3,110.00	12,440.00
11	CONFIDENCE CEMENT LTD.	6,398.00	10	27.5	17,594.50	1,759.45	15,835.05
12	CVO PETROCHEMICAL	625.00	10	25	1,562.50	312.50	1,250.00
13	EASTERN HOUSING LTD.	22,050.00	10	15	33,075.00	6,615.00	26,460.00
14	EASTERN HOUSING LTD.	Frac. Div			20.03		20.03
15	FAR CHEMICAL INDUSTRIES LTD	31,500.00	10	5	15,750.00	3,150.00	12,600.00
16	GHAIL	Frac. Div			19.90	-	19.90
17	GOLDEN SON LTD	73,125.00	10	5	36,562.50	5,484.38	31,078.12
18	GPG ISPAT LTD	3,289.00	10	12	3,946.80	789.36	3,157.44
19	GRAMEEN ONE SCHEME TWO	133,082.00	10	10	133,082.00	26,616.40	106,465.60
20	GRAMEEN ONE SCHEME TWO	Frac. Div			2.03		2.03
21	GRAMEEN PHONE	1,000.00	10	90	9,000.00	1,800.00	7,200.00
22	GRAMEENPHONE LTD.	1,300.00	10	85	11,050.00	2,210.00	8,840.00
23	HAMID FABRICS LIMITD	54,075.00	10	15	81,112.50	16,222.50	64,890.00
24	ICB AMCL 1ST NRB MUTUAL FUND	50,000.00	10	35	175,000.00	35,000.00	140,000.00
25	ICB AMCL 2ND NRB MUTUAL FUND	104,500.00	10	10	104,500.00	20,900.00	83,600.00
26	ICB AMCL SECOND MUTUAL FUND	102,000.00	10	5	51,000.00	10,200.00	40,800.00
27	ICB AMCL SONALI BANK LTD 1ST MUTUAL FUND	74,000.00	10	7.5	55,500.00	11,100.00	44,400.00
28	ICB AMCL THIRD NRB MUTUAL FUND	277,500.00	10	5	138,750.00	27,750.00	111,000.00
29	ICB EMP. PROVIDENT MF 1: SCHEME 1	696,380.00	10	6	417,828.00	83,565.60	334,262.40
30	INTERNATIONAL LDASING & FIN SERVICES	Frac. Div			2.51		2.51
31	M.I. CEMENT FACTORY LIMITED	5,667.00	10	20	11,334.00	2,266.80	9,067.20
32	MJL BANGLADESH LIMITED	15,550.00	10	30	46,650.00	9,330.00	37,320.00

Statement of Dividend Income (Contd.)

Sl. no.	Name of The Company	No. of shares/ debentures	Par value (Taka)	Dividend/ Interest (%)	Gross Dividend/Interest (Taka)	Income Tax Deducted at Source (Taka)	Net Dividend/Interest (Taka)
33	NAVANAN CNG LTD	62,927.00	10	15	94,390.50	18,878.10	75,512.40
34	POWER GRID COM. OF BANGLADESH	63,822.00	10	12	76,586.40	15,317.28	61,269.12
35	PREMIER BANK LTD	Frac. Div			5.53		5.53
36	PREMIER CEMENT MILLS LIMITED	1,900.00	10	15	2,850.00	427.50	2,422.50
37	RANGPUR FOUNDRY LTD.	7,362.00	10	12	8,834.40	883.44	7,950.96
38	RATANPUR STEEL RELLING	64,580.00	10	10	64,580.00	12,916.00	51,664.00
39	S ALAM CR STEELS LTD	40,350.00	10	10	40,350.00	6,052.50	34,297.50
40	SOUTHEAST BANK 1STM/F	5,000.00	10	13	6,500.00		6,500.00
41	SQUARE PHARMA	700.00	10	40	2,800.00	420.00	2,380.00
42	THE ACME LABORATORIES LTD.	80,000.00	10	35	280,000.00	56,000.00	224,000.00
43	TITAS GAS	38,580.00	10	20	77,160.00	15,432.00	61,728.00
	Total				**2,353,499.93**	**441,129.37**	**1,912,370.57**
	b.Dividend Recivable of FY-2016-17				**412,482.00**		
	C.III.Total Dividend Income(a+b)				**2,765,981.93**		
	IV. Barisal						
	a. Dividend Received						
1	AFTAB AUTOMOBILES LTD.	32,020.00	10	15	48,030.00	9,606.00	38,424.00
2	BATA SHOES (BD) LTD	200.00	10	225	4,500.00	900.00	3,600.00
3	BANGLADESH THAI ALUMINIUM LTD	4,400.00	10	5	2,200.00	440.00	1,760.00
4	BSCCL	1,000.00	10	10	1,000.00	200.00	800.00
5	CONFIDENCE CEMENT	30,400.00	10	10	30,400.00	6,080.00	24,320.00
6	CVO PETROCHEMICAL LTD	750.00	10	25	1,875.00	375.00	1,500.00
7	DHAKA INSURANCE CO.	42,800.00	10	12.5	53,500.00	10,700.00	42,800.00
8	EASTERN HOUSING LTD	24,917.00	10	15	37,409.55	7,481.91	29,927.64
9	EASTLAND INSURANCE CO.	5,500.00	10	10	5,500.00	1,100.00	4,400.00
10	FAREAST ISL LIFE INS CO.LTD	11,003.00	10	39	42,911.70	8,582.34	34,329.36
11	FAR CHEMICAL IND. LTD	1,000.00	10	5	500.00	100.00	400.00
12	GRAMEEN PHONE LTD (Int.)	28,500.00	10	85	242,250.00	48,450.00	193,800.00
13	GRAMEEN PHONE LTD	29,000.00	10	90	261,000.00	52,200.00	208,800.00
14	GOLDEN SON LTD	40,750.00	10	5	20,375.00	4,075.00	16,300.00
15	ICB AMCL 2ND NRB	242,500.00	10	10	242,500.00	48,500.00	194,000.00
16	ICBEMF-1ST	101,500.00	10	6	60,900.00	-	60,900.00
17	ICB AMCL CFUF	37,230.00	10	5	18,615.00	3,723.00	14,892.00
18	IDLC	20,440.00	10	30	61,320.00	12,264.00	49,056.00
19	JNATA INSURANCE CO.	36,575.00	10	5	18,287.50	3,657.50	14,630.00
20	KHULNA POWERCO.LTD (Int)	33,508.00	10	35	117,278.00	23,455.60	93,822.40
21	LAFARGE SURMA CEMENT LTD.	44,900.00	10	5	22,450.00	4,490.00	17,960.00
22	MEGHNA LIFE INSURANCE CO. LTD	2,640.00	10	20	5,280.00	1,056.00	4,224.00
23	MEGNA CEMENT MILLS LTD.	1,700.00	10	15	2,550.00	510.00	2,040.00
24	MJL BD LTD.	5,000.00	10	30	15,000.00	3,000.00	12,000.00
25	PHARM AIDS LTD	4,220.00	10	30	12,660.00	2,532.00	10,128.00
26	PRIME TEXTILE MILLS LTD	204,000.00	10	10	204,000.00	40,800.00	163,200.00
27	PRIME BANK LIMITED	105,564.00	10	16	168,902.40	33,780.48	135,121.92
28	POWER GRID COMPANY LTD	37,000.00	10	12	44,400.00	8,880.00	35,520.00
29	RUPAL LIFE INSURANCE CO. LTD	2,200.00	10	10	2,200.00	440.00	1,760.00
30	RSRM LTD	3,600.00	10	10	36,000.00	7,200.00	28,800.00
31	SAIF POWERTECH	8,400.00	10	5	4,200.00	840.00	3,360.00
32	SQUARE PHARMA LTD	2,000.00	10	40	8,000.00	1,600.00	6,400.00
33	TITAS GAS CO. LTD	15,500.00	10	20	31,000.00	6,200.00	24,800.00
34	UNITED POWER GENERATION CO. LTD	25,624.00	10	45	115,308.00	23,061.60	92,246.40
	Sub Total				**1,942,302.15**	**376,280.43**	**1,566,021.72**
	Fractional Dividend (Various Co.)				**48.93**		**48.93**
	a.Total Dividend Received				**1,942,351.08**		
	b.Dividend Recivable of FY-2016-17				**499,811.50**		
	C.IV.Total Dividend Income(a+b)				**2,442,162.58**		
	V. Sylhet						
	a. Dividend Received						
1	EASTLAND INSURANCE	7,865.00	10	10.00	7,865.00	1,573.00	6,292.00
2	LAFARGE SURMA CEMENT	46,500.00	10	5.00	23,250.00	4,650.00	18,600.00

Sl. no.	Name of The Company	No. of shares/ debentures	Par value (Taka)	Dividend/ Interest (%)	Gross Dividend/Interest (Taka)	Income Tax Deducted at Source (Taka)	Net Dividend/Interest (Taka)
3	CENTRAL INSURANCE	14,089.00	10	10.00	14,089.00	2,113.35	11,975.65
4	AGRANI INSURANCE COM. LTD.	8,067.00	10	5.00	4,033.50	806.70	3,226.80
5	MJL BANGLADESH LTD	11,221.00	10	30.00	33,663.00	6,732.60	26,930.40
6	DELTA LIFE INSURANCE	5,000.00	10	18.00	9,000.00	1,800.00	7,200.00
7	PEOPLES INSURANCE COMPANY LTD.	2,100.00	10	10.00	2,100.00	420.00	1,680.00
8	PRAGATI INSURANCE LTD.	6,462.00	10	10.00	6,462.00	1,292.40	5,169.60
9	EXIM BANK	80,050.00	10	12.00	96,060.00	19,212.00	76,848.00
10	CONFIDENCE CEMENT	15,000.00	10	27.50	41,250.00	8,250.00	33,000.00
11	SONAR BANGLA INSURANCE LTD.	15,678.00	10	5.00	7,839.00	1,556.26	6,282.74
12	ASIA PACIFIC GENERAL INSURANCE COM. LTD.	5,000.00	10	10.00	5,000.00	1,000.00	4,000.00
13	ASIA INSURANCE LTD.	6,338.00	10	10.00	6,338.00	1,267.60	5,070.40
14	GRAMEENPHONE LTD.	22,000.00	10	85.00	187,000.00	37,400.00	149,600.00
15	JMI SYRING LTD	3,000.00	10	25.00	7,500.00	1,125.00	6,375.00
16	ICB AMCL 2ND NRBMF	140,000.00	10	10.00	140,000.00	28,000.00	112,000.00
17	IFIL 1ST MF	250,000.00	10	10.00	250,000.00	50,000.00	200,000.00
18	ICB AMCL 1ST NRB MF	43,000.00	10	35.00	150,500.00	30,100.00	120,400.00
19	ICB AMCL 3RD NRB MF	600,500.00	10	5.00	300,250.00	60,050.00	240,200.00
20	ICB AMCL 2ND MF	85,000.00	10	5.00	42,500.00	8,500.00	34,000.00
21	ICB EMPLOYEES PROVIDENT MF	56,000.00	10	6.00	33,600.00	6,720.00	26,880.00
22	BANGLADESH SUBMERIN CABLES LTD	12,500.00	10	10.00	12,500.00	2,500.00	10,000.00
23	LAFARGE SURMA CEMENT	46,500.00	10	5.00	23,250.00	4,650.00	18,600.00
24	BD THAI ALUMINIUM	28,834.00	10	5.00	14,417.00	2,883.40	11,533.60
25	RENATA BD. LTD	500.00	10	85.00	4,250.00	637.50	3,612.50
26	BEXIMCO PHARMACEUTICALS LTD.	20,000.00	10	5.00	10,000.00	2,000.00	8,000.00
27	NAVANA CNG LTD.	48,382.00	10	15.00	72,573.00	14,514.60	58,058.40
28	SQUARE PHARMACEUTICALS LTD.	5,000.00	10	40.00	20,000.00	4,000.00	16,000.00
29	BATA SHOE COM.(BD) LTD.	100.00	10	225.00	2,250.00	450.00	1,800.00
30	ACTIVE FINE	10,000.00	10	5.00	5,000.00	750.00	4,250.00
31	AMCL (PRAN)	14,300.00	10	32.00	45,760.00	6,864.00	38,896.00
32	RANGPUR FOUNDRYLTD.	1,000.00	10	12.00	1,200.00	120.00	1,080.00
33	MI CEMENT LTD	5,131.00	10	20.00	10,262.00	2,052.40	8,209.60
34	AAMRA TECHNOLOGY LTD.	18,000.00	10	10.00	18,000.00	3,600.00	14,400.00
35	IFAD AUTO	5,000.00	10	13.00	6,500.00	1,300.00	5,200.00
36	CONFIDENCE CEMENT	7,500.00	10	10.00	7,500.00	1,500.00	6,000.00
37	MALEK SPINNING MILLS LTD.	25,820.00	10	10.00	25,820.00	5,164.00	20,656.00
38	TITAS GAS T & D LTD.	36,500.00	10	20.00	73,000.00	14,600.00	58,400.00
39	AFTAB AUTOMOBILES LTD.	35,500.00	10	15.00	53,250.00	10,650.00	42,600.00
40	CVO PETRO CHEMICAL	4,500.00	10	25.00	11,250.00	2,250.00	9,000.00
41	RATANPUR STEEL RE-ROLLING	10,000.00	10	10.00	10,000.00	2,000.00	8,000.00
42	POWER GRID LTD.	60,275.00	10	12.00	72,330.00	14,466.00	57,864.00
43	APOLLO ISPAT COM. LTD.	158,880.00	10	5.00	79,440.00	15,888.00	63,552.00
44	DESCO LTD.	86,318.00	10	10.00	86,318.00	17,263.60	69,054.40
45	AGNI SYSTEM	32,549.00	10	5.00	16,274.50	2,441.17	13,833.33
46	ANWAR GALVANIZING	10,000.00	10	10.00	10,000.00	2,000.00	8,000.00
47	MEGHNA CEMENT	24,000.00	10	15.00	36,000.00	7,200.00	28,800.00
48	JAMUNA OIL COMPANY LTD.	15,350.00	10	100.00	153,500.00	30,700.00	122,800.00
49	PADMA OIL COMPANY LTD.	10,000.00	10	100.00	100,000.00	20,000.00	80,000.00
50	RENATA BD. LTD	1,050.00	10	40.00	4,200.00	545.00	3,655.00
51	GOLDEN SON	10,500.00	10	5.00	5,250.00	1,050.00	4,200.00
52	MEGHNA PETROLEUM COMPANY LTD.	16,000.00	10	105.00	168,000.00	33,600.00	134,400.00
53	MERCANTILE BANK LTD.	102,360.00	10	15.00	153,540.00	30,708.00	122,832.00
54	RAK CERAMICS LTD.	12,500.00	10	20.00	25,000.00	5,000.00	20,000.00
55	GRAMEENPHONE LTD.	22,000.00	10	90.00	198,000.00	39,600.00	158,400.00
56	SIBL	54,352.00	10	20.00	108,704.00	21,740.80	86,963.20
57	IDLC	45,240.00	10	30.00	135,720.00	27,144.00	108,576.00
58	PUBALI BANK LTD.	36,818.00	10	5.00	18,409.00	3,671.60	14,737.40
59	AL-ARAFAH ISLAMI BANK LTD.	92,026.00	10	20.00	184,052.00	36,810.40	147,241.60
60	ONE BANK LTD.	100,010.00	10	13.00	130,013.00	26,002.60	104,010.40
61	PRIME BANK LTD.	68,940.00	10	16.00	110,304.00	22,060.80	88,243.20

Statement of Dividend Income (Contd.)

Sl. no.	Name of The Company	No. of shares/ debentures	Par value (Taka)	Dividend/ Interest (%)	Gross Dividend/Interest (Taka)	Income Tax Deducted at Source (Taka)	Net Dividend/Interest (Taka)
62	UCBL	69,115.00	10	15.00	103,672.50	20,734.50	82,938.00
63	STANDARD BANK	120,572.00	10	5.00	60,286.00	6,028.60	54,257.40
64	SINGER BANGLADESH	3,500.00	10	70.00	24,500.00	4,900.00	19,600.00
65	UTTARA BANK LTD.	50,943.00	10	20.00	101,886.00	10,188.60	91,697.40
66	EASTLAND INSURANCE	8,651.00	10	10.00	8,651.00	1,718.95	6,932.05
67	LAFARGE SURMA CEMENT	46,500.00	10	5.00	23,250.00	4,650.00	18,600.00
68	CENTRAL INSURANCE	14,089.00	10	7.00	9,862.30	1,470.03	8,392.27
69	ISLAMIC FINANCE	81,175.00	10	3.00	24,352.50	4,864.97	19,487.53
70	DELTA LIFE INSURANCE	5,000.00	10	20.00	10,000.00	2,000.00	8,000.00
71	FRACTIONAL DIVIDEND FROM VARIOUS COMPANY				130.90		130.90
	a. Dividend Received				**3,956,727.20**	**769,502.43**	**3,187,224.77**
	C.V. Total Dividend Income				**3,956,727.20**		
	VI. Bogra						
	a. Dividend Received						
1	BEXIMCO PHARMA LTD.	63,604.00	10.00	10.00	63,604.00	12,720.80	50,883.20
2	LAFARGE SURMA CEMENTS LTD	24,200.00	10.00	5.00	12,100.00	2,420.00	9,680.00
3	MJL BD.	18,136.00	10.00	30.00	54,408.00	10,881.60	43,526.40
4	EXIM BANK LTD.	6,715.00	10.00	12.00	8,058.00	1,611.60	6,446.40
5	GP	19,196.00	10.00	85.00	163,166.00	32,633.20	130,532.80
6	BSC	23,000.00	10.00	10.00	23,000.00	4,600.00	18,400.00
7	CONFIDENCE CEMENT LTD.	9,000.00	10.00	27.50	24,750.00	4,950.00	19,800.00
8	SQUARE TEXTILE MILLS LTD	4,989.00	10.00	25.00	12,472.50	2,494.50	9,978.00
9	ASIA PACIFIC GENERAL INSURANCE	1,020.00	10.00	10.00	1,020.00	204.00	816.00
10	ICB AMCL 2ND NRB MF	20,000.00	10.00	10.00	20,000.00	4,000.00	16,000.00
11	ICB EMP. PF MF-1	50,000.00	10.00	6.00	30,000.00	6,000.00	24,000.00
12	RUPALI LIFE INSURANCE LTD.	5,897.00	10.00	10.00	5,897.00	1,179.40	4,717.60
13	MEGHNA LIFE INSURANCE LTD.	3,168.00	10.00	20.00	6,336.00	1,267.20	5,068.80
14	BD THAI LTD.	15,280.00	10.00	5.00	7,640.00	1,528.00	6,112.00
15	EASTERN HOUSING LTD.	12,967.00	10.00	15.00	19,450.50	3,890.10	15,560.40
16	LAFARGE SURMA CEMENTS LTD.	24,200.00	10.00	5.00	12,100.00	2,420.00	9,680.00
17	BEXIMCO PHARMA LTD.	110,804.00	10.00	5.00	55,402.00	11,080.40	44,321.60
18	NAVANA CNG LTD.	5,505.00	10.00	15.00	8,257.50	1,651.50	6,606.00
19	MJL BD.	8,136.00	10.00	30.00	24,408.00	4,881.60	19,526.40
20	SAIF POWERTEC LTD.	35,000.00	10.00	5.00	17,500.00	3,500.00	14,000.00
21	M.I. CEMENT LTD.	2,000.00	10.00	20.00	4,000.00	800.00	3,200.00
22	MALEK SPINING MILLS LTD	8,470.00	10.00	10.00	8,470.00	1,694.00	6,776.00
23	ATLAS BD	1,954.00	10.00	10.00	1,954.00	293.10	1,660.90
24	RSRM LTD.	10,000.00	10.00	10.00	10,000.00	1,000.00	9,000.00
25	BEACON PHARMA	30,000.00	10.00	5.00	15,000.00	3,000.00	12,000.00
26	MEGHNA CEMENT LTD.	4,800.00	10.00	15.00	7,200.00	1,080.00	6,120.00
27	GOLDENSON LTD.	45,000.00	10.00	5.00	22,500.00	4,500.00	18,000.00
28	JOMUNA OIL LTD	12,050.00	10.00	100.00	120,500.00	24,100.00	96,400.00
29	PADMA OIL CO. LTD	11,200.00	10.00	100.00	112,000.00	22,400.00	89,600.00
30	EASTERN INSURANCE LTD	1,470.00	10.00	20.00	2,940.00	588.00	2,352.00
31	MEGNA PETROLIUM LTD.	14,960.00	10.00	105.00	157,080.00	31,416.00	125,664.00
32	ACI LTD	3,231.00	10.00	75.00	24,232.51	2,423.25	21,809.26
33	SQUARE PHARMACEUTICALS LTD.	11,563.00	10.00	40.00	46,252.00	9,250.40	37,001.60
34	S.ALAM COLD ROLLED STEELS LTD.	5,000.00	10.00	10.00	5,000.00	1,000.00	4,000.00
35	KPCL	39,706.00	10.00	35.00	138,971.00	27,794.20	111,176.80
36	BSRM STEELS LTD.	10,000.00	10.00	20.00	20,000.00	4,000.00	16,000.00
37	BSRM LTD.	37,275.00	10.00	20.00	74,550.00	14,910.00	59,640.00
38	AAMRA TECHNOLOGIES	42,000.00	10.00	10.00	42,000.00	8,400.00	33,600.00
39	GRAMEEN PHONE LTD.	19,196.00	10.00	90.00	172,764.00	34,552.80	138,211.20
40	IDLC LTD.	37,952.00	10.00	30.00	113,856.00	22,771.20	91,084.80
41	RAK CERAMICS LTD.	34,330.00	10.00	20.00	68,660.00	13,732.00	54,928.00
42	PUBALI BANK LTD.	83,543.00	10.00	5.00	41,771.50	8,354.30	33,417.20
43	PRIME BANK LTD.	7,876.00	10.00	16.00	12,601.60	2,520.32	10,081.28
44	TAKAFUL INSURANCE LTD.	9,097.00	10.00	5.00	4,548.50	909.70	3,638.80

Sl. no.	Name of The Company	No. of shares/ debentures	Par value (Taka)	Dividend/ Interest (%)	Gross Dividend/Interest (Taka)	Income Tax Deducted at Source (Taka)	Net Dividend/Interest (Taka)
45	DELTA LIFE INSURANCE LTD.	14,900.00	10.00	20.00	29,800.00	5,960.00	23,840.00
46	ORION PHARMA LTD	28,500.00	10.00	15.00	42,750.00	8,550.00	34,200.00
47	FRACTIONAL DIVIDEND (DIFFERENT COMPANIES)				558.05	-	558.05
	a. Total Dividend Received				**1,869,528.66**	**369,913.17**	**1,499,615.49**
	b. Dividend Recivable of FY-2016-17				**545,177.00**	**109,035.40**	**436,141.60**
	C.VI. Total Dividend Income(a+b)				**2,414,705.66**	**478,948.57**	**1,935,757.09**
	VII. Local Office						
	a. Dividend Received						
1	ARAMIT LTD.	600.00	10	50	3,000.00	600.00	2,400.00
2	LAFARGE SURMA CEMENT LTD.	20,700.00	10	5	10,350.00	2,070.00	8,280.00
3	TAKAFUL ISLAMI INSURANCE LTD.	3,974.00	10	5	1,987.00	397.40	1,589.60
4	METRO SPINNING LTD.	17,042.00	10	5	8,521.00	1,704.20	6,816.80
5	ASIA INSURANCE CO. LTD.	5,941.00	10	10	5,941.00	1,188.20	4,752.80
6	MERCANTILE INSURANCE CO. LTD.	49,969.00	10	10	49,969.00	9,993.80	39,975.20
7	RUPALI LIFE INSURANCE	1,848.00	10	10	1,848.00	369.60	1,478.40
8	UTTARA FINANCE & INVESTMENT LTD.	3,530.00	10	30	10,590.00	2,118.00	8,472.00
9	BAY LEASING & INVESTMENT LTD.	12,332.00	10	15	18,498.00	3,699.60	14,798.40
10	PEOPLES INSURANCE CO. LTD.	13,750.00	10	10	13,750.00	2,750.00	11,000.00
11	CONFIDENCE CEMENT LTD.	41,372.00	10	27.5	113,773.00	22,754.60	91,018.40
12	KANAFULY INSURANCE CO. LTD.	11,796.00	10	10	11,796.00	2,359.20	9,436.80
13	PROGATI INSURANCE	14,859.00	10	10	14,859.00	2,971.80	11,887.20
14	GRAMEEN PHONE LTD.	33,000.00	10	85	280,500.00	56,100.00	224,400.00
15	ASIA PACIFIC GENERAL INSURANCE CO.	4,000.00	10	10	4,000.00	800.00	3,200.00
16	ICB AMCL CONVERTED	37,230.00	10	5	18,615.00	3,723.00	14,892.00
17	BSC	29,635.00	10	100	296,350.00	59,270.00	237,080.00
18	ICB AMCL 2ND NRB M/F	80,000.00	10	10	80,000.00	16,000.00	64,000.00
19	ICB AMCL 1ST NRB M/F	5,000.00	10	35	17,500.00	3,500.00	14,000.00
20	ICB EMPOLYED P. M/F	371,500.00	10	6	222,900.00	33,435.00	189,465.00
21	ICB AMCL 2NDM/F	25,000.00	10	5	12,500.00	2,500.00	10,000.00
22	PRIME BANK 1ST ICB M/F	12,000.00	10	7	8,400.00	1,680.00	6,720.00
23	ICB AMCL3RD NRB	25,000.00	10	5	12,500.00	1,875.00	10,625.00
24	GSP FINANCE	19,964.00	10	15.5	30,944.20	6,188.84	24,755.36
25	BXIMCO PHARMA.	122,191.00	10	10	122,191.00	24,438.20	97,752.80
26	DBH 1ST M/F	12,000.00	10	5	6,000.00	1,200.00	4,800.00
27	CITY BANK LTD.	72,072.00	10	22	158,558.40	31,711.68	126,846.72
28	JANATA INSURANCE	3,934.00	10	5	1,967.00	393.40	1,573.60
29	MARICO LTD.	300.00	10	150	4,500.00	900.00	3,600.00
30	EXIM BANK LTD.	73,992.00	10	12	88,790.40	17,758.08	71,032.32
31	MEGHNA PETROLIUM	13,050.00	10	105	137,025.00	27,405.00	109,620.00
32	SQUARE TEX. LTD.	14,399.00	10	25	35,997.50	7,199.50	28,798.00
33	GRAMEEN ONE:SCHEME TWO	10,894.00	10	10	10,894.00	2,178.80	8,715.20
34	RUPALI LIFE INSURANCE	47,427.00	10	10	47,427.00	9,485.40	37,941.60
35	BSCCL	80,520.00	10	10	80,520.00	16,104.00	64,416.00
36	PRIME ISLAMI LIFE INSUR.	2,602.00	10	20	5,204.00	1,040.80	4,163.20
37	MEGHNA LIFE INSUR. LTD.	2,692.00	10	20	5,416.76	1,083.35	4,333.41
38	APEX TENNERY LTD.	1,400.00	10	40	5,600.00	1,120.00	4,480.00
39	MARICO LTD.	300.00	10	50	1,500.00	300.00	1,200.00
40	MARICO LTD.	300.00	10	300	9,000.00	1,800.00	7,200.00
41	LAFARGE SURMA CEMENT LTD.	21,500.00	10	5	10,750.00	2,150.00	8,600.00
42	BATA SHOE (INT.)	800.00	10	225	18,000.00	3,600.00	14,400.00
43	BXIMCO PHARMA.	102,191.00	10	5	51,095.50	10,219.10	40,876.40
44	DELTA BRACK HOUSING	7,200.00	10	30	21,600.00	4,320.00	17,280.00
45	IBNE SINA	20,500.00	10	12.5	25,625.00	5,125.00	20,500.00
46	MJL BD.	10,000.00	10	30	30,000.00	6,000.00	24,000.00
47	BENGAL WINDSOR	28,200.00	10	10	28,200.00	5,640.00	22,560.00
48	GPH ISPAT	77,707.00	10	12	93,248.40	18,649.68	74,598.72
49	AMAN FEED	14,900.00	10	20	29,800.00	5,960.00	23,840.00
50	KPCL	84,163.00	10	35	294,570.50	58,914.10	235,656.40

Statement of Dividend Income (Contd.)

Sl. no.	Name of The Company	No. of shares/ debentures	Par value (Taka)	Dividend/ Interest (%)	Gross Dividend/Interest (Taka)	Income Tax Deducted at Source (Taka)	Net Dividend/Interest (Taka)
51	UNIQE HR	86,500.00	10	22	190,300.00	38,060.00	152,240.00
52	MI CEMENT	30,690.00	10	20	61,380.00	12,276.00	49,104.00
53	CONFIDENT CEMENT	41,372.00	10	10	41,372.00	8,274.40	33,097.60
54	ACTIVE FINE	15,000.00	10	5	7,500.00	1,500.00	6,000.00
55	AAMRA TECHNOLOGY	28,351.00	10	10	28,351.00	5,670.20	22,680.80
56	MALEK SPINNING	24,750.00	10	10	24,750.00	4,950.00	19,800.00
57	JMI SYRE.	1,000.00	10	10	1,000.00	200.00	800.00
58	POWER GRID	153,625.00	10	12	184,350.00	36,870.00	147,480.00
59	BEACON PHARM.	135,000.00	10	5	67,500.00	13,500.00	54,000.00
60	AFTAB AUTOMOBILES	62,300.00	10	15	93,450.00	18,690.00	74,760.00
61	AGNI SYSTEM	21,776.00	10	5	10,888.00	2,177.60	8,710.40
62	SQUARE PHARM. LTD.	19,100.00	10	40	76,400.00	15,280.00	61,120.00
63	ANLIMA YARN DEYING	5,000.00	10	10	5,000.00	1,000.00	4,000.00
64	DESCO	78,892.00	10	10	78,892.00	15,778.40	63,113.60
65	EASTERN LUBRICANTS	9,465.00	10	100	94,650.00	18,930.00	75,720.00
66	ARAMIT LTD.	7,715.00	10	20	15,430.00	3,086.00	12,344.00
67	SONALI AANASH INDUS. LTD.	1,500.00	10	10	1,500.00	300.00	1,200.00
68	TITAS GAS	147,700.00	10	20	295,400.00	59,080.00	236,320.00
69	RSRM	10,000.00	10	10	10,000.00	2,000.00	8,000.00
70	PADMA OIL	28,043.00	10	100	280,430.00	27,405.00	224,344.00
71	GOLDEN SON	86,753.00	10	5	43,376.50	8,675.30	34,701.20
72	RENATA	3,660.00	10	40	14,640.00	2,196.00	12,444.00
73	EASTERN INSU.	6,510.00	10	20	13,020.00	2,604.00	10,416.00
74	FAREAST ISLAMI LIFE INSU.	5,822.00	10	39	22,705.80	4,541.16	18,164.64
75	JAMUNA OIL COM.	23,000.00	10	100	230,000.00	46,000.00	184,000.00
76	LANKA BANGLA FINANCE	102,346.00	10	15	153,519.00	30,703.80	122,815.20
77	SOUTH EAST BANK LTD.	157,437.00	10	20	314,874.00	62,974.80	251,899.20
78	AL-ARAFA ISLAMI BANK LTD.	119,971.00	10	20	239,942.00	47,988.40	191,953.60
79	RAK CERAMIC	115,726.00	10	20	231,452.00	46,290.40	185,161.00
80	IDLC	8,000.00	10	30	24,000.00	4,800.00	19,200.00
81	PRIME BANK LTD.	114,098.00	10	16	182,556.80	36,511.36	146,045.44
82	ONE BANK LTD.	158,398.00	10	13	205,917.40	41,183.48	164,733.92
83	BSRM	102,770.00	10	20	205,540.00	41,108.00	164,432.00
84	UCBL	142,034.00	10	15	213,051.00	42,610.20	170,440.80
85	GRAMEENPHONE	31,000.00	10	90	279,000.00	55,800.00	223,200.00
86	MERCANTILE BANK LTD	50,217.00	10	15	75,325.50	15,065.10	60,260.40
	Total=				**6,590,034.66**	**1,276,823.93**	**5,284,529.13**
	Fractional Dividend (Various Co.)				**1,429.08**		
	a. Dividend Received				**6,591,463.74**		
	b. Dividend Recivable of FY-2016-17				**1,206,834.80**		
	C.VII. Total Dividend Income(a+b)				**7,798,298.54**		
	C. BRANCH TOTAL (I+II+⋯.+VII)				**33,541,401.89**		
	D. DIVIDEND FROM SUBSIDIARIES						
	IAMCL				39,374,970.00		
					39,374,970.00		
	E. DIVIDEND ON BANGLADESH FUND						
	FINAL DIVIDEND FOR FY-2015-16				**453,503,414.00**		
	F. DIVIDEND ON PREFERENCE SHARES (NON LISTED)						
	BANGLADESH DEVELOPMENT COMPANY LTD				5,006,359.00		
	KORES(BANGLADESH) LTD				2,465,764.00		
	RAJLANKA POWER COMPANY LTD				16,770,450.60		
	UNIVERSAL MEDICAL COLLEGE & HOSPITAL				9,833,161.00		
					34,075,734.60		
	GRAND TOTAL (A+B+C+D+E+F)				**3,387,500,232.49**		

Investment Corporation of Bangladesh

Statement of Profit on Sale of Marketable Securities

During FY 2016-17

Exhibit - D

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
A.	I.C.B(Listed Securities)						
	BANK						
1	AL ARAFA ISLAMI BANK LTD.	8,381,140.00	15.86	18.31	132,928,457.83	153,493,423.80	20,564,965.97
2	BANK ASIA LIMITED	4,000,000.00	16.69	17.10	66,745,600.00	68,410,000.00	1,664,400.00
3	BRAC BANK LTD.	908,195.00	42.76	60.91	38,830,571.54	55,318,588.80	16,488,017.26
4	CITY BANK LTD.	30,508,264.00	20.88	29.19	637,123,165.95	890,480,614.50	253,357,448.55
5	DHAKA BANK LTD.	2,298,920.00	16.77	21.67	38,544,452.96	49,815,949.80	11,271,496.84
6	DUTCH BANGLA BANK LIMITED	102,450.00	102.07	104.61	10,456,895.12	10,717,295.00	260,399.89
7	EASTERN BANK LTD.	8,879,218.00	25.04	31.56	222,323,851.87	280,257,285.80	57,933,433.93
8	EXIM BANK OF BANGLADESH LTD.	3,237,464.00	9.62	12.97	31,144,039.93	41,983,314.40	10,839,274.47
9	FIRST SECURITY BANK LTD.	12,222,813.00	11.26	14.14	137,570,221.37	172,839,666.80	35,269,445.43
10	I.F.I.C. BANK LTD.	9,817,901.00	19.34	29.44	189,914,531.57	289,001,125.30	99,086,593.73
11	JAMUNA BANK LIMITED	2,382,212.00	13.91	18.20	33,146,574.21	43,345,949.60	10,199,375.39
12	MERCANTILE BANK LIMITED	4,877,656.00	13.42	18.50	65,477,105.67	90,236,726.10	24,759,620.43
13	MUTUAL TRUST BANK LTD.	24,841,825.00	15.60	22.51	387,507,119.27	559,263,852.30	171,756,733.03
14	N C C BANK LTD.	5,745,549.00	10.03	14.19	57,627,546.96	81,552,325.60	23,924,778.64
15	ONE BANK LIMITED	11,853,817.00	13.99	20.38	165,870,143.60	241,606,251.00	75,736,107.40
16	PREMIER BANK LIMITED	8,802,467.00	8.89	12.69	78,281,894.16	111,697,179.80	33,415,285.64
17	PRIME BANK LIMITED	17,090,267.00	20.39	22.32	348,419,050.17	381,519,363.60	33,100,313.43
18	PUBALI BANK LTD.	25,100.00	27.67	27.30	694,622.42	685,280.00	(9,342.42)
19	SHAHJALAL ISLAMI BANK LTD.	268,663.00	12.77	15.60	3,431,471.30	4,192,295.50	760,824.20
20	SOCIAL ISLAMI BANK LIMITED	20,884,752.00	13.43	16.18	280,538,342.72	337,990,273.10	57,451,930.38
21	STANDARD BANK LIMITED	1,833,152.00	9.52	10.19	17,446,352.90	18,686,465.80	1,240,112.90
22	TRUST BANK LTD.	17,370,377.00	18.51	23.84	321,452,472.06	414,094,014.00	92,641,541.94
23	UNITED COMERCIAL BANK LTD.	1,336,810.00	19.81	23.92	26,486,350.21	31,980,702.60	5,494,352.39
24	UTTARA BANK LTD.	2,519,274.00	25.32	28.12	63,791,544.66	70,846,476.90	7,054,932.24
	Sub Total	**200,188,286.00**			**3,355,752,378.44**	**4,400,014,420.10**	**1,044,262,041.66**
	CEMENT						
1	ARAMIT CEMENT LTD. (SHARE)	1,642,171.00	14.14	35.21	23,217,796.16	57,817,901.20	34,600,105.04
2	CONFIDENCE CEMENT LTD.	2,333,338.00	112.86	134.76	263,338,609.90	314,435,828.20	51,097,218.30
3	HEIDELBERG CEMENT BD. LTD.	1,059,499.00	444.13	552.71	470,552,642.12	585,590,446.70	115,037,804.58
4	LAFARGE SURMA CEMENT LTD.	7,307,054.00	67.94	81.99	496,428,589.09	599,088,135.50	102,659,546.41
5	M.I. CEMENT FACTORY LIMITED	912,468.00	83.20	93.42	75,915,330.17	85,245,429.30	9,330,099.13
	Sub Total	**13,254,530.00**			**1,329,452,967.44**	**1,642,177,740.90**	**312,724,773.46**
	CERAMIC INDUSTRY						
1	RAK CERAMICS(BANGLADESH) LTD.	2,536,357.00	56.50	68.04	143,300,994.84	172,573,796.00	29,272,801.16
2	STANDARD CERAMIC LTD.	100,445.00	30.98	54.70	3,112,047.82	5,493,847.00	2,381,799.18
	Sub Total	**2,636,802.00**			**146,413,042.66**	**178,067,643.00**	**31,654,600.34**
	ENGINEERING						
1	ANWAR GALVANIZING LTD.	2,000.00	17.64	73.62	35,282.00	147,245.00	111,963.00
2	APPOLLO ISPAT COMPLEX LIMITED	10,723,277.00	19.22	23.52	206,107,940.51	252,250,921.40	46,142,980.89
3	AZIZ PIPES LTD.	74,100.00	44.58	67.43	3,303,408.30	4,996,804.90	1,693,396.60
4	BANGLADESH BUILDING SYSTEM LTD	10,914,566.00	36.51	51.95	398,483,119.74	566,979,426.70	168,496,306.96
5	BANGLADESH LAMPS LTD.	2,921.00	41.89	201.89	122,362.73	589,730.20	467,367.47
6	BANGLADESH THAI ALUMINIU LTD.	10,445,118.00	21.65	29.50	226,183,981.54	308,111,535.40	81,927,553.86
7	BSRM LIMITED	480,613.00	147.67	164.75	70,974,348.28	79,182,497.50	8,208,149.22
8	BSRM STEELS LIMITED	3,226,894.00	86.48	101.07	279,072,288.11	326,152,858.20	47,080,570.09
9	EASTERN CABLES LTD.	57,369.00	72.05	172.37	4,133,363.99	9,888,442.30	5,755,078.31
10	GPH ISPAT LTD.	5,793,084.00	26.35	38.04	152,622,450.90	220,358,701.80	67,736,250.90
11	IFAD AUTOS LIMITED	2,435,894.00	130.33	136.52	317,466,895.45	332,551,622.90	15,084,727.45
12	MONNO JUTE STAFLLERS	15,225.00	32.25	539.63	491,040.46	8,215,940.50	7,724,900.04
13	NATIONAL TUBES LTD.	97,532.00	64.72	128.15	6,311,885.91	12,498,893.80	6,187,007.89
14	QUASEM DRYCELL LTD.	7,000.00	3.89	90.15	27,232.80	631,050.00	603,817.20

Statement of Profit on Sale of Marketable Securities (Contd.)

