

**AUDIT REPORT
AND
FINANCIAL STATEMENTS**

OF

**ASHUGANJ FERTILIZER & CHEMICAL COMPANY LIMITED (AFCCL)
ASHUGANJ, BRAHMANBARIA**

FOR THE YEAR ENDED 30 JUNE 2020

JOINTLY SUBMITTED BY:

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ASHUGANJ FERTILIZER & CHEMICAL COMPANY LIMITED
(A Company of BCIC)

FOR THE YEAR ENDED 30TH JUNE, 2020

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Independent Auditor's Report

To

THE SHAREHOLDERS OF ASHUGANJ FERTILIZER & CHEMICAL COMPANY LIMITED.

Qualified Opinion

We have audited the accompanying financial statements of **Ashuganj Fertilizer & Chemical Company Limited**, which comprise the Statement of Financial Position as at 30 June 2020, and Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, except the effect of the matters described in the basis for qualified opinion paragraph, the financial statements present fairly, in all material respects, the financial position of the Company as at 30 June 2020, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS), the Companies Act 1994 and the applicable laws and regulations.

Basis for Qualified Opinion

In the course of our audit, it was observed that an amount of Tk. 18,52,937.00 was shown as expenses for purchase of Liquid Nitrogen vide voucher No. 476 dated 31-08-2019. While making cross verification with the records kept at the utility department we found that there was no entry of such Nitrogen in the Log book of utility department. Then the matter was communicated to the management of the Company vide our letter dated 21-12-2020. By this time, we came to know that an investigation committee was formed to dig out the fact of such purchase of Liquid Nitrogen. A copy of investigation report was produced to us, which reveals that there was a misappropriation of money through purchase of Liquid Nitrogen. We were given to understand that the matter was being investigated by Anti-Corruption Commission (ACC) and was objected by the Government Commercial audit.

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with IESBA code of ethics for professional Accountants together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements of IESBA Code and ICAB Bye-Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Responsibilities of Management and Those Charged with Governance for Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, the Companies Act 1994 and other applicable laws & Regulation, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.



In preparing the financial statements, management is responsible for assessing the Company'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 Company or to cease operations, or has no realistic alternative but to do so.

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

Other Information

Management is responsible for the other information. The other information comprises the Directors' Report, which we could not obtain prior to the date of this auditors' report and the Annual Report, which is expected to be made available to us after that date.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

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

If, based on the work we have performed on the other information, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company'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 Company's



ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.


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


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

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, we also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of these books and;
- c) The statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account.


A B Saha FCA
ICAB Enrollment: 0387
A B Saha & CO.
Chartered Accountants


Khairul Basher FCA
ICAB Enrollment: 0617
Partner
Aziz Halim Khair Choudhury
Chartered Accountants

DVS: 2102230617AS559658

Place: Dhaka
Date: 23 February 2021



ASHUGANJ FERTILIZER AND CHEMICAL COMPANY LIMITED

Ashuganj, Brahmanbaria

Statement of Financial Position

As at June 30, 2020

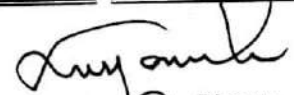
S.L.	Particulars	Notes	2019-2020	2018-2019
			Taka	Taka
SOURCES OF FUNDS:				
A. Shareholders' Fund				
	Share Capital:			
	Authorized Capital		10,000,000,000	10,000,000,000
	(100,000,000 ordinary share of Tk.100 each)		<u>10,000,000,000</u>	<u>10,000,000,000</u>
	Paid-up Capital:			
	(25,109,046 ordinary share of Tk.100 each)		2,510,904,600	2,510,904,600
	Government equity	3.00	1,817,731,400	1,817,731,400
	Reserve and surplus	4.00	738,897,548	738,897,548
	Accumulated profit	5.00	7,763,211,977	8,376,288,647
			<u>12,830,745,525</u>	<u>13,443,822,195</u>
B. Loan Fund:				
	Government ADP loan and interest	6.00	1,348,413,020	1,304,182,640
	Non-development government loan		4,800,000	4,800,000
			<u>1,353,213,020</u>	<u>1,308,982,640</u>
	Total: (A+B)		<u>14,183,958,545</u>	<u>14,752,804,835</u>
APPLICATION OF FUND:				
C. Fixed Assets				
	At cost less depreciation	7.00	3,813,342,823	3,794,477,195
	Capital work-in progress	8.00	771,080,833	505,960,297
D. Other Long Term Assets				
	Long term investments	9.00	916,000,000	1,890,848,400
	Long term loans and advances	10.00	442,002,959	428,437,959
E. Deferred expenses				
		11.00	69,571,700	105,435,373
F. Current Assets:				
	Inventories	12.00	1,890,957,930	1,878,453,190
	Current account with enterprises	13.00	15,736,149	15,932,193
	Inter Project Fertilizer Account	14.00	1,020,823	12,737,914
	BCIC current account		825,548,324	737,402,415
	Loan to BCIC		204,768,519	204,768,519
	Trade Debtors		50,092,000	
	Other debtors	15.00	152,228,564	146,230,267
	Advances, deposits and prepayments	16.00	172,045,603	476,698,949
	Advance income tax	17.00	4,463,601,404	3,784,084,892
	Fixed deposits with banks	18.00	5,410,000,000	6,121,700,000
	Interest Receivable on FDR	19.00	177,559,632	178,256,343
	Cash and bank balances	20.00	341,965,119	154,001,925
			<u>13,705,524,067</u>	<u>13,710,266,607</u>
G. Current Liabilities and Provision:				
	Creditors for goods supplies	21.00	130,894,289	137,485,706
	Creditors for expenses	22.00	393,122,657	83,475,534
	Creditors for other finance	23.00	217,119,970	282,062,168
	Current account with enterprises	24.00	13,252,818	12,000,296
	Inter Project Fertilizer Account	25.00	117,391,989	-
	Loan interest from enterprise	26.00	226,958,167	213,393,167
	Provision for profit participation fund	27.00	36,896,428	574,230,208
	Provision for income tax	28.00	4,397,927,519	4,379,973,917
			<u>5,533,563,836</u>	<u>5,682,620,996</u>
			<u>8,171,960,231</u>	<u>8,027,645,611</u>
H. Net Current Assets (F-G)				
	Total (C+D+E+H)		<u>14,183,958,545</u>	<u>14,752,804,835</u>

