

STRICTLY PRIVATE & CONFIDENTIAL

## DRAFT INFORMATION MEMORANDUM

**CDIP 1<sup>ST</sup> NON-CONVERTIBLE, FULLY REDEEMABLE, UNSECURED ZERO-COUPON BOND**  
**BDT 1,710 MILLION**  
**CENTRE FOR DEVELOPMENT INNOVATION AND PRACTICES (CDIP)**



**Contact Information:** House # 17, Road # 13, Pisciculture Housing Society Shekhertek, Adabor, Dhaka 1207, Bangladesh

### **Issue Name: CDIP 1<sup>st</sup> Zero-Coupon Bond**

**Type of Security:** Non-Convertible, Fully Redeemable, Unsecured, Zero-Coupon Bond

**Face Value:** BDT 1,710.0 million

**Discounted Value/Issue Price:** BDT 1,446.5 million @ 10.0% Discount Rate

**Face Value of Each Bond:** BDT 100,000

**Face value of Each Lot:** BDT 600,000

**Issue Price of Each Lot:** BDT 507,569 @ 10.0% Discount Rate

**Total Bonds:** 17,100 **Total Lots:** 2,850

**Tenor:** 3 years

**Redemption:** Bonds will redeem semi-annually starting from 6<sup>th</sup> month till maturity.

**Discount Rate:** 9.0%- 11.5%\*

\*The final discount rate will be determined at the time of subscription taking into consideration the prevailing market conditions.



### **Credit Rating Status**

Issue: Long Term: **AA<sub>2</sub>** Outlook: **Stable**

Issuer: Long Term: **AA<sub>2</sub>** Short Term: **ST-2** Outlook: **Stable**



**TRUSTEE**  
**JOINT ARRANGERS**



**Issue Date of IM:** \_\_\_\_\_

\*If you have any query about this document, you may consult the issuer and the trustee\*

**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

**S.A. Ahad**  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.



## JOINT ARRANGER'S DISCLAIMER

CDIP (the "Issuer") has authorized BRAC Bank PLC and BRAC EPL Investments Limited (the "Joint Arranger") to distribute this Information Memorandum in connection with the proposed transaction outlined in it (the "Transaction") and the bond proposed to be issued in the Transaction (the "Bond").

Nothing in this Information Memorandum constitutes an offer of securities for sale in the United States or any other jurisdiction where such offer or placement would be in violation of any law, rule or regulation.

The Issuer has prepared this information memorandum and the issuer is solely responsible for its contents. The issuer will comply with all laws, rules and regulations and has obtained all regulatory, governmental and corporate approvals for the issuance of the bond. All the information contained in this information memorandum has been provided by the issuer or is from publicly available information, and such information has not been independently verified by the joint arrangers. No representation or warranty, expressed or implied, is or will be made, and no responsibility or liability is or will be accepted, by the joint arrangers or its affiliates for the accuracy, completeness, reliability, correctness or fairness of this information memorandum or any of the information or opinions contained therein, and the joint arrangers hereby expressly disclaim, to the fullest extent permitted by law, any responsibility for the contents of this information memorandum and any liability, whether arising in tort or contract or otherwise, relating to or resulting from this information memorandum or any information or errors contained therein or any omissions therefrom. By accepting this information memorandum, you agree that the joint arrangers will not have any such liability.

You should carefully read and retain this information memorandum. However, you are not to construe the contents of this information memorandum as investment, legal, accounting, regulatory or tax advice, and you should consult with your own advisors as to all legal, accounting, regulatory, tax, financial and related matters concerning an investment in the bond.

**INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IT IS RECOMMENDED THAT PROSPECTIVE INVESTORS CONSULT THEIR FINANCIAL, LEGAL AND OTHER ADVISERS BEFORE PURCHASING OR ACQUIRING OR INVESTING IN THE ZERO-COUPON BONDS.**

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## ISSUER'S DISCLAIMER

This information memorandum is neither a prospectus nor a statement in lieu of prospectus. The issue of non-convertible zero coupon bonds is being made strictly on a private placement basis. Multiple copies hereof given to the same entity shall be deemed to be given to the same person and shall be treated as such. It does not constitute and shall not be deemed to constitute an offer or an invitation to subscribe to the bond issue to the public in general. Apart from this information memorandum, no information memorandum or prospectus has been prepared in connection with the offering of this issue.

This information memorandum has been prepared to provide general information about the issuer to potential investors to whom it is addressed and who are willing and eligible to subscribe to the bond issue. This information memorandum does not purport to contain all the information that any potential investor may require. Neither does this information memorandum nor any other information supplied in connection with the bond issue is intended to provide the basis of any credit or other evaluation and any recipient of this information memorandum should not consider such receipt a recommendation to purchase any bonds. Each potential investor contemplating the purchase of any bonds should make his/her own independent investigation of the financial condition and affairs of the issuer and his/her own appraisal of the creditworthiness of the issuer.

Potential investors should consult their own financial, legal, tax, and other professional advisors as to the risks and investment considerations arising from an investment in the bonds and should possess the appropriate resources to analyze such investment and the suitability of such investment to such investor's particular circumstances.

The information relating to the company contained in this information memorandum is believed by the issuing company to be accurate in all respects as to the date hereof.

It is the responsibility of potential investors to also ensure that they will sell/transfer these Bonds in strict accordance with this information memorandum and other applicable laws. None of the intermediaries or their agents or advisors associated with this issue undertake to review the financial condition or affairs of the issuer during the life of the arrangements contemplated by this information memorandum or have any responsibility to advise any investor or potential investor in the bonds of any information available with or subsequently coming to the attention of the intermediaries, agents or advisors.

No person has been authorized to give any information or to make any representation not contained or incorporated by reference in this information memorandum or in any material made available by the issuer to any potential investor pursuant hereto and, if given or made, such information or representation must not be relied upon as having been authorized by the issuer.

The contents of this information memorandum are intended to be used only by those potential investors to whom it is distributed. It is not intended for distribution to any other person and should not be reproduced by the recipient.

The person who is in receipt of this information memorandum shall maintain utmost confidentiality regarding the contents of this information memorandum and shall not reproduce or distribute in whole or part or make any announcement in public or to a third party regarding



its contents, without the prior written consent of the issuer till the time the information memorandum comes within public domain. Notwithstanding the foregoing, a bondholder may provide this information memorandum to a potential investor for the sole purpose of transferring the bonds.

Each person receiving this information memorandum acknowledges that:

- Such person has been afforded an opportunity to request and to review and has reviewed and received this information memorandum and all additional information considered by an individual to be necessary to verify the accuracy or to supplement the information herein; and
- Such person has not relied on any intermediary that may be associated with the issuance of the bonds in connection with his/her investigation of the accuracy of such information or his/her investment decision.

The issuer does not undertake to update the information memorandum to reflect subsequent events after the date of the information memorandum and thus it should not be relied upon with respect to such subsequent events without first confirming its accuracy with the issuer. Neither the delivery of this information memorandum nor any sale of bonds made hereunder shall, under any circumstances, constitute a representation or create any implication that there has been no change in the affairs of the issuer since the date hereof.

This information memorandum does not constitute, nor may it be used for or in connection with, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation. No action is being taken to permit an offering of the bonds or the distribution of this information memorandum in any jurisdiction where such action is required. The distribution of this information memorandum and the offering and sale of the bonds may be restricted by law in certain jurisdiction. Persons into whose possession this information memorandum comes are required to inform themselves about and to observe any such restrictions.

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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



2 October 2024

**Anup Datta**

Head of Corporate Advisory  
BRAC EPL Investments Limited  
Medona Tower (Level - 13),  
28 Mohakhali C/A, Dhaka, 1213

**LETTER OF AUTHORITY**

Dear Sir,

We refer to the Non-convertible, Fully Redeemable, Unsecured, Zero-Coupon Bond Issue of BDT 1,710 million (the "Bonds") which, you (one of the arrangers) are arranging at our request, the principal terms and conditions of which are set forth in the attached information memorandum (the "Information Memorandum").

CDIP (the Issuer), the undersigned, confirm that:

1. Except as otherwise provided in the information memorandum, all the information contained therein relating to the company and its business has been provided to you by us;
2. We confirm that we are fully responsible for all material statements, facts and opinions in the information memorandum.
3. To the best of our knowledge the information memorandum does not omit any fact in the context of the proposed facility although the information memorandum does not purport to be all the information which investors may require in order to evaluate the issuer's business.
4. The forecasts contained in the information memorandum were made after due and careful consideration on our part based on the best information available to us and we consider them fair and reasonable on the circumstances now prevailing; and
5. The information (including forecast) in the information memorandum fairly represents the basis on which the Issuer and its shareholders are proceeding with the business.
6. The Issuer does not however make any express or implied representation of warranty as to the fairness, accuracy; or completeness of the information (including statements of opinion) or forecasts. Appropriate warranties or other undertakings in relation to the information and forecasts will be given on the bond documents and no representations or warranties other than those specially set forth on the bond documents shall be deemed to be given to any party.

We hereby request and authorize you to distribute this information memorandum to prospective investors who may subscribe the bonds. We understand that as per local practice, no confidentiality agreement will be signed between the joint arrangers and the prospective participants (including their relevant staff members and board of directors) to whom the information memorandum shall be placed and we confirm our consent to the distribution of "Information Memorandum" and other relevant documents to prospective investors distributed in this manner.

Sincerely,

Sd/-

**Mifta Naim Huda**

Executive Director

Centre for Development Innovation and Practices (CDIP)

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Executive Director  
Centre for Development  
Innovation and Practices

**S.A. Ahad**  
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**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.



## REPORT TO THE ELIGIBLE INVESTORS

By investing in the bonds, you are hereby deemed to have acknowledged, represented and warranted to, and agree (as the case may be), as set out below:

**High Risk:** You are fully aware of that any investment in the bonds involves a high degree of risk.

**Consultation with Advisers:** You have,

- (i) consulted with your own legal, regulatory, tax, business, investment, financial and accounting advisers in connection herewith to the extent you have deemed necessary,
- (ii) collected and reviewed all information that you or your advisers believe is necessary or appropriate in connection with the purchase of the bonds, and
- (iii) made your own investment decisions based upon your own judgment, due diligence and advice from such advisers as you have deemed necessary and not upon any view expressed by or on behalf of the Issuer.

**No Reliance:** You acknowledge and agree that you may not rely on any investigation that the Issuer or any of its affiliates or any person or entity acting on their behalf may have conducted with respect to the company or any of their affiliates, and none of the Issuer or its affiliates, employees, officers, directors, legal advisers or representatives has made any representation to you, express or implied, with respect to your investment in the bonds.

**Informed Decision:** You are in possession of all the information that you believe is necessary or appropriate in order to make an informed decision regarding your purchase of the bonds, including without limitation adequate information concerning the issuer's business, financial condition, results of operations and prospects.

**Knowledge and Experience:** You have such knowledge and experience in financial, business and international investment matters that you are capable of evaluating the merits and risks of purchasing the bonds and are aware that you may be required to bear, and are able to bear, all risk including economic risk of an investment in the bonds.

**Information of the Company:** You acknowledge that the information provided to you with regard to the issuer and the bonds in this information memorandum, has been supplied to you by the joint arrangers and that none of the joint arrangers or any of its affiliates, employees, officers, directors, legal advisers or representatives has verified such information or makes any representation or warranty as to its accuracy or completeness.

**Review of Information Memorandum:** You have reviewed this information memorandum in its entirety, including the risks specifically outlined in the section titled "Risk Factors", and you understand and acknowledge all of the risks described therein. Based on all of the above, you have determined that:

the bonds are a suitable investment for you and your investment in the bonds does not and will not, when consummated, violate any investment or other guidelines, policies or restrictions (corporate or otherwise), or any law, rule, regulation or order applicable to you; and you have obtained all approvals and consents (whether internal or external), and have made all notifications necessary for you to invest in the bonds as contemplated; and you can bear the



economic risk of the investment and are able to sustain a complete loss in connection with your investment. Additionally, you confirm that you have no need for liquidity in respect of the bonds.

**Own Account:** You are purchasing the bonds for your own account, including fund account and portfolio manager account and not with a view to any distribution thereof.

**No Representation or Warranty:** The joint arrangers have not made, and you have not relied upon any representation, warranty or condition (express and/or implied), and the joint arrangers shall not owe any duty whatsoever to you in connection with the bonds.

**No Obligation to Purchase:** The joint arrangers shall have no obligation to purchase or acquire all or any part of the bonds purchased by you or to support losses, if any, directly or indirectly sustained or incurred by you for any reason whatsoever in connection with the bonds, including the non-performance by the issuance, whether to you or otherwise.

A handwritten signature in blue ink, appearing to be 'Mifta Naim Huda'.

**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

A handwritten signature in blue ink, appearing to be 'S.A. Ahad'.

**S.A. Ahad**  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

A handwritten signature in blue ink, appearing to be 'Nasimul Baten'.

**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.



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## 1. MANAGEMENT'S PERCEPTION & ANALYSIS ON RISK FACTORS

### 1.01 INTEREST RATE RISK

Interest rate risk is the risk that the value of an asset or liability will change due to changes in market interest rates. This can lead to losses if the asset or liability is repriced or reinvested at a lower interest rate.

#### Management's Perception

The management of CDIP is aware of the risks posed by interest rate fluctuations and has implemented a number of policies and procedures to mitigate these risks. These include:

- Risk Management team regularly reviews risks and implements appropriate measures to manage or mitigate them.
- Certain limits are designed to ensure amount of risk taken is appropriate for the organization
- Systems are in place to quantify the risks to monitor their levels.
- Reporting system provides management with comprehensive reporting on risks.
- There are effective internal controls designed to prevent and detect errors and fraud.

These policies and procedures are designed to ensure that CDIP manages its interest rate risks effectively and minimizes the potential for losses.

### 1.02 FOREIGN EXCHANGE RISK

Exchange rate risk is the risk that the value of a currency will change relative to another currency. This can lead to losses if the organization has assets or liabilities denominated in a foreign currency.

#### Management's Perception

The management of CDIP is aware of the risks posed by exchange rate fluctuations and has assessed that their organization is not exposed to this risk from their regular operations. This is because CDIP's income and expenditures are in local currency. Additionally, donor funds constitute a minor portion of their portfolio mix and are mostly grants which are converted to local currency upon receipt.

### 1.03 NON-REPAYMENT RISK (CREDIT RISK)

Non-repayment risk is the possibility that a borrower or counterparty will not be able to fulfill its financial obligations as agreed upon. Although CDIP has a history of timely repayment of its debts, there is a chance that they may not be able to repay the bonds they are issuing in extreme cases. In this event, investors could experience financial losses.

#### Management's Perception

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It is highly improbable that CDIP would risk its reputation by defaulting on its bonds. Furthermore, if there is a default or non-repayment event, the trustee will provide notice to the issuer and take additional steps to safeguard the interests of the investors.

#### 1.04 PREPAYMENT, CALL OR REFUNDING RISK

The risk associated with the early unscheduled return of principal on a fixed-income security.

##### Management's Perception

Prepayment Risk is not present for this issue as the bond does not have prepayment, call or refunding option. Thus, this does not impose risk to the Issuer.

#### 1.05 SECURITY RISK

The risk associated with the default, authenticity or validation of the collateral used to guarantee repayment of the debt.

##### Management's Perception

Since this is an unsecured debt, this particular risk is not applicable here.

#### 1.06 LIQUIDITY RISK

Liquidity risk is the possibility that CDIP may not have sufficient cash to fulfill its financial obligations. This can occur if there is a sudden increase in demand for cash, or if CDIP's sources of funding are restricted. CDIP's businesses rely on a variety of funding sources, including customer savings/deposits, borrowing from the banking sector, and foreign development partners. The ability of CDIP to access these funding sources on favorable economic terms is dependent on a variety of factors, including general market conditions and confidence in the financial system.

##### Management's Perception

They are well aware of the risks involved in liquidity constraints and are capable of handling such risks. CDIP regularly monitors its liquidity position and proactively makes policy changes as needed. Therefore, it is highly improbable that bondholders will face any significant losses due to liquidity risk.

#### 1.07 MANAGEMENT RISK

Management risk is the risk that the managers of a company may make decisions that are not in the best interests of the company or its shareholders. This can happen if the managers are motivated by personal gain, or if they make decisions that are not in the best long-term interests of the company.

##### Management's Perception

  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



CDIP has a management team that is composed of highly professional individuals with a strong track record of success. The Governing Body and General Body are also composed of experienced professionals who are responsible for overseeing the management team and ensuring that they are acting in the best interests of the company. Additionally, the microcredit industry is highly regulated, which provides an additional layer of protection against management risk.

## 1.08 OPERATIONAL RISK

Operational risk is the possibility of losses arising from inadequate or failed internal control processes and systems, or from external events that interrupt normal business operations. CDIP's business depends on the ability to process a large number of transactions efficiently and accurately. If there are any problems with the internal control processes, people, or systems, it could lead to losses.

### Management's Perception

There may be some current economic challenges looming over Bangladesh at the moment. However, CDIP believes it has the resources to protect itself from this. The management is constantly monitoring the situation and taking steps to mitigate the risks. They are confident that CDIP has adequate resources to continue operating for the foreseeable future and, therefore, the financial statements have been prepared on a going concern basis.

## 1.09 BUSINESS RISK

Business risk is the possibility that a company may experience lower than anticipated profits or even losses due to a variety of factors, such as interest rate fluctuations, competition, government regulations, and economic conditions. CDIP is a microfinance institution that is exposed to a number of business risks.

### Management's Perception

However, the management of CDIP is aware of these risks and is taking steps to mitigate them. For example, they are closely monitoring interest rates and are adjusting their lending practices accordingly. They are also working to reduce their operating expenses and are developing new products and services to compete with their industry peers.

Overall, the management of CDIP is confident that the company is well-positioned to manage its business risks and achieve its financial objectives.

## 1.10 INDUSTRY RISK

The risk that the institution is likely to face due to the virtue of the industry it is operating in.

### Management's Perception

Being a robustly growing microcredit organization, CDIP has already carved a commendable position in the microcredit industry of Bangladesh. CDIP has always been careful in offering its products and services at competitive terms and conditions which in turn optimizes its industry



risk exposure. Their vast presence also helps them grasp a strong position in the industry. The management also continues to focus on more diversification of the loan book. However, like all the other microcredit lenders currently operating in Bangladesh, industry risk remains a key risk factor for CDIP.

### 1.11 MARKET & TECHNOLOGY RELATED RISK

Market risk is primarily related to fluctuation of the fair value of future cash flows of the financial instruments due to change in different market variables. Technology risk is the process of managing the risk associated with implementation of new technology. If a new technology is not compatible with business function of the company, the company may suffer in the long run. A non-compatible technology not only brings difficulty in all sorts of operations of the company but also run the risk wasting money choosing the wrong one.

#### Management's Perception

Businesses today operate in a highly competitive environment. They must constantly innovate to provide essential and unique services to their customers. Technological advancements have enabled businesses to achieve their varied strategies, but they have also created new threats. CDIP is aware of these threats and has taken steps to mitigate them. They have a disaster management plan that includes measures to prevent disasters and to manage the consequences of a disaster. They also have a security policy that outlines the steps they take to protect their systems and data.

### 1.12 RISK RELATED TO POTENTIAL OR EXISTING GOVERNMENT REGULATIONS

CDIP operates its business under the specific guidelines laid by Microcredit Regulatory Authority along with other regulatory authorities. Moreover, regulatory authorities sometimes change policy rates of institutions from time to time. Any abrupt changes in the policies and regulations made by the authorities may adversely affect the business of the Issuer.

#### Management's Perception

The microcredit lending business is expected to remain unaffected unless there are any policy changes that have a negative and significant impact on the industry as a whole. Like other microcredit lenders in Bangladesh, CDIP has been funding its assets through depositors, financial institutions, international development funds, and donors. CDIP has consistently complied with all regulatory requirements. CDIP is capable of dealing with the consequences of unfavorable policy or regulatory changes made by the government. Additionally, the regulatory bodies in Bangladesh are unlikely to take any steps that could harm the country's microcredit and development industry.

### 1.13 RISK RELATED TO POTENTIAL CHANGES IN GLOBAL OR NATIONAL POLICIES

Risk associated with any potential global issues (i.e., a global financial crisis or a massive volatility in an international currency) or a national policy change (i.e., regulatory changes made by the Microcredit Regulatory Authority or the Bangladesh Securities and Exchange Commission).

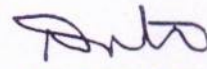


### Management's Perception

Since this security would be issued in the local market, potential global changes are unlikely to have any impact on the security issued. The management of CDIP is always concerned about the prevailing and upcoming future changes in the global or national policy and shall response appropriately and timely to safeguard its interest.

  
**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

  
**S.A. Ahad**  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

  
**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.



## 2. DETAILED DESCRIPTION & INFORMATION

| Particulars of Issuer                               |   |
|---|---|
| <b>Name:</b>  | <b>Centre for Development Innovation and Practices (CDIP)</b>   |
| <b>Legal Status:</b>                                | <ul style="list-style-type: none"> <li>Non-Government, Non-Profit, Voluntary Organization</li> <li>Incorporated under Societies Registration Act, 1860</li> </ul>   |
| <b>Details of Contact Information:</b>              | <p><b>Address:</b> House # 17, Road # 13, Pisciculture Housing Society, Shekhertek, Adabor, Dhaka 1207, Bangladesh</p> <p><b>S. A. Ahad, FCMA</b><br/>Director<br/>Finance &amp; Digitization<br/>Mobile: +880 1755 5553 31<br/>E-mail: <a href="mailto:aahad@cdipbd.org">aahad@cdipbd.org</a></p> <p><b>A.K.M. Shamsur Rahman</b><br/>General Manager<br/>Finance &amp; Accounts Department<br/>Mobile: +880 1313 0304 15<br/>E-mail: <a href="mailto:shamsur@cdip.org">shamsur@cdip.org</a></p> |
| <b>Date Of Incorporation:</b>                       | July 02, 1995   |
| <b>Date Of Commencement of Business:</b>            | January 15, 2008  |
| <b>Authorized Capital:</b>                          | N/A   |
| <b>Paid-up Capital (Capital Fund):</b>              | BDT 5,040,817,105   |
| <b>Total Equity (Capital Fund):</b>                 | BDT 5,040,817,105   |
| <b>Total Liabilities:</b>                           | BDT 13,988,493,557  |
| <b>Total Financial Obligation:</b>                  | BDT 13,988,493,557  |
| <b>Total Assets:</b>                                | BDT 19,727,279,545  |
| <b>Total Tangible Assets:</b>                       | BDT 836,455,829   |
| <b>Net Worth:</b>                                   | BDT 5,040,817,105   |
| <b>Date of Audited Accounts Included in the IM:</b> | June 2024   |

| Particulars of Issue Manager |
|------------------------------|
| Not Applicable               |

| Particulars of the Issue                          |  |
|---|--|
| <b>The Issue</b>                                  | : CDIP 1 <sup>st</sup> Zero-Coupon Bond                                  |
| <b>Type of Instrument</b>                         | : Non-convertible, Fully Redeemable, Unsecured Zero-Coupon Bond          |
| <b>Purpose</b>                                    | : To provide financing to microcredit & SMEs through portfolio expansion |
| <b>Total Bonds &amp; Issue Size to be offered</b> | : 17,100 bonds and BDT 1710 million                                      |



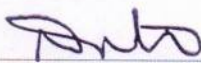
**S.A. Ahad**  
Executive Director  
Director-Finance & Digitization  
Centre for Development Innovation and Practices (CDIP)

**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.





| Face Value of Each Bond   | :    | BDT 100,000 (BDT one lac)  |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
|---|------|--|-----------------|--------------------------|-------------------------|-------------------------|--------------------------|-------------------------|-------------------------|------------------------|---|-----|-------|--------|--------|---------|-------------|-------------|---|-----|-------|--------|--------|---------|-------------|-------------|---|-----|-------|-------|--------|---------|-------------|-------------|---|-----|-------|-------|--------|---------|-------------|-------------|---|-----|-------|-------|--------|---------|-------------|-------------|---|-----|-------|---|--------|---------|-------------|-------------|-------|--|--------|--|---------|---------|---------------|---------------|
| Face Value of Each Lot  | :    | BDT 600,000 (BDT six lac)  |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Discounted Value of Each Lot (minimum subscription)   | :    | BDT 507,569 (@10.0%)   |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Total Lots  | :    | 2,850  |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Lot Size  | :    | 6 bonds  |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Tenor/Maturity  | :    | 3 years  |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Coupon Rate/Profit Rate/Discount Rate/Yield to Maturity   | :    | 9.0% - 11.5%<br>The final discount rate will be determined at the time of subscription taking into consideration the prevailing market conditions.   |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Discounted Value of Issue Size  | :    | BDT 1,446.5 million (@ 10.0% rate)   |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Mode of Placement   | :    | Private Placement  |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Security  | :    | Unsecured  |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Credit Enhancement/Guarantee  | :    | CDIP shall arrange Bank Guarantee from any reputed bank(s) in Bangladesh, if necessary.  |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Listing   | :    | Will be listed on the Alternative Trading Board (ATB)  |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Details of conversion/exchange option features  | :    | Not Applicable   |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Mode of redemption or conversion/exchange   | :    | Semi-annual Redemption starting from the end of six months till maturity.<br>The calculations are based on a 10.0% discount rate: <table><tr><th>Strips (bond)</th><th>Year</th><th>Bonds Redeemed</th><th>Remaining Bonds</th><th>Issue Price of each Bond</th><th>Face Value of each Bond</th><th>Issue Price of each Lot</th><th>Face Value of each Lot</th></tr><tr><td>1</td><td>0.5</td><td>2,850</td><td>14,250</td><td>95,238</td><td>100,000</td><td>271,428,571</td><td>285,000,000</td></tr><tr><td>2</td><td>1.0</td><td>2,850</td><td>11,400</td><td>90,703</td><td>100,000</td><td>258,503,401</td><td>285,000,000</td></tr><tr><td>3</td><td>1.5</td><td>2,850</td><td>8,550</td><td>86,384</td><td>100,000</td><td>246,193,716</td><td>285,000,000</td></tr><tr><td>4</td><td>2.0</td><td>2,850</td><td>5,700</td><td>82,270</td><td>100,000</td><td>234,470,205</td><td>285,000,000</td></tr><tr><td>5</td><td>2.5</td><td>2,850</td><td>2,850</td><td>78,353</td><td>100,000</td><td>223,304,957</td><td>285,000,000</td></tr><tr><td>6</td><td>3.0</td><td>2,850</td><td>0</td><td>74,622</td><td>100,000</td><td>212,671,388</td><td>285,000,000</td></tr><tr><td>Total</td><td></td><td>17,100</td><td></td><td>507,569</td><td>600,000</td><td>1,446,572,239</td><td>1,710,000,000</td></tr></table> | Strips (bond)   | Year                     | Bonds Redeemed          | Remaining Bonds         | Issue Price of each Bond | Face Value of each Bond | Issue Price of each Lot | Face Value of each Lot | 1 | 0.5 | 2,850 | 14,250 | 95,238 | 100,000 | 271,428,571 | 285,000,000 | 2 | 1.0 | 2,850 | 11,400 | 90,703 | 100,000 | 258,503,401 | 285,000,000 | 3 | 1.5 | 2,850 | 8,550 | 86,384 | 100,000 | 246,193,716 | 285,000,000 | 4 | 2.0 | 2,850 | 5,700 | 82,270 | 100,000 | 234,470,205 | 285,000,000 | 5 | 2.5 | 2,850 | 2,850 | 78,353 | 100,000 | 223,304,957 | 285,000,000 | 6 | 3.0 | 2,850 | 0 | 74,622 | 100,000 | 212,671,388 | 285,000,000 | Total |  | 17,100 |  | 507,569 | 600,000 | 1,446,572,239 | 1,710,000,000 |
| Strips (bond)   | Year | Bonds Redeemed   | Remaining Bonds | Issue Price of each Bond | Face Value of each Bond | Issue Price of each Lot | Face Value of each Lot   |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| 1   | 0.5  | 2,850  | 14,250          | 95,238                   | 100,000                 | 271,428,571             | 285,000,000              |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| 2   | 1.0  | 2,850  | 11,400          | 90,703                   | 100,000                 | 258,503,401             | 285,000,000              |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| 3   | 1.5  | 2,850  | 8,550           | 86,384                   | 100,000                 | 246,193,716             | 285,000,000              |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| 4   | 2.0  | 2,850  | 5,700           | 82,270                   | 100,000                 | 234,470,205             | 285,000,000              |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| 5   | 2.5  | 2,850  | 2,850           | 78,353                   | 100,000                 | 223,304,957             | 285,000,000              |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| 6   | 3.0  | 2,850  | 0               | 74,622                   | 100,000                 | 212,671,388             | 285,000,000              |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Total   |      | 17,100   |                 | 507,569                  | 600,000                 | 1,446,572,239           | 1,710,000,000            |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Mode of option (call or put), if any, in case of redemption or conversion/exchange and discount or premium thereof:               | :    | Redeemable; Call or Put Option- Not Applicable;<br>Discount/Premium: Not Applicable  |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Rate of Return  | :    | 9.0% - 11.5%   |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Applicable Tax Rate   | :    | As per the tax law of People's Republic of Bangladesh  |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Default protection mechanism (details of credit enhancement arrangement/agreement, redemption reserve, sinking fund etc.), if any | :    | CDIP shall arrange Bank Guarantee from any reputed bank(s) in Bangladesh, if necessary.  |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |
| Type of collateral securities being offered, if any   | :    | The Bond is unsecured  |                 |                          |                         |                         |                          |                         |                         |                        |   |     |       |        |        |         |             |             |   |     |       |        |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |       |        |         |             |             |   |     |       |   |        |         |             |             |       |  |        |  |         |         |               |               |

  
Nasimul Baten  
Managing Director  
DBH Finance

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Mifta Naim Huda  
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Centre for Development  
Innovation and Practices

S.A. Ahad  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)



|   |   |   |
|---|---|---|
| <b>Status of securities holders in case of priority of payment</b>  | : | The Bonds shall constitute direct, unconditional and (subject to Condition 5 (Covenants)) unsecured obligations of the Issuer and shall at all times rank pari passu and without any preference or priority among themselves, save for such obligations as may be preferred by provisions of law that are both mandatory and of general application. For the avoidance of doubt nothing shall require the exercise or enforcement of any other right or remedy prior to the exercise of any right or remedy to recover any amount under or in respect of the Bonds to the Issuer.<br><br>The rights of the holders of Bonds against the Issuer (including for principal and interest) are are pari-passu in right of payment to its obligations to its other creditors. |
| <b>Period within which securities to be issued:</b>   | : | Within 180 days of Regulatory Approval in single or multiple tranches as per the guidance of BSEC   |
| <b>Nature of tradability or listing in the stock exchange(s) (Main Board/ATB/any other platform, mentioning the name of the stock exchange)</b> | : | To be listed on the Alternative Trading Board (ATB)   |
| <b>Transferability/ Liquidity</b>   | : | Bonds are transferable subject to the Terms and Conditions set out in the Trust Deed.   |
| <b>Others</b>   | : | Not Applicable  |

| <b>Particulars of Trustee</b>                        |   |
|--|---|
| <b>Name:</b>   | DBH Finance PLC   |
| <b>Paid Up Capital (as per last audited report):</b> | BDT 1,950 million   |
| <b>Net Worth (as per last audited report):</b>       | BDT 7,995 million   |
| <b>Name Of Issue(s) Where Performing as Trustee:</b> | <ol style="list-style-type: none"> <li>1. UCBL 5th Subordinated Bond</li> <li>2. 5th PBL Subordinated Bond</li> <li>3. IBBL 4th Subordinated Bond</li> <li>4. SIBL 4th Mudaraba Sub. Bond</li> <li>5. PBL 3rd Subordinated Bond</li> <li>6. Trust Bank Ltd. VI Sub. Bond</li> <li>7. Janata Bank Subordinated Bond II</li> <li>8. SJIBL 3rd Mudaraba Sub. Bond</li> <li>9. Runner Auto Sustainability Bond</li> <li>10. Dhaka Bank 4th Subordinated Bond</li> <li>11. Jamuna Bank Subordinated Bond - V</li> <li>12. LankaBangla - 1st PE Fund</li> <li>13. IDLC - Venture Capital Fund I</li> <li>14. UCB - Private Equity Fund I</li> <li>15. UCB Venture Capital Fund I</li> </ol> |

**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.



|                |  |
|----------------|--|
|                | 16. CWT Private Equity Fund<br>17. SAJIDA 2 <sup>nd</sup> Zero-Coupon Bond |
| <b>Others:</b> | Not Applicable   |

| <b>Particulars of Credit Rating Agency</b>  |  |              |                          |    |       |   |       |   |       |   |       |
|---|--|--------------|--------------------------|----|-------|---|-------|---|-------|---|-------|
| <b>Name:</b>  | Credit Rating Agency of Bangladesh Limited (CRAB)  |              |                          |    |       |   |       |   |       |   |       |
| <b>Credit Rating Status of The Issuer:</b>  | Long Term: <b>AA<sub>2</sub></b><br>Short Term: <b>ST-2</b><br>Outlook: <b>Stable</b>  |              |                          |    |       |   |       |   |       |   |       |
| <b>Credit Rating Status of The Issue:</b>   | Long Term: <b>AA<sub>2</sub></b><br>Outlook: <b>Stable</b>   |              |                          |    |       |   |       |   |       |   |       |
| <b>Date And Validity of Rating Along with Surveillance Rating for The Issuer or Originator and For the Issue:</b>                                     | <b>Issuer</b><br>Date of Declaration: November 08, 2023<br>Date of Expiry: December 30, 2024<br><br><b>Issuer</b><br>Date of Declaration: 29 <sup>th</sup> November, 2023<br>Date of Expiry: 29 <sup>th</sup> November, 2024   |              |                          |    |       |   |       |   |       |   |       |
| <b>Periodical surveillance rating shall be done by the said rating company in line with the provisions of the Credit Rating Companies Rules, 1996</b> | Complied   |              |                          |    |       |   |       |   |       |   |       |
| <b>Latest Default Rate of The Credit Rating Company:</b>  | 0.00% for AA category  |              |                          |    |       |   |       |   |       |   |       |
| <b>Average Time to Default of The Rated Category:</b>   | 0.00%  |              |                          |    |       |   |       |   |       |   |       |
| <b>Rating Trigger, If Any</b>   | If the credit rating of the issue falls below the minimum investment grade i.e., "BBB" in the long term or "ST-3" in the short term, then CDIP shall pay an additional fee on top of the stipulated discount rate as a Risk Premium as mentioned in the below table: <table border="1"> <thead> <tr> <th>Issue Rating</th><th>Risk Premium to be Added</th></tr> </thead> <tbody> <tr> <td>BB</td><td>0.25%</td></tr> <tr> <td>B</td><td>0.50%</td></tr> <tr> <td>C</td><td>0.75%</td></tr> <tr> <td>D</td><td>1.00%</td></tr> </tbody> </table> | Issue Rating | Risk Premium to be Added | BB | 0.25% | B | 0.50% | C | 0.75% | D | 1.00% |
| Issue Rating  | Risk Premium to be Added   |              |                          |    |       |   |       |   |       |   |       |
| BB  | 0.25%  |              |                          |    |       |   |       |   |       |   |       |
| B   | 0.50%  |              |                          |    |       |   |       |   |       |   |       |
| C   | 0.75%  |              |                          |    |       |   |       |   |       |   |       |
| D   | 1.00%  |              |                          |    |       |   |       |   |       |   |       |
| <b>Others:</b>  | Not Applicable   |              |                          |    |       |   |       |   |       |   |       |

| <b>Particulars of Originators, if any</b> |
|---|
| Not Applicable                            |

| <b>Particulars of other Contractual Parties</b> |   |
|---|---|
| <b>Name of the Joint</b>                        | BRAC Bank PLC<br>BRAC EPL Investments Limited |

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Managing Director & CEO  
DBH Finance PLC.

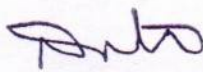


|  |  |  |
|--|--|--|
| <b>Arrangers (JA):</b>                           |  |  |
| <b>Legal Status of the JA:</b>                   | <p><b>BRAC Bank PLC</b><br/>BRAC Bank PLC (the "Bank" or "BRAC Bank") is a scheduled commercial bank established under the Bank Company Act, 1991, and incorporated as a public company, limited by shares, on 20 May 1999 under the Companies Act, 1994, in Bangladesh, vide RJSC registration no. C37782(2082)/99.</p> <p><b>BRAC EPL Investments Limited</b><br/>Public Limited Company</p>   |  |
| <b>Details of Contact Information of the JA:</b> | <p><b>BRAC Bank</b></p> <p><b>Address:</b> Anik Tower, 220/B Tejgaon I/A, Tejgaon Gulshan Link Road, Dhaka-1208</p> <p><b>Syed Niaz Ahmed</b><br/>Senior Relationship Manager<br/>Corporate Banking<br/>Mobile: +880 1713385010<br/>E-mail: <a href="mailto:syedniaz.ahmed@bracbank.com">syedniaz.ahmed@bracbank.com</a></p> <p><b>Tapos Kumar Roy</b><br/>Head of MFI &amp; Agriculture Finance<br/>SME Banking Division<br/>BRAC Bank PLC<br/>Mobile: +880 1730 7282 85, Ext: 56103<br/>E-mail: <a href="mailto:taposkumar.roy@bracbank.com">taposkumar.roy@bracbank.com</a></p> | <p><b>BRAC EPL Investments Limited</b></p> <p><b>Address:</b> Medona Tower (Level 4), 28, Mohakhali C/A, Dhaka 1213</p> <p><b>Araba Haque</b><br/>Analyst, Investment Banking<br/>Phone: (+880 2) 222292417<br/>Mobile: +880 1755 6317 32<br/>E-mail: <a href="mailto:araba.haque@bracepl.com">araba.haque@bracepl.com</a></p> <p><b>Charles Alex Rozario</b><br/>Analyst, Investment Banking<br/>Phone: (+880 2) 222299253<br/>Mobile: +880 1755 6317 39<br/>E-mail: <a href="mailto:charles.rozario@bracepl.com">charles.rozario@bracepl.com</a></p> |
| <b>Legal Counsel:</b>                            | <p><b>Humayra Noor</b><br/>Advocate, Supreme Court of Bangladesh Senior Associate<br/>Farooq &amp; Associates<br/>Phone: +8801707072179<br/>Email: <a href="mailto:humayra@farooqandassociates.com">humayra@farooqandassociates.com</a></p>  |  |
| <b>Depository:</b>                               | Central Depository Bangladesh Limited (CDBL)   |  |
| <b>Others:</b>                                   | N/A  |  |

  
**Mifta Naim Huda**  
 Executive Director  
 Centre for Development  
 Innovation and Practices

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**S.A. Ahad**  
 Director-Finance & Digitization  
 Centre for Development  
 Innovation and Practices (CDIP)

  
**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



### 3. DETAILS PLAN OF THE UTILIZATION OF PROCEEDS

#### 3.1. Purpose of Issuing Bond

This issuance of bond will serve as a diversification of funding mix and a cost-effective source of fund for the MFI, in contrast to obtaining an equivalent term loan.

#### 3.2. Plan of Utilization of Proceeds

Proceeds of the bonds will be utilized to extend financial support to its microcredit and small and medium enterprises (SMEs) through portfolio expansion via investments in both new and established initiatives.

A handwritten signature in black ink, appearing to be 'Mifta Naim Huda', is positioned above the printed name.

**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

A handwritten signature in black ink, appearing to be 'S.A. Ahad', is positioned above the printed name.

**S.A. Ahad**  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

A handwritten signature in black ink, appearing to be 'Nasimul Baten', is positioned above the printed name.

**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.



#### 4. DETAIL FEATURES OF DEBT SECURITY TO BE ISSUED

##### Basic Features of the Issue:

|  |  |  |
|--|--|--|
| <b>Issuer:</b>   | <b>Centre for Development Innovation and Practices (CDIP)</b>  |  |
| <b>The Issue:</b>  | CDIP 1 <sup>st</sup> Zero-Coupon Bond  |  |
| <b>Mandated Joint Arrangers:</b>                           | BRAC Bank PLC and BRAC EPL Investments Limited (BEIL)  |  |
| <b>Arrangement Basis:</b>                                  | Best Efforts/Non-Underwritten.   |  |
| <b>Purpose:</b>  | To provide financing to microcredit & SMEs through portfolio expansion   |  |
| <b>Investors:</b>  | Corporates, High Net-Worth Individuals, Provident & Gratuity Funds, Insurance Companies, Banks, Financial Institutions and any other eligible investors  |  |
| <b>Currency:</b>   | Bangladesh Taka (BDT)  |  |
| <b>Issue Size:</b>   | BDT 1,710.00 million   |  |
| <b>Trustee:</b>  | DBH Finance PLC  |  |
| <b>Listing Status:</b>                                     | Alternative Trading Board (ATB)  |  |
| <b>Face Value of Each Bond:</b>                            | BDT 100,000 (one lac)  |  |
| <b>Total Bonds:</b>  | 17,100   |  |
| <b>Lot Size:</b>   | 6 bonds  |  |
| <b>Total Lots:</b>   | 2,850  |  |
| <b>Face Value of Each Lot:</b>                             | BDT 600,000  |  |
| <b>Minimum Application Amount/Issue price of each lot:</b> | BDT 507,569 @ 10.0% discount rate  |  |
| <b>Discounted Value:</b>                                   | BDT 1,446.5 million @ 10.0% discount rate  |  |
| <b>Tenor:</b>  | 3 years from the date of issue   |  |
| <b>Nature of Instrument:</b>                               | Non-Convertible, Fully Redeemable, Unsecured Zero-Coupon Bond  |  |
| <b>Feature:</b>  | Fully-Redeemable   |  |
| <b>Credit Rating:</b>                                      | <b>Issuer:</b><br>Long Term: <b>AA<sub>2</sub></b><br>Short Term: <b>ST-2</b><br>Outlook: <b>Stable</b><br>Validity: December 30, 2024<br>Agency: <b>Credit Rating Agency of Bangladesh Limited (CRAB)</b> | <b>Issue</b><br>Long Term: <b>AA<sub>2</sub></b><br>Outlook: <b>Stable</b><br>Validity: November 29, 2024<br>Agency: <b>CRAB</b> |
| <b>Mode of Placement:</b>                                  | Private Placement  |  |
| <b>Credit Enhancement/Guarantee</b>                        | CDIP shall arrange Bank Guarantee from any reputed bank(s) in Bangladesh, if necessary.  |  |



|                        |  |                                 |
|------------------------|--|---------------------------------|
| <b>Security</b>        | Unsecured  |                                 |
| <b>Rating Trigger:</b> | If the credit rating of the issue falls below the minimum investment grade i.e., "BBB" in the long term or "ST-3" in the short term, then CDIP shall pay an additional fee on top of the stipulated discount rate as a Risk Premium as mentioned in the below table: |                                 |
|                        | <b>Issue Rating</b>  | <b>Risk Premium to be Added</b> |
|                        | BB   | 0.25%                           |
|                        | B  | 0.50%                           |
|                        | C  | 0.75%                           |
|                        | D  | 1.00%                           |
| <b>Documentation:</b>  | Will include but not limited to: <ul style="list-style-type: none"> <li>• Indicative Term Sheet</li> <li>• Trust Deed</li> <li>• Subscription Agreement</li> <li>• Any other documentation related to the transaction</li> </ul>                                     |                                 |
| <b>Legal Counsel:</b>  | <b>Humayra Noor</b><br>Advocate, Supreme Court of Bangladesh Senior Associate<br>Farooq & Associates<br>Phone: +8801707072179<br>Email: humayra@farooqandassociates.com  |                                 |
| <b>Governing Law:</b>  | The Laws of The People's Republic of Bangladesh  |                                 |

### **Rate of Return, Yield to Maturity, Coupon/Discount Rate**

9.0% - 11.5%\*

The final discount rate will be determined at the time of subscription taking into consideration the prevailing market conditions.

### **Transferability/Liquidity**

Transfer and transmission of the bonds shall be subject to the Depositories Act, '1999, the rules made thereunder, the by-laws, rules and regulations of the Depositories as amended from time to time.

### **Prepayment, Call, Refunding, Conversion or Exchange option**

Not Applicable

### **Early Redemption or Late Redemption**

Early redemption-not applicable Incremental charge at the rate of 2% per annum payable by the issuer to the bondholders above the amount to be paid by the issuer to the bondholders on the redemption date for failure of the issuer to make payment to the Bondholders on the redemption date.

### **Tax Features**

As per the Tax Laws of People's Republic of Bangladesh

### **Costs Related to the Issue**

Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.

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Executive Director  
Centre for Development  
Innovation and Practices

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Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)



BDT 28,926,686

### Repayment Schedule

Each Bond will have a different tenor ranging from 6 months to 36 months, will redeem semi-annually starting from the end of six months.

The calculations are based on a 10.0% discounted rate:

| Strips (bond) | Year | Bonds Redeemed | Remaining Bonds | Issue Price of each Bond | Face Value of each Bond | Issue Price of each Lot | Face Value of each Lot |
|---------------|------|----------------|-----------------|--------------------------|-------------------------|-------------------------|------------------------|
| 1             | 0.5  | 2,850          | 14,250          | 95,238                   | 100,000                 | 271,428,571             | 285,000,000            |
| 2             | 1.0  | 2,850          | 11,400          | 90,703                   | 100,000                 | 258,503,401             | 285,000,000            |
| 3             | 1.5  | 2,850          | 8,550           | 86,384                   | 100,000                 | 246,193,716             | 285,000,000            |
| 4             | 2.0  | 2,850          | 5,700           | 82,270                   | 100,000                 | 234,470,205             | 285,000,000            |
| 5             | 2.5  | 2,850          | 2,850           | 78,353                   | 100,000                 | 223,304,957             | 285,000,000            |
| 6             | 3.0  | 2,850          | 0               | 74,622                   | 100,000                 | 212,671,388             | 285,000,000            |
| <b>Total</b>  |      | <b>17,100</b>  |                 | <b>507,569</b>           | <b>600,000</b>          | <b>1,446,572,239</b>    | <b>1,710,000,000</b>   |

### Call or Put Option, and Premium or Discount thereof, if any

Not Applicable

### Credit Enhancement or Guarantee, if any

The bond shall be unsecured; nevertheless, in the event of a request by any investor for a bank guarantee, the issuer shall arrange a bank guarantee.

### Enforcement of charges over securities

At any time after the Bonds have become due and repayable, the Trustee may, at its sole discretion and without further notice, take such proceedings against the Issuer as it may think fit to enforce repayment of the Bonds and to enforce the provisions of the Trust Deed, but it will not be bound to take any such proceedings unless (a) it shall have been so requested in writing by the holders of not less than 66 2/3 percent in principal amount of the Bonds then outstanding or shall have been so directed by an Extraordinary Resolution of the Bondholders and (b) it shall have been indemnified and/or secured to its satisfaction.

No Bondholder will be entitled to proceed directly against the Issuer unless the Trustee, having become bound to do so, fails to do so within a reasonable period and such failure shall be continuing.

Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.

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Executive Director  
Centre for Development  
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Innovation and Practices (CDIP)



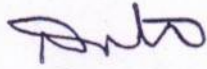
## 5. DESCRIPTION OF COLLATERAL SECURITY & TYPE OF CHARGES TO BE CREATED AGAINST ISSUE

The Bonds are not a deposit and are not insured by the Deposit Insurance Scheme as per The Bank Deposit Insurance Act 2000. The Bonds are ineligible for being treated as collateral for a loan by the Issuer.

Each Bondholder unconditionally and irrevocably waives any right of set-off, counterclaim, abatement or other similar remedy which it might otherwise have, under the laws of any jurisdiction, in respect of respective holding of Bonds. No collateral is or will be given for the payment obligations under the Bonds and any collateral that may have been or may in the future be given in connection with other indebtedness of the Issuer shall not secure the payment obligations under the Bonds.

  
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Executive Director  
Centre for Development  
Innovation and Practices

  
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Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

  
**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.



## 6. RIGHTS & OBLIGATIONS OF THE ISSUER AND/ OR ORIGINATOR

### 6.1. Covenant to Repay

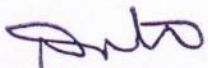
The Issuer covenants with the Trustee that it will, as and when the Bonds or any of them become due to be redeemed or any principal on the Bonds or any of them becomes due to be repaid in accordance with and subject to the terms and conditions of the Bonds in this Trust Deed or any provision of this Trust Deed, unconditionally pay or procure to be paid to or to the order of the Trustee in Taka in freely transferable funds for value the relevant due date for payment the principal amount of the Bonds or any of them becoming due for redemption or repayment on that date and shall (subject to any terms and conditions of the Bonds) until all such payments (both before and after judgment or other order) are duly made unconditionally pay or procure to be paid to or to the order of the Trustee as aforesaid on the dates provided for in the Trust Deed, or any of them outstanding from time to time as set out in the Trust Deed *provided that*:

1. if any payment in respect of the Bonds or any of them is made after the due date, payment shall be deemed not to have been made until either the full amount is paid to the Bondholders or, if earlier, the third Business Day after notice by the Trustee to the Bondholders in accordance with the Trust Deed that the full amount has been received by the Bondholder or the Trustee under the Trust Deed; and
2. in any case where payment due in respect of any Bond is improperly withheld or refused, payment shall accrue in accordance with Condition 7 on the whole or such part of such amount from the date of such withholding or refusal until the date either on which such amount due is paid to the Bondholders or, if earlier, the third Business Day after which notice by the Trustee is given to the Bondholders in accordance with this Trust Deed that the full amount payable in respect of the said principal amount is available for collection by the Bondholders provided that on further due presentation thereof such payment is in fact made.
3. in any case where payment of the whole or any part of the principal amount due in respect of any Bond is improperly withheld or refused penalty shall accrue at applicable rate of 2% p.a. for the Bond on the whole or such part of such principal amount from the date of such withholding or refusal until the date either on which such principal amount due is paid to the Bondholders or, if earlier, the seventh day after which notice is given to the Bondholders in accordance with the Conditions that the full amount payable in respect of the said principal amount is available for collection by the Bondholders provided that on further due presentation thereof such payment is in fact made.

The Trustee will hold the benefit of this covenant and the covenants in Clause 12.3 (Covenant to comply with Trust Deed, Conditions and Schedules and applicable law) and Clause 12.4 (Covenants by the Issuer) on trust for the Bondholders.

### 6.2. Following an Event of Default

At any time after any Event of Default shall have occurred, the Trustee may:

  
Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.



1. by notice in writing to the Issuer, require it to make all subsequent payments in respect of Bonds to or to the order of the Trustee and with effect from the issue of any such notice until such notice is withdrawn, sub-clause 12.1.1 of Clause 12.1 (Covenant to Repay) and (so far as it concerns payments by the Issuer) Clause 21.2 (Payment to Bondholders) shall cease to have effect.

### **6.3. Covenant to comply with Trust Deed, conditions, Schedules and applicable law**

1. The Issuer hereby covenants with the Trustee to comply with, perform and observe all those provisions of this Trust Deed, the Conditions (including, without limitation, Condition 5 (Covenants)) and the other Schedules which are expressed to be binding on it and to perform and observe the same. The Bonds are subject to the provisions contained in this Trust Deed, all of which shall be binding upon the Issuer and the Bondholders and all persons claiming through or under them respectively. The Bondholders and all persons claiming under or through them respectively will also be entitled to the benefit of, and will be bound by, this Trust Deed and the other Bond Documents and will be deemed to have notice of all of the provisions of the Bond Documents applicable to them.
2. The Issuer hereby covenants with the Trustee to comply with, perform and observe all those provisions of the applicable law including but is not limited to Bangladesh Securities and Exchange Commission (Debt Securities) Rules, 2021. The Issuer agrees that Bondholders and all persons claiming under or through them respectively will also be entitled to the benefit of, and will be bound by, the applicable law and will be deemed to have notice of all of the provisions of the applicable law applicable to them.
3. The Trustee shall itself be entitled to enforce the obligations of the Issuer under the Bonds and the Conditions and the applicable law as if the same were set out and contained in this Trust Deed which shall be read and construed as one document with the Bonds.

### **6.4. Covenants by the Issuer**

The Issuer hereby covenants with the Trustee that, so long as any of the Bonds remain outstanding, it will:

#### **6.4.1. Books of account**

At all times keep and procure that all its Subsidiaries keep such books of account as may be necessary to comply with all applicable laws and so as to enable the financial statements of the Issuer to be prepared and allow, subject to confidentiality obligations under applicable law, the Trustee and any person appointed by it free access to the same at all reasonable times and to discuss the same with responsible officers of the Issuer;

#### **6.4.2. Event of Default**



Give notice in writing to the Trustee forthwith upon becoming aware of any Event of Default and without waiting for the Trustee to take any further action;

**6.4.3. Corporate Governance**

Comply (and shall ensure that each member of the Group will) in all material respects with the corporate governance guidelines set out by the Microcredit Regulatory Authority and the BSEC.

**6.4.4. Information**

So far as permitted by applicable law, at all times give to the Trustee such information, opinions, certificates and other evidence as it shall require and in such form as it shall require in relation to Issuer for the performance of its obligations under the Bond Documents;

**6.4.5. Execution of further Documents**

So far as permitted by applicable law, at all times execute all such further documents and do all such further acts and things as may be necessary at any time or times in the opinion of the Trustee to give effect to the provisions of this Trust Deed;

**6.4.6. Notices to Bondholders**

Send or procure to be sent to the Trustee not less than 5 (five) business days prior to the date of publication, one copy of each notice to be given to the Bondholders in accordance with the Conditions and, upon publication, send to the Trustee two copies of such notice;

**6.4.7. Notification of non-payment**



Notify the Trustee forthwith in the event that it does not, on or before the due date for payment in respect of the Bonds or any of them, pay unconditionally the full amount in the relevant currency of the moneys payable on such due date on all such Bonds;

**6.4.8. Notification of late payment**

In the event of the unconditional payment to the Trustee of any sum due in respect of the Bonds or any of them being made after the due date for payment thereof, forthwith give notice to the Bondholders that such payment has been made;

**6.4.9. Notification of redemption or repayment**

Fourteen) days prior to the Redemption Dates or purchase in respect of any Bond, give to the Trustee notice in writing of the amount of such redemption or

  
Mifta Naim Huda  
Executive Director  
Centre for Development  
Innovation and Practices  


  
S.A. Ahad 28  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

  
Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.  




purchase pursuant to the Conditions and duly proceed to redeem or purchase such Bonds accordingly;

#### 6.4.10. Authorised Signatories

Upon the execution hereof and thereafter forthwith upon any change of the same, deliver to the Trustee a list of the Authorised Signatories of the Issuer, together with certified specimen signatures of the same; and

#### 6.4.11. Payments

Pay moneys payable by it to the Trustee hereunder without set off, counterclaim, deduction or withholding, unless otherwise compelled by law and in the event of any deduction or withholding compelled by law will pay such additional amount as will result in the payment to the Trustee of the amount which would otherwise have been payable by it to the Trustee hereunder.

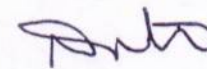
#### 6.4.12. Risk Premium

In case where the credit rating of the Issue falls below the minimum investment grade i.e., "BBB" in the long term or "ST-3" in the short term, the Issuer shall pay an additional interest on top of the stipulated Discount Rate as a Risk Premium as mentioned in the below table:

| Issue Rating | Risk Premium to be Added |
|--------------|--------------------------|
| BB           | 0.25%                    |
| B            | 0.50%                    |
| C            | 0.75%                    |
| D            | 1.00%                    |

  
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 Managing Director & CEO  
 DBH Finance PLC.



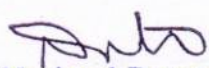
## 7. RIGHTS & OBLIGATIONS OF THE TRUSTEE

### 7.1. Trustee's Rights

1. *Applicable Law:* Notwithstanding anything contained in this Trust Deed the Trustee shall have all such rights and powers granted to it under the applicable law including but is not limited to the Rules.
2. *Advice:* The Trustee may in relation to this Trust Deed act on the opinion or advice of or a certificate or any information obtained from any lawyer, banker, valuer, surveyor, broker, auctioneer, accountant or other expert (whether obtained by the Trustee, the Issuer, or any Subsidiary) and which advice or opinion may be provided on such terms (including as to limitations on liability) as the Trustee may consider in its sole discretion to be consistent with prevailing market practice with regard to advice or opinions of that nature and shall not be responsible for any Liability occasioned by so acting; any such opinion, advice, certificate or information may be sent or obtained by letter, telegram, telex, cablegram or facsimile transmission;
3. *Resolution or direction of Bondholders:* the Trustee shall not be responsible for acting upon any resolution purporting to be a Written Resolution or to have been passed at any meeting of the Bondholders in respect whereof minutes have been made and signed or a direction of a specified percentage of Bondholders, even though it may subsequently be found that there was some defect in the constitution of the meeting or the passing of the resolution or the making of the directions or that for any reason the resolution purporting to be a Written Resolution or to have been passed at any Meeting or the making of the directions was not valid or binding upon the Bondholders;
4. *Trustee not responsible for investigations:* save as otherwise provided by applicable law, the Trustee shall not be responsible for, or for investigating any matter which is the subject of, any recital, statement, representation, warranty or covenant of any person contained in this Trust Deed, the Bonds, or any other agreement or document relating to the transactions herein or therein contemplated or for the execution, legality, effectiveness, adequacy, genuineness, validity, enforceability or admissibility in evidence thereof;
5. *Entry on the Register:* the Trustee shall not be liable to the Issuer or any Bondholder by reason of having accepted as valid or not having rejected any entry on the Register later found to be forged or not authentic and can assume for all purposes in relation hereto that any entry on the Register is correct;
6. *Events of Default:* save as otherwise provided by applicable law, until it shall have actual knowledge or express notice to the contrary, the Trustee shall be entitled to assume that no such Event of Default has happened and that the Issuer is

  
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Innovation and Practices (CDIP)


  
Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.

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observing and performing all the obligations on its part contained in the Bonds and under this Trust Deed and no event has happened as a consequence of which any of the Bonds may become repayable; and

7. *Right to Deduct or Withhold:* notwithstanding anything contained in this Trust Deed, to the extent required by any applicable law, if the Trustee is or will be required to make any deduction or withholding from any distribution or payment made by it hereunder or if the Trustee is or will be otherwise charged to, or is or may become liable to, tax as a consequence of performing its duties hereunder whether as principal, agent or otherwise, and whether by reason of any assessment, prospective assessment or other imposition of liability to taxation of whatsoever nature and whenever made upon the Trustee, and whether in connection with or arising from any sums received or distributed by it or to which it may be entitled under this Trust Deed (other than in connection with its remuneration as provided for herein) or any investments or deposits from time to time representing the same, including any income or gains arising therefrom or any action of the Trustee in connection with the trusts of this Trust Deed (other than the remuneration herein specified) or otherwise, then the Trustee shall be entitled to make such deduction or withholding or, as the case may be, to retain out of sums received by it an amount sufficient to discharge any liability to tax which relates to sums so received or distributed or to discharge any such other liability of the Trustee to tax from the funds held by the Trustee upon the trusts of this Trust Deed.
8. *Liability:* The Trustee shall not be liable to any person for any matter or thing done or omitted in any way in connection with or in relation to this Trust Deed or the Bonds save in relation to its own gross negligence, wilful default or fraud. This Clause 9.1.8 shall survive the termination or expiry of this Trust Deed or the removal or termination of the Trustee.
9. *Force Majeure:* The Trustee shall not be liable for any failure or delay in the performance of its obligations under this Trust Deed or any other Bond Document because of circumstances beyond such Trustee's control, including, without limitation, acts of God, flood, war (whether declared or undeclared), terrorism, fire, riot, embargo, labour disputes, any laws, ordinances, regulations or the like which restrict or prohibit the performance of the obligations contemplated by this Trust Deed or any other Bond Document, inability to obtain or the failure of equipment, or interruption of communications or computer facilities, and other causes beyond such Trustee's control whether or not of the same class or kind as specifically named above. However, the Trustee shall use commercially reasonable efforts consistent with accepted practice in its industry to resume performance as soon as practicable under the circumstances.
10. *Immunities:* The Trustee's immunities and protections from liability and its right to indemnification in connection with the performance of its duties under this Trust Deed shall extend to the Trustee's officers, directors and employees. Such

  
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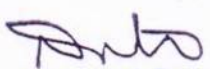
immunities and protections and right to indemnification, together with the Trustee's right to compensation, shall survive the Trustee's resignation or removal, the defeasance or discharge of this Trust Deed and final payment of the Bonds. The Issuer acknowledges that in any proceedings taken in relation to this Trust Deed, it will not be entitled to claim for itself or any of its assets immunity from suit, execution, attachment or other legal process.

11. *Professional charges:* any trustee being a banker, lawyer, broker or other person engaged in any profession or business shall be entitled to charge and be paid all usual professional and other charges for business transacted and acts done by him or his partner or firm on matters arising in connection with the trusts of this Trust Deed and also his properly incurred charges in addition to disbursements for all other work and business done and all time spent by him or his partner or firm on matters arising in connection with this Trust Deed, in each case as agreed pursuant to the Engagement Letter (including matters which might or should have been attended to in person by a trustee not being a banker, lawyer, broker or other professional person);
12. *Expenditure by the Trustee:* nothing contained in this Trust Deed shall require the Trustee to expend or risk its own funds or otherwise incur any financial liability in the performance of its duties or the exercise of any right, power, authority or discretion hereunder if it has grounds for believing the repayment of such funds or adequate indemnity against, or security for, such risk or liability is not reasonably assured to it; and
13. *Trustee may enter into financial transactions with the Issuer:* no Trustee and no director or officer of any corporation being a Trustee hereof shall by reason of the fiduciary position of such Trustee be in any way precluded from making any contracts or entering into any transactions in the ordinary course of business with the Issuer or any Subsidiary, or any person or body corporate directly or indirectly associated with the Issuer or any Subsidiary, or from accepting the trusteeship of any other debenture stock, debentures or securities of the Issuer or any Subsidiary or any person or body corporate directly or indirectly associated with the Issuer or any Subsidiary, and neither the Trustee nor any such director or officer shall be accountable to the Bondholders or the Issuer or any Subsidiary, or any person or body corporate directly or indirectly associated with the Issuer or any Subsidiary, for any interest, fees, commissions, discounts or share of brokerage earned, arising or resulting from any such contracts or transactions and the Trustee and any such director or officer shall also be at liberty to retain the same for its or his own benefit.
14. *Trustee Liability:* The Trustee shall not be liable to any person for any matter or thing done or omitted in any way in connection with or in relation to this Trust Deed or the Bonds save in relation to its own gross negligence, wilful default or fraud.

  
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15. *Right to Sue:* The Trustee may sue and may be sued on behalf of the Bondholders.

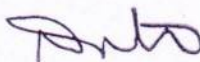
## 7.2. Trustee's powers and duties

1. *Applicable Law:* Notwithstanding anything contained in this Trust Deed the Trustee shall have all such responsibility as set out in the applicable law including but is not limited to the Rules.
2. *Act for Bondholders:* Subject to applicable law and terms and conditions of this Trust Deed, the Trustee shall act on behalf and for the exclusive interest of the Bondholders;
3. *Monitoring:* Trustee shall ensure that Issuer is observing the applicable law for the Bonds and the terms and conditions of the Bond Documents. As soon as the Trustee is aware of any breach by the Issuer it shall immediately inform the Bondholders and the Issuer of such breach;
4. *Report to BSEC:* Trustee shall submit an annual compliance report to the BSEC on the activities of the Issuer including repayment of dues to the Bondholders. When Trustee shall submit such report to the BSEC it shall provide copy to the Issuer;
5. *Grievances of the Bondholders:* Upon receipt of a complaint from the Bondholders Trustee shall take necessary steps for redress of grievances of the Bondholders within one month of the date of receipt of the complaints and he shall keep the BSEC and the Issuer informed about the number, nature and other particulars of the complaints received and the manner in which such complaints have been redressed;
6. *Trustee's determination:* The Trustee may determine whether or not a default in the performance or observance by the Issuer of any obligation under the provisions of this Trust Deed or contained in the Bonds is capable of remedy and/or not materially prejudicial to the interest of the Bondholders and if the Trustee shall certify that any such default is, in its opinion, not capable of remedy and/or /or materially prejudicial to the interest of the Bondholders, such certificate shall be conclusive and binding upon the Issuer and the Bondholders;
7. *Determination of questions:* the Trustee as between itself and the Bondholders shall have full power to determine all questions and doubts arising in relation to any of the provisions of this Trust Deed and every such determination, whether made upon a question actually raised or implied in the acts or proceedings of the Trustee, shall be conclusive and shall bind the Trustee and the Bondholders;
8. *Trustee's discretion:* the Trustee shall (save as expressly otherwise provided herein) as regards all the trusts, powers, authorities and discretions vested in it by this Trust Deed or by operation of law, on reasonable ground have absolute and uncontrolled discretion as to the exercise or non-exercise thereof and the

  
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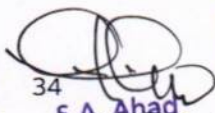
Trustee shall not be responsible for any Liability that may result from the exercise or non-exercise thereof (save as otherwise provided by applicable law) but whenever the Trustee is under the provisions of this Trust Deed bound to act at the request or direction of the Bondholders, the Trustee shall nevertheless not be so bound unless first indemnified and/or provided with security to its satisfaction against all actions, proceedings, claims and demands to which it may render itself liable and all costs, charges, damages, expenses and liabilities which it may incur by so doing;

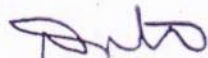
9. *Trustee's consent:* any consent given by the Trustee for the purposes of this Trust Deed may be given on such terms and subject to such conditions (if any) as the Trustee may require;
10. *Application of proceeds:* the Trustee shall not be responsible for the receipt or application by the Issuer of the proceeds of the issue of the Bonds;
11. *Error of judgment:* the Trustee shall not be liable for any error of judgment made in good faith applying due diligence and without negligence by any officer or employee of the Trustee assigned by the Trustee to administer its corporate trust matters, save in relation to its own gross negligence, wilful default or fraud;
12. *Agents:* Subject to the provisions of the Trust Act 1882 and the Rules, the Trustee may, in the conduct of the trusts of this Trust Deed instead of acting personally, employ and pay an agent on any terms, whether or not a lawyer or other professional person, to transact or conduct, or concur in transacting or conducting, any business and to do or concur in doing all acts required to be done by the Trustee (including the receipt and payment of money) with the consent of Issuer and the Trustee shall not be responsible for any loss, liability, expense, demand, cost, claim or proceedings incurred by reason of the misconduct, omission or default on the part of any person appointed by it hereunder or be bound to supervise the proceedings or acts of any such person provided that the Trustee had exercised reasonable care in the appointment of such person;
13. *Confidential information:* the Trustee shall not (unless required by law or ordered so to do by a court of competent jurisdiction) be required to disclose to any Bondholder confidential information or other information made available to the Trustee by the Issuer in connection with this Trust Deed and no Bondholder shall be entitled to take any action to obtain from the Trustee any such information.
14. *Determination of Discount Rate:* the Trustee shall determine Discount Rate in accordance with Conditions of the Bond.

### 7.3. Exercise of Discretion



  
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DBH Finance PLC.



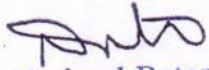


Notwithstanding anything in this Trust Deed to the contrary, the Trustee shall not be obliged to exercise or consider exercising any discretion or consider making or make any determination (including, without limitation, any determination as to whether any fact or circumstance or activity or thing is material or substantial or complies with some such similar quantitative standard) or to consider taking or take any action whatsoever in connection with or under or pursuant to the Bonds unless directed to do so by the Bondholders of not less than 66 2/3 percent in principal amount of the Bonds then outstanding or if so directed by an Extraordinary Resolution of Bondholders (subject in all cases to the Trustee having been indemnified or provided with security to its satisfaction and otherwise being satisfied that it is lawful for it to so exercise discretion, make a determination or otherwise take any action). Such direction shall specify the way in which the Trustee shall exercise such discretion or, as the case may be, make the determination or take the action to be taken by the Trustee.

The Trustee will not be responsible for any loss, expense, damage, claim, cost, charge or liability which may be suffered as a result of any exercise or non-exercise of a discretion or the making or failure to make any determination or the taking or failure to take any action by the Trustee, acting on the directions of the Bondholders as aforesaid or pending the provision of such a direction.

  
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 Managing Director & CEO  
 DBH Finance PLC.