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
15	RANGPUR FOUNDRY LTD	189,184.00	90.04	124.65	17,033,495.80	23,580,960.50	6,547,464.70
16	RATANPUR STEEL RE-ROLLING MILL	1,200,020.00	59.66	80.24	71,590,319.00	96,285,036.30	24,694,717.30
17	S. ALAM COLD ROLLED STEELS LTD	3,649,404.00	32.07	40.48	117,032,007.00	147,740,472.80	30,708,465.80
18	SINGER BANGLADESH LTD.	807,482.00	160.55	203.95	129,644,690.33	164,689,976.40	35,045,286.07
	Sub Total	**50,121,683.00**			**2,000,636,112.85**	**2,554,852,116.60**	**554,216,003.75**
	FOOD AND ALLIED						
1	AGRICULTURAL MARKETING CO.LTD	189,423.00	198.14	224.82	37,533,163.51	42,585,740.30	5,052,576.79
2	AMAN FEED LIMITED	32,343.00	73.60	78.29	2,380,545.06	2,532,191.80	151,646.74
3	APEX FOODS LTD.	59,387.00	99.90	169.53	5,932,472.82	10,067,862.00	4,135,389.18
4	B A T B C	383,586.00	1,067.55	2,716.36	409,495,788.41	1,041,959,073.90	632,463,285.49
5	EMERALD OIL INDUSTRIES LTD.	28,971.00	30.13	40.47	872,854.58	1,172,475.00	299,620.43
6	GEMINI SEA FOOD LTD.	1,020.00	6.67	1,373.55	6,808.30	1,401,020.00	1,394,211.70
7	GOLDEN HARVEST AGRO IND. LTD.	2,409,369.00	33.66	45.92	81,088,277.44	110,648,864.70	29,560,587.26
8	NATIONAL FEED MILL LTD	3,188,328.00	21.39	26.91	68,211,574.48	85,799,992.40	17,588,417.92
9	OLYMPIC INDUSTRIES LTD.	360,807.00	279.59	312.39	100,878,958.91	112,711,643.70	11,832,684.79
10	RAHIMA FOOD CORPORATION	5,070.00	7.62	60.10	38,632.89	304,710.00	266,077.11
	Sub Total	**6,658,304.00**			**706,439,076.40**	**1,409,183,573.80**	**702,744,497.40**
	FUEL AND POWER						
1	BARAKA POWER LIMITED.	13,052,632.00	30.06	44.77	392,344,558.93	584,308,028.20	191,963,469.27
2	GBB POWER LIMITED	649,501.00	20.12	23.56	13,070,870.87	15,304,065.00	2,233,194.13
3	JAMUNA OIL COMPANY LTD.	1,289,997.00	186.42	215.92	240,485,934.14	278,537,684.30	38,051,750.16
4	KHULNA POWER COMPANY LTD.	199,534.00	59.38	62.07	11,848,767.89	12,385,014.80	536,246.91
5	LINDE BANGLADESH LTD. (BOC)	134,880.00	913.96	1,420.37	123,274,601.09	191,579,941.00	68,305,339.91
6	MJL BANGLADESH LIMITED	4,286,307.00	81.74	113.98	350,361,812.45	488,572,114.10	138,210,301.65
7	SAIF POWERTEC LIMITED	284,298.00	43.18	55.70	12,275,066.74	15,834,181.80	3,559,115.06
8	SHAHJIBAZAR POWER CO. LTD.	1,255,011.00	146.45	151.04	183,797,652.68	189,554,485.10	5,756,832.42
9	SUMMIT POWER LTD.	7,212,886.00	39.27	42.57	283,284,981.65	307,056,254.50	23,771,272.85
10	UNITED POWER GEN & DIST CO LTD	20,500.00	149.30	151.55	3,060,643.85	3,106,800.00	46,156.15
	Sub Total	**28,385,546.00**			**1,613,804,890.30**	**2,086,238,568.80**	**472,433,678.50**
	GARMENTS AND TEXTILE						
1	AL-HAJ TEXTILE	751,721.00	97.49	110.92	73,288,578.90	83,380,952.80	10,092,373.90
2	ANLIMA YARN DYEING LTD.	615,179.00	29.55	33.75	18,175,871.47	20,765,230.10	2,589,358.63
3	APEX SPINNING & KNITTING	1,150.00	18.83	121.00	21,649.21	139,150.00	117,500.79
4	ARGON DENIMS LIMITED	6,897,090.00	23.56	33.49	162,463,804.55	230,953,341.60	68,489,537.05
5	CMC KAMAL TEXTILES MILLS LTD.	2,857,239.00	14.25	16.28	40,709,226.67	46,506,386.10	5,797,159.43
6	DELTA SPINNERS LTD.	22,738.00	8.77	12.00	199,321.31	272,856.00	73,534.69
7	DESH GARMENTS LTD.	223,194.00	213.93	239.78	47,747,244.35	53,518,146.70	5,770,902.35
8	EVINCE TEXTILES LIMITED	6,430,654.00	19.42	22.72	124,886,697.27	146,110,541.50	21,223,844.23
9	FAR EAST KNITTING & DYEING IND	2,968,780.00	19.46	30.23	57,758,138.52	89,745,611.90	31,987,473.38
10	H.R.TEXTILE MILLS LTD.	228,448.00	24.19	29.34	5,525,814.45	6,701,921.60	1,176,107.15
11	HAMID FABRICS LIMITED	7,779,821.00	22.96	26.60	178,588,220.41	206,956,929.30	28,368,708.89
12	HWA WELL TEXTILES (BD) LIMITED	6,857.00	34.53	40.12	236,748.21	275,132.10	38,383.89
13	MALEK SPINNING MILLS LTD.	2,959,116.00	23.10	24.90	68,348,181.81	73,677,210.00	5,329,028.19
14	MITHUN KNITTING AND DYEING LTD	481,133.00	58.06	70.52	27,936,608.13	33,930,971.50	5,994,363.37
15	MODERN DYING & SCR. PRINTING	861.00	8.90	200.60	7,660.14	172,716.60	165,056.46
16	NURANIDYEING & SWEATER LT	2,265,778.00	19.51	21.84	44,210,155.40	49,486,456.60	5,276,301.20
17	PARAMOUNT TEXTILE LIMITED	1,167,752.00	24.05	30.90	28,082,718.31	36,079,575.90	7,996,857.59
18	RAHIM TEXTILE MILLS LTD.	10,187.00	3.35	307.43	34,161.82	3,131,789.20	3,097,627.38
19	REGENT TEXTILEMILLS LIMITED	3,616,884.00	21.63	26.59	78,227,220.42	96,180,794.80	17,953,574.38
20	SAFKO SPINNING MILLS LTD.	230,325.00	0.53	14.80	121,219.69	3,408,752.00	3,287,532.31
21	SHASHA DENIMS LTD	1,400,055.00	39.98	58.66	55,967,918.68	82,124,571.90	26,156,653.22
22	SHEPHERD INDUSTRIES LIMITED	22,618.00	10.00	45.97	226,180.00	1,039,657.10	813,477.10
23	SONARGAON TEXTILES LTD.	4,000.00	12.57	13.90	50,276.00	55,600.00	5,324.00
24	TOSRIFA INDUSTRIES LIMITED	4,896,793.00	26.20	28.75	128,277,820.99	140,795,364.90	12,517,543.91
25	ZAHEEN SPINNING LIMITED	6,368,768.00	18.49	26.05	117,767,075.16	165,929,053.90	48,161,978.74
26	ZAHINTEX INDUSTRIES LTD.	221,867.00	18.87	22.25	4,187,295.89	4,937,448.40	750,152.51
	Sub Total	**52,429,008.00**			**1,263,045,807.75**	**1,576,276,162.50**	**313,230,354.75**
	INFORMATION TECHNOLOGY						
1	AAMRA TECHNOLOGIES LTD.	1,920,466.00	36.35	38.80	69,811,435.71	74,520,615.80	4,709,180.09
2	AGNI SYSTEMS LIMITED	1,104,743.00	18.36	25.62	20,277,584.77	28,301,760.30	8,024,175.53

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
3	BDCOM ONLINE LIMITED	6,097,307.00	20.80	26.69	126,837,786.97	162,727,120.50	35,889,333.53
4	DAFFODIL COMPUTERS LIMITED	1,186,580.00	20.26	28.35	24,035,010.92	33,634,327.40	9,599,316.48
5	INFORMATION SERVICES NETWORK L	50,000.00	16.26	15.10	813,185.00	755,000.00	(58,185.00)
6	INFORMATION TECHNOLOGY CON. LT	8,610.00	49.65	50.81	427,449.48	437,469.00	10,019.52
	Sub Total	**10,367,706.00**			**242,202,452.84**	**300,376,293.00**	**58,173,840.16**
	INSURANCE						
1	CONTINENTAL INSURANCE LTD.	314,665.00	23.39	25.80	7,360,266.08	8,117,591.00	757,324.92
2	DHAKA INSURANCE LIMITED	31,173.00	22.54	26.49	702,564.60	825,622.00	123,057.40
3	EASTERN INSURANCE CO.LTD.	27,000.00	30.46	34.10	822,457.80	920,800.00	98,342.20
4	ISLAMI INSURANCE BD LTD.	83,026.00	19.54	23.38	1,622,660.14	1,941,144.80	318,484.66
5	KARNAFULI INSURANCE CO.LTD.	54,226.00	15.82	17.61	857,784.83	954,819.10	97,034.27
6	NATIONAL LIFE INSURANCE CO.LTD	41,595.00	83.48	184.06	3,472,400.51	7,656,145.80	4,183,745.29
7	PARAMOUNT INSURANCE CO. LTD.	534,577.00	19.45	22.33	10,396,768.16	11,938,677.10	1,541,908.94
8	PIONEERINSURANCE COMPANY LTD	71,440.00	33.64	35.00	2,403,084.43	2,500,487.00	97,402.57
9	POPULAR LIFE INSURANCE CO. LTD	275,386.00	36.01	68.74	9,915,548.32	18,929,367.20	9,013,818.88
10	PRIME INSURANCE COMPANY LTD.	387,000.00	13.22	15.29	5,114,871.60	5,916,000.00	801,128.40
11	PRIME ISLAMI LIFE INSURANCE LT	9,900.00	62.34	68.80	617,169.96	681,120.00	63,950.04
12	PURABI GENERAL INSURANCE CO.LD	364,751.00	14.21	17.76	5,183,436.31	6,478,398.60	1,294,962.29
13	RELIANCE INSURANCE CO. LTD	65,707.00	36.40	47.58	2,391,958.20	3,126,403.40	734,445.20
14	REPUBLIC INSURANCE CO. LTD.	723,119.00	25.29	34.19	18,286,305.58	24,722,353.90	6,436,048.32
15	SANDHANI LIFE INSURANCE CO.LTD	353,610.00	10.46	32.10	3,698,186.19	11,351,240.30	7,653,054.11
16	UNITED INSURANCE LTD.	72,716.00	21.41	29.33	1,556,507.79	2,132,927.40	576,419.61
	Sub Total	**3,409,891.00**			**74,401,970.53**	**108,193,097.60**	**33,791,127.07**
	INVESTMENT						
1	AB BANK FIRST MUTUAL FUND	1,480,860.00	4.54	7.05	6,718,069.48	10,443,537.60	3,725,468.12
2	AIMS 1ST GUARANTEED MF	651.00	16.50	22.74	10,738.25	14,806.35	4,068.10
3	EBL FIRST MUTUAL FUND	1,616,141.00	5.51	7.33	8,907,425.62	11,845,053.80	2,937,628.18
4	EBL NRB MUTUAL FUND	771,426.00	6.75	7.23	5,204,348.37	5,580,007.00	375,658.63
5	FIRST JANATA BANK MUTUAL FUND	2,329,640.00	4.30	5.55	10,012,832.72	12,927,917.40	2,915,084.68
6	ICB EMPLOYEES PROV.M.F.ONE:S.O	2,869,011.00	6.20	8.45	17,799,918.05	24,236,317.00	6,436,398.95
7	IFIC BANK 1ST MF	1,434,380.00	4.23	7.10	6,073,848.67	10,181,887.30	4,108,038.63
8	L R GLOBAL BANGLADESH M F ONE	500,000.00	8.00	7.30	3,998,900.00	3,650,000.00	(348,900.00)
9	PHOENIX FINANCE 1ST MF	1,705,370.00	5.49	6.84	9,369,473.32	11,658,048.30	2,288,574.98
10	PHP FIRST MUTUAL FUND	3,331,760.00	5.05	6.85	16,824,901.11	22,830,112.40	6,005,211.29
11	POPULAR LIFE FIRST MUTUAL FUND	5,145,197.00	6.25	6.93	32,154,908.65	35,661,379.00	3,506,470.35
12	PRIME BANK 1ST ICB AMCL M FUND	3,021,575.00	6.45	7.11	19,480,374.18	21,477,182.50	1,996,808.32
13	TRUST BANK 1ST MUTUAL FUND	3,722,269.00	5.02	7.05	18,692,295.14	26,234,660.60	7,542,365.46
	Sub Total	**27,928,280.00**			**155,248,033.54**	**196,740,909.25**	**41,492,875.71**
	JUTE						
1	JUTE SPINNERS LTD.	4,569.00	15.55	61.32	71,063.03	280,169.50	209,106.47
	Sub Total	**4,569.00**			**71,063.03**	**280,169.50**	**209,106.47**
	MISCELLANEOUS						
1	AFC AGRO BIOTECH LTD.	988,071.00	53.24	56.50	52,609,007.12	55,823,995.40	3,214,988.29
2	ARAMIT LIMITED	50,016.00	88.18	356.96	4,410,310.85	17,853,924.30	13,443,613.45
3	BANGLADESH SHIPPING CORP.(BSC)	647,989.00	525.43	610.24	340,472,073.12	395,429,260.10	54,957,186.98
4	G.Q. BALL PEN IND. LTD	148,532.00	79.33	88.93	11,783,404.56	13,209,271.60	1,425,867.04
5	KDS ACCESSORIES LIMITED	2,814,861.00	63.14	72.80	177,741,678.48	204,930,820.90	27,189,142.42
6	KHAN BROTHERS PP WOVEN BAG IND	123,932.00	23.01	25.97	2,851,154.81	3,218,732.00	367,577.19
7	MIRACLE INDUSTRIES LTD.	131,250.00	28.85	49.06	3,785,942.48	6,438,500.00	2,652,557.53
8	SINOBANGLA INDUSTRIES LTD.	69,660.00	29.00	44.06	2,019,912.12	3,069,344.00	1,049,431.88
9	USMANIA GLASS SHEET	68,000.00	25.91	108.85	1,761,704.00	7,402,000.00	5,640,296.00
	Sub Total	**5,042,311.00**			**597,435,187.52**	**707,375,848.30**	**109,940,660.78**
	NON BANKING FIN. INSTITUTE						
1	BANGLADESH FIN. & INV. CO. LTD	450,000.00	11.93	13.96	5,368,325.00	6,280,000.00	911,675.00
2	BAY LEASING & INVESTMENT LTD.	2,408,503.00	22.49	27.17	54,173,670.74	65,427,603.50	11,253,932.76
3	DELTA BRAC HOUSING FINANCE COR	2,453,879.00	102.95	111.44	252,624,390.92	273,450,970.30	20,826,579.38
4	FAREAST FINANCE & INVESTMENT	2,898,115.00	10.70	13.05	31,015,626.73	37,815,159.80	6,799,533.07
5	FAS Finance and Investment Ltd	745,046.00	12.93	18.75	9,633,593.79	13,966,874.00	4,333,280.21
6	GSP FINANCE COMPANY (BD) LTD.	2,232,930.00	24.68	31.13	55,098,938.92	69,509,348.50	14,410,409.58

Statement of Profit on Sale of Marketable Securities (Contd.)

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
7	I P D C	4,204,265.00	14.55	35.89	61,177,121.65	150,874,400.50	89,697,278.85
8	I.D.L.C	6,881,798.00	51.11	72.65	351,762,151.42	499,931,344.00	148,169,192.58
9	INTL. LEASING & FIN.SERVICES	177,086.00	9.38	11.54	1,661,013.55	2,043,989.00	382,975.45
10	ISLAMIC FINANCE AND INVESTMENT	5,426,910.00	16.00	21.92	86,850,699.16	118,974,526.20	32,123,827.04
11	LANKABANGLA FINANCE LTD.	15,489,555.00	38.11	52.32	590,316,614.20	810,401,179.80	220,084,565.60
12	MIDAS FINANCING LIMITED	19,267.00	10.07	18.40	193,949.33	354,512.80	160,563.47
13	NATIONAL HOUSING FIN. & INV.	679,680.00	38.91	48.95	26,445,524.33	33,270,123.10	6,824,598.77
14	PHOENIX FINANCE & INV. LTD	719,961.00	25.72	34.95	18,519,772.79	25,164,358.20	6,644,585.41
15	PREMIER LEASING INTERNATIONAL	365,111.00	10.80	15.94	3,944,754.57	5,821,590.30	1,876,835.73
16	UNION CAPITAL LIMITED	4,967,260.00	23.52	27.77	116,827,070.73	137,946,364.40	21,119,293.67
17	UNITED FINANCE LTD.	3,136,257.00	18.05	23.64	56,609,752.48	74,156,205.50	17,546,453.02
18	UTTARA FINANCE & INVEST. LTD	354,183.00	61.48	68.59	21,775,647.07	24,294,877.90	2,519,230.83
	Sub Total	**53,609,806.00**			**1,743,998,617.37**	**2,349,683,427.80**	**605,684,810.43**
	PHARMACEUTICALS AND CHEMICALS						
1	ACI FORMULATIONS LIMITED	1,173,029.00	173.00	215.42	202,939,043.42	252,689,409.60	49,750,366.18
2	ACME LABORATORIES	1,575,320.00	69.33	116.06	109,210,441.61	182,839,008.60	73,628,566.99
3	ACTIVE FINE CHEMICALS LIMITED	1,927,076.00	45.19	51.79	87,093,433.25	99,799,671.20	12,706,237.95
4	AMBEE PHARMACEUTICALS LTD.	500.00	38.55	509.00	19,273.25	254,500.00	235,226.75
5	BEACON PHARMACEUTICALS LTD.	4,322,808.00	17.21	23.33	74,401,881.60	100,841,562.00	26,439,680.40
6	BEXIMCO PHARMACEUTICALS LTD.	10,310,538.00	56.88	89.16	586,427,107.57	919,279,136.50	332,852,028.93
7	CENTRAL PHARMACEUTICALS LTD.	407,400.00	26.49	30.56	10,791,258.62	12,450,660.00	1,659,401.38
8	GLOBAL HEAVY CHEMICALS LTD.	110,111.00	42.18	44.47	4,644,239.74	4,896,961.70	252,721.96
9	IMAM BUTTON INDUSTRIES LTD.	3,000.00	10.62	12.91	31,852.50	38,720.00	6,867.50
10	JMI SYRINGES & MEDICAL DEVICES	686,222.00	156.44	185.62	107,355,316.22	127,376,904.10	20,021,587.88
11	NATIONAL POLYMER LIMITED	162,135.00	38.39	74.28	6,225,140.90	12,044,141.90	5,819,001.00
12	ORION INFUSIONS LTD(MALA)	143,759.00	53.88	70.61	7,745,786.09	10,150,699.00	2,404,912.91
13	PHARMA AIDS LTD.	188,740.00	249.20	276.46	47,033,265.84	52,179,877.00	5,146,611.16
14	RAHAMAN CHEMICALS	68,000.00	8.09	40.00	550,419.20	2,720,000.00	2,169,580.80
15	SALVO CHEMICAL INDUSTRY LTD.	4,027,527.00	13.83	16.58	55,692,826.96	66,773,777.50	11,080,950.54
16	SQUARE PHARMACEUTICALS LTD.	6,039,811.00	192.76	270.20	1,164,251,705.84	1,631,971,320.90	467,719,615.06
	Sub Total	**31,145,976.00**			**2,464,412,992.58**	**3,476,306,350.00**	**1,011,893,357.42**
	SERVICES AND REAL ESTATE						
1	EASTERN HOUSING LIMITED(SHARE)	1,903,201.00	36.56	44.89	69,579,166.72	85,436,731.60	15,857,564.88
2	SAMARITA HOSPITAL LTD.	3,165.00	6.68	80.93	21,138.00	256,159.00	235,021.00
3	SUMMIT ALLIANCE PORT LTD.	493,341.00	35.79	49.44	17,658,154.41	24,390,960.10	6,732,805.69
4	THE PENINSULA CHITTAGONG LTD.	1,402,177.00	23.09	34.91	32,381,034.33	48,943,692.10	16,562,657.77
	Sub Total	**3,801,884.00**			**119,639,493.46**	**159,027,542.80**	**39,388,049.34**
	SHARE AGAINST UNDERWRITING						
1	BANGLADESH SHIPPING CORP. TAKE UP	977.00	103.07	450.70	100,699.98	440,333.90	339,633.92
	Sub Total	**977.00**			**100,699.98**	**440,333.90**	**339,633.92**
	TANNERY INDUSTRY						
1	APEX FOOTWEAR LIMITED.	362,441.00	254.61	372.69	92,282,383.30	135,078,063.30	42,795,680.00
2	APEX TANNERY LTD.	437,528.00	121.50	153.49	53,159,382.35	67,154,297.10	13,994,914.75
3	LEGACY FOOTWEAR LTD.	2,500.00	29.28	33.00	73,210.00	82,500.00	9,290.00
4	SAMATA LEATHER COMPLEX LTD.	75,924.00	7.04	26.12	534,857.43	1,983,165.40	1,448,307.97
	Sub Total	**878,393.00**			**146,049,833.08**	**204,298,025.80**	**58,248,192.72**
	TELECOMMUNICATION						
1	BANGLADESH SUBMARINE CABLE CO.	1,580,972.00	110.39	122.40	174,518,543.40	193,515,551.80	18,997,008.40
2	GRAMEENPHONE LTD.	11,431,953.00	242.84	286.14	2,776,154,097.61	3,271,157,905.40	495,003,807.79
	Sub Total	**13,012,925.00**			**2,950,672,641.01**	**3,464,673,457.20**	**514,000,816.19**
	TRAVEL AND LEISURE						
1	UNIQUE HOTEL & RESORTS LIMITED	25,000.00	75.80	59.70	1,895,042.50	1,492,500.00	(402,542.50)
	Sub Total	**25,000.00**			**1,895,042.50**	**1,492,500.00**	**(402,542.50)**
	Total. A	**502,901,877.00**			**18,911,672,303.27**	**24,815,698,180.85**	**5,904,025,877.58**
B.	**PORTFOLIO-2**						
	BANK						
1	AB BANK LTD.	6,749,818.00	20.09	24.76	135,604,518.60	167,125,050.90	31,520,532.30
2	AL ARAFA ISLAMI BANK LTD.	1,943,546.00	13.56	18.88	26,349,041.83	36,688,754.30	10,339,712.47

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
3	BANK ASIA LIMITED	1,573,000.00	15.14	17.79	23,808,298.80	27,985,600.00	4,177,301.20
4	BRAC BANK LTD.	567,662.00	45.96	61.02	26,090,313.18	34,636,095.10	8,545,781.92
5	CITY BANK LTD.	6,186,705.00	19.89	25.39	123,023,737.75	157,086,954.60	34,063,216.85
6	DHAKA BANK LTD.	1,539,083.00	16.18	21.21	24,898,276.46	32,649,803.80	7,751,527.34
7	DUTCH BANGLA BANK LIMITED	4,090.00	94.74	108.96	387,484.56	445,628.00	58,143.45
8	EASTERN BANK LTD.	1,843,682.00	24.31	32.25	44,823,880.95	59,465,788.90	14,641,907.95
9	I.F.I.C. BANK LTD.	6,729,012.00	18.98	22.32	127,703,569.99	150,166,453.30	22,462,883.31
10	ISLAMI BANK LTD.	10,000,000.00	27.91	30.70	279,124,000.00	307,000,000.00	27,876,000.00
11	MERCANTILE BANK LIMITED	9,181,728.00	12.86	15.61	118,069,385.97	143,362,179.50	25,292,793.53
12	ONE BANK LIMITED	1,001,700.00	13.02	21.50	13,047,042.33	21,539,610.00	8,492,567.67
13	PREMIER BANK LIMITED	284,870.00	8.16	10.59	2,324,938.02	3,016,596.00	691,657.98
14	PRIME BANK LIMITED	7,529,626.00	17.71	21.16	133,344,295.78	159,294,903.90	25,950,608.12
15	PUBALI BANK LTD.	184,081.00	22.71	29.84	4,180,387.47	5,493,240.00	1,312,852.53
16	SHAHJALAL ISLAMI BANK LTD.	750,000.00	12.48	16.02	9,358,650.00	12,015,000.00	2,656,350.00
17	SOCIAL ISLAMI BANK LIMITED	11,810,039.00	13.83	16.43	163,323,611.17	194,073,797.10	30,750,185.93
18	SOUTHEAST BANK LIMITED	230,154.00	17.93	21.41	4,126,615.19	4,927,795.60	801,180.41
19	TRUST BANK LTD.	911,593.00	23.89	26.68	21,774,492.72	24,320,777.80	2,546,285.08
20	UTTARA BANK LTD.	2,121,543.00	21.42	24.75	45,434,988.27	52,509,957.90	7,074,969.63
	Sub Total	**71,141,932.00**			**1,326,797,529.03**	**1,593,803,986.70**	**267,006,457.67**
	CEMENT						
1	CONFIDENCE CEMENT LTD.	1,271,436.00	91.61	112.21	116,480,364.35	142,668,527.00	26,188,162.65
2	M.I. CEMENT FACTORY LIMITED	170,000.00	72.05	85.10	12,248,058.00	14,467,000.00	2,218,942.00
	Sub Total	**1,441,436.00**			**128,728,422.35**	**157,135,527.00**	**28,407,104.65**
	CERAMIC INDUSTRY						
1	FU-WANG CERAMICS INDS.LTD.	91,419.00	18.00	19.00	1,645,496.29	1,736,961.00	91,464.71
2	RAK CERAMICS(BANGLADESH) LTD.	41,134.00	55.13	57.84	2,267,783.23	2,379,158.60	111,375.37
	Sub Total	**132,553.00**			**3,913,279.52**	**4,116,119.60**	**202,840.08**
	ENGINEERING						
1	AFTAB AUTOMOBILES LTD.	865,837.00	58.09	65.85	50,295,208.21	57,011,608.70	6,716,400.49
2	BANGLADESH BUILDING SYSTEM LTD	2,741,182.00	35.67	46.16	97,780,091.96	126,541,149.00	28,761,057.04
3	BSRM LIMITED	150.00	157.64	140.80	23,645.93	21,120.00	(2,525.93)
4	BSRM STEELS LIMITED	116,415.00	81.23	95.12	9,456,662.21	11,073,913.50	1,617,251.29
5	GPH ISPAT LTD.	4,021,790.00	26.98	36.08	108,515,728.29	145,106,907.40	36,591,179.11
6	RATANPUR STEEL RE-ROLLING MILL	2,363,456.00	43.66	78.45	103,197,235.78	185,406,854.50	82,209,618.72
7	S. ALAM COLD ROLLED STEELS LTD	425,769.00	28.80	37.05	12,260,125.96	15,773,856.50	3,513,730.54
8	SINGER BANGLADESH LTD.	108,911.00	188.19	225.04	20,496,407.63	24,509,713.20	4,013,305.57
	Sub Total	**10,643,510.00**			**402,025,105.97**	**565,445,122.80**	**163,420,016.83**
	FOOD AND ALLIED						
1	AMAN FEED LIMITED	723,670.00	72.53	75.40	52,488,083.17	54,561,917.10	2,073,833.93
2	B A T B C	3,000.00	2,631.41	2,806.69	7,894,230.90	8,420,080.00	525,849.10
3	EMERALD OIL INDUSTRIES LTD.	43,729.00	21.15	40.12	925,005.77	1,754,478.70	829,472.93
4	FU-WANG FOODS LIMITED	1,175,918.00	15.24	16.00	17,923,399.63	18,809,525.00	886,125.37
5	GOLDEN HARVEST AGRO IND. LTD.	75,422.00	52.66	55.93	3,971,639.56	4,218,547.60	246,908.04
	Sub Total	**2,021,739.00**			**83,202,359.03**	**87,764,548.40**	**4,562,189.37**
	FUEL AND POWER						
1	BARAKA POWER LIMITED.	2,000,135.00	30.11	48.12	60,224,007.77	96,249,283.10	36,025,275.33
2	JAMUNA OIL COMPANY LTD.	199,187.00	196.99	206.19	39,238,151.01	41,069,471.80	1,831,320.79
3	MEGHNA PETROLEUM LTD.	17,109.00	173.13	195.33	2,962,130.79	3,341,924.30	379,793.51
4	MJL BANGLADESH LIMITED	7,658,642.00	92.39	120.02	707,552,959.62	919,180,155.80	211,627,196.18
5	PADMA OIL COMPANY.	578,394.00	189.58	234.07	109,653,346.49	135,384,814.80	25,731,468.31
6	POWER GRID CO. BD. LTD.	126,024.00	57.62	63.90	7,261,906.16	8,052,506.90	790,600.74
7	SAIF POWERTEC LIMITED	2,389,058.00	37.46	45.51	89,488,301.24	108,737,863.80	19,249,562.56
8	SUMMIT POWER LTD.	831,851.00	33.87	40.92	28,175,210.82	34,036,714.60	5,861,503.78
9	UNITED POWER GEN & DIST CO LTD	1,613,732.00	148.39	154.67	239,457,215.85	249,600,270.70	10,143,054.85
	Sub Total	**15,414,132.00**			**1,284,013,229.75**	**1,595,653,005.80**	**311,639,776.05**
	GARMENTS AND TEXTILE						
1	AL-HAJ TEXTILE	850.00	96.50	104.20	82,025.00	88,570.00	6,545.00
2	ARGON DENIMS LIMITED	5,617,218.00	24.44	35.28	137,278,592.47	198,152,054.10	60,873,461.63
3	HAMID FABRICS LIMITED	8,257,985.00	23.95	26.17	197,807,643.70	216,124,534.80	18,316,891.10

Statement of Profit on Sale of Marketable Securities (Contd.)

