

INFORMATION TECHNOLOGY CONSULTANTS LIMITED.

Un-audited 1<sup>st</sup> quarterly Financial Statements For the period ended on September 30, 2015

EVERGREEN PLAZA (3<sup>RD</sup> & 4<sup>TH</sup> FL) 260/B, TEJGAON –I/A DHAKA–1208 PH: 9830310–13

# Information Technology Consultants Limited Statement of Financial Position As at 30 September 2015

		30 Sep 2015	30 Jun 2015
Particulars	Notes	BDT	BDT
Assets			
Non Current Assets:			
Property, plant and equipment, net	1.00	279,633,603	241,522,145
Intangible assets, net	2.00	663,178,676	542,758,006
Capital work in progress	3.00	1,154,046	172,660,130
		943,966,325	956,940,281
Current Assets:			V.
Inventories	4.00	386,722,037	285,315,147
Accounts receivable, net	5.00	333,119,574	374,494,839
Other receivable	6.00	4,306,476	6,668,780
Advance, deposits & prepayments	7.00	401,148,801	359,558,359
Cash and cash equivalents	8.00	7,301,398	28,710,357
1	0.00	1,132,598,286	1,054,747,482
Total Assets	:	2,076,564,611	2,011,687,763
Equity and Liabilities			
Shareholders' Equity:			
Share capital	9.00	750,000,000	750,000,000
Share premium	10.00	310,201,854	310,201,854
Retained earnings	11.00	79,397,209	83,428,301
Revaluation reserve	12.00	249,720,234	249,720,234
		1,389,319,297	1,393,350,389
Non Current Liabilities:			
Secured loan	13.00	50,937,305	50,937,305
ITC-QOOL ATM project	14.00	29,400,000	30,975,000
est 18 8		80,337,305	81,912,305
Current Liabilities:	9 9		
Trade payables	15.00	34,458,450	49,254,391
Bank overdraft	16.00	428,594,730	360,387,142
Payable for expenses	17.00	901,000	12,057,335
Other liabilities	18.00	125,295,008	92,195,577
Current portion of long term loan	19.00	15,793,116	20,664,919
Income tax payable	20.00	1,865,705	1,865,705
Control of State And State State State And		606,908,009	536,425,069
Total Liabilities		687,245,314	618,337,374
Total Equity & Liabilities		2,076,564,611	2,011,687,763
Net asset value (NAV) per share	29.00	18.52	18.58
Net asset value (NAV) per share	29.00	18.52	

The annexed notes from 1 to 29 form an integral part of these financial statements.

Company Secretary

Chief Financial Officer

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# Information Technology Consultants Limited Statement of Comprehensive Income For the period from 01 July 2015 to 30 September 2015

Particulars	Notes	Jul to Sep '15 BDT	Jul to Sep '14 BDT
Revenue	21.00	131,317,943	81,244,006
Cost of services & sales	22.00	(85,128,604)	(71,795,626)
Gross Profit		46,189,339	9,448,380
Operating expenses:			
General and administrative expenses	23.00	(23,432,629)	(21,177,709)
Selling & distribution expenses	24.00	(10,122,584)	(6,359,662)
Other operating expenses	25.00	(2,626,719)	(747,233)
Total Operating Expenses		(36,181,932)	(28,284,604)
Operating Profit/(Loss)		10,007,407	(18,836,224)
Non operating income	26.00	6,125	1,084,016
Profit/(Loss) before Finance Costs		10,013,532	(17,752,208)
Finance costs, net	27.00	(14,154,138)	(13,399,597)
Profit/(Loss) before WPPF		(4,140,606)	(31,151,805)
Contribution to Workers' profit participation fund			
Profit/(Loss) before Income Tax		(4,140,606)	(31,151,805)
Income tax expenses		<u> </u>	
Net profit/(loss)		(4,140,606)	(31,151,805)
Earning per share	28.00	(0.0552)	(0.4154)

The annexed notes from 1 to 29 form an integral part of these financial statements.

Company Secretary

Chief Financial Officer

Managing Director

Information Technology Consultants Limited For the period ended 30 September 2015 Statement of Changes in Equity

3 3	Paid-up	Share	Retained Earnings	Revaluation	Total Equity
Particulars	Capital	Premium	0	Reserve	
	Taka	Taka	Taka	Taka	Taka
Balance as at June 30, 2014	750,000,000	310,201,854	40,275,591	263,154,934	1,363,632,379
Total comprehensive income for the year			31,179,747		31,179,747
Extraordinary gain - Discontinued operations (BEPS)	•	•	376,818	1	376,818
Prior year adjustment	1	ī	(1,838,555)	ı	(1,838,555)
Transfer from revaluation reserve to retained earnings	1	1	13,434,700	(13,434,700)	
Balance as at June 30, 2015	750,000,000	310,201,854	83,428,301	249,720,234	1,393,350,389
Total comprehensive income for the period	1		(4,140,606)	£	(4,140,606)
Prior year adjustment		1	109,514		109,514
Balance as at September 30, 2015	750,000,000	310,201,854	79,397,209	249,720,234	1,389,319,297
Balance as at September 30, 2014	750,000,000	310,201,854	6,570,785	1	1,066,772,639

Balance as at September 30, 2014

Chief Financial Officer

Managing Director

Company Secretary

# Information Technology Consultants Limited Statement of Cash Flows For the period ended 30 September 2015

		30 Sep 2015	30 Sep 2014
		Taka	Taka
A.	Cash flow from operating activities		
	Cash receipts from customers/sales	172,808,847	111,336,791
	Cash generated from/(paid to) suppliers	(188,303,152)	10,715,452
	Cash generated from/(paid for) operating activities	(43,874,387)	(44,599,443)
	Interest paid	(18,347,630)	(17,791,712)
	Income tax paid	(8,492,868)	(4,515,202)
	Net cash provided by/(used in) operating activities	(86,209,190)	55,145,886
В.	Cash flow from investing activities:		
	Purchase of property, plant & equipment (WIP)	(1,154,046)	(745,710)
	Purchase of property, plant & equipment-DR (WIP)	-	(543,061)
	Purchase of intangible assets (WIP)	-	(57,046,902)
	Purchase of property, plant & equipment	-	-
	Purchase of intangible assets	-	-
	Cash receipts from discontinued operation (BEPS)	-	() <b>=</b> (
	Interest received	4,193,492	4,392,115
	Net cash provided by/(used in) investing activities	3,039,446	(53,943,558)
C.	Cash flow from financing activities:		
	Proceeds from/(Payment of) secured loan	(4,871,803)	(4,203,212)
	Proceeds from bank overdraft	68,207,588	(6,828,912)
	Proceeds from ITC-QOOL ATM project	(1,575,000)	2
	Net cash provided by/(used in) financing activities	61,760,785	(11,032,124)
D.	Net changes in cash and cash equivalents (A+B+C)	(21,408,959)	(9,829,796)
E.	Cash and cash equivalents at beginning of the period	28,710,357	25,816,833
F.	Cash and cash equivalents at end of the period	7,301,398	15,987,037

Company Secretary

Chief Financial Officer

**Managing Director** 



# Information Technology Consultants Limited Notes to the financial statements For the period from 01 July 2015 to 30 September 2015

#### 1. Reporting entity

#### 1.1 Company profile

Information Technology Consultants Ltd. was incorporated as a private company limited by shares registered under the Company Act 1994, vide certificate of incorporation no: C-41094(453)/2000 dated 23 August, 2000 and converted to "Public" Limited Company on 16 March 2008. The registered office of the company is located at Evergreen Plaza (3rd Floor), 260/B, Tejgaon I/A, Dhaka - 1208.

#### 1.2 Nature of business

The business of the company interalia includes online Switching Solution, Software Development and Service Provider of Q-Cash member banks shared ATM network.

Information Technology Consultants Ltd. is committed to be the leader as Smart Card Solutions Provider in the Banking sector as well as the Automated Transaction Processing Industry in Bangladesh.

#### 2. Basis of preparation

#### 2.1 Statement of compliance

The financial statements of the company under reporting have been prepared in accordance with BAS-1 "Presentation of Financial Statements" under historical cost convention in a going concern concept and on accrual basis. The preparation and disclosures have been made to the financial statements in accordance with Generally Accepted Accounting Principles and practice in Bangladesh in compliance with The Companies Act 1994, Bangladesh Securities and Exchange Commission Rules 1987, International Accounting Standards(IAS) and International Financial Reporting Standards (IFRS) as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB), as Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations.

The financial statements were authorized for issue by the Board of Directors on 14 December 2015.

#### 2.2 Basis of measurement

The elements of financial statements have been measured on "Historical Cost" basis, which is one of the most commonly adopted base as provided in the "the framework for the preparation and presentation of financial statements" issued by the International Accounting Standards Committee (IASC).

#### 2.3 Functional and presentational currency and level of precision

These financial statements are presented in Bangladeshi Taka (Taka/Tk./BDT) which is both functional currency and presentation currency of the company. The amounts in these financial statements have been rounded off to the nearest Taka.

#### 2.4 Use of estimates and judgments

The preparation of financial statements in conformity with the International Accounting Standards requires management to make estimates and assumption that affect the report, amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and revenue and expenses during the period reported. Actual results could differ from those estimates. Estimates are used for accounting of certain terms such as long term contracts, provision for doubtful accounts, depreciation and amortization, employees' benefit plans, taxes reserves and contingencies.



#### 2.5 Reporting period

These Financial Statements of the Company cover the period from 01 July 2015 to 30 September 2015.

#### 2.6 Presentation of financial statements

According to the International Accounting Standard (IAS) – 1 adopted by the ICAB as BAS-1 "Presentation of Financial Statements the complete set of Financial Statement includes the following components:

- i) Statement of Financial Position
- ii) Statement of Comprehensive Income
- iii) Statement of Changes in Equity
- iv) Statement of Cash Flows
- v) Notes, comprising a summary of significant accounting policies and other explanatory information.

#### 2.7 Responsibility for preparation and presentation of financial statements

The management of the Company is responsible for the preparation and presentation of Financial Statements under Section 183 of the Companies Act, 1994 and as per the provision of "the conceptual framework for financial reporting".

#### 2.8 Going concern

The company has adequate resources to continue its operation of foreseeable future and hence, the financial statements have been prepared on going concern basis. As per management assessment, there is no material uncertainties related to event or condition which may cast significant doubt upon the company's ability to continue as a going concern.

#### 3. Significant accounting policies

The accounting policies set out below have been applied to the accounts consistently to all periods presented in these financial statements.

#### 3.1

#### (a) Recognition and measurement

Items of property, plant and equipment are measured at cost less accumulated depreciation and accumulated impairment losses, if any. The cost of an item of property, plant and equipment comprises its purchase price, import duties and non-refundable taxes, after deducting trade discount and rebates, and any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the intended manner.

### (b) Subsequent costs

The cost of replacing part of an item of property, plant and equipment is recognized in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the company and its cost can be measured reliably. The costs of the day to day servicing of property, plant and equipment are expensed when incurred.

#### (c) Revaluation of fixed assets

The Company had revalued its fixed assets in the year 2009-2010 viz, Plant & Machinery, ATM Machine, POS Terminal, Card Printers, Q- Cash retailer POS software, ATM Software, Switching Software, POS Software and Software Development by a competent consultant *M/s. Ahmed & Akter*, an *independent Chartered Accountants firm* who have no interest in the assets of the company.

#### (d) Depreciation

Depreciation is charged on the basis of diminishing balance method on all tangible assets over their estimated useful economic lives.

The depreciation rates applicable to the principal categories of Fixed Assets are:-

Name of assets	Rate
Plant & Machinery	15%
ATM Machinery	15%
POS Terminal	15%
Card Printer	15%
Data Centre	10%
Furniture & Fixture	10%
Computer & Components	15%
Office Equipment	15%
Operating Equipment	15%
Office Decoration	10%
ATM Booth	15%
Generator	10%
On Line UPS	10%
Switching Hardware	10%
Network Solutions (CISCO)	10%
Power Substation	10%
Power System	10%
Structure Cabling	10%
Call Centre	10%
Web Application Firewall	0%
Vehicles	0%

#### (e) Retirements and disposals

An asset is derecognized upon disposal or when no future economic benefits are expected from its use and subsequent disposal. Gains or losses arising from the retirement or disposal of an asset is determined as the difference between the net disposal proceeds and the carrying amount of the asset and is recognized as gain or loss from disposal of asset under other income in the statement of comprehensive income.

#### (f) Capital work in progress

Capital work in progress consists of acquisition costs of plant and machinery, capital components and related installation cost until the date placed in service.

#### 3.2 Intangible assets

#### (a) Recognition and measurement

The Cost of Intangible Assets are capitalized provided they meet the recognition criteria specified by BAS-38. Capitalization costs include license fees & cost of implementation / system integration services which are capitalized during the period in which the relevant software's are installed for use. The cost of an intangible asset comprises its purchase price, import duties and non-refundable taxes and any directly attributable cost of preparing the assets for its intended use.

#### (b) Subsequent costs

Subsequent cost/expenditure is capitalized only when it increases the future economic benefits embodied in the specific asset to which it relates. Cost of maintenance, upgrading and enhancements are charged off as revenue expenditure unless they bring similar significant additional long term benefits.

#### (c) Amortization

Amortization of the intangible asset is recognized on the basis of the expected pattern of consumption of the projected future economic benefits embodied in the asset and is applied during the year. Amortization of intangible assets is charged under straight line method.

The amortization rates applicable to the principal categories of Intangible Assets are:-

Name of assets	Rate
Accounting Software	20%
ATM Software	2.5%
Mobile Banking Software	5%
Oracle Software	5%
PCCI DSS Security Compliance Software License	5%
POS Software	5%
Q Cash E Portal Software Development	5%
Q Cash Retailer POS Software	5%
Software Development	2.5%
Switching Software	2.5%
Call Centre	5%
VMware Software	5%
Issue Tracking Software (JIRA)	5%

#### 3.3 Inventories

Inventories are valued at the lower of cost or net realizable value. The cost is assigned following weighted average cost formula. As per BAS 2 "Inventories" Net realizable value is determined by deducting estimated cost of completion and cost of sales from the estimated sales of the related items.