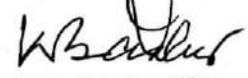
The annexed notes form an integral part of these accounts.


Company secretary



Managing Director

Signed as per our annexed report of same date


Director


Khairul Basher FCA
Partner

Aziz Halim Khair Choudhury
Chartered Accountants
DVS:2102230617AS559658


A B Saha FCA
A B Saha & Co.
Chartered Accountants
Place: Dhaka
Date: 23 February, 2021



ASHUGANJ FERTILIZER AND CHEMICAL COMPANY LIMITED
Ashuganj, Brahmanbaria

Statement of Profit or Loss and other Comprehensive Income
For the year ended June 30, 2020

Particulars	Notes	2019-2020 Taka	2018-2019 Taka
Sales:			
Sales of Urea	29.00	2,572,516,400	1,644,552,700
Sales of Ammonia	29.00	66,184	-
Gross Sales		2,572,582,584	1,644,552,700
Less: Cost of goods sold	30.00	2,961,007,257	1,440,418,654
Gross Profit/(loss)		(388,424,673)	204,134,046
Less: Operating expenses:			
Salary and allowances	31.00	263,375,600	260,488,282
General and administrative expenses	32.00	313,048,668	345,525,041
Selling and distribution expenses	33.00	31,253,307	38,177,491
		607,677,575	644,190,814
Gross Operating Profit/(loss)		(996,102,248)	(440,056,767)
Less: Interest and financial expenses	34.00	48,436,370	47,969,739
		(1,044,538,617)	(488,026,506)
Add: Non-operating Income	35.00	419,684,493	386,987,078
		(624,854,124)	(101,039,428)
Less: Provision for profit participation fund	27.00	-	-
Net profit/(loss) before taxation		(624,854,124)	(101,039,428)
Less: Provision for taxation	28.00	17,953,602	12,189,239
Net profit/(loss) after taxation		(642,807,726)	(113,228,667)
Add: Accumulated profit brought forward		8,376,288,647	8,483,521,337
		7,733,480,921	8,370,292,670
Add: Prior Year adjustment	5.01	29,731,056	5,995,977
Accumulated profit transferred to Statement of Financial Position		7,763,211,977	8,376,288,647

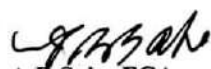
The annexed notes form an integral part of these accounts.


Company secretary


Managing Director


Director

Signed as per our annexed report of same date


A B Saha FCA
A B Saha & Co.
Chartered Accountants


Khairul Basher FCA
Partner
Aziz Halim Khair Choudhury
Chartered Accountants
DVS:2102230617AS559658

Place: Dhaka
Date: 23 February, 2021



ASHUGANJ FERTILIZER AND CHEMICAL COMPANY LIMITED
Ashugani, Brahmanbaria

Statement of Changes in Equity
For the year ended June 30, 2020

Particulars	FY- 2019-2020				FY- 2018-2019	
	Paid up capital	Government equity	Reserve and Surplus	Accumulated profit	Total	Total
Opening Balance	2,510,904,600	1,817,731,400	738,897,548	8,376,288,647	13,443,822,195	13,551,054,886
Add: Government equity for the year	-	-	-	-	-	-
Add: Net profit after taxation for the year	-	-	-	(642,807,726)	(642,807,726)	(113,228,667)
Add: Prior year adjustment (Note- 5.01)	-	-	-	29,731,056	29,731,056	5,995,977
Less: Refund during the year	-	-	-	-	-	-
Less: Adjustment with Govt. loan and interest	-	-	-	-	-	-
Closing Balance	2,510,904,600	1,817,731,400	738,897,548	7,763,211,977	12,830,745,525	13,443,822,195

Tk.