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
4	MALEK SPINNING MILLS LTD.	686,342.00	16.77	20.27	11,512,126.24	13,909,763.80	2,397,637.56
5	MOZAFFAR HOSSAIN SPINNING MILL	5,938,702.00	21.62	27.39	128,367,123.83	162,643,194.10	34,276,070.27
6	SAIHAM COTTON MILLS LTD.	85,000.00	17.84	19.39	1,516,357.50	1,648,500.00	132,142.50
7	SAIHAM TEXTILE MILLS LTD.	126,871.00	19.04	21.50	2,415,928.33	2,727,913.60	311,985.27
8	TOSRIFA INDUSTRIES LIMITED	70,000.00	25.10	31.20	1,757,000.00	2,184,000.00	427,000.00
9	ZAHEEN SPINNING LIMITED	407,610.00	21.97	26.27	8,953,887.35	10,709,492.90	1,755,605.55
	Sub Total	**21,190,578.00**			**489,690,684.42**	**608,188,023.30**	**118,497,338.88**
	INFORMATION TECHNOLOGY						
1	AAMRA TECHNOLOGIES LTD.	288,250.00	38.28	41.48	11,033,143.48	11,956,110.50	922,967.03
2	AGNI SYSTEMS LIMITED	2,192,434.00	23.52	25.49	51,559,019.91	55,882,697.90	4,323,677.99
3	BDCOM ONLINE LIMITED	3,423,174.00	24.48	32.32	83,802,974.99	110,637,433.40	26,834,458.41
	Sub Total	**5,903,858.00**			**146,395,138.38**	**178,476,241.80**	**32,081,103.42**
	INSURANCE						
1	AGRANI INSURANCE CO. LTD.	150,300.00	18.74	24.23	2,816,997.75	3,641,551.40	824,553.65
2	ASIA INSURANCE LIMITED	368,557.00	17.72	22.62	6,530,513.59	8,335,576.90	1,805,063.31
3	ASIA PACIFIC GENERAL INSURANCE	219,065.00	18.71	23.00	4,098,881.40	5,038,181.50	939,300.10
4	CENTRAL INSURANCE CO.LTD.	94,792.00	20.62	22.10	1,954,999.69	2,094,903.20	139,903.51
5	CONTINENTAL INSURANCE LTD.	101,681.00	21.81	23.78	2,218,140.51	2,418,057.20	199,916.69
6	DELTA LIFE INSURANCE CO.LTD.	3,695.00	99.37	120.60	367,153.68	445,617.00	78,463.33
7	DHAKA INSURANCE LIMITED	183,763.00	22.94	26.89	4,216,047.26	4,941,753.30	725,706.04
8	EASTLAND INSURANCE CO.LTD.	180,006.00	21.61	25.47	3,889,533.65	4,584,780.70	695,247.05
9	FEDERAL INSURANCE CO.LTD.	20,000.00	13.03	15.85	260,564.00	317,000.00	56,436.00
10	GLOBAL INSURANCELTD.	103,554.00	15.69	20.64	1,624,368.75	2,136,869.00	512,500.25
11	ISLAMI INSURANCE BD LTD.	40,348.00	15.12	18.71	610,163.63	754,914.80	144,751.17
12	KARNAFULI INSURANCE CO.LTD.	332,187.00	13.66	17.86	4,538,172.70	5,933,189.30	1,395,016.60
13	NORTHERN GENERALINSURANCE CO	64,023.00	19.35	27.02	1,238,729.81	1,729,850.90	491,121.09
14	PHOENIX INSURANCE CO.LTD.	7,395.00	29.25	34.70	216,331.85	256,606.50	40,274.65
15	PIONEERINSURANCE COMPANY LTD	78,647.00	29.95	35.98	2,355,768.64	2,829,699.80	473,931.16
16	PRIME INSURANCE COMPANY LTD.	33,234.00	15.57	20.91	517,488.45	695,026.00	177,537.55
17	PROVATI INSURANCE COMPANY LTD.	32,000.00	17.37	19.21	555,984.00	614,800.00	58,816.00
18	PURABI GENERAL INSURANCE CO.LD	720,413.00	14.06	19.06	10,132,497.62	13,728,053.90	3,595,556.28
19	REPUBLIC INSURANCE CO. LTD.	347,507.00	16.71	27.43	5,805,978.20	9,531,951.30	3,725,973.10
20	RUPALI INSURANCE COMPANY LTD	32,331.00	20.50	24.54	662,892.19	793,342.60	130,450.41
21	SUNLIFE INSURANCE CO. LTD.	18,500.00	17.26	23.75	319,271.15	439,300.00	120,028.85
22	TAKAFUL ISLAMI INSURANCE LTD.	4,734.00	18.18	22.90	86,046.13	108,408.60	22,362.47
	Sub Total	**3,136,732.00**			**55,016,524.67**	**71,369,433.90**	**16,352,909.23**
	MISCELLANEOUS						
1	AFC AGRO BIOTECH LTD.	200,000.00	54.41	62.59	10,882,380.00	12,517,500.00	1,635,120.00
2	BEXIMCO LIMITED(SHARE)	9,590,317.00	27.68	37.21	265,497,554.65	356,870,237.20	91,372,682.55
3	KHAN BROTHERS PP WOVEN BAG IND	42,083.00	21.04	24.90	885,498.22	1,047,731.30	162,233.08
	Sub Total	**9,832,400.00**			**277,265,432.87**	**370,435,468.50**	**93,170,035.63**
	NON BANKING FIN. INSTITUTE						
1	BAY LEASING & INVESTMENT LTD.	275,255.00	23.55	27.17	6,481,090.63	7,479,498.50	998,407.87
2	FAREAST FINANCE & INVESTMENT	8,382,680.00	12.98	14.59	108,784,650.46	122,329,777.50	13,545,127.04
3	I P D C	609,574.00	12.76	48.01	7,777,737.54	29,263,813.90	21,486,076.36
4	I.D.L.C	2,002,049.00	49.21	59.55	98,512,407.68	119,213,288.70	20,700,881.02
5	ISLAMIC FINANCE AND INVESTMENT	835,211.00	14.40	27.65	12,028,207.70	23,094,444.40	11,066,236.70
6	LANKABANGLA FINANCE LTD.	3,606,819.00	30.22	34.94	108,985,968.09	126,039,406.60	17,053,438.51
7	NATIONAL HOUSING FIN. & INV.	310,977.00	24.52	49.79	7,625,318.20	15,482,373.10	7,857,054.90
8	PHOENIX FINANCE & INV. LTD	500,898.00	22.57	29.95	11,304,917.23	15,003,391.40	3,698,474.17
9	UNION CAPITAL LIMITED	219,221.00	15.80	18.09	3,462,721.76	3,965,015.40	502,293.64
10	UNITED FINANCE LTD.	338,258.00	20.63	22.72	6,978,431.67	7,685,070.20	706,638.53
	Sub Total	**17,080,942.00**			**371,941,450.96**	**469,556,079.70**	**97,614,628.74**
	PHARMACEUTICALS AND CHEMICALS						
1	ACI FORMULATIONS LIMITED	52,985.00	120.50	198.11	6,384,950.23	10,497,108.00	4,112,157.77
2	BEXIMCO PHARMACEUTICALS LTD.	8,490,437.00	74.84	102.02	635,398,097.95	866,166,143.80	230,768,045.85
3	GLOBAL HEAVY CHEMICALS LTD.	1,336,919.00	36.80	44.03	49,201,698.92	58,859,957.10	9,658,258.18
4	ORION INFUSIONS LTD(MALA)	40,000.00	68.16	71.24	2,726,468.00	2,849,500.00	123,032.00

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
5	ORION PHARMA LIMITED	2,820,399.00	38.33	43.45	108,102,877.83	122,539,944.10	14,437,066.27
6	SQUARE PHARMACEUTICALS LTD.	4,719,581.00	225.50	279.38	1,064,265,515.50	1,318,570,060.80	254,304,545.30
	Sub Total	**17,460,321.00**			**1,866,079,608.42**	**2,379,482,713.80**	**513,403,105.38**
	SERVICES AND REAL ESTATE						
1	EASTERN HOUSING LIMITED(SHARE)	1,607,311.00	35.98	41.71	57,837,670.74	67,048,745.30	9,211,074.56
2	THE PENINSULA CHITTAGONG LTD.	3,100.00	28.70	30.00	88,984.26	93,000.00	4,015.74
	Sub Total	**1,610,411.00**			**57,926,655.00**	**67,141,745.30**	**9,215,090.30**
	TELECOMMUNICATION						
1	BANGLADESH SUBMARINE CABLE CO.	441,445.00	109.52	122.86	48,345,785.56	54,235,819.30	5,890,033.74
2	GRAMEENPHONE LTD.	1,379,237.00	280.65	332.42	387,083,967.44	458,479,208.50	71,395,241.06
	Sub Total	**1,820,682.00**			**435,429,753.00**	**512,715,027.80**	**77,285,274.80**
	TRAVEL AND LEISURE						
1	UNIQUE HOTEL & RESORTS LIMITED	4,755,216.00	47.59	54.60	226,309,610.61	259,621,680.90	33,312,070.29
	Sub Total	**4,755,216.00**			**226,309,610.61**	**259,621,680.90**	**33,312,070.29**
	Total .B	**183,586,442.00**			**7,154,734,783.96**	**8,920,904,725.30**	**1,766,169,941.34**
	C. Branches						
	I. Chittagong						
	BANK						
1	EXIM BANK LTD.	45,000.00	12.70	14.63	571,400.00	658,500.00	87,100.00
2	FIRST SECURITY BANK	30,000.00	14.20	16.80	426,000.00	504,000.00	78,000.00
3	IFIC BANK LTD.	50,000.00	24.26	30.57	1,212,900.00	1,528,500.00	315,600.00
4	ISLAMI BANK LTD.	5,000.00	34.72	41.80	173,600.00	209,000.00	35,400.00
5	JAMUNA BANK LTD.	55,000.00	13.77	14.70	757,350.00	808,500.00	51,150.00
6	MERCANTILE BANK LTD.	83,000.00	16.50	18.38	1,369,880.00	1,525,300.00	155,420.00
7	N.C.C. BANK LTD.	130,000.00	13.96	15.73	1,815,200.00	2,045,500.00	230,300.00
8	NATIONAL BANK LTD.	265,000.00	11.85	14.63	3,138,950.00	3,877,500.00	738,550.00
9	ONE BANK LTD	132,500.00	20.04	23.01	2,655,775.00	3,048,800.00	393,025.00
10	PRIME BANK LTD.	55,000.00	19.10	21.86	1,050,350.00	1,202,500.00	152,150.00
11	SOUTHEAST BANK LTD.	65,000.00	16.16	20.21	1,050,500.00	1,313,500.00	263,000.00
12	STANDARD BANK LTD.	35,000.00	12.66	14.69	443,100.00	514,000.00	70,900.00
13	THE CITY BANK LTD	128,625.00	25.97	32.07	3,340,141.25	4,124,825.00	784,683.75
14	TRUST BANK LTD.	67,500.00	24.64	27.23	1,663,225.00	1,838,108.80	174,883.80
15	UCB	50,000.00	22.30	23.44	1,115,000.00	1,172,000.00	57,000.00
	Sub-Total	**1,196,625.00**			**20,783,371.25**	**24,370,533.80**	**3,587,162.55**
	ENGINEERING						
1	BANGLADESH THAI ALUMINIUM LTD.	88,843.00	10.00	20.49	888,430.00	1,820,474.30	932,044.30
2	BSRM STEELS LTD.	35,000.00	89.70	99.88	3,139,350.00	3,495,654.80	356,304.80
3	OLYMPIC ACCESS.LTD	20,000.00	23.95	28.25	479,000.00	565,070.00	86,070.00
4	RSRM LIMITED	30,000.00	80.52	88.29	2,415,500.00	2,648,800.00	233,300.00
5	S ALAM COLD ROLLED STEELS LTD.	40,000.00	37.60	41.02	1,504,000.00	1,640,658.00	136,658.00
	Sub-Total	**213,843.00**			**8,426,280.00**	**10,170,657.10**	**1,744,377.10**
	FUEL AND POWER						
1	BARAKA POWER LTD.	60,250.00	36.92	45.14	2,224,317.50	2,719,815.00	495,497.50
2	JAMUNA OIL COMPANY LTD.	34,196.00	180.94	204.76	6,187,535.80	7,001,952.20	814,416.40
3	MEGHNA PETROLIUM CO. LTD	55,000.00	186.23	201.24	10,242,600.00	11,068,346.50	825,746.50
4	MJL BD. LTD.	69,500.00	97.30	110.59	6,762,575.00	7,685,687.80	923,112.80
5	UNITED POWER G&D CO. LTD.	6,000.00	142.10	168.00	852,610.00	1,007,977.00	155,367.00
	Sub-Total	**224,946.00**			**26,269,638.30**	**29,483,778.50**	**3,214,140.20**
	INVESTMENT						
1	IDLC FINANCE LTD	33,327.00	31.22	66.19	1,040,534.10	2,206,023.00	1,165,488.90
2	NATIONAL H. FIN. &Inv.	35,100.00	44.55	56.01	1,563,805.00	1,965,793.40	401,988.40
3	UNION CAPITAL	105,000.00	29.42	31.39	3,089,200.00	3,296,400.00	207,200.00
4	Uttara Finance & Inv. Ltd.	7,235.00	68.15	70.02	493,065.25	506,597.00	13,531.75
	Sub-Total	**180,662.00**			**6,186,604.35**	**7,974,813.40**	**1,788,209.05**
	INFORMATION TECHNOLOGY						
1	AAMRA TECHNOLOGIES LTD.	220,000.00	38.69	41.18	8,510,700.00	9,059,640.00	548,940.00
2	AGNI SYSTEM LTD.	50,000.00	24.47	27.74	1,223,400.00	1,387,000.00	163,600.00

Statement of Profit on Sale of Marketable Securities (Contd.)

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
3	BDCOM ONLINE LTD.	60,000.00	25.38	32.83	1,522,500.00	1,969,675.40	447,175.40
	Sub-Total	**330,000.00**			**11,256,600.00**	**12,416,315.40**	**1,159,715.40**
	MISCELLANEOUS						
1	THE PENINSULA CHITTAGONG LTD.	50,000.00	25.62	34.09	1,281,000.00	1,704,500.00	423,500.00
	Sub-Total	**50,000.00**			**1,281,000.00**	**1,704,500.00**	**423,500.00**
	PHARMACEUTICALS & CHEMICALS						
1	ACTIVE FINE CHEMICALS LTD.	8,000.00	48.83	50.94	390,640.00	407,500.00	16,860.00
2	AFC AGRO BIOTECH LTD.	40,000.00	52.49	59.50	2,099,600.00	2,380,000.00	280,400.00
3	BEXIMCO PHARMA LTD.	60,500.00	80.77	106.76	4,886,875.00	6,458,950.00	1,572,075.00
4	SQUARE PHARMA. LTD.	3,910.00	237.21	281.69	927,491.10	1,101,423.50	173,932.40
5	THE ACME LABORATORIES LIMITED	5,000.00	111.90	113.88	559,520.00	569,400.00	9,880.00
	Sub-Total	**117,410.00**			**8,864,126.10**	**10,917,273.50**	**2,053,147.40**
	TELECOMMUNICATION						
1	GRAMEENPHONE	19,500.00	292.34	328.03	5,700,705.00	6,396,599.70	695,894.70
	Sub-Total	**19,500.00**			**5,700,705.00**	**6,396,599.70**	**695,894.70**
	TEXTILE						
1	TOSRIFA IND. LTD.	232,274.00	25.81	27.19	5,994,991.94	6,314,406.00	319,414.06
	Sub-Total	**232,274.00**			**5,994,991.94**	**6,314,406.00**	**319,414.06**
	TOTAL.I	**2,565,260.00**			**94,763,316.94**	**109,748,877.40**	**14,985,560.46**
	II.Rajshahi						
	BANK						
1	AB BANK LIMITED	72,000	26.89	27.47	1,935,928.80	1,977,600.00	41,671.20
2	AL-ARAFAH ISLAMI BANK LTD.	938,963	15.28	16.76	14,347,707.33	15,740,720.00	1,393,012.67
3	IFIC BANK LTD.	330,731	22.22	25.42	7,349,262.52	8,408,726.40	1,059,463.88
4	MUTUAL TRUST BANK LIMITED	224,529	17.11	17.92	3,840,800.02	4,023,196.90	182,396.88
5	NATIONAL BANK LIMITED	715,641	9.91	11.42	7,091,387.30	8,175,135.50	1,083,748.20
6	NCC BANK LTD	796,091	9.79	10.71	7,795,107.34	8,525,798.20	730,690.86
7	PRIME BANK LIMITED	299,450	22.14	22.72	6,630,837.03	6,804,895.00	174,057.98
8	SOUTHEAST BANK LIMITED	606,057	21.41	21.77	12,975,128.91	13,193,781.70	218,652.79
9	STANDARD BANK LIMITED	11,500	8.10	8.37	93,137.05	96,250.00	3,112.95
10	THE PREMIER BANK LTD.	841,862	8.22	8.66	6,918,100.46	7,288,171.80	370,071.34
11	TRUST BANK LIMITED	56,279	24.69	24.91	1,389,646.70	1,401,747.10	12,100.40
	Sub Total	**4,893,103**			**70,367,043.45**	**75,636,022.60**	**5,268,979.15**
	CEMENT						
1	HEIDELBERG CEMENT LTD.	7,590	528.64	546.56	4,012,388.96	4,148,370.40	135,981.44
2	M. I. CEMENT FACTORY LTD.	86,364	89.82	93.41	7,757,577.21	8,067,544.00	309,966.79
	Sub Total	**93,954**			**11,769,966.17**	**12,215,914.40**	**445,948.23**
	ENGINEERING						
1	BD THAI ALUMINIUM LTD.	2,281	10.00	28.60	22,810.00	65,236.60	42,426.60
2	RATANPUR STEEL RE-ROLLING MILL	333,538	79.67	82.14	26,573,637.80	27,395,640.80	822,003.00
3	S ALAM CR STEELS LTD.	171,735	36.62	39.16	6,289,310.97	6,725,613.70	436,302.73
4	SAIF POWERTEC LTD	6,000	36.00	41.45	216,000.00	248,686.50	32,686.50
	Sub Total	**513,554**			**33,101,758.77**	**34,435,177.60**	**1,333,418.83**
	FINANCIAL INSTITUTIONS						
1	BAY LEASING & INVESTMENT LTD.	302,969	30.24	32.43	9,162,933.84	9,826,733.00	663,799.16
2	BD FIN & INV CO LTD.	288,356	11.68	14.19	3,369,150.00	4,092,352.40	723,202.40
3	GSP FINANCE (BD) LTD	37,300	27.36	28.87	1,020,341.50	1,076,710.60	56,369.10
4	IDLC (IND. DEV. LEASING CO.)	30,000	53.30	69.69	1,599,100.00	2,090,600.00	491,500.00
5	IPDC OF BANGLADESH LTD.	31,500	40.60	43.34	1,279,010.25	1,365,335.00	86,324.75
6	PHOENIX FINANCE & INVES.LTD.	302,000	25.01	26.24	7,551,613.60	7,924,694.70	373,081.10
7	UNITED FINANCE LTD	47,000	19.81	20.70	930,900.80	973,083.40	42,182.60
	Sub Total	**1,039,125**			**24,913,050.00**	**27,349,509.10**	**2,436,459.10**
	INSURANCE						
1	ASIA INSURANCE LTD	1,354	29.90	21.00	40,479.32	28,434.00	(12,045.32)
2	CONTINENTAL INS. LTD	222,212	21.59	23.00	4,796,535.53	5,110,664.80	314,129.27
3	GLOBAL INSURANCE LTD.	409,765	14.99	19.03	6,141,892.19	7,798,618.50	1,656,726.31

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
4	GREEN DELTA INSURANCE	5,219	66.60	67.36	347,569.22	351,541.90	3,972.68
5	PARAMOUNT INS. COM. LTD	139,020	18.44	19.27	2,563,520.40	2,679,285.00	115,764.60
6	PROVATI INSURANCE COMPANY LTD.	38,324	20.62	21.09	790,196.09	808,436.40	18,240.31
7	RELIANCE INSURANCE CO. LTD.	74,499	54.48	56.95	4,058,872.29	4,242,608.70	183,736.41
	Sub Total	**890,393**			**18,739,065.05**	**21,019,589.30**	**2,280,524.25**
	INVESTMENT						
1	EBL 1ST MUTUAL FUND	397,150	7.58	7.81	3,009,205.55	3,103,170.00	93,964.45
2	FIRST JANATA BANK MUTUAL FUND	30,000	7.65	7.80	229,431.00	234,000.00	4,569.00
3	GRAMEEN MFO:SCHEME 2	525,599	11.24	12.88	5,910,040.51	6,768,027.70	857,987.19
4	ICB AMCL 2ND NRB MF	1,176,191	10.58	10.97	12,447,088.01	12,907,042.40	459,954.40
5	PHP FIRST MF	762,000	7.19	7.60	5,478,094.20	5,791,200.00	313,105.80
6	TRUST BANK 1ST MF	791,510	5.45	7.58	4,313,499.05	6,002,617.00	1,689,117.95
	Sub Total	**3,682,450**			**31,387,358.31**	**34,806,057.10**	**3,418,698.79**
	MISCELLANEOUS						
1	GENERATION NEXT FASHIONS LTD.	159,500	9.13	10.54	1,457,000.60	1,681,431.00	224,430.40
	Sub Total	**159,500**			**1,457,000.60**	**1,681,431.00**	**224,430.40**
	PHARMACEUTICALS AND CHEMICALS						
1	ACI FORMULATIONS LTD	5,500	214.75	219.53	1,181,100.02	1,207,430.00	26,329.98
2	BEXIMCO PHARMA LTD.	28,000	88.25	94.19	2,470,999.50	2,637,400.00	166,400.50
3	KOHINOOR CHEMICAL CO.	14,382	390.89	394.82	5,621,824.03	5,678,238.10	56,414.07
4	RENATA LIMITED	2,125	934.91	1,115.47	1,986,673.14	2,370,370.30	383,697.16
5	SQUARE PHARMACEUTICALS LTD.	19,195	251.22	268.29	4,822,208.42	5,149,833.40	327,624.98
	Sub Total	**69,202**			**16,082,805.10**	**17,043,271.80**	**960,466.70**
	TEXTILE						
1	RAHIM TEXTILE MILLS LTD.	15,579	274.73	291.82	4,280,051.71	4,546,287.80	266,236.09
2	STYLECRAFT LIMITED	3,131	1,173.44	1,265.81	3,674,039.95	3,963,262.00	289,222.05
3	ZAHEEN SPINNING LTD	115,000	7.56	22.23	869,561.00	2,556,500.00	1,686,939.00
	Sub Total	**133,710**			**8,823,652.66**	**11,066,049.80**	**2,242,397.14**
	Total C-II	**11,474,991**			**216,641,700.11**	**235,253,022.70**	**18,611,322.59**
	III. Khulna						
	BANK						
1	AB BANK LIMITED	20,000	25.85	27.00	517,062.00	540,000.00	22,938.07
2	AL-ARAFAH ISLAMI BANK	21,000	13.47	16.67	282,899.60	350,100.00	67,200.40
3	I.F.I.C. BANK LTD.	60,351	25.42	30.01	1,534,263.73	1,811,047.20	276,783.47
4	IDLC	25,834	34.22	70.32	884,157.23	1,816,715.20	932,557.97
5	INTERNATIONAL LEASING & FIN. SERVICES	46,018	17.55	18.48	807,700.73	850,293.40	42,592.67
6	JAMUNA BANK LIMITED	50,168	14.71	18.47	737,862.84	926,696.40	188,833.56
7	LANKA BANGLA FINANCE LTD.	43,199	51.88	53.52	2,241,299.54	2,312,186.80	70,887.26
8	NATIONAL BANK LTD.	6,000	8.98	10.90	53,899.80	65,400.00	11,500.20
9	ONE BANK LTD.	37,700	12.58	15.47	474,450.81	583,280.00	108,829.19
10	SHAHJALAL ISLAMI BANK LTD.	9,220	10.97	13.39	101,140.63	123,418.00	22,277.37
11	SOUTHEAST BANK LTD	5,000	22.17	23.50	110,862.00	117,500.00	6,638.00
12	STANDARD BANK LTD.	92	12.18	13.90	1,120.76	1,278.80	158.04
13	THE PREMIER BANK LTD.	49,090	7.29	7.92	358,001.20	389,025.00	31,023.80
14	TRUST BANK LIMITED	96	17.64	23.40	1,693.50	2,246.40	552.90
15	UCB	43,085	19.41	23.02	836,163.01	992,029.50	155,866.49
16	UNITED FINANCE LTD.	20,118	22.54	26.33	453,479.33	529,673.60	76,194.27
17	UTTARA BANK LTD.	82,511	21.39	24.98	1,765,049.13	2,060,792.00	295,742.87
18	UTTARA FINANCE	725	66.31	71.00	48,071.63	51,475.00	3,403.37
	Sub Total	**520,207**			**11,209,177.48**	**13,523,157.30**	**2,313,979.89**
	CEMENT						
1	CONFIDENCE CEMENT LTD.	13,928	82.08	90.20	1,143,168.93	1,256,279.70	113,110.77
2	LAFARGE SURMA CEMENT	2,600	72.44	77.21	188,340.10	200,740.00	12,399.90
3	M.I. CEMENT FACTORY LIMITED	21,143	75.20	81.80	1,589,958.14	1,729,485.90	139,527.76
	Sub Total	**37,671**			**2,921,467.17**	**3,186,505.60**	**265,038.43**
	PHARMACEUTICALS & CHEMICALS						
1	ACI FORMULATION LTD	11,200	162.98	172.93	1,825,335.01	1,936,767.10	111,432.09
2	ACI LIMITED	13,908	442.10	498.26	6,148,791.19	6,929,743.90	780,952.71

Statement of Profit on Sale of Marketable Securities (Contd.)

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
3	ACTIVE FINE CHEMICALS LIMITED	49,295	43.22	47.87	2,130,548.72	2,359,832.00	229,283.28
4	AFC AGRO BIOTECH LTD	30,000	54.40	60.09	1,632,000.00	1,802,800.00	170,800.00
5	BEXIMCO PHARMA	26,070	79.31	105.34	2,067,593.96	2,746,130.00	678,536.04
6	CENTRAL PHARMA LIMITED	67,320	21.39	24.31	1,439,697.79	1,636,268.00	196,570.21
7	FAR CHEMICAL INDUSTRIES LTD	57,300	23.38	26.86	1,339,490.24	1,539,080.00	199,589.76
8	ORION PHARMA LIMITED	5,800	35.96	37.80	208,549.85	219,239.00	10,689.15
	Sub Total	**260,893**			**16,792,006.75**	**19,169,860.00**	**2,377,853.25**
	ENGINEERING						
1	APPOLO ISPAT COMPLEX LIMITED	71,336	19.63	23.43	1,400,471.39	1,671,460.00	270,988.61
2	BANGLADESH THAI ALUMINIUM LTD.	8,785	10.00	23.05	87,850.00	202,455.00	114,605.00
3	BD LAMPS LTD.	1,988	178.94	188.77	355,726.37	375,269.80	19,543.43
4	BSRM STEELS LIMITED	10,033	93.13	100.40	934,392.60	1,007,337.60	72,945.00
5	GPH ISPAT LTD.	3,289	14.00	31.17	46,045.87	102,503.80	56,457.93
6	RANGPUR FOUNDRY LTD.	21,447	104.96	118.54	2,251,135.13	2,542,312.40	291,177.27
7	RATANPUR STEEL RE-ROLLING MILLS LIMITED	71,138	41.86	64.47	2,978,182.74	4,586,564.00	1,608,381.26
8	SINGER BD LIMITED	6,580	172.32	183.52	1,133,863.34	1,207,564.50	73,701.16
9	SUMMIT ALLIANCE PORT LTD.	546	15.00	46.00	8,190.00	25,116.00	16,926.00
10	WESTERN MARINE SHIPYARD LTD	17,900	36.95	40.52	661,409.87	725,350.00	63,940.13
	Sub Total	**213,042**			**9,857,267.31**	**12,445,933.10**	**2,588,665.79**
	FOOD & ALLIED PRODUCTS						
1	AMCL(PRAN)	50	234.47	237.20	11,723.54	11,860.00	136.47
2	GOLDEN HARVEST AGRO INDUSTRIES LIMITED	36,504	30.43	41.71	1,110,676.82	1,522,595.20	411,918.38
3	RAHIMA FOOD CORPORATION LTD.	9,200	56.48	62.49	519,640.00	574,921.40	55,281.40
	Sub Total	**45,754**			**1,642,040.35**	**2,109,376.60**	**467,336.25**
	FUEL & POWER						
1	JAMUNA OIL COMPANY LTD.	13,421	180.52	188.46	2,422,701.21	2,529,310.80	106,609.59
2	MJL BANGLADESH LIMITED	26,650	98.66	111.45	2,629,166.97	2,970,232.20	341,065.23
3	NAVANA CNG LIMITED	62,927	70.56	77.28	4,440,161.63	4,862,799.60	422,637.97
4	PADMA OIL CO. LTD	9,000	255.51	263.04	2,299,571.10	2,367,400.00	67,828.90
5	SUMMIT POWER LTD.	31,472	33.34	40.14	1,049,361.95	1,263,307.20	213,945.25
6	TITAS GAS CO.	12,700	49.76	52.42	631,898.61	665,690.00	33,791.39
	Sub Total	**156,170**			**13,472,861.47**	**14,658,739.80**	**1,185,878.33**
	FUND						
1	FIRST JANATA BANK MUTUAL FUND	255,428	5.76	7.62	1,471,099.02	1,945,282.00	474,182.98
2	GRAMEEN M/F SCHEME TWO	20,000	14.71	15.30	294,286.00	306,000.00	11,714.00
3	GRAMEEN M/FONE	50,578	35	24.66	1,788,300	1,247,253.48	(541,046.52)
4	ICB AMCL SONALI BANK LTD 1ST MUTUAL FUND	30,000	8.14	9.07	244,284.00	272,000.00	27,716.00
5	ICB AMCL THIRD NRB MUTUAL FUND	147,500	6.10	7.57	899,115.75	1,116,000.00	216,884.25
6	ICB EMP. PROVIDENT MF 1: SCHEME 1	251,380	7.15	8.23	1,796,336.34	2,068,430.00	272,093.66
7	POPULAR LIFE FIRST MUTUAL FUND	256,367	5.54	7.24	1,420,200.27	1,855,112.10	434,911.83
8	SOUTHEAST BANK 1ST MUTUAL FUND	5,000	8.80	12.00	43,999.50	60,000.00	16,000.50
	Sub Total	**1,016,253**			**7,957,620.89**	**8,870,077.58**	**912,456.69**
	INSURANCE						
1	GREEN DELTA INSURANCE	14,017	48.34	53.32	677,542.09	747,349.50	69,807.41
	Sub Total	**14,017**			**677,542.09**	**747,349.50**	**69,807.41**
	MISCELLANEOUS						
1	APEX TANNERY LTD	1,100	142.99	151.75	157,289.99	166,920.00	9,630.01
	Sub Total	**1,100**			**157,289.99**	**166,920.00**	**9,630.01**
	SERVICE						
1	BDCOM ONLINE LIMITED	31,800	25.39	34.16	807,542.52	1,086,300.00	278,757.48
2	EASTERN HOUSING LTD.	13,152	49.70	53.56	653,642.56	704,434.40	50,791.84
3	GRAMEENPHONE LTD.	19,870	274.54	292.99	5,455,041.21	5,821,684.50	366,643.29
	Sub Total	**64,822**			**6,916,226.29**	**7,612,418.90**	**696,192.61**
	TEXTILES						
1	AL-HAJ TEXTILE MILLS LTD.	700	94.31	97.89	66,020.02	68,525.00	2,504.99
2	CMC KAMAL TEXTILE MILLS LTD.	67,125	17.87	23.74	1,199,402.84	1,593,741.60	394,338.76
3	SHASHA DENIMS LTD	47,644	35.83	38.10	1,706,916.98	1,815,186.50	108,269.52

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
4	ZAHINTEX INDUSTRIES LIMITED	3,000	19.10	20.78	57,299.56	62,340.00	5,040.44
	Sub Total	**118,469**			**3,029,639.39**	**3,539,793.10**	**510,153.71**
	Total.III	**2,448,398**			**74,633,139.18**	**86,030,131.48**	**11,396,992.37**
	IV. Barisal						
	BANKS						
1	BD. FINANCE & INV. LTD.	60,000	18.14	20.74	1,088,400.00	1,244,500.00	156,100.00
2	EXIM BANK LIMITED	63,250	10.28	11.57	650,210.00	731,925.00	81,715.00
3	IND. DEV. LEASING CO. (IDLC)	25,440	27.96	65.47	711,300.00	1,665,644.00	954,344.00
4	ISLAMI BANK LTD.	10,000	28.92	31.10	289,200.00	311,000.00	21,800.00
5	LANKABANGLA FINANCE LTD.	15,180	35.78	49.30	543,140.40	748,383.00	205,242.60
6	NATIONAL BANK LIMITED	262,135	11.05	14.49	2,896,591.75	3,798,755.00	902,163.25
7	PHOENIX FIN.& INV. LTD.	30,000	26.38	33.86	791,400.00	1,015,901.10	224,501.10
8	SOUTHEAST BANK LIMITED	71,000	17.73	21.00	1,258,830.00	1,490,700.00	231,870.00
9	STANDARD BANK LIMITED	63,755	9.14	10.70	582,720.70	682,105.00	99,384.30
10	UNITED FINANCE LTD.	32,670	19.86	22.96	648,826.20	750,180.00	101,353.80
11	UTTARA FINANCE & INVEST. LTD.	13,600	64.39	72.32	875,704.00	983,565.60	107,861.60
	Sub Total	**647,030**			**10,336,323.05**	**13,422,658.70**	**3,086,335.65**
	CEMENT						
1	CONFIDENCE CEMENT LTD.	38700	111.83	127.58	4,327,845.00	4,937,200.00	609,355.00
	Sub Total	**38700**			**4,327,845.00**	**4,937,200.00**	**609,355.00**
	PHARMACEUTICALS & CHEMICALS						
1	CENTRAL PHARMACEUTICALS LTD	21820	26.59	31.27	580,193.80	682,400.00	102,206.20
2	FAR CHEMICAL INDUSTRIES LTD.	1200	23.96	26.60	28,752.00	31,920.00	3,168.00
3	JMI SYRINGES & MEDICAL DEVICES	10100	165.31	190.30	1,669,631.00	1,922,030.00	252,399.00
4	ORION PHARMA LTD	31000	48.26	51.98	1,496,060.00	1,611,500.00	115,440.00
5	PHARMA AIDS LTD.	200	270.22	290.00	54,044.00	58,000.00	3,956.00
6	SALVO CHEMICAL INDUSTRY LTD.	59200	17.24	23.57	1,020,608.00	1,395,600.00	374,992.00
	Sub Total	**123520**			**4,849,288.80**	**5,701,450.00**	**852,161.20**
	ENGINEERING						
1	AFTAB AUTOMOBILES	41020	54.13	59.33	2,220,412.60	2,433,720.00	213,307.40
2	BANGLADESH SUBMARINE CABLE COM	2750	108.48	118.17	298,320.00	324,955.80	26,635.80
3	BANGLADESH THAI ALUMINIUM LTD.	47275	12.94	23.32	611,738.50	1,102,425.00	490,686.50
4	BSRM STEELS LTD.	8370	94.82	101.50	793,643.40	849,516.00	55,872.60
5	GPH ISPAT LTD.	42500	40.75	47.32	1,731,875.00	2,011,300.00	279,425.00
6	NATIONAL FEED MILLS LTD	20000	18.48	20.45	369,600.00	409,000.00	39,400.00
7	QUASEM DRYCELL LTD.	65000	95.03	102.58	6,177,080.00	6,667,735.10	490,655.10
8	RATANPUR STEEL RE-ROLLING MILL	76285	60.95	78.57	4,649,630.25	5,993,923.50	1,344,293.25
9	S. ALAM COLD ROLLED STEELS LTD	24600	36.37	40.82	894,702.00	1,004,200.00	109,498.00
	Sub Total	**327800**			**17,747,001.75**	**20,796,775.40**	**3,049,773.65**
	FOOD & ALLIED						
1	AGRICUL. MARKETING CO. (PRAN)	5190	193.32	212.25	1,003,330.80	1,101,569.00	98,238.20
2	GOLDEN HARVEST AGRO INDUSTRIES	100000	29.69	35.96	2,969,300.00	3,596,300.00	627,000.00
	Sub Total	**105190**			**3,972,630.80**	**4,697,869.00**	**725,238.20**
	FUEL & POWER						
1	GBB POWER LTD.	7000	19.51	24.50	136,570.00	171,500.00	34,930.00
2	MJL BANGLADESH LTD.	42900	98.15	118.33	4,210,830.00	5,076,524.80	865,694.80
3	POWER GRID COMPANY LTD.	2000	54.32	59.00	108,640.00	118,000.00	9,360.00
4	SAIF POWERTECH	64668	55.46	65.56	3,586,487.28	4,239,857.90	653,370.62
5	UNITED POWER GENERATION & DIST	25000	153.00	171.30	3,825,000.00	4,282,400.00	457,400.00
	Sub Total	**141568**			**11,867,527.28**	**13,888,282.70**	**2,020,755.42**
	FUNDS						
1	FIRST JANATA BANK MUTUAL FUND	63856	5.04	6.14	321,834.24	392,136.00	70,301.76
2	ICB EMPLOYEES PROV.M/F-1	101500	6.64	7.67	673,960.00	779,000.00	105,040.00
	Sub Total	**165356**			**995,794.24**	**1,171,136.00**	**175,341.76**
	INSURANCE						
1	AGRANI INSURANCE LTD.	32550	18.86	22.44	613,893.00	730,380.00	116,487.00
2	PEOPLES INSURANCE CO. LTD.	25000	22.10	25.02	552,500.00	625,500.00	73,000.00

Statement of Profit on Sale of Marketable Securities (Contd.)