## 8. RIGHTS & OBLIGATIONS OF THE ISSUE MANAGER, UNDERWRITER OR ANY OTHER CONTRACTUAL PARTIES

### 8.1. Arranger:

Pursuant to the Mandate Letter Reference No: \_\_\_\_\_ dated \_\_\_\_\_, 2023, BRAC Bank PLC and BRAC EPL Investments Limited have been appointed as the Mandated Joint Arrangers for the issuance of Bonds having an aggregated face value of BDT 1710,000,000 (Taka One Hundred Seventy One Crore) only, setting out the terms and conditions of the appointment as stated therein for the purpose of the private issuance of the Bonds the terms of which is detailed under the Information Memorandum (as defined below) and subjected to the approval of MRA and BSEC.

### 8.2. Legal Counsel:

Pursuant to the Letter dated \_\_\_\_\_, 2023, the Issuer agrees to appoint Farooq & Associates as the Legal Counsel of the Bonds in order to provide legal advice and legal assistance or any other legal services deliverables to the Issuer in relation to the issuance as per the following scope:

1. Draft, negotiate and finalize Trust Deed, Subscription Agreements and other ancillary documents in relation to the issuance of Bonds;
2. Review of applications to be made by the Issuer to relevant Regulators;
3. Provide necessary legal opinion on various issues as required upon execution of the Bond Documents;
4. Assist with registering the required agreements, documents and related forms with the respective authorities and entities and
5. Attend meetings, telephone calls, discussions, correspondences, perusals and any other services incidental to the completion of the transaction in various stages for the issuance of Bond.

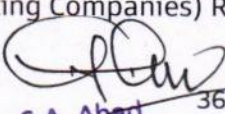
### 8.3. Credit Rating Agency:

For the purpose of conducting the Bond Rating Service for the Bonds having total issue size of BDT 1710,000,000 (Taka One Hundred Seventy One Crore) only (which shall be referred to as "Rated Subject") the Issuer has appointed Credit Rating Agency of Bangladesh Limited (CRAB) (the "Credit Rating Agency" or "CRA") under the terms and covenants as detailed under Credit Rating Agency Agreement dated \_\_\_\_\_ executed by and between the Issuer and the CRA to be conducted as per the Bangladesh Securities and Exchange Commission (Credit Rating Companies) Rules, 2022 issued by the BSEC and the Standard Methodology and Ethical Code of the CRA etc.

Moreover, for providing the requested rating services for the Rated Subject, the Issuer agrees to make payment to the CRA as per the payment schedule mentioned under Credit Rating Agency Agreement dated \_\_\_\_\_, up to end of bond maturity for any debt instrument as per requirements of the Bangladesh Securities and Exchange Commission (Credit Rating Companies) Rules, 2022.

  
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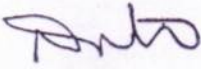


**8.4. Any Other Contractual Party:**

The rights and obligations of any other contractual party should be governed by the respective contract or agreement entered into by the parties therein.

  
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## 9. RIGHTS, DUTIES & OBLIGATIONS OF THE INVESTORS

Each investor (Bondholder) shall enter into a separate Subscription Agreement(s) with the Issuer and shall be bound by the terms and conditions contained in such Subscription Agreement containing in details the rights and obligations of the investors, and which shall be an integral part of the Trust Deed.

1. Each Bondholder has the right to demand information from the Issuer as set out in the Trust Deed and the Condition attached in Schedule 1 Part B (Terms and Conditions of the Bonds) of the trust deed.
2. Each Bondholder has the right to receive payment of principal amount of the Bond on the Redemption Date as set out in the Condition attached in Schedule 1 Part B (Terms and Conditions of the Bonds) of the trust deed.
3. Each Bondholder has the right to receive payment of principal and interest on the Bond on the Redemption Date as set out in the Condition attached in Schedule 1 Part B (Terms and Conditions of the Bonds) of the trust deed.
4. Each Bondholder has the right to attend meeting of the Bondholders and vote there in accordance with Condition 11 (Meetings of Bondholders, Modification, Waiver and Substitution) of the trust deed.

  
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Managing Director & CEO  
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## 10. DESCRIPTION OF THE ISSUER OR ORIGINATOR

With its inception in the year of 1995 in a remote village under the district of Brahmanbaria, CDIP has been working to develop the socio-economic condition of the disadvantaged people through the delivery of financial and social services at their doorstep. CDIP is currently supporting 2,46,951 families with credit facilities and 57,661 disadvantaged children with home tutoring services in 28 districts of Bangladesh. In spite of above services to the underprivileged community for the last 28 years without receiving any kind of donations from anywhere, CDIP has been capable of transforming it into a financially self-sustainable organization.

### License and Registration:

- Microcredit Regulatory Authority (MRA), License No.: 00341-00727-00097, Dated 15<sup>th</sup> January 2008
- NGO Affairs Bureau, Registration No.: 3231, Dated 27-01-2020 to 26-01-2030
- Joint Stock Companies, Bangladesh, Certificate of Registration of Societies, ACT XXI or 1860 No.: S-1654 (03)/95 Dated 2<sup>nd</sup> July 1995
- Credit and Development Forum, Membership No. B0089

### Partners of our Development Goals:

- Palli Karma-Sahayak Foundation (PKSF).
- Bangladesh Bank.
- Japan International Cooperation Agency (JICA).
- Orbis International.
- Datasoft.
- 39 Commercial Banks

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## 10.1. Microfinance Operation

Through Microfinance program CDIP aims to eradicate poverty and provide financial stability to the disadvantaged and the marginal poor people. Micro credit loan is a process of loan repayment and recovery, in which the underprivileged poor people can take the institutional loan on most affordable conditions. This loan is used in various activities of family income generating activities and afterwards, it is possible to pay these on the basis of installment.

For the working class and rural area population it's really hard to get any kind of loan or financial aid from established banks or financial organizations. Therefore, a large portion of working class population depends on local loan sharks who charge high premiums and take advantage of these people. To eradicate this system and grant access to easier loan and savings program CDIP has been providing various types of innovative financial and nonfinancial services to rural population and micro-entrepreneur. Currently we are providing our Micro credit services through their 201 branches in more than 7,897 villages.

### 10.1.1. Capital Structure of the Microfinance Business:

As of June 2024, Total Funds and Liabilities rose by 14.4%, Total Funds increased by 4.3% from previous financial year. Moreover, Total Liabilities rose by 11.9%.

| Particulars                          | 2022-23               | 2023-24               |
|--------------------------------------|-----------------------|-----------------------|
| <b>Total Funds</b>                   | <b>4,742,709,379</b>  | <b>4,948,235,891</b>  |
| Cumulative Surplus                   | 3,717,295,712         | 4,417,286,599         |
| Reserve & Others Funds               | 1,025,413,667         | 530,949,292           |
| <b>Total Liabilities</b>             | <b>12,417,570,864</b> | <b>13,896,104,887</b> |
| Current Liabilities                  | 11,800,707,063        | 10,187,926,791        |
| Non-Current Liabilities              | 616,863,801           | 3,798,178,096         |
| <b>TOTAL FUNDS &amp; LIABILITIES</b> | <b>17,160,280,243</b> | <b>19,632,309,661</b> |

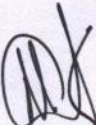
### 10.1.2. Description of Loan Products:

#### 1. Jagoron Loan:

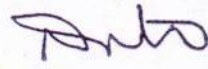
Designed to initiate household-based enterprise development in Bangladesh. Loans range from TK. 6,000 to TK. 100,000, depending on the economic activity, the borrower's management capacity, and demand for the product and/or services in the market. The loans are repayable within a year in 45 installments and carry 24% interest on a decline basis.

#### 2. Agrosor Loan:

For the entrepreneurs capable of graduating from groups, as well as entrepreneurs in the community who are undertaking economic activities that require bigger amount of capital. The size of the loan depends on the size of the businesses and the comparative advantages that the entrepreneurs have. With the Micro-enterprise loan borrowers are expected both to provide equity and generate wage labor employment (other than family

  
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labor). Micro-Enterprise loans range from TK.100,000 and above, repayable within one year, either in 46 weekly or 12/18/24 installments, depending on the cash flow pattern of various types of projects and activities.

### 3. Buniad Loan:

'Buniad' is a Bangla word which means foundation. Buniad is for Ultra poor population to build a basic economic stability. Buniad loan ranges from TK. 6000 to Tk. 35000. The borrowers have to repay the loan within 45 weekly installments.

### 4. SMAP Loan:

Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP). The objective of this loan is to increase agricultural productivity and diversity of the small and marginal sized farmers of Bangladesh by financing agricultural loans and providing agricultural training services to farmers. SMAP loan ranges from TK. 5,000 to TK.2,00,000 with 19% interest on a decline basis. Repayable in Six-month lump sum installments (One-time payable).

### 5. Shufolon Loan:

Bangladesh is primarily an agriculture-based country and a significant majority of our population still lives on agriculture. Our small farmers often do not get loan at the time of their need and as a result, our agriculture production is often adversely affected. In order to help and support small farmers, CDIP introduced Shufolon loan in 2008 exclusively for agricultural activities and is designed to increase the farm activities and production for enhancing the livelihood of the poor rural households. Shufolon loans of maximum TK.50, 000, depending on the activity, land-holding size etc. Repayable in six-month lump sum installments (One-time payable).

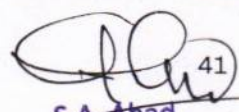
### 6. Enrich Loan:

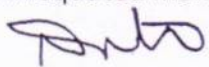
With the high rate of increase of population in the urban areas of Bangladesh, the demand for different kinds of financial services are also increasing in the urban as well as rural areas in all over Bangladesh. In view of above demand and market need, CDIP introduced "Enrich Loan". The Enrich Loan is intended to support the urban entrepreneurs and small traders to meet their requirement for loan facilities and also to strengthen their existing investment and business activities in accordance to their choice and need. However, depending on the need of entrepreneur the loan size may vary from Tk.6,000 to Tk.10,00,000 which is repayable in 45 weekly or 12/18/24 monthly installments, whichever is convenient for the loaner. The Enrich Loan shall carry 24% interest on a decline basis.

### 7. Livelihood development Loan:

With the introduction of our Social Commodity program, we introduced a new type of loan package for our members. Under Livelihood development Loan program members can buy product from us and pay its retail price in equated monthly installment (EMI)

  
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without incurring extra charges or paying extra fees. It's a great way to provide financially disadvantaged with the opportunity to acquire life improving products and appliances. Under social commodity loan we offer up-to TK.70,000 repayable in Weekly 45 to monthly 12 installments.

#### **8. Sanitation Development loan:**

People living in rural Bangladesh are still using inadequate sanitation facilities. Our product connects clients to the market and provides them with the finance needed to upgrade or build their sanitation facility. Under this loan product we offer up to 15000tk. On 18% interest on declining basis, repayable in weekly 45 to monthly 12/18 installments.

#### **9. Livelihood Restoration loan (LRL):**


Covid-19 has greatly affected our lives and economy. To restore normal way of life and livelihood, CDIP started Livelihood restoration Loan with partnership of PKSF. Rural population are greatly affected by this pandemic. To keep economy running and to help our small and marginalized farmers and small entrepreneurs get back to their feet livelihood Restoration Loan is much needed step. Livelihood restoration loan has very low interest rate and flexible repayment method. Livelihood restoration loan highest 100,000 Tk. with interest rate of 18% on declining basis, repayable within 2-year time.

#### **10. Revolving Refinance Scheme Loan Policy (RRSL):**

Novel corona virus pandemic has seriously hampered the economic activities throughout the entire world. Bangladesh is also greatly affected due to this pandemic. Many small income professionals, farmers, small and marginal business owners as well as other citizens returned from their workplaces: both inland and overseas. They are now unable to run their income-generating economic activities. So, for their rehabilitation and engagement in economic and income generating activities, CDIP has initiated Revolving Refinance Scheme Loan Policy (RRSL). This loan policy will be made effective by fundings from Brac Bank subject to availability of the fund from Bangladesh Bank's incentive package. A Jagoron member would be allowed to draw highest Tk. 75,000 and an Agrashor member would be allowed to draw Tk. 10, 00, 000 with interest rate of 9% (in decreasing basis), repayable within 1 to 2 year (by weekly installment in 1 year and monthly installment in 2 years).

#### **10.1.3. Member Savings Program:**

People in general and rural, poor people in particular tend to save money in very small amounts. But, often they do not have facilities or easy access to keep safe custody of their small amount of money, especially in rural areas. Since its beginning in 1995, CDIP has been working to collect the small savings every week from house to house of poor members and literally acting as the "Poor Peoples Bank" in the respective areas of operation.

  
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In consideration of the need and demand of the poor people, CDIP is currently running 6 types of savings programs. All members always enjoy the right to withdraw their savings with interest in their crisis hours/difficult situations.

**1. Member Savings (Compulsory):**

Members are to save minimum TK.50 weekly. However, any member has the right to save more than TK.50 every week. CDIP regularly pays interests on the average monthly savings balance and allow withdrawal of savings at client's request as per CDIP policy accepted by the client's;

- a. Jagoron members are to save at least TK 200 monthly.
- b. Agrosor members are to save TK 500 monthly.

**2. Member Savings (voluntary):**

Member may save or not save money under this savings product. This is not compulsory. Member can withdrawal their deposit fully or partially any time with interest. CDIP pays higher rate of interest than general savings. Members are to save minimum Tk.50 each week. Voluntary savings are not compulsory.

**3. Member Savings (Term):**

Poor people often value regular, disciplined savings systems as a way of building up useful lump sums that can be invested or used for social obligations such as marriages, funeral or children's education. These products respond to the Poor's demand for liquid savings systems that protect their money from frequent spending and allow the slow, but steady accumulation of a lump sum fund. CDIP pays a significantly higher rate of interest on these regular savings than on the general savings account. Term savings they are to save TK 100 monthly or any multiple.

Under the monthly savings program, members can save minimum TK. 100 or any multiple of it in every month according to their convenience and ability. Members also have the right to close this account anytime and withdraw the deposited amount of money along with the interest accrued at higher rate.

**4. Fixed Deposit Receipt (FDR):**

Fixed deposit accounts are an excellent means to grow your money over a period of time. Interest rates on fixed deposit schemes are generally higher than the interest on savings accounts. Members are to save TK 10,000 or any multiple. Through our FDR program our members can get better return on their fixed deposit.

**5. Monthly Benefit Savings (MBS) Account**

This particular savings account will give returns every month but if withdrawn prematurely, the rates will be according to the table below starting with a minimum deposit amount TK. 50,000 and in multiples of it.

| Savings Age (Year) | Deposit Amount | Premature Withdraw Rate (%) | Monthly Interest Payable as Per Premature Calculation |
|--------------------|----------------|-----------------------------|---|
| Below 1 Year       | 50,000         | 0                           | 0   |



|                               |        |       |     |
|-------------------------------|--------|-------|-----|
| 1+ year to less than 2 years  | 50,000 | 9.60  | 400 |
| 2+ years to less than 3 years | 50,000 | 10.20 | 425 |
| 3+ years to less than 4 years | 50,000 | 10.80 | 450 |
| 4+ years to less than 5 years | 50,000 | 11.40 | 475 |
| After complete 5 years        | 50,000 | 12.00 | 500 |

#### 6. Double Benefit Savings (DBS) Account

This particular savings account will give returns after maturity but if withdrawn prematurely then the rates will be according to the table below, starting with a minimum deposit amount TK. 10,000 and in multiples of it.

| Savings Age (Year)              | Deposit Amount | Interest Payable During Premature (%) |
|---------------------------------|----------------|---------------------------------------|
| Below 1 Year                    | 10,000         | 0                                     |
| 1+ year to less than 1.5 years  | 10,000         | 9.5                                   |
| 1.5+ years to less than 2 years | 10,000         | 9.75                                  |
| 2+ years to less than 2.5 years | 10,000         | 10                                    |
| 2.5+ years to less than 3 years | 10,000         | 10.25                                 |
| 3+ Years to less than 3.5 years | 10,000         | 10.50                                 |
| .....                           | 10,000         |                                       |
| 7+ Years to less than 7.5 Years | 10,000         | 12.5                                  |
| After complete 7.5 years        | 10,000         | 13.33                                 |

### 10.2. Health Program

CDIP has been operating a Health Support Program (HSP) for its members through static and satellite clinics since 2013 at branch levels. The HSP provides outpatient care, primary healthcare, family planning services and other preventive healthcare services to the members of the society at village level. The objective of the program is to improve maternal, neonatal and child health as well as reduce vulnerability to non-communicable diseases and common ailments. CDIP has extended its HSP towards Primary Eye Care (PEC) through mobile eye camps in different branches. Since July 2019, CDIP has been working with international eye health organization (Orbis International) to integrate primary eye care into the HSP to increase access and ensure universal eye health coverage including vision center operation in Bangladesh by paying special attention to remote communities.

### 10.3. Education Program

Education Support Program (SISOK) of CDIP started on 1st April 2005, from Salimganj branch in Brahmanbaria. At the very beginning this program was limited to prepare the class lessons for the children of illiterate and poor parents with the aim of preventing student dropout from

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primary schools. Soon after that, physical and mental development initiative as well as moral lessons were introduced in this program, such as cleanliness and personal hygienic, cultural activities etc. In 2015 receptions for the most elderly men and women was added in the annual cultural events of the education support program. Most pragmatic and time demanded useful child education Nature Study came next. It was also a brainchild of the Founder Executive Director of CDIP latte Mohammad Yahiya. It was introduced in the Education Support Program in 2016.

In Education Support Program CDIP is using Now out of 201 branches of CDIP in 138 branches are steering this program. 139 Education Supervisors and 2,790 teachers are running the program under the supervision of CDIP Education Support Program management team. The total number students vary month to month. In March 2023 there were 57661 students. Among them 31149 were girls and 26512 were boys. The Education Support Program of CDIP is now using modern information and communication technologies. The Education Supervisors use to send the online monthly report from their working branch to The CDIP Head Office using these technologies. They also connected with each other as well as Head Office officials through their WhatsApp group.

CDIP supports the primary education of the Government of Bangladesh. The teachers of the Learning Centers help her students to prepare their primary school class-lessons to prevent the dropout of the primary schools. in the Learning Centers of CDIP, the students of pre-primary class, class one and two. The teachers are not only help their students class lessons, but they also practice them cleanliness as well as personal hygiene, co-curricular and cultural activities. Every Learning Center Arranges cultural week in the last month of the year.

In every learning Center there is a committee of the guardians. In every month they meet together and take decision to run the Learning Center smoothly and most effectively. The teacher of the Learning Center follows their decision. The teacher also arranges Nature Study for the kids of her Learning Center once a month.

#### Objectives of CDIP's Educational Support Program:

1. Reduce the number of primary school dropouts.
2. To help the kids to prepare their class lessons, inspire them to take care of themselves by practicing personal hygiene every day, enhance their practical knowledge by attending Nature Study and respecting elderly members of their family.
3. Implement Innovative practices for the betterment of the society.

#### 10.4. SISOK

SISOK started in 2005, at a remote village named Salimgonj in Brahmanbaria district with the objective of providing tuition services to the kids of illiterate and poor parents, so that they may prepare their school lessons for the following day. Since then, we are operating SISOK in 2570 centers. Because of its innovative approach and massive success more than 250 of PKSF's partner organization and ASA implemented similar program following our learning centers' structure. SISOK has been recognized as a role model for non-formal education programs.

  
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Back in 2005, we started this program with only 10 Learning Centers (LC) in the remote villages under Brammanbaria district. From the very beginning, we have observed a huge response from the students and their guardians. The number of learning centers has gone up exponentially since its inception. Our main aim is to support the regular syllabus followed by the schools and prepare students for their classes for the next day. This program has massively helped students to grow interest towards school and has tremendously helped them to improve their results.


Under SISOK housewives, mothers or female college students who have some years of schooling sets up an education center. We offer them Tk. 800 per month to gather 20-25 poor kids in grade I and II at any house in the village to start a learning center and teach them for 2 hours each day, just to help them prepare their lessons and homework for the next day. In addition to our honorarium, she also collects Tk. 50-80 per child per month. But depending on the financial situation of participating students many get tuition for free.

This increases the participation of the students. The arrangement worked like a magic. The children have not only attended the extended classes for 2 hours in the afternoon, but also, they have increased class attendance at schools at their own interest.

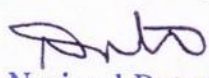
- These education volunteers/teachers have earned a lot of respect in the village and the society as a whole. This innovative non-formal education program truly changed the lives of thousands of underprivileged children. SISOK is not only an educational program but also a community engagement and awareness.

## 10.5. Health and Nutrition Activities

1. CDIP operates ENRICH program in its Chargas and Ratanpur branch with collaboration PKSF. Mass people of these branch areas enjoy the services like Health and Nutrition Activities, Education Support and Awareness Activities. In Health and Nutrition Activities of CDIP ENRICH Program. SACMOs and Health Volunteers visit CDIP's members houses, families and arrange homestead healthcare services as well as arrange discussion on Nutrition. The objective is to make people aware of various issues including infant mortality, maternal mortality, child malnutrition, maternity and maternity services, evils of child marriage, dowry, polygamy, sanitation, safe drinking water, diabetes test, pregnancy test, vaccination, child education.
2. Satellite clinics (health camps) are run by specialist doctors at convenient locations in the village to provide services to patients in remote areas of the village.
3. Free sanitary latrines are provided to the poorest families, who do not have latrines or cannot afford to buy them. In order to lead the youth in the right direction, youth coordination meetings, ward coordination meetings and Samridhi union coordination meeting are arranged by organized, under the theme "Self-realization, leadership development and determination of tasks".
4. Various social activities such as meetings, learning centers or maktabas, vaccination, ward coordination committee meetings, satellite clinics and any kind of training are

  
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conducted through the center houses built in each union. Households with disabled and female-dominated members are covered under special savings activities

In its ENRICH program CDIP helps the family members of the Dead of needy families in its working areas for their funeral activities. The picture shows funding a Dead people's family members on 21 December 2020 at Ratanpur, so that they can maintain the cost of the funeral activities. Underprivileged people of these two branches working area are immensely thankful to CDIP for such social activities.

## 10.6. Elderly Program

In the Elderly program under Awareness Activities there is a senior social center in each union which is open every day from 3 pm to 5 pm. Here the elders come and read magazines, watch TV, play chess-carom board etc.

There are also various recreational activities including storytelling. Village committee, ward committee and union committee have been formed with the elders. This committee meets every month. In the current financial year, 61 village and ward meetings and 6 union meetings were held in Mulgram Union. Under "Probin Shastho seba" general health camps were organized by specialist doctors in this financial year.

## 10.7. CDIP Adolescent Program

In collaboration with Palli Karma-Sahayak Foundation (PKSF), the Organization is implementing Adolescent Program. Previously it was named Cultural and Sports Program. In the Financial Year 2022-2023, PKSF has completely changed the nature of the Adolescent program based, but now has been made upazila-based. Kasba in Brahmanbaria district, Bandar in Narayanganj district and Singair upazila in Manikganj district have been allocated for CDIP Adolescent Program. It has been asked to form 9 boys and 9 girls clubs in each ward of each union of each upazila. Every club shall have two types of members- a) General members and b) Executive committee members. Teenagers between the ages of 9 and 18 can become general members of the club. Each club will have the executive committee of 11 members.

## 10.8. General Body, Governing Body & Senior Management

### 10.8.1. General Body

| No. | Name                          | Occupation  | Designation   |
|-----|-------------------------------|-------------|---------------|
| 1   | Mr. A K Fazlul Bari           | Consultancy | Chairman      |
| 2   | Mr. Shajahan Bhuiya           | Consultant  | Vice Chairman |
| 3   | Mr. Md. Abdullah              | Business    | Member        |
| 4   | Dr. Abbas Uddin Bhuiya        | Scientist   | Member        |
| 5   | Mr. G. M. Salehuddin Ahmed    | Banker      | Member        |
| 6   | Prof. Ahmed Kamal             | Teacher     | Member        |
| 7   | Mr. Sayed Fakhrul Hasan Murad | Teacher     | Member        |

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|    |                              |  |        |
|----|------------------------------|--|--------|
| 8  | Ms. Shama Rukh Alam          | Chartered Accountant                                       | Member |
| 9  | Dr. A. T. M. Farid           | Scientist  | Member |
| 10 | Ms. Majeda Husain Choudhury  | Teacher  | Member |
| 11 | Ms. Nargis Islam             | Social Service   | Member |
| 12 | Mr. Shafiqul Islam           | Social Service   | Member |
| 13 | Mr. Mahmudul Kabir           | Development Worker   | Member |
| 14 | Mr. Sayed Sayeduddin Ahmed   | Business   | Member |
| 15 | Mr. M. Khairul Kabir         | Rural Dev. Specialist                                      | Member |
| 16 | Ms. Saleha Begam             | Rural Dev. Specialist                                      | Member |
| 17 | Ms. Masuda Banu Farouk Ratna | Development Worker   | Member |
| 18 | Dr. Nargis Akhtar            | Teacher  | Member |
| 19 | Ms. Fahmida Karim            | Service  | Member |
| 20 | Ms. Melveen F. Alam          | Service  | Member |
| 21 | Mr. Syed Saqiful Hassan      | Service  | Member |
| 22 | Mr. Zubayer M. Shoeb         | Business   | Member |
| 23 | Mr. Mohammed Rasel Amin      | COO, FVA Diesel Sales & Service                            | Member |
| 24 | Dr. Sadia A. Chowdhury       | Executive Director, BRAC Institute of Global Health (BIGH) | Member |
| 25 | Dr. Munir Ahmed              | Country Director, ORBIS International, Bangladesh          | Member |
| 26 | Mr. Md. Abdus Satter Sarkar  | Partner, Mahfel Huq & Co.                                  | Member |
| 27 | Mr. Nazmus Saleheen          | AED, DESHA, Assistant Director (General)                   | Member |
| 28 | Ms. Sohelia Naznin Haque     | Society for Development Initiatives (SDI)                  | Member |
| 29 | Dr. Tasnim Ahmed             | Executive Director, BEDO                                   | Member |

### 10.8.2. Governing Body

The Governing Body is the highest policy making body of Centre for Development Innovation and Practices (CDIP). The Board defines the vision and mission of CDIP, and periodically reviews and updates the same. It provides leadership and guidance to the work of the organization.

The Board approves CDIP's institutional and programmatic strategies, as well as management, administrative and financial regulations. Through periodic review of the same, the Board ensures that the work of CDIP meets the changing needs and priorities in the identified areas.

The Governing Body appoints an Executive Director to carry out the overall responsibilities and in order to facilitate activities of the organization. The Executive Director is also the Member Secretary of the Board. The meeting of the Governing Body shall be held every three years.

| No. | Name                         | Designation   |
|-----|------------------------------|---------------|
| 1.  | Mr. A.K Fazlul Bari          | Chairman      |
| 2.  | Mr. Shajahan Bhuiya          | Vice Chairman |
| 3.  | Ms. Majeda Husain Choudhury  | Member        |
| 4.  | Ms. Masuda Banu Farouk Ratna | Member        |



|    |                     |           |
|----|---------------------|-----------|
| 5. | Ms. Fahmida Karim   | Member    |
| 6. | Ms Nargis Islam     | Member    |
| 7. | Mr. Shafiqul Islam  | Member    |
| 8. | Dr. Munir Ahmed     | Member    |
| 9. | Mr. Mifta Naim Huda | Secretary |

### Mr. A.K Fazlul Bari

Chairman

Mr. A.K. Fazlul Bari is a highly accomplished professional in the field of development and advisory services, with a wealth of experience and expertise. With a strong educational background and a distinguished career, he has made significant contributions to various renowned development organizations and continues to play a vital role even in his retirement.

Mr. Bari holds an impressive academic record, having completed both an MSc and MS degree. His educational achievements reflect his commitment to acquiring knowledge and skills in areas that have a direct impact on development and social progress.

Throughout his career, Mr. Bari has held senior positions in several prominent development organizations, including the Bangladesh Academy for Rural Development (BARD), IDF, and other renowned institutions. His roles in these organizations have allowed him to gain extensive experience and a deep understanding of the intricacies of development work.

While he may have officially retired from his government position, Mr. Bari's dedication to the development sector remains unwavering. He has transitioned into an advisory role, where he continues to provide invaluable insights, guidance, and support to organizations and initiatives that aim to drive positive change and development.

As the Chairman of CDIP, Mr. Bari demonstrates his commitment to leadership and fostering collaboration among stakeholders in the development field. His role as Chairman underscores his influence and dedication to advancing the organization's mission.

### Mr. Shajahan Bhuiya

Vice Chairman

Mr. Bhuiya holds an M.Com (Master of Commerce) degree from Dhaka University, demonstrating his strong foundation in commerce and business-related disciplines. Additionally, he has earned a Post Graduate Diploma in Project Management (P.G.D.P.M), highlighting his focus on project management and execution.

Mr. Shajahan Bhuiya is a multifaceted professional with a diverse background in academia, development, and consultancy. His academic achievements, combined with a wealth of experience across various sectors, reflect his commitment to education, development, and public service.

He is widely experienced due to my working with Government, NGO, private and UN systems. He is conversant with workings under both the dominant and the alternative development



paradigms. His management education and subsequent job experiences in multiple areas have enabled him to undertake any challenging assignments from planning to monitoring and evaluation in sustainable development field. He used to write project proposals; undertook several evaluative studies and submitted reports; wrote some books on education, health, NGO, etc.; gave presentations on his study papers; write articles in the national English dailies and magazines; taught students of BBA and MBA in some private universities in Bangladesh. His blend of experiences makes him capable of doing consultancy and advisory works in areas of development management, general management, HRM, communication, institutions and NGOs, training and education and so on.

Have been providing advisory services to many a national and international NGO since his midcareer in his journey through development path, (b) Worked as an Additional Director Of ASA University from 2011 to 2014, as a Coordinator (focal point) of Microfinance and Health Experimentation Project in Bangladesh by John Hopkins University and Green Bank from 2007 to 2009, as a Director, Social Communication of Expressions Ltd. from 2004 to 2006, as an Executive Director of Sampreeti, a national NGO of Bangladesh from 1999 to 2003, as a Research Fellow, Participation of Bangladesh Center for Advanced Studies ( BCAS ) from 1998 to 2002, as an Executive Director of Comilla Proshika Center For Development from 1994 to 1994, its Director (Admn.) from 1990 to 1996, and its Coordinator, Monitoring and Report writing from 1985 to 1990 and as an Admn. Officer, BAVS from 1983 to 1984. Also worked as an Assistant Private Secretary (APS) to State Minister for Post, Telephone and Telegraph in 1975, as an APS to Minister for Fisheries and Livestock and Civil Aviation and Tourism from 1977 to 1980 and as Zonal Intelligence Officer of Power Development Board (PDB) from December 1973 to 1974.

UN Mission experiences: (a) Worked as a Civic Education and Training Specialist under UNTAC Mission in Cambodia in 1992-93, (b) also worked as a United Nations Observation Support Officer under UNOMSA Mission in South Africa in 1994.

Consultancy: provided consultancy services for a fishery project of British ODA, staff appraisal of III Fishery Project and a study of women in fisheries of Bangladesh by World Bank, Dhaka, evaluation of a project supported by Storm Memorial and few more others.

**Ms. Majeda Husain Choudhury**  
Member

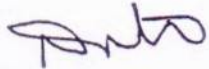
Ms. Majeda Husain Choudhury is a distinguished academic and educator with a strong foundation in social welfare and research. Her educational achievements and career contributions reflect her commitment to academia and social development.

Ms. Choudhury holds both an M.A. (Master of Arts) and an MPhil (Master of Philosophy) degree, from Dhaka University, underscoring her dedication to advanced studies and research in her field. These qualifications have equipped her with the knowledge and expertise to engage in profound academic and research endeavors.

**Ms. Masuda Banu Farouk Ratna**  
Member

  
**Mifta Naim Huda**  
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Ms. Masuda Banu Farouk Ratna is a dedicated and experienced development professional with a profound commitment to grassroots empowerment and integrated development work. Her career spanning over two decades has been marked by her tireless efforts in agricultural development, fisheries and livestock, and social development, particularly focusing on the rights and well-being of women and disabled individuals.

Ms. Ratna holds a Bachelor of Science (BSc) degree, which has provided her with a solid foundation for her work in the field of development.

Ms. Ratna is the founder member and currently serves as the Executive Director of Gram Bikash Shahayak Shangstha. Over the course of her career, which spans more than two decades, Ms. Ratna has been directly involved in various facets of integrated development work. Her contributions have encompassed the agricultural sector, fisheries, livestock, and social development in the humanitarian field.

Ms. Ratna's early professional life included valuable experience gained through her work at Cumilla Proshika, an organization known for its development initiatives and community-focused projects.

#### **Ms. Fahmida Karim**

Member

Ms. Karim has completed a Bachelor of Science (BSc) in Food & Nutrition and Master of Science (MSc) in Nutrition. She majored in Nutrition as well during her pursuit of an MPhil degree. These degrees have equipped her with a deep understanding of nutrition and related subjects.

Ms. Fahmida Karim is a dedicated professional with a strong background in food, nutrition and dietetics. Her education and career have revolved around the field of nutrition, making her a valuable asset in promoting health and well-being. She has been a nutritionist at Dhaka Shishu Hospital from 1995 to 1996. Afterwards, worked as a Senior Nutritionist at Bangladesh Betar. and as a Consultant Nutritionist at Kidney Foundation Hospital and Research Institute. Currently, she is a Nutrition and Diet Consultant at Renaissance Hospital & Research Institute Limited.


As a member of the Center for Development Innovation and Practice (CDIP), Ms. Karim brings her specialized knowledge in nutrition to the organization. Her background in this field is likely an asset in contributing to CDIP's initiatives, particularly those related to community health and nutrition.

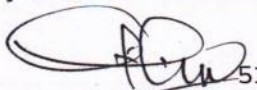
#### **Mr. Shafiqul Islam**

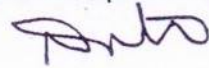
Member

Mr. Shafiqul Islam is a seasoned professional with a wealth of experience in the field of international development and humanitarian work. His career has spanned various roles, with a notable tenure at UNICEF.

As a Member of the Center for Development Innovation and Practice (CDIP), Mr. Shafiqul Islam brings with him a rich history of work in international development and humanitarian sectors.

  
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His insights and expertise are likely valuable contributions to CDIP's mission of promoting sustainable development and social progress.

**Ms. Nargis Islam**

Member

Ms. Nargis Islam held a prominent position as the Joint Chief of the Economic Relations Division (ERD). The ERD is a vital government agency responsible for coordinating development assistance and international cooperation in Bangladesh. In her role as Joint Chief, she likely played a pivotal role in shaping economic policies, fostering international partnerships, and overseeing projects aimed at driving economic growth and development in the country.

Ms. Nargis Islam is currently enjoying her well-deserved retirement. Her extensive experience in economic development and government service has likely equipped her with valuable insights and expertise.


**Dr. Munir Ahmed**

Member

Dr. Munir Ahmed joined Orbis International as Country Director, Bangladesh in August 2012 and brought over 30 years of experience in leading and managing public health, nutrition, food security, livelihoods, disability, management training and integrated programs. His career began working with government ministries (health and local government) and subsequently and served in a number of large national and international organizations such as Danish International Development Agency, BRAC (Bangladesh and Afghanistan), Save the Children UK and Save the Children International in Bangladesh prior joining Orbis. During his career he had been dealing with various donors like, USAID, DFID/UKAid, EU, DANIDA, UN organization, and maintained network with professional forum and associations for effective program and grant management.

Dr. Munir did his postgraduate diploma in tropical medicine and hygiene from University of Liverpool, UK, Masters in Social Development and Masters in Public Health from Atlantic International University, USA. He did his leadership enhancement training from the University of Philippines, public health management and international health from Harvard University and Boston University respectively.

In his current role, Dr. Munir is overall responsible to lead country team for ensuring alignment of Orbis vision, mission, strategic aims, and priorities and also to initiate program development, oversight country program, finance and operations including partner management. He maintains a effective relationships with national and international NGO forums/networks, donors and development organizations for raising Orbis portfolio and branding. He communicates to the global, regional teams for ensuring supports in program quality improvement, development and growth of the country program. During his tenure, he has been the chairperson for Bangladesh INGO forum for eye health. He received most prestigious "Vision Excellence Award" for his work in eye care in Bangladesh from the International Association of Prevention of Blindness (IAPB) - a global network for eye health affiliated with WHO.

  
**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation  
**BRAC BANK**

  
**S.A. Ahad**  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

  
**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC, **BRAC EPL**  
INVESTMENTS LIMITED



Dr. Munir is involved in various professional forum and organizations working towards development and universal health coverage. His articles and eye health research have been published in various media, reports and peer reviewed journals.

### Mr. Mifta Naim Huda

Secretary

Mr. Mifta Naim Huda completed his BBA (marketing) and MBA (marketing) from Assumption University, Thailand. He started off his career as a Senior Business Development Executive as Siam Jumbo between 2008 and 2010. Afterwards he shifted to Bata Bangladesh as an Area Manager in 2010, gradually promoted to Senior Manager (Collection) by 2017. He became Head of Marketing at Agora between 2017 to 2019. He entered CDIP in 2019 as Director, Strategy & Development in 2019, eventually becoming the Executive Director in 2020. Throughout his long, thriving career, he received multiple trainings, both local and international, namely;

1. Executive Leadership Training – PKSF, Bangladesh, July 2022
2. South Asia's Financial Inclusion Training (S-Fit) – Dubai, May 2022
3. Time Management, China Footwear Services, Guangzhou, China, 2015
4. Hi-Impact Facilitator Workshop, China Footwear Services, Guangzhou, China, 2015 – workshop on assisting trainers on developing themselves towards being effective facilitators.
5. Negotiation Skills for Buyers, China Footwear Services, Guangzhou, China, 2014
6. Winning Merchandising Strategies – Bata Singapore, August, 2012
7. Talented Step-Up Training Program, Bata Shoe Company (Bangladesh) Ltd., 2011 – session on equipping participants with necessary knowledge, skills and know-how to progress from being a manager to an effective leader

Talent Injection Program, Bata Shoe Company (Bangladesh) Ltd., 2010 – 6-month inter-department Bata Global Development program on-the-job and off-the-job

### 10.8.3. Senior Management

In order to establish good governance in every sphere of the organization, the Executive Management Team perform significant role on the strict implementation of various policies, rules and regulations those are applicable for the organization. The Executive Management Team members, ensures proper and timely management of all functions of the organization. This team meets once a week to discuss and evaluate various functions of the organization.

| No. | Name                          | Designation                                       |
|-----|-------------------------------|---|
| 1   | Mr. Mifta Naim Huda           | Executive Director                                |
| 2   | Mr. S. A. Ahad                | Director – Finance & Digitization                 |
| 3   | Mr. A. K. M. Habib Ullah Azad | Director – Program                                |
| 4   | Mr. A. K. M Shamsur Rahman    | General Manager & Head of Finance & Accounts      |
| 5   | Mr. Ibrahim Meah              | General Manager & Head of HR, OD & Administration |
| 6   | Mr. Sajibur Rahman            | General Manager and Head of Microfinance Program  |
| 7   | Mr. Amit Kumar Roy            | Deputy General Manager & Head of Digitization     |

Mifta Naim Huda  
Executive Director  
Centre for Development  
Innovation and Practices (CDIP)

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|   |                  |                                |
|---|------------------|--------------------------------|
| 8 | Mr. Aminul Islam | Senior Manager & Head of Audit |
|---|------------------|--------------------------------|

### Mr. Mifta Naim Huda

Executive Director

Mr. Mifta Naim Huda completed his BBA (marketing) and MBA (marketing) from Assumption University, Thailand. He started off his career as a Senior Business Development Executive as Siam Jumbo between 2008 and 2010. Afterwards he shifted to Bata Bangladesh as an Area Manager in 2010, gradually promoted to Senior Manager (Collection) by 2017. He became Head of Marketing at Agora between 2017 to 2019. He entered CDIP in 2019 as Director, Strategy & Development in 2019, eventually becoming the Executive Director in 2020. Throughout his long, thriving career, he received multiple trainings, both local and international, namely;

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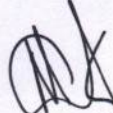
### Mr. S. A. Ahad, FCMA

Director of Finance & Digitization

He completed his B.Com from Dhaka City College in 1985 with a first class first position. He obtained an M.Com (Finance) and MBA (Accounting & Information System) from Dhaka University. Moreover, he is an FCMA title holder with a post-Graduate degree in Personnel Management from Bangladesh Institute of Management.

Below are his notable work experiences throughout his career;

1. Director of Finance and Digitization, Centre for Development Innovation and Practices (CDIP), Dhaka, Bangladesh; Nov. 2020 — Current.
2. Director of Finance and Administration, Transparency International Bangladesh (TIB), Dhanmondi, Dhaka, Bangladesh; Jun. 2015— Nov. 2020,
3. Treasury and Risk Controller – ICDDR,B, Mohakhali, Dhaka, Bangladesh; Apr. 2013—Jun. 2015.

  
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4. Deputy Chief of Party- Finance, Administration and Compliance, International Relief and Development Inc. (IRD), Kandahar, Afghanistan; Southern Regional Agricultural Development Program (SRADP), a \$72 million USAID project; Oct. 2011—March 2013.
5. Director of Finance and Administration, International Relief and Development Inc.(IRD), Kandahar, Afghanistan; Afghanistan Vouchers for Increased Production in Agriculture (AVIPA), a \$500 mil. USAID project; Oct. 2009—Sep 2011.
6. Director Finance, Hygiene, Sanitation and Water Supply (HYSAWA) Fund Management Office, Gulshan, Dhaka, Bangladesh; Jan. 2008—Oct 2009.
7. Director of Finance & Administration, Save the Children (USA), Bangladesh Country Office; Apr 2002 – Dec 2007.
8. Manager of Finance and Administration, Pathfinder International, Bangladesh Country Office; Dec. 1999 - Apr 2002.
9. Deputy General Manager (Chief of Finance and Accounts), Grameen Trust (Grameen Bank Replication Programs), Grameen Bank, Bangladesh; Bangladesh; Apr. 1997 – Nov. 1999.
10. Budget and Cost Officer, International Centre for Diarrhoeal Disease Research, Bangladesh (ICDDR, B), Mohakhali Dhaka, Bangladesh; Dec. 1992 – Mar. 1997.
11. Junior Accounts Officer, Bangladesh Biman (Bangladesh Airlines), Zia International Air Port, Dhaka, Bangladesh; Dec. 1990 – Nov. 1992.

**Mr. A.K.M Habib Ullah Azad**

Director - Programme

Mr. A.K.M Habib Ullah Azad completed his Masters of Art in Sociology from Chittagong University in 1984. He started off his career as a Senior Principal Officer from 1992 to 1997 at Grameen Bank. Promoted to Upazilla Manager from 2001-2003 at Grameen Shikkha. He was Deputy Manager at Grameen Samogree in 2003, then Senior Manager in 2005 at Grameen Byabosa Bikash. He joined CDIP as General Manager in 2005, holding the position till 2014. Currently he is the Director of Programme.

**Mr. A.K.M. Shamsur Rahman**

General Manager and Head of Finance & Accounts

He completed his MBA (finance) from Daffodil University with a CGPA 3.86. Completed his Articleship under Haque Shahalam Mansur & Co., Chartered Accountants.

He started off as Accountant & Administration Assistant first at Credit & Development Forum from 1996 till 1997. Then he moved to Bangladesh Women's Health Coalition (BWHC) from 1997 to 1998, assuming the same role. He worked as an Accountant at Blue Bell Int. Ltd between 1998 to 2001. He joined CDIP as an Accounts Officer in 2001, gradually promoted to the position of a General Manager at present.

  
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Received multiple trainings over the years, as mentioned below:

Participated in a weeklong training session of Credit and Development Forum (CDF) on Credit related Accounts Management.


1. Participated two days training session of Palli Karma Sahayak Foundation (PKSF) on Accrual Basis Accounts Keeping.
2. Participated three days training session of Palli Karma Sahayak Foundation (PKSF) and Business Advisory Services Centre (BASC) jointly on Supervision & Monitoring.
3. Participated two days training session of Palli Karma Sahayak Foundation (PKSF) on Accounts Keeping on Accrual Basis.
4. Participated three days training session of Palli Karma Sahayak Foundation (PKSF) on PO MIS software.
5. Participated seven days training session of Benchmark Software Bangladesh Ltd. on PO Financial Management System.
6. Participated five days training session of Palli Karma Sahayak Foundation (PKSF) on Business Plan for Microfinance Program.
7. Participated in a five-day Financial Management Training Course organized by BIM for Non-Profit Organization.

**Mr. Md. Ibrahim Meah, SPHRi**

General Manager and Head of HR & OD

Mr. Ibrahim result oriented international certified Human Resources Professional, 23 years' experience with a record of achievement in facilitating the effective management of overall business operations. Planned and implemented strategies that fueled an organization characterized by high performing individuals. Proven competencies in all facets of human resources programs and objective including policy planning, development, implementation, and management. general HR practitioner and passionate trainer has conducted numerous trainings in the area of specialization is HR and allied recent trends.

Mr. Ibrahim currently holding the GM and Head of HR & OD and Administration position @ Centre for Development Innovation and Practices (CDIP) and previously he served as a Head of HR @ Transparency International Bangladesh (TIB), ABDA Group, UTECH, Japan Red Cross etc. He holds ACBA from IBA-DU, MPA from Dhaka University, MBA, M.Sc from CU, PDHRM and PGDHRM from IPMA. Apart from HR, Mr. Ibrahim has conducted a wide range of training programs for several corporate house like Shanta Group, HSBC, Bangladesh Red Crescent Society etc. He has trained over ten thousand peoples including Managers, students, volunteers, NGO worker etc. covering topics managerial development training, leadership, team building and train-the-trainer programs, several popular programs such as: 'Design the winning KPI, "KPI Architecture", "Leadership in the 21st Century' etc.

  
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**Mr. Sajibur Rahman**

General Manager &amp; Head of Microfinance

Mr Sajibur Rahman is an experienced microfinance practitioner with a wide range of exposure in the field of Microfinance. In addition to his experience as a senior official in the various entity of ASA International Group Plc., He has served as Deputy Managing Director in Lak Jaya Microfinance Ltd, Sri Lanka[A subsidiary of ASA International group], ASA Microfinance [Sierra Leone] Ltd, Sierra Leone, as Operations Manager in ASA Savings & Loans Ltd, Ghana, as Cluster Coordinator in ASA Pakistan Ltd, Microfinance & Delinquency Management expert in CMI Lanka Holdings Ltd and Various position in ASA Bangladesh since 1993 to 2007. He is an expert in the "ASA Cost-effective, innovative and Sustainable Microfinance Model". Operations management, including developing and implementing organizational policies and procedures, and systems, Capacity building, including designing and implementing training programs. Project design and management in the field of microfinance and emergency response, implementing business plans and projections. Mr. Rahman has Operational microfinance experience in various countries including Sri Lanka, Pakistan, Ghana & Sierra Leone.

Thirty years of vast experience and progressive responsibility in the planning, managing, and implementing of microfinance programs in competitive and challenging operating environments. He has been serving as General Manager & Head of Microfinance of CDIP since December'2022. He has obtained a Master of Business Administration in Management. He has completed several training programs on Clients Protection Principal [CPP], Data Protection Principal [DPP], Entrepreneurship, Credit Reference Bureau [CRB], Central Information Bureau [CIB] and Empowerment, Leadership & Communication Skills by the Bank of Ghana [BoG], Ghana Invest Promotion centre [GIPC], Bank of Sierra Leone [BSL] & The Ghana Association of Savings and Loans Companies (GHASALC).

**Mr. Amit Kumar Roy**

Assistant General Manager &amp; Head of Digitization

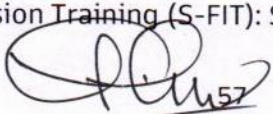
Completed his MBA from Dhaka University with a specialization in MIS. An enthusiastic management professional with 12 years of experience in Corporate MIS, Process Development, Financial Applications design, ERP Integration and Software Implementation. Had an experience of designing and implementing business automation tool and ERP for BRAC in 2700+ branch network with 21,000 devices.

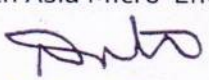
He started off as an MIS Executive at Beximco Pharmaceuticals in 2010. Then moved to Dekko group in the same role in 2011. He was the Senior MIS Executive at First Communications Ltd between 2012 to 2014. Became the Assistant Manager at BRAC between 2014-2016, then got promoted to Head of Enterprise Applications and held the position till 2020. He joined CDIP in 2020 and is currently the Head of Digitization.

He received the following trainings over the course of his career;

- Database Administrator (Oracle): IBCS- PRIMAX
- Strategic Communication: ENROUTE
- Certified Master Trainer: BRAC
- Project Management: BRAC
- Financial Inclusion Training (S-FIT): South Asia Micro-Entrepreneurs Network

  
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Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.

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**Mr. Md Aminul Islam**

Senior Manager &amp; Head of Audit

He completed his BSS in Arts. He was the Relationship Manager at ASA between 1992 till 2012. He has been with CDIP since 2012. He received training in Microfinance Operations & Management in 2023 from MRA.

**10.9. Description of Encumbered & Unencumbered Assets**

As of June 2023, there are no Encumbered Assets, as detailed in the table below:

|           | Encumbered Assets | Unencumbered Assets |
|-----------|-------------------|---------------------|
| June 2024 | -                 | BDT 19,632,309,661  |

**10.9.1. Description of Assets & Liabilities****10.9.2. Description of Assets (Consolidated)****Property, Plant & Equipment**

The Property, Plant, and Equipment for Micro Finance and CDIP General Activities increased by 38.4% since fiscal year 2023.

| Property, plant and equipment: | 2023-24            | 2022-23            |
|--------------------------------|--------------------|--------------------|
| Micro Finance                  | 910,996,477        | 695,083,685        |
| CDIP General Activities        | 52,765,984         | 1,427,040          |
| <b>Total</b>                   | <b>963,762,461</b> | <b>696,510,725</b> |

| Micro Finance                             | 2023-24            | 2022-23            |
|---|--------------------|--------------------|
| <b>A. Cost</b>                            |                    |                    |
| Balance as at July 01, 2023               | 782,484,899        | 205,829,709        |
| Add: Purchased during the year            | 150,670,165        | 578,835,438        |
| Less: Adjustment during the year          | 3,123,435          | 2,180,248          |
| Balance as at June 30, 2024               | 930,031,629        | 782,484,899        |
| <b>B. Accumulated Depreciation</b>        |                    |                    |
| Balance as at July 01, 2023               | 87,401,214         | 78,843,177         |
| Add: Depreciation Charged During the Year | 11,218,584         | 10,288,093         |
| Less: Adjustment during the year          | 2,768,014          | 1,730,056          |
| Balance as at June 30, 2024               | 95,851,784         | 87,401,214         |
| <b>Written down value (A-B)</b>           | <b>834,179,845</b> | <b>695,083,685</b> |

| CDIP General Activities | 2023-24 | 2022-23 |
|-------------------------|---------|---------|
| <b>A. Cost</b>          |         |         |

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|   |                  |                  |
|---|------------------|------------------|
| Balance as at July 01, 2023               | 2,340,593        | 2,114,042        |
| Add: Purchased during the year            | 1,160,973        | 320,255          |
| Balance as at June 30, 2024               | 3,501,566        | 2,434,297        |
| <b>B. Accumulated Depreciation</b>        |                  |                  |
| Balance as at July 01, 2023               | 929,555          | 687,597          |
| Add: Depreciation Charged During the Year | 218,325          | 319,660          |
| Less: Adjustment during the year          | 77,702           | -                |
| Balance as at June 30, 2024               | 1,225,582        | 1,007,257        |
| <b>Written down value (A-B)</b>           | <b>2,275,984</b> | <b>1,427,040</b> |

### Long-Term Investment

The long-term investment for the year 2023-24 was 126,208,668, which includes a Reserve Fund Investment (Government Treasury Bond) of 75,718,668 and a Capital Investment of 50,490,000. This indicates that the long-term investment has grown by about 60.86% from the year 2022-23 to 2023-24.

| Long term investment                          | 2023-24            | 2022-23           |
|---|--------------------|-------------------|
| Reserve Fund Investment (Govt. Treasury Bond) | 75,718,668         | 77,467,611        |
| Capital Investment                            | 50,490,000         | 990,000           |
| <b>Total</b>                                  | <b>126,208,668</b> | <b>78,457,611</b> |

### Short Term Loan to Members & Customers

ST loan to members and customers in Micro Finance increased by 9.8% while for General Activities, decreased by 2.8% but overall short term loans increased by 9.8%.

| Short Term Loan to Members & Customers: | 2023-24               | 2022-23               |
|---|-----------------------|-----------------------|
| Micro Finance                           | 15,932,401,577        | 14,515,625,737        |
| CDIP General Activities                 | 90,945                | 93,518                |
| <b>Total</b>                            | <b>15,932,492,522</b> | <b>14,515,719,255</b> |

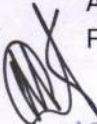
### Short-Term Investment

ST Investment increased by only 16.7% during FY2022-23.

| Short term investment   | 2023-24              | 2022-23              |
|-------------------------|----------------------|----------------------|
| Micro Finance           | 1,243,394,586        | 1,067,883,750        |
| CDIP General Activities | 19,818,947           | 14,700,000           |
| <b>Total</b>            | <b>1,263,213,533</b> | <b>1,082,583,750</b> |

### Advance, deposits and prepayments

Advance, deposits and prepayments increased by 11.6% with contributions from both Micro Finance and CDIP General Activities.

  
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| Advance, deposits and prepayments | 2023-24           | 2022-23           |
|-----------------------------------|-------------------|-------------------|
| Micro Finance                     | 53,264,706        | 33,779,355        |
| CDIP General Activities           | 106,141           | 14,028,581        |
| <b>Total</b>                      | <b>53,370,847</b> | <b>47,807,936</b> |

### Inventory

There was a 96.0% decrease in inventory with contributions from both Micro Finance and CDIP General Activities.

| Inventory               | 2023-24          | 2022-23           |
|-------------------------|------------------|-------------------|
| Micro Finance           | 89,378           | 166,553           |
| CDIP General Activities | 2,916,859        | 74,975,126        |
| <b>Total</b>            | <b>3,006,237</b> | <b>75,141,679</b> |

### Cash & Cash Equivalents

There was an increase in cash & cash equivalents of 44.5% which was mainly contributed by Micro Finance. While Micro Finance increased by 97.8% CDIP General Activities decreased by 86.8%.

| Cash & Cash equivalents | 2023-24              | 2022-23            |
|-------------------------|----------------------|--------------------|
| Micro Finance           | 1,439,650,772        | 727,846,061        |
| CDIP General Activities | 12,705,371           | 96,439,275         |
|                         | <b>1,452,356,143</b> | <b>824,285,336</b> |

## 10.9.3. Description of Assets (Solo)

### Property, Plant & Equipment

Due to a high number of purchases in FY2023-24, overall Fixed Assets increased by 20% since the previous fiscal year.

| Property, plant and equipment             | 2023-24            | 2022-23            |
|---|--------------------|--------------------|
| <b>A. Cost</b>                            |                    |                    |
| Opening Balance                           | 782,484,899        | 205,829,709        |
| Add: Purchased during the year            | 150,670,165        | 578,780,587        |
| Less: Adjustment during the year          | 3,123,435          | 2,125,397          |
| <b>Closing Balance</b>                    | <b>930,031,629</b> | <b>782,484,899</b> |
| <b>B. Accumulated Depreciation</b>        |                    |                    |
| Opening Balance                           | 87,401,214         | 78,843,177         |
| Add: Depreciation Charged during the year | 11,218,584         | 10,288,093         |
| Less: Adjustment during the year          | 2,768,014          | 1,730,056          |
| <b>Closing Balance</b>                    | <b>95,851,784</b>  | <b>87,401,214</b>  |



|                                 |                    |                    |
|---------------------------------|--------------------|--------------------|
| <b>Written Down Value (A-B)</b> | <b>834,179,845</b> | <b>695,083,685</b> |
|---------------------------------|--------------------|--------------------|

| <b>Capital Work-in-Progress</b>            | <b>2023-24</b> | <b>2022-23</b>   |
|--|----------------|------------------|
| <b>Opening Balance</b>                     | 2,530,000      | -                |
| Add: Addition during the year              | 67,060,431     | 2,530,000        |
| Less: Capitalized to building              | 49,338,294     |                  |
| Less: Capitalized to office equipment      | 12,024,304     |                  |
| Less: Capitalized to furniture and fixture | 8,227,833      |                  |
| <b>Closing Balance</b>                     | -              | <b>2,530,000</b> |

### Long-Term Investment

Long-term investment consists of reserve fund invested mostly in Treasury Debt Securities. Investments did not rise during the FY2023-24, but encashment of securities decreased by 82%. Hence, the overall long-term investments decreased by 2%.

| <b>Long-Term Investment</b>                   | <b>2023-24</b>    | <b>2022-23</b>    |
|---|-------------------|-------------------|
| Reserve Fund Investment (Govt. Treasury Bond) |                   |                   |
| <b>Opening Balance</b>                        | 77,467,611        | 71,634,749        |
| Add: Invested during the year                 | -                 | 15,095,943        |
|   | <b>77,467,611</b> | <b>86,730,692</b> |
| Less: Encashed during the year                | 1,748,943         | 9,263,081         |
|   | <b>75,718,668</b> | <b>77,467,611</b> |
| Less: Adjustment during the year              | -                 | -                 |
| <b>Closing Balance</b>                        | <b>75,718,668</b> | <b>77,467,611</b> |

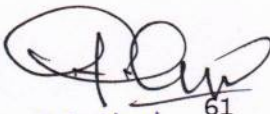
### Intangible Assets

Intangible Assets decreased in FY 2023-24 by 7.8%

| <b>Intangible Assets</b>                  | <b>2023-24</b>   | <b>2022-23</b> |
|---|------------------|----------------|
| <b>A. Cost</b>                            |                  |                |
| <b>Opening Balance</b>                    | 6,735,500        | 6,315,500      |
| Add: Purchased during the year            | 525,000          | 420,000        |
| Less: Adjustment during the year          |                  | -              |
| <b>Closing Balance</b>                    | 7,260,500        | 6,735,500      |
| <b>B. Accumulated Amortization</b>        |                  |                |
| <b>Opening Balance</b>                    | 5,986,662        | 5,583,025      |
| Add: Amortization Charged During the Year | 175,874          | 403,637        |
| Less: Adjustment during the year          | -                | -              |
| <b>Closing Balance</b>                    | 6,162,536        | 5,986,662      |
| <b>Written down value (A-B)</b>           | <b>1,097,964</b> | <b>748,838</b> |

### Loans to Members

  
**Mifta Naim Huda**  
 Executive Director  
 Centre for Development  
 Innovation and Practices  
**BRAC BANK**

  
**S.A. Ahad**  
 Director-Finance & Digitization  
 Centre for Development  
 Innovation and Practices (CDIP)

  
**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.

 **BRAC EPL**  
 INVESTMENTS LIMITED



Loan portfolio expanded 9.8%, led by HHWL.

| Loans to Members            | 2023-24               | 2022-23               |
|-----------------------------|-----------------------|-----------------------|
| Jagoron                     | 4,391,079,658         | 3,986,614,879         |
| Agrosor                     | 10,759,192,242        | 9,109,079,857         |
| Sufolon                     | 85,938,478            | 139,498,894           |
| Buniad                      | 18,382,281            | 15,164,034            |
| ENRICH(IGA)                 | 59,117,232            | 44,577,282            |
| ENRICH(LI)                  | 446,177               | 344,599               |
| ENRICH (AC)                 | 2,000,790             | 2,497,544             |
| SMAP                        | 278,293,737           | 277,372,853           |
| Livelihood Improvement      | 15,111,476            | 238,085,965           |
| Agrosor (MDP)               | 13,044,589            | 114,955,852           |
| SDL                         | 5,948                 | 15,777                |
| LRL(Jagoron)                | 29,813,218            | 22,848,968            |
| LRL(Agrosor)                | 16,878,827            | 19,565,183            |
| LRL(Youth)                  | -                     | -                     |
| RRSL(Jagoron)               | 4,658,661             | 239,654,125           |
| RRSL(Agrosor)               | 691,514               | 768,169               |
| Agrosor (MDP-AF)            | 26,530,386            | 158,320,576           |
| Water and Sanitation (WCAD) | 469,363               | 13,851,275            |
| HHWL                        | 18,727,771            | 4,848,397             |
| HHSL                        | 97,268,340            | 46,823,363            |
| Biborton                    | 2,891,811             | 80,638,145            |
| Supper Loan                 | 380,925               | 100,000               |
| Agrosor (MFCE)              | 98,696,238            |                       |
| PgP                         | 12,781,915            |                       |
| <b>Total</b>                | <b>15,932,401,577</b> | <b>14,515,625,737</b> |

### Short Term Investment

CDIP's investments in short-term investments increased by 16.4%.

| Short Term Investment:  | 2023-24              | 2022-23              |
|-------------------------|----------------------|----------------------|
| Savings FDR             | 310,000,000          | 285,000,000          |
| Reserve Fund Investment | 434,000,000          | 364,000,000          |
| FDR for Bank Guarantee  | 499,394,586          | 418,883,750          |
| <b>Total</b>            | <b>1,243,394,586</b> | <b>1,067,883,750</b> |

## 10.9.4. Description of Liabilities (Consolidated)

### Loan from PKSF (long-term)

The loan from PKSF for Micro Finance had a negligible decrease since the last fiscal year.

| Loan from PKSF | 2023-24 | 2022-23 |
|----------------|---------|---------|
|----------------|---------|---------|

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Centre for Development  
Innovation and Practices  
**BRAC BANK**

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Centre for Development  
Innovation and Practices (CDIP)

Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.

**BRAC EPL**  
INVESTMENTS LIMITED



|                         |                    |                    |
|-------------------------|--------------------|--------------------|
| Micro Finance           | 507,270,840        | 511,341,668        |
| CDIP General Activities | -                  | -                  |
| <b>Total</b>            | <b>507,270,840</b> | <b>511,341,668</b> |

#### **Loan from Commercial Bank & NBFI (long-term)**

The loan from Commercial Bank & NBFI for Micro Finance has significantly decreased by 93.6% since the last fiscal year.

| <b>Loan from Commercial Bank &amp; NBFI</b> | <b>2023-24</b>   | <b>2022-23</b>     |
|---|------------------|--------------------|
| Micro Finance                               | 6,805,483        | 105,522,133        |
| CDIP General Activities                     | -                | -                  |
| <b>Total</b>                                | <b>6,805,483</b> | <b>105,522,133</b> |

#### **Loan from PKSf (short-term)**

The short-term loan from PKSf for Micro Finance has decreased by 8.1% since last year.

| <b>Loan from PKSf:</b>  | <b>2023-24</b>     | <b>2022-23</b>     |
|-------------------------|--------------------|--------------------|
| Micro Finance           | 698,362,500        | 759,995,833        |
| CDIP General Activities | -                  | -                  |
| <b>Total</b>            | <b>698,362,500</b> | <b>759,995,833</b> |

#### **Loan from Bangladesh Bank (JICA Fund)-SMAP**

The loan from Bangladesh Bank (JICA Fund)-SMAP for Micro Finance has decreased by 3.1% since last fiscal year.

| <b>Loan from Bangladesh Bank (JICA Fund)-SMAP</b> | <b>2023-24</b>     | <b>2022-23</b>     |
|---|--------------------|--------------------|
| Micro Finance                                     | 430,000,000        | 417,000,000        |
| CDIP General Activities                           | -                  | -                  |
| <b>Total</b>                                      | <b>430,000,000</b> | <b>417,000,000</b> |

#### **Loan from Commercial Bank, NBFI & IDCOL (short-term)**

The short-term loan from Commercial Bank, NBFI & IDCOL for Micro Finance has increased by 15.1% since the last fiscal year.

| <b>Loan from Commercial Bank, NBFI &amp; IDCOL</b> | <b>2023-24</b>       | <b>2022-23</b>       |
|--|----------------------|----------------------|
| Micro Finance                                      | 4,384,930,855        | 3,809,680,439        |
| CDIP General Activities                            | -                    | -                    |
| <b>Total</b>                                       | <b>4,384,930,855</b> | <b>3,809,680,439</b> |

#### **Members savings deposits**

The Members' savings deposits in Micro Finance decreased by 24.3%. Moreover, the deposits in CDIP General Activities has remained constant since the last fiscal year.

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Centre for Development  
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**BRAC BANK**

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Innovation and Practices (CDIP)

Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.

**BRAC EPL**  
INVESTMENTS LIMITED



| Members savings deposits | 2023-24              | 2022-23              |
|--------------------------|----------------------|----------------------|
| Micro Finance            | 4,235,656,925        | 5,598,963,301        |
| CDIP General Activities  | -                    | -                    |
| <b>Total</b>             | <b>4,235,656,925</b> | <b>5,598,963,301</b> |

### Other Payables

The Other Payables in Micro Finance increased 44.9% However, the payable in CDIP General Activities significantly decreased by 98.9%. Overall, the total Accounts Payable decreased by 21.1%.

| Other Payables          | 2023-24            | 2022-23            |
|-------------------------|--------------------|--------------------|
| Micro Finance           | 171,172,438        | 118,138,591        |
| CDIP General Activities | 1,122,135          | 100,313,951        |
| <b>Total</b>            | <b>172,294,573</b> | <b>218,452,542</b> |

## 10.9.5. Description of Liabilities (Solo)

### Loan from Commercial Banks & NBFIs

Loan from Commercial Banks and NBFIs stood at BDT 4,384,930,855 in FY2023-24 with an increase of 15.1% YoY from the last audited year. Majority of the loans were from BRAC Bank Limited.

| Loan from Commercial Bank & NBFIs  | 2023-24       | 2022-23     |
|------------------------------------|---------------|-------------|
| Loan from BRAC Bank Ltd. (Jagoron) | -             | 300,000,000 |
| Loan from BRAC Bank Ltd. (Agrosor) | -             | 3,228,891   |
| Loan from BRAC Bank Ltd.           | 1,295,354,830 | 999,681,266 |
| Loan from Mutual Trust Bank Ltd.   | 51,396,010    | -           |
| Loan from Bank Asia Ltd.           | 376,046,400   | 254,416,541 |
| Loan from Estern Bank Ltd.         | 250,000,000   | 250,000,000 |
| Loan from Dhaka Bank Ltd.          | 500,000,000   | 200,000,000 |
| Loan from NCC Bank Ltd.            | 540,787,151   | 449,561,501 |
| Loan from Uttara Bank Ltd.         | -             | 54,635,789  |
| Loan from NRBC Bank Ltd.           | 169,367,870   | 200,000,000 |
| Loan from IDLC Finance Ltd.        | 52,428,777    | -           |
| Loan from Lankabangla Finance Ltd. | 105,719,149   | 264,476,406 |
| Loan from IPDC Finance Ltd.        | 75,823,491    | -           |
| Loan from STEPS Org.               | -             | -           |
| Loan from ONE Bank Ltd.            | 200,000,000   | 200,000,000 |
| Loan from Midland Bank Ltd.        | 92,073,725    | 8,680,045   |
| Loan from Southeast Bank Ltd.      | 150,000,000   | 125,000,000 |
| Loan from City Bank Ltd.           | 200,000,000   | 100,000,000 |
| Loan from UCBL                     | -             | 200,000,000 |
| Loan from Meghna Bank Ltd.         | 200,000,000   | 200,000,000 |



|  |                      |                      |
|--|----------------------|----------------------|
| Loan from UBICO                        | 25,933,452           |                      |
| Loan from Lankan Alliance Finance Ltd. | 100,000,000          |                      |
| <b>Total</b>                           | <b>4,384,930,855</b> | <b>3,809,680,439</b> |

### Loan from PKSf (Short Term)

Majority of PKSf loans were concentrated in Jagoron, Agrosor and Sufolon segments; accumulated a total of BDT 698,362,500 for the 2023-2024 fiscal year, a 8.1% decrease from last year.

| <b>Loan from PKSf (Short Term)</b> | <b>2023-24</b>     | <b>2022-23</b>     |
|------------------------------------|--------------------|--------------------|
| Jagoron                            | 182,000,000        | 149,000,000        |
| Agrosor                            | 199,000,000        | 212,000,000        |
| Sufolon                            | 100,000,000        | 160,000,000        |
| Buniad                             | 10,833,333         | 10,000,000         |
| ENRICH (IGA)                       | 23,400,000         | 27,000,000         |
| ENRICH (LI)                        | 375,000            | 300,000            |
| ENRICH (AC)                        | 525,000            | 458,333            |
| Agrosor (MDP)                      | 64,000,000         | 100,500,000        |
| SDL                                | -                  | -                  |
| LRL                                | -                  | 27,400,000         |
| Household Water                    | 11,312,500         | 6,220,833          |
| Household Sanitation               | 66,916,667         | 57,116,667         |
| Agrosor (MFCE)                     | 40,000,000         | 10,000,000         |
| <b>Total</b>                       | <b>698,362,500</b> | <b>759,995,833</b> |

### Members Savings Deposits

CDIP's member savings deposits stood at BDT 4,235,656,925 which increased by 7.3% from the last fiscal year.

| <b>Members savings deposits</b> | <b>2023-24</b>       | <b>2022-23</b>       |
|---------------------------------|----------------------|----------------------|
| Members savings - Compulsory    | 3,272,248,973        | 3,102,716,682        |
| Members savings - Voluntary     | 892,850,411          | 785,249,115          |
| Inactive Savings                | 70,557,541           | 60,419,202           |
| <b>Total</b>                    | <b>4,235,656,925</b> | <b>3,948,384,999</b> |

As Reserved Fund is composed of at least 10% of Cumulative Surplus. Cumulative Surplus balance increased by 22.4% YoY.