(Signature)
Company secretary

(Signature)
Managing Director

(Signature)
Director

Signed as per our annexed report of same date

(Signature)
A B Saha FCA
A B Saha & Co.
Chartered Accountants

(Signature)
Khairul Basher FCA
Partner

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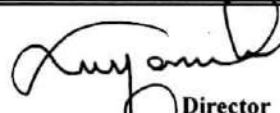
Place: Dhaka
Date: 23 February, 2021


ASHUGANJ FERTILIZER AND CHEMICAL COMPANY LIMITED
Ashuganj, Brahmanbaria
Statement of Cash Flow
For the year ended June 30, 2020

Sl.No.	Particulars	Amount in Taka	
		2019-2020	2018-2019
A)	CASH FLOW FROM OPERATING ACTIVITIES:		
	Net Profit/(Loss) before tax	(624,854,124)	(101,039,429)
	Adjustment for:		
	Depreciation	230,882,446	213,079,778
	Interest on ADP loan	44,230,380.00	44,230,380
	Income tax paid	(679,516,512)	(37,163,192)
	Prior year adjustment	29,731,056	5,995,977
	Operating Profit before Changes in Working Capital	(999,526,755)	125,103,514
	Increase/(Decrease) in creditors for goods supplied	(6,591,416)	63,501,193
	Increase/(Decrease) in creditors for expenses	309,647,123	(53,437,274)
	Increase/(Decrease) in creditors for other finance	(64,942,199)	59,060,283
	Increase/(Decrease) in current account with enterprises	1,252,522	(4,567,637)
	Increase/(Decrease) in Inter Project Fertilizer Account	117,391,989	(62,534,831)
	Increase/(Decrease) in loan interest from enterprises	13,565,000	13,565,000
	Increase/(Decrease) Provision for profit participation fund	(537,333,780)	
	Increase/(Decrease) in inventories	(12,504,740)	(284,095,555)
	(Increase)/Decrease in current account with enterprises	196,044	309,148
	(Increase)/Decrease in Inter Project Fertilizer Account	11,717,091	(10,861,161)
	(Increase)/Decrease in BCIC current account	(88,145,909)	88,348,705
	(Increase)/Decrease in Interest receivable on FDR	696,711	(22,582,943)
	(Increase)/Decrease Trade debtors	(50,092,000)	
	(Increase)/Decrease in other debtors	(5,998,297)	7,872,100
	(Increase)/Decrease in deferred expenses	35,863,673	13,658,545
	(Increase)/Decrease in advances, deposit and prepayments	304,653,346	(44,357,972)
	Net Change in working capital	29,375,158	(236,122,399)
	Net cash flow from operating activities	(970,151,596)	(111,018,886)
B)	CASH FLOW FROM INVESTING ACTIVITIES:		
	Purchase of fixed assets/work-in-progress	(514,868,610)	(166,083,120)
	Sale/Disposal of fixed assets	-	-
	Investment in FDR	711,700,000	230,000,000
	Long term investments	974,848,400	-
	Long term loans and advances	-	-
	Long term loan payment	(13,565,000)	(13,565,000)
	Net Cash Flow from Investing Activities	1,158,114,790	50,351,880
C)	CASH FLOW FROM FINANCING ACTIVITIES:		
	Equity from Government against DPP	-	-
	Net Cash Flow from Financing Activities	-	-
	(Decrease)/ Increase in cash and bank balances (A+B+C)	187,963,194	(60,667,006)
	Opening Cash and Bank balance	154,001,925	214,668,932
	Closing Cash and Bank balance	341,965,119	154,001,925


Company secretary


Managing Director
Signed as per our annexed report of same date


Director


A B Saha FCA
A B Saha & Co.
Chartered Accountants




Khairul Basher FCA
Partner
Aziz Halim Khair Choudhury
Chartered Accountants
DVS:2102230617AS559658

ASHUGANJ FERTILIZER & CHEMICAL COMPANY LIMITED
Ashuganj, Brahmanbaria

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2020

1.00 Background of the Company:

History of Installation: The construction of a Fertilizer plant at Ashuganj was first examined in 1969-70 and following a feasibility study, the project was approved in 1975. The main contractor was Foster Wheeler Limited (UK) and the initial completion date was fixed on December 1978. However, due to a number of technical problem commission was completed on 15th December 1981. The project was eventually handed over to the state owned Bangladesh Chemical Industries Corporation (BCIC) on 1st December, 1983 as per decision of Government. Since then the factory, Ashuganj Fertilizer & Chemical Company Limited has been operating as an enterprise of BCIC. Commercial production of the company was started from 1st July, 1983.