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
3	PURABI GENERAL INSUR. CO	19320	13.95	16.19	269,514.00	312,844.00	43,330.00
4	RELIANCE INSURANCE CO. LTD.	9257	45.88	49.35	424,711.16	456,850.00	32,138.84
5	RUPALI LIFE INS. CO. LTD.	2479	41.29	47.00	102,357.91	116,513.00	14,155.09
	Sub Total	**88606**			**1,962,976.07**	**2,242,087.00**	**279,110.93**
	JUTE						
1	NORTHERN JUTE MFG. LTD.	408	251.36	255.86	102,554.88	104,392.40	1,837.52
	Sub Total	**408**			**102,554.88**	**104,392.40**	**1,837.52**
	MISCELLANEOUS						
1	FU-WANG CERAMIC IND. LTD.	111200	14.55	17.10	1,617,850.00	1,901,420.00	283,570.00
2	GQ BALL PEN IND. LTD	2855	80.00	87.00	228,400.00	248,385.00	19,985.00
	Sub Total	**114055**			**1,846,250.00**	**2,149,805.00**	**303,555.00**
	SERVICES & REAL STATES						
1	EASTERN HOUSING LTD. (SHARE)	26162	35.69	43.18	933,721.78	1,129,707.30	195,985.52
	Sub Total	**26162**			**933,721.78**	**1,129,707.30**	**195,985.52**
	TEXTILE						
1	DELTA SPINNERS LTD.	5500	11.42	12.80	62,810.00	70,400.00	7,590.00
2	EVINCE TEXTTILES LTD	10000	19.49	22.50	194,900.00	225,000.00	30,100.00
3	PRIME TEXTILE MILLS LTD.	24000	27.46	30.00	659,040.00	720,000.00	60,960.00
4	REGENT TEXTILE MILLS LTD	65000	18.36	20.89	1,193,400.00	1,358,000.00	164,600.00
5	SONARGAON TEXTILES LTD	2067	12.99	15.80	26,850.33	32,658.60	5,808.27
6	TALLU SPINNING MILLS LTD.	5000	10.84	11.60	54,200.00	58,000.00	3,800.00
	Sub Total	**111567**			**2,191,200.33**	**2,464,058.60**	**272,858.27**
	TOTAL .IV	**1,889,962**			**61,133,113.98**	**72,705,422.10**	**11,572,308.12**
	V.Sylhet						
1	AAMRA TECHNOLOGY	18000	32.39	35.74	583,020.00	643,350.00	60,330.00
2	ANWAR GALVANISING	2500	77.36	82.14	193,400.00	205,350.00	11,950.00
3	APEX FOOTWEAR	500	342.18	365.50	171,090.00	182,750.00	11,660.00
4	APOLO ISPAT	40000	20.99	24.18	839,600.00	967,000.00	127,400.00
5	BANGAS	2000	197.46	208.37	394,920.00	416,732.40	21,812.40
6	BDCOM ONLINE	33873	25.30	26.06	857,086.90	882,859.90	25,773.00
7	BD THAI ALLUMINIUM	40000	26.40	32.13	1,056,000.00	1,285,000.00	229,000.00
8	BEXIMCO PHARMACUTICALS LTD	7000	82.97	111.84	580,790.00	782,858.20	202,068.20
9	CITY BANK LTD	137971	31.63	39.08	4,363,572.73	5,391,860.00	1,028,287.27
10	CONFIDENCE CEMENT	7500	120.63	125.93	904,725.00	944,500.00	39,775.00
11	EXIM BANK LTD	55050	10.17	11.48	559,908.50	632,065.00	72,156.50
12	GRAMEEN PHONE LTD	4000	310.90	331.81	1,243,600.00	1,327,255.50	83,655.50
13	IDLC	17000	67.45	73.62	1,146,650.00	1,251,500.00	104,850.00
14	IFAD AUTOS	5000	87.84	103.70	439,200.00	518,500.00	79,300.00
15	IFIL ISLAMI MF1	250000	6.92	8.45	1,729,700.00	2,112,960.00	383,260.00
16	JMISMDL	3000	163.15	198.54	489,440.00	595,612.00	106,172.00
17	MI CEMENT LTD	5131	80.64	94.41	413,762.53	484,400.00	70,637.47
18	MJL BANGLADESH LTD.	11221	107.61	114.17	1,207,471.81	1,281,046.80	73,574.99
19	MUTUAL TRUST BANK LTD	176402	16.55	19.45	2,919,825.34	3,430,460.60	510,635.26
20	ONE BANK LTD	19337	15.71	20.51	303,834.27	396,684.70	92,850.43
21	PHARMA AIDS LTD.	500	225.75	246.50	112,875.00	123,250.00	10,375.00
22	RANFOUNDRY	1000	103.20	142.90	103,200.00	142,900.00	39,700.00
23	RSRM STEEL	10000	49.28	74.57	492,800.00	745,700.00	252,900.00
24	SIBL	5000	18.26	23.80	91,300.00	119,000.00	27,700.00
25	SQUARE PHARMACUTICALS LTD	7000	261.45	271.59	1,830,175.00	1,901,150.00	70,975.00
26	UPGDCL	2000	150.65	188.10	301,300.00	376,200.00	74,900.00
	Total.V	**860,985.00**			**23,329,247.08**	**27,140,945.10**	**3,811,698.02**
	VI.Bogra						
1	EXIM BANK OF BANGLADESH LTD.	126715	11.19	11.70	1,418,004.21	1,482,565.50	64,561.29
2	FIRST SECURITY ISLAMI BANK LTD	10000	11.39	12.55	113,902.00	125,500.00	11,598.00
3	ISLAMI BANK LTD.	56435	27.82	32.80	1,570,159.79	1,851,137.50	280,977.71
4	JAMUNA BANK LTD.	88314	20.13	21.06	1,777,585.05	1,860,203.40	82,618.35
5	MERCANTILE BANK LIMITED	100000	13.02	14.10	1,302,000.00	1,410,000.00	108,000.00

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
6	N C C BANK LTD.	71452	9.58	10.70	684,595.90	764,536.40	79,940.50
7	SHAHJALAL ISLAMI BANK LTD.	100000	13.40	14.42	1,340,400.00	1,442,000.00	101,600.00
8	THE PREMIER BANK LIMITED	77882	9.35	10.10	728,165.55	786,608.20	58,442.65
9	PUBALI BANK LTD.	5000	23.99	24.90	119,942.50	124,500.00	4,557.50
10	SOUTHEAST BANK LIMITED	89215	17.67	18.39	1,576,423.84	1,640,634.30	64,210.46
11	THE CITY BANK LTD.	20000	23.55	24.00	471,000.00	480,000.00	9,000.00
12	U.C.B.L	81500	19.48	20.05	1,587,501.90	1,634,000.00	46,498.10
13	UTTARA BANK LTD.	76000	22.93	24.22	1,742,775.14	1,840,904.20	98,129.07
	Sub Total	**902,513**			**14,432,455.87**	**15,442,589.50**	**1,010,133.63**
	CEMENT						
1	HEIDELBERG CEMENT BD. LTD.	4908	531.55	555.49	2,608,855.74	2,726,321.00	117,465.26
2	M. I. CEMENT FACTORY LTD.	24859	80.86	82.59	2,010,110.57	2,053,110.50	42,999.93
3	CONFIDENCE CEMENT LTD.	9000	112.50	116.32	1,012,500.00	1,046,910.40	34,410.40
	Sub Total	**38,767**			**5,631,466.31**	**5,826,341.90**	**194,875.59**
	CERAMICS						
1	SHINE PUKUR CERAMICS LTD.	52603	16.31	16.93	857,743.26	890,811.30	33,068.04
2	FU-WANG CERAMICS INDS.LTD.	100052	16.95	19.10	1,695,701.31	1,910,993.20	215,291.89
	Sub Total	**152,655**			**2,553,444.56**	**2,801,804.50**	**248,359.94**
	ENGINEERING						
1	APPOLLO ISPAT COMPLEX LTD.	55000	18.86	20.48	1,037,393.50	1,126,500.00	89,106.50
2	BANGLADESH THAI ALUMINIUM LTD.	32088	27.88	30.73	894,700.08	986,013.80	91,313.72
3	OLYMPIC INDUSTRIES LTD.	8500	310.04	319.64	2,635,356.50	2,716,975.20	81,618.70
4	RATANPUR STEEL RE-ROLLING MILLS LTD.	86000	62.44	74.07	5,369,790.00	6,369,725.00	999,935.00
5	IFAD AUTOS LTD.	25500	121.21	127.62	3,090,947.20	3,254,273.60	163,326.40
6	SINGER BANGLADESH LTD.	33783	156.37	176.28	5,282,732.90	5,955,279.80	672,546.90
7	BANGLADESH SHIPPING CORPORATION	2300	598.53	618.33	1,376,628.66	1,422,153.10	45,524.44
	Sub Total	**243,171**			**19,687,548.84**	**21,830,920.50**	**2,143,371.66**
	FINANCIAL INSTITUTIONS						
1	EASTERN HOUSING LIMITED(SHARE)	63615	45.60	46.18	2,901,113.18	2,937,519.20	36,406.02
2	INTERNATIONAL LEASING & FIN. SER. LTD.	102100	16.88	17.12	1,723,601.15	1,747,910.00	24,308.85
3	ISLAMIC FINANCE AND INVESTMENT	78730	17.72	19.25	1,394,958.89	1,515,401.80	120,442.91
4	LANKABANGLA FINANCE LTD.	75969	47.42	50.72	3,602,267.65	3,853,419.00	251,151.35
5	PHOENIX FINANCE & INVESTMENT LTD.	54220	20.01	21.86	1,084,685.59	1,185,126.00	100,440.41
6	PREMIER LEASING INT.LTD.	102293	17.77	19.25	1,818,002.34	1,968,713.50	150,711.16
7	NATIONAL HOUSING FINANCE & INV. LTD.	21255	33.91	38.32	720,699.96	814,510.50	93,810.54
8	BAY LEASING & INVESTMENT LTD.	76210	31.83	32.40	2,426,130.11	2,469,204.00	43,073.89
9	FAS FINANCE & INVESTMENT LTD.	102379	15.81	16.40	1,618,427.71	1,679,015.60	60,587.89
10	UNITED FINANCE LIMITED.	7940	19.82	20.50	157,395.41	162,770.00	5,374.59
11	UTTARA FINANCE & INVEST. LTD	54235	69.54	71.22	3,771,523.59	3,862,365.50	90,841.91
	Sub Total	**738,946**			**21,218,805.59**	**22,195,955.10**	**977,149.51**
	FUEL AND POWER						
1	JAMUNA OIL COM. LTD.	12050	205.99	212.38	2,482,233.73	2,559,184.80	76,951.08
2	MJL BANGLADESH LIMITED	35949	109.10	119.43	3,921,914.75	4,293,513.50	371,598.75
3	SAIF POWERTEC LIMITED	76900	33.09	42.47	2,544,362.45	3,265,831.00	721,468.55
4	UNITED POWER GENERATION & DIS. CO. LTD.	14000	145.80	151.31	2,041,180.80	2,118,400.00	77,219.20
	Sub total	**138,899**			**10,989,691.73**	**12,236,929.30**	**1,247,237.57**
	INSURANCE						
1	ISLAMI INSURANCE BD. LTD.	481575	23.86	24.35	11,488,415.88	11,727,694.00	239,278.12
2	GREEN DELTA INSURANCE	5855	56.83	61.45	332,715.06	359,763.80	27,048.74
3	REPUBLIC INSURANCE CO. LTD.	70026	17.43	20.42	1,220,481.62	1,429,622.80	209,141.18
4	ASIA PACIFIC GENERAL INSURANCE	1020	15.89	16.40	16,210.76	16,728.00	517.24
	Sub Total	**558,476**			**13,057,823.32**	**13,533,808.60**	**475,985.28**
	INFORMATION TECHNOLOGY						
1	AAMRA TECHNOLOGIES LIMITED	113050	34.53	37.80	3,903,127.74	4,273,050.00	369,922.27
2	AGNI SYSTEMS LIMITED	30000	24.40	27.74	732,000.00	832,300.00	100,300.00
	Sub Total	**143,050**			**4,635,127.74**	**5,105,350.00**	**470,222.27**

Statement of Profit on Sale of Marketable Securities (Contd.)

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
	MUTUAL FUNDS						
1	ICB AMCL SONALI BANK LTD 1ST MUTUAL FUND	160000	7.95	9.20	1,272,498.00	1,472,010.00	199,512.00
2	EBL NRB MUTUAL FUND	10000	6.63	7.30	66,333.00	73,000.00	6,667.00
3	ICB AMCL SECOND NRB MUTUAL FUND	341155	11.17	11.94	3,809,130.48	4,074,860.00	265,729.52
4	RELIANCE INSURANCE MUTUAL FUND	230	10.34	10.90	2,378.87	2,507.00	128.13
	Sub Total	**511,385**			**5,150,340.35**	**5,622,377.00**	**472,036.65**
	PHARMACEUTICAL AND CHEMICAL						
1	AFC AGRO BIOTECH LTD.	155034	54.98	56.58	8,524,228.79	8,771,906.00	247,677.21
2	BEACON PHARMACEUTICALS LTD	130000	22.04	23.20	2,865,369.00	3,015,761.30	150,392.30
3	BEXIMCO PHARMACEUTICALS LTD.	122984	82.94	97.22	10,200,126.85	11,957,069.91	1,756,942.99
4	KEYACOSMETICS LIMITED	230840	15.80	16.13	3,647,502.84	3,722,692.00	75,189.16
5	ORION PHARMA LTD.	78781	49.79	51.16	3,922,752.33	4,030,099.80	107,347.47
6	SQUARE PHARMACEUTICALS LTD.	16719	245.08	267.53	4,097,440.33	4,472,881.30	375,440.97
7	THE ACME LABORATORIES LIMITED	816	113.15	116.00	92,333.42	94,656.00	2,322.58
8	ACI LIMITED	8554	453.38	474.80	3,878,198.15	4,061,469.90	183,271.75
9	GLAXOSMITHKLINE BD LIMITED.	134	1,391.87	1,556.28	186,510.12	208,542.00	22,031.88
	Sub Total	**743,862**			**37,414,461.84**	**40,335,078.21**	**2,920,616.30**
	TEXTILE						
1	DRAGON SWEATER & SPINNING LTD	50000	22.90	23.20	1,145,000.00	1,160,000.00	15,000.00
2	GENERATION NEXT FASHIONS LTD.	137950	10.46	11.10	1,442,750.08	1,531,245.00	88,494.93
3	MALEK SPINNING MILLS LTD.	208470	22.22	23.06	4,631,348.67	4,806,892.00	175,543.33
4	MOZAFFAR HOSSAIN S. MILLS LTD.	50000	22.23	26.47	1,111,665.00	1,323,471.70	211,806.70
5	TUNG HAI KNITTING AND DYEING LTD.	41000	11.34	13.37	465,000.00	548,000.00	83,000.00
6	SQUARE TEXTILES LTD	20487	71.04	72.15	1,455,466.14	1,478,102.60	22,636.46
	Sub Total	**507,907**			**10,251,229.88**	**10,847,711.30**	**596,481.42**
	Total. VI	**4,679,631**			**145,022,396.03**	**155,778,865.91**	**10,756,469.81**
	VII.Local Office						
	BANK						
1	BRAC BANK LTD.	11000	27.01	55.34	297,116.60	608,700.00	311,583.40
2	FIRST SECURITY BANK LTD.	90000	12.15	15.34	1,093,770.00	1,381,000.00	287,230.00
3	SOCIAL ISLAMI BANK LTD.	20891	19.51	22.54	407,518.05	470,782.80	63,264.75
4	TRUST BANK LTD.	21000	24.50	25.96	514,445.80	545,200.00	30,754.20
	Sub Total	**142891**			**2,312,850.45**	**3,005,682.80**	**692,832.35**
	CEMENT						
1	CONFIDENCE CEMENT LTD.	33372	129.20	143.25	4,311,636.34	4,780,500.00	468,863.66
	Sub Total	**33372**			**4,311,636.34**	**4,780,500.00**	**468,863.66**
	ENGINEERING						
1	BANGLADESH THAI ALUMINIU LTD.	10715	10.00	32.10	107,150.00	344,000.00	236,850.00
2	GPH ISPAT	72707	29.61	38.82	2,153,082.13	2,822,687.00	669,604.87
3	NATIONAL TUBES LTD.	1400	79.79	136.87	111,708.96	191,620.00	79,911.04
4	RANGPUR FOUNDRY LTD.	1550	90.63	113.38	140,468.75	175,745.00	35,276.25
5	RATANPUR STEELS LTD.	111000	60.54	81.95	6,719,635.80	9,096,915.20	2,377,279.40
6	SINGER BANGLADESH LTD.	300	178.16	191.00	53,446.71	57,300.00	3,853.29
	Sub Total	**197672**			**9,285,492.35**	**12,688,267.20**	**3,402,774.85**
	FINANCIAL INSTITUTE						
1	BIFC LTD.	574	10.00	11.20	5,740.00	6,428.80	688.80
2	DELTA BRAC HOUSING FINANCE CO.	6560	98.25	114.20	644,552.50	749,140.00	104,587.50
3	GSP FINANCE CO. BD LTD.	19964	21.14	24.02	422,000.03	479,528.00	57,527.97
4	IDLC	22960	20.00	71.43	459,200.00	1,640,120.00	1,180,920.00
5	ISLAMIC FINANCE & INVEST. LTD.	21063	11.95	14.23	251,672.36	299,720.60	48,048.24
6	MIDAS FINANCE LTD.	3096	10.00	17.95	30,960.00	55,562.40	24,602.40
7	NATIONAL HOUSING LTD.	9923	37.15	50.63	368,600.03	502,395.30	133,795.27
8	PHONIX FINANCE & INVEST. LTD.	1214	8.34	18.83	10,120.00	22,856.20	12,736.20
	Sub Total	**85354**			**2,192,844.93**	**3,755,751.30**	**1,562,906.37**
	FOOD & ALLIED						
1	AGRICULTURE MARKETING CO. (PRAN)	5000	203.82	220.59	1,019,075.00	1,102,932.00	83,857.00
2	FINE FOOD LTD.	35000	25.67	26.10	898,500.50	913,500.00	14,999.50

Sl. no.	Name of The Company	No. of shares sold	Cost Price per share (Taka)	Selling Price per share (Taka)	Total Cost Price (Taka)	Total Selling Price (Taka)	Total Profit/(Loss) (Taka)
3	GOLDEN HARVEST AGRO INDUSTRIES	29370	34.66	37.90	1,018,097.28	1,113,016.40	94,919.12
4	NTC	10830	669.34	820.31	7,249,003.40	8,883,927.10	1,634,923.70
	Sub Total	**80200**			**10,184,676.18**	**12,013,375.50**	**1,828,699.32**
	FUEL & POWER						
1	CVO PRTOCHEMICAL	7000	207.65	218.57	1,453,576.60	1,530,000.00	76,423.40
2	EASTER LUBRICANTS	13370	992.92	1,209.33	13,275,311.12	16,168,754.60	2,893,443.48
3	MJL BANGLADESH LTD.	32000	109.34	119.85	3,498,933.25	3,835,190.00	336,256.75
4	SHAHJIBAZAR POWER LTD.	5000	141.90	147.00	709,500.00	735,000.00	25,500.00
5	SUMMIT POWER LTD.	52500	37.42	42.28	1,964,742.45	2,219,850.00	255,107.55
	Sub Total	**109870**			**20,902,063.42**	**24,488,794.60**	**3,586,731.18**
	INSURANCE						
1	PROGATI LIFE INSURANCE LTD.	5800	96.29	119.06	558,459.96	690,556.00	132,096.04
2	PURBI GENERAL INSURANCE	3300	6.43	18.83	21,221.27	62,130.00	40,908.73
3	RUPALI INSURANCE CO. LTD.	1940	13.75	22.44	26,680.04	43,532.00	16,851.96
	Sub Total	**11040**			**606,361.27**	**796,218.00**	**189,856.73**
	INFORMATION TECHNOLOGY						
1	AAMRA TECHNOLOGY	28351	27.16	33.30	770,089.39	944,109.50	174,020.11
2	AGNI SYSTEMS LTD.	2000	27.58	28.50	55,169.60	57,000.00	1,830.40
	Sub Total	**30351**			**825,258.99**	**1,001,109.50**	**175,850.51**
	JUTE						
1	SONALI AANSH INDUS. LTD.	1500	138.14	225.19	207,215.03	337,780.00	130,564.97
	Sub Total	**1500**			**207,215.03**	**337,780.00**	**130,564.97**
	MISCELLANCEOUS						
1	AMAN FEEDS LTD.	6390	77.69	80.34	496,447.41	513,370.00	16,922.59
2	BSC	19391	547.52	615.92	10,616,869.99	11,943,357.30	1,326,487.31
3	KHAN BROTHERS PP WOVEN BAG IND.	5550	15.68	18.65	87,000.00	103,535.00	16,535.00
4	USMANIA GLASS SHEET	287	74.51	92.70	21,385.63	26,604.90	5,219.27
	Sub Total	**31618**			**11,221,703.03**	**12,586,867.20**	**1,365,164.17**
	PHARMACEUTICALS & CHEMICAL						
1	ACTIVE FINE CHEMICAL LTD.	19500	39.60	45.21	772,202.20	881,600.00	109,397.80
2	BEXIMCO PHARMACEUTICALS LTD.	80300	68.96	101.52	5,537,560.37	8,151,760.00	2,614,199.63
3	CENTRAL PHARMACEUTICALS LTD.	41766	26.01	31.34	1,086,540.02	1,308,812.00	222,271.98
4	IBNE SINA PHARMACEUTICALS LTD.	26500	220.00	265.76	5,829,879.05	7,042,600.00	1,212,720.95
5	JMI SYRINGES	29675	172.56	190.93	5,120,601.95	5,665,975.00	545,373.05
6	SQUARE PHARMA LTD.	4400	162.82	286.11	716,429.87	1,258,865.00	542,435.13
	Sub Total	**202141**			**19,063,213.46**	**24,309,612.00**	**5,246,398.54**
	TELECOMMUNICATION						
1	GRAMEEN PHONE LTD.	4400	281.09	321.25	1,236,776.96	1,413,490.00	176,713.04
	Sub Total	**4400**			**1,236,776.96**	**1,413,490.00**	**176,713.04**
	TEXTILES						
1	ANLIMA YARN DYEING LTD.	5000	32.62	35.50	163,100.00	177,500.00	14,400.00
2	DESH GARMENTS LTD.	12441	310.77	332.24	3,866,277.13	4,133,408.60	267,131.47
3	DRAGON SWEATER & SPINNING LTD.	9500	21.20	22.05	201,400.00	209,500.00	8,100.00
	Sub Total	**26941**			**4,230,777.13**	**4,520,408.60**	**289,631.47**
	TRAVEL						
1	UNIQUE HOTEL & RESORTS LTD.	18200	55.48	59.10	1,009,756.08	1,075,600.00	65,843.92
	Sub Total	**18200**			**1,009,756.08**	**1,075,600.00**	**65,843.92**
	Total. VII	**974050**			**87,590,625.62**	**106,773,456.70**	**19,182,831.08**
	Branch Total. C (I+II+⋯+VII)	**24,893,277.00**			**703,113,538.94**	**793,430,721.39**	**90,317,182.46**
	Grand total (A+B+C)	**711,381,596.00**			**26,769,520,626.17**	**34,530,033,627.54**	**7,760,513,001.37**

Investment Corporation of Bangladesh

Statement of Investment Made

During FY 2016-17

Exhibit - E

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
A.	ICB				
	I. Listed Securuties				
	BANK				
1	DUTCH BANGLA BANK LIMITED	445,514.00	10	113.98	50,780,379.30
2	JAMUNA BANK LIMITED	3,650,127.00	10	18.77	68,530,826.60
3	UNITED COMERCIAL BANK LTD.	4,897,611.00	10	20.57	100,745,991.90
4	EASTERN BANK LTD.	92,961.00	10	29.38	2,730,737.60
5	STANDARD BANK LIMITED	15,309,774.00	10	10.11	154,749,409.00
6	MERCANTILE BANK LIMITED	5,023,016.00	10	17.35	87,131,407.90
7	NATIONAL BANK LTD.	8,484,691.00	10	13.15	111,533,014.50
8	EXIM BANK OF BANGLADESH LTD.	4,513,950.00	10	12.86	58,071,872.10
9	ONE BANK LIMITED	8,763,968.00	10	23.30	204,243,216.20
10	UTTARA BANK LTD.	3,897,809.00	10	24.38	95,030,483.80
11	DHAKA BANK LTD.	6,119,480.00	10	18.80	115,032,484.80
12	PRIME BANK LIMITED	9,402,033.00	10	20.27	190,567,955.80
13	SOUTHEAST BANK LIMITED	1,378,908.00	10	19.35	26,687,350.70
14	I.F.I.C. BANK LTD.	12,928,659.00	10	18.20	235,356,894.90
15	ICB ISLAMIC BANK	31,630.00	10	5.00	158,150.00
16	SHAHJALAL ISLAMI BANK LTD.	563,423.00	10	13.30	7,494,205.30
17	FIRST SECURITY BANK LTD.	3,453,927.00	10	13.15	45,425,622.10
18	PREMIER BANK LIMITED	532,119.00	10	12.49	6,644,725.30
19	PUBALI BANK LTD.	9,408,359.00	10	24.19	227,560,311.70
20	RUPALI BANK LIMITED	2,825,973.00	10	33.77	95,423,407.00
21	CITY BANK LTD.	1,256,882.00	10	31.05	39,023,809.10
22	ISLAMI BANK LTD.	1,568,482.00	10	32.17	50,464,074.10
23	AL ARAFA ISLAMI BANK LTD.	5,541,769.00	10	18.26	101,204,645.60
24	SOCIAL ISLAMI BANK LIMITED	6,795,431.00	10	16.01	108,767,081.70
25	AB BANK LTD.	7,930,422.00	10	23.03	182,616,364.00
26	N C C BANK LTD.	7,566,475.00	10	14.04	106,216,845.00
27	TRUST BANK LTD.	1,329,535.00	10	25.31	33,649,822.30
28	MUTUAL TRUST BANK LTD.	1,419,684.00	10	25.16	35,713,749.00
29	BANK ASIA LIMITED	10,514,491.00	10	17.81	187,279,001.60
	Sub total	**145,647,103.00**			**2,728,833,838.90**
	CEMENT				
1	MEGHNA CEMENT MILLS LTD.	1,436,199.00	10	112.94	162,205,311.90
2	CONFIDENCE CEMENT LTD.	70,303.00	10	94.49	6,643,078.10
3	ARAMIT CEMENT LTD. (SHARE)	1,170,659.00	10	41.39	48,451,131.20
4	M.I. CEMENT FACTORY LIMITED	4,607,271.00	10	99.61	458,919,952.10
5	PREMIER CEMENT MILLS LIMITED	1,917,978.00	10	91.52	175,537,930.30
6	HEIDELBERG CEMENT BD. LTD.	1,152,166.00	10	522.21	601,673,481.40
7	LAFARGE SURMA CEMENT LTD.	2,838,923.00	10	70.75	200,841,236.80
	Sub total	**13,193,499.00**			**1,654,272,121.80**
	CERAMIC INDUSTRY				
1	MONNO CERAMIC INDUSTRIESLTD.	208,398.00	10	42.67	8,892,436.00
2	FU-WANG CERAMICS INDS.LTD.	7,188,766.00	10	20.21	145,312,034.80
3	RAK CERAMICS(BANGLADESH) LTD.	1,765,404.00	10	63.84	112,707,166.20
4	STANDARD CERAMIC LTD.	108,626.00	10	53.94	5,858,961.60
	Sub total	**9,271,194.00**			**272,770,598.60**
	ENGINEERING				
1	S. ALAM COLD ROLLED STEELS LTD	5,064,253.00	10	29.22	147,999,145.40
2	QUASEM DRYCELL LTD.	86,241.00	10	92.87	8,009,061.50
3	BSRM STEELS LIMITED	4,207,786.00	10	94.69	398,418,511.40
4	WESTERN MARINE SHIPYARD LTD.	379,286.00	10	38.32	14,535,194.50

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
5	RATANPUR STEEL RE-ROLLING MILL	14,733,182.00	10	79.95	1,177,886,441.70
6	NATIONAL TUBES LTD.	263,118.00	10	128.25	33,744,411.00
7	AFTAB AUTOMOBILES LTD.	6,073,477.00	10	65.27	396,440,761.30
8	GPH ISPAT LTD.	3,357,852.00	10	40.94	137,455,806.90
9	BSRM LIMITED	3,691,428.00	10	143.36	529,191,243.20
10	BENGAL WINDSOR THERMOPLASTICS	1,543,540.00	10	47.92	73,967,841.30
11	NAVANA CNG LIMITED	5,295,941.00	10	70.39	372,776,374.10
12	SINGER BANGLADESH LTD.	520,939.00	10	195.21	101,691,684.10
13	IFAD AUTOS LIMITED	2,542,980.00	10	130.36	331,506,599.70
14	BANGLADESH BUILDING SYSTEM LTD	4,571,525.00	10	38.55	176,244,491.70
15	APPOLLO ISPAT COMPLEX LIMITED	1,560,638.00	10	17.14	26,752,765.60
16	RANGPUR FOUNDRY LTD	188,185.00	10	111.32	20,948,345.00
17	AZIZ PIPES LTD.	602.00	10	70.00	42,140.00
18	ATLAS (BANGLADESH) LIMITED	2,746,604.00	10	140.27	385,260,956.10
19	BANGLADESH THAI ALUMINIU LTD.	4,694,662.00	10	22.73	106,728,721.60
20	EASTERN CABLES LTD.	45,362.00	10	141.67	6,426,464.10
	Sub total	**61,567,601.00**			**4,446,026,960.20**
	FOOD AND ALLIED				
1	AMAN FEED LIMITED	3,121,641.00	10	80.93	252,629,341.70
2	AGRICULTURAL MARKETING CO.LTD	582,946.00	10	211.97	123,565,517.80
3	OLYMPIC INDUSTRIES LTD.	1,083,515.00	10	296.07	320,798,904.00
4	B A T B C	97,544.00	10	2,606.65	254,263,301.60
5	GOLDEN HARVEST AGRO IND. LTD.	746,945.00	10	48.52	36,244,452.90
6	CVO PETROCHEMICAL REFINERY LTD	210,644.00	10	234.20	49,332,360.50
7	NATIONAL FEED MILL LTD	3,909,003.00	10	22.19	86,727,404.60
8	BANGAS LTD.	14,992.00	10	122.30	1,833,492.00
9	FINE FOODS LIMITED	544,176.00	10	27.76	15,105,504.90
	Sub total	**10,311,406.00**			**1,140,500,280.00**
	FUEL AND POWER				
1	MJL BANGLADESH LIMITED	1,812,814.00	10	118.95	215,640,288.80
2	POWER GRID CO. BD. LTD.	5,883,226.00	10	59.26	348,663,979.50
3	SUMMIT POWER LTD.	1,916,329.00	10	40.38	77,376,932.60
4	LINDE BANGLADESH LTD. (BOC)	14,756.00	10	1,258.46	18,569,806.70
5	JAMUNA OIL COMPANY LTD.	1,034,274.00	10	201.53	208,436,948.10
6	SAIF POWERTEC LIMITED	2,774,511.00	10	46.96	130,279,302.50
7	UNITED POWER GEN & DIST CO LTD	5,608,286.00	10	158.72	890,142,725.90
8	SHAHJIBAZAR POWER CO. LTD.	4,419,396.00	10	146.31	646,581,567.80
9	DOREEN POWER GEN. & SYSTEMS LT	5,538,036.00	10	137.90	763,695,370.10
10	DHAKA ELECTRIC SUPPLY CO. LTD.	3,999,373.00	10	55.04	220,126,699.40
11	PADMA OIL COMPANY.	2,733,066.00	10	256.86	702,027,863.40
12	BARAKA POWER LIMITED.	4,529,191.00	10	30.95	140,194,674.90
13	MEGHNA PETROLEUM LTD.	3,497,772.00	10	183.65	642,378,074.40
14	TITAS GAS TRANSMISSION & D.C.L	116,600.00	10	50.03	5,833,700.00
15	KHULNA POWER COMPANY LTD.	873,581.00	10	62.24	54,374,848.00
	Sub total	**44,751,211.00**			**5,064,322,782.10**
	GARMENTS AND TEXTILE				
1	PACIFIC DENIMS LIMITED	5,680,768.00	10	27.88	158,352,299.50
2	ZAHEEN SPINNING LIMITED	2,034,057.00	10	25.10	51,050,536.90
3	NURANIDYEING & SWEATER LT	2,269,602.00	10	19.51	44,284,768.00
4	CMC KAMAL TEXTILES MILLS LTD.	1,343,972.00	10	13.94	18,738,824.90
5	PARAMOUNT TEXTILE LIMITED	5,900,788.00	10	33.61	198,316,599.70
6	C & A TEXTILES LTD	10,000.00	10	11.60	116,000.00
7	FAMILYTEX (BD) LTD.	9,738,147.00	10	9.84	95,844,312.50
8	SQUARE TEXTILES LTD	263,714.00	10	69.17	18,241,313.40
9	DRAGON SWEATER AND SPINNING LT	9,632,617.00	10	22.46	216,333,602.40
10	ENVOY TEXTILES LTD.	2,890,447.00	10	38.97	112,638,343.30
11	ZAHINTEX INDUSTRIES LTD.	497,377.00	10	22.19	11,034,480.40
12	HWA WELL TEXTILES (BD) LIMITED	127,660.00	10	35.30	4,506,378.00
13	MALEK SPINNING MILLS LTD.	16,486,254.00	10	23.25	383,376,998.90

ALAMIN STOCK

Statement of Investment Made (Contd.)