#### 3.4 Provisions

A provision is recognized in the statement of financial position when the company has a legal or constructive obligation as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provision is ordinarily measured at the best estimate of the expenditure required to settle the present obligation at the date of statement of financial position. Where the effect of time value of money is material, the amount of provision is measured at the present value of the expenditures expected to be required to settle the obligation.

#### 3.5 Employee benefits

#### Workers' Profit Participation Fund (WPPF)

This represents 5% of net profit before tax contributed by the company as per provisions of Bangladesh Labour (Amendments) Act 2013 and is payable to employees as defined in the said law.

#### 3.6 Contingencies

Contingent liabilities and assets are current or possible obligations or assets, arising from past events and whose existence is due to the occurrence of one or more uncertain future events which are not within the control of the company. In accordance with IAS/BAS 37, there is no contingent liability or asset during the period from 1st July 2015 to 30 September, 2015.

#### 3.7 Revenue Recognition

The revenue during the year represents revenue arising from various services of electronic transaction processing under Q-Cash Shared ATM Network and from the sale of ATM, KIOSK, POS which are recognized when deliveries are made against the sales order received from the respective bank clients and after satisfying all the conditions for revenue recognition as provided in BAS 18 "Revenue Recognition."

- A. Accounting policies for recognition of service revenue
- (i) reliably measure the amount of service revenue;
- (ii) economic benefit of service revenue flow to the entity;
- (iii) reliably measure the stage of completion of service revenue at the end of reporting period;
- (iv) reliably measure the costs incurred for service revenue.
- B. Accounting policies for recognition of sales revenue
- (i) transfer risks & rewards of ownership of the goods;
- (ii) does not effective control over the goods sold;
- (iii) reliably measure the amount of sales revenue;
- (iv) reliably measure the cost of goods sold;
- (v) economic benefit of sales revenue flow to the entity.

#### 3.8 Taxation

#### (a) Current tax

Provision for income tax has been made during the year as per Income Tax Ordinance 1984. But the Company has been enjoying tax free under para-33 of part-A of the 6th schedule of Income Tax Ordinance 1984 up to 30th day of June 2019.

#### (b) Deferred tax

As there is considerable uncertainty with regard to the taxation of such companies after the expiry of the tax exemption period, the management feels it is not possible to make a reasonable estimate of deferred tax and make its provision at this stage.

#### 3.9 Foreign currency transactions

Transactions denominated in foreign currencies are translated into Bangladesh Taka and recorded at rates of exchange ruling on the date of transaction in accordance with BAS 21.

#### 3.10 Finance income and expenses

Finance income comprises interest income which is recognized on accrual basis.

Finance expenses comprise interest expense on loan, overdraft and bank charges. All borrowing costs are recognized in the statement of comprehensive income.

#### 3.11 Financial instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

#### 3.11.1 Financial assets

Financial assets carried in the statement of financial position include cash and cash equivalents, trade and other receivables, other long term receivables and deposits.

#### (a) Cash and cash equivalents

According to BAS 7 "Cash Flow Statement", cash comprises of cash in hand and demand deposit and cash equivalents which are of short term, highly liquid investments that are readily convertible to know amount of cash which are subject to an insignificant risk of changes in value, BAS 1 "Presentations of Financial Statements" also provides that cash equivalents are those which have no restriction in use considering the provision of BAS 7 and BAS 1. Cash in hand and bank balance have been considered as cash and cash equivalents.

#### (b) Accounts receivable

Accounts receivable are created based on original invoice amount and accrued income which is still not billed to customer. During the year doubtful debt were considered.

#### 3.11.2 Financial liability

The company initially recognizes financial liabilities on the transaction date at which the company becomes a party to the contractual provisions of the liability. The company derecognizes a financial liability when its contractual obligations are discharged or cancelled or expired. Financial liabilities include trade and other payables and other current liabilities.

#### (a) Trade payables

Liabilities are recognized for amount to be paid in the future for goods and services received, whether or not billed by the supplier.

#### (b) Loans and borrowings

Principal amounts of the loans and borrowings are stated at their amortized amount. Borrowings repayable after twelve months from the date of statement of financial position are classified as non-current liabilities whereas the portion of borrowings repayable within twelve months from the date of statement of financial position, unpaid interest and other charges are classified as current liabilities.

#### 3.12 Impairment of assets

As all assets of the company shown in the financial statement that are within the scope of BAS – 36 are in physical existence and valued no more than their recoverable amount following International Accounting Standards adopted in Bangladesh, disclosures with regard to "Impairment of Assets" as per BAS - 36 have not been considered necessary.

#### 3.13 Statement of cash flows

Statement of Cash Flows is prepared principally in accordance with BAS 7 Cash Flow Statement shows how the company's cash and cash equivalents changed during the period through inflows and outflows and it has been presented under direct method.

#### 3.14 Earnings per share

The Company/group represents earnings per share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the company by the weighted average number of ordinary shares outstanding during the period.

#### 3.15 Events after the reporting period

Subsequent events are events after balance sheet date as defined in BAS 10. Any material event after balance sheet adjusting or non-adjusting are adjusted and disclosed.

1.00 Property, Plant and Equipment as at 30th September 2015

		Cost/Re	Cost/Revaluation				Depreciation	ion		Net book value
	Acat	Addition	Sales/Dichosal	Asat		Asat	Charged	Sales/Disposal	As at	Asat
-	Asat	Addition	Sales/Disposal	20 Careambar	Dota	of July	during	during	30 Sentember	30 Sentember
Particulars	OI July	during	during	30 September	Kate	or July	guunp	guunn	30 September	30 3606111061
	2015	the year	the year	2015		2015	the year	the year	2015	2015
	Taka	Taka	Taka	Taka	%	Taka	Taka	Taka	Taka	Taka
ATM booth	12.518.401	804,055		13,322,456	15%	6,091,931	271,146		6,363,077	6,959,379
ATM machinery	161 059 559			161,059,559	15%	84,496,487	2,871,114		87,367,601	73,691,958
and minister	29 386 311			29,386,311	15%	11,838,784	658,032		12,496,816	16,889,495
Committee & commonent	40 693 164	2 023 720		42,716,884	15%	27,449,920	572,511		28,022,431	14,694,453
Omputet & component	10 027 347	533 600		11,460,947	10%	2,441,904	225,477		2,667,381	8,793,566
Data centre	409 010 9	050,000		7 170 150	10%	4.003.223	79,173		4,082,396	3,087,754
umiliare & lixime	14 800 000	2011/201		14 800 000	10%	5.089.720	242,757		5,332,477	9,467,523
Cenerator	000,000,11	1 606 960		7 763 828	10%	2,000,277	144,090		2,144,367	5,619,461
etwork solution (Clock)	30,021,0	,		30,162,252	10%	12,938,306	430,599	8	13,368,905	16,793,347
Office decolation	32 224 702	582 288	•	32,806,990	15%	20,317,186	468,369		20,785,555	12,021,435
Onice equipment	15 126 100	,		15,126,100	10%	4,974,696	253,785	•	5,228,481	619'468'6
Online Or S	3 084 102	1 663 781		5 647 883	15%	2.042.746	135,192		2,177,938	3,469,945
Operating equipment	201,521,033	5 035 604		34.686,637	15%	11,460,282	870,987		12,331,269	22,355,368
Plant & maximal	34 807 374			34,802,374	15%	13,904,981	783,651		14,688,632	20,113,742
Power cub station	2,460,500			2,460,500	10%	846,164	40,359		886,523	1,573,977
Power system	11.921.101			11,921,101	10%	3,230,610	217,263		3,447,873	8,473,228
Structure cabling	4.871,624			4,871,624	10%	1,320,204	88,785		1,408,989	3,462,635
Switching hardware	12,929,170			12,929,170	%01	4,172,528	218,916		4,391,444	8,537,726
Call centre	100,000			100,000	10%	18,996	2,025	•	21,021	78,979
Web application frewall	83,300			83,300	15%	12,492	2,655		15,147	68,153
Vehicles	104,980			104,980	20%		5,250		5,250	99,730
Sub total	460,173,582	13,209,464	•	473,383,046		218,651,437	8,582,136		227,233,573	246,149,473
Disaster Recovery Centre										
Switching hardware		24,950,000		24,950,000	%01		623,751	•	623,751	24,326,249
Generator		1,698,025		1,698,025	10%		42,450		42,450	1,655,575
Office decoration		663,337		663,337	10%		16,584	•	16,584	646,753
Office equipment		2,548,454		2,548,454	15%		95,568	•	95,568	2,452,886
Furniture & fixture		167,040	,	167,040	%01		4,176		4,176	162,864
Structure cabling		2,168,517		2,168,517	10%		54,213		54,213	2,114,304
Firewall & router		380,000		380,000	10%		9,501	*	9,501	370,499
Online UPS	•	1,800,000		1,800,000	%01		45,000		45,000	1,755,000
Sub total		34,375,373		34,375,373			891,243	•	891,243	33,484,130
1-4-1	460 173 582	47,584,837		507,758,419		218,651,437	9,473,379	•	228,124,816	279,633,603

as at 30th June 2015

		Cost/Re	Cost/Revaluation				Depreciation	on		Net book value
	As at	Addition	Sales/Disposal	As at		Asat	Charged	Sales/Disposal		As at
Particulars	01 July	during	during	30 June	Rate	01 July	during	during	30 June	30 June
	2014	the year	the year	2015		2014	the year	the year		2015
	Taka	Taka	Taka	Taka	%	Taka	Taka	Taka	$\rightarrow$	Taka
Total	443,779,827	16,393,755	٠	460,173,582		183,736,489	34,914,948	•	218,651,437	241,522,145

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2.00 Intangible Assets as at 30th September 2015

		Cost	Cost Amount				Amortization	ition		Net book value
	As at	Addition	Sales/Disposal	Asat		As at	Charged	Sales/Disposal	Asat	As at
Particulars	01 July	during	during	30 September	Rate	01 July	during	during	30 September	30 September
	2015	the year	the year	2015		2015	the year	the year	2015	2015
	Taka	Taka	Taka	Taka	%	Taka	Taka	Taka	Taka	Taka
Accounting software	000'06		•	00006	20%	36,000	4,500		40,500	49,500
ATM software	116,983,062	57,977,132		174,960,194	2.5%	5,528,062	1,093,500		6,621,562	168,338,632
Mobile banking software	1,000,000	٠	C	1,000,000	%5	100,002	12,501		112,503	887,497
Oracle software	7,646,500			7,646,500	2%	764,648	95,580		860,228	6,786,272
PCI DSS security compliance software	1,129,800			1,129,800	2%	112,983	14,124	•	127,107	1,002,693
POS software	23,563,521	362,649		23,926,170	%5	2,333,317	299,076	•	2,632,393	777,293,777
Q cash e portal software development	1,108,060			1,108,060	%5	110,807	13,851	8	124,658	983,402
Q cash retailer POS software	8,449,820			8,449,820	2%	844,985	105,624	•	609'056	7,499,211
Software development	131,499,391	18,492,590		149,991,981	2.5%	6,099,246	937,449		7,036,695	142,955,286
Switching software	278,134,218	47,922,922	3.	326,057,140	2.5%	13,642,075	2,037,858		15,679,933	310,377,207
Call centre	1,054,000			1,054,000	2%	105,402	13,176		118,578	935,422
VMware software	870,700		•	870,700	2%	43,536	10,884	•	54,420	816,280
Issue tracking software (JIRA)	1,000,000			1,000,000	2%	50,003	12,501		62,504	937,496
E traffic web application		320,000		320,000	2%		3,999	9. <b>1</b>	3,999	316,001
Total	572,529,072	125,075,293	í	697,604,365		29,771,066	4,654,623		34,425,689	663,178,676

# as at 30th June 2015

		Cost/Rev	valuation				Depreciat	ion		Net book value
	As at	Addition	Sales/Disposal	As at		As at	Charged	Sales/Disposal	Asat	Asat
Particulars	01 July	during	during	30 June	Rate	01 July	during	during	30 June	30 June
	2014	the year	the year	2015		2014	the year	the year	2015	2015
	Taka	Taka	Taka	Taka	%	Taka	Taka	Taka	Taka	Taka
Total	564,949,496	7,579,576		572,529,072		14,486,004	15,285,062		29,771,066	542,758,006



	30 Sep 2015	30 Jun 2015
	Taka	Taka
3.00 Capital work in progress		
Property, plant & equipment:		
Opening balance	13,209,464	
Add: Addition during the year		
ATM booth	-0	804,055
Computer & component	535,904	2,023,720
Data centre	97,240	533,600
Furniture & fixture	- 1	959,456
Network solution (CISCO)	94,000	1,606,960
Office equipment	133,413	582,288
Operating equipment	259,489	1,663,781
Plant & machinery	-	5,035,604
Switching hardware	34,000	-
	1,154,046	13,209,464
	14,363,510	13,209,464
Less: Transfer to property, plant & equipment	(13,209,464)	
	1,154,046	13,209,464
Decreate along the annihilation D.D.	1,134,040	13,209,404
Property, plant & equipment-DR:	24 255 252	27 202 204
Opening balance	34,375,373	27,292,206
Add: Addition during the year		
Generator	1.7	1,127,500
Office equipment	-	1,530,110
Furniture & fixture	-	167,040
Structure cabling		2,078,517
Firewall & router	-	380,000
On line UPS	•	1,800,000
•		7,083,167
	34,375,373	34,375,373
Less: Transfer to property, plant & equipment-DR	(34,375,373)	-
		34,375,373
Intangible assets:		31,373,373
Opening balance	125 075 202	
Add: Addition during the year	125,075,293	
ATM software		57 077 122
POS software	1.7.	57,977,132
	3- 400	362,649
Software development	3.5	18,492,590
Switching software		47,922,922
E traffic web application	-	320,000
		125,075,293
	125,075,293	125,075,293
Less: Transfer to intangible assets	(125,075,293)	
	-	125,075,293
	1,154,046	172,660,130
		,000,100