Other Funds grew by 20.8% since the prior fiscal year.

| <b>Reserve Fund</b>                      | <b>2023-24</b>     | <b>2022-23</b>     |
|--|--------------------|--------------------|
| <b>Opening Balance</b>                   | <b>447,474,546</b> | <b>365,690,496</b> |
| Add: Transferred from Cumulative surplus | 83,474,746         | 81,784,050         |

Mifta Naim Huda  
Executive Director  
Centre for Development  
Innovation and Practices  
**BRAC BANK**

65  
S.A. Ahad  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.

**BRAC EPL**  
INVESTMENTS LIMITED



|  |                    |                    |
|--|--------------------|--------------------|
| Less: Adjustment with Cumulative surplus     |                    | -                  |
| <b>Closing Balance</b>                       | 530,949,292        | <b>447,474,546</b> |
| <b>Other funds</b>                           |                    |                    |
| HO - Other Fund                              | (54,000)           | -                  |
| Contributory End Service Benefit             | 6,191,048          | 4,984,083          |
| Death Compensation and Employee Welfare Fund | 56,795,712         | 49,031,401         |
| Khudra Jhuki and Member Welfare Fund         | 633,382,623        | 516,678,637        |
| Grants Received                              | 1,635,500          | 7,245,000          |
| <b>Total</b>                                 | <b>697,950,883</b> | <b>577,939,121</b> |

Mifta Naim Huda  
Executive Director  
Centre for Development  
Innovation and Practices



66  
S.A. Ahad  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.





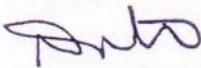
## 10.10. Description of Previously Issued Debt and/or Securities

CDIP has no previously issued debt or other securities.

  
**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices



  
**S.A. Anad** 67  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

  
**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.





11. AUDITED REPORT ALONG WITH FINANCIAL STATEMENTS OF THE  
ISSUER OR ORIGINATOR

A handwritten signature in blue ink, appearing to be 'Mifta Naim Huda'.

**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

A handwritten signature in blue ink, appearing to be 'S.A. Ahad'.

**S.A. Ahad**  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

A handwritten signature in blue ink, appearing to be 'Nasimul Baten'.

**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.

# MABS & J Partners

Chartered Accountants

Member firm of Nexia International, UK

## Auditor's Report and Consolidated Financial Statements

of

Centre for Development Innovation and Practices (CDIP)

As at & for the Year Ended 30 June 2024



*[Signature]*  
Mitha Nader Huda  
Executive Director  
Centre for Development  
Innovation and Practices (CDIP)

*[Signature]*  
S.A. Ahad  
Director Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

*[Signature]*  
M. J. Partners  
Chartered Accountants  
Member firm of Nexia International, UK

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**Mifta Naim Huda**  
 Executive Director  
 Centre for Development  
 Innovation and Practices

  
**S.A. Ahad**  
 Director-Finance & Digitization  
 Centre for Development  
 Innovation and Practices (CDIP)

  
**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



Nexia  
in Bangladesh

ম্যাবস এন্ড জে পার্টনার্স  
MABS & J Partners  
Chartered Accountants

## Independent Auditor's Report

To the Governing Body of Centre for Development Innovation and Practices (CDIP)

### Report on the Audit of the Consolidated Financial Statements

#### Opinion

We have audited the Consolidated Financial Statements of Centre for Development Innovation and Practices (CDIP), which comprise the Consolidated Statement of Financial Position as at 30 June 2024, and the Consolidated Statement of Profit or Loss and Other Comprehensive Income, Consolidated Statement of Receipts and Payments, Consolidated Statement of Cash Flows and Consolidated Statement of Changes in Fund for the year then ended 30 June 2024, and notes to the Consolidated Financial Statements, including a summary of significant Accounting Policies.

In our opinion, the accompanying Consolidated Financial Statements give a true and fair view of the financial position of Centre for Development Innovation and Practices (CDIP) as at 30 June 2024, and its financial performance, its cash flows and its receipts and payments for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA guidelines.

#### Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Management is responsible for the preparation of the financial statements that give a true and fair view in accordance with International Financial Reporting Standards (IFRSs), International Accounting Standards (IASs), Rules and Regulations of Micro Credit Regulatory Authority (MRA) and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the Consolidated Financial Statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Organization's financial reporting process.

#### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the Consolidated Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Consolidated Financial Statements.

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Road 17, Dhaka-1213, Bangladesh  
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Phone : +88-01722-156260  
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S.A. Ahad

Director-Finance & Digitization  
Centre for Development  
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**Nexia**  
International

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**MABS & J Partners**  
Chartered Accountants

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

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

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

Signed for & on behalf of  
**MABS & J Partners**  
Chartered Accountants

  
**Nasir U Ahmed**  
FCA, FCS, CGMA, ACMA(UK), FCA (England & Wales)  
Deputy Managing Partner  
DVC No.: 2409250535AS439976  
ICAB Enrollment No: 0535

Place: Dhaka, Bangladesh  
Dated: 25 SEP 2024

**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

**S.A. Ahad**  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.

**Centre for Development Innovation and Practices**  
**Consolidated Statement of Financial Position**


As at June 30, 2024

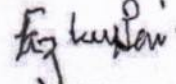
| Particulars   | Notes | Amount in Tk.         |                       |
|---|-------|-----------------------|-----------------------|
|   |       | As at                 |                       |
|   |       | 30-Jun-24             | 30-Jun-23             |
| <b>ASSETS</b>                                       |       |                       |                       |
| <b>A. Non-current assets</b>                        |       | <b>963,762,461</b>    | <b>778,247,174</b>    |
| Property, Plant and Equipment                       | 6.00  | 836,455,829           | 696,510,725           |
| Capital Work-in-Progress                            | 7.00  | -                     | 2,530,000             |
| Intangible assets                                   | 8.00  | 1,097,964             | 748,838               |
| Long term investment                                | 9.00  | 126,208,668           | 78,457,611            |
| <b>B. Current Assets</b>                            |       | <b>18,763,517,084</b> | <b>16,590,664,244</b> |
| loan to members & Customers                         | 10.00 | 15,932,492,522        | 14,515,719,255        |
| Short term investment                               | 11.00 | 1,263,213,533         | 1,082,583,750         |
| Bills & other receivables                           | 12.00 | 59,077,802            | 45,126,288            |
| Advance, deposits and prepayments                   | 13.00 | 53,370,847            | 47,807,936            |
| Store & spares                                      | 14.00 | 3,006,237             | 75,141,679            |
| Cash & Cash Equivalents                             | 15.00 | 1,452,356,143         | 824,285,336           |
| <b>Total Assets (A+B)</b>                           |       | <b>19,727,279,545</b> | <b>17,368,911,418</b> |
| <b>Capital Fund and Liabilities</b>                 |       |                       |                       |
| <b>C. Capital Fund</b>                              |       | <b>5,040,817,105</b>  | <b>4,257,506,000</b>  |
| Cumulative surplus                                  | 16.00 | 4,509,867,813         | 3,810,031,454         |
| Reserve fund  | 17.00 | 530,949,292           | 447,474,546           |
| <b>D. Other funds</b>                               |       | <b>697,968,883</b>    | <b>577,939,121</b>    |
| <b>E. Non-Current Liabilities</b>                   |       | <b>3,798,178,096</b>  | <b>3,155,705,488</b>  |
| Loan from PKSF                                      | 19.00 | 507,270,840           | 511,341,668           |
| Loan from Commercial Bank & NBF                     | 20.00 | 6,805,483             | 105,522,133           |
| Members savings deposits                            | 21.00 | 2,197,062,012         | 1,650,578,302         |
| Provision for Expenses                              | 22.00 | 680,845,350           | 558,330,510           |
| Other payables                                      | 23.00 | 406,194,411           | 329,932,875           |
| <b>F. Current Liabilities</b>                       |       | <b>10,190,315,461</b> | <b>9,377,760,809</b>  |
| Loan from PKSF                                      | 24.00 | 698,362,500           | 759,995,833           |
| Loan from Bangladesh Bank (JICA Fund)               | 25.00 | 430,000,000           | 417,000,000           |
| Loan from Commercial Bank, NBF & IDCOL              | 26.00 | 4,384,930,855         | 3,809,680,439         |
| Members savings deposits                            | 27.00 | 4,235,656,925         | 3,948,384,999         |
| Provision for Expenses                              | 28.00 | 269,070,608           | 224,246,996           |
| Other Payables                                      | 29.00 | 172,294,573           | 218,452,542           |
| <b>Total Capital Fund and Liabilities (C+D+E+F)</b> |       | <b>19,727,279,545</b> | <b>17,368,911,418</b> |

The annexed notes form an integral part of these consolidated financial statements.

  
GM (Finance & Accounts)

  
Director (Finance & Digitization)

  
Executive Director

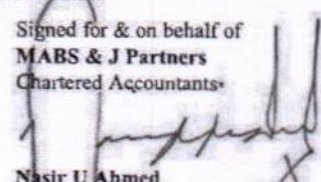
  
Chairman

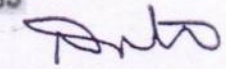
Signed as per our annexed report of even date.

Place: Dhaka, Bangladesh  
Dated: 25 SEP 2024

  
Mifta Naim Huda  
Executive Director  
Centre for Development  
Innovation and Practices

  
S.A. Ahad  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

Signed for & on behalf of  
**MABS & J Partners**  
Chartered Accountants  
  
Nasir U Ahmed  
FCA, FCS, CGMA, ACMA(UK), FCA(England & Wales)  
Deputy Managing Partner  
DVC No.: 2409250535AS439976  
ICAB Enrollment No: 0535

  
Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.

**Centre for Development Innovation and Practices**  
**Consolidated Statement of Profit or Loss and Other Comprehensive Income**  
For the year ended June 30, 2024


| Particulars  | Notes | Amount in Tk.        |                      |
|--|-------|----------------------|----------------------|
|  |       | For the year ended   |                      |
|  |       | 2023-2024            | 2022-2023            |
| <b>A. Revenue</b>  |       | <b>3,524,142,669</b> | <b>3,092,994,684</b> |
| Service charges income                                       | 30.00 | 3,424,007,719        | 3,034,664,869        |
| Bank Interest on Investment                                  | 31.00 | 90,410,640           | 53,252,664           |
| Issue of Pass book, Form & Other                             | 32.00 | 4,432,300            | 4,219,965            |
| Grant Income   | 33.00 | -                    | 120,000              |
| Others Income  | 34.00 | 5,292,010            | 737,186              |
| Sale   | 35.00 | 83,229,644           | 543,508,951          |
| Less: Cost of Good Sold                                      | 36.00 | 69,889,929           | 474,295,723          |
| <b>B. Gross Profit</b>                                       |       | <b>13,339,715</b>    | <b>69,213,228</b>    |
| <b>Operating Income (A+B)</b>                                |       | <b>3,537,482,384</b> | <b>3,162,207,912</b> |
| <b>Non Operating Income</b>                                  |       |                      |                      |
| Bank Interest  | 37.00 | 25,655,697           | 10,206,849           |
|  |       | <b>3,563,138,081</b> | <b>3,172,414,761</b> |
| <b>Operating Expenses</b>                                    |       | <b>2,696,600,132</b> | <b>2,291,098,164</b> |
| Personnel Expenses   | 38.00 | 1,214,003,811        | 1,044,097,798        |
| General & Administrative Expenses                            | 39.00 | 175,492,804          | 156,936,246          |
| Selling & Distribution Expenses                              | 40.00 | 793,593              | 6,272,214            |
| Financial Expenses   | 41.00 | 975,291,854          | 765,537,173          |
| Depreciation & Amortization                                  | 42.00 | 11,612,783           | 11,011,390           |
| Loan Loss Provision Expense (LLPE)                           |       | 319,405,287          | 307,243,343          |
| <b>Profit Before Tax</b>                                     |       | <b>866,537,949</b>   | <b>881,316,597</b>   |
| Income Tax Expenses  | 43.00 | 31,870,531           | 32,115,882           |
| <b>Excess/(deficit) of income over expenditure after tax</b> |       | <b>834,667,418</b>   | <b>849,200,715</b>   |

The annexed notes form an integral part of these consolidated financial statements.

  
GM (Finance & Accounts)

  
Director (Finance & Digitization)

  
Executive Director

  
Chairman

Signed as per our annexed report of even date.

Place: Dhaka, Bangladesh  
Dated: 25 SEP 2024

Signed for & on behalf of  
**MABS & J Partners**  
Chartered Accountants

  
**Nasir U Ahmed**  
FCA, FCS, CGMA, ACMA(UK), FCA (England & Wales)  
Deputy Managing Partner  
DVC No.: 2409250335A5439976  
ICAB Enrollment No: 0535

  
**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

  
**S.A. Ahao**  
4 Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

  
**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.

**Centre for Development Innovation and Practices**  
**Consolidated Statement of Receipts and Payments**  
For the year ended June 30, 2024

| Particulars                          | Amount in Tk.         |                       |
|--------------------------------------|-----------------------|-----------------------|
|                                      | For the year ended    |                       |
|                                      | 2023-2024             | 2022-2023             |
| <b>Opening Balance</b>               | <b>820,637,817</b>    | <b>570,398,300</b>    |
| Cash in hand                         | 3,312,428             | 20,612,067            |
| Cash at bank (Operating Account)     | 812,603,675           | 537,534,394           |
| Cash at Bank (Investment Account)    | 4,721,714             | 12,251,839            |
| <b>Receipts</b>                      | <b>39,088,033,605</b> | <b>36,249,285,797</b> |
| Loan realized from beneficiaries     | 21,860,819,292        | 19,439,199,140        |
| Loan received from PKSF              | 807,125,000           | 751,500,000           |
| Loan received from Bank & NBF        | 7,405,003,000         | 5,894,700,000         |
| Service Charge Income                | 3,059,227,329         | 2,759,637,153         |
| Bank Interest                        | 32,075,269            | 13,025,793            |
| Receipt from members                 | 4,435,820             | 4,225,450             |
| Members Savings                      | 5,130,911,246         | 4,464,812,577         |
| Khudra Jhuki and Member Welfare Fund | 306,196,823           | 236,328,315           |
| Staff Security Deposits              | 490,000               | 481,000               |
| Fixed Deposits Encashment            | 157,535,996           | 649,144,833           |
| Interest                             | 87,444,336            | 34,655,311            |
| Advance Received                     | 9,306,771             | 2,554,276             |
| Received from Various program        | 6,440,396             | 3,881,066             |
| Others Income                        | 111,371,412           | 1,192,633,729         |
| Staff loan realized                  | 10,475,547            | 1,476,108             |
| Balance Payable with Others Fund     | 9,789,805             | 237,456,415           |
| Loan Loss Provision (LLP)            | 99,615                | 121,878               |
| Travel Incentive                     | 297,805               | 5,112,000             |
| Sale                                 | 83,617,808            | 558,340,753           |
| Retained Surplus                     | 5,370,335             | -                     |
| <b>Total</b>                         | <b>39,908,671,422</b> | <b>36,819,684,097</b> |
| <b>Payments</b>                      | <b>38,456,315,279</b> | <b>35,995,398,761</b> |
| General and Administrative Expenses  | 1,345,887,864         | 2,684,018,219         |
| Selling & Distribution Expenses      | -                     | 920,676               |
| Personnel Expenses                   | 90,492,268            | 97,656,202            |
| Loan Disbursement to Beneficiaries   | 26,278,746,000        | 23,638,017,500        |
| Loan Refund to PKSF, Bank & NBF      | 7,946,068,412         | 6,364,901,427         |
| Financial Expenses                   | 633,470,996           | 436,942,692           |
| Savings and Security Refund          | 1,503,132,172         | 1,384,636,153         |
| Capital Investment                   | 533,613,884           | 700,289,017           |
| Khudra Jhuki and Member Welfare Fund | 55,662,638            | 12,881,830            |
| Advances, Deposits and Prepayments   | 64,767,815            | 641,809,877           |
| Inventory                            | -                     | 222,895               |
| Balance Payable with Others Fund     | 4,205,478             | 22,014,117            |
| Advance paid to PKSF                 | -                     | 660,000               |
| Prior Year Adjustment                | 267,752               | 10,428,156            |
| <b>Closing Balance</b>               | <b>1,452,356,143</b>  | <b>824,285,336</b>    |
| Cash in hand                         | 51,066,312            | 3,312,428             |
| Cash at banks (Operating account)    | 1,369,492,620         | 812,697,393           |
| Cash at banks (Investment account)   | 31,797,211            | 8,275,515             |
| <b>Total</b>                         | <b>39,908,671,422</b> | <b>36,819,684,097</b> |

The annexed notes form an integral part of these consolidated financial statements.

GM (Finance & Accounts)

Director (Finance & Digitization)

Executive Director

Chairman

Place: Dhaka, Bangladesh

Dated: 25 SEP 2024

Mifta Naim Huda  
Executive Director  
Centre for Development  
Innovation and Practices

S.A. Ahad  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)



Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.

**Centre for Development Innovation and Practices**  
**Consolidated Statement of Cash Flows**  
For the year ended June 30, 2024

| Particulars  | Amount in Tk.          |                        |
|--|------------------------|------------------------|
|  | For the year ended     |                        |
|  | 30-Jun-24              | 30-Jun-23              |
| <b>A. Cash Flow from Operating Activities:</b>             |                        |                        |
| Profit for the year  | 834,667,418            | 849,200,715            |
| Surplus transfer from Solar Program                        | 5,095,710              | -                      |
| <b>Adjustment for:</b>                                     |                        |                        |
| Prior year adjustment                                      | 268,934                | (10,278,666)           |
| Reserve Fund   | 83,302,765             | 81,784,050             |
| Loan Loss Provision  | 165,728,359            | 282,896,548            |
| Other Funds  | 120,029,762            | 122,177,614            |
| Adjustment with surplus fund                               | (134,878,012)          | (126,369,418)          |
| Donation and Subscription                                  | (50,000)               | -                      |
| Depreciation and amortization for the year                 | 8,767,068              | 9,281,334              |
| <b>(i) Operating profit before working capital changes</b> | <b>1,082,932,004</b>   | <b>1,208,692,177</b>   |
| <b>Non-cash items</b>                                      |                        |                        |
| Loan disbursed to members                                  | (26,278,746,000)       | (23,638,017,500)       |
| Loan realized from members                                 | 21,860,819,292         | 19,439,199,140         |
| Loan adjustment with members                               | 3,001,153,441          | 2,250,726,213          |
| Fund Received  | 1,515,688              | 13,838,802             |
| Fund Payment   | (4,205,478)            | (22,014,117)           |
| Fund Adjustment  | 1,377,994              | 8,770,298              |
| Increase/decrease in inventories                           | 71,217,082             | (5,416,749)            |
| Increase/decrease in current assets                        | (18,311,227)           | (25,561,229)           |
| Increase/decrease in current liabilities                   | 33,519,268             | 57,234,127             |
| <b>(ii) Adjustment per changes in working capital</b>      | <b>(1,331,659,940)</b> | <b>(1,921,241,015)</b> |
| <b>Net Cash flows from operating activities (i+ii)</b>     | <b>(248,727,936)</b>   | <b>(712,548,838)</b>   |
| <b>B. Cash flow from Investing Activities:</b>             |                        |                        |
| Acquisition of Property, plant and equipment               | (146,625,001)          | (731,615,813)          |
| Investment   | (233,080,840)          | (40,647,862)           |
| <b>Net cash used in Investing Activities</b>               | <b>(379,705,841)</b>   | <b>(772,263,675)</b>   |
| <b>C. Cash Flow from Financing Activities:</b>             |                        |                        |
| Loan received from PKSf                                    | 807,125,000            | 751,500,000            |
| Loan received from JICA for SMAP                           | 430,000,000            | 417,000,000            |
| Loan received from Bank & NBFI                             | 6,975,003,000          | 5,477,700,000          |
| Members Savings Collection                                 | 5,130,911,246          | 4,464,809,077          |
| Members Savings Refund                                     | (1,464,110,956)        | (1,383,706,161)        |
| Members Savings Adjustment                                 | (2,833,044,654)        | (2,175,533,544)        |
| Loan Repayment to PKSf                                     | (872,829,161)          | (629,620,833)          |
| Laon refunded to Bangladesh Bank (SMAP)                    | (417,000,000)          | (417,000,000)          |
| Laon refunded to Commercial Bank & NBFI                    | (6,495,902,372)        | (4,766,448,990)        |
| <b>Net Cash flows from financing activities</b>            | <b>1,260,152,103</b>   | <b>1,738,699,549</b>   |
| <b>Net changes in cash &amp; cash equivalents (A+B+C)</b>  | <b>631,718,326</b>     | <b>253,887,036</b>     |
| Add: Cash and bank balance at the beginning of the year    | 820,637,817            | 570,398,300            |
| <b>Cash and bank balance at the end of the year</b>        | <b>1,452,356,143</b>   | <b>824,285,336</b>     |

The annexed notes form an integral part of these consolidated financial statements.

GM (Finance & Accounts)

Director (Finance & Digitization)

Executive Director

Chairman

Place: Dhaka, Bangladesh

Dated: 25 SEP 2024

Mifta Naim Huda  
Executive Director  
Centre for Development  
Innovation and Practices

S.A. Ahao  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.



**Centre for Development Innovation and Practices**  
**Consolidated Statement of Changes in Equity**  
For the year ended June 30, 2024

| Particulars   | Amount in Tk.        |                      |
|---|----------------------|----------------------|
|   | 30-Jun-24            | 30-Jun-23            |
| Balance as at July 01, 2023                                   | 4,252,410,290        | 3,463,169,320        |
| Add: Surplus transfer from Solar Program                      | 5,095,710            | -                    |
| Add: Surplus during the year                                  | 834,667,418          | 849,200,715          |
| Add: Prior year's adjustment                                  | 268,934              | (10,278,666)         |
| Less: Donation during the year                                | 50,000               | -                    |
| Add/Less: City Foundation Award Fund                          | (400,000)            | -                    |
| <b>Social Development Activities:</b>                         |                      |                      |
| Add/Less: Transferred to Health support program               | (1,996,312)          | 4,110,616            |
| Add/Less: Transferred to Education Support Program (Shisok)   | (43,661,908)         | (37,580,141)         |
| Add/Less: Transferred to Life Style Development Program       | (427,976)            | (458,283)            |
| Add/Less: Transferred to Adolescent-Cultural & Sports Program | (666,907)            | (578,000)            |
| Add/Less: Transferred to Beggers & Shelterless Rehabilitation | (3,597,144)          | (5,406,996)          |
| Add/Less: Transferred to Bangabandhu Scholarship              | (825,000)            | (903,000)            |
| Add/Less: Transferred to Relief and Rehabilitation Program    | -                    | (1,721,048)          |
| Add/Less: Transferred to Investigative Research               | -                    | (2,048,516)          |
| <b>Balance as at June 30, 2024</b>                            | <b>5,040,817,105</b> | <b>4,257,506,000</b> |

The annexed notes form an integral part of these consolidated financial statements.

  
GM (Finance & Accounts)

  
Director (Finance & Digitization)

  
Executive Director

  
Chairman

Place: Dhaka, Bangladesh

Dated: 25 SEP 2024

  
**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

  
**S.A. Ahad**  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

  
**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.



**Centre for Development Innovation and Practices**  
**Consolidated Notes to the Financial Statements**  
As at and for the year ended June 30, 2024

**1.00 Background**

Centre for Development Innovation and Practices a non-government organization, was established in 1995 with the objective of eradicating poverty and illiteracy from lives of the poor, disadvantaged and marginalized people in rural and remote areas. CDIP has been working to enhance the socio-economic condition of the poor people through delivery of financial and social services at their doorstep. It is currently supporting 317,174 poor families with credit facilities and 52,806 poor school children with teaching-learning support in its work areas. The organization has been providing all these services to the poor and disadvantaged communities since its establishment 29 years ago in a remote village in the district of Brahmanbaria without ever receiving any kind of donation from anywhere. It is implementing rural and urban micro-credit and various development programs which are financed by PKSf, the apex development organization set up by the government, and by some commercial banks and from its own retained surplus. At present, CDIP has been running its development activities in 30 districts of the country through its 226 branches. Prime benefits of the organization have reached to 317,174 people, of which 99.38% are women.

CDIP's multiple programs includes Micro Credit and CDIP General Activities.

**1.01 VISION :**

Our Vision is to be the Trend-setter of innovation and change for sustainable human development.

**1.02 MISSION :**

Our Mission is to provide environmentally sustainable innovative development services and goods for empowering the excluded and the disadvantaged in order to integrate them in the mainstream of the society in Bangladesh and beyond along with supporting and empowering micro and small entrepreneurs in our overall development endeavors.

Our being is being for others and for ourselves.

**1.03 Legal status :**

The organization is registered with the Registrar of Joint Stock Companies in 1995 under the Societies Registration ACT XXI OF 1860, Licensed from Microcredit Regulatory Authority (MRA) in 2008 and Registrar of NGO Bureau in 2020.

**1.04 Head Office :**

The Head Office is located at House # 22/9, Block-B, Babor Road, Mohammadpur, Dhaka-1207, Bangladesh.

**1.05 Other Programs of CDIP**

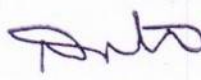
Beyond its primary microfinance operations, CDIP runs a diverse array of social development programs that address critical needs in the communities it serves. These initiatives, which span health, education, environmental sustainability, and more, are designed to uplift and empower vulnerable populations.

**Education Support Program (SHISHOK)**

Since 2005, the Education Support Program, known as SHISHOK, has aimed to prevent primary school dropouts by supporting children in their daily academic preparation. This program specifically targets children whose parents are illiterate and lack the ability to assist with their education. Local college-going girls or housewives from the community volunteer to help these children with their studies. Operating across 138 branches, SHISHOK supports 52,806 students through 2,790 learning centers, ensuring access to quality education in underserved areas. The program also promotes holistic development, incorporating moral education, personal hygiene, and cultural activities. Moving forward, SHISHOK plans to expand its reach, integrate digital learning tools, and increase parental involvement.

  
**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

  
**S.A. Anad**  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

  
**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.



#### **Health Support Program (HSP)**

The Health Support Program (HSP), operational since 2013, provides primary healthcare services to CDIP members and their families. Each day, SACMOs (Sub-Assistant Community Medical Officers) deliver healthcare services within the worker's association area. Additionally, Upazila Health Complex doctors conduct monthly satellite clinics to serve the broader community. SACMOs also provide healthcare to members during loan disbursements at branches, with an annual service fee of Tk 200 allowing family members to access healthcare throughout the year. The program has expanded to include services like health screenings, BMI monitoring, diabetes testing, and pregnancy testing. Recent partnerships, such as with Orbis International, have enabled the expansion of Primary Eye Care (PEC) and tele dermatology initiatives, further improving healthcare access in remote areas.

#### **Beggars & Shelter less Rehabilitation Program**

CDIP operates a Beggars & Shelter less Rehabilitation Program in the Ratanpur Union of Brahmanbaria district. This program focuses on providing housing for destitute and homeless individuals within CDIP's operational areas. Each year, the program constructs homes to rehabilitate those in need, offering them shelter and a fresh start.

#### **Relief and Rehabilitation Program**

The Relief and Rehabilitation Program is dedicated to supporting victims of epidemics and natural disasters. CDIP distributes essential food items, health materials, and other resources to those affected by such crises, helping them recover and rebuild their lives.

#### **Environmental Development and Sustainability Program**

Funded by SIDP, this program focuses on promoting environmental sustainability alongside other CDIP initiatives. Efforts include creating green offices through tree planting, distributing saplings, and encouraging the use of eco-friendly materials over plastics. The program plays a crucial role in promoting environmental consciousness and sustainable practices within communities.

#### **Investigative Research**

CDIP has a long history of fostering financial prosperity among the poor through microcredit, providing health services to the underprivileged, and supporting education through its various programs. To further enhance these developmental activities, CDIP plans to conduct unbiased research into its origins and special features, exploring the impact and effectiveness of its initiatives.

#### **Higher Education Scholarship Program**


In alignment with the Microcredit Regulatory Authority's "Higher Education Policy 2020," CDIP implements the Higher Education Scholarship Program, financed by SIDP. This initiative awards scholarships to the children of indigent members, supporting 23 higher education students in the past year. The program aims to break the cycle of poverty by providing opportunities for higher education to the children of underprivileged families.

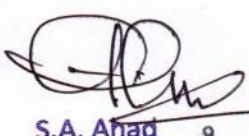
#### **ENRICH Program**


Funded by PKSF, the ENRICH Program operates in the Mulgram and Ratanpur Unions of Brahmanbaria District. The program provides healthcare services through health workers, education through teachers, and various income-generating training for village youth. These efforts are geared toward improving the overall well-being and economic prospects of the community.

#### **Adolescent Program**

The Adolescent Program, funded by PKSF, is implemented in the Brahmanbaria, Manikganj, and Narayanganj districts. This program focuses on developing social values and awareness among teenagers. It also includes activities related to health, skills development, morality, culture, and sports, aiming to foster well-rounded development among the youth.

  
**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

  
**S.A. Anad** 9  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

  
**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.



**Mohammad Yahiya Mukto Pathagar**

CDIP has made new initiatives to promote knowledge enhancing through book reading by establishing libraries under the name 'Mohammad Yahiya Mukto Pathagar' in various schools, ensuring open access for both students and teachers. These libraries serve as vital resources for enhancing learning and promoting a culture of education within the communities. Additionally, the CDIP head office houses a dedicated library also named 'Mohammad Yahiya Mukto Pathagar'. Furthermore, the head office library features an online access system, enabling easy and efficient use of its resources.

**2.00 Corporate information of CDIP**

| Sl. No. | Name of the MFI                                      | Centre for Development Innovation and Practices     |
|---------|--|---|
| 1       | Year of establishment                                | 1995  |
| 2       | Legal Entity   | Joint Stock Co. S-1654 (03) / 95                    |
|         |  | MRA License No. 00341-00727-00097, Date: 15/01/2008 |
|         |  | NGO Bureau Registration No. 3231, Date: 27/01/2020  |
| 3       | Nature of operations (Program)                       | Economic & Social Development Program               |
| 4       | Statutory Audit conducted up to                      | 30-Jun-24   |
| 5       | Name of statutory auditor for last year              | S. K. BARUA & CO. Chartered Accountants             |
| 6       | Name of statutory auditor for current year           | MABS & J Partners. Chartered Accountants            |
| 7       | No. of Executive committee meeting held FY 2023-2024 | 5 times.  |
| 8       | Date of last AGM held                                | September 25, 2023.                                 |

**List of Executive Committee Members**

| Name                        | Position      | Qualification  | Profession                            | Present Address  |
|-----------------------------|---------------|--|---------------------------------------|--|
| 1. A K Fazlul Bari          | Chairman      | M.Sc. MS   | Consultancy                           | House-541/3, Lane-12, Baridhara DAHS, Dhaka-1206.                      |
| 2. Shajahan Bhuiyan         | Vice-Chairman | M.Com, PGDPM   | Consultancy                           | House-16, Road-13, Pisci Culture Housing Society, Adabor, Dhaka-1207.  |
| 3. Nargis Islam             | Member        | M.Sc.  | Social Service                        | House-27, Road-130, Spring Leaf, Apartment-D-1, Gulshan-1, Dhaka-1212. |
| 4. Shafiqul Islam           | Member        | MBA  | Social Service                        | Flat-3/A, House-29, Road-16, Sector-3, Uttara, Dhaka-1230.             |
| 5. Majeda Husain Choudhury  | Member        | M.sc, M.Phil   | Teacher (Retired)                     | House-52/1, Road-3/A, Dhanmondi, Dhaka-1209.                           |
| 6. Munir Ahmed              | Member        | Masters in Social Development and Masters in Public Health | Country Director, Orbis International | Thakur Para, Kotwali Model, Cumilla Sadar-3500.                        |
| 7. Masuda Banu Farouk Ratna | Member        | B.Sc.  | Social Worker                         | House-2/A, Road-13, Pisci Culture Housing Society, Adabor, Dhaka-1207. |
| 8. Fahmida Karim            | Member        | M.Sc., M.Phil  | Nutrition and Diet Consultant         | Dhawakola Gokul Bogura, Bogura Sadar, Bogura-5800.                     |
| 9. Mifta Naim Huda          | Secretary     | MBA  | Executive Director, CDIP              | Madhyapara, 831, Jubilee Road, Brahmanbaria Sadar, Brahmanbaria-3400.  |

  
**Mifta Naim Huda**  
 Executive Director  
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 Director-Finance & Digitization  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



**3.00 Basis of preparation of financial statements**

**3.01 Basis of Accounting**

CDIP is a non governmental organization as per definition provided in the Statement of Recommended Practice for Not-for-Profit organizations.

CDIP prepares its financial statements on a going concern basis, under the historical cost convention in conformance with generally accepted accounting principles. wherever appropriate, such principles are explained in the succeeding notes.

CDIP generally follows the accrual basis of accounting, except for Service Charge on "Loan to Beneficiaries" which is accounted on a cash basis. The financial statements have been prepared in accordance with comprehensive guidelines and policies as disclosed in the above paragraphs.

Figures have been rounded off to the nearest Taka. Figures & Presentation relating to the previous year included in this report have been rearranged, wherever necessary, in order to conform to current year's presentation.

**3.02 Reporting Period**

The financial statements cover the financial year from 1st July, 2023 to 30 June, 2024 with comparative figures for the financial year from 1st July, 2022 to 30 June, 2023.

**3.03 Offsetting**

Financial assets and liabilities are offset and the net amount is reported in the financial statements only when there is legally enforceable right to set-off the recognized amounts and the organization intends either to settle on a net basis, or to realize the assets and to settle the liabilities simultaneously.

**3.04 Materiality and aggregation**

Each material class of similar items is presented separately in the financial statements. Items of dissimilar nature or function are presented separately unless they are immaterial.

**4.00 Significant Accounting Policies**

The significant accounting policies followed in the preparation and presentation of these financial statements are summarized below.

**4.01 Functional and presentation currency**

Items included in financial statements are measured using the currency of the primary economic environment in which CDIP operates 'the functional currency'. All financial statements are therefore presented in Bangladesh Taka (Taka/Tk./BDT), the functional currency of the Organization. The Organization's assets, liabilities, capital fund, income and expenditure are also stated in terms of Taka (Local currency).

**4.02 Revenue Recognition:**

Revenue are recognized as per IFRS 15 "Revenue from Contract with Customers".

**4.02.1 Incoming Resources:**


Income realized from restricted funds is recognized in the Statement of Profit or Loss and other Comprehensive Income only when there is certainty that all of the conditions for receipt of the funds have been complied with and the relevant expenditure is expected to compensate has been incurred and charged to the Statement of Profit or Loss and other Comprehensive Income. Unutilized funds are carried forward to Statement of Financial Position.

**4.02.2 Revenue:**

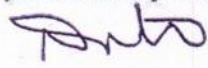
Service Charge received is recognized and treated under cash basis.

Revenues earned against services rendered are recognized during the accounting period.

Net gains and losses on the disposal of property, plant & equipment and other non current assets, including investments, are recognized in the Statement of Profit or Loss and other Comprehensive Income after deducting from the proceeds on disposal, the carrying value of the item disposed of and any related selling expenses.

  
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#### 4.03 Expenditure Recognition:

Expenses in carrying out the projects and other activities of the organization are recognized in the Statement of Profit or Loss and other Comprehensive Income during the period in which they are incurred. Other expenses incurred in administering and running the organization and in restoring and maintaining the property, plant and equipment to perform at expected levels are accounted for on an accrual basis and charged to the Statement of Profit or Loss and other Comprehensive Income.

#### 4.03.1 Interest on Beneficiaries Deposit:

Interest on Beneficiaries Short Term Deposit (STD) and Current Deposit (CD) are calculated on the average balance (Opening plus Closing balance divided by two) on individual beneficiaries' deposits. This is calculated on monthly basis; and is provided and distributed among beneficiaries' through their pass books at the end of the financial year. In case a beneficiary withdraws his/her membership contribution from CDIP, he/she gets interest up to the month of withdrawal. Other deposit scheme interest is provided as per prescribed rate of respective scheme.

#### 4.04 Property, plant and equipment

Property, plant and equipment is stated at cost less accumulated depreciation in accordance with IAS-16 "Property, plant and equipment". Cost represents cost of acquisition or construction and includes purchase price and other directly attributable cost of bringing the assets to working conditions for its intended use, but does not include any capitalized borrowing cost.

Depreciation has been charged on fixed assets using Reducing Balance method (RBM). Day period's depreciation is charged on additions irrespective of date when the related assets are put into use and no depreciation is charged on assets disposed of during the period. Expenditure for maintenance and repairs are expensed. Major replacements, renewals and betterment are capitalized.

The cost and accumulated depreciation of depreciable assets retired or otherwise disposed off are eliminated from the assets and accumulated depreciation, and any gain or loss on such disposal is reflected in operations for the period.

Freehold land has an unlimited useful life therefore not depreciated.

The annual depreciation rates have been charged as under:

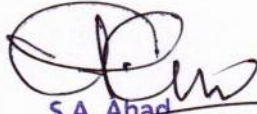
| Category of Assets           | Rate of depreciation |
|------------------------------|----------------------|
| Land and Land Development    | 0%                   |
| Building                     | 5%                   |
| Semi Building                | 10%                  |
| Vehicle                      | 10%                  |
| Office Equipment             | 10%-30%              |
| Communication Equipment      | 10% - 25%            |
| Lift/Generator/Power Station | 10%                  |
| Infrastructure Development   | 10%                  |
| Software                     | 20%                  |
| Furniture & Fixture          | 10%                  |

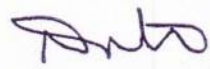
Depreciation has been charged to Statement of Profit or Loss and other Comprehensive Income consistently.

#### 4.05 Intangible assets

Intangible Asset comprises Intellectual Property in the form of financial reporting software named 'Microfin 360' developed and installed during the year 2013 to 2024 with gross cost of Tk.7,260,500. This asset is amortized annually @ 20% on gross value.

  
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**4.06 Comparative information**

Comparative information has been disclosed in respect of the year 2022-2023 in the financial statement. Figures and phrases have been restated and rearranged, in some cases as required necessary, for matching the cut off date with 30th June, 2023 of all individual financial statements of various programs of CDIP to ensure better comparability with the current year.

**4.07 Taxation:**

Under the Income Tax Ordinance (ITO), 1984 as amended, CDIP is subject to taxation for its present activities. As per 6th Schedule, part-A, of ITO 1984, Income from Microfinance activities are Tax exempted. CDIP submits its return for tax for the organization as a whole. CDIP's e-TIN is 741113293263, Taxes Circle-90, Taxes Zone-05, Dhaka.

**4.08 Anti Money Laundering:**

CDIP fully complies the provisions regarding compliance with the Guidelines on prevention of Money Laundering and Terrorist Financing for NGO Sector [prevention of Money Laundering Act. 2012, 2(ba)(a)(1) and (2)].

**4.09 Segment Information:**

CDIP's internal management and reporting formats are structured and based on activities and services that are similar in nature and where the risk and obligations are similar.

The activities of each of the reported activity based segment are reported on Note No. 6 to 43.

**4.10 Inventories**

Inventories include loan application form, admission form, sale of pass book and other printing materials. Cost of inventories include expenditures incurred in acquiring the inventories and expenditures incurred in bringing them to different locations.

**4.11 Cash & Cash Equivalents:**

Cash and cash equivalents are defined as cash in hand and bank balances at the end of the year. For the purpose of the Statement of Cash flows, cash and cash equivalents consist of cash in hand and bank deposits, net of outstanding bank overdrafts.

**4.12 Basis for valuation of liabilities and provisions**

**4.12.1 Reserve Fund:**

This fund is created as statutory reserve, @ 10% of total cumulative surplus, in accordance with the provision of section 20 of The Microcredit Regulatory Authority (MRA) Act 2006. This fund may be used only after getting necessary approval from MRA. As per guidance of MRA, this fund is invested in the banks

**4.12.2 Contingent Liabilities and Assets:**

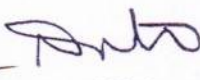
Contingent Liabilities and Contingent Assets are current or possible obligations or assets, arising from past events, whose existence is due to the occurrence or non-occurrence of one or more uncertain future events that are not within the control of the Organization. In accordance with BAS-37 Provision, Contingent Liabilities and Contingent Assets are disclosed in the notes to the financial statements.

**4.12.3 Staff Security Deposit:**

This amount is received against staff security. At present Tk. 5,000.00 is received from all regular staffs, at the joining time and this amount is refunded with 9% interest when he/she leaves the organization.

  
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#### 4.13 Statement of Cash Flows:

Statement of Cash Flows is prepared principally in accordance with IAS-7 "Cash Flow Statement". The cash flow from the operating activities has been presented under indirect method as prescribed by the Securities and Exchange Rules, 1987 and considering the provision of paragraph 19 of IAS-7, provides as "Enterprises are Encouraged to Report Cash Flow from Operating Activities Using the Indirect Method".

#### 4.14 Accounting Policies, Changes in Accounting Estimates and Errors

Financial statements are presented as IAS-1 "Presentation of Financial Statements" and previous period's figures have been restated due to changes in some accounting policies as per IAS-8 "Accounting Policies, Changes in Accounting Estimates and Errors".

#### 4.15 Employee benefit Obligation

##### a. Defined contribution plan (Staff Provident Fund)

CDIP operates a Contributory Provident Fund for its permanent employees. The fund is approved by the National Board of Revenue (NBR), administered separately by a Board of Trustees and is funded by the contribution both by the employer and employees; and contribution rate fixed by the organization from time to time. This fund is invested in Bangladesh Savings Certificate. PF loan is also disbursed to PF member (staff) according to the PF policy.

##### b. Defined benefit plan (Gratuity scheme)

The Organization has a Gratuity Scheme for all eligible employees who have completed minimum 03 (three) years of service from joining date of the service with CDIP. The fund is approved by the National Board of Revenue (NBR), administered separately by a Board of Trustees. Required amount of gratuity is calculated on the basis of last basic pay depending on the length of service for every completed year as well as proportionate to the fraction period of service as of the respective financial year.

Following Gratuity benefits are payable on retirement, death or leaving the service:

| Year of confirmed service                 | % of entitlement  |
|---|---|
| 3 years and above but less than 6 years   | 100% of last one basic salary (per year)                |
| 6 years and above but less than 11 years  | 150% of last one basic salary (per year)                |
| 11 years and above but less than 16 years | 200% of last one basic salary (per year)                |
| 16 years and above                        | 300% of last basic salary but not above 60 basic salary |

##### C. Staff Death Coverage Fund

As per rules of Staff death coverage fund.

#### 4.16 Components of the Consolidated Financial Statements:

According to the International Accounting Standards (IAS)-1 "Presentation of Financial Statements" the complete set of Financial statements includes the following components";

- # Consolidated Statement of Financial Position as at June 30, 2024;
- # Consolidated Statement of Profit or Loss and other Comprehensive Income for the year ended on June 30,
- # Consolidated Statement of Changes in Equity for the year ended on June 30, 2024;
- # Consolidated Statement of Cash Flows for the year ended on June 30, 2024;
- # Accounting Policies and Explanatory Notes.

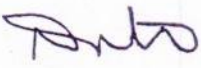
#### 5.00 Significant Organizational Policies

##### 5.01 Loan Loss Provision: Loan Classification, Loan loss provisioning and Write off Policy

As per Microcredit Regulatory Act 2006, CDIP provides loan losses based on loan outstanding classification. Management makes provisions for loan losses every month in order to maintain the loan loss reserve for bad loans at adequate level and calculates the required provision for loan loss based on the classification and provisioning methodology as shown below. Where required, loan losses are made and accounted for in the financial statements for the year.

  
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| Loan Classification | Days in Arrears      | Provision required |
|---------------------|----------------------|--------------------|
| Regular             | Current (no arrears) | 1%                 |
| Watchful            | 1 - 30               | 5%                 |
| Sub-standard        | 31 - 180             | 25%                |
| Doubtful            | 181 - 365            | 75%                |
| Bad loan            | above 365 days       | 100%               |

#### 5.02 Loan Write off :

The write off of loans, if necessary, is charged against the provision for loan losses. Loans within their maturity period are classified as "Current Loan". Loans which remain outstanding over their maturity period are considered as "Bad Loans". Bad Loans are those which have no possibility of recovery. Any collections realized from loans previously written off are credited to the Income Statement. Following loan write off policy of the CDIP:


- Loan write off process must be properly maintained & recorded every financial year.
- Branch Manager will prepare loan write off list as per specific format and submit to Area Management Team and Area Management Team will physically investigate the write off loan and give certificate about the write off and send to Programme Head.
- The Head of Program will submit the proposed write off loan to Head office's write off committee. The Executive Director, Head of Program, Head of Finance & Accounts, Head of Human Resource Management (HRM) will carry out the responsibilities of the write off committee. After justifying, write off committee will submit this to the Governing Body meeting for approval.
- After approval of the write off proposal by the Governing Body, the head office finance & accounts division will ensure proper recording of this to the write off register at branch level. Approved write off loan & service charge must be deducted from the collection sheet. It also must be recorded in a separate register. The branch will continue the efforts of collecting the loan and the collected loan must be properly recorded & accounted for.
- Beneficiary-wise write off register must be updated & recorded as per format at branch level.


#### 5.03 Policy on Loan to Beneficiaries

Loan is given to the beneficiaries after one weeks of his/her membership, having satisfied on his/her performance during that period.

Loan disbursed to the beneficiaries was recovered as detailed below:

| Name of component           | Installment (Monthly) | Installment (Weekly) | Service charge rate |
|-----------------------------|-----------------------|----------------------|---------------------|
| Jagoron                     | 12                    | 45                   | 24% declining       |
| Agrosor                     | 12, 18 & 24           | 45                   | 24% declining       |
| Sufolon                     | One Time              | 0                    | 24% declining       |
| Buniad                      | 0                     | 45                   | 20% declining       |
| Enrich (IGA)                | 12                    | 45                   | 24% declining       |
| Enrich (LI)                 | 0                     | 46                   | 8% declining        |
| Enrich (AC)                 | 0                     | 46                   | 8% declining        |
| SMAP                        | 12 & One Time         | 0                    | 19% declining       |
| Livelihood Improvement      | 12                    | 45                   | 24% declining       |
| Agrosor (MDP)               | 12                    | 45                   | 24% declining       |
| Agrosor (MDP-AF)            | 12                    | 0                    | 18% declining       |
| SDL                         | 12                    | 45                   | 18% declining       |
| LRL                         | 12                    | 46                   | 18% declining       |
| RRSL                        | 12                    | 46                   | 9% declining        |
| HHWL                        | 15                    | 0                    | 18% declining       |
| HHSL                        | 15                    | 0                    | 18% declining       |
| Water and Sanitation (WCAD) | 15                    | 0                    | 18% declining       |
| Biborton                    | 12, 18 & 24           | 45                   | 24% declining       |
| Supper Loan                 | 12                    | 0                    | 24% declining       |
| Agrosor (MFCE)              | 12, 18 & 24           | 0                    | 18% declining       |
| PgP                         | 0                     | 46                   | 24% declining       |

  
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**5.04 Policy on Savings collection**

All deposits are payable to the beneficiaries on demand. The organization offers deposits services to all its beneficiaries keeping in view of the following:

a) The poor people have the determination to save. CDIP provides a secured place to keep their deposits, helping to increase financial strength and capital growth of the beneficiaries with a view to reduce their dependency on external resources; and

b) Improving the sustainability of the institution by developing a relatively stable means to finance its loan portfolio.

**5.05 Functional and presentation currency**

The financial statements have been prepared and presented in Bangladesh Taka (Taka/Tk./BDT) which is both functional and presentation currency of the organization

**5.06 Basis of Consolidation**

The Consolidated financial statements are prepared on the basis of financial statements of Micro Finance Program and General Activities for the period 01 July 2023 to 30 June 2024 which are separately audited. General Activities includes SLD program, Solar Home System and Innovative program.

**5.07 Going Concern**

At each year end management of the organization makes assessment of going concern as required by IAS-1. The organization has adequate resources to continue its operation for the foreseeable future and has wide coverage of its liabilities. The management continues to adopt going concern assumption while preparing the financial statements.

**5.08 Related Party**

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

**5.09 Grant/donation accounting:**

Grant/ Donations' amount has been accounted for as an Income in the financial statements when they are received from Donor Agencies.

**5.10 Impairment of Assets**

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



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| Notes       | Particulars  | Sub-Notes | Amount in Tk.      |                    |
|-------------|--|-----------|--------------------|--------------------|
|             |  |           | As at              |                    |
|             |  |           | 30-Jun-24          | 30-Jun-23          |
| <b>6.00</b> | <b>Property, Plant and Equipment: Tk. 836,455,829</b>          |           |                    |                    |
|             | The break up of the above amount is as under :                 |           |                    |                    |
|             | Micro Finance  | 6.01      | 834,179,845        | 695,083,685        |
|             | CDIP General Activities  | 6.02      | 2,275,984          | 1,427,040          |
|             |  |           | <u>836,455,829</u> | <u>696,510,725</u> |
| <b>6.01</b> | <b>Micro Finance: Tk. 834,179,845</b>                          |           |                    |                    |
|             | The break up of the above amount is as under :                 |           |                    |                    |
|             | <b>A. Cost</b>   |           | <b>930,031,629</b> | <b>782,484,899</b> |
|             | Balance as at July 01, 2023                                    |           | 782,484,899        | 205,829,709        |
|             | Add: Purchased during the year                                 |           | 150,670,165        | 578,835,438        |
|             | Less: Adjustment during the year                               |           | 3,123,435          | 2,180,248          |
|             |  |           | <u>930,031,629</u> | <u>782,484,899</u> |
|             | <b>B. Accumulated Depreciation</b>                             |           | <b>95,851,784</b>  | <b>87,401,214</b>  |
|             | Balance as at July 01, 2023                                    |           | 87,401,214         | 78,843,177         |
|             | Add: Depreciation Charged During the Year                      |           | 11,218,584         | 10,288,093         |
|             | Less: Adjustment during the year                               |           | 2,768,014          | 1,730,056          |
|             |  |           | <u>95,851,784</u>  | <u>87,401,214</u>  |
|             | <b>Written down value (A-B)</b>                                |           | <b>834,179,845</b> | <b>695,083,685</b> |
|             | The details of above balance have been shown in Annexure - A/I |           |                    |                    |
| <b>6.02</b> | <b>CDIP General Activities: Tk. 2,275,984</b>                  |           |                    |                    |
|             | The break up of the above amount is as under :                 |           |                    |                    |
|             | <b>A. Cost</b>   |           | <b>3,501,566</b>   | <b>2,434,297</b>   |
|             | Balance as at July 01, 2023                                    |           | 2,340,593          | 2,114,042          |
|             | Add: Purchased during the year                                 |           | 1,160,973          | 320,255            |
|             |  |           | <u>3,501,566</u>   | <u>2,434,297</u>   |
|             | <b>B. Accumulated Depreciation</b>                             |           | <b>1,225,582</b>   | <b>1,007,257</b>   |
|             | Balance as at July 01, 2023                                    |           | 929,555            | 687,597            |
|             | Add: Depreciation Charged During the Year                      |           | 218,325            | 319,660            |
|             | Add: Adjustment during the Year                                |           | 77,702             | -                  |
|             |  |           | <u>1,225,582</u>   | <u>1,007,257</u>   |
|             | <b>Written down value (A-B)</b>                                |           | <b>2,275,984</b>   | <b>1,427,040</b>   |
| <b>7.00</b> | <b>Capital Work-in-Progress: Tk. 0</b>                         |           |                    |                    |
|             | The break up of the above amount is as under :                 |           |                    |                    |
|             | Balance as at July 01, 2023                                    |           | 2,530,000          | -                  |
|             | Add: Purchased during the year                                 |           | 67,060,431         | 2,530,000          |
|             |  |           | <u>69,590,431</u>  | <u>2,530,000</u>   |
|             | Less: Capitalized to building                                  |           | 49,338,294         | -                  |
|             | Less: Capitalized to office equipment                          |           | 12,024,304         | -                  |
|             | Less: Capitalized to furniture & fixture                       |           | 8,227,833          | -                  |
|             | Balance as at June 30, 2024                                    |           | -                  | 2,530,000          |
|             | The details of above balance have been shown in Annexure - A/I |           |                    |                    |

  
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| Notes | Particulars | Sub-Notes | Amount in Tk. |           |
|-------|-------------|-----------|---------------|-----------|
|       |             |           | As at         |           |
|       |             |           | 30-Jun-24     | 30-Jun-23 |

**8.00 Intangible Assets: Tk. 1,097,964**

The break up of the above amount is as under :

|   |                  |                  |
|---|------------------|------------------|
| <b>A. Cost</b>                            | <b>7,260,500</b> | <b>6,735,500</b> |
| Balance as at July 01, 2023               | 6,735,500        | 6,315,500        |
| Add: Purchased during the year            | 525,000          | 420,000          |
| <b>B. Accumulated Amortisation</b>        | <b>6,162,536</b> | <b>5,986,662</b> |
| Balance as at July 01, 2023               | 5,986,662        | 5,583,025        |
| Add: Amortization Charged During the Year | 175,874          | 403,637          |
| <b>Written down value (A-B)</b>           | <b>1,097,964</b> | <b>748,838</b>   |

The details of above balance have been shown in Annexure - A/2

**9.00 Long term investment: Tk. 126,208,668**

The break up of the above amount is as under :

|   |      |                    |                   |
|---|------|--------------------|-------------------|
| Reserve Fund Investment (Govt. Treasury Bond) | 9.01 | 75,718,668         | 77,467,611        |
| Capital Investment                            | 9.02 | 50,490,000         | 990,000           |
|   |      | <b>126,208,668</b> | <b>78,457,611</b> |

**9.01 Reserve Fund Investment (Govt. Treasury Bond) : Tk. 75,718,668**

The break up of the above amount is as under :

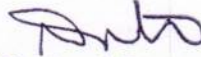
|                                  |                   |                   |
|----------------------------------|-------------------|-------------------|
| Balance as at July 01, 2023      | 77,467,611        | 71,634,749        |
| Add: Invested during the year    | -                 | 15,095,943        |
|                                  | 77,467,611        | 86,730,692        |
| Less: Encashed during the year   | 1,748,943         | 9,263,081         |
|                                  | 75,718,668        | 77,467,611        |
| Less: Adjustment during the year | -                 | -                 |
| Balance as at June 30, 2024      | <b>75,718,668</b> | <b>77,467,611</b> |

The above amount was lying as follows:

| Name of Bank     | FDR #        | Amount in Taka    |
|------------------|--------------|-------------------|
| Janata Bank Ltd. | BD0927251100 | 6,300,000         |
| Janata Bank Ltd. | BD0929311100 | 3,000,000         |
| Janata Bank Ltd. | BD0929311100 | 9,887,316         |
| Janata Bank Ltd. | BD0930431103 | 10,000,000        |
| Janata Bank Ltd. | BD0935441156 | 21,531,352        |
| Janata Bank Ltd. | BD0927841058 | 10,000,000        |
| Janata Bank Ltd. | BD0925411029 | 15,000,000        |
| <b>Total</b>     |              | <b>75,718,668</b> |

  
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Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.



| Notes        | Particulars   | Sub-Notes | Amount in Tk.         |                       |
|--------------|---|-----------|-----------------------|-----------------------|
|              |   |           | As at                 |                       |
|              |   |           | 30-Jun-24             | 30-Jun-23             |
| <b>9.02</b>  | <b>Capital Investment: Tk. 50,490,000</b>                             |           |                       |                       |
|              | The break up of the above amount is as under :                        |           |                       |                       |
|              | Balance as at July 01, 2023   |           | 990,000               | -                     |
|              | Add: Invested during the year   |           | 49,500,000            | 990,000               |
|              |   |           | <u>50,490,000</u>     | <u>990,000</u>        |
|              | Less: Encashed during the year  |           | -                     | -                     |
|              | Balance as at June 30, 2024   |           | <u>50,490,000</u>     | <u>990,000</u>        |
| <b>10.00</b> | <b>Short Term Loan to Members &amp; Customers: Tk. 15,932,492,522</b> |           |                       |                       |
|              | The break up of the above amount is as under :                        |           |                       |                       |
|              | Micro Finance   | 10.01     | 15,932,401,577        | 14,515,625,737        |
|              | CDIP General Activities   | 10.02     | 90,945                | 93,518                |
|              |   |           | <u>15,932,492,522</u> | <u>14,515,719,255</u> |
| <b>10.01</b> | <b>Micro Finance: Tk. 15,932,401,577</b>                              |           |                       |                       |
|              | The break up of the above amount is as under :                        |           |                       |                       |
|              | Jagoron   | 10.01.01  | 4,391,079,658         | 3,986,614,879         |
|              | Agrosor   | 10.01.02  | 10,759,192,242        | 9,109,079,857         |
|              | Sufolon   | 10.01.03  | 85,938,478            | 139,498,894           |
|              | Buniad  | 10.01.04  | 18,382,281            | 15,164,034            |
|              | ENRICH(IGA)   | 10.01.05  | 59,117,232            | 44,577,282            |
|              | ENRICH(LI)  | 10.01.06  | 446,177               | 344,599               |
|              | ENRICH (AC)   | 10.01.07  | 2,000,790             | 2,497,544             |
|              | SMAP  | 10.01.08  | 278,293,737           | 277,372,853           |
|              | Livelihood Improvement  | 10.01.09  | 15,111,476            | 238,085,965           |
|              | Agrosor (MDP)   | 10.01.10  | 13,044,589            | 114,955,852           |
|              | SDL   | 10.01.11  | 5,948                 | 15,777                |
|              | LRL(Jagoron)  | 10.01.12  | 29,813,218            | 22,848,968            |
|              | LRL(Agrosor)  | 10.01.13  | 16,878,827            | 19,565,183            |
|              | LRL(Youth)  | 10.01.14  | -                     | -                     |
|              | RRSL(Jagoron)   | 10.01.15  | 4,658,661             | 239,654,125           |
|              | RRSL(Agrosor)   | 10.01.16  | 691,514               | 768,169               |
|              | Agrosor (MDP-AF)  | 10.01.17  | 26,530,386            | 158,320,576           |
|              | Water and Sanitation (WCAD)   | 10.01.18  | 469,363               | 13,851,275            |
|              | HHWL  | 10.01.19  | 18,727,771            | 4,848,397             |
|              | HHSL  | 10.01.20  | 97,268,340            | 46,823,363            |
|              | Biborton  | 10.01.21  | 2,891,811             | 80,638,145            |
|              | Supper Loan   | 10.01.22  | 380,925               | 100,000               |
|              | Agrosor (MFCE)  | 10.01.23  | 98,696,238            | -                     |
|              | PgP   | 10.01.24  | 12,781,915            | -                     |
|              |   |           | <u>15,932,401,577</u> | <u>14,515,625,737</u> |

  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



|          |  | Amount in Tk. |                |                |
|----------|--|---------------|----------------|----------------|
| Notes    | Particulars                                    | Sub-Notes     | As at          |                |
|          |  |               | 30-Jun-24      | 30-Jun-23      |
| 10.01.01 | Jagoron : Tk. 4,391,079,658                    |               |                |                |
|          | The break up of the above amount is as under : |               |                |                |
|          | Balance as at July 01, 2023                    |               | 3,986,614,879  | 3,653,191,846  |
|          | Add: Disbursed during the year                 |               | 7,834,209,000  | 7,230,298,500  |
|          |  |               | 11,820,823,879 | 10,883,490,346 |
|          | Less: Realized during the year                 |               | 6,481,273,200  | 6,106,916,326  |
|          |  |               | 5,339,550,679  | 4,776,574,020  |
|          | Less: Adjustment during the year               |               | 948,471,021    | 789,959,141    |
|          | Balance as at June 30, 2024                    |               | 4,391,079,658  | 3,986,614,879  |
| 10.01.02 | Agrosor: Tk. 10,759,192,242                    |               |                |                |
|          | The break up of the above amount is as under : |               |                |                |
|          | Balance as at July 01, 2023                    |               | 9,109,079,857  | 7,690,752,037  |
|          | Add: Disbursed during the year                 |               | 17,185,847,000 | 14,341,629,000 |
|          |  |               | 26,294,926,857 | 22,032,381,037 |
|          | Less: Realized during the year                 |               | 13,709,584,219 | 11,622,104,394 |
|          |  |               | 12,585,342,638 | 10,410,276,643 |
|          | Less: Adjustment during the year               |               | 1,826,150,396  | 1,301,196,786  |
|          | Balance as at June 30, 2024                    |               | 10,759,192,242 | 9,109,079,857  |
| 10.01.03 | Sufolon : Tk. 85,938,478                       |               |                |                |
|          | The break up of the above amount is as under : |               |                |                |
|          | Balance as at July 01, 2023                    |               | 139,498,894    | 63,076,388     |
|          | Add: Disbursed during the year                 |               | 180,220,000    | 159,990,000    |
|          |  |               | 319,718,894    | 223,066,388    |
|          | Less: Realized during the year                 |               | 204,781,976    | 76,522,388     |
|          |  |               | 114,936,918    | 146,544,000    |
|          | Less: Adjustment during the year               |               | 28,998,440     | 7,045,106      |
|          | Balance as at June 30, 2024                    |               | 85,938,478     | 139,498,894    |
| 10.01.04 | Buniad : Tk. 18,382,281                        |               |                |                |
|          | The break up of the above amount is as under : |               |                |                |
|          | Balance as at July 01, 2023                    |               | 15,164,034     | 13,872,082     |
|          | Add: Disbursed during the year                 |               | 36,199,000     | 28,102,000     |
|          |  |               | 51,363,034     | 41,974,082     |
|          | Less: Realized during the year                 |               | 29,331,597     | 23,667,720     |
|          |  |               | 22,031,437     | 18,306,362     |
|          | Less: Adjustment during the year               |               | 3,649,156      | 3,142,328      |
|          | Balance as at June 30, 2024                    |               | 18,382,281     | 15,164,034     |

  
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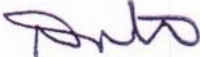
  
**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes  | Particulars                                    | Sub-Notes | Amount in Tk.      |                    |
|--|--|-----------|--------------------|--------------------|
|  |  |           | As at              |                    |
|  |  |           | 30-Jun-24          | 30-Jun-23          |
| <b>10.01.05 ENRICH(IGA) : Tk. 59,117,232</b> |  |           |                    |                    |
|  | The break up of the above amount is as under : |           |                    |                    |
|  | Balance as at July 01, 2023                    |           | 44,577,282         | 48,994,080         |
|  | Add: Disbursed during the year                 |           | 101,961,000        | 76,768,000         |
|  |  |           | 146,538,282        | 125,762,080        |
|  | Less: Realized during the year                 |           | 81,110,820         | 75,310,079         |
|  |  |           | 65,427,462         | 50,452,001         |
|  | Less: Adjustment during the year               |           | 6,310,230          | 5,874,719          |
|  | Balance as at June 30, 2024                    |           | <u>59,117,232</u>  | <u>44,577,282</u>  |
| <b>10.01.06 ENRICH(LI) : Tk. 446,177</b>     |  |           |                    |                    |
|  | The break up of the above amount is as under : |           |                    |                    |
|  | Balance as at July 01, 2023                    |           | 344,599            | 139,036            |
|  | Add: Disbursed during the year                 |           | 754,000            | 702,000            |
|  |  |           | 1,098,599          | 841,036            |
|  | Less: Realized during the year                 |           | 637,813            | 487,025            |
|  |  |           | 460,786            | 354,011            |
|  | Less: Adjustment during the year               |           | 14,609             | 9,412              |
|  | Balance as at June 30, 2024                    |           | <u>446,177</u>     | <u>344,599</u>     |
| <b>10.01.07 ENRICH (AC) : Tk. 2,000,790</b>  |  |           |                    |                    |
|  | The break up of the above amount is as under : |           |                    |                    |
|  | Balance as at July 01, 2023                    |           | 2,497,544          | 2,485,848          |
|  | Add: Disbursed during the year                 |           | 4,325,000          | 4,752,000          |
|  |  |           | 6,822,544          | 7,237,848          |
|  | Less: Realized during the year                 |           | 4,606,112          | 4,461,259          |
|  |  |           | 2,216,432          | 2,776,589          |
|  | Less: Adjustment during the year               |           | 215,642            | 279,045            |
|  | Balance as at June 30, 2024                    |           | <u>2,000,790</u>   | <u>2,497,544</u>   |
| <b>10.01.08 SMAP : Tk. 278,293,737</b>       |  |           |                    |                    |
|  | The break up of the above amount is as under : |           |                    |                    |
|  | Balance as at July 01, 2023                    |           | 277,372,853        | 251,504,411        |
|  | Add: Disbursed during the year                 |           | 430,076,000        | 417,090,000        |
|  |  |           | 707,448,853        | 668,594,411        |
|  | Less: Realized during the year                 |           | 386,291,489        | 357,816,374        |
|  |  |           | 321,157,364        | 310,778,037        |
|  | Less: Adjustment during the year               |           | 42,863,627         | 33,405,184         |
|  | Balance as at June 30, 2024                    |           | <u>278,293,737</u> | <u>277,372,853</u> |

  
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| Notes           | Particulars                                    | Sub-Notes | Amount in Tk.     |                    |
|-----------------|--|-----------|-------------------|--------------------|
|                 |  |           | As at             |                    |
|                 |  |           | 30-Jun-24         | 30-Jun-23          |
| <b>10.01.09</b> | <b>Livelihood Improvement : Tk. 15,111,476</b> |           |                   |                    |
|                 | The break up of the above amount is as under : |           |                   |                    |
|                 | Balance as at July 01, 2023                    |           | 238,085,965       | 168,573,719        |
|                 | Add: Disbursed during the year                 |           | 55,076,000        | 398,659,000        |
|                 |  |           | 293,161,965       | 567,232,719        |
|                 | Less: Realized during the year                 |           | 250,699,172       | 306,989,560        |
|                 |  |           | 42,462,793        | 260,243,159        |
|                 | Less: Adjustment during the year               |           | 27,351,317        | 22,157,194         |
|                 | Balance as at June 30, 2024                    |           | <u>15,111,476</u> | <u>238,085,965</u> |
| <b>10.01.10</b> | <b>Agrosor (MDP) : Tk. 13,044,589</b>          |           |                   |                    |
|                 | The break up of the above amount is as under : |           |                   |                    |
|                 | Balance as at July 01, 2023                    |           | 114,955,852       | 148,811,197        |
|                 | Add: Disbursed during the year                 |           | 10,450,000        | 173,710,000        |
|                 |  |           | 125,405,852       | 322,521,197        |
|                 | Less: Realized during the year                 |           | 90,432,336        | 188,340,973        |
|                 |  |           | 34,973,516        | 134,180,224        |
|                 | Less: Adjustment during the year               |           | 21,928,927        | 19,224,372         |
|                 | Balance as at June 30, 2024                    |           | <u>13,044,589</u> | <u>114,955,852</u> |
| <b>10.01.11</b> | <b>SDL: Tk. 5,948</b>                          |           |                   |                    |
|                 | The break up of the above amount is as under : |           |                   |                    |
|                 | Balance as at July 01, 2023                    |           | 15,777            | 21,550             |
|                 | Add: Disbursed during the year                 |           | -                 | -                  |
|                 |  |           | 15,777            | 21,550             |
|                 | Less: Realized during the year                 |           | 3,082             | 2,698              |
|                 |  |           | 12,695            | 18,852             |
|                 | Less: Adjustment during the year               |           | 6,747             | 3,075              |
|                 | Balance as at June 30, 2024                    |           | <u>5,948</u>      | <u>15,777</u>      |
| <b>10.01.12</b> | <b>LRL(Jagoron): Tk. 29,813,218</b>            |           |                   |                    |
|                 | The break up of the above amount is as under : |           |                   |                    |
|                 | Balance as at July 01, 2023                    |           | 22,848,968        | 25,484,343         |
|                 | Add: Disbursed during the year                 |           | 53,802,000        | 49,889,000         |
|                 |  |           | 76,650,968        | 75,373,343         |
|                 | Less: Realized during the year                 |           | 41,562,790        | 46,415,517         |
|                 |  |           | 35,088,178        | 28,957,826         |
|                 | Less: Adjustment during the year               |           | 5,274,960         | 6,108,858          |
|                 | Balance as at June 30, 2024                    |           | <u>29,813,218</u> | <u>22,848,968</u>  |