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
14	SHASHA DENIMS LTD	309,611.00	10	79.94	24,749,220.90
15	APEX SPINNING & KNITTING	451,757.00	10	114.72	51,825,266.10
16	EVINCE TEXTILES LIMITED	8,377,584.00	10	20.01	167,637,655.70
17	ARGON DENIMS LIMITED	1,038,200.00	10	29.05	30,160,386.00
18	H.R.TEXTILE MILLS LTD.	20,500.00	10	33.53	687,350.00
19	ANLIMA YARN DYEING LTD.	655,591.00	10	31.60	20,719,703.90
20	R. N. SPINNING MILLS LIMITED	5,272,698.00	10	25.48	134,370,912.50
21	MATIN SPINNING MILLS LIMITED	3,346,391.00	10	42.23	141,332,756.00
22	MOZAFFAR HOSSAIN SPINNING MILL	6,363,860.00	10	26.39	167,918,164.50
23	SAIHAM TEXTILE MILLS LTD.	1,740,479.00	10	21.85	38,025,144.70
24	MITHUN KNITTING AND DYEING LTD	1,367,178.00	10	55.59	75,998,647.30
25	HAMID FABRICS LIMITED	6,284,287.00	10	23.55	147,968,792.10
26	REGENT TEXTILEMILLS LIMITED	5,611,186.00	10	24.15	135,482,848.00
27	TOSRIFA INDUSTRIES LIMITED	9,529,346.00	10	28.18	268,562,018.50
28	GENERATION NEXT FASHIONS LTD.	20,889,539.00	10	10.59	221,301,217.40
29	AL-HAJ TEXTILE	1,063,380.00	10	101.02	107,422,516.60
30	PRIME TEXTILE SPIN.MILLS LTD.	5,257,476.00	10	29.45	154,825,938.80
31	ALLTEX INDUSTRIES LTD.	10,000.00	10	14.80	148,000.00
32	FAR EAST KNITTING & DYEING IND	1,301,534.00	10	25.70	33,449,373.30
	Sub total	**135,766,000.00**			**3,235,420,370.20**
	INFORMATION TECHNOLOGY				
1	BDCOM ONLINE LIMITED	589,512.00	10	25.08	14,782,783.70
2	INTECH ONLINE LIMITED	25,000.00	10	15.10	377,500.00
3	INFORMATION TECHNOLOGY CON. LT	238,542.00	10	48.59	11,591,225.30
4	AAMRA TECHNOLOGIES LTD.	3,161,831.00	10	36.14	114,261,095.00
5	DAFFODIL COMPUTERS LIMITED	335,728.00	10	26.26	8,817,816.60
	Sub total	**4,350,613.00**			**149,830,420.60**
	INSURANCE				
1	ASIA PACIFIC GENERAL INSURANCE	2,329,015.00	10	23.08	53,756,006.30
2	PRIME ISLAMI LIFE INSURANCE LT	572,000.00	10	65.00	37,180,000.00
3	EASTLAND INSURANCE CO.LTD.	1,366,883.00	10	24.75	33,831,067.00
4	BANGLADESH GEN. INSURANCE CO.	2,665,523.00	10	21.33	56,860,978.90
5	PRIME INSURANCE COMPANY LTD.	498,311.00	10	19.69	9,809,857.10
6	PROVATI INSURANCE COMPANY LTD.	1,371,632.00	10	18.69	25,636,634.70
7	GREEN DELTA INSURANCE	1,823,010.00	10	63.40	115,579,654.20
8	KARNAFULI INSURANCE CO.LTD.	2,225,321.00	10	14.59	32,470,258.80
9	DELTA LIFE INSURANCE CO.LTD.	1,069,992.00	10	106.69	114,161,893.10
10	AGRANI INSURANCE CO. LTD.	3,608,967.00	10	24.10	86,973,037.00
11	PURABI GENERAL INSURANCE CO.LD	3,158,270.00	10	14.47	45,698,361.30
12	TAKAFUL ISLAMI INSURANCE LTD.	1,723,515.00	10	18.87	32,517,276.60
13	MERCANTILE INSURANCE CO. LTD	3,577,358.00	10	20.54	73,471,613.50
14	NORTHERN GENERALINSURANCE CO	3,972,717.00	10	27.90	110,820,280.90
15	JANATA INSURANCE CO.LTD.	24,098.00	10	14.12	340,326.00
16	RUPALI LIFE INSURANCE CO. LTD.	1,426,249.00	10	44.09	62,887,943.40
17	PRAGATI INSURANCE LTD.	832,313.00	10	35.82	29,809,695.40
18	ASIA INSURANCE LIMITED	3,133,027.00	10	20.44	64,027,657.00
19	PEOPLES INSURANCE CO. LTD.	2,861,329.00	10	23.94	68,506,653.50
20	CENTRAL INSURANCE CO.LTD.	1,906,655.00	10	24.76	47,216,167.70
21	PRAGATILIFE INSURANCE LTD.	17,878.00	10	100.06	1,788,959.50
22	GLOBAL INSURANCELTD.	2,838,124.00	10	19.20	54,505,578.60
23	EASTERN INSURANCE CO.LTD.	1,185,065.00	10	27.66	32,782,101.10
24	PHOENIX INSURANCE CO.LTD.	1,420,335.00	10	33.66	47,808,911.40
25	NATIONAL LIFE INSURANCE CO.LTD	1,465.00	10	177.80	260,484.00
26	SUNLIFE INSURANCE CO. LTD.	4,500.00	10	26.90	121,050.00
27	REPUBLIC INSURANCE CO. LTD.	9,672,811.00	10	29.41	284,488,717.60
28	FAREAST ISLAMILIFE INSURANCE	3,012,885.00	10	74.26	223,722,416.80
29	SONAR BANGLA INSURANCE LTD.	2,284,854.00	10	20.35	46,492,351.00
30	CITY GENERAL INSURANCE CO. LTD	1,487,353.00	10	19.42	28,879,614.60
31	ISLAMI INSURANCE BD LTD.	25,300.00	10	19.70	498,300.00
32	CONTINENTAL INSURANCE LTD.	4,241,389.00	10	18.92	80,246,852.50
33	FEDERAL INSURANCE CO.LTD.	21,670.00	10	12.78	276,875.00
34	STANDARD INSURANCE LTD.	139,206.00	10	20.35	2,833,118.90

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
35	PIONEERINSURANCE COMPANY LTD	1,062,390.00	10	35.94	38,185,730.80
36	BD NATIONAL INSURANCE CO LTD.	1,343,727.00	10	17.97	24,145,216.10
37	DHAKA INSURANCE LIMITED	1,090,551.00	10	22.43	24,465,349.20
38	MEGHNA LIFE INSURANCE CO. LTD.	1,982,169.00	10	56.59	112,169,210.30
39	RUPALI INSURANCE COMPANY LTD	968,482.00	10	22.93	22,210,052.30
40	PARAMOUNT INSURANCE CO. LTD.	2,485,208.00	10	21.38	53,144,943.30
41	POPULAR LIFE INSURANCE CO. LTD	48,600.00	10	70.79	3,440,590.00
	Sub total	**75,480,147.00**			**2,184,021,785.40**
	INVESTMENT				
1	SOUTHEAST BANK 1ST MUTUAL FUND	11,000.00	10	12.48	137,300.00
2	NATIONAL LIFE INSURANCE 1ST MF	261,110.00	10	13.35	3,484,563.00
3	EBL NRB MUTUAL FUND	3,507,257.00	10	7.42	26,023,904.40
4	ICB AMCL SECOND NRB M.F.	862,240.00	10	12.02	10,366,338.00
5	ICB AMCL SONALI BANK 1ST MF	1,107,840.00	10	9.73	10,784,452.00
6	VANGUARD AML RUPALI BANK BALAN	11,637.00	10	8.99	104,653.00
7	ICB AMCL FIRST NRB MUTUAL FUN	1,939,072.00	10	23.20	44,986,979.90
8	VANGUARD AML BD MUTUAL FUND 1	247,971.00	10	9.82	2,434,507.80
9	PHP FIRST MUTUAL FUND	72,313,117.00	10	8.15	589,152,748.10
10	ICB AMCL SECOND MUTUAL FUND	12,409,220.00	10	10.24	127,017,945.20
11	PHOENIX FINANCE 1ST MF	6,800.00	10	7.10	48,280.00
	Sub total	**92,677,264.00**			**814,541,671.40**
	MISCELLANEOUS				
1	YEAKIN POLYMER LIMITED	1,783,107.00	10	29.05	51,796,690.10
2	FAR CHEMICAL INDUSTRIES LTD.	4,409,193.00	10	26.76	117,970,610.60
3	KDS ACCESSORIES LIMITED	2,814,861.00	10	63.14	177,741,678.50
4	MIRACLE INDUSTRIES LTD.	103,500.00	10	30.30	3,136,400.00
5	BEXIMCO LIMITED(SHARE)	3,619,868.00	10	34.49	124,858,068.40
6	SINOBANGLA INDUSTRIES LTD.	59,815.00	10	31.92	1,909,440.50
7	BERGER PAINTS BANGLADESH LTD.	90.00	10	2,152.85	193,756.40
8	G.Q. BALL PEN IND. LTD	232,779.00	10	82.74	19,259,305.10
9	BANGLADESH SHIPPING CORP.(BSC)	1,685,380.00	10	154.96	261,165,135.20
10	OLYMPIC ACCESSORIES LTD	17,994,325.00	10	26.18	471,014,387.80
11	KHAN BROTHERS PP WOVEN BAG IND	10,053,066.00	10	24.83	249,660,046.60
12	AFC AGRO BIOTECH LTD.	4,796,802.00	10	53.57	256,979,477.40
13	ARAMIT LIMITED	55,665.00	10	364.84	20,309,084.60
	Sub total	**47,608,451.00**			**1,755,994,081.20**
	NON BANKING FIN. INSTITUTE				
1	BANGLADESH FIN. & INV. CO. LTD	589,660.00	10	14.27	8,412,300.10
2	BANGLADESH INDS.FINANCE CO.	133,585.00	10	8.19	1,094,187.20
3	LANKABANGLA FINANCE LTD.	7,036,911.00	10	50.44	354,940,600.80
4	DELTA BRAC HOUSING FINANCE COR	2,269,348.00	10	108.03	245,150,215.30
5	GSP FINANCE COMPANY (BD) LTD.	10,747,970.00	10	30.39	326,599,454.80
6	MIDAS FINANCING LIMITED	34,985.00	10	26.81	937,853.30
7	FAREAST FINANCE & INVESTMENT	3,798,250.00	10	10.42	39,592,558.20
8	I P D C	1,055,648.00	10	43.93	46,375,518.10
9	FAS Finance and Investment Ltd	5,409,866.00	10	12.95	70,053,732.70
10	INTL. LEASING & FIN.SERVICES	154,250.00	10	9.50	1,464,950.00
11	UNION CAPITAL LIMITED	9,546,389.00	10	23.15	220,956,167.70
12	NATIONAL HOUSING FIN. & INV.	5,699,442.00	10	55.19	314,574,418.40
13	I.D.L.C	11,167,761.00	10	68.12	760,792,966.70
14	PHOENIX FINANCE & INV. LTD	32,362.00	10	24.27	785,410.40
15	BAY LEASING & INVESTMENT LTD.	251,440.00	10	25.82	6,492,440.60
16	ISLAMIC FINANCE AND INVESTMENT	1,919,552.00	10	22.89	43,944,087.10
	Sub total	**59,847,419.00**			**2,442,166,861.40**
	PHARMACEUTICALS AND CHEMICALS				
1	SQUARE PHARMACEUTICALS LTD.	4,394,231.00	10	251.57	1,105,447,650.00
2	NATIONAL POLYMER LIMITED	1,500,531.00	10	111.91	167,924,708.30
3	SALVO CHEMICAL INDUSTRY LTD.	1,404,960.00	10	12.39	17,402,639.20
4	GLAXO WELLCOME (BD) LTD.	2,469.00	10	1,622.46	4,005,862.40

Statement of Investment Made (Contd.)

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
5	ORION INFUSIONS LTD(MALA)	685,310.00	10	58.54	40,120,843.90
6	ACI FORMULATIONS LIMITED	1,779,206.00	10	167.64	298,270,539.70
7	MARICO BANGLADESH LIMITED	1,867.00	10	1,020.10	1,904,535.40
8	IBNE SINA PHARMA. LTD.	2,479,987.00	10	278.30	690,186,772.20
9	PHARMA AIDS LTD.	304,080.00	10	251.42	76,452,461.90
10	BEACON PHARMACEUTICALS LTD.	1,864,888.00	10	21.51	40,106,753.60
11	ACI LIMITED	157,189.00	10	474.49	74,584,605.30
12	ACTIVE FINE CHEMICALS LIMITED	13,194,439.00	10	50.67	668,592,216.00
13	ORION PHARMA LIMITED	4,728,902.00	10	49.21	232,701,785.50
14	GLOBAL HEAVY CHEMICALS LTD.	1,493,770.00	10	39.81	59,469,640.40
15	RENATA LIMITED	318,174.00	10	1,106.92	352,192,273.00
16	ACME LABORATORIES	3,835,917.00	10	104.63	401,339,748.10
17	KEYACOSMETICS LIMITED	1,397,070.00	10	15.80	22,073,416.20
18	BEXIMCO PHARMACEUTICALS LTD.	3,806,322.00	10	82.75	314,986,510.90
19	CENTRAL PHARMACEUTICALS LTD.	1,028,319.00	10	30.32	31,182,299.50
20	JMI SYRINGES & MEDICAL DEVICES	509,390.00	10	159.33	81,161,671.50
	Sub total	**44,887,021.00**			**4,680,106,933.00**
	SERVICES AND REAL ESTATE				
1	EASTERN HOUSING LIMITED(SHARE)	558,200.00	10	40.85	22,801,959.20
2	THE PENINSULA CHITTAGONG LTD.	5,830,121.00	10	23.13	134,834,857.50
3	SAMARITA HOSPITAL LTD.	764,019.00	10	82.91	63,344,154.30
	Sub total	**7,152,340.00**			**220,980,971.00**
	TANNERY INDUSTRY				
1	APEX TANNERY LTD.	343,712.00	10	139.25	47,861,538.10
2	APEX FOOTWEAR LIMITED.	92,062.00	10	337.75	31,094,072.20
3	BATA SHOES (BD) LTD.	1,591.00	10	1,132.79	1,802,266.10
4	LEGACY FOOTWEAR LTD.	654,303.00	10	22.95	15,017,027.20
	Sub total	**1,091,668.00**			**95,774,903.60**
	TELECOMMUNICATION				
1	GRAMEENPHONE LTD.	458,441.00	10	333.77	153,013,284.50
2	BANGLADESH SUBMARINE CABLE CO.	744,920.00	10	110.97	82,665,462.40
	Sub total	**1,203,361.00**			**235,678,746.90**
	TRAVEL AND LEISURE				
1	UNIQUE HOTEL & RESORTS LIMITED	6,508,736.00	10	55.45	360,881,934.80
	Sub total	**6,508,736.00**			**360,881,934.80**
	INVESTMENT				
1	MTB UNIT FUND	5,000,000.00	10	10.00	50,000,000.00
2	ATC SHARIAH UNIT FUND	3,000,000.00	10	10.00	30,000,000.00
3	LANKA BANGLA 1ST BALANCED UNIT	15,000,000.00	10	11.09	166,300,000.00
4	UFS-IBBL SHARIAH UNIT FUND	20,000,000.00	10	10.00	200,000,000.00
	Sub total	**43,000,000.00**			**446,300,000.00**
	Total-I	**804,315,034.00**			**31,928,425,261.10**
	II. Right Share				
	ENGINEERING				
1	BANGLADESH THAI ALUMINIU LTD.	7,973,972.00	10	10.00	79,739,720.00
	Sub total	**7,973,972.00**			**79,739,720.00**
	FUEL AND POWER				
1	SAIF POWERTEC LIMITED	978,926.00	10	15.00	14,683,890.00
	Sub total	**978,926.00**			**14,683,890.00**
	NON BANKING FIN. INSTITUTE				
1	I.D.L.C	5,446,964.00	10	20.00	108,939,280.00
	Sub total	**5,446,964.00**			**108,939,280.00**
	Total-II	**14,399,862.00**			**203,362,890.00**
	III. IPO				
	GARMENTS AND TEXTILE				
1	SHEPHERD INDUSTRIES LIMITED	22,618.00	10	10.00	226,180.00
	Sub total	**22,618.00**			**226,180.00**

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
1	VANGUARD AML RUPALI BANK BAL.FUND	20,000,000.00	10	10.00	200,000,000.00
	Sub total	20,000,000.00			200,000,000.00
	Total-III	**20,022,618.00**			**200,226,180.00**
	IV. PRE-IPO				
	FUEL AND POWER				
1	ELECTRO BATTARY COMPANY LIMITE	8,000,000.00	10	10.00	80,000,000.00
	Sub total	**8,000,000.00**			**80,000,000.00**
	GARMENTS AND TEXTILE				
1	QUEEN SOUTH TEXTILE LIMITED	2,000,000.00	10	10.00	20,000,000.00
	Sub total	**2,000,000.00**			**20,000,000.00**
	INVESTMENT				
1	SEML FBLSL GROWTH FUND	15,000,000.00	10	10.00	150,000,000.00
	Sub total	**15,000,000.00**			**150,000,000.00**
	MISCELLANEOUS				
1	JMI HOSPITAL REQUISIT MANU. LT	27,000,000.00	10	30.00	810,000,000.00
	Sub total	**27,000,000.00**			**810,000,000.00**
	PHARMACEUTICALS AND CHEMICALS				
1	SILVA PHARMACEUTICALS LIMITED	30,000,000.00	10	10.00	300,000,000.00
	Sub total	**30,000,000.00**			**300,000,000.00**
	Total-IV	**82,000,000.00**			**1,360,000,000.00**
	Total. A(I+II+III+IV)	**920,737,514.00**			**33,692,014,331.10**
B.	**PORTFOLIO-2**				
	I. Listed Shares				
	BANK				
1	EASTERN BANK LTD.	421,220.00	10	29.03	12,229,956.10
2	JAMUNA BANK LIMITED	360,096.00	10	17.90	6,445,685.50
3	UNITED COMERCIAL BANK LTD.	1,886,178.00	10	18.74	35,347,853.00
4	DUTCH BANGLA BANK LIMITED	173,241.00	10	109.70	19,004,940.60
5	ONE BANK LIMITED	1,016,001.00	10	16.15	16,404,951.10
6	MERCANTILE BANK LIMITED	3,019,119.00	10	16.08	48,539,336.60
7	PRIME BANK LIMITED	6,845,097.00	10	17.66	120,908,347.70
8	DHAKA BANK LTD.	92,838.00	10	15.78	1,465,051.70
9	SOUTHEAST BANK LIMITED	1,490,912.00	10	16.93	25,238,401.90
10	UTTARA BANK LTD.	386,805.00	10	22.92	8,867,159.00
11	I.F.I.C. BANK LTD.	5,234,448.00	10	18.95	99,181,788.30
12	BRAC BANK LTD.	149,678.00	10	52.93	7,922,291.90
13	SHAHJALAL ISLAMI BANK LTD.	2,004,540.00	10	12.19	24,429,029.30
14	PUBALI BANK LTD.	4,670,510.00	10	24.10	112,569,527.50
15	CITY BANK LTD.	177,895.00	10	24.15	4,295,585.90
16	ISLAMI BANK LTD.	5,452,362.00	10	30.85	168,211,791.00
17	AL ARAFA ISLAMI BANK LTD.	653,478.00	10	13.72	8,963,145.80
18	RUPALI BANK LIMITED	54,125.00	10	32.41	1,754,025.00
19	SOCIAL ISLAMI BANK LIMITED	4,574,746.00	10	14.59	66,751,329.10
20	AB BANK LTD.	5,583,316.00	10	20.08	112,116,963.30
21	TRUST BANK LTD.	5,679,166.00	10	23.89	135,658,979.10
22	N C C BANK LTD.	991,566.00	10	14.68	14,554,831.10
23	BANK ASIA LIMITED	202,032.00	10	17.36	3,507,928.80
	Sub Total	**51,119,369.00**			**1,054,368,899.30**
	CEMENT				
1	HEIDELBERG CEMENT BD. LTD.	454,896.00	10	542.72	246,881,370.20
2	LAFARGE SURMA CEMENT LTD.	6,430,355.00	10	78.64	505,691,681.20
3	M.I. CEMENT FACTORY LIMITED	3,618,453.00	10	108.35	392,058,930.90
4	PREMIER CEMENT MILLS LIMITED	6,050.00	10	89.69	542,645.00
5	CONFIDENCE CEMENT LTD.	1,855,933.00			200,789,261.20
	Sub Total	**12,365,687.00**			**1,345,963,888.50**
	CERAMIC INDUSTRY				
1	FU-WANG CERAMICS INDS.LTD.	1,029,664.00	10	18.73	19,285,245.30
2	RAK CERAMICS(BANGLADESH) LTD.	1,218,688.00	10	58.43	71,209,054.80
	Sub Total	**2,248,352.00**			**90,494,300.10**

Statement of Investment Made (Contd.)

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
	ENGINEERING				
1	S. ALAM COLD ROLLED STEELS LTD	425,769.00	10	28.80	12,260,128.60
2	BSRM STEELS LIMITED	1,145,936.00	10	98.46	112,830,325.90
3	RATANPUR STEEL RE-ROLLING MILL	4,312,691.00	10	88.15	380,154,218.20
4	SINGER BANGLADESH LTD.	2,722,443.00	10	188.16	512,264,734.10
5	AFTAB AUTOMOBILES LTD.	865,837.00	10	58.09	50,295,208.90
6	BSRM LIMITED	11,433,162.00	10	151.74	1,734,846,544.40
7	BENGAL WINDSOR THERMOPLASTICS	1,278,296.00	10	48.55	62,060,539.70
8	GPH ISPAT LTD.	1,364,872.00	10	43.16	58,909,257.30
	Sub Total	**23,549,006.00**			**2,923,620,957.10**
	FOOD AND ALLIED				
1	B A T B C	61,244.00	10	2,624.51	160,735,642.80
2	FU-WANG FOODS LIMITED	1,228,026.00	10	15.24	18,715,614.40
3	GOLDEN HARVEST AGRO IND. LTD.	7,135,862.00	10	52.66	375,766,872.50
4	AMAN FEED LIMITED	1,106,704.00	10	72.53	80,269,713.30
	Sub Total	**9,531,836.00**			**635,487,843.00**
	FUEL AND POWER				
1	UNITED POWER GEN & DIST CO LTD	2,139,082.00	10	148.40	317,435,196.00
2	JAMUNA OIL COMPANY LTD.	155,649.00	10	199.71	31,083,950.10
3	SAIF POWERTEC LIMITED	3,513,942.00	10	53.84	189,182,752.10
4	PADMA OIL COMPANY.	669,687.00	10	195.16	130,698,973.20
5	DOREEN POWER GEN. & SYSTEMS LT	1,440.00	10	136.00	195,840.00
6	TITAS GAS TRANSMISSION & D.C.L	3,144,504.00	10	49.83	156,689,135.10
7	SUMMIT POWER LTD.	4,734,224.00	10	33.31	157,693,556.80
8	MJL BANGLADESH LIMITED	595,935.00	10	102.33	60,980,169.20
9	DHAKA ELECTRIC SUPPLY CO. LTD.	3,223,082.00	10	54.26	174,885,905.30
10	BARAKA POWER LIMITED.	2,323,641.00	10	30.13	70,007,106.10
11	MEGHNA PETROLEUM LTD.	633,362.00	10	184.10	116,604,978.40
12	POWER GRID CO. BD. LTD.	202,315.00	10	56.86	11,503,817.50
13	KHULNA POWER COMPANY LTD.	24,350.00	10	61.96	1,508,721.10
	Sub Total	**21,361,213.00**			**1,418,470,100.90**
	GARMENTS AND TEXTILE				
1	PACIFIC DENIMS LIMITED	1,075,617.00	10	25.33	27,243,497.30
2	TOSRIFA INDUSTRIES LIMITED	70,000.00	10	25.10	1,757,000.00
3	FAMILYTEX (BD) LTD.	1,347,421.00	10	9.80	13,207,035.60
4	SQUARE TEXTILES LTD	6,118,160.00	10	69.88	427,543,782.20
5	ENVOY TEXTILES LTD.	2,141,580.00	10	41.64	89,181,564.70
6	MALEK SPINNING MILLS LTD.	1,279,959.00	10	19.34	24,751,817.00
7	ARGON DENIMS LIMITED	1,664,028.00	10	28.17	46,869,192.60
8	MOZAFFAR HOSSAIN SPINNING MILL	8,708,599.00	10	24.49	213,299,611.10
9	MATIN SPINNING MILLS LIMITED	48,800.00	10	40.29	1,966,160.00
10	HAMID FABRICS LIMITED	6,973,371.00	10	24.46	170,602,608.50
11	REGENT TEXTILEMILLS LIMITED	173,047.00	10	28.52	4,934,667.70
12	MITHUN KNITTING AND DYEING LTD	640,878.00	10	46.13	29,562,861.00
13	ZAHEEN SPINNING LIMITED	700,440.00	10	23.78	16,659,536.00
14	AL-HAJ TEXTILE	850.00	10	96.50	82,025.00
15	PRIME TEXTILE SPIN.MILLS LTD.	266,150.00	10	28.53	7,593,312.50
16	FAR EAST KNITTING & DYEING IND	151,782.00	10	25.69	3,899,827.40
	Sub Total	**31,360,682.00**			**1,079,154,498.60**
	INFORMATION TECHNOLOGY				
1	BDCOM ONLINE LIMITED	2,933,058.00	10	25.32	74,270,109.20
2	AGNI SYSTEMS LIMITED	50,000.00	10	20.95	1,047,500.00
3	AAMRA TECHNOLOGIES LTD.	89,879.00	10	38.59	3,468,382.00
	Sub Total	**3,072,937.00**			**78,785,991.20**
	INSURANCE				
1	PEOPLES INSURANCE CO. LTD.	541,045.00	10	23.69	12,816,430.00
2	SUNLIFE INSURANCE CO. LTD.	53,381.00	10	17.26	921,245.90
3	RUPALI INSURANCE COMPANY LTD	498,271.00	10	20.85	10,388,385.40

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
4	ASIA PACIFIC GENERAL INSURANCE	199,120.00	10	20.50	4,081,327.70
5	PIONEERINSURANCE COMPANY LTD	31,000.00	10	29.70	920,700.00
6	EASTLAND INSURANCE CO.LTD.	2,327,790.00	10	21.36	49,717,036.10
7	CONTINENTAL INSURANCE LTD.	2,038,032.00	10	21.81	44,459,124.80
8	CITY GENERAL INSURANCE CO. LTD	564,683.00	10	18.04	10,186,608.90
9	REPUBLIC INSURANCE CO. LTD.	5,000.00	10	13.90	69,500.00
10	PRIME INSURANCE COMPANY LTD.	27,029.00	10	18.83	509,073.30
11	PROVATI INSURANCE COMPANY LTD.	602,778.00	10	18.63	11,232,319.30
12	SONAR BANGLA INSURANCE LTD.	2,018,039.00	10	18.42	37,167,607.00
13	NORTHERN GENERALINSURANCE CO	2,155,814.00	10	21.83	47,064,576.10
14	MERCANTILE INSURANCE CO. LTD	4,122,749.00	10	20.59	84,901,717.90
15	CENTRAL INSURANCE CO.LTD.	203,734.00	10	23.48	4,783,079.10
16	KARNAFULI INSURANCE CO.LTD.	225,783.00	10	11.93	2,694,178.50
17	GLOBAL INSURANCELTD.	519,203.00	10	15.69	8,144,319.20
18	AGRANI INSURANCE CO. LTD.	808,452.00	10	19.39	15,672,417.70
19	PURABI GENERAL INSURANCE CO.LD	720,413.00	10	14.06	10,132,497.00
20	DELTA LIFE INSURANCE CO.LTD.	3,695.00	10	99.36	367,153.50
21	TAKAFUL ISLAMI INSURANCE LTD.	4,734.00	10	18.18	86,046.30
22	ASIA INSURANCE LIMITED	2,642,435.00	10	17.77	46,962,233.90
23	PHOENIX INSURANCE CO.LTD.	2,814,137.00	10	29.41	82,772,906.30
24	DHAKA INSURANCE LIMITED	434,454.00	10	23.09	10,033,424.30
	Sub Total	**23,561,771.00**			**496,083,908.20**
	MISCELLANEOUS				
1	BEXIMCO LIMITED(SHARE)	8,214,256.00	10	33.02	271,232,201.10
2	AFC AGRO BIOTECH LTD.	1,025,133.00	10	60.88	62,406,128.10
3	OLYMPIC ACCESSORIES LTD	96,355.00	10	24.29	2,340,389.40
4	KHAN BROTHERS PP WOVEN BAG IND	1,897,648.00	10	21.06	39,956,979.40
	Sub Total	**11,233,392.00**			**375,935,698.00**
	NON BANKING FIN. INSTITUTE				
1	I.D.L.C	60,000.00	10	64.60	3,876,000.00
2	LANKABANGLA FINANCE LTD.	3,871,225.00	10	31.48	121,885,454.50
3	UNITED FINANCE LTD.	30,000.00	10	19.92	597,500.00
4	FAREAST FINANCE & INVESTMENT	9,013,127.00	10	12.97	116,873,819.10
5	BANGLADESH INDS.FINANCE CO.	39,900.00	10	11.38	454,162.20
6	I P D C	50,000.00	10	48.00	2,400,000.00
7	GSP FINANCE COMPANY (BD) LTD.	1,662,931.00	10	32.02	53,246,448.60
8	NATIONAL HOUSING FIN. & INV.	647,735.00	10	47.35	30,671,583.10
9	UTTARA FINANCE & INVEST. LTD	33,860.00	10	56.99	1,929,762.00
10	UNION CAPITAL LIMITED	577,946.00	10	21.89	12,649,237.00
11	BAY LEASING & INVESTMENT LTD.	34,650.00	10	21.82	756,055.00
	Sub Total	**16,021,374.00**			**345,340,021.50**
	PHARMACEUTICALS AND CHEMICALS				
1	ORION INFUSIONS LTD(MALA)	1,399,382.00	10	62.01	86,782,257.80
2	GLOBAL HEAVY CHEMICALS LTD.	74,659.00	10	38.90	2,904,540.10
3	ORION PHARMA LIMITED	8,049,491.00	10	45.85	369,045,453.50
4	JMI SYRINGES & MEDICAL DEVICES	14,740.00	10	159.82	2,355,716.00
5	BEXIMCO PHARMACEUTICALS LTD.	4,304,776.00	10	81.36	350,256,515.80
6	ACI LIMITED	1,090,430.00	10	472.74	515,494,770.00
7	ACI FORMULATIONS LIMITED	3,038,793.00	10	212.69	646,311,123.30
8	SQUARE PHARMACEUTICALS LTD.	922,207.00	10	247.81	228,534,467.80
	Sub Total	**18,894,478.00**			**2,201,684,844.30**
	SERVICES AND REAL ESTATE				
1	EASTERN HOUSING LIMITED(SHARE)	422,791.00	10	37.04	15,661,950.50
2	THE PENINSULA CHITTAGONG LTD.	114,170.00	10	28.70	3,277,203.00
	Sub Total	**536,961.00**			**18,939,153.50**
	TANNERY INDUSTRY				
1	APEX TANNERY LTD.	740,799.00	10	152.51	112,978,691.70
2	APEX FOOTWEAR LIMITED.	192,009.00	10	336.03	64,520,138.70
	Sub Total	**932,808.00**			**177,498,830.40**

AMARSTOCK

Statement of Investment Made (Contd.)