04.00 Inventories As at 30 September 2015

	Bal	Balance as at	,	Addition	S	Consumption	Bala	Balance as at
Inventory items	30	30 June 2015	durir	during the period	durin	during the period	30th Se	30th September 2015
	Quantity	Taka	Quantity	Taka	Quantity	Taka	Quantity	Taka
Raw materials		4 961 961	o	4.156.843.00	0	٠	0	9,118,804
NIOSN accessories		4,961,961	,	4,156,843.00		•		9,118,804
Finished goods					-	200 000		000 000 35
Stock in trade - ATM	225	97,432,485	0		53	21,493,095	172	15,939,390
Stock in trade - KIOSK	28	6,722,655	0		0		28	6,722,655
Stock in trade - Verifone POS	999	13,203,347	0	ì	0	*	999	13,203,347
Stock in trade - SAND POS	2227	45,131,098	0	ī	33	668,759	2194	44,462,339
Stock in trade - Finger vein	0		400	4,327,388	400	4,327,388	0	
O Pay - i Top Up	0	353,179	0	2,200,000	0	1,937,191	0	615,988
O Bast Ton IIn	0	157,964	0	1,300,000	0	1,204,310	0	253,654
O Day, Telecharde	0	100,000	0	100,000	0	2,213	0	197,787
( a) - Localing	,	163,100,728		7,927,388		29,632,956		141,395,160
Store materials								
ATM spare parts	0	74,551,192	0	8,638,750	0	•	0	83,189,942
POS spare parts	0		0	436,000	0		0	436,000
Cord printer spare parts	0		0	1,399,239	0		0	1,399,239
VISA card	53615	8.042.260	0		0		53615	8,042,260
Plastic card	81805	1.827.295	160585	3,976,693	145778	3,483,225	96612	2,320,763
Din mailer	15532	139,788	150000	825,000	129323	753,747	36209	211,041
		84,560,535		15,275,682		4,236,972		95,599,245
Stock in Transit	3/				(		(	200 000
LC for ATM	0	24,312,877	0	ě	0	•	0	7,411,010
LC for ATM software	0	5,609,621	0	•	0		0	53,308,272
I.C for switching software	0	2,713,761	0	6	0		0	51,753,437
LC for finger vein machine	0	55,664	0	•	0		0	8,129,443
,		32,691,923		•		•		140,608,828
		285,315,147		27.359.913		33,869,928		386,722,037



BDT   BDT   BDT   BDT   ATM   Software support & maintenance fee receivable   Carl fee receivable   Software support & maintenance fee receivable   Software support & Maintenance fee receivable   Software support & Monte Software support & Mont				30 Sep 2015	30 Jun 2015
ATM software support & maintenance fee receivable Online tan payment system integration service receivable Card fee receivable Card fee receivable Connectivity fee receivable Servicing & maintenance fee receivable SEQAEP card fee receivable SEQAEP card fee receivable SEQAEP card fee receivable Card renewal fee receivable Card renewal fee receivable Card renewal fee receivable Card fee receivable Servicing & maintenance fee receivable Card renewal fee receivable Card renewal fee receivable Card servicing & maintenance fee receivable ATM link connectivity receivables VISA connectivity receivables  Less: Bad debt provision Sort (301,875) Sort				BDT	BDT
Online tax payment system integration service receivable	5.00		_		
Card fee receivable				4.0	8 9
Connectivity fee receivable   5.02   8,009,164   8,632,727   Transaction fee receivable   5.03   16,084,928   13,940,946   Servicing & maintenance fee receivable   5.05   15,143,203   211,769,904   Others accounts receivable   5.06   581,565   581,565   SERVICINE   SERVICINE   SERVICINE   SERVICINE   Card error   SERVICINE   S		AND THE REPORT OF THE PROPERTY	72,000	Appropriate the second	
Transaction fee receivable   5.03   16,084,928   13,940,946   Servicing & maintenance fee receivable   5.04   63,340,578   81,042,442   Sales receivable   5.05   581,565   58					
Servicing & maintenance fee receivable   5.04   63,340,578   81,042,442   Sales receivable   5.05   175,143,203   211,769,904   Seles receivable   5.06   581,565   581,565   581,565   581,565   333,119,574   374,494,839   SEQAEP card fee receivable					
Sales receivable			533333		
Others accounts receivable   5.06   3581,565   333,119,574   374,494,839			0.0000000000000000000000000000000000000		
Sequence					
SEQAEP card fee receivable   SEQAEP card fee receivable   Card annual fee receivable   10,077,242   1,810,072   Card annual fee receivable   16,500,252   19,073,855   6,125,250   6,125		Others accounts receivable	5.06		
SEQAEP card fee receivable				333,117,374	374,474,037
Card annual fee receivable	5.01	Card fee receivable			
Card renewal fee receivable		SEQAEP card fee receivable	[	10,077,242	1,810,072
Card fee receivable-AB Bank Limited		Card annual fee receivable	- 1	17,030,976	14,281,412
Less: Bad debt provision		Card renewal fee receivable	- 1	16,500,252	19,073,855
Less: Bad debt provision		Card fee receivable-AB Bank Limited		6,125,250	6,125,250
5.02   Connectivity fee receivable				49,733,720	41,290,589
ATM link connectivity receivable		Less: Bad debt provision	5.07	(301,875)	(301,875)
ATM link connectivity receivables				49,431,845	40,988,714
ATM link connectivity receivables	5.02	Connectivity fee receivable			
Host connectivity receivables   28,000   16,000   4,865,087   5,584,400   8,367,065   8,990,628   16,000   4,865,087   5,584,400   8,367,065   8,990,628   16,000	5.02	사용 하면서 회사 이렇게 되었다면 보다 하나 보다는 이렇게 되었다면 사용하게 하면서 하는 것이다.	1	3 473 978	3 390 228
VISA connectivity receivables		다 이용 위한 : (1) 19 10 10 10 10 10 10 10 10 10 10 10 10 10		F-12-6 (C. 1) (F-2) (C. 1) (F-2)	
Less: Bad debt provision					53
Less: Bad debt provision		VION COMECUVICY TOCCIVADICS	ļ		
Servicing & maintenance fee receivable   Servicing & maintenance receivable   Servicing & servi		Less: Bad debt provision	5.07		
S.03   Transaction fee receivable   ATM transaction receivable   6,610,110   5,912,716		Dess. Dad dest provision	5.07		
ATM transaction receivable POS transaction fee receivable Card cheque transaction fee receivable Fund transfer TXN fee receivable SMS management fee receivable SMS service fee receivable  ATM servicing & maintenance fee receivable ATM servicing & maintenance receivable ATM booth servicing & maintenance receivable KIOSK servicing & maintenance receivable ATM solication fee receivable UPS servicing & maintenance receivable ATM booth construction fee receivable ATM booth construction fee receivable ATM booth servicing & maintenance receivable ATM booth servicing & maintenance receivable ATM booth servicing & maintenance receivable ATM booth construction fee receivable ATM booth construction fee receivable ATM solom construction fee receivable ATM sales recei					
POS transaction fee receivable	5.03	Transaction fee receivable			
Card cheque transaction fee receivable         301,240         264,050           Fund transfer TXN fee receivable         29,440         29,630           SMS management fee receivable         275,000         240,000           SMS service fee receivable         2,833,834         2,222,145           16,084,928         13,940,946           5.04         Servicing & maintenance fee receivable           ATM servicing & maintenance receivables         11,487,393         13,663,439           ATM booth servicing & maintenance receivable         3,676,676         3,024,510           KIOSK servicing & maintenance receivable         1,978,683         1,455,957           KIOSK modification fee receivable         -         6,820,800           UPS servicing & maintenance receivable         -         350,625           POS servicing & maintenance receivable         4,722,273         5,305,240           ATM booth construction fee receivable         6,800,000         6,800,000           Tranzware retail re-installation receivable         108,000         26,250           Switching software service fee receivable         34,567,553         43,595,621           5.05         Sales receivable         2,260,000         2,260,000           POS sales receivable         30,547,500         30,547,500		ATM transaction receivable		And the second s	The second secon
Fund transfer TXN fee receivable					5,272,405
SMS management fee receivable         275,000         240,000           SMS service fee receivable         2,833,834         2,222,145           16,084,928         13,940,946           5.04 Servicing & maintenance fee receivable           ATM servicing & maintenance receivables         11,487,393         13,663,439           ATM booth servicing & maintenance receivable         3,676,676         3,024,510           KIOSK servicing & maintenance receivable         1,978,683         1,455,957           KIOSK modification fee receivable         -         6,820,800           UPS servicing & maintenance receivable         -         350,625           POS servicing & maintenance receivable         4,722,273         5,305,240           ATM booth construction fee receivable         6,800,000         6,800,000           Tranzware retail re-installation receivable         108,000         26,250           Switching software service fee receivable         34,567,553         43,595,621           5.05         Sales receivable         131,032,477         164,141,344           KIOSK sales receivable         2,260,000         2,260,000           POS sales receivable         4,463,226         4,870,060           Switching software sales receivable         30,547,500         30,547,500 <t< td=""><td></td><td></td><td></td><td>301,240</td><td></td></t<>				301,240	
SMS service fee receivable   2,833,834   2,222,145   16,084,928   13,940,946					F (100) 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
16,084,928   13,940,946		State of the control of the state of the control of the state of the control of the state of the			
5.04 Servicing & maintenance fee receivable  ATM servicing & maintenance receivables  ATM booth servicing & maintenance receivable  KIOSK servicing & maintenance receivable  KIOSK modification fee receivable  UPS servicing & maintenance receivable  UPS servicing & maintenance receivable  Tranzware retail re-installation receivable  ATM booth construction fee receivable  Tranzware retail re-eivable  Switching software service fee receivable  ATM sales receiva		SMS service fee receivable			
ATM servicing & maintenance receivables ATM booth servicing & maintenance receivable KIOSK servicing & maintenance receivable KIOSK servicing & maintenance receivable  KIOSK modification fee receivable UPS servicing & maintenance receivable ATM booth construction fee receivable ATM booth construction fee receivable Tranzware retail re-installation receivable Switching software service fee receivable  ATM sales receivable ATM sales rec			9	16,084,928	13,940,946
ATM servicing & maintenance receivables ATM booth servicing & maintenance receivable KIOSK servicing & maintenance receivable KIOSK servicing & maintenance receivable KIOSK modification fee receivable UPS servicing & maintenance receivable ATM booth construction fee receivable ATM booth construction fee receivable Tranzware retail re-installation receivable Switching software service fee receivable  ATM sales receivable ATM sales rece	5.04	Servicing & maintenance fee receivable			
ATM booth servicing & maintenance receivable  KIOSK servicing & maintenance receivable  KIOSK modification fee receivable  UPS servicing & maintenance receivable  UPS servicing & maintenance receivable  UPS servicing & maintenance receivable  ATM booth construction fee receivable  Tranzware retail re-installation receivable  Switching software service fee receivable  ATM sales receivable  ATM			Î	11,487,393	13,663,439
KIOSK servicing & maintenance receivable       1,978,683       1,455,957         KIOSK modification fee receivable       - 6,820,800         UPS servicing & maintenance receivable       - 350,625         POS servicing & maintenance receivable       4,722,273       5,305,240         ATM booth construction fee receivable       6,800,000       6,800,000         Tranzware retail re-installation receivable       108,000       26,250         Switching software service fee receivable       34,567,553       43,595,621         ATM sales receivable       131,032,477       164,141,344         KIOSK sales receivable       2,260,000       2,260,000         POS sales receivable       4,463,226       4,870,060         Switching software sales receivable       30,547,500       30,547,500         UPS sales receivable       6,840,000       9,951,000         Finger vein sales receivables       -       -					
KIOSK modification fee receivable UPS servicing & maintenance receivable		property ( ) and the property of the control of the			
POS servicing & maintenance receivable ATM booth construction fee receivable Tranzware retail re-installation receivable Switching software service fee receivable  ATM sales re		200 EUG - 1 (1986 - 1982 EUG - 1986 EUG		-	
POS servicing & maintenance receivable ATM booth construction fee receivable Tranzware retail re-installation receivable Switching software service fee receivable  ATM sales re					
ATM booth construction fee receivable Tranzware retail re-installation receivable Switching software service fee receivable  5.05 Sales receivable ATM sales receivable ATM sales receivable ATM sales receivable ATM sales receivable Switching software sales receivable ATM sales receivable ATM sales receivable ATM sales receivable ATM sales receivable Finger vein sales receivable  131,032,477 164,141,344 164,141,344 164,3226 165,000 16,800			1	4,722,273	-33000ACCCCC
Switching software service fee receivable       34,567,553       43,595,621         63,340,578       81,042,442         5.05 Sales receivable         ATM sales receivable       131,032,477       164,141,344         KIOSK sales receivable       2,260,000       2,260,000         POS sales receivable       4,463,226       4,870,060         Switching software sales receivable       30,547,500       30,547,500         UPS sales receivable       6,840,000       9,951,000         Finger vein sales receivables       -       -		1 전에는 지역 전에 가는 경기 대한 프라이어 보면 보면 보다 보고 있다면 보다			6,800,000
5.05 Sales receivable  ATM sales receivable  ATM sales receivable  KIOSK sales receivable  POS sales receivable  Switching software sales receivable  UPS sales receivable  Finger vein sales receivables  6,840,000  6,840,000  6,951,000  6,840,000  6,840,000  6,840,000  6,840,000  6,840,000  6,840,000  6,840,000  6,840,000		Tranzware retail re-installation receivable		108,000	26,250
5.05 Sales receivable       131,032,477       164,141,344         KIOSK sales receivable       2,260,000       2,260,000         POS sales receivable       4,463,226       4,870,060         Switching software sales receivable       30,547,500       30,547,500         UPS sales receivable       6,840,000       9,951,000         Finger vein sales receivables       -       -		Switching software service fee receivable		34,567,553	43,595,621
ATM sales receivable 131,032,477 164,141,344 KIOSK sales receivable 2,260,000 2,260,000 POS sales receivable 4,463,226 4,870,060 Switching software sales receivable 30,547,500 30,547,500 UPS sales receivable 6,840,000 9,951,000 Finger vein sales receivables				63,340,578	81,042,442
ATM sales receivable 131,032,477 164,141,344 KIOSK sales receivable 2,260,000 2,260,000 POS sales receivable 4,463,226 4,870,060 Switching software sales receivable 30,547,500 30,547,500 UPS sales receivable 6,840,000 9,951,000 Finger vein sales receivables	5.05	Salar receivable			
KIOSK sales receivable       2,260,000       2,260,000         POS sales receivable       4,463,226       4,870,060         Switching software sales receivable       30,547,500       30,547,500         UPS sales receivable       6,840,000       9,951,000         Finger vein sales receivables       -       -	5.05			131 032 477	164 141 344
POS sales receivable         4,463,226         4,870,060           Switching software sales receivable         30,547,500         30,547,500           UPS sales receivable         6,840,000         9,951,000           Finger vein sales receivables         -         -				555 65	74 0
Switching software sales receivable 30,547,500 30,547,500 UPS sales receivable 6,840,000 9,951,000 Finger vein sales receivables -					
UPS sales receivable 6,840,000 9,951,000 Finger vein sales receivables -					
Finger vein sales receivables				500000000000000000000000000000000000000	
				0,040,000	-
		+ 1 a a ta A Maria and Shiphin Appa an , 2 d a b th The 2 d 2 d 2 d 2 d 2 d 2 d 2 d 2 d 2 d 2		175,143,203	211,769,904