  
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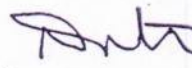
  
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 DBH Finance PLC.



| Notes    | Particulars   | Sub-Notes | Amount in Tk.     |                    |
|----------|---|-----------|-------------------|--------------------|
|          |   |           | As at             |                    |
|          |   |           | 30-Jun-24         | 30-Jun-23          |
| 10.01.13 | <b>LRL(Agrosor): Tk. 16,878,827</b><br>The break up of the above amount is as under : |           |                   |                    |
|          | Balance as at July 01, 2023   |           | 19,565,183        | 10,949,022         |
|          | Add: Disbursed during the year  |           | 32,450,000        | 41,341,000         |
|          |   |           | 52,015,183        | 52,290,022         |
|          | Less: Realized during the year  |           | 31,271,998        | 29,901,866         |
|          |   |           | 20,743,185        | 22,388,156         |
|          | Less: Adjustment during the year  |           | 3,864,358         | 2,822,973          |
|          | Balance as at June 30, 2024   |           | <u>16,878,827</u> | <u>19,565,183</u>  |
| 10.01.14 | <b>LRL(Youth): Tk. 0</b><br>The break up of the above amount is as under :            |           |                   |                    |
|          | Balance as at July 01, 2023   |           | -                 | 5,080              |
|          | Add: Disbursed during the year  |           | -                 | -                  |
|          |   |           | -                 | 5,080              |
|          | Less: Realized during the year  |           | -                 | 5,080              |
|          |   |           | -                 | -                  |
|          | Less: Adjustment during the year  |           | -                 | -                  |
|          | Balance as at June 30, 2024   |           | <u>-</u>          | <u>-</u>           |
| 10.01.15 | <b>RRSL(Jagoron): Tk. 4,658,661</b><br>The break up of the above amount is as under : |           |                   |                    |
|          | Balance as at July 01, 2023   |           | 239,654,125       | 5,665,667          |
|          | Add: Disbursed during the year  |           | -                 | 300,000,000        |
|          |   |           | 239,654,125       | 305,665,667        |
|          | Less: Realized during the year  |           | 201,870,188       | 63,809,133         |
|          |   |           | 37,783,937        | 241,856,534        |
|          | Less: Adjustment during the year  |           | 33,125,276        | 2,202,409          |
|          | Balance as at June 30, 2024   |           | <u>4,658,661</u>  | <u>239,654,125</u> |
| 10.01.16 | <b>RRSL(Agrosor): Tk. 691,514</b><br>The break up of the above amount is as under :   |           |                   |                    |
|          | Balance as at July 01, 2023   |           | 768,169           | 1,925,539          |
|          | Add: Disbursed during the year  |           | -                 | -                  |
|          |   |           | 768,169           | 1,925,539          |
|          | Less: Realized during the year  |           | 75,645            | 779,113            |
|          |   |           | 692,524           | 1,146,426          |
|          | Less: Adjustment during the year  |           | 1,010             | 378,257            |
|          | Balance as at June 30, 2024   |           | <u>691,514</u>    | <u>768,169</u>     |

  
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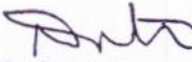
  
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| Notes  | Particulars                                    | Sub-Notes | Amount in Tk.     |                    |
|--|--|-----------|-------------------|--------------------|
|  |  |           | As at             |                    |
|  |  |           | 30-Jun-24         | 30-Jun-23          |
| <b>10.01.17 Agrosor (MDP-AF): Tk. 26,530,386</b>         |  |           |                   |                    |
|  | The break up of the above amount is as under : |           |                   |                    |
|  | Balance as at July 01, 2023                    |           | 158,320,576       | 52,100,905         |
|  | Add: Disbursed during the year                 |           | 21,190,000        | 212,140,000        |
|  |  |           | 179,510,576       | 264,240,905        |
|  | Less: Realized during the year                 |           | 132,086,882       | 93,428,436         |
|  |  |           | 47,423,694        | 170,812,469        |
|  | Less: Adjustment during the year               |           | 20,893,308        | 12,491,893         |
|  | Balance as at June 30, 2024                    |           | <u>26,530,386</u> | <u>158,320,576</u> |
| <b>10.01.18 Water and Sanitation (WCAD): Tk. 469,363</b> |  |           |                   |                    |
|  | The break up of the above amount is as under : |           |                   |                    |
|  | Balance as at July 01, 2023                    |           | 13,851,275        | 192,135,338        |
|  | Add: Disbursed during the year                 |           | -                 | -                  |
|  |  |           | 13,851,275        | 192,135,338        |
|  | Less: Realized during the year                 |           | 10,199,481        | 160,605,878        |
|  |  |           | 3,651,794         | 31,529,460         |
|  | Less: Adjustment during the year               |           | 3,182,431         | 17,678,185         |
|  | Balance as at June 30, 2024                    |           | <u>469,363</u>    | <u>13,851,275</u>  |
| <b>10.01.19 HHWL: Tk. 18,727,771</b>                     |  |           |                   |                    |
|  | The break up of the above amount is as under : |           |                   |                    |
|  | Balance as at July 01, 2023                    |           | 4,848,397         | 152,991            |
|  | Add: Disbursed during the year                 |           | 26,047,000        | 7,845,000          |
|  |  |           | 30,895,397        | 7,997,991          |
|  | Less: Realized during the year                 |           | 11,480,652        | 3,039,129          |
|  |  |           | 19,414,745        | 4,958,862          |
|  | Less: Adjustment during the year               |           | 686,974           | 110,465            |
|  | Balance as at June 30, 2024                    |           | <u>18,727,771</u> | <u>4,848,397</u>   |
| <b>10.01.20 HHSL: Tk. 97,268,340</b>                     |  |           |                   |                    |
|  | The break up of the above amount is as under : |           |                   |                    |
|  | Balance as at July 01, 2023                    |           | 46,823,363        | 625,830            |
|  | Add: Disbursed during the year                 |           | 142,410,000       | 69,342,000         |
|  |  |           | 189,233,363       | 69,967,830         |
|  | Less: Realized during the year                 |           | 85,347,725        | 22,351,404         |
|  |  |           | 103,885,638       | 47,616,426         |
|  | Less: Adjustment during the year               |           | 6,617,298         | 793,063            |
|  | Balance as at June 30, 2024                    |           | <u>97,268,340</u> | <u>46,823,363</u>  |

  
**Mifta Naim Huda**  
 Executive Director  
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 Innovation and Practices

  
**S.A. Anad**  
 Director-Finance & Digitization  
 Centre for Development  
 Innovation and Practices (CDIP)


  
**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes           | Particulars                                    | Sub-Notes | Amount in Tk.     |                   |
|-----------------|--|-----------|-------------------|-------------------|
|                 |  |           | As at             |                   |
|                 |  |           | 30-Jun-24         | 30-Jun-23         |
| <b>10.01.21</b> | <b>Biborton: Tk. 2,891,811</b>                 |           |                   |                   |
|                 | The break up of the above amount is as under : |           |                   |                   |
|                 | Balance as at July 01, 2023                    |           | 80,638,145        | 237,346,226       |
|                 | Add: Disbursed during the year                 |           | -                 | 125,660,000       |
|                 |  |           | 80,638,145        | 363,006,226       |
|                 | Less: Realized during the year                 |           | 60,290,792        | 256,241,675       |
|                 |  |           | 20,347,353        | 106,764,551       |
|                 | Less: Adjustment during the year               |           | 17,455,542        | 26,126,406        |
|                 | Balance as at June 30, 2024                    |           | <u>2,891,811</u>  | <u>80,638,145</u> |
| <b>10.01.22</b> | <b>Supper Loan: Tk. 380,925</b>                |           |                   |                   |
|                 | The break up of the above amount is as under : |           |                   |                   |
|                 | Balance as at July 01, 2023                    |           | 100,000           | -                 |
|                 | Add: Disbursed during the year                 |           | 590,000           | 100,000           |
|                 |  |           | 690,000           | 100,000           |
|                 | Less: Realized during the year                 |           | 309,075           | -                 |
|                 |  |           | 380,925           | 100,000           |
|                 | Less: Adjustment during the year               |           | -                 | -                 |
|                 | Balance as at June 30, 2024                    |           | <u>380,925</u>    | <u>100,000</u>    |
| <b>10.01.23</b> | <b>Agrosor (MFCE): Tk. 98,696,238</b>          |           |                   |                   |
|                 | The break up of the above amount is as under : |           |                   |                   |
|                 | Balance as at July 01, 2023                    |           | -                 | -                 |
|                 | Add: Disbursed during the year                 |           | 148,690,000       | -                 |
|                 |  |           | 148,690,000       | -                 |
|                 | Less: Realized during the year                 |           | 45,903,898        | -                 |
|                 |  |           | 102,786,102       | -                 |
|                 | Less: Adjustment during the year               |           | 4,089,864         | -                 |
|                 | Balance as at June 30, 2024                    |           | <u>98,696,238</u> | <u>-</u>          |
| <b>10.01.24</b> | <b>PgP: Tk. 12,781,915</b>                     |           |                   |                   |
|                 | The break up of the above amount is as under : |           |                   |                   |
|                 | Balance as at July 01, 2023                    |           | -                 | -                 |
|                 | Add: Disbursed during the year                 |           | 14,450,000        | -                 |
|                 |  |           | 14,450,000        | -                 |
|                 | Less: Realized during the year                 |           | 1,668,085         | -                 |
|                 |  |           | 12,781,915        | -                 |
|                 | Less: Adjustment during the year               |           | -                 | -                 |
|                 | Balance as at June 30, 2024                    |           | <u>12,781,915</u> | <u>-</u>          |

  
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**S.A. Ahad**  
 Director-Finance & Digitization 25  
 Centre for Development  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes        | Particulars                                    | Sub-Notes | Amount in Tk. |               |
|--------------|--|-----------|---------------|---------------|
|              |  |           | As at         |               |
|              |  |           | 30-Jun-24     | 30-Jun-23     |
| <b>10.02</b> | <b>CDIP General Activities: Tk. 90,945</b>     |           |               |               |
|              | The break up of the above amount is as under : |           |               |               |
|              | Balance as at July 01, 2023                    |           | 93,518        | 113,973       |
|              | Add: Disbursed during the year                 |           | -             | -             |
|              |  |           | 93,518        | 113,973       |
|              | Less: Adjustment during the year               |           | 2,308         | 17,342        |
|              |  |           | 91,210        | 96,631        |
|              | Less: Received during the year                 |           | 265           | 3,113         |
|              | Balance as at June 30, 2024                    |           | <u>90,945</u> | <u>93,518</u> |

**11.00 Short term investment: Tk. 1,263,213,533**  
The break up of the above amount is as under :

|                         |       |                      |                      |
|-------------------------|-------|----------------------|----------------------|
| Micro Finance           | 11.01 | 1,243,394,586        | 1,067,883,750        |
| CDIP General Activities | 11.02 | 19,818,947           | 14,700,000           |
|                         |       | <u>1,263,213,533</u> | <u>1,082,583,750</u> |

**11.01 Micro Finance: Tk. 499,394,586**  
The break up of the above amount is as under :

|   |          |                      |                      |
|---|----------|----------------------|----------------------|
| Investment against Members' Savings               | 11.01.01 | 310,000,000          | 285,000,000          |
| Investment against Statutory Reserve Fund-Current | 11.01.02 | 434,000,000          | 364,000,000          |
| Investment in FDR against Bank Guarantee          | 11.01.03 | 499,394,586          | 418,883,750          |
|   |          | <u>1,243,394,586</u> | <u>1,067,883,750</u> |

**11.01.01 Investment against Members' Savings: Tk. 310,000,000**  
The break up of the above amount is as under :

|                                  |                    |                    |
|----------------------------------|--------------------|--------------------|
| Balance as at July 01, 2023      | 285,000,000        | 450,000,000        |
| Add: Invested during the year    | 30,000,000         | 180,000,000        |
|                                  | 315,000,000        | 630,000,000        |
| Less: Encashed during the year   | 5,000,000          | 344,920,583        |
| Less: Adjustment during the year | -                  | 79,417             |
| Balance as at June 30, 2024      | <u>310,000,000</u> | <u>285,000,000</u> |

The above amount represents 4.82% of total savings fund of the organization and was invested in Fixed Detail of the investment are appended in the next page.

  
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Centre for Development  
Innovation and Practices

  
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Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

  
**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.



| Notes | Particulars | Sub-Notes | Amount in Tk. |           |
|-------|-------------|-----------|---------------|-----------|
|       |             |           | As at         |           |
|       |             |           | 30-Jun-24     | 30-Jun-23 |

The above amount represents 4.82% of total savings fund of the organization and was invested in Fixed


| Name of Bank                                  | FDR #             | Amount in Taka     |
|---|-------------------|--------------------|
| Ncc Bank Ltd ( Shyamoli Br)                   | 0335004066        | 10,000,000         |
| BRAC Bank Ltd. Dhanmondi Branch               | 1547302443202006  | 20,000,000         |
| BRAC Bank Ltd. Dhanmondi Branch               | 1547302443202007  | 20,000,000         |
| BRAC Bank Ltd. Dhanmondi Branch               | 1547302443202008  | 20,000,000         |
| BRAC Bank Ltd. Dhanmondi Branch               | 1547302443202009  | 20,000,000         |
| Midland Bank Ltd. Gulshan Br                  | 0011-1710002483   | 5,000,000          |
| Midland Bank Ltd. Gulshan Br                  | 0011-1710002492   | 5,000,000          |
| Midland Bank Ltd. Gulshan Br                  | 0011-1710002509   | 5,000,000          |
| Dhaka Bank Ltd. Savar Bazar Branch, Dhaka.    | 222.301.967       | 5,000,000          |
| Dhaka Bank Ltd. Savar Bazar Branch, Dhaka.    | 222.301.1198      | 5,000,000          |
| Dhaka Bank Ltd. Savar Bazar Branch, Dhaka.    | 222.301.1201      | 5,000,000          |
| One Bank Ltd. Karwan Bazar Branch, Dhaka.     | 0124120031461     | 5,000,000          |
| One Bank Ltd. Karwan Bazar Branch, Dhaka.     | 0124120031472     | 5,000,000          |
| One Bank Ltd. Karwan Bazar Branch, Dhaka.     | 0124120031483     | 5,000,000          |
| Ncc Bank Ltd ( Shyamoli Br)                   | 0335004397        | 7,000,000          |
| Ncc Bank Ltd ( Shyamoli Br)                   | 0335004404        | 7,000,000          |
| Ncc Bank Ltd ( Shyamoli Br)                   | 0335004388        | 6,000,000          |
| Meghna Bank Ltd ( Gulshan Crop. Banking Div.) | 110127400000010   | 20,000,000         |
| Ncc Bank Ltd ( Shyamoli Br)                   | 0055-0335004413   | 30,000,000         |
| One Bank Ltd. Karwan Bazar Branch, Dhaka.     | 0124120031541     | 5,000,000          |
| One Bank Ltd. Karwan Bazar Branch, Dhaka.     | 0124120031552     | 5,000,000          |
| Dhaka Bank Ltd. Savar Bazar Branch, Dhaka.    | 333371/222.641.28 | 5,000,000          |
| Dhaka Bank Ltd. Savar Bazar Branch, Dhaka.    | 333372/222.641.39 | 5,000,000          |
| Southeast Bank Ltd ( Shyamoli Br)             | 24300016260       | 5,000,000          |
| Southeast Bank Ltd ( Shyamoli Br)             | 24300016261       | 5,000,000          |
| The City Bank Ltd.                            | 4433842831002     | 15,000,000         |
| Ncc Bank Ltd ( Shyamoli Br)                   | 0335004431        | 20,000,000         |
| Ncc Bank Ltd ( Shyamoli Br)                   | 0055-0335004440   | 15,000,000         |
| Ncc Bank Ltd ( Shyamoli Br)                   | 0335004459        | 10,000,000         |
| Ncc Bank Ltd ( Shyamoli Br)                   | 0055-0330070913   | 5,000,000          |
| Ncc Bank Ltd ( Shyamoli Br)                   | 0055-0330070922   | 5,000,000          |
| The City Bank Ltd.                            | 4583842831001     | 5,000,000          |
| <b>Total</b>                                  |                   | <b>310,000,000</b> |

#### 11.01.02 Investment against Statutory Reserve Fund-Current: Tk. 434,000,000

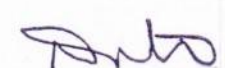
The break up of the above amount is as under :

|                                  |                    |                    |
|----------------------------------|--------------------|--------------------|
| Balance as at July 01, 2023      | 364,000,000        | 290,000,000        |
| Add: Invested during the year    | 84,000,000         | 260,000,000        |
|                                  | 448,000,000        | 550,000,000        |
| Less: Encashed during the year   | 14,000,000         | 185,997,000        |
| Less: Adjustment during the year | -                  | 3,000              |
| Balance as at June 30, 2024      | <b>434,000,000</b> | <b>364,000,000</b> |

The above amount was lying as follows:


  
**Mifta Naim Huda**  
 Executive Director  
 Centre for Development  
 Innovation and Practices

  
**S.A. Ahad**  
 Director-Finance & Digitization  
 Centre for Development  
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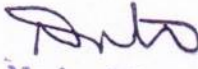
  
**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes | Particulars   | Sub-Notes           | Amount in Tk.      |           |
|-------|---|---------------------|--------------------|-----------|
|       |   |                     | As at              |           |
|       |   |                     | 30-Jun-24          | 30-Jun-23 |
|       | Name of Bank  | FDR #               | Amount in Taka     |           |
|       | Southeast Bank Ltd. shyamoli Br. Dhaka                  | 7553189/24300015888 | 5,000,000          |           |
|       | BRAC Bank Ltd. (Dhanmondi Br)                           | 3006614470017       | 7,000,000          |           |
|       | BRAC Bank Ltd. (Dhanmondi Br)                           | 3006614470018       | 6,000,000          |           |
|       | BRAC Bank Ltd. (Dhanmondi Br)                           | 1547302443202002    | 15,000,000         |           |
|       | BRAC Bank Ltd. (Dhanmondi)                              | 1547302443202004    | 20,000,000         |           |
|       | BRAC Bank Ltd. (Dhanmondi)                              | 1547302443202005    | 20,000,000         |           |
|       | BRAC Bank Ltd. (Dhanmondi)                              | 3024432020026       | 15,000,000         |           |
|       | BRAC Bank Ltd. (Dhanmondi)                              | 3024432020027       | 15,000,000         |           |
|       | Bank Asia Ltd. Agla Bazar Br, Dhaka.                    | 06455002278         | 7,000,000          |           |
|       | Bank Asia Ltd. Agla Bazar Br, Dhaka.                    | 06455002279         | 7,000,000          |           |
|       | Bank Asia Ltd. Agla Bazar Br, Dhaka.                    | 06455002280         | 6,000,000          |           |
|       | BRAC Bank Ltd. (Dhanmondi)                              | 3024432020028       | 20,000,000         |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001525     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001526     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001527     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001528     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001529     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001530     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001531     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001532     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001533     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001534     | 5,000,000          |           |
|       | Southeast Bank Ltd. Shyamoli Br. Dhaka                  | 24300016247         | 7,000,000          |           |
|       | Southeast Bank Ltd. Shyamoli Br. Dhaka                  | 24300016248         | 7,000,000          |           |
|       | Southeast Bank Ltd. Shyamoli Br. Dhaka                  | 24300016249         | 6,000,000          |           |
|       | Eastern Bank Ltd. Gulshan Crop. Division, Dhaka         | 1115170000012       | 10,000,000         |           |
|       | Mutual Trust Bank Ltd. Malibag Chowdhurypara Branch, Dh | 1306010433423       | 7,000,000          |           |
|       | Mutual Trust Bank Ltd. Malibag Chowdhurypara Branch, Dh | 1306010433432       | 7,000,000          |           |
|       | Mutual Trust Bank Ltd. Malibag Chowdhurypara Branch, Dh | 1306010433441       | 6,000,000          |           |
|       | NCC Bank Ltd. Shyamoli Branch, Dhaka.                   | 0335004422          | 30,000,000         |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001658     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001659     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001660     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001661     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001662     | 5,000,000          |           |
|       | NRBC Bank Ltd., Dhanmondi Br, Dhaka.                    | 011170300001663     | 5,000,000          |           |
|       | BRAC Bank Ltd. Dhanmondi Branch, Dhaka.                 | 3006614470010       | 9,000,000          |           |
|       | BRAC Bank Ltd. Dhanmondi Branch, Dhaka.                 | 3006614470011       | 9,000,000          |           |
|       | BRAC Bank Ltd. Dhanmondi Branch, Dhaka.                 | 3006614470012       | 9,000,000          |           |
|       | BRAC Bank Ltd. Dhanmondi Branch, Dhaka.                 | 3006614470013       | 9,000,000          |           |
|       | BRAC Bank Ltd. Dhanmondi Branch, Dhaka.                 | 3006614470014       | 9,000,000          |           |
|       | BRAC Bank Ltd. Dhanmondi Branch, Dhaka.                 | 3006614470015       | 5,000,000          |           |
|       | BRAC Bank Ltd. Dhanmondi Branch, Dhaka.                 | 3006614470016       | 10,000,000         |           |
|       | BRAC Bank Ltd. Dhanmondi Branch, Dhaka.                 | 3006614470019       | 7,000,000          |           |
|       | Bank Asia Ltd. Agla Bazar Br, Dhaka.                    | 06455002670         | 10,000,000         |           |
|       | Bank Asia Ltd. Shyamoli Br, Dhaka.                      | 05555003197         | 5,000,000          |           |
|       | Dhaka Bank Ltd. Savar Br, Dhaka                         | 222.641.17          | 5,000,000          |           |
|       | Dhaka Bank Ltd. Savar Br, Dhaka                         | 222.641.48          | 5,000,000          |           |
|       | One Bank Ltd. Kawranbazar Br. Dhaka                     | 0124120032269       | 5,000,000          |           |
|       | One Bank Ltd. Kawranbazar Br. Dhaka                     | 0124120032293       | 5,000,000          |           |
|       | Bank Asia Ltd. Ring Road Br, Dhaka.                     | 08655001987         | 7,000,000          |           |
|       | Bank Asia Ltd. Ring Road Br, Dhaka.                     | 08655001988         | 7,000,000          |           |
|       | BRAC Bank Ltd. Dhanmondi Branch, Dhaka.                 | 3006614470021       | 5,000,000          |           |
|       | BRAC Bank Ltd. Dhanmondi Branch, Dhaka.                 | 3006614470022       | 5,000,000          |           |
|       | The City Bank PLC, Dhanmondi Branch, Dhaka              | 4582496220001       | 5,000,000          |           |
|       | <b>Total</b>  |                     | <b>434,000,000</b> |           |

  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes | Particulars | Sub-Notes | Amount in Tk. |           |
|-------|-------------|-----------|---------------|-----------|
|       |             |           | As at         |           |
|       |             |           | 30-Jun-24     | 30-Jun-23 |

**11.01.03 Investment in FDR against Bank Guarantee: Tk. 499,394,586**

The break up of the above amount is as under :

|                                 |             |             |
|---------------------------------|-------------|-------------|
| Balance as at July 01, 2023     | 418,883,750 | 301,558,750 |
| Add: Invested during the year   | 211,400,000 | 223,785,000 |
|                                 | 630,283,750 | 525,343,750 |
| Less: Encashed during the year  | 135,405,000 | 108,964,169 |
|                                 | 494,878,750 | 416,379,581 |
| Add: Adjustment during the year | 4,515,836   | 2,504,169   |
| Balance as at June 30, 2024     | 499,394,586 | 418,883,750 |

The above amount was lying as follows:

| Name of Bank                           | FDR #            | Amount in Taka     |
|--|------------------|--------------------|
| Bank Asia Ltd.(Ring Road)              | 08655000934      | 15,000,000         |
| Bank Asia Ltd.(Ring Road)              | 08655000946      | 15,750,000         |
| Eastern Bank Ltd.(G)                   | 1115560324004    | 25,000,000         |
| BRAC Bank Ltd. Dhanmondi Br.           | 1547300661447001 | 11,409,030         |
| Ncc Bank Ltd. Shyamoli Br.             | 0330058740       | 5,000,000          |
| BRAC Bank Ltd. Dhanmondi Br.           | 1547300661447002 | 15,000,000         |
| Ncc Bank Ltd. Shyamoli Br.             | 0330058893       | 20,000,000         |
| NRB Commercial Bank Ltd.(D)            | 010171200000963  | 6,600,000          |
| NRB Commercial Bank Ltd.(D)            | 010171200000964  | 6,000,000          |
| BRAC Bank Ltd. Dhanmondi Br.           | 1547300661447003 | 37,500,000         |
| Dhaka Bank Ltd. Gulshan Br.            | 120.313.106      | 20,705,000         |
| Ncc Bank Ltd. Shyamoli Br.             | 0330060746       | 10,000,000         |
| Ncc Bank Ltd. Shyamoli Br.             | 0055-0330062075  | 10,000,000         |
| One Bank Ltd.Kawran Bazar Br.          | 0124140008018    | 20,000,000         |
| UCBL Shyamoli Ring Road Br.            | 180140400000108  | 20,000,000         |
| Meghna Bank Ltd.(D)                    | 111128700000015  | 20,000,000         |
| LankaBangla Finance Ltd. Banani, Dhaka | 000329100000006  | 31,875,000         |
| The City Bank Ltd. (D)                 | 4433043213008    | 5,287,778          |
| The City Bank Ltd. (D)                 | 4433043213009    | 5,287,778          |
| Lankan Alliance Finance Ltd.           | 0001002          | 10,000,000         |
| Ncc Bank Ltd. Shyamoli Br.             | 0330066446       | 10,000,000         |
| Ncc Bank Ltd. Shyamoli Br.             | 0330066473       | 10,000,000         |
| Mutual Trust Bank Ltd.                 | 1306010434306    | 7,500,000          |
| Dhaka Bank Ltd. Gulshan Br.            | 1206430000039    | 30,000,000         |
| The City Bank Ltd. (D)                 | 4433043213007    | 10,000,000         |
| NRB Commercial Bank Ltd.(D)            | 010171200000999  | 6,600,000          |
| NRB Commercial Bank Ltd.(D)            | 010171200001000  | 6,000,000          |
| Bank Asia Ltd.(Ring Road)              | 08655002043      | 10,000,000         |
| NRB Commercial Bank Ltd.(D)            | 010171200001046  | 8,400,000          |
| IPDC Finance Ltd.                      | 1002251000004642 | 5,090,000          |
| IPDC Finance Ltd.                      | 1002251000004643 | 5,090,000          |
| NRB Commercial Bank Ltd.(D)            | 010171200001050  | 8,000,000          |
| NRB Commercial Bank Ltd.(D)            | 010171200001051  | 9,000,000          |
| NRB Commercial Bank Ltd.(D)            | 010171200001052  | 8,000,000          |
| BRAC Bank Ltd. Dhanmondi Br.           | 3006614470020    | 18,750,000         |
| Midland Bank Ltd. Gulshan, Dhaka.      | 0011-1710004909  | 10,000,000         |
| Ncc Bank Ltd. Shyamoli Br.             | 0055-0330071672  | 11,550,000         |
| Southeast Bank PLC. Shyamoli Br.       | 24500000160      | 7,500,000          |
| Southeast Bank PLC Shyamoli Br.        | 24500000161      | 7,500,000          |
| <b>Total</b>                           |                  | <b>499,394,586</b> |

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Centre for Development  
Innovation and Practices

**S.A. Ahao**  
Director-Finance & Digitization  
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**Nasimul Baten**  
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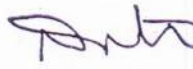


| Notes           | Particulars   | Sub-Notes | Amount in Tk.     |                   |
|-----------------|---|-----------|-------------------|-------------------|
|                 |   |           | As at             |                   |
|                 |   |           | 30-Jun-24         | 30-Jun-23         |
| <b>11.02</b>    | <b>CDIP General Activities: Tk. 19,818,947</b>        |           |                   |                   |
|                 | The break up of the above amount is as under :        |           |                   |                   |
|                 | Reserve Fund (FDR)                                    | 11.02.01  | 1,117,947         | 2,500,000         |
|                 | Guarantee Margin (FDR)                                | 11.02.02  | -                 | 12,200,000        |
|                 | Investment (FDR)                                      | 11.02.03  | 18,701,000        | -                 |
|                 |   |           | <b>19,818,947</b> | <b>14,700,000</b> |
| <b>11.02.01</b> | <b>Reserve Fund (FDR): Tk. 1,117,947</b>              |           |                   |                   |
|                 | The break up of the above amount is as under :        |           |                   |                   |
|                 | Balance as at July 01, 2023                           |           | 2,500,000         | 2,500,000         |
|                 | Add: Invested during the year                         |           | -                 | -                 |
|                 |   |           | <b>2,500,000</b>  | <b>2,500,000</b>  |
|                 | Less: Encashed during the year                        |           | 1,382,053         | -                 |
|                 | Balance as at June 30, 2024                           |           | <b>1,117,947</b>  | <b>2,500,000</b>  |
| <b>11.02.02</b> | <b>Guarantee Margin (FDR): Tk. 0</b>                  |           |                   |                   |
|                 | The break up of the above amount is as under :        |           |                   |                   |
|                 | Balance as at July 01, 2023                           |           | 7,500,000         | 1,000,000         |
|                 | Add: Invested during the year                         |           | -                 | 11,200,000        |
|                 |   |           | <b>7,500,000</b>  | <b>12,200,000</b> |
|                 | Less: Encashed during the year                        |           | 7,500,000         | -                 |
|                 | Balance as at June 30, 2024                           |           | <b>-</b>          | <b>12,200,000</b> |
| <b>11.02.03</b> | <b>Investment (FDR): Tk. 18,701,000</b>               |           |                   |                   |
|                 | The break up of the above amount is as under :        |           |                   |                   |
|                 | Balance as at July 01, 2023                           |           | -                 | -                 |
|                 | Add: Invested during the year                         |           | 11,000,000        | -                 |
|                 |   |           | <b>11,000,000</b> | <b>-</b>          |
|                 | Add: Adjustment during the year                       |           | 7,701,000         | -                 |
|                 | Balance as at June 30, 2024                           |           | <b>18,701,000</b> | <b>-</b>          |
| <b>12.00</b>    | <b>Bills &amp; other receivables : Tk. 59,077,802</b> |           |                   |                   |
|                 | The break up of the above amount is as under:         |           |                   |                   |
|                 | Micro Finance   | 12.01     | 52,512,165        | 39,148,653        |
|                 | CDIP General Activities                               | 12.02     | 6,565,637         | 5,977,635         |
|                 |   |           | <b>59,077,802</b> | <b>45,126,288</b> |
| <b>12.01</b>    | <b>Micro Finance : Tk. 52,512,165</b>                 |           |                   |                   |
|                 | The break up of the above amount is as under:         |           |                   |                   |
|                 | Bill receivables from PKSf                            | 12.01.01  | 5,503,814         | 4,792,525         |
|                 | Interest receivable on FDRs                           | 12.01.02  | 27,099,377        | 16,619,015        |
|                 | Staff Loan  | 12.01.03  | 11,143,686        | 13,773,240        |
|                 | Receivable from Solar Fund                            | 12.01.04  | -                 | 3,184,463         |
|                 | Receivable from VCD Project                           | 12.01.05  | 8,763,088         | 779,410           |
|                 | Receivable from Innovative Project                    | 12.01.06  | 2,200             | -                 |
|                 |   |           | <b>52,512,165</b> | <b>39,148,653</b> |

  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes            | Particulars   | Sub-Notes | Amount in Tk.    |                   |
|------------------|---|-----------|------------------|-------------------|
|                  |   |           | As at            |                   |
|                  |   |           | 30-Jun-24        | 30-Jun-23         |
| <b>12.01.01</b>  | <b>Bill receivables from PKSf : Tk. 5,503,814</b>                   |           |                  |                   |
|                  | The break up of the above amount is as under:                       |           |                  |                   |
|                  | Bill receivables from PKSf (Others Program)                         | 12.01.01a | 960,054          | 461,359           |
|                  | Bill receivables from PKSf (ENRICH)                                 | 12.01.01b | 3,338,709        | 3,479,324         |
|                  | Bill receivables from PKSf (LSD Program)                            | 12.01.01c | 449,338          | 472,011           |
|                  | Bill receivables from PKSf (Adolescent Program)                     | 12.01.01d | 755,713          | 379,831           |
|                  |   |           | <u>5,503,814</u> | <u>4,792,525</u>  |
| <b>12.01.01a</b> | <b>Bill receivables from PKSf (Others Program): Tk. 960,054</b>     |           |                  |                   |
|                  | The break up of the above amount is as under:                       |           |                  |                   |
|                  | Balance as at July 01, 2023   |           | 461,359          | -                 |
|                  | Add: Addition during the year                                       |           | 960,054          | 461,359           |
|                  |   |           | <u>1,421,413</u> | <u>461,359</u>    |
|                  | Less: Realized during the year                                      |           | 461,359          | -                 |
|                  |   |           | <u>960,054</u>   | <u>461,359</u>    |
|                  | Add: Adjustment during the year                                     |           | -                | -                 |
|                  | Balance as at June 30, 2024   |           | <u>960,054</u>   | <u>461,359</u>    |
| <b>12.01.01b</b> | <b>Bill receivables from PKSf (ENRICH): Tk. 3,338,709</b>           |           |                  |                   |
|                  | The break up of the above amount is as under:                       |           |                  |                   |
|                  | Balance as at July 01, 2023   |           | 3,479,324        | 4,001,541         |
|                  | Add: Addition during the year                                       |           | 6,348,050        | 6,492,599         |
|                  |   |           | <u>9,827,374</u> | <u>10,494,140</u> |
|                  | Less: Realized during the year                                      |           | 4,836,973        | 2,553,249         |
|                  | Less: Adjustment during the year                                    |           | 1,651,692        | 4,461,567         |
|                  | Balance as at June 30, 2024   |           | <u>3,338,709</u> | <u>3,479,324</u>  |
| <b>12.01.01c</b> | <b>Bill receivables from PKSf (LSD Program): Tk. 449,338</b>        |           |                  |                   |
|                  | The break up of the above amount is as under:                       |           |                  |                   |
|                  | Balance as at July 01, 2023   |           | 472,011          | 498,171           |
|                  | Add: Addition during the year                                       |           | 739,682          | 778,995           |
|                  |   |           | <u>1,211,693</u> | <u>1,277,166</u>  |
|                  | Less: Realized during the year                                      |           | 762,232          | -                 |
|                  | Less: Adjustment during the year                                    |           | 123              | 805,155           |
|                  | Balance as at June 30, 2024   |           | <u>449,338</u>   | <u>472,011</u>    |
| <b>12.01.01d</b> | <b>Bill receivables from PKSf (Adolescent Program): Tk. 755,713</b> |           |                  |                   |
|                  | The break up of the above amount is as under:                       |           |                  |                   |
|                  | Balance as at July 01, 2023   |           | 379,831          | 1,078,363         |
|                  | Add: Addition during the year                                       |           | 755,713          | 637,617           |
|                  |   |           | <u>1,135,544</u> | <u>1,715,980</u>  |
|                  | Less: Realized during the year                                      |           | 379,831          | 1,327,817         |
|                  | Less: Adjustment during the year                                    |           | -                | 8,332             |
|                  | Balance as at June 30, 2024   |           | <u>755,713</u>   | <u>379,831</u>    |

  
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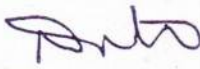
  
**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes            | Particulars   | Sub-Notes | Amount in Tk.     |                   |
|------------------|---|-----------|-------------------|-------------------|
|                  |   |           | As at             |                   |
|                  |   |           | 30-Jun-24         | 30-Jun-23         |
| <b>12.01.02</b>  | <b>Interest receivable on FDRs: Tk. 27,099,377</b>                        |           |                   |                   |
|                  | The break up of the above amount is as under:                             |           |                   |                   |
|                  | Interest receivable on FDR-Members' Savings                               | 12.01.02a | 3,905,522         | 1,783,262         |
|                  | Interest receivable on FDR-Statutory Reserve Fund                         | 12.01.02b | 7,524,347         | 4,126,243         |
|                  | Interest receivable on Govt. Treasury Bond                                | 12.01.02c | 428,677           | 673,102           |
|                  | Interest receivable on FDR against Bank Guarantee                         | 12.01.02d | 15,240,831        | 10,036,408        |
|                  |   |           | <u>27,099,377</u> | <u>16,619,015</u> |
| <b>12.01.02a</b> | <b>Interest receivable on FDR-Members' Savings: Tk. 3,905,522</b>         |           |                   |                   |
|                  | The break up of the above amount is as under:                             |           |                   |                   |
|                  | Balance as at July 01, 2023   |           | 1,783,262         | 2,183,518         |
|                  | Add: Addition during the year   |           | 18,123,314        | 12,644,139        |
|                  |   |           | <u>19,906,576</u> | <u>14,827,657</u> |
|                  | Less: Received during the year  |           | 15,783,214        | 12,563,861        |
|                  |   |           | <u>4,123,362</u>  | <u>2,263,796</u>  |
|                  | Less: Adjustment during the year  |           | 217,840           | 480,534           |
|                  | Balance as at June 30, 2024   |           | <u>3,905,522</u>  | <u>1,783,262</u>  |
| <b>12.01.02b</b> | <b>Interest receivable on FDR-Statutory Reserve Fund: Tk. 7,524,347</b>   |           |                   |                   |
|                  | The break up of the above amount is as under:                             |           |                   |                   |
|                  | Balance as at July 01, 2023   |           | 4,126,243         | 2,247,939         |
|                  | Add: Addition during the year   |           | 24,369,256        | 11,917,334        |
|                  |   |           | <u>28,495,499</u> | <u>14,165,273</u> |
|                  | Less: Received during the year  |           | 20,639,478        | 9,972,611         |
|                  |   |           | <u>7,856,021</u>  | <u>4,192,662</u>  |
|                  | Less: Adjustment during the year  |           | 331,674           | 66,419            |
|                  | Balance as at June 30, 2024   |           | <u>7,524,347</u>  | <u>4,126,243</u>  |
| <b>12.01.02c</b> | <b>Interest receivable on Govt. Treasury Bond: Tk. 428,677</b>            |           |                   |                   |
|                  | The break up of the above amount is as under:                             |           |                   |                   |
|                  | Balance as at July 01, 2023   |           | 673,102           | 689,760           |
|                  | Add: Addition during the year   |           | 4,627,869         | 3,163,229         |
|                  |   |           | <u>5,300,971</u>  | <u>3,852,989</u>  |
|                  | Less: Received during the year  |           | 3,958,378         | 3,105,569         |
|                  |   |           | <u>1,342,593</u>  | <u>747,420</u>    |
|                  | Less: Adjustment during the year  |           | 913,916           | 74,318            |
|                  | Balance as at June 30, 2024   |           | <u>428,677</u>    | <u>673,102</u>    |
| <b>12.01.02d</b> | <b>Interest receivable on FDR against Bank Guarantee : Tk. 15,240,831</b> |           |                   |                   |
|                  | The break up of the above amount is as under:                             |           |                   |                   |
|                  | Balance as at July 01, 2023   |           | 10,036,408        | 6,092,705         |
|                  | Add: Addition during the year   |           | 23,736,185        | 15,638,076        |
|                  |   |           | <u>33,772,593</u> | <u>21,730,781</u> |
|                  | Less: Received during the year  |           | 13,781,168        | 8,591,742         |
|                  |   |           | <u>19,991,425</u> | <u>13,139,039</u> |
|                  | Less: Adjustment during the year  |           | 4,750,594         | 3,102,631         |
|                  | Balance as at June 30, 2024   |           | <u>15,240,831</u> | <u>10,036,408</u> |

  
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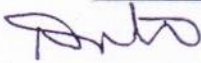
  
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| Notes            | Particulars                                   | Sub-Notes | Amount in Tk.     |                    |
|------------------|---|-----------|-------------------|--------------------|
|                  |   |           | As at             |                    |
|                  |   |           | 30-Jun-24         | 30-Jun-23          |
| <b>12.01.03</b>  | <b>Staff Loan: Tk. 11,143,686</b>             |           |                   |                    |
|                  | The break up of the above amount is as under: |           |                   |                    |
|                  | Staff loan -Motor Cycle                       | 12.01.03a | 5,542,374         | 5,414,240          |
|                  | Staff loan -General                           | 12.01.03b | 5,601,312         | 8,359,000          |
|                  | Staff loan -Provident Fund                    | 12.01.03c | -                 | -                  |
|                  |   |           | <u>11,143,686</u> | <u>13,773,240</u>  |
| <b>12.01.03a</b> | <b>Staff loan -Motor Cycle: Tk. 5,542,374</b> |           |                   |                    |
|                  | The break up of the above amount is as under: |           |                   |                    |
|                  | Balance as at July 01, 2023                   |           | 5,414,240         | 5,048,863          |
|                  | Add: Disbursed during the year                |           | 5,022,707         | 3,382,500          |
|                  |   |           | <u>10,436,947</u> | <u>8,431,363</u>   |
|                  | Less: Realized during the year                |           | 1,066,207         | 177,500            |
|                  |   |           | <u>9,370,740</u>  | <u>8,253,863</u>   |
|                  | Less: Adjustment during the year              |           | 3,828,366         | 2,839,623          |
|                  | Balance as at June 30, 2024                   |           | <u>5,542,374</u>  | <u>5,414,240</u>   |
| <b>12.01.03b</b> | <b>Staff loan -General: Tk. 5,601,312</b>     |           |                   |                    |
|                  | The break up of the above amount is as under: |           |                   |                    |
|                  | Balance as at July 01, 2023                   |           | 8,359,000         | 8,581,000          |
|                  | Add: Disbursed during the year                |           | 8,494,351         | 8,821,000          |
|                  |   |           | <u>16,853,351</u> | <u>17,402,000</u>  |
|                  | Less: Realized during the year                |           | 2,189,851         | 258,000            |
|                  |   |           | <u>14,663,500</u> | <u>17,144,000</u>  |
|                  | Less: Adjustment during the year              |           | 9,062,188         | 8,785,000          |
|                  | Balance as at June 30, 2024                   |           | <u>5,601,312</u>  | <u>8,359,000</u>   |
| <b>12.01.03c</b> | <b>Staff loan -Provident Fund: Tk. 0</b>      |           |                   |                    |
|                  | The break up of the above amount is as under: |           |                   |                    |
|                  | Balance as at July 01, 2023                   |           | -                 | -                  |
|                  | Add: Disbursed during the year                |           | 6,635,689         | 495,208            |
|                  |   |           | <u>6,635,689</u>  | <u>495,208</u>     |
|                  | Less: Realized during the year                |           | 6,097,071         | 300,000            |
|                  |   |           | <u>538,618</u>    | <u>195,208</u>     |
|                  | Less: Adjustment during the year              |           | 538,618           | 195,208            |
|                  | Balance as at June 30, 2024                   |           | <u>-</u>          | <u>-</u>           |
| <b>12.01.04</b>  | <b>Receivable from Solar Fund: Tk. 0</b>      |           |                   |                    |
|                  | The break up of the above amount is as under: |           |                   |                    |
|                  | Balance as at July 01, 2023                   |           | (3,184,463)       | -                  |
|                  | Add: Received during the year                 |           | 3,184,463         | -                  |
|                  |   |           | <u>-</u>          | <u>-</u>           |
|                  | Less: Paid during the year                    |           | -                 | 3,200,000          |
|                  |   |           | <u>-</u>          | <u>(3,200,000)</u> |
|                  | Add: Adjustment during the year               |           | -                 | 15,537             |
|                  | Balance as at June 30, 2024                   |           | <u>-</u>          | <u>(3,184,463)</u> |

  
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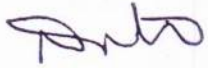


| Notes           | Particulars   | Sub-Notes | Amount in Tk.      |                  |
|-----------------|---|-----------|--------------------|------------------|
|                 |   |           | As at              |                  |
|                 |   |           | 30-Jun-24          | 30-Jun-23        |
| <b>12.01.05</b> | <b>Receivable from VCD Project: Tk. -8,763,088</b>    |           |                    |                  |
|                 | The break up of the above amount is as under:         |           |                    |                  |
|                 | Balance as at July 01, 2023                           |           | (779,410)          | -                |
|                 | Add: Received during the year                         |           | -                  | 1,227,495        |
|                 |   |           | (779,410)          | 1,227,495        |
|                 | Less: Refunded during the year                        |           | 7,527,361          | 1,557,095        |
|                 | Less: Adjustment during the year                      |           | 456,317            | 449,810          |
|                 | Balance as at June 30, 2024                           |           | <b>(8,763,088)</b> | <b>(779,410)</b> |
| <b>12.01.06</b> | <b>Receivable from Innovative Project: Tk. -2,200</b> |           |                    |                  |
|                 | The break up of the above amount is as under:         |           |                    |                  |
|                 | Balance as at July 01, 2023                           |           | -                  | (1,451,514)      |
|                 | Add: Received during the year                         |           | 2,653              | 1,533,249        |
|                 |   |           | 2,653              | 81,735           |
|                 | Less: Refunded during the year                        |           | 2,503              | 94,116           |
|                 | Less: Adjustment during the year                      |           | 2,350              | 12,381           |
|                 | Balance as at June 30, 2024                           |           | <b>(2,200)</b>     | <b>-</b>         |
| <b>12.02</b>    | <b>CDIP General Activities : Tk. 6,565,637</b>        |           |                    |                  |
|                 | The break up of the above amount is as under:         |           |                    |                  |
|                 | Staff loan  | 12.02.01  | 4,593,800          | 5,177,600        |
|                 | Interest receivable on FDRs                           | 12.02.02  | 193,795            | 335,989          |
|                 | Receivable Microcredit with Commodity                 | 12.02.03  | 201,596            | -                |
|                 | Receivable Innovative with VCD Project                | 12.02.04  | 464,046            | 464,046          |
|                 | Receivable SLDP with Innovative Project               | 12.02.05  | -                  | -                |
|                 | Receivable Innovative with CFLI                       | 12.02.06  | 411,590            | -                |
|                 | Receivable Innovative with BPCL                       | 12.02.07  | 505,903            | -                |
|                 | Receivable Innovative with CDIP/Yahiya Smrity Fund    | 12.02.08  | 5,000              | -                |
|                 | Receivable Innovative with CDIP Enterprise Ltd.       | 12.02.09  | 8,199              | -                |
|                 | Receivable SLDP with CDIP Enterprise Ltd.             | 12.02.10  | 181,708            | -                |
|                 |   |           | <b>6,565,637</b>   | <b>5,977,635</b> |
| <b>12.02.01</b> | <b>Staff loan : Tk. 4,593,800</b>                     |           |                    |                  |
|                 | The break up of the above amount is as under:         |           |                    |                  |
|                 | Balance as at July 01, 2023                           |           | 5,177,600          | 5,723,000        |
|                 | Add: Disbursed during the year                        |           | -                  | -                |
|                 |   |           | 5,177,600          | 5,723,000        |
|                 | Less: Realized during the year                        |           | 583,800            | 545,400          |
|                 | Balance as at June 30, 2024                           |           | <b>4,593,800</b>   | <b>5,177,600</b> |
| <b>12.02.02</b> | <b>Interest receivable on FDRs : Tk. 193,795</b>      |           |                    |                  |
|                 | The break up of the above amount is as under:         |           |                    |                  |
|                 | Interest Receivables-FDR (Reserve Fund)               | 12.02.02a | 44,937             | 43,050           |
|                 | Interest Receivables-FDR for Bank Guarantee           | 12.02.02b | -                  | 261,142          |
|                 | Interest Receivables-FDR (Investment)                 | 12.02.02c | 148,858            | -                |
|                 | Bill Receivables from others                          | 12.02.02d | -                  | 31,797           |
|                 |   |           | <b>193,795</b>     | <b>335,989</b>   |

  
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**S.A. Akad**  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes     | Particulars  | Sub-Notes | Amount in Tk. |            |
|-----------|--|-----------|---------------|------------|
|           |  |           | As at         |            |
|           |  |           | 30-Jun-24     | 30-Jun-23  |
| 12.02.02a | Interest Receivables-FDR (Reserve Fund) : Tk. 44,937 |           |               |            |
|           | The break up of the above amount is as under:        |           |               |            |
|           | Balance as at July 01, 2023                          |           | 43,050        | 44,108     |
|           | Add: Receivable made during the year                 |           | 128,504       | 123,190    |
|           |  |           | 171,554       | 167,298    |
|           | Less: Received during the year                       |           | 122,101       | 116,123    |
|           | Less: Adjustment during the year                     |           | 4,516         | 8,125      |
|           | Balance as at June 30, 2024                          |           | 44,937        | 43,050     |
| 12.02.02b | Interest Receivables-FDR for Bank Guarantee : Tk. 0  |           |               |            |
|           | The break up of the above amount is as under:        |           |               |            |
|           | Balance as at July 01, 2023                          |           | 105,411       | 5,400      |
|           | Add: Receivable made during the year                 |           | 293,474       | 266,615    |
|           |  |           | 398,885       | 272,015    |
|           | Less: Received during the year                       |           | 398,885       | 10,873     |
|           | Balance as at June 30, 2024                          |           | -             | 261,142    |
| 12.02.02c | Interest Receivables-FDR (Investment): Tk. 148,858   |           |               |            |
|           | The break up of the above amount is as under:        |           |               |            |
|           | Balance as at July 01, 2023                          |           | -             | -          |
|           | Add: Receivable made during the year                 |           | 148,858       | -          |
|           |  |           | 148,858       | -          |
|           | Less: Received during the year                       |           | -             | -          |
|           | Balance as at June 30, 2024                          |           | 148,858       | -          |
| 12.02.02d | Bill Receivables from others : Tk. 0                 |           |               |            |
|           | The break up of the above amount is as under:        |           |               |            |
|           | Balance as at July 01, 2023                          |           | 31,797        | -          |
|           | Add: Receivable made during the year                 |           | -             | 31,797     |
|           |  |           | 31,797        | 31,797     |
|           | Less: Received during the year                       |           | 31,797        | -          |
|           | Balance as at June 30, 2024                          |           | -             | 31,797     |
| 12.02.03  | Receivable Microcredit with Commodity: Tk. -201,596  |           |               |            |
|           | The break up of the above amount is as under:        |           |               |            |
|           | Balance as at July 01, 2023                          |           | -             | 1,437,966  |
|           | Add: Received during the year                        |           | 1,472,935     | 9,734,894  |
|           | Add: Adjustment during the year                      |           | 1,577,012     | 8,408,009  |
|           |  |           | 3,049,947     | 19,580,869 |
|           | Less: Refunded during the year                       |           | 3,251,543     | 19,580,869 |
|           | Balance as at June 30, 2024                          |           | (201,596)     | -          |

  
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| Notes           | Particulars   | Sub-Notes | Amount in Tk. |           |
|-----------------|---|-----------|---------------|-----------|
|                 |   |           | As at         |           |
|                 |   |           | 30-Jun-24     | 30-Jun-23 |
| <b>12.02.04</b> | <b>Receivable Innovative with VCD Project: Tk. -464,046</b>           |           |               |           |
|                 | The break up of the above amount is as under:                         |           |               |           |
|                 | Balance as at July 01, 2023   |           | (464,046)     | (464,046) |
|                 | Less: Paid during the year  |           | -             | -         |
|                 |   |           | (464,046)     | (464,046) |
|                 | Add: Adjustment during the year                                       |           | -             | -         |
|                 | Balance as at June 30, 2024   |           | (464,046)     | (464,046) |
| <b>12.02.05</b> | <b>Receivable SLDP with Innovative Project: Tk. 0</b>                 |           |               |           |
|                 | The break up of the above amount is as under:                         |           |               |           |
|                 | Balance as at July 01, 2023   |           | -             | -         |
|                 | Add: Received during the year   |           | -             | 900,000   |
|                 | Add: Adjustment during the year                                       |           | 82,435        | -         |
|                 |   |           | 82,435        | 900,000   |
|                 | Less: Paid during the year  |           | 82,435        | 900,000   |
|                 | Balance as at June 30, 2024   |           | -             | -         |
| <b>12.02.06</b> | <b>Receivable Innovative with CFLI: Tk. -411,590</b>                  |           |               |           |
|                 | The break up of the above amount is as under:                         |           |               |           |
|                 | Balance as at July 01, 2023   |           | -             | -         |
|                 | Add: Received during the year   |           | -             | -         |
|                 | Add: Adjustment during the year                                       |           | 10            | -         |
|                 |   |           | 10            | -         |
|                 | Less: Paid during the year  |           | 310,565       | -         |
|                 | Less: Adjustment during the year                                      |           | 101,035       | -         |
|                 | Balance as at June 30, 2024   |           | (411,590)     | -         |
| <b>12.02.07</b> | <b>Receivable Innovative with BPCL: Tk. -505,903</b>                  |           |               |           |
|                 | The break up of the above amount is as under:                         |           |               |           |
|                 | Balance as at July 01, 2023   |           | -             | -         |
|                 | Add: Received during the year   |           | -             | -         |
|                 |   |           | -             | -         |
|                 | Less: Paid during the year  |           | 504,843       | -         |
|                 | Less: Adjustment during the year                                      |           | 1,060         | -         |
|                 | Balance as at June 30, 2024   |           | (505,903)     | -         |
| <b>12.02.08</b> | <b>Receivable Innovative with CDIP/Yahiya Smrity Fund: Tk. -5,000</b> |           |               |           |
|                 | The break up of the above amount is as under:                         |           |               |           |
|                 | Balance as at July 01, 2023   |           | -             | -         |
|                 | Add: Received during the year   |           | -             | -         |
|                 |   |           | -             | -         |
|                 | Less: Paid during the year  |           | 5,000         | -         |
|                 | Balance as at June 30, 2024   |           | (5,000)       | -         |

  
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| Notes           | Particulars  | Sub-Notes | Amount in Tk.     |                   |
|-----------------|--|-----------|-------------------|-------------------|
|                 |  |           | As at             |                   |
|                 |  |           | 30-Jun-24         | 30-Jun-23         |
| <b>12.02.09</b> | <b>Receivable Innovative with CDIP Enterprise Ltd.: Tk. -8,199</b> |           |                   |                   |
|                 | The break up of the above amount is as under:                      |           |                   |                   |
|                 | Balance as at July 01, 2023  |           | -                 | -                 |
|                 | Add: Payable during the year                                       |           | 40,250            | -                 |
|                 |  |           | 40,250            | -                 |
|                 | Less: Paid during the year   |           | 48,439            | -                 |
|                 | Less: Adjustment during the year                                   |           | 10                | -                 |
|                 | Balance as at June 30, 2024  |           | <u>(8,199)</u>    | <u>-</u>          |
| <b>12.02.10</b> | <b>Receivable SLDP with CDIP Enterprise Ltd.: Tk. -181,708</b>     |           |                   |                   |
|                 | The break up of the above amount is as under:                      |           |                   |                   |
|                 | Balance as at July 01, 2023  |           | -                 | -                 |
|                 | Add: Payable during the year                                       |           | -                 | -                 |
|                 |  |           | -                 | -                 |
|                 | Less: Paid during the year   |           | -                 | -                 |
|                 | Less: Adjustment during the year                                   |           | 181,708           | -                 |
|                 | Balance as at June 30, 2024  |           | <u>(181,708)</u>  | <u>-</u>          |
| <b>13.00</b>    | <b>Advance, deposits and prepayments : Tk. 53,370,847</b>          |           |                   |                   |
|                 | The break up of the above amount is as under:                      |           |                   |                   |
|                 | Micro Finance  | 13.01     | 53,264,706        | 33,779,355        |
|                 | CDIP General Activities  | 13.02     | 106,141           | 14,028,581        |
|                 |  |           | <u>53,370,847</u> | <u>47,807,936</u> |
| <b>13.01</b>    | <b>Micro Finance : Tk. 53,264,706</b>                              |           |                   |                   |
|                 | The break up of the above amount is as under:                      |           |                   |                   |
|                 | Advance for Office/Garaze Rent                                     | 13.01.01  | 861,100           | 883,100           |
|                 | Advance for Taxation (Org.)  | 13.01.02  | 29,543,151        | 15,780,582        |
|                 | Advance for Taxation (Staff)                                       | 13.01.03  | -                 | (372,412)         |
|                 | Advance for Purchase   | 13.01.04  | 40,000            | -                 |
|                 | Security Deposit against Electricity Line                          | 13.01.05  | 200,000           | 200,000           |
|                 | Advance for Other Activity   | 13.01.06  | 2,311,693         | 1,477,357         |
|                 | Security Deposit against Office Rent                               | 13.01.07  | 244,700           | 71,700            |
|                 | Unsettled Staff Advance  | 13.01.08  | 20,064,062        | 15,739,028        |
|                 |  |           | <u>53,264,706</u> | <u>33,779,355</u> |
| <b>13.01.01</b> | <b>Advance for Office/Garaze Rent : Tk. 861,100</b>                |           |                   |                   |
|                 | The break up of the above amount is as under:                      |           |                   |                   |
|                 | Balance as at July 01, 2023  |           | 883,100           | 1,302,100         |
|                 | Add: Paid during the year  |           | 1,050,000         | 150,000           |
|                 |  |           | 1,933,100         | 1,452,100         |
|                 | Less: Received during the year                                     |           | 318,000           | -                 |
|                 |  |           | 1,615,100         | 1,452,100         |
|                 | Less: Adjustment during the year                                   |           | 754,000           | 569,000           |
|                 | Balance as at June 30, 2024  |           | <u>861,100</u>    | <u>883,100</u>    |

| Notes           | Particulars   | Sub-Notes | Amount in Tk.     |                    |
|-----------------|---|-----------|-------------------|--------------------|
|                 |   |           | As at             |                    |
|                 |   |           | 30-Jun-24         | 30-Jun-23          |
| <b>13.01.02</b> | <b>Advance for Taxation (Org.): Tk. 29,543,151</b>              |           |                   |                    |
|                 | The break up of the above amount is as under:                   |           |                   |                    |
|                 | Balance as at July 01, 2023                                     |           | 15,780,582        | 13,257,467         |
|                 | Add: Tax deduction at source                                    |           | 17,595,151        | 7,746,183          |
|                 | Add: Paid during the year                                       |           | 11,948,000        | 8,062,316          |
|                 |   |           | <u>45,323,733</u> | <u>29,065,966</u>  |
|                 | Less: Adjustment during the year                                |           | 15,780,582        | 13,285,384         |
|                 | Balance as at June 30, 2024                                     |           | <u>29,543,151</u> | <u>15,780,582</u>  |
| <b>13.01.03</b> | <b>Advance for Taxation (Staff): Tk. 0</b>                      |           |                   |                    |
|                 | The break up of the above amount is as under:                   |           |                   |                    |
|                 | Balance as at July 01, 2023                                     |           | (372,412)         | (132,067)          |
|                 | Add: Paid during the year                                       |           | 9,980,931         | 8,903,817          |
|                 |   |           | <u>9,608,519</u>  | <u>8,771,750</u>   |
|                 | Less: Received during the year                                  |           | 469,017           | 8,876              |
|                 |   |           | <u>9,139,502</u>  | <u>8,762,874</u>   |
|                 | Less: Adjustment during the year                                |           | 9,139,502         | 9,135,286          |
|                 | Balance as at June 30, 2024                                     |           | <u>-</u>          | <u>(372,412)</u>   |
| <b>13.01.04</b> | <b>Advance for Purchase: Tk. 40,000</b>                         |           |                   |                    |
|                 | The break up of the above amount is as under:                   |           |                   |                    |
|                 | Balance as at July 01, 2023                                     |           | -                 | 50,000             |
|                 | Add: Paid during the year                                       |           | 7,804,088         | 574,156,283        |
|                 |   |           | <u>7,804,088</u>  | <u>574,206,283</u> |
|                 | Less: Received during the year                                  |           | 959,261           | 83,047             |
|                 |   |           | <u>6,844,827</u>  | <u>574,123,236</u> |
|                 | Less: Adjustment during the year                                |           | 6,804,827         | 574,123,236        |
|                 | Balance as at June 30, 2024                                     |           | <u>40,000</u>     | <u>-</u>           |
| <b>13.01.05</b> | <b>Security Deposit against Electricity Line: : Tk. 200,000</b> |           |                   |                    |
|                 | The break up of the above amount is as under:                   |           |                   |                    |
|                 | Balance as at July 01, 2023                                     |           | 200,000           | 200,000            |
|                 | Add: Adjustment during the year                                 |           | -                 | -                  |
|                 | Balance as at June 30, 2024                                     |           | <u>200,000</u>    | <u>200,000</u>     |
| <b>13.01.06</b> | <b>Advance for Other Activity: Tk. 2,311,693</b>                |           |                   |                    |
|                 | The break up of the above amount is as under:                   |           |                   |                    |
|                 | Balance as at July 01, 2023                                     |           | 1,477,357         | 2,205              |
|                 | Add: Paid during the year                                       |           | 12,662,535        | 13,469,947         |
|                 |   |           | <u>14,139,892</u> | <u>13,472,152</u>  |
|                 | Less: Received during the year                                  |           | 1,426,986         | 689,529            |
|                 |   |           | <u>12,712,906</u> | <u>12,782,623</u>  |
|                 | Less: Adjustment during the year                                |           | 10,401,213        | 11,305,266         |
|                 | Balance as at June 30, 2024                                     |           | <u>2,311,693</u>  | <u>1,477,357</u>   |

  
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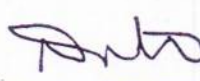
  
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| Notes           | Particulars  | Sub-Notes | Amount in Tk.     |                   |
|-----------------|--|-----------|-------------------|-------------------|
|                 |  |           | As at             |                   |
|                 |  |           | 30-Jun-24         | 30-Jun-23         |
| <b>13.01.07</b> | <b>Securirty Deposit against Office/Garaze Rent: Tk. 244,700</b> |           |                   |                   |
|                 | The break up of the above amount is as under:                    |           |                   |                   |
|                 | Balance as at July 01, 2023                                      |           | 71,700            | 75,400            |
|                 | Add: Paid during the year  |           | 200,000           | 2,700             |
|                 |  |           | <u>271,700</u>    | <u>78,100</u>     |
|                 | Less: Received during the year                                   |           | -                 | -                 |
|                 |  |           | <u>271,700</u>    | <u>78,100</u>     |
|                 | Less: Adjustment during the year                                 |           | 27,000            | 6,400             |
|                 | Balance as at June 30, 2024                                      |           | <u>244,700</u>    | <u>71,700</u>     |
| <b>13.01.08</b> | <b>Unsettled Staff Advance: Tk. 20,064,062</b>                   |           |                   |                   |
|                 | The break up of the above amount is as under:                    |           |                   |                   |
|                 | Balance as at July 01, 2023                                      |           | 15,739,028        | 11,345,959        |
|                 | Add: Paid during the year  |           | 10,862,053        | 5,797,629         |
|                 |  |           | <u>26,601,081</u> | <u>17,143,588</u> |
|                 | Less: Received during the year                                   |           | 4,370,986         | 1,068,002         |
|                 |  |           | <u>22,230,095</u> | <u>16,075,586</u> |
|                 | Less: Adjustment during the year                                 |           | 2,166,033         | 336,558           |
|                 | Balance as at June 30, 2024                                      |           | <u>20,064,062</u> | <u>15,739,028</u> |
| <b>13.02</b>    | <b>CDIP General Activities: Tk. 106,141</b>                      |           |                   |                   |
|                 | The break up of the above amount is as under:                    |           |                   |                   |
|                 | Advance against Income Tax (Org.)                                | 13.02.01  | 106,141           | 13,849,166        |
|                 | Advance against Income Tax (Staff)                               | 13.02.02  | -                 | (83,665)          |
|                 | Advance against Other Activity                                   | 13.02.03  | -                 | 263,080           |
|                 |  |           | <u>106,141</u>    | <u>14,028,581</u> |
| <b>13.02.01</b> | <b>Advance against Income Tax (Org.): Tk. 106,141</b>            |           |                   |                   |
|                 | The break up of the above amount is as under:                    |           |                   |                   |
|                 | Balance as at July 01, 2023                                      |           | 13,816,925        | 5,632,330         |
|                 | Add: Paid during the year  |           | 1,304,805         | 13,817,465        |
|                 | Add: AIT transfer from Solar Program                             |           | 66,396            | -                 |
|                 |  |           | <u>15,188,126</u> | <u>19,449,795</u> |
|                 | Less: Received during the year                                   |           | 1,187             | -                 |
|                 |  |           | <u>15,080,798</u> | <u>5,600,629</u>  |
|                 | Balance as at June 30, 2024                                      |           | <u>106,141</u>    | <u>13,849,166</u> |
| <b>13.02.02</b> | <b>Advance against Income Tax (Staff): Tk. 0</b>                 |           |                   |                   |
|                 | The break up of the above amount is as under:                    |           |                   |                   |
|                 | Balance as at July 01, 2023                                      |           | (83,665)          | (77,725)          |
|                 | Add: Paid during the year  |           | 163,760           | 437,671           |
|                 |  |           | <u>80,095</u>     | <u>359,946</u>    |
|                 | Less: Received during the year                                   |           | 791               | 902               |
|                 | Less: Adjustment during the year                                 |           | 79,304            | 442,709           |
|                 | Balance as at June 30, 2024                                      |           | <u>-</u>          | <u>(83,665)</u>   |

  
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| Notes           | Particulars                                     | Sub-Notes | Amount in Tk. |            |
|-----------------|---|-----------|---------------|------------|
|                 |   |           | As at         |            |
|                 |   |           | 30-Jun-24     | 30-Jun-23  |
| <b>13.02.03</b> | <b>Advance against Other Activity : Tk. 0</b>   |           |               |            |
|                 | The break up of the above amount is as under:   |           |               |            |
|                 | Balance as at July 01, 2023                     |           | 263,080       | -          |
|                 | Add: Paid during the year                       |           | 2,020,008     | 874,000    |
|                 |   |           | 2,283,088     | 874,000    |
|                 | Less: Received during the year                  |           | 334,065       | 298,360    |
|                 | Less: Adjustment during the year                |           | 1,949,023     | 312,560    |
|                 | Balance as at June 30, 2024                     |           | -             | 263,080    |
| <b>14.00</b>    | <b>Store &amp; spares: Tk. 3,006,237</b>        |           |               |            |
|                 | The break up of the above amount is as under:   |           |               |            |
|                 | Micro Finance                                   | 14.01     | 89,378        | 166,553    |
|                 | CDIP General Activities                         | 14.02     | 2,916,859     | 74,975,126 |
|                 |   |           | 3,006,237     | 75,141,679 |
| <b>14.01</b>    | <b>Micro Finance: Tk. 89,378</b>                |           |               |            |
|                 | The break up of the above amount is as under:   |           |               |            |
|                 | Stock of printing materials                     | 14.01.01  | 85,388        | 165,453    |
|                 | Stock of Revenue Stamp                          | 14.01.02  | 3,990         | 1,100      |
|                 |   |           | 89,378        | 166,553    |
| <b>14.01.01</b> | <b>Stock of printing materials : Tk. 85,388</b> |           |               |            |
|                 | The break up of the above amount is as under:   |           |               |            |
|                 | Balance as at July 01, 2023                     |           | 165,453       | 35,545     |
|                 | Add: Purchased during the year                  |           | 2,131,756     | 4,350,562  |
|                 |   |           | 2,297,209     | 4,386,107  |
|                 | Less: Consumed during the year                  |           | -             | -          |
|                 |   |           | 2,297,209     | 4,386,107  |
|                 | Less: Adjustment during the year                |           | 2,211,821     | 4,220,654  |
|                 | Balance as at June 30, 2024                     |           | 85,388        | 165,453    |
| <b>14.01.02</b> | <b>Stock of Revenue Stamp : Tk. 3,990</b>       |           |               |            |
|                 | The break up of the above amount is as under:   |           |               |            |
|                 | Balance as at July 01, 2023                     |           | 1,100         | 440        |
|                 | Add: Purchased during the year                  |           | 79,500        | 89,960     |
|                 |   |           | 80,600        | 90,400     |
|                 | Less: Adjustment during the year                |           | 76,610        | 89,300     |
|                 | Balance as at June 30, 2024                     |           | 3,990         | 1,100      |
| <b>14.02</b>    | <b>CDIP General Activities : Tk. 2,916,859</b>  |           |               |            |
|                 | The break up of the above amount is as under:   |           |               |            |
|                 | SLDP  | 14.02.01  | 2,075,664     | 74,133,941 |
|                 | Innovative                                      | 14.02.02  | 841,195       | 841,185    |
|                 |   |           | 2,916,859     | 74,975,126 |