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
	TELECOMMUNICATION				
1	BANGLADESH SUBMARINE CABLE CO.	133,433.00	10	113.10	15,091,926.80
2	GRAMEENPHONE LTD.	415,408.00	10	264.66	109,941,327.20
	Sub Total	**548,841.00**			**125,033,254.00**
	TRAVEL AND LEISURE				
1	UNIQUE HOTEL & RESORTS LIMITED	8,969,368.00	10	52.48	470,723,617.70
	Sub Total	**8,969,368.00**			**470,723,617.70**
	Total-I	**235,308,075.00**			**12,837,585,806.30**
	II.Right Share				
	FUEL AND POWER				
1	SAIF POWERTEC LIMITED	2,988,455.00	10	15.00	44,826,825.00
	Sub Total	**2,988,455.00**			**44,826,825.00**
	Total-II	**2,988,455.00**			**44,826,825.00**
	Total B(I+II)	**238,296,530.00**			**12,882,412,631.30**
C	**Branches**				
	I. Chittagong				
	BANK				
1	UCB	8,750.00	10.00	20.30	177,625.00
2	ONE BANK LTD	29,766.00	10.00	18.88	561,975.20
3	EXIM BANK LTD.	10,000.00	10.00	11.10	111,000.00
4	IFIC BANK LTD.	9,000.00	10.00	24.46	220,100.00
5	PRIME BANK LTD.	5,035.00	10.00	18.10	91,133.50
6	TRUST BANK LTD.	12,800.00	10.00	25.49	326,300.00
7	ISLAMI BANK LTD.	2,825.00	10.00	29.80	84,185.00
8	JAMUNA BANK LTD.	50,000.00	10.00	18.83	941,620.60
9	RUPALI BANK LTD.	20,500.00	10.00	26.63	545,850.00
10	UTTARA BANK LTD.	35,000.00	10.00	26.17	916,000.00
11	EASTERN BANK LTD.	50,000.00	10.00	34.00	1,700,000.00
12	NATIONAL BANK LTD.	127,500.00	10.00	9.62	1,226,250.00
13	STANDARD BANK LTD.	8,550.00	10.00	11.50	98,325.00
14	SOUTHEAST BANK LTD.	52,760.00	10.00	21.34	1,125,892.00
15	MERCANTILE BANK LTD.	40,500.00	10.00	16.30	660,150.00
16	FIRST SECURITY BANK LTD,	30,000.00	10.00	14.20	426,000.00
17	SHAHJALAL ISLAMI BANK LTD	5,000.00	10.00	15.70	78,500.00
	Sub Total	**497,986.00**			**9,290,906.30**
	CEMENT				
1	LAFARGE SURMA CEMENT LTD.	43,000.00	10.00	73.12	3,144,000.00
2	HEIDELBERG CEMENT (BD) LTD.	10,630.00	10.00	527.22	5,604,365.00
	Sub Total	**53,630.00**			**8,748,365.00**
	ENGINEERING				
1	RSRM LIMITED	30,000.00	10.00	80.52	2,415,500.00
2	SINGER BD LTD.	5,000.00	10.00	185.87	929,349.00
3	BSRM STEELS LTD.	36,000.00	10.00	96.57	3,476,500.00
4	AFTAB AUTOMOBILES LTD.	45,000.00	10.00	64.01	2,880,300.00
5	OLYMPIC ACCESS.LTD	20,000.00	10.00	23.95	479,000.00
6	BANGLADESH THAI ALLUMINIUM LTD.(RIGHT)	88,843.00	10.00	10.00	888,430.00
	Sub Total	**224,843.00**			**11,069,079.00**
	FUEL AND POWER				
1	BARAKA POWER LTD	42,000.00	10.00	41.65	1,749,300.00
2	UNITED POWER G & D CO.LTD.	6,000.00	10.00	142.10	852,600.00
3	MEGHNA PETROLIUM CO. LTD	5,000.00	10.00	181.92	909,605.40
4	JAMUNA OIL COMPANY LTD.	6,085.00	10.00	212.16	1,290,964.50
5	KHULNA POWER CO. LTD.	109,000.00	10.00	63.57	6,928,600.00
6	SUMMIT POWER LTD.	73,498.00	10.00	42.12	3,096,022.00
7	SAIF POWER TECH LTD.	10,000.00	10.00	48.70	487,000.00
8	MJL BANGLADESH LTD.	20,000.00	10.00	114.36	2,287,100.00
	Sub Total	**271,583.00**			**17,601,191.90**

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
	INSURANCE				
1	DHAKA INSURANCE LTD.	42,200.00	10.00	24.39	1,029,261.20
2	ASIA INSURANCE LIMITED	25,100.00	10.00	23.40	587,234.30
3	RELIANCE INSURANCE CO. LTD	151.00	10.00	53.60	8,093.60
4	BANGLADESH GEN. INSURANCE CO.	29,500.00	10.00	20.86	615,400.00
5	PRIME ISLAMI LIFE INS. LTD.	8,458.00	10.00	64.55	545,988.70
6	CENTRAL INSURANCE CO.LTD.	6,662.00	10.00	23.87	159,038.20
	Sub Total	**112,071.00**			**2,945,016.00**
	INVESTMENTS				
1	IDLC FINANCE LTD	3,000.00	10.00	64.05	192,150.00
2	UTTARA FINANCE & INVEST. LTD	21,500.00	10.00	66.05	1,420,180.00
3	PHOENIX FINANCE & INVESTMENTS	12,000.00	10.00	27.13	325,600.00
4	GRAMEEN ONE;SCHEME TWO	79,118.00	10.00	14.02	1,109,152.00
5	UNION CAPITAL LTD.	16,411.00	10.00	24.80	406,992.80
6	ASIAN TIGER SANDHANI LIFE GROW	70,000.00	10.00	9.85	689,500.00
7	IDLC FINANCE LTD(RIGHT)	22,457.00	10.00	20.00	449,140.00
	Sub Total	**224,486.00**			**4,592,714.80**
	INFORMATION TECHNOLOGY				
1	AGNI SYSTEM LTD.	60,000.00	10.00	24.47	1,468,000.00
2	AAMRA TECHNOLOGIES LTD.	260,000.00	10.00	38.68	10,056,776.10
3	BDCOM ONLINE LTD.	60,000.00	10.00	25.38	1,522,500.00
	Sub Total	**380,000.00**			**13,047,276.10**
	MISCELLANEOUS				
1	ARAMIT LTD.	600.00	10.00	359.00	215,400.00
2	THE PENINSULA CHITTAGONG LTD.	29,000.00	10.00	19.83	575,007.00
	Sub Total	**29,600.00**			**790,407.00**
	PHARMACEUTICALS AND CHEMICALS				
1	ORION PHARMA LTD.	100,000.00	10.00	49.65	4,964,552.00
2	KEYA COSMETICS LTD.	120,000.00	10.00	15.97	1,916,500.00
3	AFC AGRO BIOTECH LTD.	123,600.00	10.00	55.84	6,901,944.40
4	THE ACME LABORATORIES LIMITED	20,000.00	10.00	111.91	2,238,100.00
5	ACTIVE FINE CHEMICALS LTD.	42,000.00	10.00	48.83	2,051,000.00
6	SQUARE PHARMA. LTD.	1,090.00	10.00	278.70	303,785.40
7	BEXIMCO PHARMA LTD.	20,500.00	10.00	82.70	1,695,250.00
	Sub Total	**427,190.00**			**20,071,131.80**
	TELECOMMUNICATION				
1	GRAMEEN PHONE LTD.	7,000.00	10.00	269.45	1,886,127.70
	Sub Total	**7,000.00**			**1,886,127.70**
	TEXTILE				
1	TOSRIFA IND. LTD.	232,274.00	10.00	25.81	5,995,191.20
2	ENVOY TEXTILES LIMITED	5,000.00	10.00	40.44	202,200.00
3	R.N SPINNING MILLS LTD.	10,000.00	10.00	28.75	287,500.00
	Sub Total	**247,274.00**			**6,484,891.20**
	Total.C-I	**2,475,663.00**			**96,527,106.80**
	II.Rajshahi				
	BANK				
1	AB BANK LIMITED	451,364.00	10.00	23.15	10,449,081.20
2	AL-ARAFAH ISLAMI BANK LTD.	260,000.00	10.00	14.83	3,857,000.00
3	IFIC BANK LTD.	255,000.00	10.00	20.75	5,289,998.60
4	NATIONAL BANK LIMITED	631,000.00	10.00	9.54	6,017,900.00
5	NCC BANK LTD	505,410.00	10.00	9.08	4,591,490.00
6	PRIME BANK LIMITED	229,000.00	10.00	20.45	4,683,321.80
7	PUBALI BANK LMITED	252,789.00	10.00	24.82	6,273,494.50
8	RUPALI BANK LIMITED	82,780.00	10.00	31.58	2,614,294.10
9	SOUTHEAST BANK LIMITED	548,310.00	10.00	20.62	11,305,463.00
10	THE PREMIER BANK LTD.	20,000.00	10.00	7.80	156,000.00
11	TRUST BANK LIMITED	56,279.00	10.00	24.69	1,389,641.30
12	UCBL	311,000.00	10.00	23.11	7,185,850.00

Statement of Investment Made (Contd.)

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
13	UTTARA BANK LTD.	263,717.00	10.00	27.29	7,198,063.10
	Sub Total	**3,866,649.00**			**71,011,597.60**
	CEMENT				
1	HEIDELBERG CEMENT LTD.	700.00	10.00	545.21	381,649.20
2	M. I. CEMENT FACTORY LTD.	87,998.00	10.00	88.85	7,818,270.50
	Sub Total	**88,698.00**			**8,199,919.70**
	CERAMICS				
1	RAK CERAMICS (BD) LTD.	6,000.00	10.00	67.75	406,500.00
2	SHINEPUKUR CERAMICS	10,000.00	10.00	11.70	117,000.00
	Sub Total	**16,000.00**			**523,500.00**
	ENGINEERING				
1	BSRM STEEL (OLD)	17,500.00	10.00	98.73	1,727,810.50
2	NAVANA CNG	2,000.00	10.00	72.00	144,000.00
3	RATANPUR STEEL RE-ROLLING MILL	333,538.00	10.00	79.67	26,573,636.50
4	SAIF POWERTEC LTD	3,000.00	10.00	57.00	171,000.00
	Sub Total	**356,038.00**			**28,616,447.00**
	FINANCIAL INSTITUTIONS				
1	BAY LEASING & INVESTMENT LTD.	279,624.00	10.00	26.97	7,542,721.10
2	BD FIN & INV CO LTD.	285,500.00	10.00	11.07	3,161,500.00
3	FIRST FINANCE LTD	144,881.00	10.00	9.65	1,398,559.00
4	GSP FINANCE (BD) LTD	37,300.00	10.00	27.35	1,020,340.00
5	IDLC (IND. DEV. LEASING CO.)	15,000.00	10.00	57.57	863,500.00
6	IPDC OF BANGLADESH LTD.	31,500.00	10.00	40.60	1,279,012.40
7	PEOPLES LEASING	228,136.00	10.00	9.50	2,166,804.40
8	PHOENIX FINANCE & INVES.LTD.	102,000.00	10.00	22.21	2,265,400.00
9	UNITED FINANCE LTD	47,000.00	10.00	19.81	930,900.00
10	UTTARA FINANCE & INVEST. LTD.	186,645.00	10.00	69.45	12,962,728.00
	Sub Total	**1,357,586.00**			**33,591,464.90**
	FOOD AND ALLIED				
1	AFC AGRO BIOTECH LTD	39,350.00	10.00	58.75	2,311,651.80
	Sub Total	**39,350.00**			**2,311,651.80**
	FUEL AND POWER				
1	DESCO LTD.	1,000.00	10.00	52.00	52,000.00
2	PADMA OIL COMPANY LTD.	5,000.00	10.00	222.70	1,113,500.00
3	POWER GRID COMPANY LTD.	47,400.00	10.00	59.79	2,833,918.00
4	SUMMIT POWER LIMITED	267,500.00	10.00	42.25	11,300,750.00
5	UNITED POWER GENERATION	10,600.00	10.00	184.19	1,952,440.00
	Sub Total	**331,500.00**			**17,252,608.00**
	INSURANCE				
1	ASIA INSURANCE LTD	717,292.00	10.00	21.55	15,459,571.60
2	BGIC (BD GENERAL INS. CO)	182,160.00	10.00	21.18	3,858,617.90
3	CONTINENTAL INS. LTD	121,750.00	10.00	18.40	2,240,225.00
4	FAREAST ISL. LIFE INS. CO. LTD	5,000.00	10.00	75.34	376,700.00
5	GLOBAL INSURANCE LTD.	296,439.00	10.00	13.57	4,022,988.00
6	GREEN DELTA INSURANCE	45,389.00	10.00	61.38	2,785,949.00
7	KARNAFULI INSURANCE CO. LTD.	35,919.00	10.00	17.21	618,129.00
8	PARAMOUNT INS. COM. LTD	21,000.00	10.00	16.16	339,300.00
9	PRAGATI INSURANCE CO. LTD.	29,000.00	10.00	33.82	980,669.70
10	PROVATI INSURANCE COMPANY LTD.	224,847.00	10.00	18.49	4,158,513.20
11	RELIANCE INSURANCE CO. LTD.	33,270.00	10.00	49.56	1,648,797.80
	Sub Total	**1,712,066.00**			**36,489,461.20**
	INVESTMENT				
1	EBL 1ST MUTUAL FUND	1,086,211.00	10.00	7.58	8,230,138.40
2	FIRST JANATA BANK MUTUAL FUND	1,100,000.00	10.00	7.63	8,397,900.00
3	GRAMEEN MFO:SCHEME 2	320,413.00	10.00	11.42	3,658,243.00
4	ICB AMCL 2ND NRB MF	1,111,191.00	10.00	9.95	11,057,588.80
5	ICB EP MF ONE: SCH-1	1,619,764.00	10.00	7.59	12,298,618.70

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
6	IFIC BANK 1ST MF	1,082,145.00	10.00	7.19	7,782,560.60
7	PHP FIRST MF	762,000.00	10.00	7.19	5,478,100.00
8	POPULAR LIFE 1ST M F	1,197,000.00	10.00	7.15	8,563,100.00
9	TRUST BANK 1ST MF	360,000.00	10.00	5.16	1,857,000.00
	Sub Total	**8,638,724.00**			**67,323,249.50**
	MISCELLANEOUS				
1	ARAMIT LIMITED	7,850.00	10.00	414.24	3,251,747.70
2	BEXIMCO LIMITED	5,000.00	10.00	35.74	178,700.00
	Sub Total	**12,850.00**			**3,430,447.70**
	PHARMACEUTICALS AND CHEMICALS				
1	ACI FORMULATIONS LTD	5,500.00	10.00	214.75	1,181,100.00
2	BEXIMCO PHARMA LTD.	28,000.00	10.00	88.25	2,471,000.00
3	KEYA COSMETICS LIMITED	610,000.00	10.00	15.69	9,573,500.00
4	KOHINOOR CHEMICAL CO.	14,382.00	10.00	390.89	5,621,824.00
5	ORION PHARMA LTD	15,000.00	10.00	44.77	671,500.00
6	RENATA LIMITED	450.00	10.00	1,121.71	504,767.90
7	SQUARE PHARMACEUTICALS LTD.	12,250.00	10.00	261.98	3,209,205.00
	Sub Total	**685,582.00**			**23,232,896.90**
	TEXTILE				
1	FAMILYTEX (BD) LTD	50,000.00	10.00	10.18	509,000.00
2	R. N. SPINNING MILLS LTD.	131,500.00	10.00	30.18	3,968,800.00
3	RAHIM TEXTILE MILLS LTD.	15,579.00	10.00	274.73	4,280,051.70
4	STYLECRAFT LIMITED	300.00	10.00	1,129.82	338,945.00
	Sub Total	**197,379.00**			**9,096,796.70**
	Rights Shares				
1	BD THAI ALUMINIUM LTD.	2,281.00	10.00	10.00	22,810.00
2	SAIF POWERTEC LTD	3,000.00	10.00	15.00	45,000.00
3	IDLC (IND. DEV. LEASING CO.)	5,000.00	10.00	20.00	100,000.00
	Sub Total	**10,281.00**			**167,810.00**
	Total.C-II	**17,312,703.00**			**301,247,851.00**
	III. Khulna				
	BANK				
1	UCB	21,910.00	10	18.00	403,426.00
2	IDLC	10,000.00	10	64.00	638,600.00
3	ONE BANK LTD.	15,500.00	10	13.00	204,600.00
4	AB BANK LIMITED	10,000.00	10	23.00	230,000.00
5	UTTARA BANK LTD.	18,640.00	10	23.00	436,211.00
6	MUTUAL TRUST BANK	30,000.00	10	26.00	784,500.00
7	NATIONAL BANK LTD.	6,000.00	10	9.00	53,900.00
8	SOUTHEAST BANK LTD	35,000.00	10	21.00	728,000.00
9	STANDARD BANK LTD.	11,000.00	10	10.00	108,800.00
10	TRUST BANK LIMITED	110,000.00	10	26.00	2,879,100.00
11	JAMUNA BANK LIMITED	13,920.00	10	14.00	195,989.00
12	MERCANTILE BANK LTD	11,628.00	10	17.00	203,234.00
13	UNITED FINANCE LTD.	30,000.00	10	23.00	675,700.00
14	AL-ARAFAH ISLAMI BANK	21,000.00	10	13.00	282,900.00
	Sub total	**344,598.00**			**7,824,960.00**
	CEMENT				
1	CONFIDENCE CEMENT LTD.	8,630.00	10	82.00	708,555.00
2	HEIDELBERG CEMENT	11,000.00	10	511.00	5,617,350.00
3	LAFARGE SURMA CEMENT	48,600.00	10	76.00	3,672,040.00
4	M.I. CEMENT FACTORY LIMITED	7,527.00	10	75.00	564,240.00
5	PREMIER CEMENT MILLS LIMITED	1,900.00	10	93.00	175,950.00
	Sub total	**77,657.00**			**10,738,135.00**
	CERAMICS				
1	RAK CERAMICS (BANGLADESH) LTD.	40,000.00	10	62.00	2,464,326.00
	Sub total	**40,000.00**			**2,464,326.00**

Statement of Investment Made (Contd.)

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
	PHARMACEUTICALS & CHEMICALS				
1	ACI FORMULATION LTD	11,200.00	10	163.00	1,825,335.00
2	ACI LIMITED	11,721.00	10	442.00	5,179,605.00
3	AFC AGRO BIOTECH LTD	30,000.00	10	54.00	1,632,000.00
4	BEXIMCO PHARMA	39,200.00	10	88.00	3,439,480.00
5	FAR CHEMICAL INDUSTRIES LTD	51,000.00	10	26.00	1,339,490.00
6	SQUARE PHARMA	11,800.00	10	259.00	3,058,050.00
	Sub total	**154,921.00**			**16,473,960.00**
	ENGINEERING				
1	APPOLO ISPAT COMPLEX LIMITED	25,000.00	10	20.00	503,500.00
2	BD LAMPS LTD.	7,942.00	10	184.00	1,462,638.00
3	RATANPUR STEEL RE-ROLLING MILLS LIMITED	5,100.00	10	43.00	219,360.00
4	RANGPUR FOUNDRY LTD.	10,372.00	10	104.00	1,081,330.00
5	SINGER BD LIMITED	4,830.00	10	183.00	882,358.00
6	BSRM STEELS LIMITED	9,233.00	10	93.00	861,613.00
	Sub total	**62,477.00**			**5,010,798.00**
	FOOD & ALLIED				
1	AMCL(PRAN)	8,498.00	10	218.00	1,853,024.00
2	GOLDEN HARVEST AGRO INDUSTRIES LIMITED	90.00	10	49.00	4,365.00
3	RAHIMA FOOD CORPORATION LTD.	200.00	10	51.00	10,240.00
4	RANGPUR DAIRY & FOOD PRODUCTS LTD	362.00	10	18.00	6,588.00
	Sub total	**9,150.00**			**1,874,217.00**
	FUEL & POWER				
1	JAMUNA OIL COMPANY LTD.	11,744.00	10	209.00	2,459,967.00
2	KHULNA POWER COMPANY LTD.	20,000.00	10	64.00	1,286,500.00
3	MEGHNA PETROLIUM LTD.	47,712.00	10	195.00	9,313,675.00
4	MJL BANGLADESH LIMITED	8,545.00	10	104.00	888,454.00
5	PADMA OIL CO. LTD	8,000.00	10	209.00	1,673,575.00
6	SUMMIT POWER LTD.	10,629.00	10	33.00	350,226.00
7	TITAS GAS CO.	15,680.00	10	48.00	755,108.00
	Sub total	**122,310.00**			**16,727,505.00**
	FUNDS				
1	ICB AMCL SONALI BANK LTD 1ST MUTUAL FUND	226,000.00	10	8.00	1,719,350.00
	Sub total	**226,000.00**			**1,719,350.00**
	INSURANCE				
1	BGIC	70,322.00	10	21.00	1,449,412.00
2	GREEN DELTA INSURANCE	2,814.00	10	47.00	131,574.00
3	MEGHNA LIFE INS. CO.	10,568.00	10	62.00	657,136.00
4	PIONEER INS CO LTD	10,000.00	10	34.00	335,340.00
5	POPULAR LIFE INS.	20,000.00	10	78.00	1,554,170.00
	Sub total	**113,704.00**			**4,127,632.00**
	MISCELLANEOUS				
1	APEX TANNERY LTD	1,100.00	10	143.00	157,290.00
	Sub total	**1,100.00**			**157,290.00**
	SERVICES				
1	BDCOM ONLINE LIMITED	35,800.00	10	25.00	909,120.00
2	GRAMEENPHONE LTD.	11,350.00	10	287.00	3,259,110.00
	Sub total	**47,150.00**			**4,168,230.00**
	TEXTILES				
1	AL-HAJ TEXTILE MILLS LTD.	700.00	10	94.00	66,020.00
2	SHASHA DENIMS LTD	16,562.00	10	35.00	585,609.00
3	ZAHINTEX INDUSTRIES LIMITED	3,000.00	10	19.00	57,300.00
	Sub total	**20,262.00**			**708,929.00**
	Total.C-III	**1,219,329.00**			**71,995,333.00**
	IV. Barisal				
	BANK				
1	UTTARA BANK LTD.	30,000.00	10	27.78 .00	833,500.00

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
2	PRIME BANK LIMITED	30,000.00	10	21.08	632,500.00
3	STANDARD BANK LIMITED	5,000.00	10	8.50	42,500.00
4	ICB ISLAMIC BANK LIMITED	20,000.00	10	5.00	100,000.00
5	SOUTHEAST BANK LIMITED	20,000.00	10	16.20	323,900.00
	Sub Total	**105,000.00**			**1,932,400.00**
	CEMENT				
1	CONFIDENCE CEMENT LTD.	31,400.00	10	112.13	3,521,020.00
2	MEGHNA CEMENT MILLS LTD.	16,625.00	10	112.84	1,875,890.00
3	LAFARGE SURMA CEMENT LTD.	56,000.00	10	81.06	4,539,300.00
	Sub Total	**104,025.00**			**9,936,210.00**
	PHARMACEUTICALS & CHEMICALS				
1	ORION PHARMA LTD	61,000.00	10	47.34	2,887,664.90
2	PHARMA AIDS LTD.	7,980.00	10	261.11	2,083,626.00
3	KEYA COSMETICS LIMITED	105,000.00	10	16.18	1,699,000.00
4	ORION INFUSIONS LTD. (MALA)	91,000.00	10	64.52	5,871,680.00
5	SALVO CHEMICAL INDUSTRY LTD.	13,000.00	10	15.79	205,300.00
	Sub Total	**277,980.00**			**12,747,270.90**
	ENGINEERING				
1	GPH ISPAT LTD.	42,500.00	10	40.75	1,732,000.00
2	AFTAB AUTOMOBILES	23,120.00	10	50.57	1,169,220.00
3	GOLDEN SON LIMITED	195,862.00	10	21.80	4,269,016.00
4	NATIONAL FEED MILLS LTD	20,000.00	10	18.48	369,500.00
5	RATANPUR STEEL RE-ROLLING MILL	121,185.00	10	75.41	9,137,998.50
6	BANGLADESH STEEL RE-ROLLING MI	36,000.00	10	138.30	4,978,960.00
7	QUASEM DRYCELL LTD.	65,000.00	10	95.03	6,177,000.00
	Sub Total	**503,667.00**			**27,833,694.50**
	FINANCIAL INSTITUTION				
1	BD. FINANCE & INV. LTD.	60,000.00	10	18.14	1,088,513.80
2	PRIME FINANCE & INV. LTD	169,726.00	10	11.60	1,969,506.80
3	UTTARA FINANCE & INVEST. LTD.	7,000.00	10	60.64	424,500.00
4	PEOPLE'S LEAS. & FIN. SER. LTD	10,000.00	10	11.50	115,000.00
5	IND. DEV. LEASING CO. (IDLC)	5,000.00	10	60.50	302,500.00
	Sub Total	**251,726.00**			**3,900,020.60**
	FOOD & ALLIED				
1	BANGAS LIMITED	5,899.00	100	123.31	727,405.00
2	GOLDEN HARVEST AGRO INDUSTRIES	28,000.00	10	28.63	801,500.00
3	CVO PETROCHEMICAL REFINERY LTD	8,112.00	10	187.36	1,519,882.00
	Sub Total	**42,011.00**			**3,048,787.00**
	FUEL & POWER				
1	GBB POWER LTD.	7000	10	19.51	136,600.00
2	KHULNA POWER CO. LTD.	32508	10	63.21	2,054,853.20
3	SAIF POWERTECH	54000	10	56.13	3,030,900.00
4	PADMA OIL COMPANY LTD.	2500	10	223.64	559,100.00
5	SHAHJIBAZAR POWER CO. LTD.	31000	10	147.28	4,565,800.00
6	UNITED POWER GENERATION & DIST	12376	10	147.42	1,824,423.20
7	TITAS GAS TRANSMISSION & D. CO	79500	10	52.16	4,146,950.00
8	JAMUNA OIL COMPANY LTD.	1000	10	182.00	182,000.00
	Sub Total	**219,884.00**			**16,500,626.40**
	INSURANCE				
1	EASTLAND INSURANCE CO.	4,000.00	10	23.85	95,400.00
2	MEGHNA LIFE INSURANCE CO. LTD	11,000.00	10	63.87	702,600.00
3	FAREAST ISL LIFE INS CO. LTD	13,000.00	10	78.02	1,014,300.00
4	SANDHANI LIFE INSURANCE CO.	12,405.00	10	36.78	456,282.50
5	RUPALI LIFE INS. CO. LTD.	279.00	10	33.00	9,207.00
	Sub Total	**40,684.00**			**2,277,789.50**
	MISCELLANEOUS				
1	GQ BALL PEN IND. LTD	47,855.00	10	80.00	3,828,469.00

Statement of Investment Made (Contd.)

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
2	RAK CERAMICS (BD) LTD.	200.00	10	69.85	13,970.00
3	FU-WANG CERAMIC IND. LTD.	105,000.00	10	15.40	1,617,400.00
4	SHINEPUKUR CERAMICS LIMITED	20,000.00	10	12.45	249,000.00
5	UNITED AIRWAYS (BD) LTD.	78,105.00	10	7.38	576,098.00
	Sub Total	**251,160.00**			**6,284,937.00**
	SERVICES & REAL STATES				
1	GRAMEENPHONE LTD.	500.00	10	298.00	149,000.00
2	UNIQUE HOTEL & RESORTS LTD.	44,000.00	10	56.46	2,484,300.00
3	EASTERN HOUSING LTD. (SHARE)	22,000.00	10	35.43	779,401.10
	Sub Total	**66,500.00**			**3,412,701.10**
	TEXTILES				
1	EVINCE TEXTTILES LTD	10,000.00	10	19.49	194,900.00
2	REGENT TEXTILE MILLS LTD	65,000.00	10	18.36	1,193,500.00
3	SAFKO SPINNING MILLS LTD.	34,849.00	10	14.40	501,840.70
4	SQUARE TEXTILE MILLS LTD.	23,000.00	10	70.23	1,615,200.00
5	TALLU SPINNING MILLS LTD.	122,000.00	10	10.60	1,293,300.00
6	MAKSONS SPINNING MILLS LTD.	65,000.00	10	9.44	613,500.00
7	GENERATION NEXT FASHIONS LTD	35,000.00	10	10.23	358,000.00
	Sub Total	**354,849.00**			**5,770,240.70**
	Total-C.IV	**2,217,486.00**			**93,644,677.70**
	V.Sylhet				
	BANK				
1	SIBL	30,000.00	10.00	16.13	484,000.00
2	IFIC(RIGHT)	116,392.00	10.00	10.00	1,163,920.00
	Sub Total	**146,392.00**			**1,647,920.00**
	CEMENT				
1	MI CEMENT	1,631.00	10.00	77.84	126,955.90
	Sub Total	**1,631.00**			**126,955.90**
	CERAMICS				
1	RAK CERAMIC	2,500.00	10.00	57.74	144,343.70
	Sub Total	**2,500.00**			**144,343.70**
	PHARMACEUTICALS & CHEMICALS				
1	ACTIVE FINE	10,000.00	10.00	49.50	494,955.00
2	BEXIMCO PHARMA	39000	10.00	86.30	3365759.4
3	RENATA	500.00	10.00	1,102.46	551,230.00
4	SQUARE PHARMACEUTICALS	18000	10.00	259.78	4676050
	Sub Total	**67,500.00**			**9,087,994.40**
	ENGINEERING				
1	BD.THAI (RIGHT)	28,834.00	10.00	10.00	288,340.00
2	IFAD AUTOS	1,000.00	10.00	81.10	81,100.00
3	SINGER BD	9,500.00	10.00	190.52	1,809,898.50
	Sub Total	**39,334.00**			**2,179,338.50**
	FUEL & POWER				
1	MJL BD. LTD	65000	10.00	119.13	7743764.4
2	UNITED POWER	14000	10.00	150.65	2109100
	Sub Total	**79000**			**9852864.4**
	TELECOMMUNICATION				
1	BSCCL	1,500.00	10.00	115.37	173,050.00
	Sub Total	**1,500.00**			**173,050.00**
	NON-BANKING				
1	IDLC	5,000.00	10.00	63.70	318,500.00
2	IDLC (RIGHT)	17,413.00	10.00	20.00	348,260.00
	Sub Total	**22,413.00**			**666,760.00**
	MISCELLANEOUS				
1	BEXIMCO LTD	105000	10.00	36.10	3790000
	Sub Total	**105000**			**3790000**
	Total.V	**465,270.00**			**27,669,226.90**

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
	VI.Bogra				
	a. Direct share				
	BANK				
1	EXIM BANK OF BANGLADESH LTD.	120,000.00	10.00	10.86	1,303,000.00
2	FIRST SECURITY ISLAMI BANK LTD	87,681.00	10.00	11.39	998,704.50
3	JAMUNA BANK LTD.	140,000.00	10.00	19.34	2,707,961.00
4	MERCANTILE BANK LIMITED	100,000.00	10.00	13.02	1,302,000.00
5	N C C BANK LTD.	59,902.00	10.00	9.22	552,098.40
6	PUBALI BANK LTD.	80,000.00	10.00	24.45	1,956,236.70
7	SOUTHEAST BANK LIMITED	79,215.00	10.00	17.00	1,346,926.00
8	SHAHJALAL ISLAMI BANK LTD.	100,000.00	10.00	13.40	1,340,397.50
9	THE CITY BANK LTD.	20,000.00	10.00	23.55	471,000.00
10	TRUST BANK LIMITED	5,000.00	10.00	23.90	119,500.00
11	U.C.B	50,000.00	10.00	18.20	910,000.00
12	UTTARA BANK LTD.	56,000.00	10.00	21.54	1,205,981.60
	Sub Total	**897,798.00**			**14,213,805.70**
	CEMENT				
1	HEIDELBERG CEMENT BD. LTD.	2,700.00	10.00	481.52	1,300,105.60
2	LAFARGE SURMA CEMENT LTD.	40,000.00	10.00	86.96	3,478,447.20
3	M. I. CEMENT FACTORY LTD.	15,000.00	10.00	104.40	1,566,006.60
	Sub Total	**57,700.00**			**6,344,559.40**
	CERAMICS				
1	FU-WANG CERAMICS INDS.LTD.	89,000.00	10.00	16.76	1,491,200.00
2	SHINE PUKUR CERAMICS LTD.	100,000.00	10.00	12.37	1,237,391.20
	Sub Total	**189,000.00**			**2,728,591.20**
	ENGINEERING				
1	AFTAB AUTOMOBILES LTD.	5,000.00	10.00	63.30	316,500.00
2	APPOLLO ISPAT COMPLEX LTD.	230,000.00	10.00	18.86	4,338,200.00
3	BSRM LTD.	20,000.00	10.00	150.80	3,015,936.40
4	IFAD AUTOS LTD.	33,000.00	10.00	122.53	4,043,427.40
5	OLYMPIC INDUSTRIES LTD.	2,700.00	10.00	337.80	912,056.00
6	RATANPUR STEEL RE-ROLLING MILLS LTD.	80,000.00	10.00	64.18	5,134,290.00
7	S. ALAM COLD ROLLED STEELS LTD.	55,000.00	10.00	40.74	2,240,644.00
8	SINGER BANGLADESH LTD.	14,370.00	10.00	174.91	2,513,521.00
	Sub Total	**440,070.00**			**22,514,574.80**
	FINANCIAL INSTITUTIONS				
1	BAY LEASING & INVESTMENT LTD.	70,000.00	10.00	30.31	2,121,952.80
2	EASTERN HOUSING LIMITED(SHARE)	50,000.00	10.00	44.92	2,246,072.80
3	FAS FINANCE & INVESTMENT LTD.	100,000.00	10.00	15.52	1,551,829.20
4	INTERNATIONAL LEASING & FIN. SER. LTD.	100,000.00	10.00	16.60	1,660,000.00
5	ISLAMIC FINANCE AND INVESTMENT	50,000.00	10.00	16.60	830,000.00
6	LANKABANGLA FINANCE LTD.	68,000.00	10.00	46.43	3,157,452.10
7	PHOENIX FINANCE & INVESTMENT LTD.	48,940.00	10.00	16.85	824,686.00
8	PREMIER LEASING INT.LTD.	100,000.00	10.00	17.50	1,750,000.00
9	UTTARA FINANCE & INVEST. LTD	50,000.00	10.00	66.51	3,325,274.00
	Sub Total	**636,940.00**			**17,467,266.90**
	FUEL AND POWER				
1	BARAKA POWER LIMITED.	60,000.00	10.00	43.18	2,591,000.00
2	JAMUNA OIL COM. LTD.	8,500.00	10.00	199.63	1,696,850.00
3	KPCL	125,000.00	10.00	67.52	8,439,584.00
4	MEGHNA PETROLEUM LIMITED	43,367.00	10.00	200.53	8,696,225.40
5	MJL BANGLADESH LIMITED	36,000.00	10.00	117.84	4,242,290.00
6	SAIF POWERTEC LIMITED	5,250.00	10.00	42.00	220,500.00
7	SUMMIT POWER LTD.	170,000.00	10.00	42.30	7,191,528.70
8	UNITED POWER GENERATION & DIS. CO. LTD.	14,000.00	10.00	145.80	2,041,180.60
	Sub total	**462,117.00**			**35,119,158.70**
	INSURANCE				
1	EASTERN INSURANCE CO.LTD.	29,000.00	10.00	32.77	950,271.50

Statement of Investment Made (Contd.)