			30 Sep 2015	30 Jun 2015
		-	BDT	BDT
5.06	Other accounts receivable			
5.00	Receivables against Q-Cash network sharing from bank	Г	5,812,725	5,812,725
	ATM booth construction receivable		240,138	240,138
	KIOSK modification receivable		230,000	230,000
	DBBL transaction sharing - Bank Asia		581,565	581,565
	Daniel Daniel	L	6,864,428	6,864,428
	Less: Bad debt provision	5.07	(6,282,863)	(6,282,863)
			581,565	581,565
5.07	Bad debts provision			
	Card fees			
	Mercantile Bank Ltd	Γ	229,125	229,125
	IFIC Bank Ltd		72,750	72,750
		-	301,875	301,875
	Link connectivity changes receivables			
	AB Bank Ltd	[	317,101	317,101
	Trust Bank Ltd		40,800	40,800
			357,901	357,901
	ATM booth construction receivables AB Bank Ltd	Г	203,970	202 070
	Jamuna Bank Ltd	- 1	36,168	203,970
	Janiulla Balik Liu	Ţ	240,138	36,168 240,138
	Receivable against Q-cash network sharing		240,136	240,136
	AB Bank Ltd	Ī	991,000	991,000
	City Bank Ltd		1,300,332	1,300,332
	IFIC Bank Ltd		1,107,625	1,107,625
	Jamuna Bank Ltd		138,518	138,518
	Janata Bank Ltd		1,350,000	1,350,000
	Mercantile Bank Ltd		925,250	925,250
			5,812,725	5,812,725
	KIOSK modification receivable			
	Bank Asia Ltd	[	230,000	230,000
	•		230,000	230,000
			6,942,639	6,942,639
6.00	Other receivable			
	TRUST Bank Limited (FDR A/C: 30060) - Interest		1,758,993	703,596
	TRUST Bank Limited (FDR A/C: 21516) - Interest		2,547,483	5,066,104
	Receivable from Qool Bangladesh Ltd		-	899,080
			4,306,476	6,668,780
7.00	Advance, deposits & prepayments			
	Advance	7.01	148,590,040	145,413,188
	Advance against office rent	7.02	7,081,092	7,605,813
	Bank guarantee margin	7.03	6,263,713	5,944,711
	Security deposit (Non interest bearing)	7.04	2,855,000	2,855,000
	Fixed deposit receipt (FDR)	7.05	198,904,858	193,838,754
	Prepayments	7.06	2,192,270	3,900,893
	Deffered expenes	7.07	35,261,828	The section of the se
		7.5	401,148,801	359,558,359



		30 Sep 2015	30 Jun 2015
7.01	Advance	BDT	BDT
7.01	(A)	20.110.002	22.200.251
	Advance to suppliers 7.01.0 Advance against purchase		32,388,271
	Advance to employees	2,820,436	1,676,126
	Advance income tax	3,176,300	2,648,800
	Advance VAT	104,445,715	95,952,847
	VAT current account	4,186,388	3,143,986
	VAI cuiteit account	13,513,138	9,603,158
		148,590,040	145,413,188
7 01 01	Advance to suppliers		
7.01.01	ECSAS Computers & Equipment	8,440,000	£ 400 000
	New S.N. Motors	100,000	5,400,000
	Thakral Information Systems Pvt Ltd	1,144,525	100,000 1,144,525
	Trustwave	195,000	195,000
	LOS Technology Ltd	193,000	6,270,000
	Nawabpur Electric Works	75,000	75,000
	Ares Communications Ltd	75,000	6,270,000
	Computer Source	3,863,794	10 State   12 State
	Natty Com Pvt Limited	1,910,984	3,863,794 1,447,848
	Sthapottik Limited	100000000000000000000000000000000000000	350,043
	Superior Electronics Pvt Ltd	350,043 510,000	6,479,061
	Eastcompeace Smart Cart (BD) Ltd	2,101,800	0,479,001
	Evergreen Industries Ltd	2,101,000	50,000
	Popular Asset Development Ltd	106,000	50,000
	Future Solution for Business Ltd	250,000	250,000
	M/S Global Colour Bank Ltd		250,000
	Azad Industries	240,415	150,000
	TechFocus	150,000	150,000
	Silkways Card & Printing	102,538	-
	Olympia Machinery Store	262,500	
	dcon design studio	208,850	242.000
	Al-Aqsa Trading Co.	343,000	343,000
	Noor Traders	45,864 47,750	9.53
	Tradely	20,448,063	32,388,271
	<b>X</b> :	20,440,003	32,300,271
7.02	Advance against office rent		
	Tejgaon office	1,473,422	1,630,244
	Chittagong office	152,000	164,000
	Uttara office (Sector 11)	2,772,000	2,858,400
	Tejgaon godown	1,017,000	1,186,500
	Essential Agencies (Pvt) Ltd	1,666,670	1,766,669
	The control of the co	7,081,092	7,605,813
			,,000,010
7.03	Bank guarantee margin		
	Bank guarantee	2,455,525	2,814,150
	Earnest money	1,840,000	1,065,000
	Performance guarantee	1,968,188	2,065,561
		6,263,713	5,944,711
7.04	Security deposit (Non interest bearing)		
	Security deposit against RAJUK plot	600,000	600,000
	Security deposit against Uttara office	144,000	144,000
	DESCO	11,000	11,000
	Essential Agencies (Pvt.) Ltd	2,000,000	2,000,000
	Teletalk Bangladesh Ltd	100,000	100,000
	and surveying and the Street Court of Street C	2,855,000	2,855,000
		.,,,.,.	-10001030