  
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|          |  | Amount in Tk. |                   |                    |
|----------|--|---------------|-------------------|--------------------|
| Notes    | Particulars  | Sub-Notes     | As at             |                    |
|          |  |               | 30-Jun-24         | 30-Jun-23          |
| 14.02.01 | <b>SLDP : Tk. 2,075,664</b><br>The break up of the above amount is as under:           |               |                   |                    |
|          | Inventory  | 14.2.1a       | 2,075,664         | 74,133,941         |
|          | Stock of Revenue Stamp   | 14.2.1b       | -                 | -                  |
|          |  |               | <u>2,075,664</u>  | <u>74,133,941</u>  |
| 14.2.1a  | <b>Inventory : Tk. 2,075,664</b><br>The break up of the above amount is as under:      |               |                   |                    |
|          | Balance as at July 01, 2023  |               | 74,133,941        | 68,716,792         |
|          | Add: Addition during the year  |               | 4,836,000         | 535,623,531        |
|          | Add: Paid during the year  |               | -                 | 222,885            |
|          |  |               | <u>78,969,941</u> | <u>604,563,208</u> |
|          | Less: Adjustment during the year   |               | 76,894,277        | 527,473,529        |
|          | Less: Received during the year   |               | -                 | 2,955,738          |
|          | Balance as at June 30, 2024  |               | <u>2,075,664</u>  | <u>74,133,941</u>  |
| 14.2.1b  | <b>Stock of Revenue Stamp : Tk. 0</b><br>The break up of the above amount is as under: |               |                   |                    |
|          | Balance as at July 01, 2023  |               | -                 | 400                |
|          | Add: Provision during the year   |               | 1,100             | 1,570              |
|          | Add: Received during the year  |               | -                 | 10                 |
|          |  |               | <u>1,100</u>      | <u>1,980</u>       |
|          | Less: Adjustment during the year   |               | 1,100             | 1,980              |
|          | Balance as at June 30, 2024  |               | <u>-</u>          | <u>-</u>           |
| 14.02.02 | <b>Innovative: Tk. 841,195</b><br>The break up of the above amount is as under:        |               |                   |                    |
|          | Inventory  | 14.02.2a      | 841,185           | 841,185            |
|          | Stock of Revenue Stamp   | 14.02.2b      | 10                | -                  |
|          |  |               | <u>841,195</u>    | <u>841,185</u>     |
| 14.02.2a | <b>Inventory: Tk. 841,185</b><br>The break up of the above amount is as under:         |               |                   |                    |
|          | Balance as at July 01, 2023  |               | -                 | 841,185            |
|          | Add: Inventory transfer from Solar Program   |               | 841,185           | -                  |
|          |  |               | <u>841,185</u>    | <u>841,185</u>     |
|          | Less: Adjustment during the year   |               | -                 | -                  |
|          | Balance as at June 30, 2024  |               | <u>841,185</u>    | <u>841,185</u>     |

Mifta Naim Huda  
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Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.



| Notes           | Particulars  | Sub-Notes | Amount in Tk.               |                             |
|-----------------|--|-----------|-----------------------------|-----------------------------|
|                 |  |           | As at                       |                             |
|                 |  |           | 30-Jun-24                   | 30-Jun-23                   |
| <b>14.02.2b</b> | <b>Stock of Revenue Stamp: Tk. 10</b>                      |           |                             |                             |
|                 | The break up of the above amount is as under:              |           |                             |                             |
|                 | Balance as at July 01, 2023                                |           | -                           | -                           |
|                 | Add: Received from Microcredit Program                     |           | 2,360                       | -                           |
|                 |  |           | <u>2,360</u>                | <u>-</u>                    |
|                 | Less: Adjustment during the year                           |           | 2,350                       | -                           |
|                 | Balance as at June 30, 2024                                |           | <u><u>10</u></u>            | <u><u>-</u></u>             |
| <b>15.00</b>    | <b>Cash &amp; Cash Equivalents : Tk. 1,452,356,143</b>     |           |                             |                             |
|                 | The break up of the above amount is as under:              |           |                             |                             |
|                 | Micro Finance  | 15.01     | 1,439,650,772               | 727,846,061                 |
|                 | CDIP General Activities                                    | 15.02     | 12,705,371                  | 96,439,275                  |
|                 |  |           | <u><u>1,452,356,143</u></u> | <u><u>824,285,336</u></u>   |
| <b>15.01</b>    | <b>Micro Finance : Tk. 1,439,650,772</b>                   |           |                             |                             |
|                 | The break up of the above amount is as under:              |           |                             |                             |
|                 | Cash in hand   | Annex-B/1 | 51,066,312                  | 3,201,998                   |
|                 | Cash at banks (Operating account)                          | Annex-B/2 | 1,356,787,249               | 719,922,349                 |
|                 | Cash at banks (Investment account)                         | 15.01.01  | 31,797,211                  | 4,721,714                   |
|                 |  |           | <u><u>1,439,650,772</u></u> | <u><u>727,846,061</u></u>   |
| <b>15.01.01</b> | <b>Cash at banks (Investment account) : Tk. 31,797,211</b> |           |                             |                             |
|                 | The break up of the above amount is as under:              |           |                             |                             |
|                 | Reserve Fund Investment                                    |           | 18,408,949                  | 3,568,338                   |
|                 | Savings Fund   |           | 13,388,262                  | 1,153,376                   |
|                 |  |           | <u><u>31,797,211</u></u>    | <u><u>4,721,714</u></u>     |
| <b>15.02</b>    | <b>CDIP General Activities : Tk. 12,705,371</b>            |           |                             |                             |
|                 | The break up of the above amount is as under:              |           |                             |                             |
|                 | Cash in hand   | Annex-B/1 | -                           | 110,430                     |
|                 | Cash at banks (Operating account)                          | Annex-B/2 | 12,705,371                  | 92,775,044                  |
|                 | Cash at banks (Investment account)                         | 15.02.01  | -                           | 3,553,801                   |
|                 |  |           | <u><u>12,705,371</u></u>    | <u><u>96,439,275</u></u>    |
| <b>15.02.01</b> | <b>Cash at banks (Investment account)</b>                  |           |                             |                             |
|                 | Bank Asia Ltd. IDCOL DSRA Account, STD-29                  |           | -                           | 3,553,801                   |
|                 |  |           | <u><u>-</u></u>             | <u><u>3,553,801</u></u>     |
| <b>16.00</b>    | <b>Cumulative surplus : Tk. 4,509,867,813</b>              |           |                             |                             |
|                 | The break up of the above amount is as under:              |           |                             |                             |
|                 | Micro Finance  | 16.01     | 4,417,286,599               | 3,717,295,712               |
|                 | CDIP General Activities                                    | 16.02     | 92,581,214                  | 92,735,742                  |
|                 |  |           | <u><u>4,509,867,813</u></u> | <u><u>3,810,031,454</u></u> |

  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes        | Particulars   | Sub-Notes | Amount in Tk.        |                      |
|--------------|---|-----------|----------------------|----------------------|
|              |   |           | As at                |                      |
|              |   |           | 30-Jun-24            | 30-Jun-23            |
| <b>16.01</b> | <b>Micro Finance : Tk. 4,417,286,599</b>              |           |                      |                      |
|              | The break up of the above amount is as under:         |           |                      |                      |
|              | Balance as at July 01, 2023                           |           | 3,717,295,712        | 3,035,894,779        |
|              | Add: Current year's surplus                           |           | 834,747,460          | 817,840,503          |
|              | Add/(Less): Transferred to RF                         | 17.00     | (83,474,746)         | (81,784,050)         |
|              | Add/(Less): Prior year's adjustment                   |           | 293,420              | (10,070,152)         |
|              | Add/Less: City Foundation Award Fund                  |           | (400,000)            | -                    |
|              | Add/(Less): Health support program                    | 16.01.01  | (1,996,312)          | 4,110,616            |
|              | Add/(Less): Education Support Program (Shisok)        | 16.01.02  | (43,661,908)         | (37,580,141)         |
|              | Add/Less: Life Style Development Program              | 16.01.03  | (427,976)            | (458,283)            |
|              | Add/Less: Adolescent-Cultural & Sports Program        | 16.01.04  | (666,907)            | (578,000)            |
|              | Add/Less: Beggars & Shelterless Rehabilitation Progra | 16.01.05  | (3,597,144)          | (5,406,996)          |
|              | Add/Less: Relief and Rehabilitation Program           | 16.01.06  | -                    | (1,721,048)          |
|              | Add/Less: Bangabandhu Scholarship                     | 16.01.07  | (825,000)            | (903,000)            |
|              | Add/Less: Investigative Research                      | 16.01.08  | -                    | (2,048,516)          |
|              | Balance as at June 30, 2024                           |           | <u>4,417,286,599</u> | <u>3,717,295,712</u> |

**16.01.01 Health support program: Tk. 0**  
The break up of the above amount is as under:

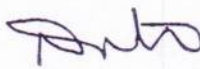
|                                      |                    |                   |
|--------------------------------------|--------------------|-------------------|
| Balance as at July 01, 2023          | -                  | -                 |
| Add: Received during the year        | 44,323,642         | 42,303,885        |
|                                      | <u>44,323,642</u>  | <u>42,303,885</u> |
| Less: Paid during the year           | 39,168,024         | 30,649,097        |
|                                      | <u>5,155,618</u>   | <u>11,654,788</u> |
| Less: Adjustment during the year     | 7,151,930          | 7,544,172         |
|                                      | <u>(1,996,312)</u> | <u>4,110,616</u>  |
| Less: Transfer to Cumulative Surplus | 16.01              | (1,996,312)       |
| Balance as at June 30, 2024          | -                  | -                 |

**16.01.02 Education Support Program (Shisok): Tk. 0**  
The break up of the above amount is as under:

|                                       |                     |                     |
|---------------------------------------|---------------------|---------------------|
| Balance as at July 01, 2023           | -                   | -                   |
| Add: Received during the year         | 14,322              | 9,880               |
|                                       | <u>14,322</u>       | <u>9,880</u>        |
| Less: Paid during the year            | 42,260,877          | 35,882,869          |
|                                       | <u>(42,246,555)</u> | <u>(35,872,989)</u> |
| Less: Adjustment during the year      | 1,415,353           | 1,707,152           |
|                                       | <u>(43,661,908)</u> | <u>(37,580,141)</u> |
| Add: Transfer from Cumulative Surplus | 16.01               | 43,661,908          |
| Balance as at June 30, 2024           | -                   | -                   |

  
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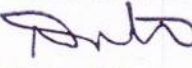
  
**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.



| Notes   | Particulars                                   | Sub-Notes | Amount in Tk. |             |
|---|---|-----------|---------------|-------------|
|   |   |           | As at         |             |
|   |   |           | 30-Jun-24     | 30-Jun-23   |
| <b>16.01.03 Life Style Development Program: Tk. 0</b>                   | The break up of the above amount is as under: |           |               |             |
|   | Balance as at July 01, 2023                   |           | -             | -           |
|   | Add: Cash received during the year            |           | 734           | -           |
|   |   |           | 734           | -           |
|   | Less: Cash paid during the year               |           | 26,724        | -           |
|   |   |           | (25,990)      | -           |
|   | Add: Adjustment during the year               |           | 401,986       | 458,283     |
|   | Add: Transfer from Cumulative Surplus         | 16.01     | 427,976       | 458,283     |
|   | Balance as at June 30, 2024                   |           | -             | -           |
| <b>16.01.04 Adolescent-Cultural &amp; Sports Program: Tk. 0</b>         | The break up of the above amount is as under: |           |               |             |
|   | Balance as at July 01, 2023                   |           | -             | -           |
|   | Less: Cash paid during the year               |           | 974,434       | 899,258     |
|   |   |           | (974,434)     | (899,258)   |
|   | Add: Adjustment during the year               |           | 307,527       | 321,258     |
|   | Add: Transfer from Cumulative Surplus         | 16.01     | 666,907       | 578,000     |
|   | Balance as at June 30, 2024                   |           | -             | -           |
| <b>16.01.05 Beggars &amp; Shelterless Rehabilitation Program: Tk. 0</b> | The break up of the above amount is as under: |           |               |             |
|   | Balance as at July 01, 2023                   |           | -             | -           |
|   | Add: Cash received during the year            |           | 11,382        | -           |
|   |   |           | 11,382        | -           |
|   | Less: Cash paid during the year               |           | 1,623,449     | 1,694,029   |
|   |   |           | (1,612,067)   | (1,694,029) |
|   | Less: Adjustment during the year              |           | 1,985,077     | 3,712,967   |
|   | Add: Transfer from Cumulative Surplus         | 16.01     | 3,597,144     | 5,406,996   |
|   | Balance as at June 30, 2024                   |           | -             | -           |
| <b>16.01.06 Relief and Rehabilitation Program: Tk. 0</b>                | The break up of the above amount is as under: |           |               |             |
|   | Balance as at July 01, 2023                   |           | -             | -           |
|   | Less: Cash paid during the year               |           | -             | 1,721,018   |
|   |   |           | -             | (1,721,018) |
|   | Less: Adjustment during the year              |           | -             | 30          |
|   | Add: Transfer from Cumulative Surplus         | 16.01     | -             | 1,721,048   |
|   | Balance as at June 30, 2024                   |           | -             | -           |
| <b>16.01.07 Bangabandhu Scholarship: Tk. 0</b>                          | The break up of the above amount is as under: |           |               |             |
|   | Balance as at July 01, 2023                   |           | -             | -           |
|   | Less: Cash paid during the year               |           | 825,000       | 903,000     |
|   |   |           | (825,000)     | (903,000)   |
|   | Add: Transfer from Cumulative Surplus         | 16.01     | 825,000       | 903,000     |
|   | Balance as at June 30, 2024                   |           | -             | -           |

  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes           | Particulars                                    | Sub-Notes | Amount in Tk.      |                    |
|-----------------|--|-----------|--------------------|--------------------|
|                 |  |           | As at              |                    |
|                 |  |           | 30-Jun-24          | 30-Jun-23          |
| <b>16.01.08</b> | <b>Investigative Research: Tk. 0</b>           |           |                    |                    |
|                 | The break up of the above amount is as under:  |           |                    |                    |
|                 | Balance as at July 01, 2023                    |           | -                  | -                  |
|                 | Less: Cash paid during the year                |           | -                  | -                  |
|                 |  |           | -                  | -                  |
|                 | Less: Adjustment during the year               |           | -                  | 2,048,516          |
|                 | Add: Transfer from Cumulative Surplus          | 16.01     | -                  | 2,048,516          |
|                 | Balance as at June 30, 2024                    |           | -                  | -                  |
| <b>16.02</b>    | <b>CDIP General Activities: Tk. 92,581,214</b> |           |                    |                    |
|                 | The break up of the above amount is as under:  |           |                    |                    |
|                 | Balance as at July 01, 2023                    |           | 87,640,032         | 61,584,045         |
|                 | Add: Surplus transfer from Solar Program       |           | 5,095,710          | -                  |
|                 | Less: Prior year adjustment                    |           | (24,486)           | 208,514            |
|                 | Add: Donation during the year                  |           | 50,000             | -                  |
|                 | Add: Current year's surplus                    |           | (80,042)           | 31,360,212         |
|                 | Balance as at June 30, 2024                    |           | <u>92,581,214</u>  | <u>92,735,742</u>  |
| <b>17.00</b>    | <b>Reserve Fund: Tk. 530,949,292</b>           |           |                    |                    |
|                 | The break up of the above amount is as under:  |           |                    |                    |
|                 | Micro Finance                                  | 17.01     | 530,949,292        | 447,474,546        |
|                 | CDIP General Activities                        |           | -                  | -                  |
|                 |  |           | <u>530,949,292</u> | <u>447,474,546</u> |
| <b>17.01</b>    | <b>Micro Finance: Tk. 530,949,292</b>          |           |                    |                    |
|                 | The break up of the above amount is as under:  |           |                    |                    |
|                 | Balance as at July 01, 2023                    |           | 447,474,546        | 365,690,496        |
|                 | Add: Transferred from Cumulative surplus       | 16.01     | 83,474,746         | 81,784,050         |
|                 | Balance as at June 30, 2024                    |           | <u>530,949,292</u> | <u>447,474,546</u> |
| <b>18.00</b>    | <b>Other funds: Tk. 697,968,883</b>            |           |                    |                    |
|                 | The break up of the above amount is as under:  |           |                    |                    |
|                 | Micro Finance                                  | 18.01     | 697,968,883        | 577,939,121        |
|                 | CDIP General Activities                        |           | -                  | -                  |
|                 |  |           | <u>697,968,883</u> | <u>577,939,121</u> |
| <b>18.01</b>    | <b>Micro Finance: Tk. 697,968,883</b>          |           |                    |                    |
|                 | The break up of the above amount is as under:  |           |                    |                    |
|                 | HO Fund Account - Other Fund                   | 18.01.01  | (54,000)           | -                  |
|                 | Contributory End Service Benefit               | 18.01.02  | 6,191,048          | 4,984,083          |
|                 |  | 18.01.03  | 56,795,712         | 49,031,401         |
|                 | Khudra Jhuki and Member Welfare Fund           | 18.01.04  | 633,382,623        | 516,678,637        |
|                 | Grant Received                                 | 18.01.05  | 1,653,500          | 7,245,000          |
|                 |  |           | <u>697,968,883</u> | <u>577,939,121</u> |

  
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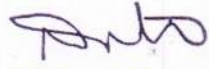
  
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| Notes           | Particulars  | Sub-Notes | Amount in Tk. |               |
|-----------------|--|-----------|---------------|---------------|
|                 |  |           | As at         |               |
|                 |  |           | 30-Jun-24     | 30-Jun-23     |
| <b>18.01.01</b> | <b>HO Fund Account - Other Fund: Tk. -54,000</b>                     |           |               |               |
|                 | The break up of the above amount is as under:                        |           |               |               |
|                 | Balance as at July 01, 2023  |           | -             | -             |
|                 | Add: Cash received during the year                                   |           | 2,725,967,688 | 1,124,691,786 |
|                 |  |           | 2,725,967,688 | 1,124,691,786 |
|                 | Less: Cash paid during the year                                      |           | 2,726,021,688 | 1,128,667,010 |
|                 |  |           | (54,000)      | (3,975,224)   |
|                 | Add: Adjustment during the year                                      |           | -             | 3,975,224     |
|                 | Balance as at June 30, 2024  |           | (54,000)      | -             |
| <b>18.01.02</b> | <b>Contributory End Service Benefit : Tk. 6,191,048</b>              |           |               |               |
|                 | The break up of the above amount is as under:                        |           |               |               |
|                 | Balance as at July 01, 2023  |           | 4,984,083     | 4,716,280     |
|                 | Add: Provision made during the year                                  |           | 1,746,268     | 1,532,958     |
|                 | Add: Received during the year  |           | 337,694       | 1,500         |
|                 |  |           | 7,068,045     | 6,250,738     |
|                 | Less: Paid during the year   |           | 337,694       | 1,500         |
|                 |  |           | 6,730,351     | 6,249,238     |
|                 | Less: Adjustment during the year                                     |           | 539,303       | 1,265,155     |
|                 | Balance as at June 30, 2024  |           | 6,191,048     | 4,984,083     |
| <b>18.01.03</b> | <b>Death Compensation and Employee Welfare Fund : Tk. 56,795,712</b> |           |               |               |
|                 | The break up of the above amount is as under:                        |           |               |               |
|                 | Balance as at July 01, 2023  |           | 49,031,401    | 40,640,643    |
|                 | Add: Provision made during the year                                  |           | 12,463,432    | 10,269,242    |
|                 | Add: Received during the year  |           | 1,131,786     | 9,837         |
|                 |  |           | 62,626,619    | 50,919,722    |
|                 | Less: Paid during the year   |           | 2,345,997     | 663,534       |
|                 |  |           | 60,280,622    | 50,256,188    |
|                 | Less: Adjustment during the year                                     |           | 3,484,910     | 1,224,787     |
|                 | Balance as at June 30, 2024  |           | 56,795,712    | 49,031,401    |
| <b>18.01.04</b> | <b>Khudra Jhuki and Member Welfare Fund : Tk. 633,382,623</b>        |           |               |               |
|                 | The break up of the above amount is as under:                        |           |               |               |
|                 | Balance as at July 01, 2023  |           | 516,678,637   | 401,191,584   |
|                 | Add: Received during the year  |           | 306,196,823   | 236,328,315   |
|                 |  |           | 822,875,460   | 637,519,899   |
|                 | Less: Paid during the year   |           | 55,662,638    | 12,881,830    |
|                 |  |           | 767,212,822   | 624,638,069   |
|                 | Less: Adjustment during the year                                     |           | 133,830,199   | 107,959,432   |
|                 | Balance as at June 30, 2024  |           | 633,382,623   | 516,678,637   |

  
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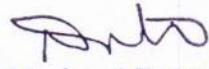
  
**Nasimul Baten**  
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 DBH Finance PLC.



| Notes           | Particulars  | Sub-Notes | Amount in Tk.      |                    |
|-----------------|--|-----------|--------------------|--------------------|
|                 |  |           | As at              |                    |
|                 |  |           | 30-Jun-24          | 30-Jun-23          |
| <b>18.01.05</b> | <b>Grant Received: Tk. 1,653,500</b>               |           |                    |                    |
|                 | The break up of the above amount is as under:      |           |                    |                    |
|                 | Balance as at July 01, 2023                        |           | 7,245,000          | 9,213,000          |
|                 | Add: Received during the year                      |           | 29,760,000         | 18,423,000         |
|                 |  |           | 37,005,000         | 27,636,000         |
|                 | Less: Refunded during the year                     |           | 17,695,000         | 10,557,000         |
|                 |  |           | 19,310,000         | 17,079,000         |
|                 | Less: Adjustment during the year                   |           | 17,656,500         | 9,834,000          |
|                 | Balance as at June 30, 2024                        |           | <u>1,653,500</u>   | <u>7,245,000</u>   |
| <b>19.00</b>    | <b>Loan from PKSf (Long Term): Tk. 507,270,840</b> |           |                    |                    |
|                 | The break up of the above amount is as under:      |           |                    |                    |
|                 | Micro Finance                                      | 19.01     | 507,270,840        | 511,341,668        |
|                 | CDIP General Activities                            |           | -                  | -                  |
|                 |  |           | <u>507,270,840</u> | <u>511,341,668</u> |
| <b>19.01</b>    | <b>Micro Finance: Tk. 507,270,840</b>              |           |                    |                    |
|                 | The break up of the above amount is as under:      |           |                    |                    |
|                 | Jagoron  | 19.01.01  | 143,000,000        | 146,000,000        |
|                 | Agrosor  | 19.01.02  | 149,000,000        | 159,000,000        |
|                 | Buniad   | 19.01.03  | 3,333,336          | 5,000,001          |
|                 | ENRICH (IGA)                                       | 19.01.04  | 31,000,000         | 24,400,000         |
|                 | ENRICH (LI)  | 19.01.05  | 375,000            | 250,000            |
|                 | ENRICH (AC)  | 19.01.06  | 1,166,667          | 691,667            |
|                 | Agrosor (MDP)                                      | 19.01.07  | 22,000,000         | 96,000,000         |
|                 | LRL  | 19.01.08  | -                  | -                  |
|                 | Household Water                                    | 19.01.09  | 8,812,502          | 5,000,001          |
|                 | Household Sanitation                               | 19.01.10  | 48,583,335         | 34,999,999         |
|                 | Agrosor (MFCE)                                     | 19.01.11  | 100,000,000        | 40,000,000         |
|                 |  |           | <u>507,270,840</u> | <u>511,341,668</u> |
| <b>19.01.01</b> | <b>Jagoron: Tk. 143,000,000</b>                    |           |                    |                    |
|                 | The break up of the above amount is as under:      |           |                    |                    |
|                 | Balance as at July 01, 2023                        |           | 146,000,000        | 115,000,000        |
|                 | Add: Received during the year                      |           | 190,000,000        | 175,000,000        |
|                 |  |           | 336,000,000        | 290,000,000        |
|                 | Less: Transferred to Short term Loan               |           | 193,000,000        | 144,000,000        |
|                 | Balance as at June 30, 2024                        |           | <u>143,000,000</u> | <u>146,000,000</u> |
| <b>19.01.02</b> | <b>Agrosor : Tk. 149,000,000</b>                   |           |                    |                    |
|                 | The break up of the above amount is as under:      |           |                    |                    |
|                 | Balance as at July 01, 2023                        |           | 159,000,000        | 190,000,000        |
|                 | Add: Received during the year                      |           | 200,000,000        | 180,000,000        |
|                 |  |           | 359,000,000        | 370,000,000        |
|                 | Less: Transferred to Short term Loan               |           | 210,000,000        | 211,000,000        |
|                 | Balance as at June 30, 2024                        |           | <u>149,000,000</u> | <u>159,000,000</u> |

  
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| Notes           | Particulars                                   | Sub-Notes | Amount in Tk.     |                   |
|-----------------|---|-----------|-------------------|-------------------|
|                 |   |           | As at             |                   |
|                 |   |           | 30-Jun-24         | 30-Jun-23         |
| <b>19.01.03</b> | <b>Buniad : Tk. 3,333,336</b>                 |           |                   |                   |
|                 | The break up of the above amount is as under: |           |                   |                   |
|                 | Balance as at July 01, 2023                   |           | 5,000,001         | 4,166,667         |
|                 | Add: Received during the year                 |           | 10,000,000        | 10,000,000        |
|                 |   |           | 15,000,001        | 14,166,667        |
|                 | Less: Transferred to Short term Loan          |           | 11,666,665        | 9,166,666         |
|                 | Balance as at June 30, 2024                   |           | <u>3,333,336</u>  | <u>5,000,001</u>  |
| <b>19.01.04</b> | <b>ENRICH (IGA) : Tk. 31,000,000</b>          |           |                   |                   |
|                 | The break up of the above amount is as under: |           |                   |                   |
|                 | Balance as at July 01, 2023                   |           | 24,400,000        | 29,200,000        |
|                 | Add: Received during the year                 |           | 30,000,000        | 25,000,000        |
|                 |   |           | 54,400,000        | 54,200,000        |
|                 | Less: Transferred to Short term Loan          |           | 23,400,000        | 29,800,000        |
|                 | Balance as at June 30, 2024                   |           | <u>31,000,000</u> | <u>24,400,000</u> |
| <b>19.01.05</b> | <b>ENRICH (LI) : Tk. 375,000</b>              |           |                   |                   |
|                 | The break up of the above amount is as under: |           |                   |                   |
|                 | Balance as at July 01, 2023                   |           | 250,000           | 50,000            |
|                 | Add: Received during the year                 |           | 500,000           | 500,000           |
|                 |   |           | 750,000           | 550,000           |
|                 | Less: Transferred to Short term Loan          |           | 375,000           | 300,000           |
|                 | Balance as at June 30, 2024                   |           | <u>375,000</u>    | <u>250,000</u>    |
| <b>19.01.06</b> | <b>ENRICH (AC) : Tk. 1,166,667</b>            |           |                   |                   |
|                 | The break up of the above amount is as under: |           |                   |                   |
|                 | Balance as at July 01, 2023                   |           | 691,667           | 150,000           |
|                 | Add: Received during the year                 |           | 1,000,000         | 1,000,000         |
|                 |   |           | 1,691,667         | 1,150,000         |
|                 | Less: Transferred to Short term Loan          |           | 525,000           | 458,333           |
|                 | Balance as at June 30, 2024                   |           | <u>1,166,667</u>  | <u>691,667</u>    |
| <b>19.01.07</b> | <b>Agrosor (MDP) : Tk. 22,000,000</b>         |           |                   |                   |
|                 | The break up of the above amount is as under: |           |                   |                   |
|                 | Balance as at July 01, 2023                   |           | 96,000,000        | 106,500,000       |
|                 | Add: Received during the year                 |           | -                 | 90,000,000        |
|                 |   |           | 96,000,000        | 196,500,000       |
|                 | Less: Transferred to Short term Loan          |           | 74,000,000        | 100,500,000       |
|                 | Balance as at June 30, 2024                   |           | <u>22,000,000</u> | <u>96,000,000</u> |

  
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 DBH Finance PLC.



| Notes    | Particulars   | Sub-Notes | Amount in Tk. |             |
|----------|---|-----------|---------------|-------------|
|          |   |           | As at         |             |
|          |   |           | 30-Jun-24     | 30-Jun-23   |
| 19.01.08 | <b>LRL : Tk. 0</b><br>The break up of the above amount is as under:   |           |               |             |
|          | Balance as at July 01, 2023   |           | -             | 27,150,000  |
|          | Add: Received during the year   |           | -             | -           |
|          |   |           | -             | 27,150,000  |
|          | Less: Transferred to Short term Loan  |           | -             | 27,150,000  |
|          | Balance as at June 30, 2024   |           | -             | -           |
| 19.01.09 | <b>Household Water : Tk. 8,812,502</b><br>The break up of the above amount is as under:                     |           |               |             |
|          | Balance as at July 01, 2023   |           | 5,000,001     | 3,720,833   |
|          | Add: Received during the year   |           | 15,125,000    | 7,500,000   |
|          |   |           | 20,125,001    | 11,220,833  |
|          | Less: Transferred to Short term Loan  |           | 11,312,499    | 6,220,832   |
|          | Balance as at June 30, 2024   |           | 8,812,502     | 5,000,001   |
| 19.01.10 | <b>Household Sanitation : Tk. 48,583,335</b><br>The break up of the above amount is as under:               |           |               |             |
|          | Balance as at July 01, 2023   |           | 34,999,999    | 39,616,667  |
|          | Add: Received during the year   |           | 80,500,000    | 52,500,000  |
|          |   |           | 115,499,999   | 92,116,667  |
|          | Less: Transferred to Short term Loan  |           | 66,916,664    | 57,116,668  |
|          | Balance as at June 30, 2024   |           | 48,583,335    | 34,999,999  |
| 19.01.11 | <b>Agrosor (MFCE): Tk. 100,000,000</b><br>The break up of the above amount is as under:                     |           |               |             |
|          | Balance as at July 01, 2023   |           | 40,000,000    | -           |
|          | Add: Received during the year   |           | 100,000,000   | 50,000,000  |
|          |   |           | 140,000,000   | 50,000,000  |
|          | Less: Transferred to Short term Loan  |           | 40,000,000    | 10,000,000  |
|          | Balance as at June 30, 2024   |           | 100,000,000   | 40,000,000  |
| 20.00    | <b>Loan from Commercial Bank &amp; NBFI: Tk. 6,805,483</b><br>The break up of the above amount is as under: |           |               |             |
|          | Micro Finance   | 20.01     | 6,805,483     | 105,522,133 |
|          | CDIP General Activities   |           | -             | -           |
|          |   |           | 6,805,483     | 105,522,133 |
| 20.01    | <b>Micro Finance: Tk. 6,805,483</b><br>The break up of the above amount is as under:                        |           |               |             |
|          | Loan from Lankabangla Finance Ltd.  | 20.01.01  | -             | 105,522,133 |
|          | Loan from IPDC Finance Ltd.   | 20.01.02  | 6,805,483     | -           |
|          |   |           | 6,805,483     | 105,522,133 |

  
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| Notes           | Particulars                                      | Sub-Notes | Amount in Tk. |             |
|-----------------|--|-----------|---------------|-------------|
|                 |  |           | As at         |             |
|                 |  |           | 30-Jun-24     | 30-Jun-23   |
| <b>20.01.01</b> | <b>Loan from Lankabangla Finance Ltd.: Tk. 0</b> |           |               |             |
|                 | The break up of the above amount is as under:    |           |               |             |
|                 | Balance as at July 01, 2023                      |           | 105,522,133   | 69,998,538  |
|                 | Add: Received during the year                    |           | -             | 300,000,000 |
|                 |  |           | 105,522,133   | 369,998,538 |
|                 | Less: Transferred to Short term Loan             |           | 105,522,133   | 264,476,405 |
|                 | Balance as at June 30, 2024                      |           | -             | 105,522,133 |

**20.01.02 Loan from IPDC Finance Ltd.: Tk. 6,805,483**

The break up of the above amount is as under:

|                                      |             |   |
|--------------------------------------|-------------|---|
| Balance as at July 01, 2023          | -           | - |
| Add: Received during the year        | 100,000,000 | - |
|                                      | 100,000,000 | - |
| Less: Transferred to Short term Loan | 93,194,517  | - |
| Balance as at June 30, 2024          | 6,805,483   | - |

**21.00 Members savings deposits: Tk. 2,197,062,012**

The break up of the above amount is as under:

|                         |       |               |               |
|-------------------------|-------|---------------|---------------|
| Micro Finance           | 21.01 | 2,197,062,012 | 1,650,578,302 |
| CDIP General Activities |       |               |               |
|                         |       | 2,197,062,012 | 1,650,578,302 |

CDIP has historically recorded all 'Members' Savings Deposits' under 'Current Liabilities.' However, we have identified that a portion of these deposits will not be payable within the next 12 months. Consequently, in this year's audit report, we are reclassifying the portion of Members' Savings Deposits that will not be paid within the next 12 months as 'Non-Current Liabilities.' This reclassification is made to ensure a fair presentation of the financial position.

**21.01 Micro Finance: Tk. 2,197,062,012**

The break up of the above amount is as under:

|                            |          |               |               |
|----------------------------|----------|---------------|---------------|
| Member Savings - Term-MSD  | 21.01.01 | 1,499,862,012 | 1,331,216,302 |
| Member Savings - Term-FDR  | 21.01.02 | 101,250,000   | 127,132,000   |
| Members savings - Term-DBS | 21.01.03 | 167,400,000   | 64,580,000    |
| Members savings - Term-MBS | 21.01.04 | 428,550,000   | 127,650,000   |
|                            |          | 2,197,062,012 | 1,650,578,302 |


**21.01.01 Member Savings - Term-MSD: Tk. 1,499,862,012**

The break up of the above amount is as under:

|                                  |               |               |
|----------------------------------|---------------|---------------|
| Balance as at July 01, 2023      | 1,331,216,302 | 1,074,930,583 |
| Add: Collection during the year  | 795,866,432   | 750,172,782   |
|                                  | 2,127,082,734 | 1,825,103,365 |
| Less: Refunded during the year   | 244,421,446   | 206,717,553   |
|                                  | 1,882,661,288 | 1,618,385,812 |
| Less: Adjustment during the year | 382,799,276   | 287,169,510   |
| Balance as at June 30, 2024      | 1,499,862,012 | 1,331,216,302 |

  
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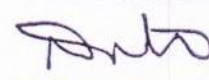
  
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|          |  | Amount in Tk. |             |             |
|----------|--|---------------|-------------|-------------|
| Notes    | Particulars  | Sub-Notes     | As at       |             |
|          |  |               | 30-Jun-24   | 30-Jun-23   |
| 21.01.02 | <b>Member Savings - Term-FDR: Tk. 101,250,000</b><br>The break up of the above amount is as under:                   |               |             |             |
|          | Balance as at July 01, 2023  |               | 127,132,000 | 145,442,000 |
|          | Add: Collection during the year  |               | 92,700,000  | 112,720,000 |
|          |  |               | 219,832,000 | 258,162,000 |
|          | Less: Refunded during the year   |               | 103,250,000 | 113,086,842 |
|          |  |               | 116,582,000 | 145,075,158 |
|          | Less: Adjustment during the year   |               | 15,332,000  | 17,943,158  |
|          | Balance as at June 30, 2024  |               | 101,250,000 | 127,132,000 |
| 21.01.03 | <b>Members savings - Term-DBS: Tk. 167,400,000</b><br>The break up of the above amount is as under:                  |               |             |             |
|          | Balance as at July 01, 2023  |               | 64,580,000  | -           |
|          | Add: Collection during the year  |               | 138,500,000 | 69,010,000  |
|          |  |               | 203,080,000 | 69,010,000  |
|          | Less: Refunded during the year   |               | 15,840,000  | 3,150,000   |
|          |  |               | 187,240,000 | 65,860,000  |
|          | Less: Adjustment during the year   |               | 19,840,000  | 1,280,000   |
|          | Balance as at June 30, 2024  |               | 167,400,000 | 64,580,000  |
| 21.01.04 | <b>Members savings - Term-MBS: Tk. 428,550,000</b><br>The break up of the above amount is as under:                  |               |             |             |
|          | Balance as at July 01, 2023  |               | 127,650,000 | -           |
|          | Add: Collection during the year  |               | 359,650,000 | 137,300,000 |
|          |  |               | 487,300,000 | 137,300,000 |
|          | Less: Refunded during the year   |               | 14,391,750  | 4,850,000   |
|          |  |               | 472,908,250 | 132,450,000 |
|          | Less: Adjustment during the year   |               | 44,358,250  | 4,800,000   |
|          | Balance as at June 30, 2024  |               | 428,550,000 | 127,650,000 |
| 22.00    | <b>Provision for Expenses: Tk. 680,845,350</b><br>The break up of the above amount is as under:                      |               |             |             |
|          | Micro Finance  | 22.01         | 680,845,350 | 558,330,510 |
|          | CDIP General Activities  |               | -           | -           |
|          |  |               | 680,845,350 | 558,330,510 |
| 22.01    | <b>Micro Finance: Tk. 680,845,350</b><br><b>Loan Loss Provision</b><br>The break up of the above amount is as under: |               |             |             |
|          | Balance as at July 01, 2023  |               | 558,330,510 | 417,649,843 |
|          | Add: Provision made during the year  |               | 319,422,240 | 307,226,290 |
|          |  |               | 877,752,750 | 724,876,133 |
|          | Less: Adjustment during the year   |               | 153,676,828 | 24,346,795  |
|          | Less: Transfer to current liabilities  |               | 43,230,572  | 142,198,828 |
|          | Balance as at June 30, 2024  |               | 680,845,350 | 558,330,510 |

  
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| Notes    | Particulars   | Sub-Notes | Amount in Tk.      |                    |
|----------|---|-----------|--------------------|--------------------|
|          |   |           | As at              |                    |
|          |   |           | 30-Jun-24          | 30-Jun-23          |
| 23.00    | <b>Other Payables: Tk. 406,194,411</b><br>The break up of the above amount is as under:                     |           |                    |                    |
|          | Micro Finance   | 23.01     | 406,194,411        | 329,932,875        |
|          | CDIP General Activities   |           | -                  | -                  |
|          |   |           | <u>406,194,411</u> | <u>329,932,875</u> |
| 23.01    | <b>Micro Finance: Tk. 406,194,411</b><br>The break up of the above amount is as under:                      |           |                    |                    |
|          | Staff security deposit  | 23.01     | 20,488,050         | 19,235,223         |
|          | Interest payable on Member Savings  | 23.02     | 328,512,725        | 262,174,252        |
|          | Payable to Staff (Leave Salary)   | 23.03     | 57,193,636         | 48,523,400         |
|          |   |           | <u>406,194,411</u> | <u>329,932,875</u> |
| 23.01    | <b>Staff security deposit: Tk. 20,488,050</b><br>The break up of the above amount is as under:              |           |                    |                    |
|          | Balance as at July 01, 2023   |           | 19,235,223         | 16,746,119         |
|          | Add: Received during the year   |           | 490,000            | 481,000            |
|          |   |           | <u>19,725,223</u>  | <u>17,227,119</u>  |
|          | Less: Refunded during the year  |           | 309,000            | 25,000             |
|          |   |           | <u>19,416,223</u>  | <u>17,202,119</u>  |
|          | Add: Adjustment during the year   |           | 1,071,827          | 2,033,104          |
|          | Balance as at June 30, 2024   |           | <u>20,488,050</u>  | <u>19,235,223</u>  |
| 23.02    | <b>Interest payable on Member Savings: Tk. 328,512,725</b><br>The break up of the above amount is as under: |           |                    |                    |
|          | Interest payable - Term (MSD)   | 23.02.01  | 309,256,217        | 259,593,260        |
|          | Interest payable - Term (DBS)   | 23.02.02  | 19,256,508         | 2,580,992          |
|          |   |           | <u>328,512,725</u> | <u>262,174,252</u> |
| 23.02.01 | <b>Interest payable - Term (MSD): Tk. 309,256,217</b><br>The break up of the above amount is as under:      |           |                    |                    |
|          | Balance as at July 01, 2023   |           | 259,593,260        | 202,548,715        |
|          | Add: Provision made during the year   |           | 106,598,526        | 106,874,947        |
|          | Add: Realized during the year   |           | 21,021,872         | 229,942            |
|          |   |           | <u>387,213,658</u> | <u>309,653,604</u> |
|          | Less: Paid during the year  |           | 57,565,404         | 38,240,155         |
|          |   |           | <u>329,648,254</u> | <u>271,413,449</u> |
|          | Less: Adjustment during the year  |           | 20,392,037         | 11,820,189         |
|          | Balance as at June 30, 2024   |           | <u>309,256,217</u> | <u>259,593,260</u> |

  
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| Notes    | Particulars   | Sub-Notes | Amount in Tk.      |                    |
|----------|---|-----------|--------------------|--------------------|
|          |   |           | As at              |                    |
|          |   |           | 30-Jun-24          | 30-Jun-23          |
| 23.02.02 | <b>Interest payable - Term (DBS): Tk. 19,256,508</b><br>The break up of the above amount is as under:   |           |                    |                    |
|          | Balance as at July 01, 2023   |           | 2,580,992          | -                  |
|          | Add: Provision made during the year   |           | 17,109,784         | 2,585,492          |
|          | Add: Realized during the year   |           | 414,656            | -                  |
|          |   |           | 20,105,432         | 2,585,492          |
|          | Less: Paid during the year  |           | 574,461            | 1,500              |
|          |   |           | 19,530,971         | 2,583,992          |
|          | Less: Adjustment during the year  |           | 274,463            | 3,000              |
|          | Balance as at June 30, 2024   |           | <u>19,256,508</u>  | <u>2,580,992</u>   |
| 23.03    | <b>Payable to Staff (Leave Salary): Tk. 57,193,636</b><br>The break up of the above amount is as under: |           |                    |                    |
|          | Balance as at July 01, 2023   |           | 48,523,400         | 34,658,064         |
|          | Add: Provision made during the year   |           | 25,501,096         | 20,000,000         |
|          |   |           | 74,024,496         | 54,658,064         |
|          | Add: Adjustment during the year   |           | 16,830,860         | 6,134,664          |
|          | Balance as at June 30, 2024   |           | <u>57,193,636</u>  | <u>48,523,400</u>  |
| 24.00    | <b>Loan from PKSf (Short Term): Tk. 698,362,500</b><br>The break up of the above amount is as under:    |           |                    |                    |
|          | Micro Finance   | 24.01     | 698,362,500        | 759,995,833        |
|          | CDIP General Activities   |           | -                  | -                  |
|          |   |           | <u>698,362,500</u> | <u>759,995,833</u> |
| 24.01    | <b>Micro Finance: Tk. 698,362,500</b><br>The break up of the above amount is as under:                  |           |                    |                    |
|          | Jagoron   | 24.01.01  | 182,000,000        | 149,000,000        |
|          | Agrosor   | 24.01.02  | 199,000,000        | 212,000,000        |
|          | Sufolon   | 24.01.03  | 100,000,000        | 160,000,000        |
|          | Buniad  | 24.01.04  | 10,833,333         | 10,000,000         |
|          | ENRICH (IGA)  | 24.01.05  | 23,400,000         | 27,000,000         |
|          | ENRICH (LI)   | 24.01.06  | 375,000            | 300,000            |
|          | ENRICH (AC)   | 24.01.07  | 525,000            | 458,333            |
|          | Agrosor (MDP)   | 24.01.08  | 64,000,000         | 100,500,000        |
|          | SDL   | 24.01.09  | -                  | -                  |
|          | LRL   | 24.01.10  | -                  | 27,400,000         |
|          | Household Water   | 24.01.11  | 11,312,500         | 6,220,833          |
|          | Household Sanitation  | 24.01.12  | 66,916,667         | 57,116,667         |
|          | Agrosor (MFCE)  | 24.01.13  | 40,000,000         | 10,000,000         |
|          |   |           | <u>698,362,500</u> | <u>759,995,833</u> |

  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes    | Particulars                                   | Sub-Notes | Amount in Tk. |             |
|----------|---|-----------|---------------|-------------|
|          |   |           | As at         |             |
|          |   |           | 30-Jun-24     | 30-Jun-23   |
| 24.01.01 | <b>Jagoron : Tk. 182,000,000</b>              |           |               |             |
|          | The break up of the above amount is as under: |           |               |             |
|          | Balance as at July 01, 2023                   |           | 149,000,000   | 146,000,000 |
|          | Add: Transferred from Long Term Loan          |           | 193,000,000   | 144,000,000 |
|          |   |           | 342,000,000   | 290,000,000 |
|          | Less: Refunded during the year                |           | 160,000,000   | 141,000,000 |
|          | Balance as at June 30, 2024                   |           | 182,000,000   | 149,000,000 |
| 24.01.02 | <b>Agrosor : Tk. 199,000,000</b>              |           |               |             |
|          | The break up of the above amount is as under: |           |               |             |
|          | Balance as at July 01, 2023                   |           | 212,000,000   | 214,000,000 |
|          | Add: Transferred from Long Term Loan          |           | 210,000,000   | 211,000,000 |
|          |   |           | 422,000,000   | 425,000,000 |
|          | Less: Refunded during the year                |           | 223,000,000   | 213,000,000 |
|          | Balance as at June 30, 2024                   |           | 199,000,000   | 212,000,000 |
| 24.01.03 | <b>Sufolon : Tk. 100,000,000</b>              |           |               |             |
|          | The break up of the above amount is as under: |           |               |             |
|          | Balance as at July 01, 2023                   |           | 160,000,000   | 70,000,000  |
|          | Add: Transferred from Long Term Loan          |           | 180,000,000   | 160,000,000 |
|          |   |           | 340,000,000   | 230,000,000 |
|          | Less: Refunded during the year                |           | 240,000,000   | 70,000,000  |
|          | Balance as at June 30, 2024                   |           | 100,000,000   | 160,000,000 |
| 24.01.04 | <b>Buniad : Tk. 10,833,333</b>                |           |               |             |
|          | The break up of the above amount is as under: |           |               |             |
|          | Balance as at July 01, 2023                   |           | 10,000,000    | 9,166,667   |
|          | Add: Transferred from Long Term Loan          |           | 11,666,665    | 9,166,666   |
|          |   |           | 21,666,665    | 18,333,333  |
|          | Less: Refunded during the year                |           | 10,833,332    | 8,333,333   |
|          | Balance as at June 30, 2024                   |           | 10,833,333    | 10,000,000  |
| 24.01.05 | <b>ENRICH (IGA) : Tk. 23,400,000</b>          |           |               |             |
|          | The break up of the above amount is as under: |           |               |             |
|          | Balance as at July 01, 2023                   |           | 27,000,000    | 16,800,000  |
|          | Add: Transferred from Long Term Loan          |           | 23,400,000    | 29,800,000  |
|          |   |           | 50,400,000    | 46,600,000  |
|          | Less: Refunded during the year                |           | 27,000,000    | 19,600,000  |
|          | Balance as at June 30, 2024                   |           | 23,400,000    | 27,000,000  |

  
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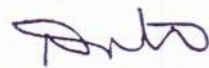
  
**Nasimul Baten**  
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 DBH Finance PLC.



| Notes    | Particulars  | Sub-Notes | Amount in Tk.      |                    |
|----------|--|-----------|--------------------|--------------------|
|          |  |           | As at              |                    |
|          |  |           | 30-Jun-24          | 30-Jun-23          |
| 24.01.06 | <b>ENRICH (LI) : Tk. 375,000</b><br>The break up of the above amount is as under:      |           |                    |                    |
|          | Balance as at July 01, 2023  |           | 300,000            | 200,000            |
|          | Add: Transferred from Long Term Loan   |           | 375,000            | 300,000            |
|          |  |           | <u>675,000</u>     | <u>500,000</u>     |
|          | Less: Refunded during the year   |           | 300,000            | 200,000            |
|          | Balance as at June 30, 2024  |           | <u>375,000</u>     | <u>300,000</u>     |
| 24.01.07 | <b>ENRICH (AC): Tk. 525,000</b><br>The break up of the above amount is as under:       |           |                    |                    |
|          | Balance as at July 01, 2023  |           | 458,333            | 250,000            |
|          | Add: Transferred from Long Term Loan   |           | 525,000            | 458,333            |
|          |  |           | <u>983,333</u>     | <u>708,333</u>     |
|          | Less: Refunded during the year   |           | 458,333            | 250,000            |
|          | Balance as at June 30, 2024  |           | <u>525,000</u>     | <u>458,333</u>     |
| 24.01.08 | <b>Agrosor (MDP) : Tk. 64,000,000</b><br>The break up of the above amount is as under: |           |                    |                    |
|          | Balance as at July 01, 2023  |           | 100,500,000        | 105,000,000        |
|          | Add: Transferred from Long Term Loan   |           | 74,000,000         | 100,500,000        |
|          |  |           | <u>174,500,000</u> | <u>205,500,000</u> |
|          | Less: Refunded during the year   |           | 110,500,000        | 105,000,000        |
|          | Balance as at June 30, 2024  |           | <u>64,000,000</u>  | <u>100,500,000</u> |
| 24.01.09 | <b>SDL: Tk. 0</b><br>The break up of the above amount is as under:                     |           |                    |                    |
|          | Balance as at July 01, 2023  |           | -                  | 750,000            |
|          | Add: Transferred from Long Term Loan   |           | -                  | -                  |
|          |  |           | -                  | <u>750,000</u>     |
|          | Less: Refunded during the year   |           | -                  | 500,000            |
|          | Less: Adjustment during the year   |           | -                  | 250,000            |
|          | Balance as at June 30, 2024  |           | <u>-</u>           | <u>-</u>           |
| 24.01.10 | <b>LRL : Tk. 0</b><br>The break up of the above amount is as under:                    |           |                    |                    |
|          | Balance as at July 01, 2023  |           | 27,400,000         | 47,200,000         |
|          | Add: Transferred from Long Term Loan   |           | -                  | 27,150,000         |
|          | Add: Adjustment during the year  |           | -                  | 250,000            |
|          |  |           | <u>27,400,000</u>  | <u>74,600,000</u>  |
|          | Less: Refunded during the year   |           | 27,400,000         | 47,200,000         |
|          | Balance as at June 30, 2024  |           | <u>-</u>           | <u>27,400,000</u>  |

  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes           | Particulars   | Sub-Notes | Amount in Tk. |               |
|-----------------|---|-----------|---------------|---------------|
|                 |   |           | As at         |               |
|                 |   |           | 30-Jun-24     | 30-Jun-23     |
| <b>24.01.11</b> | <b>Household Water: Tk. 11,312,500</b>                                |           |               |               |
|                 | The break up of the above amount is as under:                         |           |               |               |
|                 | Balance as at July 01, 2023   |           | 6,220,833     | 2,154,167     |
|                 | Add: Transferred from Long Term Loan                                  |           | 11,312,499    | 6,220,832     |
|                 |   |           | 17,533,332    | 8,374,999     |
|                 | Less: Refunded during the year  |           | 6,220,832     | 2,154,166     |
|                 | Balance as at June 30, 2024   |           | 11,312,500    | 6,220,833     |
| <b>24.01.12</b> | <b>Household Sanitation : Tk. 66,916,667</b>                          |           |               |               |
|                 | The break up of the above amount is as under:                         |           |               |               |
|                 | Balance as at July 01, 2023   |           | 57,116,667    | 22,383,333    |
|                 | Add: Transferred from Long Term Loan                                  |           | 66,916,664    | 57,116,668    |
|                 |   |           | 124,033,331   | 79,500,001    |
|                 | Less: Refunded during the year  |           | 57,116,664    | 22,383,334    |
|                 | Balance as at June 30, 2024   |           | 66,916,667    | 57,116,667    |
| <b>24.01.13</b> | <b>Agrosor (MFCE) : Tk. 40,000,000</b>                                |           |               |               |
|                 | The break up of the above amount is as under:                         |           |               |               |
|                 | Balance as at July 01, 2023   |           | 10,000,000    | -             |
|                 | Add: Transferred from Long Term Loan                                  |           | 40,000,000    | 10,000,000    |
|                 |   |           | 50,000,000    | 10,000,000    |
|                 | Less: Refunded during the year  |           | 10,000,000    | -             |
|                 | Balance as at June 30, 2024   |           | 40,000,000    | 10,000,000    |
| <b>25.00</b>    | <b>Loan from Bangladesh Bank (JICA Fund)-SMAP: Tk. 430,000,000</b>    |           |               |               |
|                 | The break up of the above amount is as under:                         |           |               |               |
|                 | Micro Finance   | 25.01     | 430,000,000   | 417,000,000   |
|                 | CDIP General Activities   |           | -             | -             |
|                 |   |           | 430,000,000   | 417,000,000   |
| <b>25.01</b>    | <b>Micro Finance: Tk. 430,000,000</b>                                 |           |               |               |
|                 | The break up of the above amount is as under:                         |           |               |               |
|                 | Balance as at July 01, 2023   |           | 417,000,000   | 417,000,000   |
|                 | Add: Received during the year   |           | 430,000,000   | 417,000,000   |
|                 |   |           | 847,000,000   | 834,000,000   |
|                 | Less: Refunded during the year  |           | 417,000,000   | 417,000,000   |
|                 | Balance as at June 30, 2024   |           | 430,000,000   | 417,000,000   |
| <b>26.00</b>    | <b>Loan from Commercial Bank, NBFI &amp; IDCOL: Tk. 4,384,930,855</b> |           |               |               |
|                 | The break up of the above amount is as under:                         |           |               |               |
|                 | Micro Finance   | 26.01     | 4,384,930,855 | 3,809,680,439 |
|                 | CDIP General Activities   | 26.02     | -             | -             |
|                 |   |           | 4,384,930,855 | 3,809,680,439 |

  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.




|       |   | Amount in Tk. |                      |                      |
|-------|---|---------------|----------------------|----------------------|
| Notes | Particulars                                   | Sub-Notes     | As at                |                      |
|       |   |               | 30-Jun-24            | 30-Jun-23            |
| 26.01 | <b>Micro Finance: Tk. 4,384,930,855</b>       |               |                      |                      |
|       | The break up of the above amount is as under: |               |                      |                      |
|       | Loan from BRAC Bank Ltd.(Jagoron)             | 26.01.01      | -                    | 300,000,000          |
|       | Loan from BRAC Bank Ltd.(Agrosor)             | 26.01.02      | -                    | 3,228,891            |
|       | Loan from BRAC Bank Ltd.                      | 26.01.03      | 1,295,354,830        | 999,681,266          |
|       | Loan from Mutual Trust Bank Ltd.              | 26.01.04      | 51,396,010           | -                    |
|       | Loan from Bank Asia Ltd.                      | 26.01.05      | 376,046,400          | 254,416,541          |
|       | Loan from Estern Bank Ltd.                    | 26.01.06      | 250,000,000          | 250,000,000          |
|       | Loan from Dhaka Bank Ltd.                     | 26.01.07      | 500,000,000          | 200,000,000          |
|       | Loan from NCC Bank Ltd.                       | 26.01.08      | 540,787,151          | 449,561,501          |
|       | Loan from Uttara Bank Ltd.                    | 26.01.09      | -                    | 54,635,789           |
|       | Loan from NRBC Bank Ltd.                      | 26.01.10      | 169,367,870          | 200,000,000          |
|       | Loan from IDLC Finance Ltd.                   | 26.01.11      | 52,428,777           | -                    |
|       | Loan from Lankabangla Finance Ltd.            | 26.01.12      | 105,719,149          | 264,476,406          |
|       | Loan from IPDC Finance Ltd.                   | 26.01.13      | 75,823,491           | -                    |
|       | Loan from STEPS Org.                          | 26.01.14      | -                    | -                    |
|       | Loan from ONE Bank Ltd.                       | 26.01.15      | 200,000,000          | 200,000,000          |
|       | Loan from Midland Bank Ltd.                   | 26.01.16      | 92,073,725           | 8,680,045            |
|       | Loan from Southeast Bank Ltd.                 | 26.01.17      | 150,000,000          | 125,000,000          |
|       | Loan from City Bank Ltd.                      | 26.01.18      | 200,000,000          | 100,000,000          |
|       | Loan from UCBL                                | 26.01.19      | -                    | 200,000,000          |
|       | Loan from Meghna Bank Ltd.                    | 26.01.20      | 200,000,000          | 200,000,000          |
|       | Loan from UBICO                               | 26.01.21      | 25,933,452           | -                    |
|       | Loan from Lankan Alliance Finance Ltd.        | 26.01.22      | 100,000,000          | -                    |
|       |   |               | <b>4,384,930,855</b> | <b>3,809,680,439</b> |

**26.01.01 Loan from BRAC Bank Ltd.(Jagoron): Tk. 0**  
The break up of the above amount is as under:

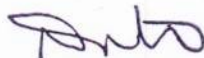
|                                |             |             |
|--------------------------------|-------------|-------------|
| Balance as at July 01, 2023    | 300,000,000 | 19,006,526  |
| Add: Received during the year  | -           | 300,000,000 |
|                                | 300,000,000 | 319,006,526 |
| Less: Refunded during the year | 300,000,000 | 19,006,526  |
| Balance as at June 30, 2024    | -           | 300,000,000 |

**26.01.02 Loan from BRAC Bank Ltd.(Agrosor): Tk. 0**  
The break up of the above amount is as under:

|                                      |           |            |
|--------------------------------------|-----------|------------|
| Balance as at July 01, 2023          | 3,228,891 | 28,808,453 |
| Add: Transferred from Long Term Loan | -         | -          |
|                                      | 3,228,891 | 28,808,453 |
| Less: Refunded during the year       | 3,228,891 | 25,579,562 |
| Balance as at June 30, 2024          | -         | 3,228,891  |

  
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| Notes           | Particulars   | Sub-Notes | Amount in Tk.        |                    |
|-----------------|---|-----------|----------------------|--------------------|
|                 |   |           | As at                |                    |
|                 |   |           | 30-Jun-24            | 30-Jun-23          |
| <b>26.01.03</b> | <b>Loan from BRAC Bank Ltd.: Tk. 1,295,354,830</b>      |           |                      |                    |
|                 | The break up of the above amount is as under:           |           |                      |                    |
|                 | Balance as at July 01, 2023                             |           | 999,681,266          | 951,978,994        |
|                 | Add: Received during the year                           |           | 1,910,003,000        | 1,563,700,000      |
|                 |   |           | 2,909,684,266        | 2,515,678,994      |
|                 | Less: Refunded during the year                          |           | 1,614,326,436        | 1,515,997,728      |
|                 | Less: Adjustment during the year                        |           | 3,000                |                    |
|                 | Balance as at June 30, 2024                             |           | <u>1,295,354,830</u> | <u>999,681,266</u> |
| <b>26.01.04</b> | <b>Loan from Mutual Trust Bank Ltd.: Tk. 51,396,010</b> |           |                      |                    |
|                 | The break up of the above amount is as under:           |           |                      |                    |
|                 | Balance as at July 01, 2023                             |           | -                    | 200,000,000        |
|                 | Add: Received during the year                           |           | 150,000,000          | -                  |
|                 |   |           | 150,000,000          | 200,000,000        |
|                 | Less: Refunded during the year                          |           | 98,603,990           | 200,000,000        |
|                 | Balance as at June 30, 2024                             |           | <u>51,396,010</u>    | <u>-</u>           |
| <b>26.01.05</b> | <b>Loan from Bank Asia Ltd.: Tk. 376,046,400</b>        |           |                      |                    |
|                 | The break up of the above amount is as under:           |           |                      |                    |
|                 | Balance as at July 01, 2023                             |           | 254,416,541          | 275,737,600        |
|                 | Add: Transferred from Long Term Loan                    |           | 600,000,000          | 500,000,000        |
|                 |   |           | 854,416,541          | 775,737,600        |
|                 | Less: Refunded during the year                          |           | 478,370,141          | 521,321,059        |
|                 | Balance as at June 30, 2024                             |           | <u>376,046,400</u>   | <u>254,416,541</u> |
| <b>26.01.06</b> | <b>Loan from Estern Bank Ltd. : Tk. 250,000,000</b>     |           |                      |                    |
|                 | The break up of the above amount is as under:           |           |                      |                    |
|                 | Balance as at July 01, 2023                             |           | 250,000,000          | 250,000,000        |
|                 | Add: Received during the year                           |           | 330,000,000          | 250,000,000        |
|                 |   |           | 580,000,000          | 500,000,000        |
|                 | Less: Refunded during the year                          |           | 330,000,000          | 250,000,000        |
|                 | Balance as at June 30, 2024                             |           | <u>250,000,000</u>   | <u>250,000,000</u> |
| <b>26.01.07</b> | <b>Loan from Dhaka Bank Ltd.: Tk. 500,000,000</b>       |           |                      |                    |
|                 | The break up of the above amount is as under:           |           |                      |                    |
|                 | Balance as at July 01, 2023                             |           | 200,000,000          | 200,000,000        |
|                 | Add: Received during the year                           |           | 1,000,000,000        | 400,000,000        |
|                 |   |           | 1,200,000,000        | 600,000,000        |
|                 | Less: Refunded during the year                          |           | 700,000,000          | 400,000,000        |
|                 | Balance as at June 30, 2024                             |           | <u>500,000,000</u>   | <u>200,000,000</u> |

  
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| Notes           | Particulars  | Sub-Notes | Amount in Tk.      |                    |
|-----------------|--|-----------|--------------------|--------------------|
|                 |  |           | As at              |                    |
|                 |  |           | 30-Jun-24          | 30-Jun-23          |
| <b>26.01.08</b> | <b>Loan from NCC Bank Ltd.: Tk. 540,787,151</b>            |           |                    |                    |
|                 | The break up of the above amount is as under:              |           |                    |                    |
|                 | Balance as at July 01, 2023                                |           | 449,561,501        | 349,375,885        |
|                 | Add: Received during the year                              |           | 835,000,000        | 689,000,000        |
|                 |  |           | 1,284,561,501      | 1,038,375,885      |
|                 | Less: Refunded during the year                             |           | 741,210,488        | 587,462,942        |
|                 | Less: Adjustment during the year                           |           | 2,563,862          | 1,351,442          |
|                 | Balance as at June 30, 2024                                |           | <u>540,787,151</u> | <u>449,561,501</u> |
| <b>26.01.09</b> | <b>Loan from Uttara Bank Ltd.: Tk. 0</b>                   |           |                    |                    |
|                 | The break up of the above amount is as under:              |           |                    |                    |
|                 | Balance as at July 01, 2023                                |           | 54,635,789         | 42,637,684         |
|                 | Add: Received during the year                              |           | -                  | 100,000,000        |
|                 |  |           | 54,635,789         | 142,637,684        |
|                 | Less: Refunded during the year                             |           | 54,635,789         | 88,001,895         |
|                 | Balance as at June 30, 2024                                |           | <u>-</u>           | <u>54,635,789</u>  |
| <b>26.01.10</b> | <b>Loan from NRBC Bank Ltd.: Tk. 169,367,870</b>           |           |                    |                    |
|                 | The break up of the above amount is as under:              |           |                    |                    |
|                 | Balance as at July 01, 2023                                |           | 200,000,000        | 285,315,650        |
|                 | Add: Received during the year                              |           | 250,000,000        | 200,000,000        |
|                 |  |           | 450,000,000        | 485,315,650        |
|                 | Less: Refunded during the year                             |           | 280,632,130        | 285,315,650        |
|                 | Balance as at June 30, 2024                                |           | <u>169,367,870</u> | <u>200,000,000</u> |
| <b>26.01.11</b> | <b>Loan from IDLC Finance Ltd.: Tk. 52,428,777</b>         |           |                    |                    |
|                 | The break up of the above amount is as under:              |           |                    |                    |
|                 | Balance as at July 01, 2023                                |           | -                  | -                  |
|                 | Add: Received during the year                              |           | 250,000,000        | -                  |
|                 |  |           | 250,000,000        | -                  |
|                 | Less: Refunded during the year                             |           | 197,571,223        | -                  |
|                 | Balance as at June 30, 2024                                |           | <u>52,428,777</u>  | <u>-</u>           |
| <b>26.01.12</b> | <b>Loan from Lankabangla Finance Ltd.: Tk. 105,719,149</b> |           |                    |                    |
|                 | The break up of the above amount is as under:              |           |                    |                    |
|                 | Balance as at July 01, 2023                                |           | 264,476,406        | 198,519,121        |
|                 | Add: Transferred from Long Term Loan                       |           | 105,522,133        | 264,476,405        |
|                 |  |           | 369,998,539        | 462,995,526        |
|                 | Less: Refunded during the year                             |           | 264,279,390        | 198,519,120        |
|                 | Balance as at June 30, 2024                                |           | <u>105,719,149</u> | <u>264,476,406</u> |

  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes           | Particulars   | Sub-Notes | Amount in Tk.      |                    |
|-----------------|---|-----------|--------------------|--------------------|
|                 |   |           | As at              |                    |
|                 |   |           | 30-Jun-24          | 30-Jun-23          |
| <b>26.01.13</b> | <b>Loan from IPDC Finance Ltd.: Tk. 75,823,491</b>    |           |                    |                    |
|                 | The break up of the above amount is as under:         |           |                    |                    |
|                 | Balance as at July 01, 2023                           |           | -                  | 83,924,553         |
|                 | Add: Received during the year                         |           | 93,194,517         | -                  |
|                 |   |           | 93,194,517         | 83,924,553         |
|                 | Less: Refunded during the year                        |           | 17,371,026         | 83,924,553         |
|                 | Balance as at June 30, 2024                           |           | <u>75,823,491</u>  | <u>-</u>           |
| <b>26.01.14</b> | <b>Loan from STEPS Org.: Tk. 0</b>                    |           |                    |                    |
|                 | The break up of the above amount is as under:         |           |                    |                    |
|                 | Balance as at July 01, 2023                           |           | -                  | 250,000,000        |
|                 | Add: Received during the year                         |           | -                  | 125,000,000        |
|                 |   |           | -                  | 375,000,000        |
|                 | Less: Refunded during the year                        |           | -                  | 375,000,000        |
|                 | Balance as at June 30, 2024                           |           | <u>-</u>           | <u>-</u>           |
| <b>26.01.15</b> | <b>Loan from ONE Bank Ltd: Tk. 200,000,000</b>        |           |                    |                    |
|                 | The break up of the above amount is as under:         |           |                    |                    |
|                 | Balance as at July 01, 2023                           |           | 200,000,000        | -                  |
|                 | Add: Received during the year                         |           | 200,000,000        | 200,000,000        |
|                 |   |           | 400,000,000        | 200,000,000        |
|                 | Less: Refunded during the year                        |           | 200,000,000        | -                  |
|                 | Balance as at June 30, 2024                           |           | <u>200,000,000</u> | <u>200,000,000</u> |
| <b>26.01.16</b> | <b>Loan from Midland Bank Ltd.: Tk. 92,073,725</b>    |           |                    |                    |
|                 | The break up of the above amount is as under:         |           |                    |                    |
|                 | Balance as at July 01, 2023                           |           | 8,680,045          | -                  |
|                 | Add: Received during the year                         |           | 100,000,000        | 100,000,000        |
|                 |   |           | 108,680,045        | 100,000,000        |
|                 | Less: Refunded during the year                        |           | 16,606,320         | 91,319,955         |
|                 | Balance as at June 30, 2024                           |           | <u>92,073,725</u>  | <u>8,680,045</u>   |
| <b>26.01.17</b> | <b>Loan from Southeast Bank Ltd.: Tk. 150,000,000</b> |           |                    |                    |
|                 | The break up of the above amount is as under:         |           |                    |                    |
|                 | Balance as at July 01, 2023                           |           | 125,000,000        | -                  |
|                 | Add: Received during the year                         |           | 150,000,000        | 250,000,000        |
|                 |   |           | 275,000,000        | 250,000,000        |
|                 | Less: Refunded during the year                        |           | 125,000,000        | 125,000,000        |
|                 | Balance as at June 30, 2024                           |           | <u>150,000,000</u> | <u>125,000,000</u> |