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
2	ISLAMI INSURANCE BD. LTD.	455,861.00	10.00	22.85	10,417,819.10
3	KARNAFULI INSURANCE CO.LTD.	294,269.00	10.00	18.06	5,315,476.70
4	PRAGATI INSURANCE LTD.	107,834.00	10.00	36.70	3,956,991.00
5	REPUBLIC INSURANCE CO. LTD.	65,000.00	10.00	16.19	1,052,638.00
	Sub Total	**951,964.00**			**21,693,196.30**
	INFORMATION TECHNOLOGY				
1	AAMRA TECHNOLOGIES LIMITED	74,550.00	10.00	33.56	2,501,917.50
2	AGNI SYSTEMS LIMITED	80,000.00	10.00	24.40	1,952,000.00
	Sub Total	**154,550.00**			**4,453,917.50**
	MISCELLANEOUS				
1	UNITED AIRWAYS (BD) LTD.	566,369.00	10.00	7.10	4,021,946.10
	Sub Total	**566,369.00**			**4,021,946.10**
	MUTUAL FUNDS				
1	AB BANK 1ST MF	20,000.00	10.00	6.90	138,000.00
2	ASIAN TIGER SANDHANI GROWTH FUND	5,824.00	10.00	10.91	63,515.40
3	EBL FIRST MUTUAL FUND	413,699.00	10.00	7.66	3,167,372.60
4	EBL NRB MUTUAL FUND	30,000.00	10.00	6.63	199,000.00
5	GRAMEEN ONE: SCHEME TWO	208,888.00	10.00	14.38	3,004,812.10
6	ICB AMCL SECOND NRB MUTUAL FUND	321,155.00	10.00	10.59	3,401,131.50
7	ICB AMCL SONALI BANK LTD 1ST MF	160,000.00	10.00	7.95	1,272,500.00
8	ICB EMPLOYEES PF MF 1: SCHEME 1	250,000.00	10.00	7.96	1,990,000.00
9	IFIL ISLAMIC MUTUAL FUND-1	262,680.00	10.00	8.36	2,196,744.00
10	RELIANCE INSURANCE MUTUAL FUND	224,396.00	10.00	10.73	2,406,916.40
	Sub Total	**1,896,642.00**			**17,839,992.00**
	PHARMACEUTICALS & CHEMICALS				
1	ACI LIMITED	5,000.00	10.00	486.50	2,432,500.00
2	ACTIVE FINE CHEMICALS LTD.	30,000.00	10.00	50.34	1,510,100.00
3	AFC AGRO BIOTECH LTD.	195,034.00	10.00	55.30	10,785,386.60
4	BEACON PHARMACEUTICALS LTD	130,000.00	10.00	22.04	2,865,367.40
5	BEXIMCO PHARMACEUTICALS LTD.	95,700.00	10.00	91.21	8,728,386.30
6	FAR CHEMICAL INDUSTRIES LTD.	65,158.00	10.00	24.91	1,623,402.60
7	KEYACOSMETICS LIMITED	340,000.00	10.00	14.45	4,912,500.00
8	ORION PHARMA LTD.	93,281.00	10.00	48.71	4,543,470.00
9	THE ACME LABORATORIES LIMITED	36,816.00	10.00	113.15	4,165,866.00
10	THE IBN SINA PHARMA. LTD.	44,500.00	10.00	282.03	12,550,150.00
	Sub Total	**1,035,489.00**			**54,117,128.90**
	TEXTILE				
1	ARGON DENIMS LTD.	10,000.00	10.00	34.50	345,000.00
2	DRAGON SWEATER & SPINNING LTD	50,000.00	10.00	22.90	1,145,000.00
3	GENERATION NEXT FASHIONS LTD.	100,000.00	10.00	9.50	950,000.00
4	MALEK SPINNING MILLS LTD.	200,000.00	10.00	20.92	4,184,750.00
5	MATIN SPINNING MILLS LTD.	40,818.00	10.00	39.96	1,631,270.40
6	MOZAFFAR HOSSAIN S. MILLS LTD.	50,000.00	10.00	22.23	1,111,663.00
7	PRIME TEXTILE SPIN.MILLS LTD.	100,000.00	10.00	29.15	2,915,224.10
8	SQUARE TEXTILES LTD	43,198.00	10.00	68.69	2,967,156.60
9	TUNG HAI KNITTING AND DYEING LTD.	40,000.00	10.00	11.63	465,000.00
	Sub Total	**634,016.00**			**15,715,064.10**
	Total.a	**7,922,655.00**			**216,229,201.60**
	b.Right share				
1	I.F.I.C. BANK LTD.	83,541.00	10.00	10.00	835,410.00
2	I.D.L.C	12,817.00	10.00	20.00	256,340.00
3	BANGLADESH THAI ALUMINIUM LTD.	15,280.00	10.00	10.00	152,800.00
4	SAIF POWERTEC LIMITED	44,450.00	10.00	15.00	666,750.00
	Total.b	**156,088.00**			**1,911,300.00**
	Total.VI(a+b)	**8,078,743.00**			**218,140,501.60**
	VII.Local Office				
	BANK				
1	AL ARAFA ISLAMI BANK LTD.	5,029.00	10.00	17.10	85,993.00

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
2	BANK ASIA LTD.	7,000.00	10.00	16.84	117,900.00
3	CITY BANK LTD.	6,000.00	10.00	32.80	196,800.00
4	DHAKA BANK LTD.	44,000.00	10.00	17.80	783,000.00
5	IFIC BANK LTD.	23,000.00	10.00	17.57	404,200.00
6	ISLAMI BANK BANGLADESH LTD.	17,000.00	10.00	36.16	614,700.00
7	JAMUNA BANK LTD.	24,000.00	10.00	17.85	428,500.00
8	MUTUAL TRUST BANK LTD.	21,000.00	10.00	23.00	483,100.00
9	NCC BANK LTD.	15,000.00	10.00	14.00	210,000.00
10	NATIONAL BANK LTD.	10,000.00	10.00	11.70	117,000.00
11	ONE BANK LTD.	25,263.00	10.00	19.92	503,312.60
12	PREMIER BANK LTD.	38,326.00	10.00	10.84	415,420.80
13	SHAHJALAL ISLAMI BANK LTD.	10,000.00	10.00	16.25	162,500.00
14	SOUTHEAST BANK LTD.	5,000.00	10.00	18.60	93,000.00
15	STANDARD BANK LTD.	15,000.00	10.00	11.37	170,500.00
16	TRUST BANK LTD.	7,000.00	10.00	24.81	173,700.00
	Sub Total	**272,618.00**			**4,959,626.40**
	CEMENT				
1	LAFARGE SURMA CEMENT	16,000.00	10.00	75.12	1,201,900.00
	Sub Total	**16,000.00**			**1,201,900.00**
	CERAMIC				
1	RAK CERAMIC IND. LTD.	13,000.00	10.00	56.55	735,100.00
	Sub Total	**13,000.00**			**735,100.00**
	PHARMACEUTICALS & CHEMICALS				
1	ACI FORMULATION LIMITED	114600	10.00	211.44	24230773.2
2	ACI LTD.	1,400.00	10.00	507.94	711,110.00
3	CENTRAL PHARMACEUTICALS LTD	200.00	10.00	30.70	6,140.00
4	RENATA BD. LTD.	2,860.00	10.00	1118.87	3,199,960.40
5	JMI SYRINGES & MEDICAL DEVICES LTD.	30,650.00	10.00	172.57	5,289,255.00
6	THE ACME LABTORIES LTD.	1,500.00	10.00	114.20	171,300.00
7	ORION PHARMA. LTD.	7,000.00	10.00	50.71	355,000.00
8	BEACON PHARMA	26,000.00	10.00	23.05	599,300.00
9	IBNE SINA PHARMA. LTD.	78,120.00	10.00	251.61	19,655,863.80
	Sub Total	**262,330.00**			**54,218,702.40**
	ENGINEERING				
1	BANGLADESH AUTO CARS	42019	10	84.55	3,552,900.00
2	BENGAL WINDSOR THERMOPLASTICS LTD.	300	10	46.30	13,890.00
3	BSRMLTD.	1000	10	132.50	132,500.00
4	SINGER BANGLADESH LTD.	4500	10	184.59	830650.00
5	BSRMSTEELS LTD.	6230	10	89.69	558,785.00
6	RATANPUR STEELS LTD.	115000	10	61.51	7073520.00
7	BANGLADESH LAMPS LTD.	5360	10	183.29	982,444.10
	Sub Total	**174409**			**13,144,689.10**
	FINANCIAL INSTITUTE				
1	FAS FINACE INVEST. LTD.	5000	10	17.00	85000.00
2	BANGLADESH FINANCE & INVESTMENT COMPANY	31000	10	21.73	673600.00
3	IDLC	10050	10	70.79	711435.00
4	INTERNATIONAL LEASING & F.S. LTD.	10000	10	14.30	143000.00
	Sub Total	**56050**			**1,613,035.00**
	FOOD & ALLIED				
1	FINE FOODS LTD	35000	10	25.67	898,500.00
2	AGRICULTURAL MARKETING CO. LTD.	10000	10	203.82	2,038,150.00
3	NTC	14995	10	675.09	10,123,021.80
	Sub Total	**59995**			**13,059,671.80**
	FUEL & POWER				
1	DHAKA ELECTRIC SUPPLY CO. LTD.	1400	10	49.71	69,600.00
2	POWER GRID CO. BD. LTD.	14928	10	52.22	779,498.50
3	KHULNA POWER CO. LTD.	7000	10	63.29	443,000.00

ANALYST STOCK

Statement of Investment Made (Contd.)

Sl. no.	Name of The Company	No. of shares	Par value (Taka)	Cost price per share (Taka)	Total cost (Taka)
4	EASTERN LUBRICANTS	13870	10	991.27	13,748,907.90
5	SHAHJIBAZAR POWER CO. LTD.	5000	10	141.90	709,500.00
6	CVO PETROCHEMICAL REFINERY LTD.	12000	10	207.65	2,491,845.40
7	MEGHNA PETROLEUM LTD.	16354	10	196.58	3,214,913.40
8	BARAKA POWER LTD.	15500	10	43.09	667,950.00
9	MJL BD LTD.	25000	10	115.30	2,882,500.00
10	JAMUNA OIL CO. LTD.	2000	10	214.00	428,000.00
	Sub Total	**113052**			**25,435,715.20**
	FUND				
1	IFIL ISLAMIC MF	20000	10	8.40	168,000.00
	Sub Total	**20000**			**168,000.00**
	INSURANCE				
1	ISLAMI INSU. BD LTD.	12,332.00	10.00	27.24	335,923.20
2	CITY GEN. INS. CO. LTD.	23,985.00	10.00	15.05	361,002.80
3	CENTRAL INSU. CO. LTD.	5,000.00	10.00	20.90	104,500.00
4	KARNAFULLY INSU. CO. LTD.	7,000.00	10.00	15.46	108,200.00
5	PRAGATI LIFE INSURANCE CO LTD	5,800.00	10.00	96.29	558,460.00
6	JANATA INSURANCECO. LTD.	3,170.00	10.00	12.70	40,259.00
7	PEOPLES INSURANCE CO. LTD.	10,820.00	10.00	21.64	234,131.50
8	PRAGATI INSU. LTD.	2,142.00	10.00	27.20	58,262.40
9	ASIA INSURANCE LTD	5,000.00	10.00	21.70	108,500.00
10	EASTLAND INSURANCE CO.LTD.	17,000.00	10.00	21.75	369,800.00
11	FEDERAL INSU. CO. LTD.	5,500.00	10.00	11.59	63,750.00
	Sub Total	**97,749.00**			**2,342,788.90**
	INFORMATION TECHNOLOGY				
1	IT CONSULTED LTD	9,000.00	10.00	48.51	436,600.00
	Sub Total	**9,000.00**			**436,600.00**
	MISCELLANEOUS				
1	AMAN FEEDS LTD.	14,900.00	10.00	85.46	1,273,360.00
2	KHAN BROTHERS PP WOVEN BAG IND.	5,000.00	10.00	17.40	87,000.00
3	ARAMIT LTD.	9,527.00	10.00	379.05	3,611,241.80
4	BSC	58,000.00	10.00	60.32	3,498,750.00
	Sub Total	**87,427.00**			**8,470,351.80**
	SERVICES				
1	EASTERN HOUSING LTD.	7,000.00	10.00	47.33	331,300.00
2	SAIF POWERTEC LTD.	61,793.00	10.00	41.95	2,592,267.40
	Sub Total	**68,793.00**			**2,923,567.40**
	TEXTILES				
1	DESH GARMENTS LTD	12,441.00	10.00	310.77	3,866,277.10
2	SQUARE TEXTILE MILLS LTD.	19,205.00	10.00	68.27	1,311,051.00
3	R.N. SPINNIG MILLS LTD.	20,000.00	10.00	21.29	425,700.00
4	DRAGON SWEATER & SPINNING MILLS LTD	9,500.00	10.00	21.20	201,400.00
5	APEX SPINNING & KNITTING	725.00	10.00	108.50	78,662.50
6	ZAHINTEX INDUSTRIES LTD	15,188.00	10.00	19.33	293,588.40
	Sub Total	**77,059.00**			**6,176,679.00**
	TRAVEL				
1	UNIQUE HOTLE & RESORTS LTD.	20,000.00	10.00	57.10	1,142,000.00
	Sub Total	**20,000.00**			**1,142,000.00**
	RIGHT SHARE				
1	BD THAI	10,771.00	10.00	10.00	107,710.00
2	IDLC	22,960.00	10.00	20.00	459,200.00
	Sub Total	**33,731.00**			**566,910.00**
	Total-C. VII	**1,381,213.00**			**136,595,337.00**
	Total-C (I+II+….+VII)	**33,150,407.00**			**945,820,034.00**
	Grand Total (A+B+C)	**1,192,184,451.00**			**47,520,246,996.40**





There is growing recognition that the world needs to shift capital and investment from high to low carbon activities. ICB, as a responsible organization, has taken active part on such issues by financing environment friendly projects (auto brick projects etc.) and putting provision of ETP, solar pannel in its regular projects and bio-gas plant in live stock projects .

Independent Auditor's Report

To The Shareholders of ICB Capital Management Limited

We have audited the accompanying Financial Statements of ICB Capital Management Limited, which comprises the Statement of Financial Position as at 30 June 2017, the Statement of Profit or Loss and Other Comprehensive Income, Statement of Cash Flows and Statement of Changes in Equity for the year ended on that date and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these Financial Statements in accordance with Bangladesh Financial Reporting Standards, the Companies Act 1994, Securities Exchange Rules 1987 and other applicable laws and regulation. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of Financial Statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditors' Responsibility

Our responsibility is to express an opinion on these Financial Statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the Financial Statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Financial Statements. The procedures selected depend on the auditor's judgment, including the assessment of the risk of the material misstatement of the Financial Statements, weather due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the Financial Statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the Financial Statements.

Matter of Emphasis:

Without qualifying our opinion we draw attention to the matter that inadequate provision on the balance of margin loan was made as per recent circular no. SEC/CMRRCD/2009-193/196 dated 28 December 2016 of Bangladesh Securities and Exchange Commission (BSEC) due to unusual negative balance of collateral security arising out of fall in market value.

Opinion

In our opinion, the Financial Statements, prepared in accordance with Bangladesh Financial Reporting Standards, give a true and fair view of the state of the company's affairs as at 30 June 2017, and of the results of its operations and its cash flows for the year then ended comply with the requirements of Companies Act 1994, Securities and Exchange Rules 1987 and other applicable laws and regulations.

We also report that:

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

b) In our opinion, proper books of account as required by law have been kept by the company so far as it appeared from our examination of those books;

c) The company's Statement of Financial Position and Statement of Profit or Loss & other Comprehensive Income along with the annexed notes from 1 to 36 dealt with by the report are in agreement with the books of account; and

d) The expenditure incurred and payments made were for the purpose of the Company's business.

Sd/-
Pinaki & Company
Chartered Accountants

Dated: 14th September 2017
Dhaka

ICB Capital Management Limited
Statement of Financial Position
As at 30 June 2017

	Figures in BDT	
	30 June, 2017	30 June, 2016
Property and Assets		
Cash, Bank Balance and TDR :		
Cash and Bank Balances	306,389,304	271,730,937
Total Cash & Bank Balances and TDR	**306,389,304**	**271,730,937**
Investments:		
Investment in Securities at market value	2,836,051,429	2,060,786,091
Loans and Advances:		
Margin Loans to Investors- Secured	5,604,634,504	6,257,696,571
Fixed Assets including Premises and Equipment(at cost less depreciation)	323,687,840	334,951,602
Other Assets :		
Other Assets	251,509,294	118,915,630
Total Assets	**9,322,272,370**	**9,044,080,830**
Liabilities and Capital		
Liabilities		
Borrowings :		
Long Term Loan	-	536,953,139
Short Term Loan	4,190,000,000	4,099,975,000
Total Borrowings	**4,190,000,000**	**4,636,928,139**
Other Liabilities & Provisions	**2,835,273,029**	**2,440,717,328**
Capital/Shareholders' Equity:		
Paid-up Capital	1,318,590,000	1,318,590,000
General Reserve	372,000,000	372,000,000
Revaluation Reserve for Investment	(309,049,851)	(636,577,789)
Other Reserves	843,097,889	843,097,889
Retained Earnings	72,361,303	69,325,263
Total Shareholders' Equity	**2,296,999,341**	**1,966,435,363**
Total Liabilities and Shareholders' Equity	**9,322,272,370**	**9,044,080,830**
NAV with Revaluation Reserve for Investment	**17.42**	**14.91**
NAV without Revaluation Reserve for Investment	**19.76**	**19.74**

Sd/-
Kazi Sanaul Hoq
Chairman

Sd/-
Prof. Farid Uddin Ahmed
Director

Sd/-
Md. Asaduzzaman Khan
Director

Sd/-
Md. Sohel Rahman
Chief Executive Officer
(Additional Charge)

Signed as per our annexed report of even date

Dated : 14th September 2017
Dhaka

Sd/-
Pinaki & Company
Chartered Accountants

ICB Capital Management Limited

Statement of Profit or Loss and other Comprehensive Income

for the year ended 30 June 2017

	Figures in BDT	
	30 June, 2017	30 June, 2016
Operating Income:		
Interest Income	277,207,763	287,836,022
Less: Interest Paid on Borrowings during the year	396,937,244	496,056,085
Net Interest Income	**(119,729,481)**	**(208,220,063)**
Dividend Income	83,504,319	73,051,565
Profit on Sale of Securities	197,932,709	96,593,956
Fees and Commission Income	106,973,538	95,213,783
Trustee and Custodian Fees	35,956,270	34,826,905
Income from EEF	10,075,000	10,500,000
Other Operating Income	9,701,383	12,906,872
Total Operating Income (A)	**324,413,739**	**114,873,018**
Operating Expenses:		
Salaries and Allowances	103,363,367	96,969,493
Rent, Taxes, Insurance, Electricity etc.	5,677,626	6,159,704
Legal and Professional Expenses	1,231,582	581,792
Postage, Telephone and Stamp	409,999	432,763
Auditors' Fees	40,000	40,000
Stationery, Printing, Advertising etc.	1,800,418	2,126,115
Directors' Fees	464,000	689,000
Repairs & Maintenance of Assets & Fuel	1,624,739	1,993,214
Depreciation of Assets	14,107,595	12,971,981
CDBL Expenses/Charge	4,313,575	3,491,171
Other Operating Expenses	9,823,151	9,340,341
Total Operating Expenses (B)	**142,856,051**	**134,795,575**
Operating Profit/(Loss) (A-B)=C	**181,557,688**	**(19,922,557)**
Non-operating Income:		
Profit on Sale of Fixed Assets	45,766	-
Rental Income	311,953	469,128
Total Non-operating Income (D)	**357,719**	**469,128**
Profit/(Loss) before Provision (C+D)=E:	**181,915,407**	**(19,453,429)**
Provision against Margin Loans to Investors	154,047,920	105,000,000
Total Provision (F)	**154,047,920**	**105,000,000**
Profit/(Loss) before Tax (E-F)=G	**27,867,487**	**(124,453,429)**
Provision for Current Tax	**19,882,023**	9,782,542
Provision for DeferredTax	**4,949,423**	-
Total Provision for Tax (H)	**24,831,446**	**9,782,542**
Net Profit/(Loss) Available for Appropriation (G-H)=I	**3,036,041**	**(134,235,971)**
Basic Earning Per Share	**0.02**	**(1.02)**
Diluted Earning Per Share	**0.02**	**(1.02)**

Sd/-
Kazi Sanaul Hoq
Chairman

Sd/-
Prof. Farid Uddin Ahmed
Director

Sd/-
Md. Asaduzzaman Khan
Director

Sd/-
Md. Sohel Rahman
Chief Executive Officer
(Additional Charge)

Signed as per our annexed report of even date

Dated : 14th September 2017
Dhaka

Sd/-
Pinaki & Company
Chartered Accountants

ICB Capital Management Limited
Statement of Cash Flows
for the year ended 30 June 2017

	Figures in BDT	
	30 June, 2017	30 June, 2016
Cash Flow from Operating Activities:		
Collections		
Interest Received	277,207,763	295,041,798.4
Interest Paid including Int. Waiver	(274,706,808)	(140,813,468)
Received from Profit on Sale of Securities	197,932,709	96,593,956
Dividend Received	71,733,249	76,303,780
Fees & Commissions Received	106,973,538	95,460,783
Trustee and Custodian Fees	25,217,031	42,278,324
Income from EEF	10,075,000	10,500,000
Cash Paid to Employees	(90,571,964)	(82,272,797)
Cash Paid to Suppliers	(14,722,204)	(14,824,759)
Cash Received from Other Operating Activities	10,059,102	13,376,000
Cash Paid from Other Non-operating Activities	(12,987,175)	(10,029,341)
Cash Flow before Changes in Operating Assets & Liabilities	**306,210,241**	**381,614,276**
Changes in Operating Assets & Liabilities		
(Increase)/Decrease in Loans & Advances (Margin loan)	653,062,068	218,173,745
(Increase)/Decrease in other Assets	(125,375,812)	5,574,872
(Increase)/Decrease in Short Term Loan	90,025,000	380,000,000
(Increase)/Decrease in other Liabilities	96,319,731	(119,542,885)
	714,030,987	**484,205,731**
Net Cash from Operating Activities	**1,020,241,229**	**865,820,007**
Cash Flow from Investment Activites:		
Cash inflow from Sale of Securities	1,597,146,033	521,398,065
Cash Outflow for Purchase of Securities	(2,044,883,433)	(880,227,967)
Cash Outflow for Purchase of Fixed Asset	(892,323)	(10,062,292)
Net Cash Used in Investment Activities	**(448,629,723)**	**(368,892,194)**
Cash Flow from Financing Activites:		
Long Term Loan	(536,953,139)	(673,818,273)
Dividend Paid in Cash	-	(131,859,000)
Net Cash Used in Financing Activities	**(536,953,139)**	**(805,677,273)**
Net Increase/(Decrease) in Cash and Cash Equivalent	34,658,367	(308,749,460)
Cash and Cash Equivalent at Beginning of the year	271,730,937	580,480,398
Closing Cash and Cash Equivalent at end of the year	**306,389,304**	**271,730,937**
Net Operating Cash Flow Per Share	**7.74**	**6.57**

Sd/-
Kazi Sanaul Hoq
Chairman

Sd/-
Prof. Farid Uddin Ahmed
Director

Sd/-
Md. Asaduzzaman Khan
Director

Sd/-
Md. Sohel Rahman
Chief Executive Officer
(Additional Charge)

Signed as per our annexed report of even date

Dated : 14th September 2017
Dhaka

Sd/-
Pinaki & Company
Chartered Accountants

ICB Capital Management Limited

Statement of Changes in Equity

for the year ended 30 June 2017

Figures in BDT

Particulars	Paid-up Share Capital	General Reserve	Revaluation Reserve	Other Reserves	Retained Earnings	Total
Balance as at 01 July 2016	1,318,590,000	372,000,000	(636,577,789)	843,097,889	69,325,262	1,966,435,362
Net Profit/(Loss) after Tax for the year	-	-	-	-	3,036,041	3,036,041
Cash Dividend Paid by ICML	-	-	-	-	-	-
Amount Transferred to Different Reserve	-	-	-		-	-
Adjustment made during the year	-	-	327,527,938	-	-	327,527,938
Transferred to Dividend Equalization Fund				-	-	-
Transferred to Employees Welfare Fund	-	-	-	-		-
Adjustment for Deferred Tax during the year	-	-	-	-	-	-
Balance as at 30 June 2017	**1,318,590,000**	**372,000,000**	**(309,049,852)**	**843,097,889**	**72,361,303**	**2,296,999,342**

Statement of Changes in Equity

for the year ended 30 June 2016

Figures in BDT

Particulars	Paid-up Share Capital	General Reserve	Revaluation Reserve	Other Reserves	Retained Earnings	Total
Balance as at 01 July 2015	1,318,590,000	372,000,000	(476,971,890)	763,097,889	289,981,344	2,266,697,342
Net Profit/(Loss) after Tax for the year	-	-	-	-	(134,235,971)	(134,235,971)
Cash Dividend Paid by ICML	-	-	-	-	-	-
Amount Transferred to Different Reserve	-	-	-	-	-	-
Adjustment made during the year	-	-	(159,605,898)	-	-	(159,605,898)
Transferred to Dividend Equalization Fund	-	-	-	80,000,000	(80,000,000)	-
Transferred to Employees Welfare Fund	-	-	-	-	(9,981,344)	(9,981,344)
Adjustment for Deferred Tax during the year	-	-	-	-	3,561,234	3,561,234
Balance as at 30 June 2016	**1,318,590,000**	**372,000,000**	**(636,577,789)**	**843,097,889**	**69,325,262**	**1,966,435,363**

Sd/-
Kazi Sanaul Hoq
Chairman

Sd/-
Prof. Farid Uddin Ahmed
Director

Sd/-
Md. Asaduzzaman Khan
Director

Sd/-
Md. Sohel Rahman
Chief Executive Officer
(Additional Charge)

Signed as per our annexed report of even date

Sd/-
Pinaki & Company
Chartered Accountants

Dated : 14th September 2017
Dhaka

Independent Auditor's Report

To The Shareholders of ICB Asset Management Company Limited

Introduction

We have audited the financial statements of ICB Asset Management Company Limited, which comprise the statement of financial position as at 30 June, 2017 of the Company, statement of profit or loss and other comprehensive income, statements of changes in equity and the statement of cash flows of the Company for the year then ended, and summary of significant accounting policies and others explanatory notes.

Management's responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these Financial Statements in accordance with Bangladesh Financial Reporting Standards (BFRSs), the Companies Act 1994, the Securities and Exchange Rules 1987 and others applicable laws and regulations. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of Financial Statements that are free from material misstatements, whether due to fraud or error; selecting and applying appropriate accounting policies and accounting estimated that are reasonable in the circumstances.

Auditors' responsibility

Our responsibility is to express an independent opinion on these Financial Statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSAs). Those standards required that we comply with relevant ethical requirement and plan and perform the audit to obtain reasonable assurance whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amount and disclosure in the statements. The procedures selected depend on the auditors' judgment, including the assessment of the risk of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the Financial Statements 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 entity's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of accounting estimates made by the management, as well as evaluating the overall presentation of the Financial Statements.

We believe that the audit evidence we have obtained is significant and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements, prepared in accordance with Bangladesh Financial Reporting Standards (BFRSs), we give a true and fair view of the state of the company's affairs as at 30 June, 2017 and of the result of its operation and cash flow for the year ended and comply with the Companies Act, 1994, the Securities and Exchange Rules, 1987 and other applicable laws and regulations.

We also report that:

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

b) in our opinion, proper books of account as required by law have been kept by the company so far as it appeared from our examination of those books;

c) the company's statement of financial position dealt with by the report are in agreement with the books of account and returns; and

d) the expenditure incurred was for the purposes of the company's business.

Sd/-
Islam Aftab Kamrul & Co.
Chartered Accountants

Dated, Dhaka
30th July , 2017

ICB Asset Management Company Limited
Statement of Financial Position
As at 30 June 2017

	Amount in Taka	
	2017	2016
Assets		
Non-current assets:		
Property,plant and equipment (at cost less depreciation)	266,648,178	294,655,949
Deferred Tax Assets	9,236,032	7,621,732
	275,884,210	**302,277,681**
Current assets:		
Cash and Bank Balances	37,969,669	129,043,299
Marketable Securities- at market value	2,610,896,850	1,789,749,702
Other assets	679,930,328	654,378,904
	3,328,796,847	**2,573,171,905**
Total Assets	**3,604,681,057**	**2,875,449,586**
Equity and Liabilities		
Share holder's equity:		
Share Capital	393,750,000	393,750,000
Retained Earnings	1,298,416,721	906,252,264
	1,692,166,721	**1,300,002,264**
Non-current liabilities:		
Reserves	1,100,000,000	950,000,000
Reserve for Future Diminution of Overpriced Securities	579,221,620	244,912,549
	1,679,221,620	**1,194,912,549**
Current Liabilities:		
Accounts Payable	38,436,725	210,194,741
Provision for Income Tax	194,855,991	170,340,032
	233,292,716	**380,534,773**
Total Equilty and Liabilities	**3,604,681,057**	**2,875,449,586**
Net Asset Value Per Share	**856.23**	**633.63**

Sd/-
Dr. Mojib Uddin Ahmed
Chairman

Sd/-
Md. Golam Rabbani
Chief Executive Officer (Additional Charge)

Sd/-
Dr. Md. Hamid Ullah Bhuiyan
Director

Signed in terms of our annexed report of even date

Sd/-
Islam Aftab Kamrul & Co
Chartered Accountants

Dated, Dhaka:
30th July , 2017

ICB Asset Management Company Limited

Statement of Profit or Loss and Other Comprehensive Income

As at 30 June 2017

	Amount in Taka	
	2017	2016
Operating Income:		
Management Fee From Mutual Fund	494,964,712	440,450,061
Conversion Fee From Mutual Fund	9,360,000	23,980,000
Capital gain	127,018,486	95,476,217
Dividend Income	69,693,189	61,758,952
Interest Income	6,924,810	6,972,421
Other operating Income	43,700	70,600
Total Operating Income	**708,004,897**	**628,708,251**
Operating Expenses:		
Salary and Allowances	65,400,705	60,092,798
Holding Company Management Fees	-	12,574,165
Rent, Electricity, Water, Insurance, etc	670,153	737,181
Postage, Stamps & Telephone	230,922	227,754
Stationary, Printing, Advertisement.	1,075,881	1,187,679
Directors Fees and Allowance	662,400	719,900
Auditor's Fees	40,250	28,750
Repair and Maintenance	455,478	676,088
Depreciation	36,745,194	33,273,797
Other Operating Expenses	5,827,795	10,704,932
Loss on fire	-	7,944,131
Total Operating Expenses	**111,108,778**	**128,167,175**
Profit before Tax	**596,896,119**	**500,541,076**
Current Tax	24,515,959	9,550,000
Deferred Tax	(1,614,300)	-
	22,901,659	**9,550,000**
Net Profit Available for Appropriation	**573,994,460**	**490,991,076**
Earnings Per Share (EPS)	**145.78**	**124.70**

Sd/-
Dr. Mojib Uddin Ahmed
Chairman

Sd/-
Md. Golam Rabbani
Chief Executive Officer (Additional Charge)

Sd/-
Dr. Md. Hamid Ullah Bhuiyan
Director

Signed in terms of our annexed report of even date

Dated, Dhaka:
30th July , 2017

Sd/-
Islam Aftab Kamrul & Co
Chartered Accountants

ICB Asset Management Company Limited
Statement of Cash Flows
for the year ended 30 june 2017

	Amount in Taka	
	2017	2016
Cash flow from Operating Activities:		
Management fee received	463,175,862	405,054,592
Conversion/Formation fee received	33,340,000	-
Received from capital gain on sale of listed shares	127,018,486	95,476,217
Dividend received	-	65,760,335
Interest received	-	7,282,144
Cash paid to Employees	(67,400,862)	(44,510,651)
Cash received from other operating activities	43,700	70,600
Cash paid for Other operating activities	(1,417,881)	(25,327,500)
Cash flow before changes in operating assets and liabilities	**554,759,305**	**503,805,737**
Changes in operating assets and liabilities		
Increase/(decrease) in other Advances, Deposits & Receivable	(16,126,358)	66,675,692
Increase/(decrease) operating expenses payable	(12,264,484)	382,354
Increase/(decrease) liabilities payable	6,475	1,440,339
	(28,384,367)	68,498,385
Net cash from operating activities:	**526,374,938**	**572,304,122**
Cash flow from Investing Activities:		
Cash inflow from sale of securities	722,726,344	405,945,969
Cash outflow for purchase of securities	(1,209,564,421)	(787,842,572)
Dividend received	67,347,807	-
Interest received	7,653,976	-
Cash decrease for purchase of Fixed Asset	(8,737,424)	(168,442,143)
Net Cash Flow from Investing Activities	**(420,573,718)**	**(550,338,746)**
Cash Flow from Financing Activities:		
Dividend paid in cash	(196,874,850)	(19,687,500)
Net Cash Flow from Financing Activities	**(196,874,850)**	**(19,687,500)**
Net Increase/(Decrease) in Cash and Cash Equivalent	(91,073,630)	2,277,876
Cash and Cash Equivalents beginning of the year	129,043,299	126,765,422
Closing Cash and Cash Equivalents at end of the year	**37,969,669**	**129,043,299**
Net Operating Cash Flow Per Share (NOCFPS)	**133.68**	**145.35**

Sd/-
Dr. Mojib Uddin Ahmed
Chairman

Sd/-
Md. Golam Rabbani
Chief Executive Officer (Additional Charge)

Sd/-
Dr. Md. Hamid Ullah Bhuiyan
Director

Signed in terms of our annexed report of even date

Dated, Dhaka:
30th July , 2017

Sd/-
Islam Aftab Kamrul & Co
Chartered Accountants

ICB Asset Management Company Limited

Statement of Changes in Equity

for the year ended 30 June 2017

Amount in Taka

Particulars	Paid-up Share Capital	Reserve for Building	General Reserve	Dividend Equalization Reserve	Special Purpose Reserve	Reserve for Future Diminution of securities	Retained Earnings	Total
Balance as at 01 July 2016	393,750,000	-	600,000,000	350,000,000	-	244,912,549	906,252,264	2,494,914,813
Net Profit (after tax) for the year	-	-	-	-	-	-	573,994,460	573,994,460
Cash dividend paid	-	-	-	-	-	-	(39,375,000)	(39,375,000)
Transfer to dividend equalization Fund	-	-	-	50,000,000	-	-	(50,000,000)	-
Transfer to General Reserve	-	-	100,000,000	-	-	-	(100,000,000)	-
Reserve for future diminution of securities adj.	-	-	-	-	-	334,309,071	-	334,309,071
Prior year Adjustment	-	-	-	-	-	-	9,044,998	9,044,998
Benevolent Fund	-	-	-	-	-	-	(1,500,000)	(1,500,000)
Balance as at 30 June 2017	**393,750,000**	**-**	**700,000,000**	**400,000,000**	**-**	**579,221,620**	**1,298,416,721**	**3,371,388,341**

Statement of Changes in Equity

For the year ended 30 June 2016

Amount in Taka

Particulars	Paid-up Share Capital	Reserve for Building	General Reserve	Dividend Equalization Reserve	Special Purpose Reserve	Reserve for Future Diminution of securities	Retained Earnings	Total
Balance as at 01 July 2015	393,750,000	400,000,000	100,000,000	190,000,000	350,000,000	338,802,315	499,748,816	2,272,301,131
Net Profit (after tax) for the year	-	-	-	-	-	-	490,991,076	490,991,076
Cash dividend paid	-	-	-	-	-	-	(177,187,500)	(177,187,500)
Transfer to dividend equalization Fund	-	-	-	160,000,000	(150,000,000)	-	(10,000,000)	-
Transfer to General Reserve	-	-	500,000,000	-	(200,000,000)	-	(300,000,000)	-
Transfer to Retained earnings	-	(400,000,000)	-	-	-	-	400,000,000	-
Reserve for future diminution of securities adj.	-	-	-	-	-	-	-	(93,889,766)
						(93,889,766)		
Deferred Tax Asset	-	-	-	-	-	-	1,170,923	1,170,923
Prior year Adjustment	-	-	-	-	-	-	2,296,614	2,296,614
Benevolent Fund	-	-	-	-	-	-	(767,665)	(767,665)
Balance as at 30 June 2016	**393,750,000**	**-**	**600,000,000**	**350,000,000**	**-**	**244,912,549**	**906,252,264**	**2,494,914,813**

Sd/-
Dr. Mojib Uddin Ahmed
Chairman

Sd/-
Md. Golam Rabbani
Chief Executive Officer (Additional Charge)

Sd/-
Dr. Md. Hamid Ullah Bhuiyan
Director

Signed in terms of our annexed report of even date

Sd/-
Islam Aftab Kamrul & Co
Chartered Accountants

Dated, Dhaka:
30th July , 2017

Auditor's Report

To The Shareholders of ICB Securities Trading Company Limited.

We have audited the accompanying financial statements of **ICB SECURITIES TRADING COMPANY LIMITED** which comprises the statement of financial position as at 30 June 2017 and the related Statement of profit or loss and other comprehensive income, Statement of changes in equity, Statement of cash flows for the year then ended and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS), the companies Act 1994 and other applicable laws and regulations. This responsibility includes designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

In our opinion, the financial statements prepared in accordance with Bangladesh Financial Reporting Standards (BFRS), give a true and fair view of the state of the company's affairs as at 30 June 2017 and of the results of its operations and its cash flows for the year then ended and comply with the Companies Act 1994 and other applicable laws and regulations.