AFCCL at a Glance:

Location:	Located at Asuganj under Brahmanbaria District, Bangladesh approximately 100 Km north east of Dhaka. The plant is connected to Dhaka by road and rail. The site stands by the east bank of river Meghna about 2 km south of Ashuganj railway station and Dhaka-Sylhet highway.
Land:	Plant-97 Acres, Housing-138 Acres, Road & other-301 Acres.
Urea Production Start:	15th December 1981.
Commercial Production Start:	1st July 1983.
General Contractor:	Foster Wheeler Limited, UK.
Consultant:	a) Valley Nitrogen Producers, USA. b) William Brothers Engineering Company, USA. c) CORA Engineering, Switzerland.
Design Coads:	The plant is built to British (BS), American (ANSI/ASTM) and Ddeutchs Standards (DIN)
Process Licensor:	
Ammonia:	F. UHDE GmbH, Germany.
Urea:	STAMICARBON. BV, The Netherlands.
Production Capacity:	Ammonia-930 MT/day, 306,900 MT/year Urea-1600 MT/day, With 528,000 MT/year and on 330 stream days basis.
Major Equipment Suppliers:	Italy, Germany, U.K. Japan, Holland, France, India, Austria, Switzerland, and Canada.
Major Raw Materials:	Natural Gas (1286719 Nm ³ /day comes from Hobiganj gas field by 12" dia burried pipe line at 44 bar-g pressure), Air & Water.
Power Supply System:	Electrical power is supplied by two alternations driven by condensing steam turbines each of 13.5 MW capacities. A connection to Bangladesh national grid is also exists. Normal power consumption is 13 MW. Additional 900 KW shutdown and 150 KW emergency diesel generators are also available.
Usage Ratio Design:	Natural Gas/M.T of Urea: 804.20Nm ³ (30.2 MCF). Natural Gas/M.T of Ammonia: 1113.56 Nm ³ (42.57MCF) Co ₂ /M.T of Urea: 755 kg. Ammonia/M.T of Urea: 570kg.
Production Quality:	Prilled urea, Agricultural Grade
Urea Prill:	Nitrogen (Minimum) 46.1% Wt Biuret (Maximum) 0.9% Wt Moisture (Maximum) 0.3% Wt Prill size (05% Mimimum)-6 to 18 Mesh
Urea Storage Capacity:	Bulk-40,000MT Bag,22,000MT (Godown No.1:8000MT+Godown No.2:7,000MT+Godown No.3:7,000MT)



Ammonia Storage Capacity:	10,000MT
Capital:	Authorized-10,000 Million Taka.
	Paid up 2,510.9 Million Taka.
Project cost as per P.P. 1979	F.C. 3882 Million Taka.
	L.C. 2609 Million Taka.
	Total-6491 Million Taka. (432.7 Million US\$)
Actual cost on 30-06-83	F.C. 4075.5 Million Taka.
	L.C. 3501.8 Million Taka.
	Total-7577.3 Million Taka. (469 Million US\$)
Major Donors:	IDA, ADB, US, AID, KFW (Germany), ODM (UK), GOS (Switzerland), GOI (IRAN), OPEC, IFAD, EEC
Manpower (Approved)	Officer : 218
	Staff : 298
	Workers : 497
	Total : 1013
Recreational and Other Facilities:	Officers Club, Employees Club, Ladies Club, Mosque, College and school, Medical Centre, Integrated Family Planning Welfare Project, Football and Tennis Ground, Auditorium, Hefzkhana etc.
Technical Facilities:	Chemical laboratory, Mechanical Workshop, Automobile Workshop, Spare Parts Store & Chemical Store.

Brief Process Description:

Natural Gas is the main raw material to manufacture urea and the basic components for production of Urea are Ammonia and carbon-di-oxide. First of all Natural Gas is cracked by steam in the primary and secondary reformers to produce carbon monoxide, Carbon dioxide and hydrogen. Moreover, air is also added to the secondary reformer as a source of nitrogen. Carbon monoxide is converted to carbon dioxide in the shift converters and carbon dioxide is separated from the gas stream in the carbon dioxide removal plant and sent to urea under high pressure, remaining components of the gas stream i.e. Nitrogen and hydrogen react together under high pressure and temperature to form ammonia. This ammonia and carbon dioxide then react together under controlled temperature & pressure to produce urea. The prilled urea is bagged with 50kg content polythene inserted jute bags & delivered to the distributors by barge, truck & rail wagons from the factory premises.

2.00 Significant Accounting Policies and Other Material Information:

2.01 Basis of Accounting:

These financial statements have been prepared on going concern concept under historical cost convention using accrual method of accounting.

2.02 Statement of compliance with local laws:

The financial statements have been prepared in compliance with the requirements of the Companies Act, 1994 and other relevant local laws as applicable.

2.03 Statement of compliance with International Accounting Standards:

The financial statements have been prepared in accordance with the requirements of the International Accounting Standards (IAS) approved by the International Accounting Standards Committee (IASC) and as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) as applicable.

2.04 Recognition of Sales:

Sales are recognized when goods are delivered as per price fixed by BCIC.