  
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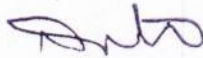
  
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 DBH Finance PLC.



| Notes           | Particulars   | Sub-Notes | Amount in Tk.      |                    |
|-----------------|---|-----------|--------------------|--------------------|
|                 |   |           | As at              |                    |
|                 |   |           | 30-Jun-24          | 30-Jun-23          |
| <b>26.01.18</b> | <b>Loan from City Bank Ltd.: Tk. 200,000,000</b><br>The break up of the above amount is as under:               |           |                    |                    |
|                 | Balance as at July 01, 2023   |           | 100,000,000        | -                  |
|                 | Add: Received during the year   |           | 400,000,000        | 100,000,000        |
|                 |   |           | 500,000,000        | 100,000,000        |
|                 | Less: Refunded during the year  |           | 300,000,000        | -                  |
|                 | Balance as at June 30, 2024   |           | <u>200,000,000</u> | <u>100,000,000</u> |
| <b>26.01.19</b> | <b>Loan from UCBL: Tk. 0</b><br>The break up of the above amount is as under:                                   |           |                    |                    |
|                 | Balance as at July 01, 2023   |           | 200,000,000        | -                  |
|                 | Add: Received during the year   |           | 200,000,000        | 200,000,000        |
|                 |   |           | 400,000,000        | 200,000,000        |
|                 | Less: Refunded during the year  |           | 400,000,000        | -                  |
|                 | Balance as at June 30, 2024   |           | <u>-</u>           | <u>200,000,000</u> |
| <b>26.01.20</b> | <b>Loan from Meghna Bank Ltd.: Tk. 200,000,000</b><br>The break up of the above amount is as under:             |           |                    |                    |
|                 | Balance as at July 01, 2023   |           | 200,000,000        | -                  |
|                 | Add: Received during the year   |           | 200,000,000        | 200,000,000        |
|                 |   |           | 400,000,000        | 200,000,000        |
|                 | Less: Refunded during the year  |           | 200,000,000        | -                  |
|                 | Balance as at June 30, 2024   |           | <u>200,000,000</u> | <u>200,000,000</u> |
| <b>26.01.21</b> | <b>Loan from UBICO: Tk. 25,933,452</b><br>The break up of the above amount is as under:                         |           |                    |                    |
|                 | Balance as at July 01, 2023   |           | -                  | -                  |
|                 | Add: Received during the year   |           | 100,000,000        | -                  |
|                 |   |           | 100,000,000        | -                  |
|                 | Less: Refunded during the year  |           | 74,066,548         | -                  |
|                 | Balance as at June 30, 2024   |           | <u>25,933,452</u>  | <u>-</u>           |
| <b>26.01.22</b> | <b>Loan from Lankan Alliance Finance Ltd.: Tk. 100,000,000</b><br>The break up of the above amount is as under: |           |                    |                    |
|                 | Balance as at July 01, 2023   |           | -                  | -                  |
|                 | Add: Received during the year   |           | 200,000,000        | -                  |
|                 |   |           | 200,000,000        | -                  |
|                 | Less: Refunded during the year  |           | 100,000,000        | -                  |
|                 | Balance as at June 30, 2024   |           | <u>100,000,000</u> | <u>-</u>           |

  
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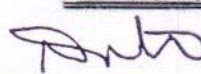
  
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| Notes           | Particulars  | Sub-Notes | Amount in Tk.        |                      |
|-----------------|--|-----------|----------------------|----------------------|
|                 |  |           | As at                |                      |
|                 |  |           | 30-Jun-24            | 30-Jun-23            |
| <b>26.02</b>    | <b>CDIP General Activities: Tk. 0</b>                  |           |                      |                      |
|                 | The break up of the above amount is as under:          |           |                      |                      |
|                 | Refinance from IDCOL:                                  | 26.02.01  | -                    | -                    |
|                 |  |           | -                    | -                    |
| <b>26.02.01</b> | <b>Refinance from IDCOL: Tk. 0</b>                     |           |                      |                      |
|                 | The break up of the above amount is as under:          |           |                      |                      |
|                 | Balance as at July 01, 2023                            |           | -                    | -                    |
|                 | Add: Adjustment with Loan to Customer                  |           | -                    | 228,732              |
|                 | Add: Adjustment with LLP                               |           | -                    | 71,268               |
|                 |  |           | -                    | 300,000              |
|                 | Less: Refunded during the year                         |           | -                    | -                    |
|                 | Less: Adjustment with Loan to Customer                 |           | -                    | 300,000              |
|                 | Balance as at June 30, 2024                            |           | -                    | -                    |
| <b>27.00</b>    | <b>Members savings deposits: Tk. 4,235,656,925</b>     |           |                      |                      |
|                 | The break up of the above amount is as under:          |           |                      |                      |
|                 | Micro Finance  | 27.01     | 4,235,656,925        | 3,948,384,999        |
|                 | CDIP General Activities                                | 27.02     | -                    | -                    |
|                 |  |           | <u>4,235,656,925</u> | <u>3,948,384,999</u> |
| <b>27.01</b>    | <b>Micro Finance: Tk. 4,235,656,925</b>                |           |                      |                      |
|                 | The break up of the above amount is as under:          |           |                      |                      |
|                 | Members savings - Compulsory                           | 27.01.01  | 3,272,248,973        | 3,102,716,682        |
|                 | Members savings - Voluntary                            | 27.01.02  | 892,850,411          | 785,249,115          |
|                 | Inactive Savings                                       | 27.01.03  | 70,557,541           | 60,419,202           |
|                 |  |           | <u>4,235,656,925</u> | <u>3,948,384,999</u> |
| <b>27.01.01</b> | <b>Members savings - Compulsory: Tk. 3,272,248,973</b> |           |                      |                      |
|                 | The break up of the above amount is as under:          |           |                      |                      |
|                 | Balance as at July 01, 2023                            |           | 3,102,716,682        | 2,745,687,618        |
|                 | Add: Savings collection during the year                |           | 2,592,376,590        | 2,399,305,329        |
|                 |  |           | 5,695,093,272        | 5,144,992,947        |
|                 | Less: Savings refunded during the year                 |           | 667,338,801          | 608,567,529          |
|                 |  |           | 5,027,754,471        | 4,536,425,418        |
|                 | Add: Adjustment during the year                        |           | 1,755,505,498        | 1,433,708,736        |
|                 | Balance as at June 30, 2024                            |           | <u>3,272,248,973</u> | <u>3,102,716,682</u> |
| <b>27.01.02</b> | <b>Members savings - Voluntary: Tk. 892,850,411</b>    |           |                      |                      |
|                 | The break up of the above amount is as under:          |           |                      |                      |
|                 | Balance as at July 01, 2023                            |           | 785,249,115          | 683,456,053          |
|                 | Add: Savings collection during the year                |           | 1,151,761,563        | 996,095,934          |
|                 |  |           | 1,937,010,678        | 1,679,551,987        |
|                 | Less: Savings refunded during the year                 |           | 413,073,507          | 439,581,983          |
|                 |  |           | 1,523,937,171        | 1,239,970,004        |
|                 | Less: Adjustment during the year                       |           | 631,086,760          | 454,720,889          |
|                 | Balance as at June 30, 2024                            |           | <u>892,850,411</u>   | <u>785,249,115</u>   |

  
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| Notes           | Particulars                                    | Sub-Notes | Amount in Tk.      |                    |
|-----------------|--|-----------|--------------------|--------------------|
|                 |  |           | As at              |                    |
|                 |  |           | 30-Jun-24          | 30-Jun-23          |
| <b>27.01.03</b> | <b>Inactive Savings: Tk. 70,557,541</b>        |           |                    |                    |
|                 | The break up of the above amount is as under:  |           |                    |                    |
|                 | Balance as at July 01, 2023                    |           | 60,419,202         | 43,877,675         |
|                 | Add: Claimed during the year                   |           | 56,661             | 205,032            |
|                 |  |           | 60,475,863         | 44,082,707         |
|                 | Less: Paid during the year                     |           | 5,795,452          | 7,752,254          |
|                 |  |           | 54,680,411         | 36,330,453         |
|                 | Add: Adjustment during the year                |           | 15,877,130         | 24,088,749         |
|                 | Balance as at June 30, 2024                    |           | <u>70,557,541</u>  | <u>60,419,202</u>  |
| <b>27.02</b>    | <b>CDIP General Activities: Tk. 0</b>          |           |                    |                    |
|                 | The break up of the above amount is as under:  |           |                    |                    |
|                 | Balance as at July 01, 2023                    |           | -                  | 21,525             |
|                 | Add: Received during the year                  |           | -                  | 3,500              |
|                 | Add: Adjustment during the year                |           | -                  | 1,378              |
|                 |  |           | -                  | 26,403             |
|                 | Less: Paid during the year                     |           | -                  | 4,878              |
|                 | Less: Adjustment during the year               |           | -                  | 21,525             |
|                 | Balance as at June 30, 2024                    |           | <u>-</u>           | <u>-</u>           |
| <b>28.00</b>    | <b>Provision for Expenses: Tk. 269,070,608</b> |           |                    |                    |
|                 | The break up of the above amount is as under:  |           |                    |                    |
|                 | Micro Finance                                  | 28.01     | 267,804,073        | 208,665,514        |
|                 | CDIP General Activities                        | 28.02     | 1,266,535          | 15,581,482         |
|                 |  |           | <u>269,070,608</u> | <u>224,246,996</u> |
| <b>28.01</b>    | <b>Micro Finance: Tk. 267,804,073</b>          |           |                    |                    |
|                 | The break up of the above amount is as under:  |           |                    |                    |
|                 | Salary   | 28.01.01  | 41,510,208         | 38,551,642         |
|                 | Audit Fees                                     | 28.01.02  | 460,000            | 162,000            |
|                 | Electricity, Gas and Water                     | 28.01.03  | 77,027             | 197,587            |
|                 | Income Tax                                     | 28.01.04  | 31,269,927         | 18,495,393         |
|                 | VAT  | 28.01.05  | 70,032             | 939,182            |
|                 | AIT  | 28.01.06  | 63,989             | 429,108            |
|                 | Telephone & Internet                           | 28.01.07  | 9,596              | 42,814             |
|                 | Fuel   | 28.01.08  | 8,500              | 8,383              |
|                 | Office Rent                                    | 28.01.09  | -                  | 8,500              |
|                 | Other Activities                               | 28.01.10  | 1,415,921          | 1,948,609          |
|                 | MRA Yearly License fees                        | 28.01.11  | 5,906,261          | 5,234,628          |
|                 | Software & Website Maintenance                 | 28.01.12  | 1,409,568          | 448,840            |
|                 | PgP Loan Mgt. Cost                             | 28.01.13  | 173,644            | -                  |
|                 | Loan Loss Provision                            | 28.01.14  | 185,429,400        | 142,198,828        |
|                 |  |           | <u>267,804,073</u> | <u>208,665,514</u> |


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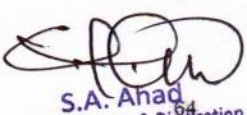
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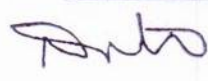
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| Notes           | Particulars  | Sub-Notes | Amount in Tk.     |                   |
|-----------------|--|-----------|-------------------|-------------------|
|                 |  |           | As at             |                   |
|                 |  |           | 30-Jun-24         | 30-Jun-23         |
| <b>28.01.01</b> | <b>Provision for Expenses-Salary E2209: Tk. 41,510,208</b>   |           |                   |                   |
|                 | The break up of the above amount is as under:                |           |                   |                   |
|                 | Balance as at July 01, 2023                                  |           | 38,551,642        | 29,674,958        |
|                 | Add: Provision made during the year                          |           | 952,071,263       | 807,077,586       |
|                 | Add: Received during the year                                |           | 106,251           | 8,804             |
|                 |  |           | 990,729,156       | 836,761,348       |
|                 | Less: Paid during the year                                   |           | 820,137,904       | 694,520,456       |
|                 |  |           | 170,591,252       | 142,240,892       |
|                 | Less: Adjustment during the year                             |           | 129,081,044       | 103,689,250       |
|                 | Balance as at June 30, 2024                                  |           | <u>41,510,208</u> | <u>38,551,642</u> |
| <b>28.01.02</b> | <b>Provision for Audit Fees : Tk. 460,000</b>                |           |                   |                   |
|                 | The break up of the above amount is as under:                |           |                   |                   |
|                 | Balance as at July 01, 2023                                  |           | 162,000           | 135,000           |
|                 | Add: Provision made during the year                          |           | 460,000           | 162,000           |
|                 |  |           | 622,000           | 297,000           |
|                 | Less: Paid during the year                                   |           | 162,000           | 135,000           |
|                 | Balance as at June 30, 2024                                  |           | <u>460,000</u>    | <u>162,000</u>    |
| <b>28.01.03</b> | <b>Provision for Electricity, Gas and Water : Tk. 77,027</b> |           |                   |                   |
|                 | The break up of the above amount is as under:                |           |                   |                   |
|                 | Balance as at July 01, 2023                                  |           | 197,587           | 975               |
|                 | Add: Provision made during the year                          |           | 79,928            | 199,639           |
|                 |  |           | 277,515           | 200,614           |
|                 | Less: Paid during the year                                   |           | 70,947            | 3,027             |
|                 | Less: Adjustment during the year                             |           | 129,541           |                   |
|                 | Balance as at June 30, 2024                                  |           | <u>77,027</u>     | <u>197,587</u>    |
| <b>28.01.04</b> | <b>Provision for Income Tax (org.) E2232: Tk. 31,269,927</b> |           |                   |                   |
|                 | The break up of the above amount is as under:                |           |                   |                   |
|                 | Balance as at July 01, 2023                                  |           | 18,495,393        | 12,530,036        |
|                 | Provision made during the year                               |           | 31,269,927        | 18,495,393        |
|                 |  |           | 49,765,320        | 31,025,429        |
|                 | Less: Paid during the year                                   |           | 2,470,834         | -                 |
|                 |  |           | 47,294,486        | 31,025,429        |
|                 | Less: Adjustment during the year                             |           | 16,024,559        | 12,530,036        |
|                 | Balance as at June 30, 2024                                  |           | <u>31,269,927</u> | <u>18,495,393</u> |
| <b>28.01.05</b> | <b>Provision for VAT: Tk. 70,032</b>                         |           |                   |                   |
|                 | The break up of the above amount is as under:                |           |                   |                   |
|                 | Balance as at July 01, 2023                                  |           | 939,182           | 574,704           |
|                 | Add: Provision made during the year                          |           | 7,538,643         | 7,073,019         |
|                 | Add: Received during the year                                |           | 2,108,653         | 32,333            |
|                 |  |           | 10,586,478        | 7,680,056         |
|                 | Less: Paid during the year                                   |           | 10,516,446        | 6,740,874         |
|                 | Balance as at June 30, 2024                                  |           | <u>70,032</u>     | <u>939,182</u>    |

  
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| Notes    | Particulars  | Sub-Notes | Amount in Tk.    |                  |
|----------|--|-----------|------------------|------------------|
|          |  |           | As at            |                  |
|          |  |           | 30-Jun-24        | 30-Jun-23        |
| 28.01.06 | <b>Provision for AIT: Tk. 63,989</b><br>The break up of the above amount is as under:                            |           |                  |                  |
|          | Balance as at July 01, 2023  |           | 429,108          | 253,701          |
|          | Add: Provision made during the year  |           | 3,574,015        | 2,574,326        |
|          | Add: Received during the year  |           | 1,099,646        | 12,326           |
|          |  |           | <u>5,102,769</u> | <u>2,840,353</u> |
|          | Less: Paid during the year   |           | 5,038,780        | 2,411,245        |
|          | Balance as at June 30, 2024  |           | <u>63,989</u>    | <u>429,108</u>   |
| 28.01.07 | <b>Provision for Telephone &amp; Internet: Tk. 9,596</b><br>The break up of the above amount is as under:        |           |                  |                  |
|          | Balance as at July 01, 2023  |           | 42,814           | 18,316           |
|          | Add: Provision made during the year  |           | 40,345           | 57,748           |
|          | Add: Received during the year  |           | 500              |                  |
|          |  |           | <u>83,659</u>    | <u>76,064</u>    |
|          | Less: Paid during the year   |           | 74,063           | 33,250           |
|          | Balance as at June 30, 2024  |           | <u>9,596</u>     | <u>42,814</u>    |
| 28.01.08 | <b>Provision for Fuel E2274: Tk. 8,500</b><br>The break up of the above amount is as under:                      |           |                  |                  |
|          | Balance as at July 01, 2023  |           | 8,383            | 383              |
|          | Add: Provision made during the year  |           | 39,167           | 28,883           |
|          |  |           | <u>47,550</u>    | <u>29,266</u>    |
|          | Less: Paid during the year   |           | 39,050           | 20,883           |
|          | Balance as at June 30, 2024  |           | <u>8,500</u>     | <u>8,383</u>     |
| 28.01.09 | <b>Provision for Expense - Office Rent : Tk. 0</b><br>The break up of the above amount is as under:              |           |                  |                  |
|          | Balance as at July 01, 2023  |           | 8,500            | 25,000           |
|          | Add: Provision made during the year  |           | 147,000          | 105,080          |
|          |  |           | <u>155,500</u>   | <u>130,080</u>   |
|          | Less: Paid during the year   |           | 155,500          | 121,580          |
|          | Balance as at June 30, 2024  |           | <u>-</u>         | <u>8,500</u>     |
| 28.01.10 | <b>Provision for Expense - Other Activities : Tk. 1,415,921</b><br>The break up of the above amount is as under: |           |                  |                  |
|          | Balance as at July 01, 2023  |           | 1,948,609        | 287,454          |
|          | Add: Provision made during the year  |           | 463,409          | 1,941,746        |
|          |  |           | <u>2,412,018</u> | <u>2,229,200</u> |
|          | Less: Paid during the year   |           | 996,097          | 280,591          |
|          | Balance as at June 30, 2024  |           | <u>1,415,921</u> | <u>1,948,609</u> |

  
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**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



| Notes    | Particulars   | Sub-Notes | Amount in Tk. |             |
|----------|---|-----------|---------------|-------------|
|          |   |           | As at         |             |
|          |   |           | 30-Jun-24     | 30-Jun-23   |
| 28.01.11 | <b>MRA Yearly License fees: Tk. 5,906,261</b><br>The break up of the above amount is as under:            |           |               |             |
|          | Balance as at July 01, 2023   |           | 5,234,628     | 3,662,981   |
|          | Add: Provision made during the year   |           | 5,906,261     | 5,240,878   |
|          |   |           | 11,140,889    | 8,903,859   |
|          | Less: Paid during the year  |           | 5,234,628     | 3,669,231   |
|          | Balance as at June 30, 2024   |           | 5,906,261     | 5,234,628   |
| 28.01.12 | <b>Software &amp; Website Maintenance: Tk. 1,409,568</b><br>The break up of the above amount is as under: |           |               |             |
|          | Balance as at July 01, 2023   |           | 448,840       | -           |
|          | Add: Provision made during the year   |           | 1,408,706     | 448,840     |
|          |   |           | 1,857,546     | 448,840     |
|          | Less: Paid during the year  |           | 447,978       | -           |
|          | Balance as at June 30, 2024   |           | 1,409,568     | 448,840     |
| 28.01.13 | <b>PgP Loan Mgt. Cost: Tk. 173,644</b><br>The break up of the above amount is as under:                   |           |               |             |
|          | Balance as at July 01, 2023   |           | -             | -           |
|          | Add: Provision made during the year   |           | 265,519       | -           |
|          | Add: Received during the year   |           | 8,750         | -           |
|          |   |           | 274,269       | -           |
|          | Less: Paid during the year  |           | 100,625       | -           |
|          | Balance as at June 30, 2024   |           | 173,644       | -           |
| 28.01.14 | <b>Loan Loss Provision: Tk. 185,429,400</b><br>The break up of the above amount is as under:              |           |               |             |
|          | Balance as at July 01, 2023   |           | 142,198,828   | -           |
|          | Add: Transfer from non-current liabilities  |           | 43,230,572    | 142,198,828 |
|          | Balance as at June 30, 2024   |           | 185,429,400   | 142,198,828 |
| 28.02    | <b>CDIP General Activities: Tk. 1,266,535</b><br>The break up of the above amount is as under:            |           |               |             |
|          | Provision for Expense - Income Tax (Org.)   | 28.02.01  | 151,048       | 13,620,489  |
|          | Provision for Expense - AIT deducted at Source  | 28.02.02  | 10,000        | 24,093      |
|          | Provision for Expense - VAT deducted at Source  | 28.02.03  | 15,000        | 38,947      |
|          | Provision for Expense - Audit Fees  | 28.02.04  | 57,500        | 36,000      |
|          | Provision for Expense - Other Activities  | 28.02.05  | 764,789       | 1,552,552   |
|          | Provision for Expense - Salary & Honorarium   | 28.02.06  | 204,883       | 237,598     |
|          | Provision for Expense - Telephone & Internet Bill   | 28.02.07  | -             | 450         |
|          | Provision for Expense - Software & Website Maintenance  | 28.02.08  | 63,315        | 54,300      |
|          | Loan Loss Provision   | 28.02.09  | -             | 17,053      |
|          |   |           | 1,266,535     | 15,581,482  |

  
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| Notes | Particulars | Sub-Notes | Amount in Tk. |           |
|-------|-------------|-----------|---------------|-----------|
|       |             |           | As at         |           |
|       |             |           | 30-Jun-24     | 30-Jun-23 |

**28.02.01 Provision for Expense - Income Tax (Org.): Tk. 151,048**

The break up of the above amount is as under:

|                                     |            |            |
|-------------------------------------|------------|------------|
| Balance as at July 01, 2023         | 13,560,083 | 10,386,681 |
| Add: Provision made during the year | 2,526,325  | 13,968,593 |
|                                     | 16,086,408 | 24,355,274 |
| Less: Paid during the year          | -          | 4,026,920  |
| Less: Adjustment during the year    | 15,935,360 | 6,707,865  |
| Balance as at June 30, 2024         | 151,048    | 13,620,489 |

**28.02.02 Provision for Expense - AIT deducted at Source: Tk. 10,000**

The break up of the above amount is as under:

|                                     |        |        |
|-------------------------------------|--------|--------|
| Balance as at July 01, 2023         | 24,093 | 3,000  |
| Add: Provision made during the year | -      | 21,124 |
|                                     | 24,093 | 24,124 |
| Less: Adjustment during the year    | 14,093 | 31     |
| Balance as at June 30, 2024         | 10,000 | 24,093 |

**28.02.03 Provision for Expense - AIT deducted at Source: Tk. 15,000**

The break up of the above amount is as under:

|                                     |        |        |
|-------------------------------------|--------|--------|
| Balance as at July 01, 2023         | 38,947 | 7,215  |
| Add: Provision made during the year | -      | 31,825 |
|                                     | 38,947 | 39,040 |
| Less: Adjustment during the year    | 23,947 | 93     |
| Balance as at June 30, 2024         | 15,000 | 38,947 |

**28.02.04 Provision for Expense - Audit Fees: Tk. 57,500**

The break up of the above amount is as under:

|                                     |        |        |
|-------------------------------------|--------|--------|
| Balance as at July 01, 2023         | 36,000 | 27,000 |
| Add: Provision made during the year | 57,500 | 36,000 |
|                                     | 93,500 | 63,000 |
| Less: Paid during the year          | 36,000 | 27,000 |
| Balance as at June 30, 2024         | 57,500 | 36,000 |

**28.02.05 Provision for Expense - Other Activities: Tk. 764,789**

The break up of the above amount is as under:

|                                     |           |           |
|-------------------------------------|-----------|-----------|
| Balance as at July 01, 2023         | 1,552,552 | 396,814   |
| Add: Provision made during the year | 738,989   | 3,626,186 |
| Add: Received during the year       | 116       | 54        |
|                                     | 2,291,657 | 4,023,054 |
| Less: Paid during the year          | 1,521,039 | 2,457,231 |
| Less: Adjustment during the year    | 5,829     | 13,271    |
| Balance as at June 30, 2024         | 764,789   | 1,552,552 |

  
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DBH Finance PLC.



| Notes           | Particulars   | Sub-Notes | Amount in Tk.      |                    |
|-----------------|---|-----------|--------------------|--------------------|
|                 |   |           | As at              |                    |
|                 |   |           | 30-Jun-24          | 30-Jun-23          |
| <b>28.02.06</b> | <b>Provision for Expense - Salary &amp; Honorarium: Tk. 204,883</b>           |           |                    |                    |
|                 | The break up of the above amount is as under:                                 |           |                    |                    |
|                 | Balance as at July 01, 2023   |           | 237,598            | 58,097             |
|                 | Add: Provision made during the year   |           | 5,370,363          | 3,755,278          |
|                 |   |           | 5,607,961          | 3,813,375          |
|                 | Less: Paid during the year  |           | 4,707,445          | 2,984,901          |
|                 | Less: Adjustment during the year  |           | 695,633            | 590,876            |
|                 | Balance as at June 30, 2024   |           | <u>204,883</u>     | <u>237,598</u>     |
| <b>28.02.07</b> | <b>Provision for Expense - Telephone &amp; Internet Bill: Tk. 0</b>           |           |                    |                    |
|                 | The break up of the above amount is as under:                                 |           |                    |                    |
|                 | Balance as at July 01, 2023   |           | 450                | 1,300              |
|                 | Add: Provision made during the year   |           | -                  | 41,434             |
|                 |   |           | 450                | 42,734             |
|                 | Less: Paid during the year  |           | 450                | 41,434             |
|                 | Less: Adjustment during the year  |           | -                  | 850                |
|                 | Balance as at June 30, 2024   |           | <u>-</u>           | <u>450</u>         |
| <b>28.02.08</b> | <b>Provision for Expense - Software &amp; Website Maintenance: Tk. 63,315</b> |           |                    |                    |
|                 | The break up of the above amount is as under:                                 |           |                    |                    |
|                 | Balance as at July 01, 2023   |           | 54,300             | -                  |
|                 | Add: Provision made during the year   |           | 379,890            | 54,300             |
|                 |   |           | 434,190            | 54,300             |
|                 | Less: Paid during the year  |           | 370,815            | -                  |
|                 | Less: Adjustment during the year  |           | 60                 | -                  |
|                 | Balance as at June 30, 2024   |           | <u>63,315</u>      | <u>54,300</u>      |
| <b>28.02.09</b> | <b>Loan Loss Provision: Tk. 0</b>   |           |                    |                    |
|                 | The break up of the above amount is as under:                                 |           |                    |                    |
|                 | Balance as at July 01, 2023   |           | 17,053             | -                  |
|                 | Add: Provision made during the year   |           | -                  | 17,053             |
|                 | Add: Adjustment with Loan to Customer   |           | -                  | 94,292             |
|                 |   |           | 17,053             | 111,345            |
|                 | Less: Adjustment during the year  |           | 17,053             | -                  |
|                 | Less: Adjustment with Loan to Customer (Write off)                            |           | -                  | 23,024             |
|                 | Less: Adjustment with Refinance   |           | -                  | 71,268             |
|                 | Balance as at June 30, 2024   |           | <u>-</u>           | <u>17,053</u>      |
| <b>29.00</b>    | <b>Other Payables: Tk. 172,294,573</b>  |           |                    |                    |
|                 | The break up of the above amount is as under:                                 |           |                    |                    |
|                 | Micro Finance   | 29.01     | 171,172,438        | 118,138,591        |
|                 | CDIP General Activities   | 29.02     | 1,122,135          | 100,313,951        |
|                 |   |           | <u>172,294,573</u> | <u>218,452,542</u> |

  
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| Notes        | Particulars                                   | Sub-Notes | Amount in Tk.      |                    |
|--------------|---|-----------|--------------------|--------------------|
|              |   |           | As at              |                    |
|              |   |           | 30-Jun-24          | 30-Jun-23          |
| <b>29.01</b> | <b>Micro Finance: Tk. 171,172,438</b>         |           |                    |                    |
|              | The break up of the above amount is as under: |           |                    |                    |
|              | Service charges payable to PKSf               | 29.01.01  | 27,656,578         | 33,803,069         |
|              | Service charges payable to Com. Bank & NBFI   | 29.01.02  | 73,611,946         | 35,201,637         |
|              | Interest payable on Member Savings            | 29.01.03  | 22,654,062         | 16,435,235         |
|              | Payable to Supplier                           | 29.01.04  | 2,432,086          | 801,588            |
|              | Payable to Staff (Final Payment)              | 29.01.05  | 1,126              | 1,126              |
|              | Advance from PKSf                             | 29.01.06  | -                  | 1,648,018          |
|              | Balance Payable to Provident Fund             | 29.01.07  | 12,523,240         | 21,082,146         |
|              | Balance Payable to Gratuity Fund              | 29.01.08  | 32,091,804         | 9,165,772          |
|              | Balance Payable to Social Commodity           | 29.01.09  | 201,596            | -                  |
|              |   |           | <b>171,172,438</b> | <b>118,138,591</b> |

**29.01.01 Service charges payable to PKSf : Tk. 27,656,578**  
The break up of the above amount is as under:

|   |                    |                    |
|---|--------------------|--------------------|
| Balance as at July 01, 2023                 | 33,803,069         | 24,209,631         |
| Add: Service charge on loan during the year | 88,755,885         | 83,595,062         |
|   | <u>122,558,954</u> | <u>107,804,693</u> |
| Less: Paid during the year                  | 94,902,376         | 74,001,624         |
| Balance as at June 30, 2024                 | <u>27,656,578</u>  | <u>33,803,069</u>  |

**29.01.02 Service charges payable to Com. Bank & NBFI: Tk. 73,611,946**  
The break up of the above amount is as under:


|  |           |                   |                   |
|--|-----------|-------------------|-------------------|
| Service charges payable to Commercial Bank | 29.01.02a | 62,455,511        | 22,466,615        |
| Service charges payable to NBFI            | 29.01.02b | 3,778,598         | 5,689,409         |
| Service charges payable to Bangladesh Bank | 29.01.02c | 7,377,837         | 7,045,613         |
| <b>Total</b>                               |           | <b>73,611,946</b> | <b>35,201,637</b> |

**29.01.02a Service charges payable to Commercial Bank: Tk. 62,455,511**  
The break up of the above amount is as under:

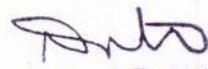
|                                     |                    |                    |
|-------------------------------------|--------------------|--------------------|
| Balance as at July 01, 2023         | 22,466,615         | 25,114,341         |
| Add: Provision made during the year | 373,048,981        | 245,460,539        |
|                                     | <u>395,515,596</u> | <u>270,574,880</u> |
| Less: Paid during the year          | 318,697,123        | 239,625,760        |
|                                     | <u>76,818,473</u>  | <u>30,949,120</u>  |
| Less: Adjustment during the year    | 14,362,962         | 8,482,505          |
| Balance as at June 30, 2024         | <u>62,455,511</u>  | <u>22,466,615</u>  |

**29.01.02b Service charges payable to NBFI: Tk. 3,778,598**  
The break up of the above amount is as under:

|                                     |                     |                   |
|-------------------------------------|---------------------|-------------------|
| Balance as at July 01, 2023         | 5,689,409           | 3,976,384         |
| Add: Provision made during the year | 63,734,891          | 53,807,190        |
|                                     | <u>69,424,300</u>   | <u>57,783,574</u> |
| Less: Paid during the year          | 81,157,992          | 42,622,723        |
|                                     | <u>(11,733,692)</u> | <u>15,160,851</u> |
| Add: Adjustment during the year     | 15,512,290          | 9,471,442         |
| Balance as at June 30, 2024         | <u>3,778,598</u>    | <u>5,689,409</u>  |

  
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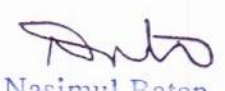
  
Nasimul Baten  
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DBH Finance PLC.



| Notes            | Particulars  | Sub-Notes | Amount in Tk.     |                   |
|------------------|--|-----------|-------------------|-------------------|
|                  |  |           | As at             |                   |
|                  |  |           | 30-Jun-24         | 30-Jun-23         |
| <b>29.01.02c</b> | <b>Service charges payable to Bangladesh Bank: Tk. 7,377,837</b> |           |                   |                   |
|                  | The break up of the above amount is as under:                    |           |                   |                   |
|                  | Balance as at July 01, 2023                                      |           | 7,045,613         | 7,283,947         |
|                  | Add: Provision made during the year                              |           | 19,668,613        | 19,251,250        |
|                  |  |           | 26,714,226        | 26,535,197        |
|                  | Less: Paid during the year                                       |           | 19,336,389        | 19,489,584        |
|                  | Balance as at June 30, 2024                                      |           | 7,377,837         | 7,045,613         |
| <b>29.01.03</b>  | <b>Interest payable on Member Savings: Tk. 22,654,062</b>        |           |                   |                   |
|                  | The break up of the above amount is as under:                    |           |                   |                   |
|                  | Interest payable - Term (FDR)                                    | 29.01.03a | 12,393,349        | 13,405,175        |
|                  | Interest payable - Term (MBS)                                    | 29.01.03b | 10,260,713        | 3,030,060         |
|                  | Interest payable - Compulsory Savings                            | 29.01.03c | -                 | -                 |
|                  | Interest payable - Voluntary Savings                             | 29.01.03d | -                 | -                 |
|                  | <b>Total</b>   |           | <b>22,654,062</b> | <b>16,435,235</b> |
| <b>29.01.03a</b> | <b>Interest payable - Term (FDR) : Tk. 12,393,349</b>            |           |                   |                   |
|                  | The break up of the above amount is as under:                    |           |                   |                   |
|                  | Balance as at July 01, 2023                                      |           | 13,405,175        | 9,302,109         |
|                  | Add: Provision made during the year                              |           | 7,145,762         | 10,535,359        |
|                  | Add: Realized during the year                                    |           | 655,598           | 37,479            |
|                  |  |           | 21,206,535        | 19,874,947        |
|                  | Less: Paid during the year                                       |           | 8,045,783         | 5,586,398         |
|                  |  |           | 13,160,752        | 14,288,549        |
|                  | Less: Adjustment during the year                                 |           | 767,403           | 883,374           |
|                  | Balance as at June 30, 2024                                      |           | 12,393,349        | 13,405,175        |
| <b>29.01.03b</b> | <b>Interest payable - Term (MBS) : Tk. 10,260,713</b>            |           |                   |                   |
|                  | The break up of the above amount is as under:                    |           |                   |                   |
|                  | Balance as at July 01, 2023                                      |           | 3,030,060         | -                 |
|                  | Add: Provision made during the year                              |           | 33,823,752        | 4,924,224         |
|                  | Add: Realized during the year                                    |           | 1,331,195         | 24,146            |
|                  |  |           | 38,185,007        | 4,924,224         |
|                  | Less: Paid during the year                                       |           | 29,087,097        | 1,718,610         |
|                  |  |           | 9,097,910         | 3,205,614         |
|                  | Add: Adjustment during the year                                  |           | 1,162,803         | 175,554           |
|                  | Balance as at June 30, 2024                                      |           | 10,260,713        | 3,030,060         |
| <b>29.01.03c</b> | <b>Interest payable on Member Savings - Com. : Tk. 0</b>         |           |                   |                   |
|                  | The break up of the above amount is as under:                    |           |                   |                   |
|                  | Balance as at July 01, 2023                                      |           | -                 | -                 |
|                  | Add: Provision made during the year                              |           | 183,635,105       | 170,913,063       |
|                  | Add: Realized during the year                                    |           | 7,354,167         | 2,700             |
|                  |  |           | 183,635,105       | 170,913,063       |
|                  | Less: Paid during the year                                       |           | 18,397,094        | 11,764,015        |
|                  |  |           | 165,238,011       | 159,149,048       |
|                  | Less: Adjustment during the year                                 |           | 165,238,011       | 159,149,048       |
|                  | Balance as at June 30, 2024                                      |           | -                 | -                 |

  
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| Notes     | Particulars                                       | Sub-Notes | Amount in Tk. |             |
|-----------|---|-----------|---------------|-------------|
|           |   |           | As at         |             |
|           |   |           | 30-Jun-24     | 30-Jun-23   |
| 29.01.03d | Interest payable on Member Savings - Vol. : Tk. 0 |           |               |             |
|           | The break up of the above amount is as under:     |           |               |             |
|           | Balance as at July 01, 2023                       |           | -             | -           |
|           | Add: Provision made during the year               |           | 55,933,862    | 49,245,345  |
|           | Add: Realized during the year                     |           | 1,951,827     | 195         |
|           |   |           | 55,933,862    | 49,245,345  |
|           | Less: Paid during the year                        |           | 5,163,230     | 3,208,645   |
|           |   |           | 50,770,632    | 46,036,700  |
|           | Less: Adjustment during the year                  |           | 50,770,632    | 46,036,700  |
|           | Balance as at June 30, 2024                       |           | -             | -           |
| 29.01.04  | Payable to supplier : Tk. 2,432,086               |           |               |             |
|           | The break up of the above amount is as under:     |           |               |             |
|           | Balance as at July 01, 2023                       |           | 801,588       | 345,581     |
|           | Add: Payable made during the year                 |           | 2,962,648     | 801,247     |
|           |   |           | 3,764,236     | 1,146,828   |
|           | Less: Paid during the year                        |           | 1,332,150     | 345,240     |
|           | Balance as at June 30, 2024                       |           | 2,432,086     | 801,588     |
| 29.01.05  | Payable to Staff (Final Payment) : Tk. 1,126      |           |               |             |
|           | The break up of the above amount is as under:     |           |               |             |
|           | Balance as at July 01, 2023                       |           | 1,126         | -           |
|           | Add: Adjustment during the year                   |           | 86,037,250    | 49,928,890  |
|           | Add: Received during the year                     |           | 1,572         | 5,196       |
|           |   |           | 86,039,948    | 49,934,086  |
|           | Less: Paid during the year                        |           | 86,038,822    | 49,932,960  |
|           | Balance as at June 30, 2024                       |           | 1,126         | 1,126       |
| 29.01.06  | Advance from PKSf : Tk. 0                         |           |               |             |
|           | The break up of the above amount is as under:     |           |               |             |
|           | Balance as at July 01, 2023                       |           | 1,648,018     | 2,282,671   |
|           | Add: Received during the year                     |           | -             | 5,112,000   |
|           |   |           | 1,648,018     | 7,394,671   |
|           | Less: Paid during the year                        |           | -             | 660,000     |
|           | Less: Adjustment during the year                  |           | 1,648,018     | 5,086,653   |
|           | Balance as at June 30, 2024                       |           | -             | 1,648,018   |
| 29.01.07  | Balance Payable to Provident Fund: Tk. 12,523,240 |           |               |             |
|           | The break up of the above amount is as under:     |           |               |             |
|           | Balance as at July 01, 2023                       |           | 21,082,146    | 74,303,805  |
|           | Add: Recovered during the year                    |           | -             | 108,780,000 |
|           | Add: Adjustment during the year                   |           | 98,902,823    | 83,243,411  |
|           |   |           | 119,984,969   | 266,327,216 |
|           | Less: Refunded during the year                    |           | 107,461,729   | 245,245,070 |
|           | Balance as at June 30, 2024                       |           | 12,523,240    | 21,082,146  |

  
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**DBH Finance PLC.**



| Notes           | Particulars   | Sub-Notes | Amount in Tk.     |                    |
|-----------------|---|-----------|-------------------|--------------------|
|                 |   |           | As at             |                    |
|                 |   |           | 30-Jun-24         | 30-Jun-23          |
| <b>29.01.08</b> | <b>Balance Payable to Gratuity Fund: Tk. 32,091,804</b> |           |                   |                    |
|                 | The break up of the above amount is as under:           |           |                   |                    |
|                 | Balance as at July 01, 2023                             |           | 9,165,772         | 128,996,445        |
|                 | Add: Received during the year                           |           | -                 | 92,500,000         |
|                 |   |           | 9,165,772         | 221,496,445        |
|                 | Less: Paid during the year                              |           | 41,403,127        | 289,382,391        |
|                 |   |           | (32,237,355)      | (67,885,946)       |
|                 | Add: Adjustment during the year                         |           | 64,329,159        | 77,051,718         |
|                 | Balance as at June 30, 2024                             |           | <u>32,091,804</u> | <u>9,165,772</u>   |
| <b>29.01.09</b> | <b>Balance Payable to Social Commodity: Tk. 201,596</b> |           |                   |                    |
|                 | The break up of the above amount is as under:           |           |                   |                    |
|                 | Balance as at July 01, 2023                             |           | -                 | (1,437,966)        |
|                 | Add: Received during the year                           |           | 3,263,243         | 19,576,869         |
|                 |   |           | 3,263,243         | 18,138,903         |
|                 | Less: Paid during the year                              |           | 1,678,151         | 12,352,932         |
|                 |   |           | 1,585,092         | 5,785,971          |
|                 | Less: Adjustment during the year                        |           | 1,383,496         | 5,785,971          |
|                 | Balance as at June 30, 2024                             |           | <u>201,596</u>    | <u>-</u>           |
| <b>29.02</b>    | <b>CDIP General Activities: Tk. 1,122,135</b>           |           |                   |                    |
|                 | The break up of the above amount is as under:           |           |                   |                    |
|                 | Payable to Supplier                                     | 29.02.01  | 1,052,099         | 87,374,203         |
|                 | VDS Payable   | 29.02.02  | -                 | 9,000,475          |
|                 | TDS Payable   | 29.02.03  | -                 | -                  |
|                 | TDS Payable (Staff)                                     | 29.02.04  | 146               | -                  |
|                 | Advance from Commodity Product Supplier                 | 29.02.05  | -                 | 732,056            |
|                 | Travel Incentives                                       | 29.02.06  | 44,936            | -                  |
|                 | Unsettled Claims  | 29.02.07  | 22,754            | 22,754             |
|                 | Balance Payable Micro Finance with Solar                | 29.02.08  | -                 | 3,184,463          |
|                 | Balance Payable Micro Finance with Innovative           | 29.02.09  | 2,200             | -                  |
|                 |   |           | <u>1,122,135</u>  | <u>100,313,951</u> |
| <b>29.02.01</b> | <b>Payable to Supplier: Tk. 1,052,099</b>               |           |                   |                    |
|                 | The break up of the above amount is as under:           |           |                   |                    |
|                 | Balance as at July 01, 2023                             |           | 86,322,104        | 139,055,806        |
|                 | Add: Payable during the year                            |           | 126,630           | 535,597,395        |
|                 | Add: Payable transfer from Solar Program                |           | 1,052,099         | -                  |
|                 |   |           | 87,500,833        | 674,653,201        |
|                 | Less: Paid during the year                              |           | 83,667,671        | 519,877,675        |
|                 | Less: Adjustment during the year                        |           | 2,781,063         | 67,401,323         |
|                 | Balance as at June 30, 2024                             |           | <u>1,052,099</u>  | <u>87,374,203</u>  |

  
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|          |  | Amount in Tk. |           |            |
|----------|--|---------------|-----------|------------|
| Notes    | Particulars  | Sub-Notes     | As at     |            |
|          |  |               | 30-Jun-24 | 30-Jun-23  |
| 29.02.02 | <b>VDS Payable: Tk. 0</b><br>The break up of the above amount is as under:                             |               |           |            |
|          | Balance as at July 01, 2023  |               | 9,000,475 | -          |
|          | Add: Payable during the year   |               | 560,022   | 14,883,366 |
|          |  |               | 9,560,497 | 14,883,366 |
|          | Less: Paid during the year   |               | 9,560,497 | 5,882,891  |
|          | Balance as at June 30, 2024  |               | -         | 9,000,475  |
| 29.02.03 | <b>TDS Payable: Tk. 0</b><br>The break up of the above amount is as under:                             |               |           |            |
|          | Balance as at July 01, 2023  |               | -         | -          |
|          | Add: Payable during the year   |               | -         | 1,851,527  |
|          |  |               | -         | 1,851,527  |
|          | Less: Paid during the year   |               | -         | 1,851,527  |
|          | Balance as at June 30, 2024  |               | -         | -          |
| 29.02.04 | <b>TDS Payable (Staff): Tk. 146</b><br>The break up of the above amount is as under:                   |               |           |            |
|          | Balance as at July 01, 2023  |               | -         | -          |
|          | Add: Adjustment with Advance against Income Tax (Staff)  |               | 146       | -          |
|          |  |               | 146       | -          |
|          | Less: Received during the year   |               | -         | -          |
|          | Balance as at June 30, 2024  |               | 146       | -          |
| 29.02.05 | <b>Advance from Commodity Product Supplier: Tk. 0</b><br>The break up of the above amount is as under: |               |           |            |
|          | Balance as at July 01, 2023  |               | 732,056   | 732,056    |
|          | Add: Received during the year  |               | -         | -          |
|          |  |               | 732,056   | 732,056    |
|          | Less: Paid during the year   |               | -         | -          |
|          | Less: Adjustment during the year   |               | 732,056   | -          |
|          | Balance as at June 30, 2024  |               | -         | 732,056    |
| 29.02.06 | <b>Travel Incentives: Tk. 44,936</b><br>The break up of the above amount is as under:                  |               |           |            |
|          | Balance as at July 01, 2023  |               | -         | -          |
|          | Add: Received during the year  |               | 297,805   | -          |
|          |  |               | 297,805   | -          |
|          | Less: Paid during the year   |               | 127,120   | -          |
|          | Less: Adjustment during the year   |               | 125,749   | -          |
|          | Balance as at June 30, 2024  |               | 44,936    | -          |

  
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| Notes           | Particulars   | Sub-Notes | Amount in Tk. |           |
|-----------------|---|-----------|---------------|-----------|
|                 |   |           | As at         |           |
|                 |   |           | 30-Jun-24     | 30-Jun-23 |
| <b>29.02.07</b> | <b>Unsettled Claims: Tk. 22,754</b>                             |           |               |           |
|                 | The break up of the above amount is as under:                   |           |               |           |
|                 | Balance as at July 01, 2023                                     |           | 22,754        | -         |
|                 | Add: Claims during the year                                     |           | -             | 23,132    |
|                 |   |           | 22,754        | 23,132    |
|                 | Less: Adjustment during the year                                |           | -             | 378       |
|                 | Balance as at June 30, 2024                                     |           | 22,754        | 22,754    |
| <b>29.02.08</b> | <b>Balance Payable Micro Finance with Solar: Tk. 0</b>          |           |               |           |
|                 | The break up of the above amount is as under:                   |           |               |           |
|                 | Balance as at July 01, 2023                                     |           | -             | -         |
|                 | Add: Received during the year                                   |           | -             | 3,200,000 |
|                 |   |           | -             | 3,200,000 |
|                 | Less: Paid during the year                                      |           | -             | -         |
|                 |   |           | -             | 3,200,000 |
|                 | Less: Adjustment during the year                                |           | -             | 15,537    |
|                 | Balance as at June 30, 2024                                     |           | -             | 3,184,463 |
| <b>29.02.09</b> | <b>Balance Payable Micro Finance with Innovative: Tk. 2,200</b> |           |               |           |
|                 | The break up of the above amount is as under:                   |           |               |           |
|                 | Balance as at July 01, 2023                                     |           | -             | 1,451,514 |
|                 | Add: Received during the year                                   |           | 2,503         | 3,908     |
|                 | Add: Adjustment during the year                                 |           | 2,350         | 77,826    |
|                 |   |           | 4,853         | 1,533,248 |
|                 | Less: Paid during the year                                      |           | 2,653         | 1,533,248 |
|                 | Balance as at June 30, 2024                                     |           | 2,200         | -         |




  
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| Notes        | Particulars  | Sub-Notes | Amount in Tk.        |                      |
|--------------|--|-----------|----------------------|----------------------|
|              |  |           | For the year ended   |                      |
|              |  |           | 30-Jun-24            | 30-Jun-23            |
| <b>30.00</b> | <b>Service charges Income: Tk. 3,424,007,719</b>   |           |                      |                      |
|              | The break up of the above amount is as under:      |           |                      |                      |
|              | Micro Finance                                      | 30.01     | 3,423,919,614        | 3,034,566,845        |
|              | CDIP General Activities                            | 30.02     | 88,105               | 98,024               |
|              |  |           | <u>3,424,007,719</u> | <u>3,034,664,869</u> |
| <b>30.01</b> | <b>Micro Finance: Tk. 3,423,919,614</b>            |           |                      |                      |
|              | The break up of the above amount is as under:      |           |                      |                      |
|              | Jagoron  |           | 956,798,739          | 889,560,514          |
|              | Agrosor  |           | 2,265,027,070        | 1,911,665,722        |
|              | Sufolon  |           | 26,945,524           | 9,106,539            |
|              | Buniad   |           | 3,290,885            | 2,681,032            |
|              | Livelihood Improvement                             |           | 36,135,796           | 42,238,965           |
|              | SMAP   |           | 36,998,796           | 33,987,901           |
|              | ENRICH (IGA)                                       |           | 11,364,332           | 10,487,983           |
|              | ENRICH (LI)  |           | 26,749               | 20,354               |
|              | ENRICH (AC)  |           | 192,184              | 191,444              |
|              | Agrosor (MDP)                                      |           | 19,152,386           | 34,785,170           |
|              | SDL  |           | 290                  | 543                  |
|              | LRL(Jagoron)                                       |           | 4,536,349            | 5,039,139            |
|              | LRL(Agrosor)                                       |           | 3,409,518            | 3,176,676            |
|              | LRL(Youth)   |           | -                    | 508                  |
|              | RRSL(Jagoron)                                      |           | 10,948,281           | 3,075,360            |
|              | RRSL(Agrosor)                                      |           | 3,983                | 71,294               |
|              | Agrosor (MDP-AF)                                   |           | 17,277,861           | 12,690,516           |
|              | Water and Sanitation (WCAD)                        |           | 2,570,011            | 32,633,561           |
|              | HHWL   |           | 1,377,734            | 360,831              |
|              | HHSL   |           | 10,529,108           | 2,666,173            |
|              | Biborton   |           | 11,956,939           | 40,126,620           |
|              | Supper Loan  |           | 30,315               |                      |
|              | Agrosor (MFCE)                                     |           | 5,133,249            |                      |
|              | PgP  |           | 213,515              |                      |
|              |  |           | <u>3,423,919,614</u> | <u>3,034,566,845</u> |
| <b>30.02</b> | <b>CDIP General Activities: Tk. 88,105</b>         |           |                      |                      |
|              | The break up of the above amount is as under:      |           |                      |                      |
|              | SLDP   |           | 88,105               | 98,024               |
|              | Innovative   |           | -                    | -                    |
|              |  |           | <u>88,105</u>        | <u>98,024</u>        |
| <b>31.00</b> | <b>Bank Interest on Investment: Tk. 90,410,640</b> |           |                      |                      |
|              | The break up of the above amount is as under:      |           |                      |                      |
|              | Micro Finance                                      | 31.01     | 89,310,622           | 53,252,664           |
|              | CDIP General Activities                            | 31.02     | 1,100,018            | -                    |
|              |  |           | <u>90,410,640</u>    | <u>53,252,664</u>    |

  
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| Notes | Particulars   | Sub-Notes | Amount in Tk.      |                   |
|-------|---|-----------|--------------------|-------------------|
|       |   |           | For the year ended |                   |
|       |   |           | 30-Jun-24          | 30-Jun-23         |
| 31.01 | <b>Micro Finance: Tk. 89,310,622</b><br>The break up of the above amount is as under:                       |           |                    |                   |
|       | Savings   |           | 24,297,993         | 16,950,818        |
|       | Reserve Fund  |           | 32,106,949         | 15,196,979        |
|       | Bank Guarantee  |           | 28,885,838         | 17,634,646        |
|       | Govt. Treasury Bond (RF)  |           | 4,019,842          | 3,470,221         |
|       |   |           | <u>89,310,622</u>  | <u>53,252,664</u> |
| 31.02 | <b>CDIP General Activities: Tk. 1,100,018</b><br>The break up of the above amount is as under:              |           |                    |                   |
|       | Bank Guarantee  |           | 527,108            | -                 |
|       | Reserve Fund  |           | 172,802            | -                 |
|       | Investment  |           | 400,108            | -                 |
|       |   |           | <u>1,100,018</u>   | <u>-</u>          |
| 32.00 | <b>Issue of Pass book, Form &amp; Other: Tk. 4,432,300</b><br>The break up of the above amount is as under: |           |                    |                   |
|       | Micro Finance   | 32.01     | 4,432,300          | 4,219,965         |
|       | CDIP General Activities   |           | -                  | -                 |
|       |   |           | <u>4,432,300</u>   | <u>4,219,965</u>  |
| 32.01 | <b>Micro Finance: Tk. 4,432,300</b><br>The break up of the above amount is as under:                        |           |                    |                   |
|       | Microcredit Loan Application Fee  |           | 1,329,635          | 1,258,500         |
|       | Members Admission Fee   |           | 1,183,210          | 1,126,270         |
|       | Pass book Fee   |           | 1,917,955          | 1,833,695         |
|       | Member Fees (General Body Members)  |           | 1,500              | 1,500             |
|       |   |           | <u>4,432,300</u>   | <u>4,219,965</u>  |
| 33.00 | <b>Grant Income: Tk. 0</b><br>The break up of the above amount is as under:                                 |           |                    |                   |
|       | Micro Finance   | 33.01     | -                  | 120,000           |
|       | CDIP General Activities   |           | -                  | -                 |
|       |   |           | <u>-</u>           | <u>120,000</u>    |
| 33.01 | <b>Micro Finance: Tk. 0</b><br>The break up of the above amount is as under:                                |           |                    |                   |
|       | Grant Income From PKSF  |           | -                  | -                 |
|       | Grant Income From InM(WASH Program)   |           | -                  | 120,000           |
|       |   |           | <u>-</u>           | <u>120,000</u>    |

  
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DBH Finance PLC.



| Notes        | Particulars                                    | Sub-Notes | Amount in Tk.      |                    |
|--------------|--|-----------|--------------------|--------------------|
|              |  |           | For the year ended |                    |
|              |  |           | 30-Jun-24          | 30-Jun-23          |
| <b>34.00</b> | <b>Others Income: Tk. 5,292,010</b>            |           |                    |                    |
|              | The break up of the above amount is as under:  |           |                    |                    |
|              | Micro Finance                                  | 34.01     | 4,845,843          | 734,836            |
|              | CDIP General Activities                        | 34.02     | 446,167            | 2,350              |
|              |  |           | <u>5,292,010</u>   | <u>737,186</u>     |
| <b>34.01</b> | <b>Micro Finance: Tk. 4,845,843</b>            |           |                    |                    |
|              | The break up of the above amount is as under:  |           |                    |                    |
|              | Other Receipts                                 |           | 219,070            | 58,816             |
|              | Gain on Sale of Old Assets                     |           | 5,225              | 30,019             |
|              | Staff Loan (Motor Cycle)                       |           | 41,036             | 33,872             |
|              | Staff Loan-General                             |           | 4,094              |                    |
|              | Other Receipts (Write off loan)                |           | 4,576,418          | 612,129            |
|              |  |           | <u>4,845,843</u>   | <u>734,836</u>     |
| <b>34.02</b> | <b>CDIP General Activities: Tk. 446,167</b>    |           |                    |                    |
|              | The break up of the above amount is as under:  |           |                    |                    |
|              | Other Receipts                                 |           | 174,988            | 2,350              |
|              | Incentive Income                               |           | 271,179            | -                  |
|              |  |           | <u>446,167</u>     | <u>2,350</u>       |
| <b>35.00</b> | <b>Sales: Tk. 83,229,644</b>                   |           |                    |                    |
|              | The break up of the above amount is as under:  |           |                    |                    |
|              | Micro Finance                                  |           | -                  | -                  |
|              | CDIP General Activities                        | 35.01     | 83,229,644         | 543,508,951        |
|              |  |           | <u>83,229,644</u>  | <u>543,508,951</u> |
| <b>35.01</b> | <b>CDIP General Activities: Tk. 83,229,644</b> |           |                    |                    |
|              | The break up of the above amount is as under:  |           |                    |                    |
|              | SLDP   |           | 83,229,644         | 543,508,951        |
|              | Innovative                                     |           | -                  | -                  |
|              |  |           | <u>83,229,644</u>  | <u>543,508,951</u> |
| <b>36.00</b> | <b>Cost of Good Sold: Tk. 69,889,929</b>       |           |                    |                    |
|              | The break up of the above amount is as under:  |           |                    |                    |
|              | Micro Finance                                  |           | -                  | -                  |
|              | CDIP General Activities                        | 36.01     | 69,889,929         | 474,295,723        |
|              |  |           | <u>69,889,929</u>  | <u>474,295,723</u> |
| <b>36.01</b> | <b>CDIP General Activities: Tk. 69,889,929</b> |           |                    |                    |
|              | The break up of the above amount is as under:  |           |                    |                    |
|              | SLDP   |           | 69,889,929         | 474,295,723        |
|              | Innovative                                     |           | -                  | -                  |
|              |  |           | <u>69,889,929</u>  | <u>474,295,723</u> |

  
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| Notes | Particulars   | Sub-Notes | Amount in Tk.        |                      |
|-------|---|-----------|----------------------|----------------------|
|       |   |           | For the year ended   |                      |
|       |   |           | 30-Jun-24            | 30-Jun-23            |
| 37.00 | <b>Bank Interest: Tk. 25,655,697</b>                        |           |                      |                      |
|       | The break up of the above amount is as under:               |           |                      |                      |
|       | Micro Finance   |           | 24,128,777           | 8,275,940            |
|       | CDIP General Activities                                     |           | 1,526,920            | 1,930,909            |
|       |   |           | <u>25,655,697</u>    | <u>10,206,849</u>    |
| 38.00 | <b>Personnel Expenses: Tk. 1,214,003,811</b>                |           |                      |                      |
|       | The break up of the above amount is as under:               |           |                      |                      |
|       | Micro Finance   | 38.01     | 1,206,304,893        | 1,036,216,413        |
|       | CDIP General Activities                                     | 38.02     | 7,698,918            | 7,881,385            |
|       |   |           | <u>1,214,003,811</u> | <u>1,044,097,798</u> |
| 38.01 | <b>Micro Finance: Tk. 1,206,304,893</b>                     |           |                      |                      |
|       | The break up of the above amount is as under:               |           |                      |                      |
|       | Salaries and allowances                                     |           | 952,071,263          | 807,077,586          |
|       | Festival Allowance  |           | 109,038,373          | 101,386,249          |
|       | PF (Org. Contribution)                                      |           | 39,060,661           | 28,529,326           |
|       | Death Compensation and Employee Welfare Fund Exp.           |           | 4,179,622            | 3,409,321            |
|       | Staff Treatment Expense                                     |           | -                    | 61,414               |
|       | Gratuity expenses   |           | 98,295,974           | 95,752,517           |
|       | Govt. Pension Fund (Org. Contribution)                      |           | 3,659,000            |                      |
|       |   |           | <u>1,206,304,893</u> | <u>1,036,216,413</u> |
| 38.02 | <b>CDIP General Activities: Tk. 7,698,918</b>               |           |                      |                      |
|       | The break up of the above amount is as under:               |           |                      |                      |
|       | Salary & Allowances   |           | 6,788,947            | 6,993,150            |
|       | Festival Allowance  |           | 784,607              | 778,129              |
|       | PF (Org. Contribution)                                      |           | 125,364              | 110,106              |
|       |   |           | <u>7,698,918</u>     | <u>7,881,385</u>     |
| 39.00 | <b>General and Administrative Expenses: Tk. 175,492,804</b> |           |                      |                      |
|       | The break up of the above amount is as under:               |           |                      |                      |
|       | Micro Finance   | 39.01     | 168,779,114          | 145,910,777          |
|       | CDIP General Activities                                     | 39.02     | 6,713,690            | 11,025,469           |
|       |   |           | <u>175,492,804</u>   | <u>156,936,246</u>   |

  
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**Nasimul Baten**  
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 DBH Finance PLC.



| Notes | Particulars | Sub-Notes | Amount in Tk.      |           |
|-------|-------------|-----------|--------------------|-----------|
|       |             |           | For the year ended |           |
|       |             |           | 30-Jun-24          | 30-Jun-23 |

39.01 **Micro Finance: Tk. 168,779,114**

The break up of the above amount is as under:

|   |                    |                    |
|---|--------------------|--------------------|
| Office rent                                 | 38,565,984         | 32,747,214         |
| Printing, Stationery & Photocopy            | 12,105,529         | 9,396,636          |
| Travelling & Allowances                     | 4,391,164          | 7,280,794          |
| Local Conveyance                            | 785,339            | 857,699            |
| Telephone & Internet Allowances and Postage | 16,315,859         | 15,508,395         |
| Transportation & Allowances                 | 862,371            | 1,001,610          |
| Repair & Servicing Expense                  | 4,137,593          | 745,718            |
| Fuel Allowances & Expense                   | 19,278,402         | 17,116,308         |
| Electricity, Gas & Water                    | 9,590,616          | 7,967,363          |
| Entertainment                               | 2,442,893          | 1,385,489          |
| Advertisement                               | 173,031            | 157,813            |
| Recruitment Expense                         | 73,499             | 72,620             |
| Newspaper and Periodicals                   | 303,041            | 259,829            |
| Research and Publication                    | 774,513            | 812,157            |
| Training Allowances & Fees                  | 6,468,330          | 7,777,885          |
| Vehicle Allowances & Maintenance            | 11,517,987         | 11,849,118         |
| Office Allowances & Maintenance             | 9,811,709          | 8,436,225          |
| Software & Website Maintenance              | 5,549,766          | 4,980,606          |
| Computer & Photocopier Accessories          | 1,415,825          | 1,096,764          |
| Legal expense                               | 497,925            | 435,350            |
| Registration & Renewal Fees                 | 416,139            | 317,941            |
| MRA Yearly License fees                     | 5,906,261          | 5,234,628          |
| Staff Meeting/Training/ Workshop Expense    | 6,784,518          | 3,655,244          |
| Members Meeting/Training/ Workshop Expense  | 502,698            | 927,438            |
| Utensil and Crockeries                      | 620,685            | 623,035            |
| Consultancy fees                            | 2,150,599          | 3,020,125          |
| Loss on Sale of Old Assets                  | 236,866            | 337,244            |
| Electric Material Expenses                  | 405,827            | 175,063            |
| Donation & Subscription                     | 315,000            | 50,000             |
| Special day celebration                     | 1,901,531          | 657,866            |
| Other operation expenses                    | 200,635            | 163,740            |
| Audit fees                                  | 460,000            | 207,000            |
| AGM/GB Meeting Expense                      | 891,633            | 460,861            |
| Govt. & Local Administrative Expense        | 10,055             | 2,695              |
| Library Setup & Maintenance                 | 139,147            | 192,304            |
| Incentive at field level                    | 243,649            | -                  |
| Crest & Souvenirs                           | 34,791             | -                  |
| Bond Issue Expense                          | 2,117,185          | -                  |
| PgP- Loan Management Cost                   | 265,519            | -                  |
| Public Relations Affairs                    | 115,000            | -                  |
|   | <b>168,779,114</b> | <b>145,910,777</b> |

  
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Managing Director & CEO  
DBH Finance PLC.



|       |   | Amount in Tk.    |                    |           |
|-------|---|------------------|--------------------|-----------|
| Notes | Particulars                                   | Sub-Notes        | For the year ended |           |
|       |   |                  | 30-Jun-24          | 30-Jun-23 |
| 39.02 | <b>CDIP General Activities: Tk. 6,713,690</b> |                  |                    |           |
|       | The break up of the above amount is as under: |                  |                    |           |
|       | Printing, Stationery & Photocopy              | 240              | 285,879            |           |
|       | Travelling & Allowances                       | 110,205          | 388,080            |           |
|       | Local Conveyance                              | 6,880            | 27,898             |           |
|       | Telephone & Internet Allowances and Postage   | 67,200           | 70,525             |           |
|       | Transportation & Allowances                   | 235,470          | 791,955            |           |
|       | Repair & Servicing Expense                    | 300              | 2,211              |           |
|       | Office Allowances & Maintenance               | 450,361          | 1,496,822          |           |
|       | Discount on Sales                             | 96,000           | 65,755             |           |
|       | Electricity, Gas & Water                      | 432,200          | 419,600            |           |
|       | Office Rent                                   | 1,483,253        | 1,440,252          |           |
|       | Software & Website Maintenance                | 1,191,970        | 1,122,780          |           |
|       | Audit Fees                                    | 57,500           | 46,000             |           |
|       | Other Operating Expense                       | 21,551           | 1,103,575          |           |
|       | Donation & Subscription Expense               | 1,242,860        | 450,000            |           |
|       | Special Day Celebration                       | 114,512          | -                  |           |
|       | Entertainment                                 | -                | 200                |           |
|       | Registration fees                             | 40,000           | 71,983             |           |
|       | Staff Meeting/Seminar/Workshop Exp.           | 420,160          | 996,704            |           |
|       | Advertisement                                 | 127,778          | 34,500             |           |
|       | Consultancy Fees                              | 615,250          | 1,610,000          |           |
|       | Exposure Visit                                | -                | 600,250            |           |
|       | Legal Expense                                 | -                | 500                |           |
|       |   | <b>6,713,690</b> | <b>11,025,469</b>  |           |

**40.00 Selling & Distribution Expenses: Tk. 793,593**  
The break up of the above amount is as under:

|                         |       |                |                  |
|-------------------------|-------|----------------|------------------|
| Micro Finance           |       | -              | -                |
| CDIP General Activities | 40.01 | 793,593        | 6,272,214        |
|                         |       | <u>793,593</u> | <u>6,272,214</u> |

**40.01 CDIP General Activities: Tk. 793,593**  
The break up of the above amount is as under:

|                          |  |                |                  |
|--------------------------|--|----------------|------------------|
| Lost, Dead and Damaged   |  | 1,394          | 1,488,152        |
| Incentive at field level |  | 792,199        | 4,784,062        |
|                          |  | <u>793,593</u> | <u>6,272,214</u> |

**41.00 Financial Expenses: Tk. 975,291,854**  
The break up of the above amount is as under:

|                         |       |                    |                    |
|-------------------------|-------|--------------------|--------------------|
| Micro Finance           | 41.01 | 974,719,064        | 764,789,144        |
| CDIP General Activities | 41.02 | 572,790            | 748,029            |
|                         |       | <u>975,291,854</u> | <u>765,537,173</u> |

  
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DBH Finance PLC.