BDT			30 Sep 2015	30 Jun 2015
FPR at Trust Bank Ltd (FDR AVC : 21916)			BDT	BDT
FDR at Trust Bank Ltd (FDR A/C : 30060) FDR at Trust Bank Ltd (FDR A/C : 31694) FDR at Bank Bank Ltd (FDR A/C : 3161100000281) FDR at Bank Ltd (FDR A/C : 31611000000281) FDR at Bank Ltd (FDR A/C : 3161100000281) FDR at Bank Ltd (FDR A/C : 31611000000281) FDR at Bank Ltd (FDR A/C : 3161100000281) FDR at Bank Ltd (FDR A/C : 316110000028	7.05			
FDR at Trust Bank Ltd (FDR A/C : 31694)   521,587   321,587   198,094,688   193,358,754   198,094,688   193,358,754   198,094,688   193,358,754   198,094,688   193,358,754   198,094,688   193,358,754   198,094,688   193,358,754   198,094,688   193,358,754   198,094,688   193,008,822   199,009   187,350   199,009   187,350   199,009   187,350   199,009   187,350   199,009   187,350   199,009   187,350   199,009			8 7/4	
198,904,858   193,838,754   10,808,822   10,808,825   1				
Insurance premium on assets   T86,051   1,080,822		FDR at Trust Bank Ltd (FDR A/C: 31694)		
Insurance premium on assets   786,051   1,080,822			198,904,858	193,838,754
Google mail server software license fee Oracle software license renewal fee Oracle software license renewal fee S25,000 918,750 Group life insurance premium Ananged security services (SIEM) VeriSign secure site pro with EV Commercial License Charge (JIRA)  7.07 Deffered expenses Business promotional expenses ATM booth construction expenses ATM booth construction expenses Switching & CMS architectural expenses Switching & CMS architectural expenses Software customization expenses Software customization expenses POS rollout & installation expenses POS rollout & installation expenses Anand Cash and Cash equivalents Cash in hand Cash and Cash equivalents Cash in hand Cash at bank NRB Commercial Bank Ltd. (CD A/C: 00333006503) BRAC Bank Ltd. (CD A/C: 1501201589532001) City Bank Ltd. (CD A/C: 1501201589532001) City Bank Ltd. (CD A/C: 101011060011178) Eastern Bank Ltd. (CD A/C: 101011060011178) Jamuana Bank Ltd. (CD A/C: 101011060011178) NCB Cash and Rank Ltd. (CD A/C: 101011060011178) NCB Cash Ltd. (CD A/C: 10101114450001) Jamuana Bank Ltd. (CD A/C: 10101114450001) Jamuana Bank Ltd. (CD A/C: 1010111450001) Jamu	7.06			
Oracle software license renewal fee Group life insurance premium Amanged security services (SIEM) VerSign secure site pro with EV Commercial License Charge (JIRA)  7.07 Deffered expenses Business promotional expenses ATM booth construction expenses ATM booth construction expenses  Business promotional expenses ATM booth construction expenses Switching & CMS architectural expenses E-Shop implementation expenses Software customization expenses Software customization expenses POS rollout & installation expenses 1,881,000 - 2,281,500 - 2,281,500 - 5,982,300 - 5,998,300 - 5,998,300 - 6,489,975 - 7,07 - 8,181,000 - 8,181,000 - 1,811,000 -			111111111111111111111111111111111111111	The state of the s
Group life insurance premium				11/2000 32/5/2000 32/5/
Managed security services (SIEM)		Commence of the Commence of th	525,000	
VeriSign secure site pro with EV Commercial License Charge (JIRA)  7.07 Deffered expenses  Business promotional expenses ATM booth construction expenses ATM booth construction expenses Switching & CMS architectural expenses Switching & CMS architectural expenses Software customization expenses Software customization expenses POS rollout & installation		[20] [20] [20] [20] [20] [20] [20] [20]		755.00
Commercial License Charge (JIRA) 647,658 647,658 2,192,270 3,900,893 7.07 Deffered expenses Business promotional expenses ATM booth construction expenses Switching & CMS architectural expenses Software customization expenses Software customization expenses Software customization expenses PoS rollout & installation ex			174 200	C0000110000
7.07 Deffered expenses Business promotional expenses ATM booth construction expenses ATM booth construction expenses Switching & CMS architectural expenses E-Shop implementation expenses Software customization expenses Software customization expenses POS rollout & installation expenses Rollout Post Post Post Post Post Post Post Pos				
Business promotional expenses		Commorate Election Charge (SICA)		
Business promotional expenses	7.07	Deffered av pansas	2,172,270	3,700,673
ATM booth construction expenses Switching & CMS architectural expenses Switching & CMS architectural expenses Software customization expenses Software customization expenses POS rollout & installation expenses POS rollout & installation expenses POS rollout & installation expenses Rong Software customization expenses POS rollout & installation expenses POS rollout & installation expenses Rong Software customization	7.07		5 009 200	
Switching & CMS architectural expenses			The state of the s	-
E-Shop implementation expenses Software customization expenses POS rollout & installation expenses Training expenses for POS operation Bonus  8.00 Cash and cash equivalents Cash in hand Cash equivalents Cash at bank Cash at bank NRB Commercial Bank Ltd. (CD A/C) Bank ASIA Ltd. (CD A/C: 00333006503) BRAC Bank Ltd. (CD A/C: 1501201589532001) City Bank Ltd. (CD A/C: 101130021058) Eastern Bank Ltd. (CD A/C: 101114000111708) Eastern Bank Ltd. (CD A/C: 10111360210568) Eastern Bank Ltd. (CD A/C: 10111405001) Januana Bank Ltd. (CD A/C: 10111405001) Januana Bank Ltd. (CD A/C: 010113819) National Bank Ltd. (CD A/C: 10141818) NC Bank Ltd. (CD A/C: 001013819) National Bank Ltd. (CD A/C: 1031810) NC Bank Ltd. (CD A/C: 001013819) National Bank Ltd. (CD A/C: 001013819) National Bank Ltd. (CD A/C: 001013819) NC Bank Ltd. (CD A/C: 00500210003280) Pubali Bank (CD A/C: 001110000011) Sonali Bank Ltd. (CD A/C: 00500100000281) Sonali Bank Ltd. (CD A/C: 005001100000281) Sonali Bank Ltd. (CD A/C: 00118355) Trust Bank Ltd. (CD A/C: 0011000000281) Trust Bank Ltd. (CD A/C: 0011000000000000000000000000000000000				2
Software customization expenses				
POS rollout & installation expenses Training expenses for POS operation Bonus  Roll Cash and cash equivalents Cash in hand Cash at bank Cash at bank  NRB Commercial Bank Ltd. (CD A/C ) Bank ASIA Ltd. (CD A/C ) Bank Ltd. (CD A/C : 1011010000002212) City Bank Ltd. (CD A/C : 101116001178) Bastern Bank Ltd. (CD A/C : 101116001178) Bastern Bank Ltd. (CD A/C : 101116001178) Bastern Bank Ltd. (CD A/C : 101116001178) Bank Ltd. (CD A/C : 100111450001) Bank ASIA Ltd. (CD A/C : 101116001178) Bastern Bank Ltd. (CD A/C : 100111450001) Bastern Bank Ltd. (CD A/C : 0001210008907) Bastern Bank Ltd. (CD A/C : 010011450001) Bastern Bank Ltd. (CD A/C : 010011450001) Bastern Bank Ltd. (CD A/C : 010011016001178) Bastern Bank Ltd. (CD A/C : 010011016001178) Bastern Bank Ltd. (CD A/C : 010011000000000000000000000000000000			( Company of the Comp	<u> </u>
Training expenses for POS operation Bonus         4,498,725 9,283,186 - 35,261,828         −           8.00 Cash and cash equivalents         35,261,828         −           Cash in hand Cash t bank         160,037 7,141,361         25,79,46 7,141,361         28,452,411 7,301,398         28,710,357           Cash at bank         NRB Commercial Bank Ltd. (CD A/C)           NRB Commercial Bank Ltd. (CD A/C)         139,325				~ 2
Bonus   9,283,186   35,261,828   -				
Section   Sect		Bonus	8 8	-
Cash in hand         160,037         257,946           Cash at bank         7,141,361         28,452,411           7,301,398         28,710,357           Cash at bank           NRB Commercial Bank Ltd. (CD A/C)         139,325         -           Bank ASIA Ltd. (CD A/C: 00333006503)         1,569,316         2,643,370           BRAC Bank Ltd. (CD A/C: 1501201589532001)         2,077,821         21,021           City Bank Ltd. (CD A/C: 1102041731001)         631         1,839,268           Dutch Bangla Bank Ltd. (CD A/C: 0116110000002212)         35,458         1,132,308           Eastern Bank Ltd. (CD A/C: 01011060011178)         212,622         659,065           Eastern Bank Ltd. (STD A/C: 01011360210568)         19,323         19,323           IFIC Bank Ltd. (CD A/C: 1001114450001)         -         317           Jamata Bank Ltd. (CD A/C: 010103819)         86,799         51,739           National Bank Ltd. (CD A/C: 001013819)         86,799         51,739           NCC Bank Ltd. (CD A/C: 00500210003280)         2,728         2,728           Pubali Bank (CD A/C: 0061811)         14,478         14,708           Shahjalal Bank (CD A/C: 03189)         19,879         175,359           Trust Bank Ltd. (CD A/C: 03189)         19,879         175,359				2
Cash at bank         7,141,361         28,452,411           7,301,398         28,710,357           Cash at bank           NRB Commercial Bank Ltd. (CD A/C)         139,325         -           Bank ASIA Ltd. (CD A/C: 00333006503)         1,569,316         2,643,370           BRAC Bank Ltd. (CD A/C: 1501201589532001)         2,077,821         21,021           City Bank Ltd. (CD A/C: 1102041731001)         631         1,839,268           Dutch Bangla Bank Ltd. (CD A/C: 0116110000002212)         35,458         1,132,308           Eastern Bank Ltd. (CD A/C: 01011060011178)         212,622         659,065           Eastern Bank Ltd. (CD A/C: 010114450001)         -         317           Jamuna Bank Ltd. (CD A/C: 0100210008907)         24,985         1,531,618           Janata Bank Ltd. (CD A/C: 001013819)         86,799         51,739           National Bank Ltd. (CD A/C: 00500210003280)         2,728         2,728           Pubali Bank (CD A/C: 0061811)         14,478         14,708           Shahjalal Bank (CD A/C: 400511100000281)         155,929         29,959           Sonali Bank Ltd. (CD A/C: 03189)         19,879         175,359           Trust Bank Ltd. (CD A/C: 03189)         19,879         175,359           Trust Bank Ltd. (CD A/C: 00170320000978)	8.00	Cash and cash equivalents		
Cash at bank         7,301,398         28,710,357           Cash at bank         NRB Commercial Bank Ltd. (CD A/C : 00333006503)         1,569,316         2,643,370           Bank ASIA Ltd. (CD A/C : 03333006503)         1,569,316         2,643,370           BRAC Bank Ltd. (CD A/C : 1501201589532001)         2,077,821         21,021           City Bank Ltd. (CD A/C : 1016110000002212)         35,458         1,132,308           Eastern Bank Ltd. (CD A/C : 01011060011178)         212,622         659,065           Eastern Bank Ltd. (CD A/C : 01011060011178)         212,622         659,065           Eastern Bank Ltd. (CD A/C : 0101030210008907)         24,985         1,531,618           Janata Bank Ltd. (CD A/C : 0100210008907)         24,985         1,531,618           Janata Bank Ltd. (CD A/C : 001013819)         86,799         51,739           National Bank Ltd. (CD A/C : 00500210003280)         2,728         2,728           Pubali Bank (CD A/C : 00601811)         14,478         14,708           Shahjalal Bank (Ltd. (CD A/C : 33189)         19,879         175,359           Sonali Bank Ltd. (CD A/C : 33189)         19,879         175,359           Trust Bank Ltd. (CD A/C : 00170320000978)         19,879         175,359           Trust Bank Ltd. (CD A/C : 00178350000978)         1,362,872         258,313 <td></td> <td>Cash in hand</td> <td>160,037</td> <td>257,946</td>		Cash in hand	160,037	257,946
Cash at bank           NRB Commercial Bank Ltd. (CD A/C)         139,325         -           Bank ASIA Ltd. (CD A/C:00333006503)         1,569,316         2,643,370           BRAC Bank Ltd. (CD A/C:1501201589532001)         2,077,821         21,021           City Bank Ltd. (CD A/C:1102041731001)         631         1,839,268           Dutch Bangla Bank Ltd. (CD A/C:011611000002212)         35,458         1,132,308           Eastern Bank Ltd. (CD A/C:01011060011178)         212,622         659,065           Eastern Bank Ltd. (CD A/C:010114450001)         -         317           Jamuna Bank Ltd. (CD A/C:0100210008907)         24,985         1,531,618           Janata Bank Ltd. (CD A/C:010031819)         86,799         51,739           NCC Bank Ltd. (CD A/C:04051110000281)         609         391,912           NCC Bank Ltd. (CD A/C:0061811)         14,478         14,708           Shahjalal Bank (CD A/C:00511100000281)         155,929         29,959           Sonali Bank Ltd. (CD A/C:03189)         19,879         175,359           Trust Bank Ltd. (CD A/C:00170320000978)         1,362,872         258,313           United Commercial Bank Ltd. (CD A/C:009511100000601)         73,783         223,098           Standard Chartered Bank Ltd. (CD A/C:000951110000075)         16,573         51,018 <td></td> <td>Cash at bank</td> <td>7,141,361</td> <td>28,452,411</td>		Cash at bank	7,141,361	28,452,411
NRB Commercial Bank Ltd. (CD A/C) Bank ASIA Ltd. (CD A/C : 00333006503) BRAC Bank Ltd. (CD A/C : 1501201589532001) City Bank Ltd. (€D A/C : 1102041731001) City Bank Ltd. (€D A/C : 1102041731001) City Bank Ltd. (€D A/C : 1101000002212) Bash Bank Ltd. (CD A/C : 0116110000002212) Bash Bank Ltd. (CD A/C : 0111360210568) Bastern Bank Ltd. (CD A/C : 01011160011178) Bash Ltd. (CD A/C : 1001114450001)  Januna Bank Ltd. (CD A/C : 1001114450001) Januna Bank Ltd. (CD A/C : 0010113819) Januna Bank Ltd. (CD A/C : 001013819) Sash Januna Bank Ltd. (CD A/C : 001013819) Sash Januna Bank Ltd. (CD A/C : 001013819) Sash Januna Bank Ltd. (CD A/C : 00500210003280) Bash Ltd. (CD A/C : 00500210003280) Bash Ltd. (CD A/C : 03189) Sanali Bank Ltd. (CD A/C : 03189) Trust Bank Ltd. (CD A/C : 03189) Trust Bank Ltd. (CD A/C : 00170320000978) Januna Bank Ltd. (CD A/C : 003189) Standard Chartered Bank (CD A/C : 00181353501) Bish Ltd. (CD A/C : 03189) Standard Chartered Bank (CD A/C : 00181353501) Bish Ltd. (CD A/C : 0318100000275) Bish Bank Ltd. (CD A/C : 0318100000275) Bish Bank Ltd. (CD A/C : 00318100000275) Bish Bank Ltd. (CD A/C : 00460210004114) Sash Bank Ltd. (CD A/C : 00460210004114) Sash Bank Bank Bank Ltd. (CD A/C : 1101305322605001) Bish Bank Ltd. (CD A/C : 11010000005216) Bish Bang Bank Ltd. (CD A/C : 11010000005216) Bish Bang Bank Ltd. (CD A/C : 11010000005216) Bish Bang Bank Ltd. (CD A/C : 110110000005216) Bish Bang Bank Ltd. (CD A/C : 1111100000005216) Bish Bang Bank Ltd. (CD A/C : 1111100000005216) Bish Bang Bank Ltd. (CD A/C : 11111100000005316) Bish Bang Bank Ltd. (CD A/C : 111111000001753) Bish Bang Bank Ltd. (CD A/C : 111111000001753) Bish Bang		>-	7,301,398	28,710,357
Bank ASIA Ltd. (CD A/C : 00333006503)  BRAC Bank Ltd. (CD A/C : 1501201589532001)  City Bank Ltd. (CD A/C : 1102041731001)  City Bank Ltd. (CD A/C : 1102041731001)  Eastern Bangla Bank Ltd. (CD A/C : 0116110000002212)  Eastern Bank Ltd. (CD A/C : 01161060011178)  Eastern Bank Ltd. (CD A/C : 011011060011178)  Eastern Bank Ltd. (CD A/C : 01011360210568)  Eastern Bank Ltd. (CD A/C : 01011360210568)  IFIC Bank Ltd. (CD A/C : 0101114450001)  Jamuna Bank Ltd. (CD A/C : 010011045001)  Jamuna Bank Ltd. (CD A/C : 001013819)  National Bank Ltd. (CD A/C : 001013819)  NCC Bank Ltd. (CD A/C : 001013819)  NCC Bank Ltd. (CD A/C : 00500210003280)  Pubali Bank (CD A/C : 00500210003280)  Shahjalal Bank (CD A/C : 00500210003281)  Shahjalal Bank (CD A/C : 00311100000281)  Shahjalal Bank Ltd. (CD A/C : 0031100000281)  Shahjalal Bank Ltd. (CD A/C : 00170320000978)  Trust Bank Ltd. (CD A/C : 00170320000978)  United Commercial Bank Ltd. (CD A/C : 03911100000251)  IFIC Bank Ltd. (CD A/C : 03911100100275)  IFIC Bank Ltd. (CD A/C : 03911100100275)  Mutual Trust Bank Ltd. (CD A/C : 00460210004114)  Midland Bank Ltd. (CD A/C : 004021050002804)  City Bank Ltd. (CD A/C : 1101002047001)  City Bank Ltd. (CD A/C : 1101002047001)  United Commercial Bank Ltd (CD A/C : 0112111000005849)  First Security Bank Ltd (CD A/C : 0112111000001753)  United Commercial Bank Ltd (CD A/C : 0112111100001753)  United Commercial Bank Ltd (CD A/C : 0012111100001753)  United Commercial Bank Ltd (CD A/C : 0112111100001753)  Jamea Capta C		Cash at bank		
Bank ASIA Ltd. (CD A/C : 00333006503)         1,569,316         2,643,370           BRAC Bank Ltd. (CD A/C : 1501201589532001)         2,077,821         21,021           City Bank Ltd. (ED A/C : 1102041731001)         631         1,839,268           Dutch Bangla Bank Ltd. (CD A/C : 011611000011178)         212,622         659,065           Eastern Bank Ltd. (CD A/C : 01011060011178)         212,622         659,065           Eastern Bank Ltd. (CD A/C : 01011360210568)         19,323         19,323           IFIC Bank Ltd. (CD A/C : 0100114450001)         -         317           Jamuna Bank Ltd. (CD A/C : 0010013819)         86,799         51,739           National Bank Ltd. (CD A/C : 001013819)         86,799         51,739           NCC Bank Ltd. (CD A/C : 0061811)         14,478         14,708           NCC Bank Ltd. (CD A/C : 0061811)         14,478         14,708           Shahjalal Bank (CD A/C : 400511100000281)         155,929         29,959           Sonali Bank Ltd. (CD A/C : 03189)         19,879         175,359           Trust Bank Ltd. (CD A/C : 00170320000978)         1,362,872         258,313           United Commercial Bank Ltd. (CD A/C : 009511100000601)         73,783         223,098           Standard Chartered Bank Ltd. (CD A/C : 00118353501)         443,179         17,115,279		NRB Commercial Bank Ltd. (CD A/C)	139,325	-
BRAC Bank Ltd. (CD A/C : 1501201589532001)       2,077,821       21,021         City Bank Ltd. (CD A/C : 1102041731001)       631       1,839,268         Dutch Bangla Bank Ltd. (CD A/C : 0116110000002212)       35,458       1,132,308         Eastern Bank Ltd. (CD A/C : 01011060011178)       212,622       659,065         Eastern Bank Ltd. (STD A/C : 1011360210568)       19,323       19,323         IFIC Bank Ltd. (CD A/C : 1001114450001)       -       317         Jamuna Bank Ltd. (CD A/C : 0100210008907)       24,985       1,531,618         Janata Bank Ltd. (CD A/C : 001013819)       86,799       51,739         National Bank Ltd. (CD A/C : 001013819)       86,799       51,739         NCC Bank Ltd. (CD A/C : 040510003280)       2,728       2,728         Pubali Bank (CD A/C : 0061811)       14,478       14,708         Shahjalal Bank (CD A/C : 040511100000281)       155,929       29,959         Sonali Bank Ltd. (CD A/C : 33130481)       46,640       56,647         One Bank Ltd. (CD A/C : 03189)       19,879       175,359         Trust Bank Ltd. (CD A/C : 00170320000978)       1,362,872       258,313         United Commercial Bank Ltd. (CD A/C : 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C : 03118353501)       443,179       17,115,279		Bank ASIA Ltd. (CD A/C: 00333006503)	10 TO SERVICE STORY	2,643,370
City Bank Ltd. (€D A/C : 1102041731001)       631       1,839,268         Dutch Bangla Bank Ltd. (CD A/C : 0116110000002212)       35,458       1,132,308         Eastern Bank Ltd. (CD A/C : 01011060011178)       212,622       659,065         Eastern Bank Ltd. (STD A/C : 1011360210568)       19,323       19,323         IFIC Bank Ltd. (CD A/C : 01001114450001)       -       317         Jamuna Bank Ltd. (CD A/C : 0100210008907)       24,985       1,531,618         Janata Bank Ltd. (CD A/C : 001013819)       86,799       51,739         National Bank Ltd. (CD A/C : 03103189)       86,799       51,739         National Bank Ltd. (CD A/C : 00500210003280)       2,728       2,728         Pubali Bank (CD A/C : 00500210003280)       2,728       2,728         Pubali Bank (CD A/C : 400511100000281)       155,929       29,959         Sonali Bank Ltd. (CD A C : 33130481)       46,640       56,647         One Bank Ltd. (CD A/C : 03189)       19,879       175,359         Trust Bank Ltd. (STD A/C : 00170320000978)       1,362,872       258,313         United Commercial Bank Ltd. (CD A/C : 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C : 01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C : 00460210004114)       52,552       896,16		BRAC Bank Ltd. (CD A/C: 1501201589532001)		
Eastern Bank Ltd. (CD A/C : 01011060011178)  Eastern Bank Ltd. (STD A/C : 1011360210568)  Eastern Bank Ltd. (CD A/C : 101114450001)  Jamuna Bank Ltd. (CD A/C : 0100210008907)  Jamuna Bank Ltd. (CD A/C : 01100210008907)  National Bank Ltd. (CD A/C : 0110113819)  National Bank Ltd. (CD A/C : 143418)  NCC Bank Ltd. (CD A/C : 00500210003280)  Pubali Bank (CD A/C : 0061811)  NCC Bank Ltd. (CD A/C : 0061811)  Shahjalal Bank (CD A/C : 400511100000281)  Sonali Bank Ltd. (CD A/C : 03130481)  One Bank Ltd. (CD A/C : 03189)  Trust Bank Ltd. (STD A/C : 00170320000978)  United Commercial Bank Ltd. (CD A/C : 009511100000601)  Standard Chartered Bank (CD A/C : 01118353501)  EXIM Bank Ltd. (CD A/C : 03191100100275)  EXIM Bank Ltd. (CD A/C : 00460210004114)  Midland Bank Ltd. (CD A/C : 00460210004114)  Signal Bank Ltd. (CD A/C : 00021050002804)  City Bank Ltd (CD A/C : 11611000005216)  Dutch Bangla Bank Ltd (CD A/C : 116110000005849)  United Commercial Bank Ltd (CD A/C : 01121110000005849)  United Commercial Bank Ltd (CD A/C : 0111211100000753)  Jamua 12,323  19,323  19,323  19,323  19,323  19,323  19,323  19,323  19,323  19,323  11,531,618		City Bank Ltd. (€D A/C: 1102041731001)		1,839,268
Eastern Bank Ltd. (STD A/C: 1011360210568)       19,323       19,323         IFIC Bank Ltd. (CD A/C: 1001114450001)       -       317         Jamuna Bank Ltd. (CD A/C: 0100210008907)       24,985       1,531,618         Janata Bank Ltd. (CD A/C: 001013819)       86,799       51,739         National Bank Ltd. (CD A/C: 143418)       609       391,912         NCC Bank Ltd. (CD AC: 00500210003280)       2,728       2,728         Pubali Bank (CD A/C: 005011100000281)       14,478       14,708         Shahjalal Bank (CD A/C: 400511100000281)       155,929       29,959         Sonali Bank Ltd. (CD A/C: 33130481)       46,640       56,647         One Bank Ltd. (CD A/C: 03189)       19,879       175,359         Trust Bank Ltd. (STD A/C: 00170320000978)       1,362,872       258,313         United Commercial Bank Ltd. (CD A/C: 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C: 01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C: 03911100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C: 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C: 00021050002804)       158,390       508,619         City Bank Ltd (CD A/C: 11011002047001)       2,752       2,752			35,458	1,132,308
IFIC Bank Ltd. (CD A/C: 1001114450001)       -       317         Jamuna Bank Ltd. (CD A/C: 0100210008907)       24,985       1,531,618         Janata Bank Ltd. (CD A/C: 001013819)       86,799       51,739         National Bank Ltd. (CD A/C: 143418)       609       391,912         NCC Bank Ltd. (CD AC: 00500210003280)       2,728       2,728         Pubali Bank (CD A/C: 0061811)       14,478       14,708         Shahjalal Bank (CD A/C: 400511100000281)       155,929       29,959         Sonali Bank Ltd. (CD A/C: 33130481)       46,640       56,647         One Bank Ltd. (CD A/C: 03189)       19,879       175,359         Trust Bank Ltd. (STD A/C: 00170320000978)       1,362,872       258,313         United Commercial Bank Ltd. (CD A/C: 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C: 01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C: 0391100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C: 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C: 000460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C: 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C: 116110000005216)       483,555       483,555			212,622	659,065
Jamuna Bank Ltd. (CD A/C : 0100210008907)       24,985       1,531,618         Janata Bank Ltd. (CD A/C : 001013819)       86,799       51,739         National Bank Ltd. (CD A/C : 143418)       609       391,912         NCC Bank Ltd. (CD AC : 00500210003280)       2,728       2,728         Pubali Bank (CD A/C : 0061811)       14,478       14,708         Shahjalal Bank (CD A/C : 400511100000281)       155,929       29,959         Sonali Bank Ltd. (CD A/C : 33130481)       46,640       56,647         One Bank Ltd. (CD A/C : 03189)       19,879       175,359         Trust Bank Ltd. (STD A/C : 00170320000978)       1,362,872       258,313         United Commercial Bank Ltd. (CD A/C : 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C : 01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C : 03911100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C : 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C : 00021050002804)       158,390       508,619         City Bank Ltd (CD A/C : 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109			19,323	19,323
Janata Bank Ltd. (CD A/C : 001013819)       86,799       51,739         National Bank Ltd. (CD A/C : 143418)       609       391,912         NCC Bank Ltd. (CD AC : 00500210003280)       2,728       2,728         Pubali Bank (CD A/C : 0061811)       14,478       14,708         Shahjalal Bank (CD A/C : 400511100000281)       155,929       29,959         Sonali Bank Ltd. (CD AC : 33130481)       46,640       56,647         One Bank Ltd. (CD A/C : 00170320000978)       19,879       175,359         Trust Bank Ltd. (STD A/C : 00170320000978)       1,362,872       258,313         United Commercial Bank Ltd. (CD A/C : 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C : 01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C : 03911100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C : 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C : 00460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C : 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C : 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753) <td></td> <td></td> <td>191</td> <td></td>			191	
National Bank Ltd. (CD A/C : 143418)       609       391,912         NCC Bank Ltd. (CD AC : 00500210003280)       2,728       2,728         Pubali Bank (CD A/C : 0061811)       14,478       14,708         Shahjalal Bank (CD A/C : 400511100000281)       155,929       29,959         Sonali Bank Ltd. (CD AC : 33130481)       46,640       56,647         One Bank Ltd. (CD A/C : 00170320000978)       19,879       175,359         Trust Bank Ltd. (STD A/C : 00170320000978)       1,362,872       258,313         United Commercial Bank Ltd. (CD A/C : 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C : 01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C : 03911100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C : 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C : 000460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C : 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C : 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 011			10.00	
NCC Bank Ltd. (CD AC : 00500210003280)       2,728       2,728         Pubali Bank (CD A/C : 0061811)       14,478       14,708         Shahjalal Bank (CD A/C : 400511100000281)       155,929       29,959         Sonali Bank Ltd. (CD A/C : 33130481)       46,640       56,647         One Bank Ltd. (CD A/C : 00189)       19,879       175,359         Trust Bank Ltd. (STD A/C : 00170320000978)       1,362,872       258,313         United Commercial Bank Ltd. (CD A/C : 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C : 01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C : 03911100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C : 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C : 00460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C : 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C : 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 000111193075)       3,168       3,168		를 맞으면 보면 보면 이렇게 되었다면 보면 살아보면 하는 사람이 되었다면 되었다면 되었다면 보면 되었다면 보다 되었다면 하는 사람들이 하는 것이다. 하는 사람들이 되었다면 하는 것이다면 보다 되었다면 하는 것이다면 보다 되었다면 하는 것이다면 보다면 하는데 보다면		
Pubali Bank (CD A/C : 0061811)       14,478       14,708         Shahjalal Bank (CD A/C : 400511100000281)       155,929       29,959         Sonali Bank Ltd. (CD A/C : 33130481)       46,640       56,647         One Bank Ltd. (CD A/C : 03189)       19,879       175,359         Trust Bank Ltd. (STD A/C : 00170320000978)       1,362,872       258,313         United Commercial Bank Ltd. (CD A/C : 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C : 01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C : 03911100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C : 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C : 000460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C : 00021050002804)       158,390       508,619         City Bank Ltd (CD A/C : 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C : 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 000111193075)       3,168       3,168				
Shahjalal Bank (CD A/C : 400511100000281)       155,929       29,959         Sonali Bank Ltd. (CD A/C : 33130481)       46,640       56,647         One Bank Ltd. (CD A/C : 03189)       19,879       175,359         Trust Bank Ltd. (STD A/C : 00170320000978)       1,362,872       258,313         United Commercial Bank Ltd. (CD A/C : 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C : 01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C : 03911100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C : 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C : 00460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C : 00021050002804)       158,390       508,619         City Bank Ltd (CD A/C : 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C : 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 0001111193075)       3,168       3,168				
Sonali Bank Ltd. (CD AC : 33130481)       46,640       56,647         One Bank Ltd. (CD A/C : 03189)       19,879       175,359         Trust Bank Ltd. (STD A/C : 00170320000978)       1,362,872       258,313         United Commercial Bank Ltd. (CD A/C : 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C : 01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C : 03911100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C : 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C : 00460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C : 00021050002804)       158,390       508,619         City Bank Ltd (CD A/C : 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C : 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 000111193075)       3,168       3,168		- 전 경기에 있었다. 경영원 - 2000년(R. ) 전경 1년 2004년(R. ) 이 이 경영화 - 1204년		
One Bank Ltd. (CD A/C: 03189)       19,879       175,359         Trust Bank Ltd. (STD A/C: 00170320000978)       1,362,872       258,313         United Commercial Bank Ltd. (CD A/C: 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C: 01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C: 03911100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C: 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C: 00460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C: 00021050002804)       158,390       508,619         City Bank Ltd (CD A/C: 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C: 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C: 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C: 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C: 000111193075)       3,168       3,168		[ [ [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]	100000000000000000000000000000000000000	
Trust Bank Ltd. (STD A/C : 00170320000978)       1,362,872       258,313         United Commercial Bank Ltd. (CD A/C : 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C : 01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C : 03911100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C : 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C : 00460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C : 00021050002804)       158,390       508,619         City Bank Ltd (CD A/C : 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C : 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 000111193075)       3,168       3,168			18500000	
United Commercial Bank Ltd. (CD A/C : 009511100000601)       73,783       223,098         Standard Chartered Bank (CD A/C : 01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C : 03911100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C : 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C : 00460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C : 00021050002804)       158,390       508,619         City Bank Ltd (CD A/C : 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C : 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 000111193075)       3,168       3,168				
Standard Chartered Bank (CD A/C:01118353501)       443,179       17,115,279         EXIM Bank Ltd. (CD A/C:03911100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C:1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C:00460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C:00021050002804)       158,390       508,619         City Bank Ltd (CD A/C:1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C:116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C:116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C:011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C:000111193075)       3,168       3,168				
EXIM Bank Ltd. (CD A/C : 03911100100275)       16,573       51,018         IFIC Bank Ltd., Tejgaon Branch (CD A/C : 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C : 00460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C : 00021050002804)       158,390       508,619         City Bank Ltd (CD A/C : 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C : 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 000111193075)       3,168       3,168			100000000000000000000000000000000000000	
IFIC Bank Ltd., Tejgaon Branch (CD A/C : 1203522605001)       38,643       241,752         Mutual Trust Bank Ltd. (CD A/C : 00460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C : 00021050002804)       158,390       508,619         City Bank Ltd (CD A/C : 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C : 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 000111193075)       3,168       3,168			1 to 2 to 3	
Mutual Trust Bank Ltd. (CD A/C : 00460210004114)       52,552       896,164         Midland Bank Ltd. (CD A/C : 00021050002804)       158,390       508,619         City Bank Ltd (CD A/C : 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C : 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 000111193075)       3,168       3,168		IFIC Bank Ltd., Tejgaon Branch (CD A/C: 1203522605001)		
Midland Bank Ltd. (CD A/C : 00021050002804)       158,390       508,619         City Bank Ltd (CD A/C : 1101002047001)       2,752       2,752         Dutch Bangla Bank Ltd (CD A/C : 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 000111193075)       3,168       3,168		Mutual Trust Bank Ltd. (CD A/C: 00460210004114)		
Dutch Bangla Bank Ltd (CD A/C : 116110000005216)       483,555       483,555         Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 000111193075)       3,168       3,168		Midland Bank Ltd. (CD A/C: 00021050002804)	158,390	
Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 000111193075)       3,168       3,168		City Bank Ltd (CD A/C: 1101002047001)		
Dutch Bangla Bank Ltd (Settlement A/C : 116110000005849)       63,242       63,242         First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 000111193075)       3,168       3,168		Dutch Bangla Bank Ltd (CD A/C: 116110000005216)	(max 17, 18, 12, 11)	
First Security Bank Ltd (CD A/C : 011211100001753)       36,109       36,109         United Commercial Bank Ltd (CD A/C : 000111193075)       3,168       3,168				
The state of the s		First Security Bank Ltd (CD A/C: 011211100001753)	Charles Communication of the C	
7,141,361 28,452,411		United Commercial Bank Ltd (CD A/C: 000111193075)	3,168	3,168
			7,141,361	28,452,411