2.05 Inventories and their valuation:

Methods of valuation of inventories are as under:

Component	Basis of valuation
Chemical and packing materials	Weighted average cost
Stores, spares and accessories	Weighted average cost
Stores-in-transit	Book value- cost incurred up to the year end
Work-in-process	Cost incurred upto the stage of completion
Finished goods	Lower of cost and net realizable value

2.06 Land:

The company has a total 536.13 acres of infrastructural land which was acquired with the following documents:

1) Memos no. কৃ-৩০২/৭৫/৯২২/১ তারিখ-১১/১২/১৯৭৫ from The Ministry of Land Administration and Reforms (ভূমি প্রশাসন ও সংস্কার)

2) Memo no. জিফাকো/প্রশাসন/কলোনী/৬১/৪৫৩৮ তারিখ- ০৮/০৮/২০০০ addressed to Secretary, BCIC from Additional Chief Manager of AFCCL

3) Date of Gazette notification : 10.11.2005

Khatiyon No: 10, 11, 12 & 14

Dag No: 105, 3559-3562, 3564-3569, 3572-3579, 4387, 4463, 5502-5503, 5753-5758, 1746-1748, 1751-1752, 2367, 5502, 1680, 1832, 1860, 1863-1865, 1868, 1876-1878, 1881-1882, 1885, 2258, 3609, 3691, 3762, 3804, 3805, 3815, 3817, 3922, 3924, 3925, 3931.

Land Tax has been paid upto 1423 bengali year.

The details of total 536.13 acres of infrastructural land of AFCCL are as under:

Land occupied by	Acre
Factory building	97.02
New Housing	80.00
Old Housing	57.91
Roads and Others	89.57
Spy/Swamps	197.00
Conferred to Petro Bangla	8.40
Conferred to B Basin Project	6.23
Total	536.13

Details are given in Annexure-G.

2.07 Fixed Assets:

Fixed assets are stated at historical cost less accumulated depreciation.

2.08 Depreciation:

i) The rates at which the assets are depreciated per annum depending on the nature and estimated useful lives of each class of assets are as follows:

Class of Assets	Rate of Depreciation
Railway siding	7.50%
Building and structures (Factory)	4%
Building and structures (Residential)	2.50%
Building and structures (Office)	2.50%
Plant Machinery and Equipment	4%
Mobile Equipment	20%
Workshop Equipment	10%
Furniture & Fixtures	10%
Office Equipment	12.50%
Laboratory Equipment	12.50%
Medical Equipment	12.50%
Inst. Of telephone line and Equipment	12.50%
Fire and safety Equipment	12.50%
Other Fixed Assets	10%



- ii) No depreciation has been charged on land and land development.
- iii) Depreciation has been charged on all fixed assets on straight-line method.
- iv) Depreciation has been charged on a half year basis on the additions made during the year to the assets irrespective of date of the acquisition.

2.09 Stores-in-Transit:

Stores-in-transit is shown at cost incurred up to the date of financial statement.

2.10 Gratuity / Pension:

Under the company's gratuity scheme, operated for the benefit of permanent workers and employees, company's contribution is made equivalent to two month's basic salary for each employee for every completed year of service except other officers & employees who are under the company's pension scheme.

2.11 Long Term Loan:

The fund and loans were used for acquiring fixed assets and have subsequently been capitalized. The interest on loans and funds are capitalized up to the date of completion of the project and thereafter charged to the profit and loss account unless otherwise directed by the government.

2.12 Deferred Expenses:

According to company policy catalyst expenses are amortized in 4 (four) years and other overhauling expenses are amortized in 2 (two) years.

2.13 Provision for Corporate Income Tax:

Provision for income tax was made in the accounts as per the Income Tax Ordinance 1984 and the Finance Act 2020.

2.14 Reporting Currency:

The figures in the financial statements are represented in Bangladeshi Taka.



3.00 Government Equity :Tk. 1,817,731,400

Particulars	Amount in Taka	
	2019-2020	2018-2019
Opening balance	1,817,731,400	1,817,731,400
Add: During the year	-	-
	1,817,731,400	1,817,731,400
Less: Refund during the year	-	-
Closing Balance	1,817,731,400	1,817,731,400

4.00 Reserve and surplus :Tk. 738,897,548

Particulars	2019-2020	2018-2019
General reserve	551,393,377	551,393,377
Capital reserve	187,504,171	187,504,171
Total	738,897,548	738,897,548

5.00 Accumulated Profit : Tk. 7,763,211,976

Particulars	2019-2020	2018-2019
Opening balance	8,376,288,647	8,483,521,338
Add: Net Profit/(Loss) after tax for the year	(642,807,726)	(113,228,668)
Add: Prior Year adjustment 5.01	29,731,056	5,995,977
Closing Balance	7,763,211,976	8,376,288,647

5.01 Prior Year adjustment : Tk. 29,731,056

Particulars	2019-2020	2018-2019
Incentive Bonus of the previous year	3,380,700	3,267,264
Overtime of the previous year (Workers)	1,637,172	972,831
Overtime of the previous year (Staffs)	1,646,290	293,934
Medical Supply Expenses of the previous year	-	1,461,948
Realty Tax	(4,602,500)	-
Selling & Distribution Exp.	27,468,818	-
House Building Loan Interest	200,575	-
Closing Balance	29,731,056	5,995,977