| Notes | Particulars  | Sub-Notes | Amount in Tk.      |                    |
|-------|--|-----------|--------------------|--------------------|
|       |  |           | For the year ended |                    |
|       |  |           | 30-Jun-24          | 30-Jun-23          |
| 41.01 | <b>Micro Finance: Tk. 974,719,064</b>                    |           |                    |                    |
|       | The break up of the above amount is as under:            |           |                    |                    |
|       | Service charge of PKSF Loan                              |           | 88,755,885         | 83,595,063         |
|       | Service charge of JICA, SMAP Loan                        |           | 19,668,612         | 19,251,250         |
|       | Service charges of Commercial Bank                       |           | 373,048,981        | 245,460,539        |
|       | Service charges of NBFf                                  |           | 63,734,891         | 53,807,190         |
|       | Interest paid on Member Savings                          |           | 404,246,791        | 345,078,430        |
|       | Interest on Staff Security Deposit                       |           | 1,609,299          | 1,490,994          |
|       | Interest on Death Compensation and Employee Welfare Fund |           | 4,104,188          | 3,452,152          |
|       | Interest on Contributory End Service Benefit             |           | 309,526            | 246,328            |
|       | Bank charges- Excise Duty & M. charge                    |           | 5,496,517          | 4,751,266          |
|       | Bank Charge - TT, Bank Statement & Com.                  |           | 2,268,117          | 1,971,391          |
|       | Bank Charge & Commision (Bank Guarantee)                 |           | 2,820,365          | 3,183,911          |
|       | MFS Charge-Nagad   |           | 7,300,133          | 2,500,630          |
|       | MFS Charge-bKash   |           | 1,347,815          | -                  |
|       | MFS Charge-Upay  |           | 7,944              | -                  |
|       |  |           | <u>974,719,064</u> | <u>764,789,144</u> |
| 41.02 | <b>CDIP General Activities: Tk. 572,790</b>              |           |                    |                    |
|       | The break up of the above amount is as under:            |           |                    |                    |
|       | Bank Charge - TT, Bank Statement & Com.                  |           | 164,303            | 283,645            |
|       | Bank charges- Excise Duty & M. charge                    |           | 408,487            | 410,334            |
|       | Bank Charge & Commision (Bank Guarantee)                 |           | -                  | 54,050             |
|       |  |           | <u>572,790</u>     | <u>748,029</u>     |
| 42.00 | <b>Depreciation &amp; Amortization: Tk. 11,612,783</b>   |           |                    |                    |
|       | The break up of the above amount is as under:            |           |                    |                    |
|       | Micro Finance  | 42.01     | 11,394,458         | 10,691,730         |
|       | CDIP General Activities                                  | 42.02     | 218,325            | 319,660            |
|       |  |           | <u>11,612,783</u>  | <u>11,011,390</u>  |
| 42.01 | <b>Micro Finance: Tk. 11,394,458</b>                     |           |                    |                    |
|       | The break up of the above amount is as under:            |           |                    |                    |
|       | Depreciation   |           | 11,218,584         | 10,288,093         |
|       | Amortization   |           | 175,874            | 403,637            |
|       |  |           | <u>11,394,458</u>  | <u>10,691,730</u>  |
| 42.02 | <b>CDIP General Activities: Tk. 218,325</b>              |           |                    |                    |
|       | The break up of the above amount is as under:            |           |                    |                    |
|       | Depreciation Expense                                     |           | 218,325            | 319,660            |
|       |  |           | <u>218,325</u>     | <u>319,660</u>     |
| 43.00 | <b>Income Tax Expenses: Tk. 31,870,531</b>               |           |                    |                    |
|       | The break up of the above amount is as under:            |           |                    |                    |
|       | Micro Finance  |           | 31,269,927         | 18,495,393         |
|       | CDIP General Activities                                  |           | 600,604            | 13,620,489         |
|       |  |           | <u>31,870,531</u>  | <u>32,115,882</u>  |

  
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**Centre for development innovation and practices**  
**Schedule of Property, plant and equipment**  
 As at June 30, 2024

| Particulars                        | COST                        |                                      |                          |                             | Rate % | DEPRECIATION                |                         |                          |                             | Written Down Value as on June 30, 2024 |
|------------------------------------|-----------------------------|--------------------------------------|--------------------------|-----------------------------|--------|-----------------------------|-------------------------|--------------------------|-----------------------------|--|
|                                    | Balance as on July 01, 2023 | Addition/Transferred during the year | Adjusted during the year | Balance as on June 30, 2024 |        | Balance as on July 01, 2023 | Charged during the year | Adjusted during the year | Balance as on June 30, 2024 |  |
| Land and Land Development          | 589,696,471                 | 61,612,850                           |                          | 651,309,321                 | 0%     | -                           |                         |                          | -                           | 651,309,321                            |
| Building                           | 65,798,157                  | 49,338,294                           |                          | 115,136,451                 | 5%     | 11,656,570                  | 2,713,820               |                          | 14,370,390                  | 100,766,061                            |
| Semi Building                      | 3,756,952                   | -                                    |                          | 3,756,952                   | 20%    | 3,169,802                   | 58,715                  |                          | 3,228,517                   | 528,435                                |
| Infrastructure Development         | 654,313                     | -                                    |                          | 654,313                     | 20%    | 440,025                     | 21,429                  |                          | 461,454                     | 192,859                                |
| Vehicle                            | 38,225,442                  | -                                    |                          | 38,225,442                  | 20%    | 26,933,599                  | 1,130,788               |                          | 28,064,387                  | 10,161,055                             |
| Lift, Generator, Power Station     | 4,127,628                   | -                                    |                          | 4,127,628                   | 20%    | 3,424,593                   | 70,304                  |                          | 3,494,897                   | 632,732                                |
| Office Equipment                   | 43,056,404                  | 26,254,573                           | 2,885,240                | 66,425,737                  | 20-30% | 26,503,287                  | 4,793,819               | 2,597,744                | 28,699,361                  | 37,726,376                             |
| Communication Equipment            | 169,151                     | 194,104                              | 3,700                    | 359,555                     | 20%    | 142,707                     | 24,607                  | 1,512                    | 165,802                     | 193,753                                |
| Furniture and Fixture              | 37,000,381                  | 13,270,344                           | 234,495                  | 50,036,230                  | 10%    | 15,130,631                  | 2,405,102               | 168,757                  | 17,366,976                  | 32,669,254                             |
| <b>Total</b>                       | <b>782,484,899</b>          | <b>150,670,165</b>                   | <b>3,123,435</b>         | <b>930,031,629</b>          |        | <b>87,401,214</b>           | <b>11,218,584</b>       | <b>2,768,014</b>         | <b>95,851,784</b>           | <b>834,179,845</b>                     |
| <b>Capital Work-In-Progress:</b>   |                             |                                      |                          |                             |        |                             |                         |                          |                             |  |
| Land & Building (Work-in-Progress) | 2,530,000                   |                                      | 2,530,000                | -                           |        | -                           | -                       | -                        | -                           | -                                      |
| <b>Total</b>                       | <b>2,530,000</b>            | <b>-</b>                             | <b>2,530,000</b>         | <b>-</b>                    |        | <b>-</b>                    | <b>-</b>                | <b>-</b>                 | <b>-</b>                    | <b>-</b>                               |
| <b>Balance on June 30, 2023</b>    | <b>205,829,709</b>          | <b>578,835,438</b>                   | <b>2,180,248</b>         | <b>782,484,899</b>          |        | <b>78,843,177</b>           | <b>10,288,093</b>       | <b>1,730,056</b>         | <b>87,401,214</b>           | <b>695,083,685</b>                     |



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**Centre for development innovation and practices**  
**Schedule of Intangible Assets**  
 As at June 30, 2024

Annexure A/2


| Particulars                     | COST                        |                                       |                          | Rate % | DEPRECIATION                |                         |                          | Written Down Value as on June 30, 2024 |
|---------------------------------|-----------------------------|---------------------------------------|--------------------------|--------|-----------------------------|-------------------------|--------------------------|--|
|                                 | Balance as on July 01, 2023 | Addition/ Transferred during the year | Adjusted during the year |        | Balance as on July 01, 2023 | Charged during the year | Adjusted during the year |  |
| Software                        | 6,735,500                   | 525,000                               | -                        | 50%    | 5,986,662                   | 175,874                 | -                        | 6,162,536                              |
| <b>Total</b>                    | <b>6,735,500</b>            | <b>525,000</b>                        | <b>-</b>                 |        | <b>5,986,662</b>            | <b>175,874</b>          | <b>-</b>                 | <b>6,162,536</b>                       |
| <b>Balance on June 30, 2023</b> | <b>6,315,500</b>            | <b>420,000</b>                        | <b>-</b>                 |        | <b>5,583,025</b>            | <b>403,637</b>          | <b>-</b>                 | <b>5,986,662</b>                       |
|                                 |                             |                                       |                          |        |                             |                         |                          | <b>748,838</b>                         |

Annexure A/3

**CDIP General Activities:**

| Particulars                     | COST                        |                                       |                          | Rate %  | DEPRECIATION                |                         |                          | Written Down Value as on June 30, 2024 |
|---------------------------------|-----------------------------|---------------------------------------|--------------------------|---------|-----------------------------|-------------------------|--------------------------|--|
|                                 | Balance as on July 01, 2023 | Addition/ Transferred during the year | Adjusted during the year |         | Balance as on July 01, 2023 | Charged during the year | Adjusted during the year |  |
| Vehicle                         | -                           | 93,704                                | -                        | 10%     | -                           | 4,814                   | 77,702                   | 82,516                                 |
| Building/Sami Building          | 415,675                     | -                                     | -                        | 10%     | 276,669                     | 13,901                  | -                        | 290,570                                |
| Office Equipment                | 344,862                     | 1,067,269                             | -                        | 10%-30% | 90,937                      | 97,800                  | -                        | 188,737                                |
| Infrastructure Development      | 1,580,056                   | -                                     | -                        | 10%     | 561,949                     | 101,810                 | -                        | 663,759                                |
| <b>Total</b>                    | <b>2,340,593</b>            | <b>1,160,973</b>                      | <b>-</b>                 |         | <b>929,555</b>              | <b>218,325</b>          | <b>77,702</b>            | <b>1,275,582</b>                       |
| <b>Balance on June 30, 2023</b> | <b>2,114,042</b>            | <b>320,255</b>                        | <b>-</b>                 |         | <b>687,597</b>              | <b>319,660</b>          | <b>-</b>                 | <b>1,007,257</b>                       |
|                                 |                             |                                       |                          |         |                             |                         |                          | <b>1,427,040</b>                       |



  
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Annexure B/1

## Centre for development innovation and practices

## Schedule of Cash in Hand

As at June 30, 2024

Amount in Tk.

| Sl. | Name of Branches | Micro Finance | CDIP General Activities | Total as on 30.06.2024 |
|-----|------------------|---------------|-------------------------|------------------------|
| 1   | Head Office      | -             | -                       | -                      |
| 2   | Kuti             | 401,784       | -                       | 401,784                |
| 3   | Dharkar          | 555,472       | -                       | 555,472                |
| 4   | Chargas          | 173,321       | -                       | 173,321                |
| 5   | Bitghar          | 187,968       | -                       | 187,968                |
| 6   | Hyderabad        | 404,949       | -                       | 404,949                |
| 7   | Srikail          | 526,667       | -                       | 526,667                |
| 8   | Salimgonj        | 34,363        | -                       | 34,363                 |
| 9   | Ruposdi          | 465,835       | -                       | 465,835                |
| 10  | Maona            | 623,688       | -                       | 623,688                |
| 11  | Southbangura     | 55,937        | -                       | 55,937                 |
| 12  | Shahebabad       | 499,193       | -                       | 499,193                |
| 13  | Bholachong       | 452,697       | -                       | 452,697                |
| 14  | Bharashar Bazar  | 303,545       | -                       | 303,545                |
| 15  | Mohonpur         | 241,522       | -                       | 241,522                |
| 16  | Joira            | 143,045       | -                       | 143,045                |
| 17  | Moinamoti        | 503,854       | -                       | 503,854                |
| 18  | Nimshar          | 29,150        | -                       | 29,150                 |
| 19  | Hajigonj         | 169,678       | -                       | 169,678                |
| 20  | Rahimanagar      | 421,852       | -                       | 421,852                |
| 21  | Shahrasti        | 116,931       | -                       | 116,931                |
| 22  | Waruk            | 609,020       | -                       | 609,020                |
| 23  | Rampur           | 286,760       | -                       | 286,760                |
| 24  | Gazipur sadar    | 280,433       | -                       | 280,433                |
| 25  | Porabari         | 148,999       | -                       | 148,999                |
| 26  | Razabari         | 332,067       | -                       | 332,067                |
| 27  | Board Bazar      | 126,255       | -                       | 126,255                |
| 28  | Pubail           | 438,049       | -                       | 438,049                |
| 29  | Ashulia          | 247,497       | -                       | 247,497                |
| 30  | Kashimpur        | 205,956       | -                       | 205,956                |
| 31  | Nayarhat         | 298,255       | -                       | 298,255                |
| 32  | Sonargaon        | 849,133       | -                       | 849,133                |
| 33  | Modonpur         | 359,346       | -                       | 359,346                |
| 34  | Araihazar        | 412,046       | -                       | 412,046                |
| 35  | Modongonj        | 222,987       | -                       | 222,987                |
| 36  | Bhaberchar       | 176,423       | -                       | 176,423                |
| 37  | Tongibari        | 169,029       | -                       | 169,029                |
| 38  | Abdullahpur      | 220,340       | -                       | 220,340                |
| 39  | Munshigonj       | 256,605       | -                       | 256,605                |
| 40  | Srinagar         | 89,620        | -                       | 89,620                 |
| 41  | Sirajdikhan      | 130,480       | -                       | 130,480                |
| 42  | Zamidarhat       | 303,200       | -                       | 303,200                |
| 43  | Khalipharhat     | 150,988       | -                       | 150,988                |
| 44  | Bajra            | 300,530       | -                       | 300,530                |
| 45  | Chandragonj      | 93,330        | -                       | 93,330                 |
| 46  | Dagonbhuiya      | 751,945       | -                       | 751,945                |
| 47  | Raipur/Laxmipur  | 320,886       | -                       | 320,886                |
| 48  | Haidergonj       | 147,081       | -                       | 147,081                |
| 49  | Laxmipur         | 180,727       | -                       | 180,727                |

  
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Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.



|     |                   |               |                         | Amount in Tk.          |
|-----|-------------------|---------------|-------------------------|------------------------|
| Sl. | Name of Branches  | Micro Finance | CDIP General Activities | Total as on 30.06.2024 |
| 50  | Ramgonj           | 475,973       | -                       | 475,973                |
| 51  | Faridgonj         | 139,280       | -                       | 139,280                |
| 52  | Barera            | 1,319,691     | -                       | 1,319,691              |
| 53  | Madhaiya          | 970,780       | -                       | 970,780                |
| 54  | Mahamaya          | 146,877       | -                       | 146,877                |
| 55  | Chapapur          | 580,710       | -                       | 580,710                |
| 56  | Nabigonj          | 399,232       | -                       | 399,232                |
| 57  | Noapara           | 42,200        | -                       | 42,200                 |
| 58  | Nodona            | 310,082       | -                       | 310,082                |
| 59  | Mandari           | 429,808       | -                       | 429,808                |
| 60  | Maizdi            | 82,618        | -                       | 82,618                 |
| 61  | Dasherhat         | 300,124       | -                       | 300,124                |
| 62  | Bagmara           | 318,234       | -                       | 318,234                |
| 63  | Bipulashar        | 423,718       | -                       | 423,718                |
| 64  | Laksham           | 147,226       | -                       | 147,226                |
| 65  | Nangolkot         | 126,517       | -                       | 126,517                |
| 66  | Khilabazar        | 355,536       | -                       | 355,536                |
| 67  | Mudafforgonj      | 296,309       | -                       | 296,309                |
| 68  | Bangla Bazar      | 151,317       | -                       | 151,317                |
| 69  | Kankirhat         | 650,317       | -                       | 650,317                |
| 70  | Sonapur           | 242,529       | -                       | 242,529                |
| 71  | Chatkhil          | 166,887       | -                       | 166,887                |
| 72  | Miar Bazar        | 214,079       | -                       | 214,079                |
| 73  | Kamalla           | 346,783       | -                       | 346,783                |
| 74  | Torpurchandi      | 128,510       | -                       | 128,510                |
| 75  | Chagolnaiya       | 685,431       | -                       | 685,431                |
| 76  | Zinshar           | 243,049       | -                       | 243,049                |
| 77  | Siddirgonj        | 164,633       | -                       | 164,633                |
| 78  | Islampur          | 57,310        | -                       | 57,310                 |
| 79  | Kaldaha/Lemua     | 739,653       | -                       | 739,653                |
| 80  | Gawsia            | 183,662       | -                       | 183,662                |
| 81  | Juranpur          | 89,018        | -                       | 89,018                 |
| 82  | Baroiyerhat       | 303,712       | -                       | 303,712                |
| 83  | Bara Kumira       | 77,787        | -                       | 77,787                 |
| 84  | Colonehat         | 93,935        | -                       | 93,935                 |
| 85  | Raipur/Gauripur   | 281,538       | -                       | 281,538                |
| 86  | Mirsharai         | 102,872       | -                       | 102,872                |
| 87  | Meghna            | 411,536       | -                       | 411,536                |
| 88  | Titas             | 211,410       | -                       | 211,410                |
| 89  | Sachar            | 143,300       | -                       | 143,300                |
| 90  | Mathabhanga       | 367,037       | -                       | 367,037                |
| 91  | Sitakunda         | 134,223       | -                       | 134,223                |
| 92  | Kashinathpur      | 212,219       | -                       | 212,219                |
| 93  | C & B Bazar       | 103,883       | -                       | 103,883                |
| 94  | Sathia            | 202,582       | -                       | 202,582                |
| 95  | Ananta            | 171,776       | -                       | 171,776                |
| 96  | Baluchar          | 71,844        | -                       | 71,844                 |
| 97  | Debottor          | 151,249       | -                       | 151,249                |
| 98  | Rajapur           | 76,512        | -                       | 76,512                 |
| 99  | Harishpur         | 318,578       | -                       | 318,578                |
| 100 | Puthia            | 406,705       | -                       | 406,705                |
| 101 | Katakali          | 230,531       | -                       | 230,531                |
| 102 | Sujanagar         | 102,489       | -                       | 102,489                |
| 103 | Aotapara/Ishwardi | 53,386        | -                       | 53,386                 |

  
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**Nasimul Baten**  
 Managing Director &  
 DBH Finance PLC

|     |                       |               |                         | Amount in Tk.          |
|-----|-----------------------|---------------|-------------------------|------------------------|
| SL  | Name of Branches      | Micro Finance | CDIP General Activities | Total as on 30.06.2024 |
| 104 | Naldanga              | 156,690       | -                       | 156,690                |
| 105 | Taherpur              | 251,137       | -                       | 251,137                |
| 106 | Paba                  | 210,198       | -                       | 210,198                |
| 107 | Bhangura              | 440,331       | -                       | 440,331                |
| 108 | Bagatipara            | 305,998       | -                       | 305,998                |
| 109 | Bonpara               | 167,057       | -                       | 167,057                |
| 110 | Gurudaspur            | 148,231       | -                       | 148,231                |
| 111 | Singra                | 93,629        | -                       | 93,629                 |
| 112 | Tanore                | 378,849       | -                       | 378,849                |
| 113 | Bagha                 | 152,255       | -                       | 152,255                |
| 114 | Mohonpur/Rajshahi     | 483,792       | -                       | 483,792                |
| 115 | Kakonhat              | 375,292       | -                       | 375,292                |
| 116 | Chapainawabganj Sadar | 170,623       | -                       | 170,623                |
| 117 | Shibganj              | 104,520       | -                       | 104,520                |
| 118 | Bholahat              | 245,473       | -                       | 245,473                |
| 119 | Ullapara              | 188,727       | -                       | 188,727                |
| 120 | Shahjadpur            | 106,085       | -                       | 106,085                |
| 121 | Gopalpur (Lalpur)     | 61,306        | -                       | 61,306                 |
| 122 | Nayanpur              | 565,207       | -                       | 565,207                |
| 123 | Gopinathpur           | 336,144       | -                       | 336,144                |
| 124 | Salimabad             | 451,397       | -                       | 451,397                |
| 125 | Lalpur Bazar          | 199,247       | -                       | 199,247                |
| 126 | Goshaipur             | 215,425       | -                       | 215,425                |
| 127 | Ruhitpur              | 87,262        | -                       | 87,262                 |
| 128 | Basta                 | 278,344       | -                       | 278,344                |
| 129 | Hijolatala            | 68,255        | -                       | 68,255                 |
| 130 | Galimpur              | 160,710       | -                       | 160,710                |
| 131 | Joipara               | 420,480       | -                       | 420,480                |
| 132 | Gopaldi               | 235,576       | -                       | 235,576                |
| 133 | Charigram             | 751,602       | -                       | 751,602                |
| 134 | Hemayetpur            | 74,194        | -                       | 74,194                 |
| 135 | Zamirta               | 338,591       | -                       | 338,591                |
| 136 | Zamsha                | 99,640        | -                       | 99,640                 |
| 137 | Shikaripara           | 214,401       | -                       | 214,401                |
| 138 | Kolatia               | 124,231       | -                       | 124,231                |
| 139 | Paragram              | 139,531       | -                       | 139,531                |
| 140 | Bandura               | 137,777       | -                       | 137,777                |
| 141 | Sholla                | 147,009       | -                       | 147,009                |
| 142 | Ratanpur              | 469,407       | -                       | 469,407                |
| 143 | Champaknagar          | 227,933       | -                       | 227,933                |
| 144 | Fulbaria              | 94,450        | -                       | 94,450                 |
| 145 | Sathbarga             | 67,000        | -                       | 67,000                 |
| 146 | Chandura              | 177,770       | -                       | 177,770                |
| 147 | Monohorgonj           | 324,113       | -                       | 324,113                |
| 148 | Subarnachar           | 351,438       | -                       | 351,438                |
| 149 | Shekharnagar          | 94,700        | -                       | 94,700                 |
| 150 | Chengarchar           | 61,000        | -                       | 61,000                 |
| 151 | Matlab South          | 7,635         | -                       | 7,635                  |
| 152 | Kachua                | 331,611       | -                       | 331,611                |
| 153 | Ati Bazar             | 27,400        | -                       | 27,400                 |
| 154 | Kabirhat              | 102,727       | -                       | 102,727                |
| 155 | Zirani Bazar          | 332,182       | -                       | 332,182                |
| 156 | Daudkandi             | -             | -                       | -                      |
| 157 | Paramtala             | 92,450        | -                       | 92,450                 |

  
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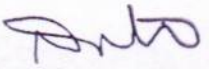
  
**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



|     |                  |               |                         | Amount in Tk.          |
|-----|------------------|---------------|-------------------------|------------------------|
| Sl. | Name of Branches | Micro Finance | CDIP General Activities | Total as on 30.06.2024 |
| 158 | Boshurhat        | 213,547       | -                       | 213,547                |
| 159 | Seedstore        | 294,658       | -                       | 294,658                |
| 160 | Sujatpur         | 2,500         | -                       | 2,500                  |
| 161 | Haimchar         | 37,611        | -                       | 37,611                 |
| 162 | Sarail           | 82,800        | -                       | 82,800                 |
| 163 | Faridpur Sadar   | 99,160        | -                       | 99,160                 |
| 164 | Rajbari Sadar    | 61,600        | -                       | 61,600                 |
| 165 | Goalanda         | 95,022        | -                       | 95,022                 |
| 166 | Hat Krishnopur   | 12,640        | -                       | 12,640                 |
| 167 | Sadarpur         | 46,150        | -                       | 46,150                 |
| 168 | Shibchar         | 182,604       | -                       | 182,604                |
| 169 | Sheikhpur        | 78,437        | -                       | 78,437                 |
| 170 | Madaripur Sadar  | 113,647       | -                       | 113,647                |
| 171 | Takerhat         | 187,135       | -                       | 187,135                |
| 172 | Mostafapur       | 83,090        | -                       | 83,090                 |
| 173 | Shariatpur Sadar | 33,575        | -                       | 33,575                 |
| 174 | Bhedarganj       | 116,301       | -                       | 116,301                |
| 175 | Damudya          | 5,509         | -                       | 5,509                  |
| 176 | Vojeshwar        | 63,120        | -                       | 63,120                 |
| 177 | Gosairhat        | 35,990        | -                       | 35,990                 |
| 178 | Kaliakair        | 88,954        | -                       | 88,954                 |
| 179 | Gorai            | 38,050        | -                       | 38,050                 |
| 180 | Sakhipur         | 186,017       | -                       | 186,017                |
| 181 | Toktarchala      | 257,178       | -                       | 257,178                |
| 182 | Barachowna Bazar | 484,893       | -                       | 484,893                |
| 183 | Gharisher Bazar  | 14,800        | -                       | 14,800                 |
| 184 | Zanjira          | 45,160        | -                       | 45,160                 |
| 185 | Bhanga           | -             | -                       | -                      |
| 186 | Saltha           | 20,974        | -                       | 20,974                 |
| 187 | Sahebrampur      | 56,901        | -                       | 56,901                 |
| 188 | Kalkini          | 19,000        | -                       | 19,000                 |
| 189 | Enayetpur        | 4,750         | -                       | 4,750                  |
| 190 | Kodda            | 21,650        | -                       | 21,650                 |
| 191 | Ishwardi         | 102,900       | -                       | 102,900                |
| 192 | Ataikula         | 800           | -                       | 800                    |
| 193 | Dhanuaghata      | -             | -                       | -                      |
| 194 | Atrai            | 44,350        | -                       | 44,350                 |
| 195 | Abadpukur        | 10,400        | -                       | 10,400                 |
| 196 | Durgapur         | -             | -                       | -                      |
| 197 | Baneswar         | -             | -                       | -                      |
| 198 | Rohanpur         | 7,790         | -                       | 7,790                  |
| 199 | Rammohan         | -             | -                       | -                      |
| 200 | Akhaura          | 96,950        | -                       | 96,950                 |
| 201 | Ashuganj         | 54,721        | -                       | 54,721                 |
| 202 | Demra            | 53,800        | -                       | 53,800                 |
| 203 | Madhabpur Bazar  | 369,589       | -                       | 369,589                |
| 204 | Sultanpur        | 231,164       | -                       | 231,164                |
| 205 | Chargas-02       | 451,853       | -                       | 451,853                |
| 206 | Biddayakut       | 182,065       | -                       | 182,065                |
| 207 | Hydrabad-02      | 378,033       | -                       | 378,033                |
| 208 | Salimgonj-02     | 164,530       | -                       | 164,530                |
| 209 | Bagher Bazar     | 122,610       | -                       | 122,610                |
| 210 | Nagarpar         | 181,793       | -                       | 181,793                |
| 211 | Fakir Bazar      | 197,401       | -                       | 197,401                |

  
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DBH Finance PLC.



Amount in Tk.

| Sl. | Name of Branches | Micro Finance     | CDIP General Activities | Total as on 30.06.2024 |
|-----|------------------|-------------------|-------------------------|------------------------|
| 212 | Alekhar Chor     | 237,750           | -                       | 237,750                |
| 213 | Mograpara        | 766,339           | -                       | 766,339                |
| 214 | Langalbandh      | 447,536           | -                       | 447,536                |
| 215 | Payra Chattar    | 430,455           | -                       | 430,455                |
| 216 | Betka            | 207,243           | -                       | 207,243                |
| 217 | Munshirhat       | 209,043           | -                       | 209,043                |
| 218 | Deulbhog         | 111,273           | -                       | 111,273                |
| 219 | Rajdia           | 106,600           | -                       | 106,600                |
| 220 | Uday Sadurhat    | 233,570           | -                       | 233,570                |
| 221 | Haidergonj-02    | 95,651            | -                       | 95,651                 |
| 222 | Bakhrabad        | 148,422           | -                       | 148,422                |
| 223 | Kadam Rasul      | 164,410           | -                       | 164,410                |
| 224 | Vobanigonj       | 130,629           | -                       | 130,629                |
| 225 | Laksham-02       | 133,938           | -                       | 133,938                |
| 226 | Bholain Bazar    | 254,116           | -                       | 254,116                |
| 227 | Chowdhury Bari   | 231,496           | -                       | 231,496                |
|     | <b>Total</b>     | <b>51,066,312</b> | <b>-</b>                | <b>51,066,312</b>      |



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**Centre for development innovation and practices**  
**Schedule of Cash at Bank (Operating A/C)**  
As at June 30, 2024

| Sl. # | Bank Name & Address                                     | Amount in Tk. |              |                        |
|-------|---|---------------|--------------|------------------------|
|       |   | Micro Finance | CDIP General | Total as on 30.06.2024 |
| 1     | Bank Asia PLC., Shyamoli Br.                            | 31,611,813    | -            | 31,611,813             |
| 2     | Bank Asia PLC., Shyamoli Br.                            | 9,026,302     | -            | 9,026,302              |
| 3     | Bank Asia PLC., Shyamoli Br.                            | 11,890,445    | -            | 11,890,445             |
| 4     | Pubali Bank PLC., Mohammad Pur Br.                      | 326,696       | -            | 326,696                |
| 5     | Southeast Bank PLC., Shyamoli Br.                       | 25,753        | -            | 25,753                 |
| 6     | Dutch-Bangla Bank PLC., Ring Road Br                    | 48,113,902    | -            | 48,113,902             |
| 7     | Janata Bank, Shyamoli Br.                               | 3,963,179     | -            | 3,963,179              |
| 8     | Agrani Bank, Shyamoli Br.                               | 10,213,832    | -            | 10,213,832             |
| 9     | Uttara Bank, Shyamoli Br.                               | 149,170       | -            | 149,170                |
| 10    | NCC Bank PLC., Shyamoli Br.                             | 50,509,430    | -            | 50,509,430             |
| 11    | Eastern Bank PLC. Shyamoli Br.                          | 1,836,554     | -            | 1,836,554              |
| 12    | UCBL Ring Road Br.                                      | 133,637       | -            | 133,637                |
| 13    | Sonali Bank, Krishi Bazar Br.                           | 16,361,087    | -            | 16,361,087             |
| 14    | NRB Commercial Bank, Dhanmondi Br.                      | 485,171       | -            | 485,171                |
| 15    | MTBL, Malibagh Chowdhurypara Br.                        | 6,003         | -            | 6,003                  |
| 16    | Rupali Bank, Malibagh Br.                               | 393,699       | -            | 393,699                |
| 17    | Bank Asia, (JICA Fund)                                  | 229,404       | -            | 229,404                |
| 18    | One Bank, Kawran Bazar Br.                              | 1,586,103     | -            | 1,586,103              |
| 19    | The City Bank PLC. Dhanmondi Br.                        | 4,575,701     | -            | 4,575,701              |
| 20    | BRAC Bank PLC. Dhanmondi Br.                            | 752,208       | -            | 752,208                |
| 21    | Pubali Bank PLC., Ring Road Br.                         | 300,558       | -            | 300,558                |
| 22    | Dhaka Bank PLC., Gulshan Corp. Br.                      | 3,248,490     | -            | 3,248,490              |
| 23    | BRAC Bank PLC., Dhanmondi Br.                           | 26,654,224    | -            | 26,654,224             |
| 24    | Uttara Bank PLC, AERE-EPZ.                              | 93,640        | -            | 93,640                 |
| 25    | Midland Bank, Gulshan Br.                               | 44,949        | -            | 44,949                 |
| 26    | Citizens Bank, Dhanmondi Br.                            | 20,690        | -            | 20,690                 |
| 27    | Meghna Bank PLC. Dhanmondi Br.                          | 48,141,352    | -            | 48,141,352             |
| 28    | NRBC Bank, Principal Br.                                | 119,895       | -            | 119,895                |
| 29    | Premier Bank, Dhanmondi Br.                             | 3,868         | -            | 3,868                  |
| 30    | Standard Chartered Bank, Gulshan Br.                    | 98,951        | -            | 98,951                 |
| 31    | BRAC Bank, Dhanmondi Br.                                | 506,504,480   | -            | 506,504,480            |
| 32    | Southeast Bank, Dhanmondi Ladies Br.                    | 150,497,852   | -            | 150,497,852            |
| 33    | NRBC Bank Ltd. Dhanmondi Branch                         | -             | 7,845,700    | 7,845,700              |
| 34    | Sonali Bank Ltd., Krishi Bazar Branch                   | -             | 119,837      | 119,837                |
| 35    | Janata Bank, Shyamoli Branch                            | -             | 81,936       | 81,936                 |
| 36    | Bangladesh Krishi Bank Ltd., Shyamoli Branch            | -             | 86,195       | 86,195                 |
| 37    | Rupali Bank Ltd., Adabor Branch                         | -             | 10,975       | 10,975                 |
| 38    | Agrani Bank Ltd, Shyamoli Branch                        | -             | 422,077      | 422,077                |
| 39    | Pubali Bank Ltd., Ring Road Branch                      | -             | 52,454       | 52,454                 |
| 40    | Uttara Bank Ltd, Shyamoli Branch                        | -             | 43,881       | 43,881                 |
| 41    | Bank Asia Ltd. IDCOL Proceed Account                    | -             | 533,525      | 533,525                |
| 42    | Bank Asia Ltd., Moghbazar Branch. (WU)                  | -             | 926          | 926                    |
| 43    | Bank Asia Ltd., Moghbazar Br. (Other Remittance)        | -             | 42,156       | 42,156                 |
| 44    | Meghna Bank, Motijheel Branch                           | -             | 454,967      | 454,967                |
| 45    | Pubali Bank PLC, Kuti branch, Kasba, B. Baria           | 547,088       | 11,707       | 558,795                |
| 46    | Uttara Bank Ltd., Dharkhar Branch, Akhura               | 1,733,659     | 7,285        | 1,740,944              |
| 47    | Uttara Bank PLC., Dharkhar branch, B. Baria             | 10,676,908    | 9,371        | 10,686,279             |
| 48    | Agrani Bank Ltd., Shibpur branch, Nabinagar, B. Baria   | 2,565,805     | 1,420        | 2,567,225              |
| 49    | Agrani Bank PLC, Hyderabad branch, Bangura Bazar.       | 2,699,192     | 6,018        | 2,705,210              |
| 50    | Sonali Bank Ltd., Srikail branch, Muradnagar, Comilla   | 2,396,770     | 66,340       | 2,463,110              |
| 51    | Agrani Bank Ltd., Salimgonj branch, Nobinagar, B. Baria | 3,175,371     | 12,239       | 3,187,610              |
| 52    | Sonali Bank Ltd., Rupashdi Branch, B. Baria             | 2,657,544     | 136,176      | 2,793,720              |

  
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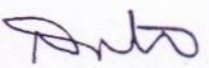
  
**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.

| Sl. # | Bank Name & Address   | Amount in Tk. |              |                        |
|-------|---|---------------|--------------|------------------------|
|       |   | Micro Finance | CDIP General | Total as on 30.06.2024 |
| 53    | Southeast Bank Ltd., Maona Branch, Sreepur, Gazipur                                       | 859,519       | 7,332        | 866,852                |
| 54    | Agrani Bank Ltd., Rupbabu Bazar S. Bhangura Branch, Comilla                               | 1,212,558     | 75,353       | 1,287,910              |
| 55    | Janata Bank Ltd., Shahebabad bazar br., B-Para, Comilla                                   | 562,179       | 8,757        | 570,936                |
| 56    | Janata Bank Ltd., Bholachong branch, Nobinagar, B.Baria                                   | 2,272,650     | 4,758        | 2,277,408              |
| 57    | Sonali Bank Ltd., Bharashar bazar, br., Burichang, Comilla                                | 1,946,249     | 21,135       | 1,967,384              |
| 58    | Janata Bank Ltd., Mohanpur Bazar Branch, Comilla  | 1,727,665     | 8,359        | 1,736,024              |
| 59    | National Bank PLC., Joira bazar branch, Sreepur, Gazipur                                  | 1,313,686     | 7,960        | 1,321,645              |
| 60    | Rupali Bank Ltd., Moinamati Bazar Branch, Comilla   | 1,427,525     | 12,738       | 1,440,263              |
| 61    | Standard Bank PLC., Nimshar branch, Burichang, Comilla                                    | 1,747,801     | 1,274        | 1,749,075              |
| 62    | Bank Asia PLC., Hajigonj branch, Hajigonj.  | 1,744,115     | 8,448        | 1,752,563              |
| 63    | NRB Bank Ltd., Rahimanagar Branch, Kachua, Chandpur.                                      | 1,586,179     | 8,402        | 1,594,581              |
| 64    | EXIM Bank Ltd., Thakurbazar Branch, Shahrasti, Chandpur                                   | 1,028,822     | 8,516        | 1,037,338              |
| 65    | Sonali Bank Ltd., Waruk Branch, Chandpur  | 1,454,131     | 3,720        | 1,457,851              |
| 66    | Meghna Bank Ltd., Rampur bazar branch, Chandpur   | 2,595,326     | 9,072        | 2,604,398              |
| 67    | First Security Islami Bank PLC., Shimaltoli Uposhaka, bikolpo tower, shimaltoli, Gazipur. | 2,008,015     | 8,968        | 2,016,983              |
| 68    | Janata Bank Ltd., Porabari Bazar Branch, Gazipur  | 1,768,736     | 28,083       | 1,796,819              |
| 69    | Agrani Bank Ltd., Razabari Branch, Gazipur  | 2,063,946     | 4,851        | 2,068,797              |
| 70    | Social Islami Bank PLC., Board bazar brnach, Gazipur                                      | 2,155,652     | 2,001        | 2,157,652              |
| 71    | Dutch-bangla Bank PLC., Mirare Bazar Branch, Pubail, Gazipur                              | 2,272,147     | 11,593       | 2,283,740              |
| 72    | NRBC Bank PLC., Charabagh Branch, Ashulia, Dhaka.   | 1,925,481     | 9,195        | 1,934,676              |
| 73    | Pubali Bank Ltd., Kasimpur Branch, Gazipur  | 1,628,675     | 295          | 1,628,969              |
| 74    | EXIM Bank PLC., Nayarhat Branch, Ashulia, Savar, Dhaka                                    | 1,144,083     | 8,161        | 1,152,244              |
| 75    | IFIC Bank PLC., Sonargaon branch, Narayanganj   | 2,819,701     | 8,168        | 2,827,869              |
| 76    | Dutch-bangla Bank PLC., Modonpur branch, Narayanganj                                      | 160,186       | 7,176        | 167,362                |
| 77    | NRBC Bank PLC., Araihaaz Branch, Narayanganj  | 1,333,476     | 8,939        | 1,342,415              |
| 78    | Janata Bank PLC., Modongan Branch, Narayanganj  | 1,341,585     | 4,476        | 1,346,061              |
| 79    | IFIC Bank PLC., Bhaberchar Uposhaka, Gazaria, Munshigonj.                                 | 718,603       | 9,323        | 727,925                |
| 80    | National Bank PLC., Tongibari branch, Munshigonj.   | 2,182,178     | 5,243        | 2,187,421              |
| 81    | Janata Bank PLC., Abdullapur Branch, Munshigonj   | 1,334,872     | 50,493       | 1,385,365              |
| 82    | Janata Bank PLC., Munshigonj branch, Munshigonj   | 2,739,964     | 16,968       | 2,756,932              |
| 83    | Prime Bank PLC., Srinagar branch, Munshigonj  | 2,049,308     | 13,911       | 2,063,219              |
| 84    | Prime Bank PLC., Sirajdikhan branch, Munshigonj   | 2,502,171     | 741          | 2,502,912              |
| 85    | Mercantile Bank PLC., Zamidarhat Uposhakha, Noakhali.                                     | 1,865,374     | 2,639        | 1,868,013              |
| 86    | NRB Global Bank PLC., Khalifarhat Branch, Noakhali  | 2,961,531     | 16,355       | 2,977,886              |
| 87    | Mercantile Bank PLC., Bajra bazar, Sonaimuri, Noakhali.                                   | 2,920,705     | 7,098        | 2,927,803              |
| 88    | Bank Asia PLC., Chandragonj branch, Laxmipur.   | 1,320,293     | -            | 1,320,293              |
| 89    | Janata Bank PLC., Dagonbhuiyan branch, Feni.  | 2,563,667     | 8,096        | 2,571,763              |
| 90    | Janata Bank PLC., Raipur Branch, Laxmipur.  | 1,365,928     | 6,530        | 1,372,458              |
| 91    | Southeast Bank PLC., Haidergonj branch, Laxmipur.   | 965,195       | 7,500        | 972,695                |
| 92    | Janata Bank PLC., Laxmipur branch, Laxmipur   | 1,251,453     | 15,227       | 1,266,680              |
| 93    | NCC Bank PLC., Ramgonj branch, Laxmipur.  | 1,441,978     | 736          | 1,442,714              |
| 94    | NCC Bank PLC., Faridgonj barnch, Chandpur.  | 743,616       | 622          | 744,238                |
| 95    | Janata Bank PLC., Dagonbhuiyan branch, Feni.  | 1,918,336     | 8,396        | 1,926,732              |
| 96    | Rupali Bank PLC., Madhaiya bazar branch, Comilla.   | 761,793       | 7,892        | 769,685                |
| 97    | Rupali Bank PLC., Mahamaya bazar branch, Chandpur.  | 2,016,190     | 19,660       | 2,035,850              |
| 98    | Agrani Bank PLC., Housing State Br, Chapapur, Comilla.                                    | 2,498,067     | 8,001        | 2,506,068              |
| 99    | IFIC Bank PLC., Nabigonj branch, Narayanganj.   | 1,462,929     | 15,298       | 1,478,226              |
| 100   | Pubali Bank PLC., Naopara branch, Mushigonj.  | 1,518,301     | 3,021        | 1,521,322              |
| 101   | Global Islami Bank PLC., Nadana bazar Uposhaka, Noakhali                                  | 5,412,785     | 8,930        | 5,421,714              |
| 102   | Agrani Bank PLC., Mandari branch, Laxmipur.   | 2,141,328     | 13,359       | 2,154,687              |
| 103   | Agrani Bank PLC., Dasherhat branch, Laxmipur.   | 1,071,408     | 23,009       | 1,094,417              |
| 104   | Rupali Bank PLC., Bagmara bazar branch, Comilla.  | 1,260,540     | 38,550       | 1,299,090              |
| 105   | Rupali Bank PLC., Bipulashar branch, Comilla.   | 4,638,415     | 35,780       | 4,674,195              |
| 106   | Mutual Trust Bank PLC., Laksham SME/Agri Branch, Comilla.                                 | 2,899,932     | 8,095        | 2,908,027              |
| 107   | Bank Asia PLC., Nangolkot Branch, Comilla.  | 1,706,059     | 16,100       | 1,722,158              |
| 108   | Agrani Bank PLC., Khilabazar branch, Comilla.   | 928,315       | 13,662       | 941,976                |
| 109   | Rupali Bank PLC., Mudafforgonj branch, Comilla.   | 2,903,664     | 40,165       | 2,943,829              |

  
**Mifta Naim Huda**  
 Executive Director  
 Centre for Development  
 Innovation and Practices

  
**S.A. Ahad**  
 Director-Finance & Digitization  
 Centre for Development  
 Innovation and Practices (CDIP)



  
**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.

| Sl. # | Bank Name & Address   | Micro Finance | Amount in Tk. |                        |
|-------|---|---------------|---------------|------------------------|
|       |   |               | CDIP General  | Total as on 30.06.2024 |
| 110   | Rupali Bank PLC, Banglabazar Begumgonj br. Noakhali.              | 2,628,515     | 8,753         | 2,637,268              |
| 111   | Mercantile Bank PLC, Kankirhat, Sanbagh, Noakhali.                | 2,410,376     | 10,184        | 2,420,560              |
| 112   | Pubali Bank PLC, Datterhat branch, Sadar, Sonapur, Noakhali.      | 3,139,807     | 1,234         | 3,141,041              |
| 113   | Agrani Bank PLC, Khilpara Bazar Br., Chatkhil, Noakhali.          | 2,994,946     | -             | 2,994,946              |
| 114   | Pubali Bank PLC, Mirbazar Branch, Comilla.                        | 1,902,127     | 75,685        | 1,977,812              |
| 115   | Janata Bank PLC, Kamalla Branch, Muradnagar, Comilla.             | 1,121,131     | 33,502        | 1,154,633              |
| 116   | Pubali Bank PLC, Baburhat Branch, Torpurhandi, Chandpur.          | 2,561,705     | 14,155        | 2,575,860              |
| 117   | Janata Bank PLC, Chagolnaiya Branch, Feni.                        | 2,767,785     | 6,995         | 2,774,780              |
| 118   | Bank Asia PLC, Borura Branch, Zinshar, Barura, Comilla.           | 4,572,801     | 9,748         | 4,582,549              |
| 119   | Premier Bank PLC, Adamjee-EPZ Branch, Siddirgonj, Narayanganj.    | 1,739,611     | 11,699        | 1,751,310              |
| 120   | Bank Asia PLC, Baligaon Branch, Islampur, Tongibari, Munshigonj.  | 1,819,485     | 593           | 1,820,078              |
| 121   | Sonali Bank PLC, Lemua Branch, Feni.                              | 2,878,232     | 8,377         | 2,886,609              |
| 122   | Citizens Bank PLC, Bhulta Branch, Rupgonj, Gawsia, Narayanganj.   | 2,023,747     | 7,926         | 2,031,673              |
| 123   | Mutual Trust Bank PLC, Goualmari Bazar Br Juranpur, Comilla.      | 2,320,190     | 15,183        | 2,335,372              |
| 124   | Pubali Bank PLC, Baroiyerhat Br, Mirsharai, Chittagong.           | 1,120,147     | 9,504         | 1,129,651              |
| 125   | IFIC Bank PLC, Uposhaka Boro Kumira, Sitakunda, Chittagong.       | 957,037       | 8,703         | 965,740                |
| 126   | IFIC Bank PLC, Koibulladham Uposhakha, Colonehat.                 | 816,574       | 48,599        | 865,172                |
| 127   | Sonali Bank PLC, Raipur Bazar Br Comilla.                         | 1,811,141     | 9,437         | 1,820,578              |
| 128   | Shahjalal Islami Bank PLC, Mirsharai, Chittagong.                 | 1,227,753     | 5,835         | 1,233,588              |
| 129   | Premier Bank PLC, Mainkerchar Br., Meghna, Comilla.               | 1,891,389     | 159           | 1,891,548              |
| 130   | Trust Bank PLC, Titas, Cumilla.                                   | 1,060,736     | 9,791         | 1,070,527              |
| 131   | Sonali Bank PLC, Sachar Bazar Branch, Comilla.                    | 899,977       | 6,898         | 906,875                |
| 132   | Mutual Trust Bank PLC, Homna, Mathabhangha, Cumilla.              | 1,287,842     | 13,988        | 1,301,831              |
| 133   | Janata Bank PLC, Sitakunda Br. Chittagong.                        | 900,179       | 66            | 900,245                |
| 134   | Global Islami Bank PLC, Maizdi bazar barnch, Noakhali.            | 3,198,794     | 8,652         | 3,207,446              |
| 135   | Dutch Bangla Bank PLC, Kashinathpur Branch, Sathia, Pabna.        | 2,396,103     | 1,908         | 2,398,011              |
| 136   | Janata Bank PLC, C & B Bazar, Vera Branch, Pabna.                 | 3,671,196     | 38,278        | 3,709,474              |
| 137   | Rupali Bank PLC, Sathia Branch, Pabna.                            | 2,530,822     | 40,989        | 2,571,811              |
| 138   | Janata Bank PLC, Ananta, Municipality Branch, Ananta, Pabna.      | 2,101,179     | 9             | 2,101,188              |
| 139   | Agrani Bank PLC, Baluchar, Chadmohar Branch, Pabna.               | 1,321,349     | 83,383        | 1,404,732              |
| 140   | Rupali Bank PLC, Debottor Branch, Artgrohia, Pabna.               | 1,619,074     | 2,371         | 1,621,445              |
| 141   | Janata Bank PLC, Rajapur Bazar Branch, Boraigram, Nator.          | 1,829,394     | 9,228         | 1,838,621              |
| 142   | Southcast Bank PLC, Nator Branch, Harishpur, Nator.               | 2,997,420     | 1,044         | 2,998,464              |
| 143   | Uttara Bank PLC, Putia Branch, Rajshahi.                          | 1,441,213     | 76,623        | 1,517,835              |
| 144   | Pubali Bank PLC, Katakhal Bazar Branch, Motihar, Rajshahi.        | 662,578       | 43,712        | 706,290                |
| 145   | Uttara Bank PLC, Sujanagar Branch, Pabna.                         | 2,273,959     | 1,554         | 2,275,513              |
| 146   | Rupali Bank PLC, Aotapara Branch, Pabna.                          | 1,521,809     | 2,007         | 1,523,816              |
| 147   | Sonali Bank PLC, Nalgangahat Br, Naldanga, Nator.                 | 3,630,221     | 2,600         | 3,632,821              |
| 148   | Janata Bank PLC, Taherpur Branch, Rajshahi.                       | 4,117,044     | 18,874        | 4,135,918              |
| 149   | Janata Bank PLC, Bhagatipara Branch, Bhagatipara, Nator.          | 1,738,989     | 10,331        | 1,749,320              |
| 150   | Janata Bank PLC, Gurudaspur Branch, Gurudaspur, Nator.            | 2,471,471     | 432           | 2,471,903              |
| 151   | First Security Islami Bank PLC, Singra Branch, Nator.             | 4,696,037     | 55,539        | 4,751,576              |
| 152   | Global Islami Bank PLC, Baya Mor Uposhakha, Paba, Rajshahi.       | 1,844,158     | 39,903        | 1,884,061              |
| 153   | Uttara Bank PLC, Bhangua Branch, Pabna.                           | 3,398,330     | 221,190       | 3,619,520              |
| 154   | Uttara Bank PLC, Bonpara Branch, Boraigram, Nator.                | 1,362,216     | 1,362         | 1,363,578              |
| 155   | Sonali Bank PLC, Tanor Branch, Rajshahi.                          | 2,796,206     | 73,247        | 2,869,453              |
| 156   | Agrani Bank PLC, Baju Bagha Branch, Rajshahi.                     | 809,792       | 691           | 810,483                |
| 157   | Sonali Bank PLC, Mohonpur Branch, Rajshahi.                       | 955,527       | 20,641        | 976,168                |
| 158   | Rupali Bank PLC, Kakonhat Branch, Rajshahi.                       | 1,029,136     | -             | 1,029,136              |
| 159   | National Bank PLC, Chapainawabgonj Branch, Chapainawabgonj.       | 1,371,382     | 28,451        | 1,399,832              |
| 160   | First Security Islami Bank PLC, Shibgonj Branch, Chapainawabgonj. | 1,084,878     | 36            | 1,084,914              |
| 161   | Sonali Bank PLC, Bholahat Branch, Chapainawabgonj.                | 3,504,966     | 2,026         | 3,506,992              |
| 162   | Uttara Bank PLC, Ullapara Branch, Sirajgonj.                      | 1,897,826     | 1,550         | 1,899,376              |
| 163   | Uttara Bank PLC, Shahjadpur Branch, Sirajgonj.                    | 2,949,766     | 55,239        | 3,005,005              |
| 164   | Agrani Bank PLC, Lalpur Bazar Branch, Ashugonj, B Baria.          | 1,269,592     | 1,395         | 1,270,987              |
| 165   | Janata Bank PLC, Bayek Br. Kasba, Nayanpur B Baria.               | 1,993,494     | -             | 1,993,494              |
| 166   | Uttara Bank PLC, Gopinathpur Branch, Kasba B. baria.              | 1,975,433     | 6,937         | 1,982,370              |

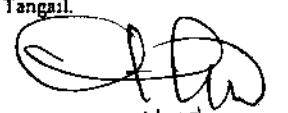
S.A. Ahad  
Director Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)



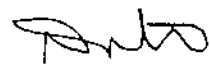
Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.

| SL # | Bank Name & Address   | Micro Finance | Amount in Tk. |                        |
|------|---|---------------|---------------|------------------------|
|      |   |               | CDIP General  | Total as on 30.06.2024 |
| 167  | Janata Bank PLC, Bancharampur Br Salimabad, B. Baria.                 | 2,076,547     | 82            | 2,076,629              |
| 168  | Agrani Bank PLC, Lalpur Bazar Branch, Ashugonj, B. Baria.             | 1,119,135     | 43,577        | 1,162,712              |
| 169  | IFIC Bank PLC, Krishnanagar Bazar, Goshaipur, B. Baria.               | 4,841,185     | 7,253         | 4,848,438              |
| 170  | Bank Asia PLC, Ruhitpur Branch, Keranigonj, Dhaka.                    | 486,381       | 8,896         | 495,277                |
| 171  | Dutch-bangla Bank PLC Basta, Abdullapur branch, Keranigonj, Dhaka.    | 1,248,550     | 7,762         | 1,256,312              |
| 172  | One Bank PLC, Hijaitala, Jinjira Branch, Keranigonj, Dhaka.           | 824,052       | 9,156         | 833,208                |
| 173  | Pubali Bank PLC, Galimpur, Komorgonj Bazar Branch, Nawabgonj, Dhaka.  | 522,538       | 4             | 522,542                |
| 174  | Southeast Bank PLC, Jaypara branch, Dohar, Dhaka.                     | 502,647       | 8,020         | 510,667                |
| 175  | United Commercial Bank PLC, Gopaldi Branch, Aratibazar, Narayanganj.  | 1,152,917     | 84,368        | 1,237,285              |
| 176  | Agrani Bank PLC, Charigram Branch, Singair, Mainkgonj.                | 4,291,772     | 2,064         | 4,293,836              |
| 177  | Bank Asia PLC, Hemayetpur Branch, Savar, Dhaka.                       | 768,486       | 14,691        | 783,178                |
| 178  | Agrani Bank PLC, Zamirna, Mainknagar Branch, Singair, Mainkgonj.      | 1,838,906     | 3,406         | 1,842,312              |
| 179  | EXIM Bank PLC, Balittek Bazar Branch, Zamsha, Manukgonj.              | 1,023,916     | 12,144        | 1,036,060              |
| 180  | Rupali Bank PLC, Shikaripara Branch, Nababgonj, Dhaka.                | 725,693       | 1,950         | 727,643                |
| 181  | Bank Asia PLC, Kolatia Branch, Keranigonj, Dhaka.                     | 708,727       | 7,297         | 716,024                |
| 182  | Bank Asia PLC, Paragram Branch, Nababgonj, Dhaka.                     | 1,122,703     | 60            | 1,122,763              |
| 183  | Southeast Bank PLC, Bhandura Branch, Nababgonj, Dhaka.                | 828,379       | 543           | 828,923                |
| 184  | Rupali Bank PLC, Sholla bazar branch, Nababgonj, Dhaka.               | 801,048       | 8,477         | 809,525                |
| 185  | Agrani Bank PLC, Ratonpur, Shahpur Branch, B. Baria.                  | 12,234,971    | 3,795         | 12,238,766             |
| 186  | IFIC Bank PLC, Champaknagar uposhakha.                                | 2,301,299     | 8,828         | 2,310,127              |
| 187  | IFIC Bank PLC, B. Baria Branch, Fulbaria, B. Baria.                   | 2,035,345     | 8,618         | 2,043,963              |
| 188  | Prime Bank PLC, Madobpur Branch, Satbarga, Hobijonj.                  | 1,987,205     | 6,383         | 1,993,588              |
| 189  | Agrani Bank PLC, Chandura Bazar Branch, Bejoyanagar Branch, B. Baria. | 1,935,549     | 6,760         | 1,942,309              |
| 190  | Rupali Bank PLC, Monohorgonj Branch, Comilla.                         | 1,894,659     | 8,403         | 1,903,062              |
| 191  | One Bank PLC, Subarnachar Branch, Noakhali.                           | 5,315,729     | 10,021        | 5,325,750              |
| 192  | Modhumoti Bank PLC, Shakomagar Branch, Munshigonj.                    | 689,157       | 8,048         | 697,205                |
| 193  | Pubali Bank PLC, Chengarchar Branch, Motlob, Chandpur.                | 818,583       | 43,407        | 861,990                |
| 194  | Pubali Bank PLC, Motlob Branch, Chandpur.                             | 581,263       | 9,481         | 590,744                |
| 195  | Rupali Bank PLC, Kachua Branch, Chandpur.                             | 1,051,527     | 10,947        | 1,062,474              |
| 196  | United Commercial Bank Ltd., Atibazar Branch, Dhaka.                  | 585,381       | 8,159         | 593,540                |
| 197  | Trust Bank PLC, Kabirhat Branch, Noakhali.                            | 2,557,974     | 5,621         | 2,563,595              |
| 198  | NRBC Bank PLC, Zirani Branch, Savar, Dhaka.                           | 2,166,312     | 7,303         | 2,173,615              |
| 199  | Pubali Bank PLC, Dauidkandi Branch, Comilla.                          | 762,736       | 18,933        | 781,669                |
| 200  | Sonali Bank PLC, Pantomola Branch, Muradnagar, Comilla.               | 905,170       | 7,192         | 912,362                |
| 201  | Pubali Bank PLC, Basurhat branch, Companigonj, Noakhali.              | 1,588,532     | 5,467         | 1,593,999              |
| 202  | EXIM Bank PLC, Seedstore branch, Valuka, Mymensingh.                  | 2,309,656     | 8,380         | 2,318,036              |
| 203  | Padma Bank PLC, Sujatpur bazar branch, Chandpur.                      | 1,807,818     | 9,256         | 1,817,075              |
| 204  | NRBC Bank PLC, Haimchar upo branch, Haimchar, Chandpur.               | 1,108,223     | 5,265         | 1,113,488              |
| 205  | Agrani Bank PLC, Sarail Branch, Bikal bazar, Brahmanbaria.            | 3,105,508     | 9,520         | 3,115,028              |
| 206  | Bank Asia PLC, Faridpur Branch, Faridpur.                             | 1,882,183     | 63,917        | 1,946,100              |
| 207  | BRAC Bank PLC, Rajbari Branch, Rajbari Sadar, Rajbari.                | 3,136,381     | 1,821         | 3,138,202              |
| 208  | IFIC Bank PLC, Goalondo Branch, Goalondo, Rajbari.                    | 2,041,059     | 160           | 2,041,219              |
| 209  | Sonali Bank PLC, Hatkrishnapur Branch, Faridpur.                      | 1,690,498     | 25,736        | 1,716,234              |
| 210  | Pubali Bank PLC, Sadarpur Branch, Sadarpur, Faridpur.                 | 1,116,622     | 998           | 1,117,620              |
| 211  | National Bank PLC, Shibchar Branch, Shibchar, Madaripur.              | 197,268       | 25,579        | 222,847                |
| 212  | Shahjalal Islami Bank PLC, Shekhpur Branch, Madaripur.                | 1,428,788     | 27,688        | 1,456,475              |
| 213  | National Bank PLC, Madaripur Branch, Madaripur.                       | 1,469,747     | 5,303         | 1,475,050              |
| 214  | NNational Bank PLC, Takerhat Branch, Madaripur.                       | 1,399,384     | 700           | 1,400,084              |
| 215  | Al Araf Islami Bank PLC, Mostafapur Branch, Madaripur.                | 1,440,432     | 24,156        | 1,464,588              |
| 216  | National Bank PLC, Shariatpur Branch, Shariatpur.                     | 2,615,898     | 55,473        | 2,671,371              |
| 217  | BRAC Bank PLC, Bhedorgonj Branch, Shariatpur.                         | 2,397,069     | 55,819        | 2,452,888              |
| 218  | Mercantile Bank PLC, Damuda Branch, Shariatpur.                       | 2,311,046     | 32,734        | 2,343,780              |
| 219  | National Bank PLC, Bhojesshor SME Branch, Shariatpur.                 | 2,643,769     | 72,380        | 2,716,149              |
| 220  | National Bank PLC, Goshairhat Branch, Shariatpur.                     | 3,263,591     | 23,005        | 3,286,596              |
| 221  | Bank Asia PLC, Kaliakoti Branch, Gazipur.                             | 1,159,612     | 6,874         | 1,166,486              |
| 222  | NRBC Bank PLC, Gorai Branch, Tangail.                                 | 1,648,785     | 7,736         | 1,656,521              |
| 223  | BRAC Bank PLC, Sakhipur Branch, Tangail.                              | 4,084,701     | 8,493         | 4,093,194              |



  
**S.A. Ahad**  
 Director-Finance & Digitization  
 Centre for Development  
 Innovation and Practices (CDIP)



  
**Nasimul Baten**  
 Managing Director & CEO  
 DBI Finance PLC.

| Sl. #        | Bank Name & Address   | Amount in Tk.        |                   |                        |
|--------------|---|----------------------|-------------------|------------------------|
|              |   | Micro Finance        | CDIP General      | Total as on 30.06.2024 |
| 224          | Shahjalal Islami Bank PLC, Toktarchala Bazar Branch, Tangail.       | 1,369,704            | 7,414             | 1,377,118              |
| 225          | Shahjalal Islami Bank PLC, Barachawna Brnch, Tangail.               | 2,653,616            | 8,324             | 2,661,940              |
| 226          | National Bank PLC, Ghorishar bazar branch, Noria, Shariatpur.       | 1,533,744            | -                 | 1,533,744              |
| 227          | NRB Bank PLC, Zanjira branch, Shariatpur.                           | 864,039              | -                 | 864,039                |
| 228          | National Bank PLC, Bhanga branch, Faridpur.                         | 979,283              | -                 | 979,283                |
| 229          | United Commercial Bank PLC, Saltha bazar uposhakha, Faridpur.       | 1,849,628            | -                 | 1,849,628              |
| 230          | Agrani Bank PLC, Shahebrampur, Dikrirchar hat branch, Madaripur.    | 762,100              | -                 | 762,100                |
| 231          | Al Arafah Islami Bank PLC, Mostafapur branch, Kalkini, Madaripur.   | 1,120,925            | -                 | 1,120,925              |
| 232          | Agrani Bank PLC, Enayetpur branch, Sirajgonj.                       | 854,599              | -                 | 854,599                |
| 233          | Pubali Bank PLC, Kodda branch, Sirajgonj.                           | 877,891              | -                 | 877,891                |
| 234          | Bank Asia PLC Ishwardi branch, Ishwardi.                            | 280,746              | -                 | 280,746                |
| 235          | Uttara Bank PLC, Ataikula branch, Pabna.                            | 904,425              | -                 | 904,425                |
| 236          | Rajshahi Krishi Unnoyon Bank, Dhanuaghata, Hadol branch, Pabna.     | 1,182,651            | -                 | 1,182,651              |
| 237          | Rupali Bank PLC, Atrai branch, Naogaon.                             | 1,244,056            | -                 | 1,244,056              |
| 238          | IFIC Bank PLC Abadpukur uposhakha, Naogaon                          | 514,917              | -                 | 514,917                |
| 239          | IFIC Bank PLC, Durgapur uposhakha,                                  | 222,634              | -                 | 222,634                |
| 240          | IFIC Bank PLC, Banerwar uposhakha, Puthia, Rajshahi                 | 529,589              | -                 | 529,589                |
| 241          | IFIC Bank PLC Rohanpur uposhakha, Chapainawabgonj                   | 575,003              | -                 | 575,003                |
| 242          | IFIC Bank PLC, Rammohun uposhakha, Barura, Cumilla.                 | 416,530              | -                 | 416,530                |
| 243          | Al Arafah Islami Bank PLC, Akhaura SME branch,                      | 1,001,778            | -                 | 1,001,778              |
| 244          | Janata Bank PLC, Ashugonj branch, Ashugonj, Brahmanbaria.           | 1,350,156            | -                 | 1,350,156              |
| 245          | Mutual Trust Bank PLC, Sarulia bazar branch, Demra, Dhaka.          | 1,132,062            | -                 | 1,132,062              |
| 246          | Agrani Bank PLC, Madhobpur bazar branch, B. Para, Comilla.          | 2,236,775            | -                 | 2,236,775              |
| 247          | Standard Bank PLC, yakubnagar, Sultanpur, Brahmanbaria.             | 1,498,978            | -                 | 1,498,978              |
| 248          | IFIC Bank PLC, Tontor Bazar, Akhaura, Brahmanbaria.                 | 6,454,443            | -                 | 6,454,443              |
| 249          | Janata Bank PLC, Biddyakut, Nabinagar, Brahmanbaria.                | 1,687,595            | -                 | 1,687,595              |
| 250          | Bangladesh Krishi Bank, Hyderabad Branch, Comilla.                  | 1,523,889            | -                 | 1,523,889              |
| 251          | Social Islami Bank PLC, Salimgonj branch, Nobinagar, B. Baria       | 2,641,859            | -                 | 2,641,859              |
| 252          | Mutual Trust Bank PLC, Bagherbazar branch, Bhawalghar, Gazipur.     | 1,505,060            | -                 | 1,505,060              |
| 253          | Al Arafah Islami Bank PLC, Companigonj branch, Muradnagar, Comilla. | 1,397,974            | -                 | 1,397,974              |
| 254          | Janata Bank PLC, Fakir Bazar Branch, Burichong, Comilla.            | 3,190,692            | -                 | 3,190,692              |
| 255          | NCC Bank PLC, Highway Branch, Alekharchar, Comilla.                 | 1,909,801            | -                 | 1,909,801              |
| 256          | NRBC Bank PLC, Mograpara, Sonargaon, Narayanganj.                   | 1,666,985            | -                 | 1,666,985              |
| 257          | Premier Bank PLC, Langolbond bazar, Bondor, Narayanganj.            | 435,361              | -                 | 435,361                |
| 258          | Janata Bank PLC, Modongonj Branch, Bondor, Narayanganj.             | 2,155,794            | -                 | 2,155,794              |
| 259          | Janata Bank PLC, Betka Branch, Munshigonj.                          | 1,285,337            | -                 | 1,285,337              |
| 260          | Agrani Bank PLC, Munshirhat Branch, Munshigonj.                     | 1,748,667            | -                 | 1,748,667              |
| 261          | EXIM Bank PLC, bhaggokul road, Srinagar, Munshigonj.                | 601,640              | -                 | 601,640                |
| 262          | Prime Bank PLC, Sirajdikhan branch, Munshigonj                      | 1,659,034            | -                 | 1,659,034              |
| 263          | Mercantile Bank PLC, Udoy Sadhur Hat branch, Noakhali.              | 4,275,075            | -                 | 4,275,075              |
| 264          | Southeast Bank PLC, Haidergonj branch, Raipur, Laxmipur             | 2,045,322            | -                 | 2,045,322              |
| 265          | Agrani Bank PLC, Balutupa Branch, Bakhrabad, Comilla.               | 892,119              | -                 | 892,119                |
| 266          | IFIC Bank PLC, Nabigonj sub-branch, Bondor, Narayanganj.            | 1,036,357            | -                 | 1,036,357              |
| 267          | Agrani Bank PLC, Bhobanigonj branch, Laxmipur Sadar.                | 795,045              | -                 | 795,045                |
| 268          | Mutual Trust Bank PLC, Laksham, Comilla                             | 2,101,656            | -                 | 2,101,656              |
| 269          | IFIC Bank PLC, Bholain bazar sub-branch, Nangolkot, Comilla.        | 1,577,868            | -                 | 1,577,868              |
| 270          | Premier Bank PLC, Chowdhuribari branch, Siddirgonj, Narayanganj     | 1,817,945            | -                 | 1,817,945              |
| 271          | Cash in MFS-Nagad   | 3,710                | -                 | 3,710                  |
| 272          | Cash in MFS-bKash   | 18,250               | -                 | 18,250                 |
| <b>Total</b> |   | <b>1,356,787,249</b> | <b>12,705,371</b> | <b>1,369,492,620</b>   |

**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

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**S.A. Ahad**  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)



**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.

## Annexure C

**Centre for development innovation and practices (CDIP)**  
**Program wise Statement of Financial Position**  
As at June 30, 2024

| Particulars                               | Micro Finance         | CDIP General Activities | Total<br>30.06.2024   |
|---|-----------------------|-------------------------|-----------------------|
| <b>Assets</b>                             |                       |                         |                       |
| <b>Non-current assets</b>                 | <b>910,996,477</b>    | <b>52,765,984</b>       | <b>963,762,461</b>    |
| Property, Plant and Equipment             | 834,179,845           | 2,275,984               | 836,455,829           |
| Capital Work-in-Progress                  | -                     | -                       | -                     |
| Intangible assets                         | 1,097,964             | -                       | 1,097,964             |
| Long term investment                      | 75,718,668            | 50,490,000              | 126,208,668           |
| <b>Current Assets</b>                     | <b>18,721,313,184</b> | <b>42,203,900</b>       | <b>18,763,517,084</b> |
| loan to members & Customers               | 15,932,401,577        | 90,945                  | 15,932,492,522        |
| Short term investment                     | 1,243,394,586         | 19,818,947              | 1,263,213,533         |
| Bills & other receivables                 | 52,512,165            | 6,565,637               | 59,077,802            |
| Advance, deposits and prepayments         | 53,264,706            | 106,141                 | 53,370,847            |
| Store & spares                            | 89,378                | 2,916,859               | 3,006,237             |
| Cash & Cash Equivalents                   | 1,439,650,772         | 12,705,371              | 1,452,356,143         |
| <b>Total Assets</b>                       | <b>19,632,309,661</b> | <b>94,969,884</b>       | <b>19,727,279,545</b> |
| <b>Capital Fund and Liabilities</b>       |                       |                         |                       |
| <b>Capital Fund</b>                       | <b>4,948,235,891</b>  | <b>92,581,214</b>       | <b>5,040,817,105</b>  |
| Cumulative surplus                        | 4,417,286,599         | 92,581,214              | 4,509,867,813         |
| Reserve fund                              | 530,949,292           | -                       | 530,949,292           |
| Other funds                               | 697,968,883           | -                       | 697,968,883           |
| <b>Non-Current Liabilities</b>            | <b>3,798,178,096</b>  | <b>-</b>                | <b>3,798,178,096</b>  |
| Loan from PKSF                            | 507,270,840           | -                       | 507,270,840           |
| Loan from Commercial Bank & NBFI          | 6,805,483             | -                       | 6,805,483             |
| Members savings deposits                  | 2,197,062,012         | -                       | 2,197,062,012         |
| Provision for Expenses                    | 680,845,350           | -                       | 680,845,350           |
| Other payables                            | 406,194,411           | -                       | 406,194,411           |
| <b>Current Liabilities</b>                | <b>10,187,926,791</b> | <b>2,388,670</b>        | <b>10,190,315,461</b> |
| Loan from PKSF                            | 698,362,500           | -                       | 698,362,500           |
| Loan from Bangladesh Bank (JICA)          | 430,000,000           | -                       | 430,000,000           |
| Loan from Commercial Bank, NBFI & IDCOL   | 4,384,930,855         | -                       | 4,384,930,855         |
| Members savings deposits                  | 4,235,656,925         | -                       | 4,235,656,925         |
| Provision for Expenses                    | 267,804,073           | 1,266,535               | 269,070,608           |
| Other Payables                            | 171,172,438           | 1,122,135               | 172,294,573           |
| <b>Total Capital Fund and Liabilities</b> | <b>19,632,309,661</b> | <b>94,969,884</b>       | <b>19,727,279,545</b> |



**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

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**S.A. Ahad**  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.