		30 Sep 2015	30 Jun 2015
0.00	Share conital	BDT	BDT
9.00	Share capital Authorized capital		
	17,5,000,000 Ordinary Shares of Tk.10/= each	1,750,000,000	1,750,000,000
	2,50,00,000 Preference Shares of Tk.10/= each	250,000,000	250,000,000
		2,000,000,000	2,000,000,000
	Issued and paid up share capital		
	20,000 Ordinary Shares of Tk. 10/- each in 2000	200,000	200,000
	980,000 Ordinary Shares of Tk. 10/- each in 2004	9,800,000	9,800,000
	654,340 Ordinary Shares of Tk. 10/- each in 2004	6,543,400	6,543,400
	7,000,000 Ordinary Shares of Tk. 10/- each in 2004	70,000,000	70,000,000
	10,289,280 Ordinary Shares of Tk. 10/- each in 2004	102,892,800	102,892,800
	1,650,000 Ordinary Shares of Tk. 10/- each in 2004	16,500,000	16,500,000
	7,261,480 Ordinary Shares of Tk. 10/- each in 2008	72,614,800	72,614,800
	500,000 Ordinary Shares of Tk. 10/- each in 2008	5,000,000	5,000,000
	21,000,000 Ordinary Shares of Tk. 10/- each in 2009	210,000,000	210,000,000
	4,150,000 Ordinary Shares of Tk. 10/- each in 2010	41,500,000	41,500,000
	3,565,000 Ordinary Shares of Tk. 10/- each in 2010	35,650,000	35,650,000
	17,929,900 Ordinary Shares of Tk. 10/- each in 2011 Total 75,000,000 Ordinary Shares of Tk. 10/= each	179,299,000	179,299,000
	Total 75,000,000 Ordinary Shares of Tk. 10/- each	750,000,000	750,000,000
	Number of shares		
	Dr. Kazi Saifuddin Munir	3,920,540	3,920,540
	Mr. Salahuddin Alamgir	4,662,080	4,662,080
	SiS Capital (Bangladesh) Pte Ltd	28,509,390	28,509,390
	LankaBangla Finance Ltd-IP Account	4,300,000	4,300,000
	Regent Pacific Ltd	7,350,000	7,350,000
	Other shareholders	26,257,990	26,257,990
		75,000,000	75,000,000
10.00	Share premium		
	Share premium from issue of 1,79,29,900 shares in 2011	310,201,854	310,201,854
		310,201,854	310,201,854
11.00	Retained earnings		
	Opening balance	83,428,301	40,275,591
	Prior period adjustment 11.01	109,514	(1,838,555)
	Transfer from revaluation reserve to retained earnings	-	13,434,700
	Profit/(Loss) during the year	(4,140,606)	31,556,565
		79,397,209	83,428,301
11.01	• •		
	Compliance validation service (Addendum)	-	(2,431,000)
	Overstated of revenue	-	(122,000)
	Adjustment of TDS against director's remuneration	-	60,000
	Adjustment of TDS against employee salary	-	170,000
	Overprovision of VISA connectivity of City Bank		294,540
	Overprovision of salary		181
	Adjustment of VAT current account	-	4,841,586
	Adjustment of VAT current account	-	(2,054,055)
	Revenue of previous period had been recognized in current period	-	4,930,435
	Revenue of previous period had been recognized in current period	- 1	8,869,565
	Revenue had been recognized with gross invoice value (incl. VAT)		(739,565)
	Overstated of sales revenue of City Bank & NCC Bank in the FY 2013-14	-	(2,527,174)
	Adjustment of VAT payable	- 1	821,739
	Overstated of ATM sales	- 1	(567,542)
	Customs clearence for DBBL EMV testing (Supposed to be paid by DBBL)	-	(195,250)
	Adjustment of VAT current account		(1,223,217)
	Adjustment of loan to CEO against car		(8,427,999)
	Adjustment against link connectivity charge	2	378,000
	Adjustment against PCI-DSS	-	(3,916,799)
	Overprovision against LC#10055 for 202 ATM software	109,514	-
		109,514	(1,838,555)