6.00 Government ADP loan and interest : Tk. 1,348,413,020

Particulars	2019-2020	2018-2019
Opening balance	1,304,182,640	1,259,952,260
Add: Received during the year	-	-
Add: Interest during the year	44,230,380	44,230,380
Sub-Total	1,348,413,020	1,304,182,640
Less: Refund during the year	-	-
Closing Balance	1,348,413,020	1,304,182,640

Details are given in Annexure - A

7.00 Fixed assets:Tk. 3,813,342,823

Particulars	2019-2020	2018-2019
Opening balance	18,453,671,726	18,228,123,602
Add: During the year	249,748,074	225,548,124
	18,703,419,800	18,453,671,726
Less: Adjustment during the year	-	-
Closing Balance	18,703,419,800	18,453,671,726
Less: Accumulated depreciation:		
Opening balance	14,659,194,531	14,446,114,753
Add: Charged for the year	230,882,446	213,079,778
	14,890,076,977	14,659,194,531
Less: Disposal during the year	-	-
Closing Balance	14,890,076,977	14,659,194,531
Written down value as on 30.06.2020	3,813,342,823	3,794,477,195

Details are given in Annexure - B.



8.00 Capital work-in-progress :Tk. 771,080,833

Particulars	2019-2020	2018-2019
Opening balance	505,960,297	565,425,301
Add: During the year	517,959,948	162,676,821
	1,023,920,245	728,102,122
Less: Transfer to Fixed Assets	252,839,412	222,141,825
Closing Balance	771,080,833	505,960,297

Details are given in Annexure - C.

9.00 Long term investment: Tk. 916,000,000

Particulars	2019-2020	2018-2019
Shares in Bangladesh Commerce Bank Ltd.	36,000,000	36,000,000
Shares in Karnaphuli Fertilizer Company Ltd.(KAFCO)	-	974,848,400
Shares in Jamuna Fertilizer Company Ltd.	880,000,000	880,000,000
Total	916,000,000	1,890,848,400



10.00 Long term loan and advance: Tk. 442,002,959

Particulars	30.06.2020			30.06.2019		
	Principal	Interest	Total	Principal	Interest	Total
Khulna News Print Mills Ltd.	117,500,000	204,955,478	332,180,478	117,500,000	195,230,478	322,455,478
	117,500,000	9,725,000		204,955,478	9,725,000	
North Bengal Paper Mills Ltd.	32,000,000	39,116,728	73,356,728	32,000,000	36,876,728	71,116,728
	32,000,000	2,240,000		39,116,728	2,240,000	
Khulna Hard Board Mills Ltd.	20,000,000	14,865,753	36,465,753	20,000,000	13,265,753	34,865,753
	20,000,000	1,600,000		14,865,753	1,600,000	
Total	169,500,000	272,502,959	442,002,959	169,500,000	258,937,959	428,437,959

11.00 Deferred expenses: Tk. 69,571,700

Particulars	2019-2020	2018-2019
Catalyst	69,571,700	85,215,700
Expert Expenses	-	4,000,500
Other Expenses	-	16,219,173
Sub Total	69,571,700	105,435,373

12.00 Stock and other: Tk. 1,890,957,930

Particulars	2019-2020	2018-2019
Raw materials, chemicals & Packing materials	12.01 293,140,213	263,840,634
Spares, accessories and stores	12.02 881,801,513	805,663,199
Stores in transit	12.03 190,192,945	296,266,353
Work-in-Process (Ammonia)	12.04 88,080,781	59,171,355
Stock of Finished Goods (Urea)	12.05 437,742,478	453,511,649
Total	1,890,957,930	1,878,453,190

12.01 Raw materials and chemicals : Tk. 293,140,213

Particulars	2019-2020	2018-2019
Process chemicals	218,312,486	238,638,258
Jute bags	569,700	6,689,474
W P P bags	76,029,514	20,346,666
Sewing thread	377,740	336,705
Jute string	76,939	7,694
	295,366,379	266,018,797
Less: Provision for obsolete/dead store materials/chemicals	2,226,166	2,178,163
Total	293,140,213	263,840,634

12.02 Spares, accessories and stores : Tk. 881,801,513

Particulars	2019-2020	2018-2019
Railway equipment	1,032,864	1,032,864
Motor vehicles, tailor and cycle	5,238,894	5,169,011
Tractor, Truck low speed vehicles	100	100
Vehicular equipment components	2,926,034	2,934,000
Tyres and tubes	831,165	1,130,427
Engine, turbines and components	165,685,594	126,584,094
Engine accessories	7,780,614	8,633,346
Mechanical Power transmission equipment	16,896,578	12,918,826
Bearing	20,352,042	14,868,274
Metal working machinery	11,946,914	10,889,210
Service and trade equipment	9,639,413	9,642,497
Agricultural machinery	499	499
Construction equipment	11,193,419	12,205,644
Material handling equipment	12,557,047	12,766,074
Rope, cable, chain and fitting	55,972	127,543
Refrigeration and air-conditioning equipment	1,337,832	1,115,499
Pumps and compressor	259,188,747	257,577,337
Furnace, steam plant and drying equipment	35,289,349	35,357,198
Plumbing fittings and sanitation equipment	164,001	37,489