**Centre for development innovation and practices**  
**Program wise Statement of Profit or Loss and other Comprehensive Income**  
**As at June 30, 2024**

| Particulars  | Micro Finance      | CDIP General Activities | (Amount in Taka)   |
|--|--------------------|-------------------------|--------------------|
|  |                    |                         | Total<br>30-Jun-24 |
| <b>A. Revenue</b>  | 3,522,508,379      | 1,634,290               | 3,524,142,669      |
| Service charges income                                   | 3,423,919,614      | 88,105                  | 3,424,007,719      |
| Bank Interest on Investment                              | 89,310,622         | 1,100,018               | 90,410,640         |
| Issue of Pass book, Form & Other                         | 4,432,300          | -                       | 4,432,300          |
| Grant Income   | -                  | -                       | -                  |
| Others Income  | 4,845,843          | 446,167                 | 5,292,010          |
| Sale   | -                  | 83,229,644              | 83,229,644         |
| Less: Cost of Good Sold                                  | -                  | 69,889,929              | 69,889,929         |
| <b>B. Gross Profit</b>                                   | -                  | 13,339,715              | 13,339,715         |
| <b>Operating Income (A+B)</b>                            | 3,522,508,379      | 14,974,005              | 3,537,482,384      |
| Non Operating Income                                     | 24,128,777         | 1,526,920               | 25,655,697         |
| Bank Interest  | 24,128,777         | 1,526,920               | 25,655,697         |
|  | 3,546,637,156      | 16,500,925              | 3,563,138,081      |
| Operating Expenses                                       | 2,680,619,769      | 15,980,363              | 2,696,600,132      |
| Personnel Expenses                                       | 1,206,304,893      | 7,698,918               | 1,214,003,811      |
| General & Administrative Expenses                        | 168,779,114        | 6,713,690               | 175,492,804        |
| Selling & Distribution Expenses                          | -                  | 793,593                 | 793,593            |
| Financial Expenses                                       | 974,719,064        | 572,790                 | 975,291,854        |
| Depreciation & Amortization                              | 11,394,458         | 218,325                 | 11,612,783         |
| Loan Loss Provision Expense (LLPE)                       | 319,422,240        | (16,953)                | 319,405,287        |
| <b>Profit Before Tax</b>                                 | 866,017,387        | 520,562                 | 866,537,949        |
| Income Tax Expenses                                      | 31,269,927         | 600,604                 | 31,870,531         |
| <b>Excess/(deficit) of income over expenditure after</b> | <b>834,747,460</b> | <b>(80,042)</b>         | <b>834,667,418</b> |



**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

**S.A. Ahad**  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

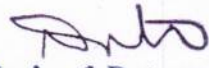
**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.

**Centre for development innovation and practices**  
**Program wise Statement of Receipts and Payments**  
**For the year ended June 30, 2024**

| Particulars                          | Micro Finance         | CDIP General Activities | (Amount in Taka)      |
|--------------------------------------|-----------------------|-------------------------|-----------------------|
|                                      |                       |                         | Total<br>2023-2024    |
| <b>Opening Balance</b>               | <b>727,846,061</b>    | <b>92,791,756</b>       | <b>820,637,817</b>    |
| Cash in hand                         | 3,201,998             | 110,430                 | 3,312,428             |
| Cash at bank (Operating Account)     | 719,922,349           | 92,681,326              | 812,603,675           |
| Cash at Bank (Investment Account)    | 4,721,714             | -                       | 4,721,714             |
| <b>Receipts</b>                      | <b>38,992,363,217</b> | <b>95,670,388</b>       | <b>39,088,033,605</b> |
| Loan realized from beneficiaries     | 21,860,819,027        | 265                     | 21,860,819,292        |
| Loan received from PKSf              | 807,125,000           | -                       | 807,125,000           |
| Loan received from Bank & NBFI       | 7,405,003,000         | -                       | 7,405,003,000         |
| Service Charge Income                | 3,059,139,224         | 88,105                  | 3,059,227,329         |
| Bank Interest                        | 30,576,185            | 1,499,084               | 32,075,269            |
| Receipt from members                 | 4,435,820             | -                       | 4,435,820             |
| Members Savings                      | 5,130,911,246         | -                       | 5,130,911,246         |
| Khudra Jhuki and Member Welfare Fund | 306,196,823           | -                       | 306,196,823           |
| Staff Security Deposits              | 490,000               | -                       | 490,000               |
| Fixed Deposits Encashment            | 156,153,943           | 1,382,053               | 157,535,996           |
| Interest                             | 86,891,553            | 552,783                 | 87,444,336            |
| Advance Received                     | 8,950,025             | 356,746                 | 9,306,771             |
| Received form Various program        | 6,440,396             | -                       | 6,440,396             |
| Others Income                        | 110,925,246           | 446,166                 | 111,371,412           |
| Staff loan realized                  | 9,891,747             | 583,800                 | 10,475,547            |
| Balance Payable with Others Fund     | 8,314,367             | 1,475,438               | 9,789,805             |
| Loan Loss Provision (LLP)            | 99,615                | -                       | 99,615                |
| Travel Incentive                     | -                     | 297,805                 | 297,805               |
| Sale                                 | -                     | 83,617,808              | 83,617,808            |
| Retained Surplus                     | -                     | 5,370,335               | 5,370,335             |
| <b>Total</b>                         | <b>39,720,209,278</b> | <b>188,462,144</b>      | <b>39,908,671,422</b> |
| <b>Payments</b>                      | <b>38,280,558,506</b> | <b>175,756,773</b>      | <b>38,456,315,279</b> |
| Personnel Expenses                   | 89,883,657            | 608,611                 | 90,492,268            |
| General and Administrative Expenses  | 1,240,616,827         | 105,271,037             | 1,345,887,864         |
| Loan Disbursement to Beneficiaries   | 26,278,746,000        | -                       | 26,278,746,000        |
| Loan Refund to PKSf, Bank & NBFI     | 7,946,068,412         | -                       | 7,946,068,412         |
| Financial Expenses                   | 632,926,949           | 544,047                 | 633,470,996           |
| Savings and Security Refund          | 1,503,132,172         | -                       | 1,503,132,172         |
| Capital Investment                   | 472,184,181           | 61,429,703              | 533,613,884           |
| Khudra Jhuki and Member Welfare Fund | 55,662,638            | -                       | 55,662,638            |
| Advances, Deposits and Prepayments   | 61,081,639            | 3,686,176               | 64,767,815            |
| Prior Year Adjustment                | 256,031               | 11,721                  | 267,752               |
| Balance Payable with Others Fund     | -                     | 4,205,478               | 4,205,478             |
| <b>Closing Balance</b>               | <b>1,439,650,772</b>  | <b>12,705,371</b>       | <b>1,452,356,143</b>  |
| Cash in hand                         | 51,066,312            | -                       | 51,066,312            |
| Cash at banks (Operating account)    | 1,356,787,249         | 12,705,371              | 1,369,492,620         |
| Cash at banks (Investment account)   | 31,797,211            | -                       | 31,797,211            |
| <b>Total</b>                         | <b>39,720,209,278</b> | <b>188,462,144</b>      | <b>39,908,671,422</b> |

  
**Mifta Naim Huda**  
 Executive Director  
 Centre for Development  
 Innovation and Practices

  
**S.A. Ahad**  
 Director-Finance & Digitization 96  
 Centre for Development  
 Innovation and Practices (CDIP)

  
**Nasimul Baten**  
 Managing Director & CEO  
 DBH Finance PLC.



**Centre for development innovation and practices**  
**Program wise Statement of Cash Flows**  
For the year ended June 30, 2024

Amount in Tk.

| Particulars  | Micro Finance          | CDIP General Activities | Total<br>30-Jun-24     |
|--|------------------------|-------------------------|------------------------|
| <b>A. Cash Flow from Operating Activities:</b>                 |                        |                         |                        |
| Profit for the year  | 834,747,460            | (80,042)                | 834,667,418            |
| Surplus transfer from Solar Program                            |                        | 5,095,710               | 5,095,710              |
| Adjustment for:  |                        |                         |                        |
| Prior year adjustment  | 293,420                | (24,486)                | 268,934                |
| Reserve Fund   | 83,302,765             | -                       | 83,302,765             |
| Loan Loss Provision  | 165,745,412            | (17,053)                | 165,728,359            |
| Other Funds  | 120,029,762            | -                       | 120,029,762            |
| Adjustment with surplus fund                                   | (134,878,012)          | -                       | (134,878,012)          |
| Donation and Subscription                                      | -                      | (50,000)                | (50,000)               |
| Depreciation and amortization for the year                     | 8,626,445              | 140,623                 | 8,767,068              |
| <b>(i) Operating profit before working capital changes</b>     | <b>1,077,867,252</b>   | <b>5,064,752</b>        | <b>1,082,932,004</b>   |
| <b>Non-cash items</b>  |                        |                         |                        |
| Loan disbursed to members                                      | (26,278,746,000)       | -                       | (26,278,746,000)       |
| Loan realized from members                                     | 21,860,819,027         | 265                     | 21,860,819,292         |
| Loan adjustment with members                                   | 3,001,151,133          | 2,308                   | 3,001,153,441          |
| Fund Received  | -                      | 1,515,688               | 1,515,688              |
| Fund Payment   | -                      | (4,205,478)             | (4,205,478)            |
| Fund Adjustment  | -                      | 1,377,994               | 1,377,994              |
| Increase/decrease in inventories                               | -                      | 71,217,082              | 71,217,082             |
| Increase/decrease in current assets                            | (32,771,689)           | 14,460,462              | (18,311,227)           |
| Increase/decrease in current liabilities                       | 142,636,508            | (109,117,240)           | 33,519,268             |
| <b>(ii) Adjustment per changes in working capital</b>          | <b>(1,306,911,021)</b> | <b>(24,748,919)</b>     | <b>(1,331,659,940)</b> |
| <b>Net Cash flows from operating activities (i+ii)</b>         | <b>(229,043,769)</b>   | <b>(19,684,167)</b>     | <b>(248,727,936)</b>   |
| <b>B. Cash flow from Investing Activities:</b>                 |                        |                         |                        |
| Acquisition of Property, plant and equipment                   | (145,541,730)          | (1,083,271)             | (146,625,001)          |
| Investment   | (173,761,893)          | (59,318,947)            | (233,080,840)          |
| <b>Net cash used in Investing Activities</b>                   | <b>(319,303,623)</b>   | <b>(60,402,218)</b>     | <b>(379,705,841)</b>   |
| <b>C. Cash Flow from Financing Activities:</b>                 |                        |                         |                        |
| Loan received from PKSF  | 807,125,000            | -                       | 807,125,000            |
| Loan received from JICA for SMAP                               | 430,000,000            | -                       | 430,000,000            |
| Loan received from Bank & NBF                                  | 6,975,003,000          | -                       | 6,975,003,000          |
| Members Savings Collection                                     | 5,130,911,246          | -                       | 5,130,911,246          |
| Members Savings Refund   | (1,464,110,956)        | -                       | (1,464,110,956)        |
| Members Savings Adjustment                                     | (2,833,044,654)        | -                       | (2,833,044,654)        |
| Loan Repayment to PKSF   | (872,829,161)          | -                       | (872,829,161)          |
| Loan refunded to Bangladesh Bank (SMAP)                        | (417,000,000)          | -                       | (417,000,000)          |
| Loan refunded to Commercial Bank & NBF                         | (6,495,902,372)        | -                       | (6,495,902,372)        |
| <b>Net Cash flows from financing activities</b>                | <b>1,260,152,103</b>   | <b>-</b>                | <b>1,260,152,103</b>   |
| <b>Net changes in cash &amp; cash equivalents (A+B+C)</b>      | <b>711,804,711</b>     | <b>(80,086,385)</b>     | <b>631,718,326</b>     |
| <b>Add: Cash and bank balance at the beginning of the year</b> | <b>727,846,061</b>     | <b>92,791,756</b>       | <b>820,637,817</b>     |
| <b>Cash and bank balance at the end of the year</b>            | <b>1,439,650,772</b>   | <b>12,705,371</b>       | <b>1,452,356,143</b>   |

**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices


**S.A. Ahad**  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

**Nasimul Baten**  
Managing Director & CEO  
DBH Finance PLC.

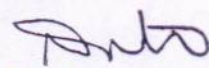


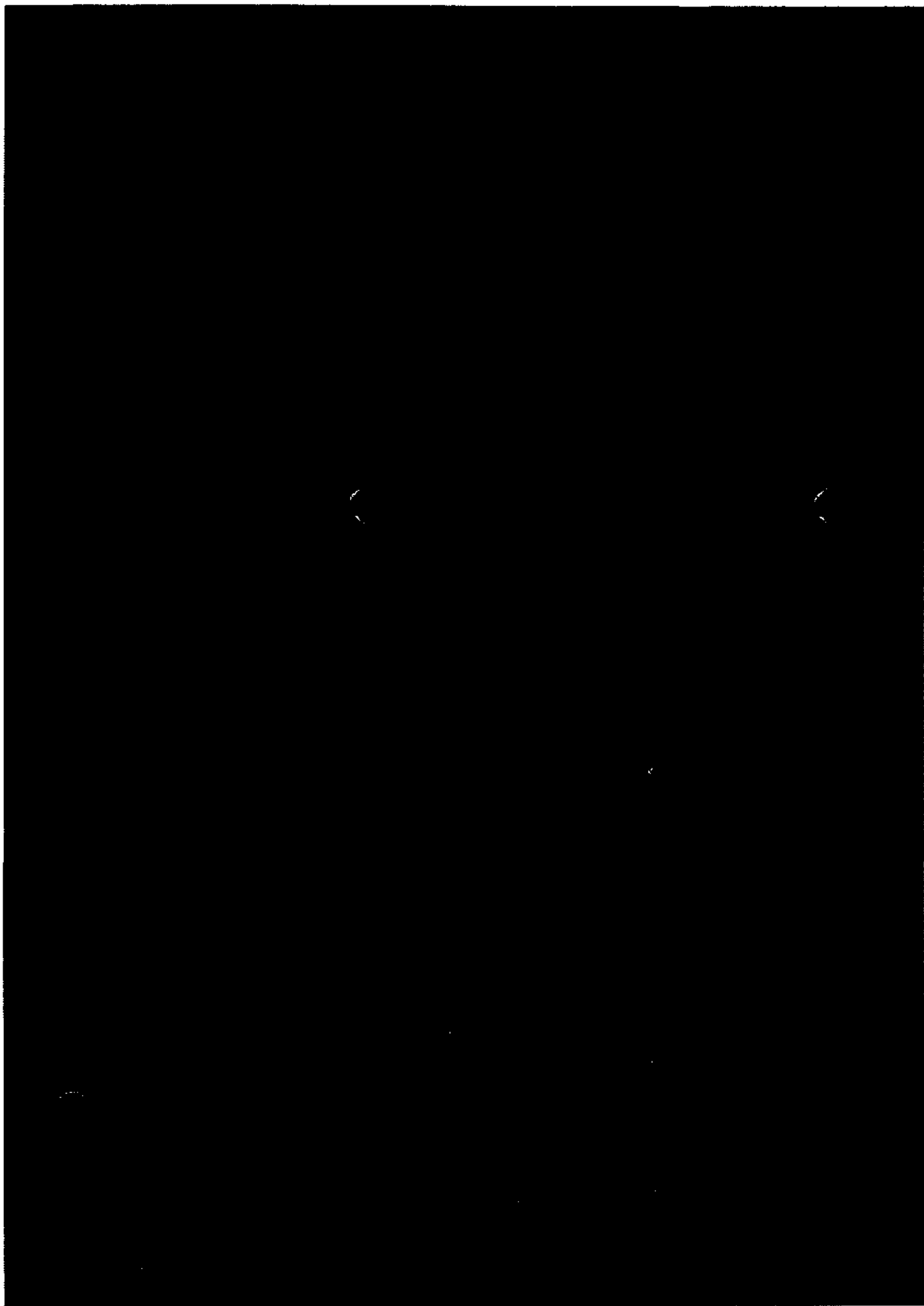
**Centre for Development Innovation and Practices**  
**Consolidated Statement of Changes in Equity**  
For the year ended June 30, 2024

| Particulars   | Micro Finance        |                    | CDIP General Activities | Amount in Tk.<br>Total<br>(2023-2024) |
|---|----------------------|--------------------|-------------------------|---------------------------------------|
|   | Cumulative surplus   | Reserve Fund       |                         |                                       |
| <b>Balance as at July 01, 2023</b>                                    | 3,717,295,712        | 447,474,546        | 87,640,032              | 4,252,410,290                         |
| Add: Surplus transfer from Solar Program                              |                      |                    | 5,095,710               | 5,095,710                             |
| Add: Surplus during the year  | 834,747,460          |                    | (80,042)                | 834,667,418                           |
| Add: Prior year's adjustment  | 293,420              |                    | (24,486)                | 268,934                               |
| Add/Less: Transferred to RF during the year                           | (83,474,746)         | 83,474,746         | -                       | -                                     |
| Add/Less: Donation during the year                                    | -                    | -                  | 50,000                  | 50,000                                |
| Add/Less: City Foundation Award Fund                                  | (400,000)            | -                  | -                       | (400,000)                             |
| <b>Social Development Activities:</b>                                 |                      |                    |                         |                                       |
| Add/Less: Transferred to Health support program                       | (1,996,312)          | -                  | -                       | (1,996,312)                           |
| Add/Less: Transferred to Education Support Program (Shisok)           | (43,661,908)         | -                  | -                       | (43,661,908)                          |
| Add/Less: Transferred to Life Style Development Program               | (427,976)            | -                  | -                       | (427,976)                             |
| Add/Less: Transferred to Adolescent-Cultural & Sports Program         | (666,907)            | -                  | -                       | (666,907)                             |
| Add/Less: Transferred to Beggars & Shelterless Rehabilitation Program | (3,597,144)          | -                  | -                       | (3,597,144)                           |
| Add/Less: Transferred to Bangabandhu Scholarship                      | (825,000)            | -                  | -                       | (825,000)                             |
| <b>Balance as at June 30, 2024</b>                                    | <b>4,417,286,599</b> | <b>530,949,292</b> | <b>92,581,214</b>       | <b>5,040,817,105</b>                  |
| <b>Balance as at July 01, 2022</b>                                    | 3,035,894,779        | 365,690,496        | 56,629,281              | 3,458,214,556                         |
| Add: Surplus during the year  | 817,840,503          | -                  | 31,219,266              | 849,059,769                           |
| Add: Prior year's adjustment  | (10,070,152)         | -                  | (208,514)               | (10,278,666)                          |
| Add/Less: Transferred to RF during the year                           | (81,784,050)         | 81,784,050         | -                       | -                                     |
| <b>Social Development Activities:</b>                                 |                      |                    |                         |                                       |
| Add/Less: Transferred to Health support program                       | 4,110,616            | -                  | -                       | 4,110,616                             |
| Add/Less: Transferred to Education Support Program (Shisok)           | (37,580,141)         | -                  | -                       | (37,580,141)                          |
| Add/Less: Transferred to Life Style Development Program               | (458,283)            | -                  | -                       | (458,283)                             |
| Add/Less: Transferred to Adolescent-Cultural & Sports Program         | (578,000)            | -                  | -                       | (578,000)                             |
| Add/Less: Transferred to Beggars & Shelterless Rehabilitation Program | (5,406,996)          | -                  | -                       | (5,406,996)                           |
| Add/Less: Transferred to Relief and Rehabilitation Program            | (1,721,048)          | -                  | -                       | (1,721,048)                           |
| Add/Less: Transferred to Bangabandhu Scholarship                      | (903,000)            | -                  | -                       | (903,000)                             |
| Add/Less: Transferred to Investigative Research                       | (2,048,516)          | -                  | -                       | (2,048,516)                           |
| <b>Balance as at June 30, 2023</b>                                    | <b>3,717,295,712</b> | <b>447,474,546</b> | <b>87,640,032</b>       | <b>4,252,410,290</b>                  |

  
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Innovation and Practices

  
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Director-Finance & Digitization  
Centre for Development  
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Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.



## CS For Mobile Drawer unit supply work for BEIL Oct'24

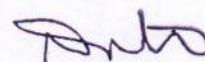
| Sl. No.                               | Description   | CUT & Build  |            |             | Pico Furniture   |            |             |
|---------------------------------------|---|--|------------|-------------|--|------------|-------------|
|                                       |   | Qty.   | Unit Price | Total Price | Qty.   | Unit Price | Total Price |
| 1                                     | Executive   |  |            |             |  |            |             |
| 2                                     | Executive Revolving Chair: Supply, fitting & fixing of Black color Executive Revolving Chair. | 2  | 10,200     | 20,400      | 2  | 9,000      | 18,000      |
| Grand Total Price Excluding VAT & TAX |   |  |            | 20,400      |  |            | 18,000      |
| Warranty                              |   | 1 year for manufacturing problem & after sales service |            |             | 1 year for manufacturing problem & after sales service |            |             |



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Managing Director & CEO  
DBH Finance PLC.



## 12. COMPARATIVE FINANCIAL STATEMENTS OF THE ISSUER FOR THE LAST THREE ACCOUNTING YEARS

### CENTRE FOR DEVELOPMENT INNOVATION AND PRACTICES (CDIP)

#### Statement of Financial Position (Consolidated)

As of June, from 2022 to 2024

| Bangladeshi Taka<br>Balance Sheet      | 2022                  | 2023                  | 2024                  |
|--|-----------------------|-----------------------|-----------------------|
| <b>ASSETS</b>                          |                       |                       |                       |
| <b>Non-Current Assets</b>              | <b>200,780,203</b>    | <b>778,247,174</b>    | <b>963,762,461</b>    |
| Property, Plant and Equipment          | 128412978             | 696510725             | 836455829             |
| Capital Work-in-Progress               | -                     | 2530000               | -                     |
| Intangible assets                      | 732476                | 748838                | 1097964               |
| Long term investment                   | 71634749              | 78457611              | 126208668             |
| <b>Current Assets</b>                  | <b>14,323,718,037</b> | <b>16,590,664,244</b> | <b>18,763,517,084</b> |
| Short-Term Loan to members & customers | 12,567,927,108        | 14,515,719,255        | 15,932,492,522        |
| Short term investment                  | 1,045,058,750         | 1,082,583,750         | 1,263,213,533         |
| Staff loan outstanding                 | 19,352,863            | 18,950,840            | -                     |
| Accounts receivables                   | 16,841,505            | 21,747,529            | 59,077,802            |
| Advance, deposits and prepayments      | 31,655,669            | 47,807,936            | 53,370,847            |
| Inventory                              | 69,594,362            | 75,141,679            | 3,006,237             |
| Financial Receivable                   | 2,889,480             | 4,427,919             | -                     |
| Cash & Cash Equivalents                | 570,398,300           | 824,285,336           | 1,452,356,143         |
| <b>Total Assets</b>                    | <b>14,524,498,240</b> | <b>17,368,911,418</b> | <b>19,727,279,545</b> |
| <b>CAPITAL FUND AND LIABILITIES</b>    |                       |                       |                       |
| <b>Capital Fund</b>                    | <b>3,463,169,322</b>  | <b>4,257,506,000</b>  | <b>5,040,817,105</b>  |
| Cumulative Surplus                     | 3,097,478,826         | 3,810,031,454         | 4,509,867,813         |
| Reserve Fund                           | 365,690,496           | 447,474,546           | 530,949,292           |
| Other Funds                            | 455,761,507           | 577,939,121           | 697,968,883           |
| <b>Non-Current Liabilities</b>         | <b>585,552,705</b>    | <b>3,155,705,488</b>  | <b>3,798,178,096</b>  |
| Loan from PKSF                         | 515,554,167           | 511,341,668           | 507,270,840           |
| Loan from Commercial Bank & NBFI       | 69,998,538            | 105,522,133           | 6,805,483             |
| Member savings deposits                | -                     | 1,650,578,302         | 2,197,062,012         |
| Provision for Expenses                 | -                     | 558,330,510           | 680,845,350           |


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Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.



|   |                       |                       |
|---|-----------------------|-----------------------|
| Other payables                            | 329,932,875           | 406,194,411           |
| <b>Current Liabilities</b>                | <b>9,377,760,809</b>  | <b>10,190,315,461</b> |
| Loan from PKSF                            | 633,904,167           | 698,362,500           |
| Loan from Bangladesh Bank (JICA Fund)     | 417,000,000           | 430,000,000           |
| Loan from Commercial Bank, NBFI & IDCOL   | 3,135,304,466         | 4,384,930,855         |
| Members savings deposits                  | 4,693,415,454         | 4,235,656,925         |
| Staff security deposit                    | 16,746,119            | -                     |
| Accounts payable                          | 497,254,246           | -                     |
| Loan loss provision                       | 417,649,843           | -                     |
| Financial Payable                         | 205,725,684           | -                     |
| Advance from PKSF & Commodity Product     | 3,014,727             | -                     |
| Provision for Expenses                    |                       | 269,070,608           |
| Other Payables                            | 224,246,996           | 172,294,573           |
| Supplier                                  | 218,452,542           | -                     |
| <b>Total Capital Fund and Liabilities</b> | <b>14,524,498,240</b> | <b>19,727,279,545</b> |

  
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## CENTRE FOR DEVELOPMENT INNOVATION AND PRACTICES (CDIP) - Micro Finance Program (MFP)

## Statement of Financial Position (Solo)

As of June, from 2022 to 2024

| Bangladeshi Taka<br>Balance Sheet   |  | 2022                  | 2023                  | 2024                  |
|-------------------------------------|--|-----------------------|-----------------------|-----------------------|
| <b>ASSETS</b>                       |  |                       |                       |                       |
| <b>Non-Current Assets</b>           |  | <b>199,353,756</b>    | <b>775,830,134</b>    | <b>910,996,477</b>    |
| Property, Plant and Equipment       |  | 126,986,532           | 695,083,685           | 834,179,845           |
| Capital Work-in-Progress            |  | -                     | 2,530,000             | -                     |
| Intangible assets                   |  | 732,475               | 748,838               | 1,097,964             |
| Long term investment                |  | 71,634,749            | 77,467,611            | 75,718,668            |
| <b>Current Assets</b>               |  | <b>14,110,445,509</b> | <b>16,384,450,109</b> | <b>18,721,313,184</b> |
| Loan to members                     |  | 12,567,813,135        | 14,515,625,737        | 15,932,401,577        |
| Short term investment               |  | 1,041,558,750         | 1,067,883,750         | 1,243,394,586         |
| Staff loan outstanding              |  | 13,629,863            | 13,773,240            | -                     |
| Accounts receivables                |  | 16,791,997            | 21,411,540            | 52,512,165            |
| Advance, deposits and prepayments   |  | 26,101,064            | 33,779,355            | 53,264,706            |
| Inventory                           |  | 35,985                | 166,553               | 89,378                |
| Cash & Cash Equivalents             |  | 441,625,235           | 727,846,061           | 1,439,650,772         |
| Receivable from Social Commodity    |  | 1,437,966             | -                     | -                     |
| Receivable from Solar Fund          |  | -                     | 3,184,463             | -                     |
| Receivable from VCD Project         |  | -                     | 779,410               | -                     |
| Receivable from Innovative Project  |  | 1,451,514             | -                     | -                     |
| <b>Total Assets</b>                 |  | <b>14,309,799,265</b> | <b>17,160,280,243</b> | <b>19,632,309,661</b> |
| <b>CAPITAL FUND AND LIABILITIES</b> |  |                       |                       |                       |
| <b>Capital Fund</b>                 |  | <b>3,401,585,275</b>  | <b>4,164,770,258</b>  | <b>4,948,235,891</b>  |
| Cumulative Surplus                  |  | 3,035,894,779         | 3,717,295,712         | 4,417,286,599         |
| Reserve Fund                        |  | 365,690,496           | 447,474,546           | 530,949,292           |
| Other Funds                         |  | 455,761,507           | 577,939,121           | 697,968,883           |
| <b>Non-Current Liabilities</b>      |  | <b>585,552,705</b>    | <b>616,863,801</b>    | <b>3,798,178,096</b>  |
| Loan from PKSF                      |  | 515,554,167           | 511,341,668           | 507,270,840           |
| Loan from Commercial Bank & NBFI    |  | 69,998,538            | 105,522,133           | 6,805,483             |
| Member savings deposits             |  | -                     | -                     | 2,197,062,012         |
| Provision for Expenses              |  | -                     | -                     | 680,845,350           |
| Other Payables                      |  | -                     | -                     | 406,194,411           |

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*Ranto*

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Managing Director & CEO  
DBM Finance PLC.

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| <b>Current Liabilities</b>                | <b>9,866,899,778</b>  | <b>11,800,707,063</b> | <b>10,187,926,791</b> |
|---|-----------------------|-----------------------|-----------------------|
| Loan from PKSF                            | 633,904,167           | 759,995,833           | 698,362,500           |
| Loan from Bangladesh Bank                 | 417,000,000           | 417,000,000           | 430,000,000           |
| Loan from Commercial Bank & NBF           | 3,135,304,466         | 3,809,680,439         | 4,384,930,855         |
| Members savings deposits                  | 4,693,393,929         | 5,598,963,301         | 4,235,656,925         |
| Staff security deposit                    | 16,746,119            | 19,235,223            | -                     |
| Accounts payable                          | 347,318,333           | 463,406,993           | 171,172,438           |
| Loan loss provision                       | 417,649,843           | 700,529,338           | -                     |
| Provision for expenses                    | -                     | -                     | 267,804,073           |
| Advance from PKSF                         | 2,282,671             | 1,648,018             | -                     |
| Balance Payable to Social Commodity       | -                     | -                     | -                     |
| Balance Payable to Solar Fund             | -                     | -                     | -                     |
| Balance Payable to Provident Fund         | 74,303,805            | 21,082,146            | -                     |
| Balance Payable to Gratuity Fund          | 128,996,445           | 9,165,772             | -                     |
| <b>Total Capital Fund and Liabilities</b> | <b>14,309,799,265</b> | <b>17,160,280,243</b> | <b>19,632,309,661</b> |

  
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 Managing Director & CEO  
 BRAC Finance PLC.



**CENTRE FOR DEVELOPMENT INNOVATION AND PRACTICES (CDIP)**  
**Statement of Profit or Loss and other Comprehensive Income (Consolidated)**  
**As of June, from 2022 to 2024**

| Bangladeshi Taka                    | 2022                 | 2023                 | 2024                 |
|-------------------------------------|----------------------|----------------------|----------------------|
| <b>Income Statement</b>             |                      |                      |                      |
| <b>Revenue</b>                      | <b>2,172,051,951</b> | <b>3,092,994,684</b> | <b>3,524,142,669</b> |
| Service charges Income              | 2,123,487,923        | 3,034,664,869        | 3,424,007,719        |
| Bank Interest on FDR                | 42,535,290           | 53,252,664           | 90,410,640           |
| Sale of Pass Book, form and other   | 4,235,396            | 4,219,965            | 4,432,300            |
| Grant Income                        | 1,200,737            | 120,000              | -                    |
| Others Income                       | 592,605              | 737,186              | 5,292,010            |
| <b>Net Sale</b>                     | <b>52,692,277</b>    | <b>69,213,228</b>    | <b>13,339,715</b>    |
| Sale                                | 392,704,864          | 543,508,951          | 83,229,644           |
| Less: Cost of Goods Sold            | 340,012,587          | 474,295,723          | 69,889,929           |
| <b>Gross Profit</b>                 | <b>2,224,744,228</b> | <b>3,162,207,912</b> | <b>3,537,482,384</b> |
| <b>Non-Operating Income</b>         |                      |                      |                      |
| Bank Interest                       | 4,806,983            | 10,206,849           | 25,655,697           |
| <b>Operating Expenses</b>           | <b>1,714,544,723</b> | <b>2,291,098,164</b> | <b>2,696,600,132</b> |
| Personnel Expenses                  | 843,512,836          | 1,044,097,798        | 1,214,003,811        |
| General and Administrative Expenses | 128,697,802          | 156,936,246          | 175,492,804          |
| Selling & Distribution Expenses     | 6,417,793            | 6,272,214            | 793,593              |
| Financial Expenses                  | 540,431,613          | 765,537,173          | 975,291,854          |
| Depreciation & Amortization         | 11,113,822           | 11,011,390           | 11,612,783           |
| Provisional Expense                 | -                    | -                    | -                    |
| Loan Loss Provision Expense (LLPE)  | 184,370,857          | 307,243,343          | 319,405,287          |
| <b>Profit/(Loss) Before Tax</b>     | <b>515,006,488</b>   | <b>881,316,597</b>   | <b>866,537,949</b>   |
| Income Tax Expenses                 | 22,916,717           | 32,115,882           | 31,870,531           |
| <b>Net Profit/(Loss) After Tax</b>  | <b>492,089,771</b>   | <b>849,200,715</b>   | <b>834,667,418</b>   |

  
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**Nasimul Baten**  
 Managing Director & CEO




# CENTRE FOR DEVELOPMENT INNOVATION AND PRACTICES (CDIP) - Micro Finance Program (MFP)

## Statement of Profit or Loss and other Comprehensive Income (Solo)

As of June, from 2022 to 2024

| Bangladeshi Taka                    | 2022                 | 2023                 | 2024                 |
|-------------------------------------|----------------------|----------------------|----------------------|
| <b>Income Statement</b>             |                      |                      |                      |
| <b>Income</b>                       | <b>2,174,854,320</b> | <b>3,101,170,250</b> | <b>3,522,508,379</b> |
| Service charges Income              | 2,123,467,052        | 3,034,566,845        | 3,423,919,614        |
| Bank Interest on Bank Account       | 3,702,877            | 8,275,940            | -                    |
| Bank Interest on Investment         | 42,419,096           | 53,252,664           | 89,310,622           |
| Receipt from members                | 4,235,396            | 4,219,965            | 4,432,300            |
| Grant Income                        | 576,000              | 120,000              | -                    |
| Others Income                       | 453,899              | 734,836              | 4,845,843            |
| <b>Non-Operating Income</b>         | <b>-</b>             | <b>-</b>             | <b>24,128,777</b>    |
| Bank Interest                       | -                    | -                    | 24,128,777           |
| <b>Operating Expenses</b>           | <b>1,694,577,113</b> | <b>2,264,834,354</b> | <b>2,680,619,769</b> |
| Personnel Expenses                  | 838,715,362          | 1,036,216,413        | 1,206,304,893        |
| Financial Expenses                  | 539,908,961          | 764,789,144          | 974,719,064          |
| General and Administrative Expenses | 120,828,673          | 145,910,777          | 168,779,114          |
| Depreciation & Amortization         | 10,753,260           | 10,691,730           | 11,394,458           |
| Loan Loss Provision Expense (LLPE)  | 184,370,857          | 307,226,290          | 319,422,240          |
| <b>Net Income before Tax</b>        | <b>480,277,207</b>   | <b>836,335,896</b>   | <b>866,017,387</b>   |
| Income Tax Expense                  | 12,530,036           | 18,495,393           | 31,269,927           |
| <b>Net Income</b>                   | <b>467,747,171</b>   | <b>817,840,503</b>   | <b>834,747,460</b>   |

  
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 Managing Director & CEO  
 DBH Finance PLC.

  
**S.A. Ahad**  
 Director-Finance & Digitization  
 Centre for Development  
 Innovation and Practices (CDIP)

 **BRAC BANK**

 **BRAC EPL**  
 INVESTMENTS LIMITED



## CENTRE FOR DEVELOPMENT INNOVATION AND PRACTICES (CDIP)

### Statement of Cash Flow (Consolidated)

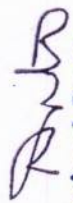
As of June, from 2022 to 2024

| Bangladeshi Taka<br>Cashflow Statement                     | 2022                   | 2023                   | 2024                   |
|--|------------------------|------------------------|------------------------|
| <b>A. Cash Flow from Operating Activities:</b>             |                        |                        |                        |
| <b>Profit/(Loss) for the year</b>                          | 492,089,771            | 849,200,715            | 834,667,418            |
| <b>Surplus transfer from Solar Program</b>                 | -                      | -                      | 5,095,710              |
| <b>Adjustment for:</b>                                     |                        |                        |                        |
| Prior year's adjustment                                    | (11,820,471)           | (10,278,666)           | 268,934                |
| Reserve Fund   | 46,774,717             | 81,784,050             | 83,302,765             |
| Loan Loss Provision  | 184,259,513            | 282,896,548            | 165,728,359            |
| Other Funds  | 100,304,061            | 122,177,614            | 120,029,762            |
| Adjustment with surplus fund                               | (81,021,741)           | (126,369,418)          | (134,878,012)          |
| Donation & Subscription                                    | 11,880                 | -                      | (50,000)               |
| Depreciation and amortization for the year                 | 9,454,374              | 9,281,334              | 8,767,068              |
| <b>(i) Operating profit before working capital changes</b> | <b>740,052,104</b>     | <b>1,208,692,177</b>   | <b>1,082,932,004</b>   |
| <b>Non-Cash Items</b>                                      |                        |                        |                        |
| Loan disbursed to members                                  | (19,612,020,000)       | (23,638,017,500)       | (26,278,746,000)       |
| Loan realized from members                                 | 14,473,207,625         | 19,439,199,140         | 21,860,819,292         |
| Loan adjustment with members                               | 1,559,594,556          | 2,250,726,213          | 3,001,153,441          |
| Fund Received  | 62,169,870             | 13,838,802             | 1,515,688              |
| Fund Payment   | (43,480,157)           | (22,014,117)           | (4,205,478)            |
| Fund Adjustment  | 16,350,663             | 8,770,298              | 1,377,994              |
| Increase/decrease in inventories                           | (29,358,027)           | (5,416,749)            | 71,217,082             |
| Increase/decrease in current assets                        | (33,382,619)           | (25,561,229)           | (18,311,227)           |
| Increase/Decrease in current liabilities                   | 264,426,383            | 57,234,127             | 33,519,268             |
| <b>(ii) Adjustment per changes in working capital</b>      | <b>(3,342,491,706)</b> | <b>(1,921,241,015)</b> | <b>(1,331,659,940)</b> |
| <b>Net Cash flows from operating activities (i+ii)</b>     | <b>(2,602,439,602)</b> | <b>(712,548,838)</b>   | <b>(248,727,936)</b>   |
| <b>B. Cash flow from Investing Activities:</b>             |                        |                        |                        |
| Acquisition of Property, plant and equipment               | (10,251,844)           | (731,615,813)          | (146,625,001)          |
| Investment   | (337,744,550)          | (40,647,862)           | (233,080,840)          |
| <b>Net cash used in Investing Activities</b>               | <b>(347,996,394)</b>   | <b>(772,263,675)</b>   | <b>(379,705,841)</b>   |
| <b>C. Cash Flow from Financing Activities:</b>             |                        |                        |                        |



|  |                      |                      |                      |
|--|----------------------|----------------------|----------------------|
| Loan received from PKSF  | 707,875,000          | 751,500,000          | 807,125,000          |
| Loan received from JICA for SMAP                               | 417,000,000          | 417,000,000          | 430,000,000          |
| Loan received from Bank & NBFI                                 | 4,360,000,000        | 5,477,700,000        | 6,975,003,000        |
| Members Savings Collection                                     | 3,406,942,251        | 4,464,809,077        | 5,130,911,246        |
| Members Savings Refund   | (1,062,436,678)      | (1,383,706,161)      | (1,464,110,956)      |
| Members Savings Adjustment                                     | (1,457,547,866)      | (2,175,533,544)      | (2,833,044,654)      |
| Loan Repayment to PKSF   | (613,183,332)        | (629,620,833)        | (872,829,161)        |
| Loan Repayment to IDCOL  | (4,563,207)          | -                    | -                    |
| Loan refunded to Bangladesh Bank (SMAP)                        | (400,000,000)        | (417,000,000)        | (417,000,000)        |
| Loan refunded to Commercial Bank & NBFI                        | (2,221,326,397)      | (4,766,448,990)      | (6,495,902,372)      |
| <b>Net Cash flows from financing activities</b>                | <b>3,132,759,771</b> | <b>1,738,699,549</b> | <b>1,260,152,103</b> |
| <b>Net changes in cash &amp; cash equivalents (A+B+C)</b>      | <b>182,323,775</b>   | <b>253,887,036</b>   | <b>631,718,326</b>   |
| <b>Add: Cash and bank balance at the beginning of the year</b> | <b>388,074,525</b>   | <b>570,398,300</b>   | <b>820,637,817</b>   |
| <b>Cash and bank balance at the end of the year</b>            | <b>570,398,300</b>   | <b>824,285,336</b>   | <b>1,452,356,143</b> |

  
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 Executive Director  
 Centre for Development  
 Innovation and Practices

  
**Nasimul Baten**  
 Managing Director & CEO  
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**S.A. Ahad**  
 Director-Finance & Digitization  
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 Innovation and Practices (CDIP)



# CENTRE FOR DEVELOPMENT INNOVATION AND PRACTICES (CDIP) - Micro Finance Program (MFP)

## Statement of Cash Flow (Solo)

As of June, from 2022 to 2024

| Bangladeshi Taka   |                        | 2022                   | 2023        | 2024                   |
|--|------------------------|------------------------|-------------|------------------------|
| Cashflow Statement   |                        |                        |             |                        |
| <b>A. Cash Flow from Operating Activities:</b>             |                        |                        |             |                        |
| Net Income for the year                                    |                        | 467,747,171            | 817,840,503 | 834,747,460            |
| Adjustment for:  |                        |                        |             |                        |
| Prior year's adjustment                                    | (12,603,393)           | (10,070,152)           |             | 293,420                |
| Reserve Fund   | 46,774,717             | 81,784,050             |             | 83,302,765             |
| Loan Loss Provision  | 184,370,857            | 282,879,495            |             | 165,745,412            |
| Other Funds  | 100,304,061            | 122,177,614            |             | 120,029,762            |
| Adjustment with surplus fund                               | (81,021,741)           | (126,369,418)          |             | (134,878,012)          |
| Depreciation and amortization for the year                 | 9,093,812              | 8,961,674              |             | 8,626,445              |
| <b>(i) Operating profit before working capital changes</b> | <b>714,665,484</b>     | <b>1,177,203,766</b>   |             | <b>1,077,867,252</b>   |
| <b>Non-Cash Items</b>                                      |                        |                        |             |                        |
| Loan disbursed to members                                  | (19,612,020,000)       | (23,638,017,500)       |             | (26,278,746,000)       |
| Loan realized from members                                 | 14,472,958,216         | 19,439,196,027         |             | 21,860,819,027         |
| Loan adjustment with members                               | 1,559,433,294          | 2,251,008,871          |             | 3,001,151,133          |
| Increase/decrease in current assets                        | (25,146,756)           | (13,646,172)           |             | (32,771,689)           |
| Increase/Decrease in current liabilities                   | 183,358,359            | (56,460,663)           |             | 142,636,508            |
| <b>(ii) Adjustment per changes in working capital</b>      | <b>(3,421,416,887)</b> | <b>(2,017,919,437)</b> |             | <b>(1,306,911,021)</b> |
| <b>Net Cash flows from operating activities (i+ii)</b>     | <b>(2,706,751,403)</b> | <b>(840,715,671)</b>   |             | <b>(229,043,769)</b>   |
| <b>B. Cash flow from Investing Activities:</b>             |                        |                        |             |                        |
| Acquisition of Property, plant and equipment               | (8,896,088)            | (579,605,190)          |             | (145,541,730)          |
| Investment   | (336,626,603)          | (32,157,862)           |             | (173,761,893)          |
| <b>Net cash used in Investing Activities</b>               | <b>(345,522,691)</b>   | <b>(611,763,052)</b>   |             | <b>(319,303,623)</b>   |
| <b>C. Cash Flow from Financing Activities:</b>             |                        |                        |             |                        |
| Loan received from PKSF                                    | 707,875,000            | 751,500,000            |             | 807,125,000            |
| Loan received from JICA for SMAP                           | 417,000,000            | 417,000,000            |             | 430,000,000            |
| Loan received from Bank & NBFI                             | 4,360,000,000          | 5,477,700,000          |             | 6,975,003,000          |
| Members Savings Collection                                 | 3,406,942,251          | 4,464,809,077          |             | 5,130,911,246          |
| Members Savings Refund                                     | (1,062,436,678)        | (1,383,706,161)        |             | (1,464,110,956)        |
| Members Savings Adjustment                                 | (1,457,547,866)        | (2,175,533,544)        |             | (2,833,044,654)        |
| Loan Repayment to PKSF                                     | (613,183,332)          | (629,620,833)          |             | (872,829,161)          |
| Loan refunded to Bangladesh Bank (SMAP)                    | (400,000,000)          | (417,000,000)          |             | (417,000,000)          |
| Loan refunded to Commercial Bank & NBFI                    | (2,221,326,397)        | (4,766,448,990)        |             | (6,495,902,372)        |

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Innovation and Practices (CDIP)



|   |                      |                      |                      |
|---|----------------------|----------------------|----------------------|
| <b>Net Cash flows from financing activities</b>           | <b>3,137,322,978</b> | <b>1,738,699,549</b> | <b>1,260,152,103</b> |
| <b>Net changes in cash &amp; cash equivalents (A+B+C)</b> | <b>85,048,884</b>    | <b>286,220,826</b>   | <b>711,804,711</b>   |
| Add: Cash and bank balance at the beginning of the year   | 356,576,351          | 441,625,235          | 727,846,061          |
| <b>Cash and bank balance at the end of the year</b>       | <b>441,625,235</b>   | <b>727,846,061</b>   | <b>1,439,650,772</b> |

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### 13. FINANCIAL RATIOS FOR THE LAST THREE ACCOUNTING YEARS

#### Centre for Development Innovation and Practices (CDIP)

| Financial Ratios (Consolidated)               | 2020-21  | 2021-22   | 2022-23  |
|---|----------|-----------|----------|
| Current Ratio                                 | 2.35:1   | 1.43:1    | 1.39:1   |
| Quick Ratio                                   | N/A      | 1.42:1    | 1.38:1   |
| Break-Even Point                              | 0.70:1   | N/A       | N/A      |
| Debt-Equity Ratio Before Bond Issue (times)   | 84.32%   | 3.06:1    | 2.94:1   |
| Debt-Equity Ratio After Bond Issue (times)    | 17.40%   | N/A       | N/A      |
| Debt-Total Assets (times)                     | 3.29%    | 0.73:1    | 0.72:1   |
| Accounts Receivable Turnover Ratio            | 10.78%   | 15.19%    | 22.00%   |
| Gross Margin Ratio                            | 2.21 :1  | 86.74%    | 86.96%   |
| Operating Income                              | 56.94 :1 | 19.89%    | 23.95%   |
| Net Income Margin                             | 6.34%    | 19.19%    | 23.35%   |
| Return On Assets (ROA)                        | 58.75%   | 3.95%     | 5.33%    |
| Return On Equity (ROE)                        | 33.50%   | 15.19%    | 22.00%   |
| Earnings- Per- Share (EPS)                    | 8.99%    | N/A       | N/A      |
| Net Asset Value (NAV) per share               | 236.14%  | N/A       | N/A      |
| Cost of Fund                                  | 10.78%   | 6.83%     | 7.40%    |
| Cost Income Ratio                             | 2.35:1   | 72.49%    | 67.29%   |
| Capital Adequacy Ratio (CAR)                  | N/A      | 25.67%    | 26.56%   |
| Non-Performing Loan Ratio (NPL)               | 0.70:1   | 5.12%     | 4.88%    |
| Total Debt to Tangible Asset Ratio (times)    | 84.32%   | 0.73:1    | 0.72:1   |
| Net Operating Cash Flow to Net Income (times) | 17.40%   | (12.60):1 | (0.84):1 |
| Advance to Deposit Ratio                      | 3.29%    | 267.78%   | 643.1%   |

#### Centre for Development Innovation and Practices (CDIP)- Microfinance Program (MFP)

| Financial Ratios (Solo)                     | 2020-21 | 2021-22 | 2022-23 |
|---|---------|---------|---------|
| Current Ratio                               | 1.59:1  | 1.40:1  | 1.37:1  |
| Quick Ratio                                 | 1.59:1  | 1.40:1  | 1.37:1  |
| Break-Even Point                            | N/A     | N/A     | N/A     |
| Debt-Equity Ratio Before Bond Issue (times) | 2.47    | 3.08    | 3.00    |
| Debt-Equity Ratio After Bond Issue (times)  | N/A     | N/A     | 3.36    |
| Debt-Total Assets (times)                   | 0.71    | 0.75    | 0.74    |
| Accounts Receivable Turnover Ratio          | N/A     | N/A     | N/A     |
| Gross Margin Ratio                          | N/A     | N/A     | N/A     |
| Operating Income                            | 96.15%  | 97.64%  | 97.85%  |
| Net Income Margin                           | 18.96%  | 21.51%  | 26.37%  |
| Return On Assets (ROA)                      | 3.18%   | 3.80%   | 5.20%   |
| Return On Equity (ROE)                      | 10.41%  | 14.66%  | 21.65%  |
| Earnings- Per- Share (EPS)                  | N/A     | N/A     | N/A     |
| Net Asset Value (NAV) per share             | N/A     | N/A     | N/A     |

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Nasimul Baten  
Managing Director & CEO  
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**BRAC EPL**  
INVESTMENTS LIMITED



|  |         |         |         |
|--|---------|---------|---------|
| <b>Cost of Fund</b>                                  | 4.61%   | 4.97%   | 5.64%   |
| <b>Cost Income Ratio</b>                             | 53.90%  | 45.19%  | 38.96%  |
| <b>Capital Adequacy Ratio (CAR)</b>                  | 33.38%  | 27.43%  | 28.14%  |
| <b>Non-Performing Loan Ratio (NPL)</b>               | 8.99%   | 5.12%   | 4.88%   |
| <b>Total Debt to Tangible Asset Ratio (times)</b>    | 56.94   | 85.41   | 18.51   |
| <b>Net Operating Cash Flow to Net Income (times)</b> | 2.34    | 2.49    | 2.27    |
| <b>Advance to Deposit Ratio</b>                      | 236.13% | 267.78% | 259.26% |

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Managing Director & CEO  
DBH Finance PLC.



## 14. CREDIT RATING SUMMARY WITH RATIONALE OF THE ISSUE AND ISSUER

### Credit Rating Status of Issue

| Date of Declaration  | Date of Expiry    | Long Term Rating | Short Term Rating | Outlook |
|--|-------------------|------------------|-------------------|---------|
| November 29, 2023  | November 29, 2024 | AA <sub>2</sub>  | N/A               | Stable  |
| <b>Credit Rating Agency:</b> Credit Rating Agency of Bangladesh Limited [CRAB] |                   |                  |                   |         |

### Credit Rating Status of Issuer

| Date of Declaration  | Date of Expiry    | Long Term Rating | Short Term Rating | Outlook |
|--|-------------------|------------------|-------------------|---------|
| November 08, 2023  | December 30, 2024 | AA <sub>2</sub>  | ST-2              | Stable  |
| <b>Credit Rating Agency:</b> Credit Rating Agency of Bangladesh Limited [CRAB] |                   |                  |                   |         |

### Issue

Credit Rating Agency of Bangladesh Limited (CRAB) has assigned "AA<sub>2</sub>" (pronounced Double A two) rating in the long term to CDIP's issue of 1<sup>st</sup> zero coupon of (BDT 1,710.00 million), in line with CRAB's standard notching practices. The assignment of the final rating follows the completion of the bond issuance and receipts of documents conforming to the information received at the time of issuing this rating. According to the Term Sheet provided to CRAB, the bonds will be permanently redeemed to zero and no contractual loss absorption to the bondholders upon the point of non-viability. The rating is positioned same as the Issuer's (CDIP) AA<sub>2</sub> rating as the status of the bond has no subordination clause. The rating outlook is stable, reflecting the outlook on the issuer's credit rating.

CRAB performed the rating based on audited financial statement of the MFI as of 30 June 2023 and other relevant information up to the date of rating declaration. The proposed (BDT 1,710.0 million) zero coupon bonds will be issued in single/multiple tranches and will have a tenor of 3 years from the date of 1<sup>st</sup> issue. The Bond will be redeemed in 4 equal Instalments starting from the end of 6th month from the issue date. The indicative discount rate for the bond is expected to be 9.00% - 11.50% p.a. The purpose of the bond is mainly to expand microcredit portfolio of new and existing projects of the issuer.

### Issuer

Credit Rating Agency of Bangladesh Limited (CRAB) has assigned long term rating at 'AA<sub>2</sub>' (pronounced double A two) rating and short-term rating at 'ST-2' for CDIP. CRAB performed the rating based on audited financial statements upto 30 June, 2023 and other relevant quantitative and qualitative information.

The ratings reflect the organization's strength in its microfinance and non-microfinance operation, improved bottom line profit and balanced fund mix position. However, the ratings are



constrained by increased PAR (absolute amount) of FYE 23 and proportion of Agrosor/ME loan hold major share in loan portfolio.

CDIP from its initiation in 1995, micro credit program initiated with the support of PKSF and later from commercial banks. During FYE 23, CDIP has opened 20 new branches and it will go for further expansion in FY 2023. CDIP has focus to diversify its microfinance program combining its social development programs in Bangladesh. From FY 2024, CDIP is initiating zero coupon bond for further expansion of its microcredit program.

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## 15. LATEST DEFAULT MATRIX & TRANSITION STATISTICS OF CREDIT RATING COMPANY

### CRAB Ratings' Default Study 2022

| Rating Category | 1 Year Default Rate | 3 Year Cumulative Default Rate (CDR) |
|-----------------|---------------------|--------------------------------------|
| AAA             | 0.00%               | 0.00%                                |
| AA              | 0.00%               | 0.00%                                |
| A               | 0.00%               | 0.00%                                |
| BBB             | 0.00%               | 0.00%                                |
| BB              | 0.00%               | 0.00%                                |
| B               | 0.00%               | 0.00%                                |
| CCC             | 0.00%               | 0.00%                                |

### CRAB Ratings' Transition Matrix 2022

| Previous Rating | Rating After 1 Year |        |        |        |         |       |       |
|-----------------|---------------------|--------|--------|--------|---------|-------|-------|
|                 | AAA                 | AA     | A      | BBB    | BB      | B     | CCC   |
| AAA             | 100.00%             | 0.00%  | 0.00%  | 0.00%  | 0.00%   | 0.00% | 0.00% |
| AA              | 1.51%               | 97.73% | 0.76%  | 0.00%  | 0.00%   | 0.00% | 0.00% |
| A               | 0.00%               | 4.23%  | 93.46% | 2.31%  | 0.00%   | 0.00% | 0.00% |
| BBB             | 0.00%               | 0.00%  | 5.80%  | 94.20% | 0.00%   | 0.00% | 0.00% |
| BB              | 0.00%               | 0.00%  | 0.00%  | 32.86% | 64.28%  | 2.86% | 0.00% |
| B               | 0.00%               | 0.00%  | 0.00%  | 0.00%  | 100.00% | 0.00% | 0.00% |
| CCC             | 0.00%               | 0.00%  | 0.00%  | 0.00%  | 0.00%   | 0.00% | 0.00% |

  
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 DBH Finance PLC.



## 16. DESCRIPTION OF TRUSTEE

DBH Finance PLC is the pioneer, largest and specialist in Housing Finance Institution in the private sector of the country. After commencing operation in 1996 the company has registered commendable growth in creating home ownership in Dhaka and other major cities of the country. At the same time, the company has been playing an active role in promoting the real estate sector to the large cross sections of prospective clients who had but yet unfulfilled dream of owning a home.

Among all Banks and Financial Institutions of Bangladesh only DBH has been rated the highest 'AAA' credit rating for the 16th consecutive year. The level of credit rating provides a very important indication of the financial safety, security and strength of the concerned Bank or Financial Institution and is particularly relevant to its depositors and other investors such as shareholders and lenders.

1. **Incorporated as Public Limited Company: May 11, 1996**
2. **Date of Certificate of Commencement of Business: May 11, 1996**
3. **License from Bangladesh Bank: July 15, 1996**
4. **Initial Public Offering (IPO): March, 2008**
5. **Stock Exchange Listings: 24th April, 2008**

### 6. Business Verticals:

- ✓ The principal activities of the Company during the year were providing loans for construction of houses, purchases of flats or houses, extension and improvement of existing houses or flats and purchase of housing plots.
- ✓ The Company has also various investment and financing products like term deposit scheme, cumulative deposit, triple money deposit, double money deposit, annual income deposit, quarterly income deposit, monthly income deposit, easy way deposit, profit first deposit etc. for its individual and corporate clients.

7. **Authorized Capital: BDT 4,000 million**
8. **Paid up Capital: BDT 1,950 million**
9. **Institutional Sponsor of: DBH 1st Mutual Fund (inception date 4th February, 2010)**
10. **Net Worth: BDT 7,995 million**

### Vision:

To be the leading financial institution in the country with satisfied customers and employees and to generate value for our shareholders while contributing to the wellbeing of the society

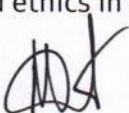
### Mission:

To strengthen the society of the country by continually expanding home ownership

### Core Values:

1. Honesty, integrity and ethics in all aspects of business



  
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Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.





2. Outstanding service to the customer, above all else
3. Individual opportunity, responsibility and reward based on merit
4. Hard work and continuous self-improvement, never being satisfied
5. Respect and concern for the individual employee

### **Strategic Objective:**


- Focus on building deep and long-standing relationships with our clients, customers as real-estate developers, and constantly look to improve the quality of our products services.
- Focus on developing our human resource talents.
- Ensure balanced growth with a disciplined approach to the management of risks and costs
- Ensure adequate capital and liquidity to sustain our business over the long term

### **Business Activities:**

DBH Finance PLC is the pioneer, largest and specialist in Housing Finance institution in the private sector of the country. DBH is the major player in the housing finance sector in Bangladesh since 1997 and remains one of the leading non-bank financial institutions. Today, we are an acclaimed brand for a high level of customer service; and respected for ethics, values and corporate governance. We have developed an attractive suite of products that cater to all customer segments, with our primary focus to strengthen the society by expanding home ownership. By leveraging our understanding of customers from different economic segments, we are today in a position to extend a range of products and services in loans through our specialized team members.

DBH is the only financial institution with exclusive focus in housing finance. DBH provides loans for Flat Purchase, Construction, Extension, Renovation, Group construction, home equity loan.

Besides, DBH has kept its focus on deposit collection as its main source of funding mechanism. As a result, DBH has managed to fund over 80% of its home loan operation through deposit. At present the Company offers a diverse deposit product line including Annual income Deposit, Monthly income Deposit, Quarterly income Deposit, Cumulative Deposit, DBH Platinum Deposit and Day-wise Deposit.

  
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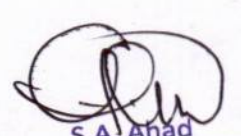
  
Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.

**Board of Directors:**

| Name                                    | Designation             |
|---|-------------------------|
| Mr. Nasir A. Chowdhury                  | Chairman                |
| Dr. A M R Chowdhury                     | Vice Chairman           |
| Ms. Mehreen Hassan, Barrister-at-Law    | Director                |
| Mr. Khandkar Manwarul Islam             | Director                |
| Mr. Syed Moinuddin Ahmed                | Director                |
| Mr. Nazir Rahim Chowdhury               | Director                |
| Ms. Rasheda K. Choudhury                | Independent Director    |
| Major General Syeed Ahmed, BP (Retired) | Independent Director    |
| Mr. Nasimul Baten                       | Managing Director & CEO |

| No. | Name of the Bond                             | Type    | Amount (crore) | Issuer                      |
|-----|--|---------|----------------|-----------------------------|
| 1   | UCBL 5th Subordinated Bond                   | Bond    | 1000           | United Commercial Bank Ltd. |
| 2   | 5th PBL Subordinated Bond                    | Bond    | 600            | Premier Bank Ltd.           |
| 3   | IBBL 4th Subordinated Bond                   | Bond    | 800            | Islami Bank Bangladesh Ltd. |
| 4   | SIBL 4th Mudaraba Sub. Bond                  | Bond    | 600            | Social Islami Bank Ltd.     |
| 5   | PBL 3rd Subordinated Bond                    | Bond    | 700            | Pubali Bank Ltd.            |
| 6   | Trust Bank Ltd. VI Sub. Bond                 | Bond    | 400            | Trust Bank Ltd.             |
| 7   | Janata Bank Subordinated Bond II             | Bond    | 1000           | Janata Bank Ltd.            |
| 8   | SJIBL 3rd Mudaraba Sub. Bond                 | Bond    | 300            | Shahjalal Islami Bank Ltd.  |
| 9   | Runner Auto Sustainability Bond              | Bond    | * 267.5        | Runner Automobiles Ltd.     |
| 10  | Dhaka Bank 4 <sup>th</sup> Subordinated Bond | Bond    | 400            | Dhaka Bank Limited          |
| 11  | Jamuna Bank Subordinated Bond - V            | Bond    | 250            | Jamuna Bank Ltd.            |
| 12  | LankaBangla 1st PE Fund                      | PE Fund | 25             | LankaBangla Securities Ltd. |
| 13  | IDLC Venture Capital Fund I                  | VC Fund | 45             | IDLC Finance Ltd.           |
| 14  | UCB Private Equity Fund I                    | PE Fund | 150            | United Commercial Bank Ltd. |
| 15  | UCB Venture Capital Fund I                   | PE Fund | 150            | United Commercial Bank Ltd. |
| 16  | CWT Private Equity Fund                      | PE Fund | 25             | CWT Private Equity Ltd.     |
| 17  | SAJIDA 2 <sup>nd</sup> Zero-Coupon Bond      | Bond    | 198            | SAJIDA Foundation           |

  
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## 17. MODUS OPERANDI OF THE ISSUE

### 17.1 Application Procedure

Upon receiving the Consent Letter, the Information Memorandum shall be published by the Issuer on its official website, within the timeframes specified in the Consent Letter; provided further that a notice regarding the publication of Information Memorandum in the website mentioning web-addresses shall be circulated in at least one Bangla and one English language national daily newspaper. The approved Information Memorandum shall be made available in the website of the Issuer until the final date for subscription of the Bonds. The Bonds thereafter shall be distributed 100% through private placement on a best effort basis. Each Investor (Bondholder) shall enter into a separate Subscription Agreement with respect to their investment with the Issuer and shall be bound by the terms and conditions contained in the Subscription Agreement and the Trust Deed containing in details the rights and obligations of the Investor(s).

### 17.2 The Issuance of Bond

Notwithstanding anything contained anywhere in this Trust Deed, the Bonds shall be issued in dematerialized form as per the CDBL Bye Laws and the Issuer shall apply to the respective stock exchange(s) for listing in the Alternative Trading Board (ATB) immediately from the date of availing ATB facilities under the Bangladesh Securities and Exchange Commission (Alternative Trading System) Rules, 2019 and respective regulations of the stock exchange(s) in this regard.

The Bond shall be rated by the Credit Rating Agency and its periodical surveillance rating shall be done by the Credit Rating Agency in line with the provisions of the Credit Rating Companies Rules, 1996 up to the full and final redemption or conversion of the issued securities.

### 17.3 Allotment

On the Closing Date, to be determined, the Issuer shall allot and issue the Bonds to the Investor(s). The Bonds will be allotted according to the Rules of the trust deed.

### 17.4 Refund

Not applicable at the time of Issuance. However, subject to receiving proper consent from the regulatory authorities Refund in relation to the subscription may be possible upon mutual agreement between the Issuer and each Bondholder.

### 17.5 Transfer

Bonds are transferable subject to the Terms and Conditions set out in the Trust Deed.

### 17.6 Repayment and Redemption features of the Bond

Payment of redemption amount and other payments (if any) will be made on the Redemption Date in accordance with Condition 7(B) (Scheduled Redemption) by the Issuer. The redemption of the Bonds will be in 6 (six) semi-annual tranches starting from the end of the 6th month from the issuance of the Bonds and subsequently at the end of 12th, 18th, 24th, 30th, and 36th month from the date of drawdown as per the following table and the redemption value shall be paid by the Issuer within 7 days from the Record Date ('Redemption Date'). The final maturity of the Bonds will at the end of third year from the Issue Date of the Bonds.

Mifta Naim Huda  
Executive Director  
Centre for Development  
Innovation and Practices

**BRAC BANK**

188  
S.A. Ahad  
Director-Finance & Digitization  
Centre for Development  
Innovation and Practices (CDIP)

Nasimul Baten  
Managing Director & CEO  
DBH Finance PLC.

**BRAC EPL**  
INVESTMENTS LIMITED

**17.7 Trading and listing with the Stock Exchange**

The Issuer shall apply to the respective stock exchange(s) for listing in the Alternative Trading Board (ATB) immediately from the date of availing ATB facilities under the Bangladesh Securities and Exchange Commission (Alternative Trading System) Rules, 2019 and respective regulations of the stock exchange(s) in this regard, and comply with the regulatory requirements and guidelines relating to listing circulated from time to time.

**17.8 Details of conversion or exchange option**

Not Applicable.

**17.9 Redemption features**

Each Bond shall be redeemed in accordance with Condition 7 (Redemption, Repurchase and Cancellation) of the trust deed.

**17.10 Transfer of Bonds**

Bonds are transferable subject to the terms and conditions set out in the Bond Documents. Each Bond shall be transferred in accordance with Condition 4 (Transfer of Bonds) and the CDBL Bye Laws of the trust deed.

**Mifta Naim Huda**  
Executive Director  
Centre for Development  
Innovation and Practices

**S.A. Ahad**  
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**Nasimul Baten**  
Managing Director & CEO  
DBH Finance Ltd.



## 18. DETAILS OF FEE STRUCTURE AND EXPENSES

| Particulars                        | Metric    |                   |
|------------------------------------|-----------|-------------------|
| <b>Non-Regulatory Fees</b>         |           |                   |
| Lead Arranger Fee                  | At actual | 10,849,292        |
| VAT                                | 15.00%    | 1,627,394         |
| Annual Trustee Fee                 | At actual | 1,450,000         |
| VAT                                | 15.00%    | 217,500           |
| Legal Fee                          | At actual | 145,000           |
| VAT                                | 15.00%    | 21,750            |
| Credit Rating Fee                  | At actual | 450,000           |
| VAT                                | 15.00%    | 67,500            |
| Underwriting Fee                   | At actual | -                 |
| VAT                                | 15.00%    | -                 |
| Bank Guarantee Fee                 | At actual | 8,325,000         |
| VAT                                | 15.00%    | 1,248,750         |
| <b>Total</b>                       |           | <b>24,402,186</b> |
| <b>Regulatory Fees</b>             |           |                   |
| BSEC Application                   | At actual | 10,000            |
| BSEC Consent                       | 0.10%     | 1,710,000         |
| BSEC Trustee Application           | At actual | 50,000            |
| BSEC Trustee Registration          | At actual | 100,000           |
| BSEC Annual Trustee                | At actual | 150,000           |
| Trust Deed Stamp Duty              | At actual | 1,100,000         |
| CDBL Fee                           | 0.015%    | 256,500           |
| CDBL Security Deposit              | At actual | 500,000           |
| CDBL Annual Fee                    | At actual | 78,000            |
| Exchange Listing Fee               | At actual | 300,000           |
| Exchange Annual Fee                | At actual | 270,000           |
| <b>Total</b>                       |           | <b>4,524,500</b>  |
| <b>Total Cost</b>                  |           | <b>28,926,686</b> |
| <b>% of Raised Amount</b>          |           | <b>2.00%</b>      |
| <b>Annualized Cost %</b>           |           | <b>0.67%</b>      |
| <b>Cost Adjusted Interest Rate</b> |           | <b>10.67%</b>     |

  
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