		-	30 Sep 2015 BDT	30 Jun 2015 BDT
52 Ec		·-	001	<i>DD</i> 1
12.00	Revaluation Reserve	_		
	ATM machinery		30,721,078	30,721,078
	ATM software		5,930,518	5,930,518
	Card printer		3,254,531	3,254,531
	Plant & machinery		4,400,334	4,400,334
	POS software		3,767,712	3,767,712
	POS terminal		5,856,854	5,856,854
	Q cash retailer POS software		3,802,418	3,802,418
	Software development		62,425,282	62,425,282
	Switching software	L	129,561,507	129,561,507
			249,720,234	249,720,234
13.00	Secured loan			
	Long term portion			
	Trust Bank Ltd	Г	50,937,305	50,937,305
		_	50,937,305	50,937,305
14.00	ITC-QOOL ATM project			
14.00	Qool Bangladesh Ltd	Г	29,400,000	30,975,000
			29,400,000	30,975,000
15.00	T	9-		
15.00	Trade payables Payable against supplier	15.01	33,127,810	47,887,763
	Payable for others	15.02		
	ayable for others	13.02	1,330,640 34,458,450	1,366,628 49,254,391
		1)	34,430,430	49,234,391
15.01	Payable against supplier			
	Link 3 Technologies Ltd.	Γ	2,194,726	1,727,561
	Metronet (BD) Ltd		113,225	157,000
	Telnet Communications Ltd	1	254,367	307,117
	Compuss Plus	1	19,179,234	19,179,234
	Eastern Bank Limited (VISA connectivity)		1,110,213	1,131,429
	ECSAS Computer & Equipment	1	2,575,746	2,575,746
	Nawabpur Electric Works		350,100	295,100
	N & FAM Ltd			11,060,909
	BDCOM Online Ltd		135,000	168,750
	MOVE International	1	2,453,607	9,429,857
	Natty Com Pvt Ltd		1,004,605	1,069,766
	Sthapottik Ltd		164,294	164,294
	New Friends Automobiles		71,000	71,000
	Plastic Card ID Ltd		71,000	550,000
	Eastcompeace Smart Card (BD) Ltd		1,421,693	330,000
	Silkways Card & Printing Ltd		2,100,000	
	Sikways card to Finning Eta	L	33,127,810	47,887,763
		-		
15.02	2 Payable for others TDS payable	Г	112 100	458,499
	VAT payable		112,199 1,218,441	908,129
	Titi payaote	L	1,330,640	1,366,628
0.344		-		The same of the sa
16.00	D Bank over draft Trust Bank Ltd (OD)		251 200 402	212 665 701
			351,209,402	313,665,701
	Trust Bank Ltd (LTR)		46,232,371	46,721,441
	Trust Bank Ltd (PAD)		11,152,957	350
	Trust Bank Ltd (Time Loan)	L	20,000,000	2/0.20= 1.15
		-	428,594,730	360,387,142



		30 Sep 2015	30 Jun 2015
		BDT	BDT
7.00 Payable for expenses	_		
Directors remuneration payable		-	500,000
Salaries payable		80,000	10,236,335
Audit fee payable		264,500	264,500
Legal & professional expenses payable		556,500	1,056,500
		901,000	12,057,335
18.00 Other liabilities			
Unearned revenue	18.01	110,745,000	76,900,000
Accrued interest	18.02	12,944,075	13,689,644
Provision for WPP & WF		1,605,933	1,605,933
	-	125,295,008	92,195,577
18.01 Unearned revenue			
Unearned revenue against ATM	Ī	76,400,000	40,800,000
Unearned service revenue		50,000	-
Unearned switching software revenue		-	22
Unearned revenue against finger vein		34,295,000	36,100,000
	-	110,745,000	76,900,000
18.02 Accrued interest			
Trust Bank Ltd	Γ	12,944,075	13,689,644
	-	12,944,075	13,689,644
19.00 Current portion of long term loan			
Trust Bank Ltd	1	15,793,116	20,664,919
		15,793,116	20,664,919
20.00 Income tax payable			
Opening balance	٦	1,865,705	726,788
Provision during the period			1,138,917
The state of the s		1,865,705	1,865,705