Water treatment equipment	9,779,470	6,793,996
Fire firing rescuer and safety equipment	161,684	296,621
Pipe, tubing hose fitting	132,619,037	129,906,522
Valves	147,431,600	152,026,982
Hand tools	2,579,501	2,631,966
Measuring tools	276,941	273,041
Hardware and abrasive	81,291,736	73,824,273
Lumber, Mill work, plywood and veneer	425,596	88,604
Construction and building materials	433,094	260,448
Communication equipment	2,473,513	2,270,352
Electrical equipment	52,441,418	32,129,729
Electric wires and other	32,636,606	33,354,889
Lighting, fixtures and lamp	3,068,119	2,468,423
Instruments & laboratory	86,970,929	75,422,243
Photographic equipment	21,600	21,600
Furniture	54,919	54,919
Household appliance	15,049	14,133
Medical supplies	394,189	552,233
Food preparation and service equipment	18,054	6,956
Office machinery	560	560
Cleaning equipment	31,638	37,202
Brushes, paints, sealer and adhesive	881,659	259,487
Liveries	383,819	1,378
Clothing	48,332	48,332
Toiletries	17,583	17,583
Fuel, oil and lubricants	11,893,667	10,705,465
Non metallic fabricants	38,328,505	38,724,947
Metal, bars, sheets and shops	22,237,920	22,287,884
Miscellaneous	216,282	112,013
Inventory Short/excess	733,740	733,740
	1,189,983,838	1,098,316,450
Less: Provision for obsolete/dead materials	308,182,325	292,653,251
Total	881,801,513	805,663,199

12.03 Stores in transit: Tk. 190,192,945

Particulars	2019-2020	2018-2019
Opening balance	296,266,353	317,645,430
Add: During the year	513,026,053	174,157,594
	809,292,406	491,803,024
Less: Adjustment during the year	619,099,461	195,536,671
Closing Balance	190,192,945	296,266,353

Details are given in Annexure - D.

12.04 Work-in-Process (Ammonia): Tk. 88,080,781

Particulars	2019-2020		2018-2019	
	Qty.(M.Ton)	Amount (Tk.)	Qty.(M.Ton)	Amount (Tk.)
Ammonia	3,507.10	88,080,781	2,958.30	59,171,355
	3,507.10	88,080,781	2,958.30	59,171,355



The quantitative analysis of ammonia is as follows

Particulars	2019-2020 Qty (M.Ton)	2018-2019 Qty (M.Ton)
Opening balance	2,958.30	2,373.95
Add: Production for the year	107,181.62	89,165.42
Purchase from SFCL	-	-
	110,139.92	91,539.37
Less: Used for urea during the year	105,881.02	87,783.42
	4,258.90	3,755.95
Less: Sales for the year	0.60	-
Less: Loss due to system	750.00	796.00
Consumption by Amonia Plant	1.20	1.65
Closing Balance	3,507.10	2,958.30

12.05 Stock of Finished Goods (Urea): Tk. 437,742,478

Particulars	2019-2020		2018-2019	
	Qty.(M.Ton)	Amount (Tk.)	Qty.(M.Ton)	Amount (Tk.)
a) Loose Urea	25,278.45	336,584,078	27,343.35	363,977,449
b) Bagged Urea	7,225.60	101,158,400	6,395.30	89,534,200
	32,504.05	437,742,478	33,738.65	453,511,649

The quantitative movement of finished goods is as follows

Particulars	2019-2020 Qty (M.Ton)	2018-2019 Qty (M.Ton)
a) Loose Urea		
Opening balance	27,343.35	768.70
Add: Production for the year	180,993.00	150,057.00
Available for packing	208,336.35	150,825.70
Add: Return from bagged urea	1,004.10	918.05
	209,340.45	151,743.75
Less: Bagged during the year	184,062.00	124,400.40
Closing Balance	25,278.45	27,343.35
b) Bagged Urea		
Opening balance	6,395.30	3.00
Add: Bagged during the year	184,062.00	124,400.40
Available for sale	190,457.30	124,403.40
Less: Sales for the year	182,227.60	117,090.05
	8,229.70	7,313.35
Less: Return to loose godown due to damage of bag	1,004.10	918.05
Closing Balance	7,225.60	6,395.30

Physical Varification of Bagged Urea:

Particulars	2019-2020 Qty (M.Ton)	2018-2019 Qty (M.Ton)
Physical balance in AFCCL godown	7,222.60	6,392.30
Stock at buffer godown	3.00	3.00
Closing balance	7,225.60	6,395.30