We also report that:

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

(ii) In our opinion, proper books of account as required by law have been kept by the company so far as it appeared from our examination of those books;

(iii) The Company's statement of financial position and statement of profit or loss and other comprehensive Income and its statement of cash flows dealt with by the report are in agreement with the books of account and returns;

Sd/-

Pinaki & Company

Chartered Accountants

Dated, Dhaka:
August 29, 2017

ICB Securities Trading Company Limited
Statement of Financial Position
As at 30 June, 2017

	Amount in Taka	
	30 June, 2017	30 June, 2016
Property and Assets:		
Cash and Bank Balances	**2,435,240,773**	**3,858,487,758**
Investments	**908,490,471**	**608,492,071**
Marketable Securities- at market value	862,480,731	562,482,331
Investment in un quoted Shares	46,009,740	46,009,740
Loan and Advances	**2,395,287,024**	**2,638,942,029**
Margin Loan - Secured	2,395,287,024	2,638,942,029
Premises & Equipment (at cost less depreciation)	**184,475,644**	**178,826,201**
Other Assets	**2,526,512,651**	**1,764,375,395**
Total Assets	**8,450,006,563**	**9,049,123,453**
Liabilities and Capital:		
Liabilities		
Borrowings	**810,000,000**	**900,000,000**
Short Term Loan from ICB	-	-
Long Term Loan from ICB	810,000,000	900,000,000
Other Liabilities and Provisions	**6,221,996,278**	**6,815,683,195**
Capital / Shareholders' Equity		
Share Capital	405,000,000	405,000,000
General Reserve	190,500,000	190,500,000
Dividend Equalization Reserve	122,505,260	122,505,260
Reserve for Building	510,000,000	510,000,000
Reserve Fund for Market Fluctuation	230,000,000	230,000,000
Revaluation Reserve for Exchanges Membership License	46,009,740	46,009,740
Fair value Adjustment	(118,897,730)	(191,238,727)
Retained Earnings	32,893,015	20,663,985
Total Shareholders' Equity	**1,418,010,285**	**1,333,440,258**
Total Liabilities and Shareholders' Equity	**8,450,006,563**	**9,049,123,453**

Sd/-
Md. Mosaddake-Ul-Alam
Chairman

Sd/-
Muhammed Iqbal Hussain
Chief Executive Officer

Sd/-
Joarder Israil Hossain
Director

Signed as per our annexed report of even date

Dated, Dhaka:
August 29, 2017

Sd/-
Pinaki & Company
Chartered Accountants

ICB Securities Trading Company Limited

Statement of Profit or Loss and Other Comprehensive Income

for the year ended 30 June, 2017

	Amount in Taka	
	30 June, 2017	30 June, 2016
Operating Income:		
Interest Income	159,799,115	135,890,884
Less: Interest Paid on Borrowings during the year	79,031,250	105,225,000
Net Interest Income	**80,767,865**	**30,665,884**
Dividend Income	34,152,317	30,692,389
Capital Gain	62,098,239	23,297,868
Brokerage Commission	497,382,344	272,197,462
IPO Commission	95,570	144,390
CDS Fees	41,338,026	26,697,782
Other Operating Income	9,504,196	1,194,825
Total Operating Income: A	**725,338,558**	**384,890,600**
Operating Expenses:		
Salary & Allowances	113,214,013	88,112,833
Rent, Taxes, Insurance, & Electricity etc.	7,662,065	8,295,325
Legal and Professional Expenses	36,872	5,750
Postage, Telegram, Telephone and Stamps	317,333	330,173
Auditor's Fees	228,200	128,000
Stationary, Printing, Advertisement etc.	2,478,257	2,189,141
Director's Fees	837,200	918,850
Repair & Maintenance	1,083,774	1,158,335
Depreciation on Fixed Assets	7,888,554	6,284,929
Amortization of Intangible Assets	573,300	426,782
Howla & Laga Charges	50,160,972	24,992,184
Holding Company Charges	74,607,352	40,829,619
Commission on Bank Guarantee	9,000,000	9,000,000
CDS Charges	26,201,216	18,466,105
Other Operating Expenses	17,842,943	15,274,689
Total Operating Expenses: B	**312,132,049**	**216,412,716**
Profit Before Provision and Taxes (A - B)	**413,206,508**	**168,477,885**
Provision for Margin Loan	273,736,843	119,789,577
Profit Before Tax	**139,469,665**	**48,688,308**
Provision for Tax		
Current Tax	124,175,525	48,688,308
Deferred Tax	2,812,393	-
	126,987,918	48,688,308
Net Profit after Tax	**12,481,747**	**0**
Retained surplus brought forward	20,411,268	20,663,985
Profit available for appropriation	**32,893,015**	**20,663,985**
Retained Earnings as on 30 June 2017	**32,893,015**	**20,663,985**
Earnings Per Share	**3.08**	**0**

Sd/-
Md. Mosaddake-Ul-Alam
Chairman

Sd/-
Muhammed Iqbal Hussain
Chief Executive Officer

Sd/-
Joarder Israil Hossain
Director

Signed as per our annexed report of even date

Dated, Dhaka:
August 29, 2017

Sd/-
Pinaki & Company
Chartered Accountants

ICB Securities Trading Company Limited
Statement of Cash Flows
for the year ended 30 June, 2017

	Amount in Taka	
	30 June, 2017	30 June, 2016
Cash Flow from Operating Activities:		
Cash Receipts:		
From Brokerage Commission	497,382,344	272,197,462
From IPO Commission	95,570	144,390
From CDS Fees	40,276,261	30,195,513
From Interest Income	159,428,707	136,334,583
From Other Income	193,690	335,390
From Investment in Marketable Securities	95,377,652	53,805,027
	792,754,225	**493,012,366**
Cash Payments:		
Income Tax Paid	124,867,049	72,956,196
Interest Paid	107,957,292	60,000,000
Bank Guarantee Fees Paid	9,000,000	2,250,000
Employees Benefits Paid	96,466,774	57,558,967
Other Operating Expenses Paid	241,185,781	111,025,368
(Increase)/decrease of Current Assets/Liabilities	1,550,177,637	(2,073,967,332)
	2,129,654,533	**(1,770,176,801)**
Net Cash Flow from Operating Activities (A):	**(1,336,900,308)**	**2,263,189,167**
Cash Flow From Investing Activities:		
Acquisition of Fixed Assets	(14,111,298)	(2,561,126)
Disposal of Fixed Assets	1,767,020	10,044,995
Investment in Margin Loan	243,655,005	(64,336,150)
Investment for Marketable Securities	(227,657,403)	(87,337,266)
Net Cash Flow from Investing Activities (B):	**3,653,324**	**(144,189,547)**
Cash Flow from Financing Activities:		
Dividend Paid	-	(60,750,000)
Loan from ICB	(90,000,000)	-
Net Cash Flow from Financing Activities (C):	**(90,000,000)**	**(60,750,000)**
Changes in Cash and Cash Equivalent (A+B+C):	**(1,423,246,984)**	**2,058,249,620**
Cash and Cash Equivalents at Opening	**3,858,487,758**	**1,800,238,138**
Cash and Cash Equivalents at Closing :	**2,435,240,773**	**3,858,487,758**

Sd/-
Md. Mosaddake-Ul-Alam
Chairman

Sd/-
Muhammed Iqbal Hussain
Chief Executive Officer

Sd/-
Joarder Israil Hossain
Director

Signed as per our annexed report of even date

Dated, Dhaka:
August 29, 2017

Sd/-
Pinaki & Company
Chartered Accountants

ICB Securities Trading Company Limited

Statement of Changes in Equity

for the year ended 30 June, 2017

Amount in Taka

Particulars	Paid-up Capital	General Reserve	Reserve for Building	Dividend Equalisation Reserve	Reserve Fund for Market fluctuation	Fair value adjustment	Revaluation Reserve for TREC License	Retained Earnings	Total
Balance as at 01 July 2016	405,000,000	190,500,000	510,000,000	122,505,260	230,000,000	(191,238,727)	46,009,740	20,663,985	1,333,440,258
Net profit for the year after tax	-	-	-	-	-			12,481,747	12,481,747
Transfer to general reserve	-	-	-	-	-			-	-
Dividend Equalization Reserve	-	-	-	-	-			-	-
Dividend Payable			-	-		-	-	-	-
Transfer to reserve for building	-	-	-	-	-			-	-
Reserve Fund for Market fluctuation	-	-	-	-	-	-	-	-	-
Fair value adjustment	-	-	-	-	-	72,340,997	-	-	72,340,997
Revaluation Reserve for TREC License	-	-	-	-	-		-		-
Proposed Interim Dividend (2015)	-	-	-	-	-			-	-
Transferred to Benevolent Fund of opr. profit-2015-16	-	-	-	-	-			(252,717)	(252,717)
Balance as at 30 June 2017	**405,000,000**	**190,500,000**	**510,000,000**	**122,505,260**	**230,000,000**	**(118,897,730)**	**46,009,740**	**32,893,015**	**1,418,010,285**

Statement of Changes in Equity

for the year ended 30 June, 2016

Amount in Taka

Particulars	Paid-up Capital	General Reserve	Reserve for Building	Dividend Equalisation Reserve	Reserve Fund for Market fluctuation	Fair value adjustment	Revaluation Reserve for TREC License	Retained Earnings	Total
Balance as at 01 July 2015	405,000,000	175,500,000	510,000,000	97,505,260	220,000,000	(208,815,850)	-	65,218,984	1,264,408,394
Net profit for the year after tax	-	-	-	-	-			-	-
Prior year's adjustment FY-2013-14.								5,605,297	5,605,297
Transfer to general reserve	-	15,000,000	-	-	-			(15,000,000)	-
Dividend Equalization Reserve	-	-	-	25,000,000	-			(25,000,000)	-
Dividend Payable					-				
Transfer to reserve for building	-	-	-	-	-			-	-
Reserve Fund for Market fluctuation	-	-	-	-	10,000,000	-	-	(10,000,000)	-
Fair value adjustment	-	-	-	-	-	17,577,123	-		17,577,123
Revaluation Reserve for TREC License	-	-	-	-	-		46,009,740		46,009,740
Proposed Interim Dividend (2015)	-	-	-	-	-			-	-
Transferred to Benevolent Fund of opr. profit-2014-15	-	-	-	-	-			(160,296)	(160,296)
Balance as at 30 June 2016	**405,000,000**	**190,500,000**	**510,000,000**	**122,505,260**	**230,000,000**	**(191,238,727)**	**46,009,740**	**20,663,985**	**1,333,440,258**

Sd/-
Md. Mosaddake-Ul-Alam
Chairman

Sd/-
Muhammed Iqbal Hussain
Chief Executive Officer

Sd/-
Joarder Israil Hossain
Director

Signed as per our annexed report of even date

Sd/-
Pinaki & Company
Chartered Accountants

Dated, Dhaka:
August 29, 2017



17 PARTNERSHIPS FOR THE GOALS

As the world moves closer to an understanding that all systems are connected, it is becoming increasingly obvious that collaborations between every sector are must for a socio-economic flexibility and sustainable development. ICB has taken initiatives for mobilizing domestic financial resources from multiple sources and invests it in the capital market & at the same time provides tax to revitalize the economy as well as the global partnership for sustainable development.

Statutory Declaration

In compliance with the BSEC guidelines'condition-1.4 the directors confirm that:

(a) The financial statements prepared by the management of the company present fairly its state of affairs, the result of its operations, cash flows and changes in equity.

(b) Proper books of account of the company have been maintained.

(c) Appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are been on reasonable and prudent judgment.

(d) International Accounting Standards, as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there from has been adequately disclosed.

(e) The system of internal control is sound in design and has been effectively implemented and monitored.

(f) There are no significant doubts upon the company's ability to continue as a going concern.

(g) Significant deviations from last year in operating results of the company have been highlighted in the Report and reasons thereof have been explained.

(h) Key operating and financial data of preceding three years has been provided.

(i) The company is declaring the dividend regularly.

(j) The number of Board Meeting held during the year and attendance by each Director is given in page 136.

(k) The pattern of shareholding is given in page 137.

AMARSTOCK

সাধারণ তথ্যাবলী

প্রধান কার্যালয়

বিডিবিএল ভবন (লেভেল ১৪-২১)
৮, রাজউক অ্যাভেনিউ, ঢাকা-১০০০
পোস্ট বক্স নং-২০৫৮
কেবল : INVESTCORP
ফোন : ৯৫৬৩৪৫৫ (অটো হান্টিং)
ফ্যাক্স : ৮৮০ ২ ৯৫৬৩৩১৩
ই-মেইল : md_sec@icb.gov.bd
icb@agni.com
ওয়েব সাইট : www.icb.gov.bd

নিরীক্ষকবৃন্দ

ম্যাবস এন্ড জে পার্টনার্স
চ্যার্টার্ড অ্যাকাউন্ট্যান্টস্
এস এম সি টাওয়ার (৮ম তলা)
৩৩ বনানী, রোড নং-১৭, ঢাকা-১২১৩
ফোন : ৯৮২১০৫৭-৮

এ. ওয়াহাব এন্ড কোং
চ্যার্টার্ড অ্যাকাউন্ট্যান্টস্
১৯, রোড নং-১৩ সি, ব্লক-ই, বনানী,
ঢাকা-১২১৩, বাংলাদেশ।
ফোন : ৯৮২১৯৪৩

আইন উপদেষ্টা

ড. কামাল উদ্দিন ভূঁঞা
এলএল.বি (অনার্স), এলএল.এম, পিএইচ.ডি
অ্যাডভোকেট, বাংলাদেশ সুপ্রীম কোর্ট
রুম নং-৪০২০ (এনেক্স)
সুপ্রীম কোর্ট বার অ্যাসোসিয়েশন বিল্ডিং
শাহবাগ, ঢাকা-১০০০
ফোন: ৯৬৬২০৫৭, ০১৭১৬-৭৩৬৩৮৯

আয়কর উপদেষ্টা

ফারুক আহমেদ মজুমদার
সাহারা ম্যাক, ফ্লাট-২সি
৩/১ ও ৩/২ বিজয়নগর, ঢাকা
ফোন: ৯৩৪৪৬৬২

ব্যাংকার্স

আইএফআইসি ব্যাংক লিঃ
বিডিবিএল
অগ্রণী ব্যাংক লিঃ
স্টান্ডার্ড চ্যার্টার্ড ব্যাংক
এবি ব্যাংক লিঃ
সিটি ব্যাংক এনএ
বেসিক ব্যাংক লিঃ
ওয়ান ব্যাংক লি.
পূবালী ব্যাংক লি.
ইসলামী ব্যাংক বাংলাদেশ লি.
সোনালী ব্যাংক লি.
ন্যাশনাল ব্যাংক লি.

General Information

Head Office

BDBL Bhaban (Level 14-21)
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Auditors

MABS & J Partners
Chartered Accountants
SMC Tower (7th floor)
33 Banani, Road # 17, Dhaka-1213
Phone: 9821057-8

A Wahab & Co.
Chartered Accountants
19, Road-13 C, Block-E, Banani,
Dhaka-1213, Bangladesh.
Phone: 9821943

Legal Adviser

Dr. Kamal Uddin Bhuiyan
LL.B (Hon's), LL.M, Ph.D
Advocate, Bangladesh Supreme Court
Room No.-4020 (Annex)
Supreme Court Bar Association Building
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Income Tax Adviser

Faruk Ahmed Majumder
Shahara Mac, Flat- 2C
3/1 & 3/2 Bijoy Nagor, Dhaka
Phone: 9344662

Bankers

IFIC Bank Ltd.
BDBL
Agrani Bank Ltd.
Standard Charterd Bank
AB Bank Ltd.
Citibank NA
Basic Bank Ltd.
One Bank Ltd.
Pubali Bank Ltd.
Islami Bank Bangladesh Ltd.
Sonali Bank Ltd.
National Bank Ltd.

AMI STOCK

ICB at a Glance

Ten Years Activities of ICB at a glance: 2007-08 to 2016-17

(Tk. in crore)

Sl. no.	Particulars	Financial Years										Cumulative up to 30 June 2017
		2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	
1.	**Financial Position**											
	Authorized Capital	100.00	100.00	500.00	500.00	500.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00
	Paid up Capital	50.00	100.00	200.00	250.00	337.50	421.88	421.88	632.81	632.81	632.81	632.81
	Total Shareholder' equity	280.95	392.69	598.86	2579.06	2214.08	2112.04	2594.42	3856.61	3231.33	4237.79	4237.79
	Investments	515.65	787.24	984.47	1797.50	2937.39	4223.30	5757.29	7365.59	8697.19	11610.08	11610.08
	Total Assets	2542.69	3244.49	3319.89	5277.44	5566.04	7128.97	8618.42	10132.68	12055.67	16161.98	16161.98
	Total Liabilities	2261.75	2851.81	2721.03	2698.38	3351.95	5016.93	6024.00	6276.07	8824.34	11924.19	11924.19
	Reserves	164.61	164.61	1820.12	1921.29	1428.11	1382.21	1807.83	1888.88	1361.66	2319.86	2319.86
	Retained Earnings	16.33	128.08	222.25	407.77	448.47	307.95	364.71	491.16	393.11	441.37	441.37
	Government Loan	4.20	3.85	3.50	3.15	2.80	2.45	58.78	36.93	13.54	1.05	1.05
	Debentures	31.80	21.80	11.80	6.80	1.80	-	-	-	-	-	-
	Book value per share (Taka)	569.12	396.12	939.40	1035.23	658.78	503.23	617.60	61.13	51.27	67.17	67.17
2.	**Financial Assistance of Project (Commitment)**											
	No. of projects	9	15	19	26	22	13	19	18	34	45	674
	Amount	33.89	137.05	209.62	262.27	199.00	194.78	425.52	276.63	638.80	2658.00	5717.63
3.	**Disbursement of Project Loan**											
	No. of projects	06	02	10	05	13	12	6	10	13	18	423
	Amount	17.50	3.50	89.75	66.25	92.22	101.58	102.00	176.80	186.24	214.36	1187.37
4.	**Trustee to the Issue of Bonds**											
	No. of companies	2	-	1	3	-	2	2	2	1	-	17
	Amount	400.00	-	250.00	675.00	-	200.00	300.00	320.00	224.00	-	2593.36
5.	**Trustee to the Issue of Mutual Fund**											
	No. of mutual funds	2	3	7	3	2	2	3	4	7	7	46
	Amount	120.00	245.00	750.00	400.00	545.75	200.00	130.00	150.00	425.00	215.00	3345
6.	**Custodian to the Issue of Mutual Fund**											
	No. of mutual funds	2	3	7	3	2	2	3	4	7	6	45
	Amount	120.00	245.00	750.00	400.00	545.75	200.00	130.00	150.00	425.00	195.00	3325
7.	**Advance against ICB Unit/Mutual Fund and ICB AMCL Unit Fund Certificates**											
	Disbursement	4.82	4.78	5.56	6.98	11.40	11.15	10.24	9.23	16.25	16.44	130.24
	Recovery	3.93	3.63	6.25	5.80	9.09	12.28	12.20	11.83	13.54	15.93	110.67
	Net outstanding balance	6.70	8.82	9.24	7.58	16.48	18.03	18.78	18.66	24.10	27.52	27.52
8.	**Lease Financing**											
	No. of project (Sanction)	4	3	3	-	3	2	3	2	3	3	73
	Amount sanctioned	9.36	30.35	79.00	-	17.22	5.20	7.20	6.50	24.80	13.60	305.80
	Disbursement	18.47	3.92	15.00	50.00	3.22	1.00	-	-	-	-	
9.	**Overdue Loans**											
	Principal	34.03	33.71	31.53	26.33	22.89	26.94	24.24	24.18	22.05	21.24	
	Interest	412.67	411.91	400.41	349.27	319.94	363.99	333.59	334.53	313.80	298.59	
	Total	446.70	445.62	431.94	375.60	342.83	390.93	357.83	358.71	335.85	319.83	
10.	**Not due Loans**											
	Principal	0.45	-	0.25	4.24	4.11	-	-	-	-	-	-
	Interest	0.10	-	5.97	53.99	53.97	2.04	2.04	-	-	-	-
	Total	0.55	-	6.22	58.23	58.08	2.04	2.04	-	-	-	-
11.	**Outstanding Loans as on 30 June (9+10)**											
	Principal	34.48	33.71	31.78	30.57	27.00	26.94	24.24	24.18	22.05	21.24	
	Interest	412.77	411.91	406.38	403.26	373.91	266.03	335.63	334.53	334.53	298.59	
	Total	447.25	445.62	438.16	433.83	400.91	392.97	359.87	358.71	358.71	319.83	
12.	**Recovery**											
	Dividend	53.96	49.47	25.26	48.03	69.87	120.50	209.46	287.10	282.62	338.75	
	Interest on debenture	13.08	19.11	7.62	3.28	4.25	0.12	0.15	0.32	0.18	0.13	
	Recovery against non-listed securities	41.00	14.62	33.16	27.94	25.00	10.46	10.70	22.98	59.82	54.24	
	Commission & fees	13.45	16.10	30.27	38.47	21.49	26.13	38.18	69.78	67.57	65.85	
	Margin loans	485.95	459.32	1145.05	944.52	258.37	311.52	417.95	320.89	213.80	277.30	
	Unit & mutual fund advance account	3.93	3.63	6.25	1.28	9.09	12.28	12.20	11.83	13.54	15.93	
	Lease financing	17.17	20.44	21.80	13.09	8.86	8.04	15.40	12.13	15.43	19.55	
	Consumer credit	1.66	1.95	1.81	0.23	0.74	0.38	0.27	0.16	0.10	0.02	
	Advance against equity	-	-	-	-	-	17.44	74.18	59.84	92.15	36.02	
	Recovery of project loans	4.99	1.27	3.52	3.36	12.58	1.33	4.47	1.68	5.11	1.19	
	Total	635.19	586.31	1274.74	1080.20	410.25	513.19	782.96	786.71	745.21	808.98	
13.	**Position of EEF ***											
	No. of project (Sanction)	-	-	124	504	208	203	255	248	188	148	2063
	Sanction	-	-	210.19	803.67	430.94	313.92	416.04	415.85	317.65	262.56	3675.69
	Disbursement	-	-	-	75.07	125.18	115.76	167.26	133.47	150.91	130.45	1434.80
	Recovery	-	-	-	-	-	25.54	32.91	28.56	38.47	44.51	259.63

*Cumulative figure included Bangladesh Bank's data

Sl. no.	Particulars		Financial Years 2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Cumulative up to 30 June 2017
14.	**Legal Action**												
	Cases filed	no.	8	2	4	1	1	-	-	1	4	2	199
		amount	136.30	4.95	11.93	1.16	17.70	-	-	1.63	13.31	6.50	633.77
	Decrees obtained	no.	4	8	3	3	1	2	-	0	6	6	149
		amount	4.91	9.51	7.61	9.62	3.42	3.10	-	0.00	3.74	7.59	316.24
	Cases filed for execution of decrees	no.	8	3	10	3	1	2	-	5	0	-	141
		amount	22.41	2.97	73.40	10.82	3.94	5.55	-	181.31	0.00	-	776.38
	Cases filed under NI Act, 1981	no.	4	5	1	-	4	10	12	24	40	8	165
		amount	0.16	0.58	0.07	-	1.57	5.10	4.20	7.17	11.72	5.58	40.01
15.	**Public Issue**												
	No. of companies		10	14	21	17	16	14	16	16	-	-	
	Issued Capital		775.73	737.90	3375.29	1925.40	2486.86	1668.35	934.49	1246.97	-	-	
	Public subscription		2998.34	4386.38	14730.13	8097.32	4031.46	5623.87	9175.24	9714.98	-	-	
16.	**ICB Investor' Scheme**												
	No. of accounts opened		-	-	-	-	-	-		-	-	-	77207
	No. of account closed		1545	1624	995	723	316	622	316	334	624	483	38006
	Net operative accounts		45971	44347	43352	42203	41887	40981	40674	40306	39682	39201	39201
	Deposits received		32.75	30.68	48.55	55.13	21.88	14.74	14.02	21.18	12.45	24.68	625.87
	Loans disbursed		206.46	512.38	1170.69	548.34	96.57	87.40	135.93	148.33	104.64	158.90	4015.13
	Investment made		420.34	469.08	1079.69	976.29	182.88	168.55	249.52	361.33	115.82	188.37	32062.76
17.	**ICB Mutual Funds**												
	Numbers		8	8	8	8	8	8	8	8	1	-	
	Capital Fund		17.75	17.75	17.75	17.75	17.75	17.75	17.75	17.75	5.00	-	
	Investments at cost		61.28	82.30	80.08	92.22	110.91	131.00	155.81	181.94	34.81	-	
	Total market value of investments		146.51	202.99	320.58	338.57	290.82	296.82	401.54	400.25	40.78	-	
	Dividend per certificate (%)												
	1st ICB Mutual Fund		265.00	310.00	400.00	500.00	600.00	700.00	800.00	1000.00	-	-	
	2nd ICB Mutual Fund		75.00	95.00	200.00	250.00	300.00	375.00	400.00	450.00	-	-	
	3rd ICB Mutual Fund		65.00	85.00	140.00	185.00	200.00	240.00	250.00	300.00	-	-	
	4th ICB Mutual Fund		60.00	80.00	125.00	165.00	185.00	240.00	250.00	300.00	-	-	
	5th ICB Mutual Fund		45.00	56.00	100.00	135.00	170.00	200.00	225.00	250.00	-	-	
	6th ICB Mutual Fund		30.00	37.00	75.00	90.00	100.00	105.00	110.00	120.00	-	-	
	7th ICB Mutual Fund		30.00	35.00	70.00	95.00	110.00	120.00	130.00	150.00	-	-	
	8th ICB Mutual Fund		25.00	32.00	65.00	90.00	100.00	110.00	120.00	140.00	200.00	-	
18.	**ICB Unit Fund**												
	Gross/CIP issue		20.45	32.85	39.62	52.36	68.63	79.99	101.57	127.69	150.75	171.42	1951.63
	Repurchase		29.56	15.29	13.11	13.94	13.15	20.71	16.01	15.54	23.72	14.86	829.59
	Net issue		-9.11	17.56	26.31	38.42	55.48	59.28	85.56	112.15	127.03	156.56	1122.04
	Investment, at cost		563.39	824.82	892.49	838.60	1277.18	1532.21	1667.55	1863.46	2226.23	2367.80	2367.80
	Total market value of investment		1053.80	1630.88	2715.41	2714.85	2571.71	2830.21	3751.79	4017.79	4055.09	4687.42	4687.42
	Rate of dividend (%)		20.00	22.00	26.00	30.00	32.00	36.50	40.00	42.50	43.00	45.00	
19.	**Transaction of ICB & Its Subsidiary Companies on the Stock Exchanges**												
	DSE		3973.97	5158.42	12241.30	13202.33	10232.27	8848.13	12723.51	10934.65	10990.19	19637.90	
	CSE		337.62	266.21	194.02	180.34	309.85	1461.42	777.39	1045.91	462.59	1390.56	
20.	**Financial Results**												
	Income		437.01	364.21	527.62	668.35	848.75	788.91	945.58	1044.20	985.70	1385.76	
	Expenditure		335.82	252.58	314.57	282.83	454.61	541.00	635.05	637.46	672.02	1017.60	
	Net profit		101.19	111.63	313.04	385.52	394.14	247.91	310.51	406.73	313.69	368.17	
	Earning Per Share (Taka)		202.39	111.63	106.52	114.16	116.78	58.76	73.60	7.10*	4.96	5.82	
21.	**Share Information**												
	Market Price Per Share (Taka)		3751.75	2478.76	4991.75	3749.50	1991.25	1796.50	1889.25	125.60	112.80	174.70	
	Dividend (%)		110.00	105.00	40.00	50.00	50.00	40.00	45.00	35.00	30.00	35.00	
	Cash		10.00	5.00	15.00	15.00	25.00	40.00	45.00	35.00	30.00	30.00	
	Bonus		100.00	100.00	25.00	35.00	25.00	-	-	-	-	5.00	
	Dividend yield (%)		0.37	3.29	0.10	0.40	2.51	2.23	2.38	2.79	2.66	2.00	
	Price Earnings Ratio (times)		62.04	24.01	60.20	30.67	17.05	30.57	25.67	17.70	22.76	30.03	
	Net Profit Per Employee		0.22	0.24	0.65	0.84	0.73	0.47	0.54	0.64	0.50	0.61	
22.	**Manpower**												
	Officer		283	290	290	287	346	360	355	411	431	403	403
	Employee		182	174	188	174	194	172	219	224	200	200	200
	Total		465	464	478	461	540	532	574	635	631	603	603
23.	**No. of Shareholders**		**1138**	**1404**	**1294**	**1929**	**2225**	**2895**	**3303**	**4629**	**4364**	**5224**	**5224**
24.	**Branches**		**7**	**7**	**7**	**7**	**7**	**7**	**7**	**7**	**7**	**7**	**7**
25.	**Subsidiaries**		**3**	**3**	**3**	**3**	**3**	**3**	**3**	**3**	**3**	**3**	**3**

*Face value of each ICB share Converted to Tk. 10.00 from Tk 100.00

আইসিবি'র শাখা অফিসসমূহ

Offices of ICB's Branches

শাখা কার্যালয়সমূহ:	Branch Offices:
চট্টগ্রাম শাখা আইউব ট্রেড সেন্টার (লেভেল-১০) ১২৬৯/বি, শেখ মুজিব রোড, আগ্রাবাদ বাণিজ্যিক এলাকা, চট্টগ্রাম ফোন : (০৩১) ৭১৪৮৫১, ২৫২৯৫৪০ ফ্যাক্স : ৮৮০-৩১-৭২৭০৬৪ ই-মেইল : agm_ctg@icb.gov.bd	**Chittagong Branch** Ayub Trade Center (Level-10) 1269/B, Sheikh Mujib Road, Agrabad Commercial Area, Chittagong Phone : (031) 714851, 2529540 Fax : 880-31-727064 E-mail : agm_ctg@icb.gov.bd
রাজশাহী শাখা ডাঃ গাফ্ফার প্লাজা (৩য় তলা) সাহেব বাজার, ঘোড়ামারা, রাজশাহী ফোন : (০৭২১) ৭৭৫৪০২, ৭৭৪৬৬১ ই-মেইল : agm_raj@icb.gov.bd	**Rajshahi Branch** Dr. Gaffar Plaza (2nd floor) Shaheb Bazar, Ghoramara, Rajshahi Phone : (0721) 775402, 774661 E-mail : agm_raj@icb.gov.bd
খুলনা শাখা বিডিবিএল ভবন (৪র্থ তলা) ২৫-২৬, কেডিএ বাণিজ্যিক এলাকা, খুলনা ফোন : (০৪১) ৭২১৬৮৯, ৭২২৯৮৪ ই-মেইল : agm_khulna@icb.gov.bd	**Khulna Branch** BDBL Bhaban (3rd floor) 25-26, KDA Commercial Area, Khulna Phone : (041) 721689, 722984 E-mail : icb_khulna@icb.gov.bd
বরিশাল শাখা বরিশাল প্লাজা (৩য় তলা) ৮৭-৮৮, হেমায়েত উদ্দিন রোড, বরিশাল ফোন : (০৪৩১) ৬৪৪০৪ ই-মেইল : agm_barisal@icb.gov.bd	**Barisal Branch** Barisal Plaza (2nd floor) 87-88, Hemayet Uddin Road, Barisal Phone : (0431) 64404 E-mail : agm_barisal@icb.gov.bd
সিলেট শাখা আনন্দ টাওয়ার এন্ড শপিং কমপ্লেক্স (৩য় তলা) ধোপাদিঘীর উত্তর পাড়, জেল রোড, সিলেট ফোন : (০৮২১) ৭১৪৭০৩, ২৮৩০৪৫৮ ই-মেইল : agm_sylhet@icb.gov.bd	**Sylhet Branch** Ananda Tower & Shopping Complex (2nd floor) Dhupadighir Uttarpar, Jail Road, Sylhet Phone : (0821) 714703, 2830458 E-mail : agm_sylhet@icb.gov.bd
বগুড়া শাখা আফসার আলী কমপ্লেক্স (৫ম তলা) রাজা বাজার রোড, বড়গোলা, বগুড়া ফোন : (০৫১) ৬৬৯৪০, ৬৬৮৬০ ই-মেইল : agm_bogra@icb.gov.bd	**Bogra Branch** Afsar Ali Complex (4th floor) Raja Bazar Road, Borogola, Bogra Phone : (051) 66940, 66860 E-mail : agm_bogra@ icb.gov.bd
স্থানীয় কার্যালয় কাসফিয়া প্লাজা (২য় তলা) ৩৫/সি, নয়াপল্টন, ভিআইপি রোড, ঢাকা-১০০০ ফোন : (০২) ৯৩৪৩২৮৮, ৮৩৬০৮১৫ ই-মেইল : agm_local@icb.gov.bd	**Local Office** Kashphia Plaza (1st floor) 35/C, Nayapaltan, VIP Road, Dhaka-1000 Phone : (02) 9343288, 8360815 e-mail : agm_local@icb.gov.bd

আইসিবি'র সাবসিডিয়ারি কোম্পানির অফিসসমূহ	Offices of ICB's Subsidiary Companies
আইসিবি ক্যাপিটাল ম্যানেজমেন্ট লিমিটেড গ্রিন সিটি এজ (৫ম ও ৬ষ্ঠ তলা) ৮৯ কাকরাইল, ঢাকা-১০০০ ফোন: ৮৮-০২-৮৩০০৫৫৫ ই-মেইল: ceo@icml.com.bd	**ICB Capital Management Limited** Green City Edge (4th & 5th floor) 89 Kakrail, Dhaka-1000 Phone : 88-02-8300555, e-mail : ceo@icml.com.bd
আইসিবি অ্যাসেট ম্যানেজমেন্ট কোম্পানি লিমিটেড গ্রিন সিটি এজ (৪র্থ তলা) ৮৯ কাকরাইল, ঢাকা-১০০০ ফোন : ৮৮-২-৮৩০০৪১২ ই-মেইল : info@icbamcl.com.bd	**ICB Asset Management Company Limited** Green City Edge (3rd floor) 89 Kakrail, Dhaka-1000 Phone : 88-2-8300412 e-mail : info@icbamcl.com.bd
আইসিবি সিকিউরিটিজ ট্রেডিং কোম্পানি লিমিটেড গ্রিন সিটি এজ (৭ম তলা) ৮৯ কাকরাইল, ঢাকা-১০০০ ফোন : ৮৮-২-৮৩০০৪৬১,৮৩০০৪৫৩ ই-মেইল : istclbd@gmail.com	**ICB Securities Trading Company Limited** Green City Edge (6th floor) 89 Kakrail, Dhaka-1000 Phone : 88-2-8300461,8300453 e-mail : istclbd@gmail.com

ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ
INVESTMENT CORPORATION OF BANGLADESH
BDBL Bhaban (Level 14-21), 8, Rajuk Avenue, Dhaka-1000

PROXY FORM

I/we _____

Address_____

being a member of Investment Corporation of Bangladesh and a holder of _____

shares against registered folio/BO A/c no._____

hereby appoint Mr./Ms_____ of _____

_____

as my/our proxy to attend and vote for me/us and on my/our behalf at the 41st (Forty First) Annual General Meeting of the Company to be held on Saturday, December 23, 2017 at 10.30 am at the Jalshaghar, Hotel Purbani International Ltd., 1, Dilkusha Commercial Area, Dhaka-1000 and at any adjournment thereof.

Signature of the member _____

Signature of proxy_____

Date:

Revenue
Stamp Tk.10

Notes:

1. The signature of the appointee should match with the specimen signature registered with ICB.
2. This form of proxy after duly filled, must be deposited to the Investment Corporation of Bangladesh (ICB), head office, 8, Rajuk Avenue, Dhaka at least 48 (forty Eight) hours before the time fixed for the Special/Annual General Meeting.
3. Every shareholder shall be entitled to attend a meeting of the shareholder's but no shareholder shall be entitled to vote at any such meeting unless he has been registered as a shareholder for a period of not less than three months prior to the date of such meeting.

ইনভেস্টমেন্ট কর্পোরেশন অব বাংলাদেশ
INVESTMENT CORPORATION OF BANGLADESH
BDBL Bhaban (Level 14-21), 8, Rajuk Avenue, Dhaka-1000

ATTENDANCE SLIP

I hereby record my attendance at the 41st (forty first) Annual General Meeting of Investment Corporation of Bangladesh as a holder of .....shares/proxy of the Corporation.

Name of the member/proxy: .....

Address:.....

Member's folio no./BO A/C no. .....

Signature of the member/proxy ....

Whether registered before three months prior to date of meeting .....

Casting of Vote(s): in person/by proxy .....

Date:

Notes:

1. The shareholders are requested to bring this form duly filled in and signed for attending the meeting.
2. Every shareholder shall be entitled to attend a meeting of the shareholders, but no shareholder shall be entitled to vote at any such meeting unless he has been registered as a shareholder for a period of not less than three months prior to the date of such meeting.

MAIN STOCK

AMAR STOCK

www.icb.gov.bd



Investment Corporation of Bangladesh
8, Rajuk Avenue, BDBL Bhaban, (Level 14 -17) Dhaka-1000.
phone : 9563455 fax : 8802-9563313 Email : icb@agni.com.

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