BDT   Service & maintenance fee   21.01   45,568,555   36,352,910   17,396,096   36,531,311   27,495,096   36,531,311   37,396,996   313,317,943   81,244,006   313,317,943   81,244,006   313,317,943   81,244,006   313,317,943   81,244,006   313,317,943   81,244,006   313,317,943   81,244,006   313,317,943   81,244,006   313,317,943   81,244,006   313,317,943   81,244,006   313,317,943   31,258,582   31,258,582   31,258,582   31,258,258,2582   31,258,258,2582   31,258,258,2582   31,258,258,2582   31,258,258,258,2582			Jul to Sep '15	Jul to Sep '14
Q Cash transaction processing fee   21.01   45,568,555   36,352,910   Service & maintenance fee   21.02   49,235,973   17,396,096   36,513,415   27,495,0096   36,513,415   27,495,0096   313,317,943   81,244,006				
Service & maintenance fee   21.02   49,235,973   17,396,096   36,513,415   27,495,000   313,137,943   81,244,006   313,137,943   81,244,006   313,137,943   81,244,006   313,137,943   31,2589,582   31,2589,582   32,2589,5829,582   32,2589,582   32,2589,582   32,2589,582   32,2589,582   32,2589,582   32,2589,582   32,2589,582   32,2589,582   32,2589,582   32,2589,582   32,2589,582   32,2589,582   32,2589,582   32,2589,582   32,2589,5829   32,2589,5829   32,2589,5829   32,25	21.00	Revenue		
Sales revenue   21.03   36,513.415   27,495,000   131,317,943   81,244.006		Q Cash transaction processing fee	21.01 45,568,555	36,352,910
21.01   Q cash transaction processing fee   ATM software support & maintenance fee   12,107,873   12,589,582		Service & maintenance fee	21.02 49,235,973	17,396,096
21.01   Q cash transaction processing fee		Sales revenue	21.03 36,513,415	27,495,000
ATM software support & maintenance fee			131,317,943	81,244,006
Card fee   SEQAEP card fee   R.848,803   7,180,426   6,059,912   3,833,589   7,506,619   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   19,862,776   19,862,818   19,862,776   19,862,818   19,862,776   19,862,818   19,862,776   19,862,818   19,862,776   19,862,818   19,86	21.01	Q cash transaction processing fee		
Card fee   SEQAEP card fee   R.848,803   7,180,426   6,059,912   3,833,589   7,506,619   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   13,566,531   19,862,818   19,862,776   19,862,818   19,862,776   19,862,818   19,862,776   19,862,818   19,862,776   19,862,818   19,862,776   19,862,818   19,86		ATM software support & maintenance fee	12,107,873	12,589,582
SEQAEP card fee		3.7		
Card annual fee			8 848 803	
Card renewal fee   3,833,589   7,506,619   19,862,818   13,566,531   13,566,531   13,566,531   13,566,531   13,566,531   13,566,531   13,566,531   13,566,531   13,566,531   13,566,531   13,566,531   13,566,531   13,566,531   13,566,531   13,566,531   13,566,531   13,566,531   13,568   3,061,627   13,568   3,061,627   13,568   3,061,627   13,568   3,061,627   13,568   3,061,627   13,568				6.050.012
19,862,818   13,566,531				
Connectivity fee		Card Tenewar Ice		
Link connectivity fee			( <del></del>	
Host connectivity fee				
VISA connectivity fee				2 m 1 m 1 m 1 m 1 m 1 m 1 m 1 m 1 m 1 m
Transaction fee				and the second s
Transaction fee		VISA connectivity fee		
ATM transaction fee Q pay transaction fee HOST, 599 Q pay transaction fee HOST, 599 POS			3,105,580	3,061,627
Q pay transaction fee		Transaction fee		
POS transaction fee				3,938,352
SMS management fee   132,000   137,000   SMS service fee   968,185   622,576   Card cheque transaction fee   176,600   235,360   T17,310   33,090   10,492,284   7,135,170   45,568,555   36,352,910		- 200 Exp (= 7 - 7 - 10 - 10 - 7 - 10 - 10 - 10 - 10		
SMS service fee			**************************************	
SMS service fee		' [ 전통] 경기 전 경기 ( I NEST ) 전 경기 ( I NEST ) 보고 있다.		
Fund transfer transaction fee   17,310   33,090   10,492,284   7,135,170   45,568,555   36,352,910   21.02   Service & maintenance fee		SMS service fee		550 to 500 to 50
10,492,284   7,135,170   45,568,555   36,352,910		그렇게 되었다. 그런 생님 사꾸 집에 다른 그는 그는 그는 그는 그는 그를 보는 것이 없었다. 그는 그를 보는 것이 없는 것이었다면 없는 것이 없는 것이었다면 없는 것이 없는 것이 없는 것이었다면 없는 없는 것이었다면 없었다면 없었다면 없었다면 없는 것이었다면 없었다면 없었다면 없었다면 없었다면 없었다면 없었다면 없었다면 없	THE CONTRACTOR OF THE CONTRACT	70.60.70.00.70.00
10,492,284   7,155,170   45,568,555   36,352,910		Fund transfer transaction fee		
21.02   Service & maintenance fee				
ATM servicing & maintenance fee KIOSK servicing & maintenance fee POS servicing & maintenance fee ATM carrying & labour fee ATM carrying & labour fee Tranzware retail re-installation fee ATM booth servicing & maintenance fee ATM carrying & labour fee ATM,000 ATM booth servicing & maintenance fee ATM,000 A			45,568,555	36,352,910
KIOSK servicing & maintenance fee   1,498,626   3,017,262   2,679,716   ATM carrying & labour fee   - 47,000   Tranzware retail re-installation fee   81,750   71,250   Grounding/Earthing service fee   - 35,000   ATM booth servicing & maintenance fee   2,286,666   1,414,000   Switching software service fee   26,645,176   - 49,235,973   17,396,096	21.02	Service & maintenance fee		
POS servicing & maintenance fee ATM carrying & labour fee Tranzware retail re-installation fee Grounding/Earthing service fee ATM booth servicing & maintenance fee Switching software service fee ATM booth servicing & maintenance fee Switching software service fee KIOSK Modification Fee  21.03 Sales revenue Sale of ATM Sale of POS Sale of KIOSK Sales of finger vein  22.00 Cost of services & sales Cost of services Cost of sales  22.01 58,639,362 Cost of sales  22.02 26,489,242  26,79,716 47,000 47,000 71,250 7			15,695,562	11,284,689
ATM carrying & labour fee Tranzware retail re-installation fee Grounding/Earthing service fee ATM booth servicing & maintenance fee Switching software service fee KIOSK Modification Fee  21.03 Sales revenue Sale of ATM Sale of POS Sale of KIOSK Sales of finger vein  22.00 Cost of services Cost of services Cost of sales  47,000 71,250 71				
Tranzware retail re-installation fee       81,750       71,250         Grounding/Earthing service fee       -       35,000         ATM booth servicing & maintenance fee       2,286,666       1,414,000         Switching software service fee       26,645,176       -         KIOSK Modification Fee       10,931       -         21.03 Sales revenue       310,931       -         Sale of ATM       28,439,129       26,885,000         Sale of POS       854,286       -         Sale of KIOSK       -       610,000         Sales of finger vein       7,220,000       -         36,513,415       27,495,000         22.00 Cost of services & sales       22.01       58,639,362       53,748,151         Cost of sales       22.02       26,489,242       18,047,475			3,017,262	N 11 20 CO. C.
Grounding/Earthing service fee ATM booth servicing & maintenance fee Switching software service fee KIOSK Modification Fee  21.03 Sales revenue Sale of ATM Sale of POS Sale of KIOSK Sales of finger vein  22.00 Cost of services & sales Cost of sales  Cost of sales  ATM booth servicing & maintenance fee 22.286,666 1,414,000 22.6645,176 10,931 249,235,973 17,396,096  28,439,129 26,885,000 854,286 2 610,000 27,220,000 27,220,000 27,495,000  22.00 Cost of services & sales Cost of services Cost of sales  22.01 58,639,362 53,748,151 18,047,475				
ATM booth servicing & maintenance fee Switching software service fee KIOSK Modification Fee  2,286,666 26,645,176 210,931 - 49,235,973 17,396,096  21.03 Sales revenue Sale of ATM Sale of POS Sale of KIOSK Sales of finger vein  28,439,129 26,885,000 854,286 - 610,000 - 36,513,415 27,495,000  22.00 Cost of services & sales Cost of services Cost of sales  22.01 58,639,362 53,748,151 Cost of sales			81,750	
Switching software service fee KIOSK Modification Fee       26,645,176   10,931   - 10,931   - 10,931   - 10,935,973   17,396,096         21.03 Sales revenue Sale of ATM Sale of POS Sale of KIOSK Sales of finger vein       28,439,129   26,885,000   - 10,0			2 200 444	
XIOSK Modification Fee				1,414,000
21.03 Sales revenue Sale of ATM Sale of POS Sale of KIOSK Sales of finger vein  22.00 Cost of services & sales Cost of sales Cost of sales  249,235,973  28,439,129 26,885,000 854,286 - 610,000 7,220,000 - 36,513,415 27,495,000  22.00 58,639,362 Cost of sales 22.01 58,639,362 22.02 26,489,242 18,047,475				-
21.03 Sales revenue Sale of ATM Sale of POS Sale of KIOSK Sales of finger vein  22,439,129 854,286 - 610,000 7,220,000 - 36,513,415 27,495,000  22.00 Cost of services & sales Cost of services Cost of sales  22.01 58,639,362 53,748,151 18,047,475		KIOSK Modification Fee		17 306 006
Sale of ATM     28,439,129     26,885,000       Sale of POS     854,286     -       Sale of KIOSK     -     610,000       Sales of finger vein     7,220,000     -       36,513,415     27,495,000       22.00 Cost of services & sales     22.01     58,639,362     53,748,151       Cost of sales     22.02     26,489,242     18,047,475			49,233,973	17,390,090
Sale of POS Sale of KIOSK Sales of finger vein     854,286 - 610,000 7,220,000       22.00 Cost of services & sales Cost of services Cost of services Cost of sales     22.01 58,639,362 53,748,151 22.02 26,489,242 18,047,475	21.03		20,420,120	26.005.000
Sale of KIOSK Sales of finger vein     - 610,000 7,220,000     610,000 - 36,513,415       22.00 Cost of services & sales Cost of services Cost of sales     22.01     58,639,362 22.02     53,748,151 26,489,242     18,047,475				26,885,000
Sales of finger vein     7,220,000     -       36,513,415     27,495,000       22.00 Cost of services & sales     22.01     58,639,362     53,748,151       Cost of sales     22.02     26,489,242     18,047,475			854,286	£10,000
22.00 Cost of services & sales     22.01 S8,639,362 Cost of services     53,748,151 S4,047,475       Cost of sales     22.02 26,489,242 18,047,475			7 220 000	610,000
22.00 Cost of services & sales       Cost of services     22.01     58,639,362     53,748,151       Cost of sales     22.02     26,489,242     18,047,475		Sales of finger vein		27,495,000
Cost of services       22.01       58,639,362       53,748,151         Cost of sales       22.02       26,489,242       18,047,475	22 00	Cost of services & sales		
Cost of sales 22.02 26,489,242 18,047,475	22.00		22.01 58.630.362	53 748 151
A THE ANNUAL CONTROLLS				
03,120,004 /1,/93,020		Cost Of Sales	The state of the s	
			03,120,004	71,773,020



		Jul to Sep '15 BDT	Jul to Sep '14 BDT
22.01	Cost of services		
	Salary & allowance	24,529,077	24,608,515
	ATM carrying & labour charge	1,130,800	958,700
	ATM link connectivity charge	1,344,310	1,239,985
	ATM servicing & maintenance	1,642,900	920,684
	Versign secure site pro with EV	41,514	
	KIOSK servicing & maintenance	180	*
	Mobile van ATM servicing & maintenance	38,500	-
	POS servicing & maintenance expenses	1,810	3,100
	Post office project expenses	1,381,757	1,251,509
	Ribbon for card printer	886,500	336,000
	SMS service charge	303,450	547,000
	Call centre service charge	102,504	-
	ATM spare parts	1,298,888	1,240,050
	VISA connectivity expenses	1,865,764	1,131,429
	Short code allocation fee	34,500	103,500
	MFS customization & support fee	802,560	856,000
	Online UPS servicing & maintenance charge	1,069,818	1,028,550
	Grounding/Earthing service charge	275,000	500,000
	Servicing & maintenance expenses for Data Centre	227,400	450,150
	Online Tax Payment System Integration Service Charge	- 1	200,000
	Data connectivity & radio link charge	66,750	66,750
	Visa card expenses	3,000	219,616
	Visa 3DS Security Audit	2	524,000
	Service interruption charge	14,167	-
	Switching software customization charge	297,734	-
	SEQAEP card processing expenses	3,854,055	
	Q Pay settlement charge	15,205	(#D
	Switching & CMS architectural expenses	344,583	
	Finger vein accessories	33,160	-
	POS rollout & installation expenses	470,250	
	Training expenses for POS operation	470,250	-
	ATM booth expenses (a)	902,190	5,855,091
	E-shop implementation for BPO (b)	1,567,500	-
	PCI DSS security compliance expenses (c)	595,003	258,657
	Depreciation expenses	8,373,660	7,732,521
	Amortization expenses	4,654,623	3,716,344
	100	58,639,362	53,748,151
	(a) ATM booth expenses		
	Security guard salary for ATM booth	819,030	883,355
	ATM Booth Construction Exp	612,030	4,931,536
	Servicing & maintenance expenses	83,160	40,200
	Servicing & maintenance expenses	902,190	5,855,091
	d) F I i I I I I I I I I I I I I I I I I I		2,000,000
	(b) E-shop implementation for BPO	040.500	
	E-shop implementation expenses	940,500	
	Software customization expenses	1,567,500	
	(a) BCI DCC	1,507,500	
	(c) PCI DSS security compliance expenses		250 657
	Compliance validation service (Addendum)	505.002	258,657
	Managed security service (SIEM)	595,003 595,003	258,657
		373,003	230,037



		Jul to Sep '15 BDT	Jul to Sep '14 BDT
22.02		BD1	BD1
22.02	Cost of sales		
	ATM SAND POS	21,493,095	17,567,286
	Finger vein	668,759	480,189
	a mgcr veni	4,327,388	18,047,475
		26,489,242	18,047,475
23.00	General & administrative expenses		
	Salary & allowance	7,094,871	7,414,832
	Office rent	3,750,285	2,356,179
	Office maintenance	685,913	642,652
	Utilities	1,788,505	1,513,134
	Insurance premium	147,051	54,589
	Insurance premium on assets	294,771	249,516
	Group life insurance premium	206,084	-
	Vehicle maintenance	1,088,616	793,202
	Conveyance expenses	1,128,549	925,108
	Entertainment expenses	899,735	721,983
	Entertainment for foreign guest	443,510	570,000
	Postage & courier	13,665	1,400
	Printing & stationary	358,629	455,657
	Training expenses	15,000	752,556
	Eid Holiday Allowance	232,200	357,200
	Security guard salary	1,002,800	702,200
	Computer spare parts	117,147	124,065
	Internet bill	198,126	
	Legal & professional expenses	2000	289,857
	Mobile bill	115,000	133,150
	Newspaper bill	723,285	691,750
	Service charge	13,472	12,732
	Telephone bill	352,244	212,418
		206,847	228,145
	Vehicle running expenses	799,998	396,620
	Google mail server software license fee	177,501	180,960
	Oracle software license renewal fee	393,750	393,750
	Advertisement expenses	26,250	7,838
	Retirement Allowance	59,106	-
	Depreciation expenses	1,099,719	996,216
		23,432,629	21,177,709
24.00	Selling & distribution expenses		
	Salary & allowance	4,378,069	3,652,822
	Advertisement expenses	315,000	120,000
	Business promotional expenses	4,556,288	1,285,000
	Tender expenses	11,000	5,500
	Travelling & tour allowance	649,287	25,470
	Transportation expenses Plastic card (Promotional)	1,200	-
	Sales Commission for ATM	211,740	390,870
	Commission for ATM	10,122,584	880,000 6,359,662
		10,122,304	0,339,002



		Jul to Sep '15	Jul to Sep '14
		BDT	BDT
25.00	Other operating expenses		
	Bank charge	470,519	102,262
	Bank commission	241,903	453,880
	Excise duty	30,000	-
	Gift & donation expenses	146,392	8,470
	Medical expenses	700	4,000
	Miscellaneous expenses	1,409,446	22,900
	Registration & renewals	61,040	37,500
	Stamp, duty & fees	16,719	13,600
	Bad Dept Expenses		104,621
	IPO expenses	250,000	
		2,626,719	747,233
26.00	Non-operating income		
20.00	Other income	6,125	500,600
	Foreign currency exchange gain/(loss)	0,123	583,416
	Totalgh currency exchange gam/(toss)	6,125	1,084,016
27.00	Finance costs, net		W-0.22
	Interest on long term loan	2,712,197	3,380,788
	Interest on short term loan	15,635,433	14,410,924
		18,347,630	17,791,712
	Interest income on FDR	(4,193,492)	(4,392,115)
		14,154,138	13,399,597
28.00	Earnings per share (EPS)		
	Net profit after tax	(4,140,606)	(31,151,805)
	Weighted average number of ordinary shares	75,000,000	75,000,000
		(0.0552)	(0.4154)
29.00	Net assets value (NAV)		
	Paid up capital	750,000,000	750,000,000
	Share premium	310,201,854	310,201,854
	Retained earnings	79,397,209	83,428,301
	Revaluation reserve	249,720,234	249,720,234
	Total equity with revaluation reserve	1,389,319,297	1,393,350,389
	Total number of ordinary shares	75,000,000	75,000,000
		18.52	18.58