13.00 Current account with enterprises: Tk. 15,736,149

Particulars	2019-2020	2018-2019
Operating Enterprises:		
Tripple Super Phosphate Complex Ltd. (TSPCL)	499,156	499,156
Chhatak Cement Co. Ltd. (CCCL)	424,984	424,239
Chittagong Urea Fertilizer Ltd. (CUFL)	4,123,245	2,887,397
Bangladesh Insulator & Sanitary Ware Factory Ltd. (BISF)	233,703	154,423
Training Institute for Chemical Industries (TICI)	2,023,260	2,039,158
Usmania Glass Sheet Factory Ltd. (UGSFL)	30,612	30,612
DAP Fertilizer Company Ltd. (DAPFCL)	259,682	467,834
Karnaphuli Paper Mills Ltd. (KPML)	48,952	41,806
Shahjalal Fertilizer Company Ltd. (SFCL)	5,993,829	6,231,410
Polash Urea Fertilizer Factory Ltd. (PUFFL)	2,068,461	3,139,785
Ghorashal Polash Urea Fertilizer Project.(GPUFP)	13,892	-
Pay off Enterprises:		
Karnaphuli Rayon & Chemical Ltd. (KRCL)	16,373	16,373
Total	15,736,149	15,932,193

14.00 Inter Project Fertilizer Account: Tk. 1,020,823

Particulars	2019-2020	2018-2019
Operating Enterprises:		
Jamuna Fertilizer Company Ltd. (JFCL)	-	-
Shahjalal Fertilizer Company Ltd. (for old NGFFL)	-	-
Chittagong Urea Fertilizer Ltd. (CUFL)	1,020,823	1,020,823
Shahjalal Fertilizer Company Ltd. (SFCL)	-	11,717,091
Total	1,020,823	12,737,914

15.00 Other debtors: Tk. 152,228,564

Particulars	2019-2020	2018-2019
House Building Loan- AFCCL	104,445,920	115,192,779
Insurance claims receivables	600,099	600,099
Other receivables	8,784,449	8,334,968
Other receivable (Employee)	916,544	3,040,790
Receivable from Employee (I/Bonus 2004-2005)	1,671,907	1,886,512
Store issued on loan	9,422,831	10,509,610
Interest receivable From HB Loan	27,218,100	7,496,795
	153,059,850	147,061,553
Less: Provision for doubtful debts	831,286	831,286
Total	152,228,564	146,230,267

16.00 Advance, deposit and prepayments : Tk. 172,045,603

Particulars		2019-2020	2018-2019
Advances	16.01	142,147,537	454,161,553.00
Deposits	16.02	1,512,871	1,512,871.32
Prepayments	16.03	28,385,195	21,024,525.00
Total		172,045,603	476,698,949



16.01 Advances: Tk. 142,147,537

Particulars	Amount in Taka	
	2019-2020	2018-2019
Advances to suppliers	74,750,629	86,525,184
Advance against purchase and expenses	2,399,200	2,227,082
Advance against CPPF	(1,234,000)	284,268,000
Advance against salary	4,138,198	6,852,840
Advance against worker wages	255,833	31,710,965
Advance against TA/DA	61,435	62,570
Advance against Bonus	34,611,391	17,112,550
Insurance & Bonus Prepaid	24,772,402	22,639,765
Advance against transport cost of buffer godown	1,197	1,197
Other advance	2,391,252	2,761,400
	142,147,537	454,161,553
Less: Doubtful of recovery	-	-
Total	142,147,537	454,161,553

16.02 Deposits: Tk. 1,512,871

Particulars	2019-2020	2018-2019
Linde Bangladesh Ltd. (Ex-BOC Bangladesh Ltd.)	332,720	332,720
Bangladesh Railway	75,000	75,000
Comilla Land Custom	2,000	2,000
Director of Public	10,500	10,500
Bangladesh Power Development Board	34,250	34,250
Bangladesh Telephone and Telegraph Board	167,508	167,508
Titas Gas Transmission & Distribution Co.Ltd.	858,640	858,640
Post Master GPO	20,000	20,000
Sheba Telecom (Pvt.) Ltd.	5,000	5,000
Rajshahi Electric Supply	1,500	1,500
Telephone and Telegraph Board	5,000	5,000
	1,512,119	1,512,119
Deposit with Ctg. Port Authority (A/C no. 237)	753	753
Total	1,512,871	1,512,871.32

16.03 Prepayment: Tk. 28,385,195

Particulars	2019-2020	2018-2019
Prepaid CD & VAT - Sea	153,040	5,744,370
Prepaid CD & VAT - Air	16,040,000	6,398,000
VAT on Poly pellets	8,854,467	5,544,467
Prepaid CD and VAT (ADP/DPP)	3,337,688	3,337,688
Total	28,385,195	21,024,525

17.00 Advance Income tax: Tk. 4,463,601,404

Particulars	2019-2020	2018-2019
Advance against income tax	3,837,979,970	3,201,182,431
Deduction of tax at source	625,621,434	582,902,461
Total	4,463,601,404	3,784,084,892



Year	Opening	Addition During	Closing Balance
2006-2007	2,298,164		2,298,164
2007-2008	49,780,342		49,780,342
2009-2010	425,000,000	107,846,197	532,846,197
2010-2011	610,000,000	-	610,000,000
2011-2012	226,368,000	32,712,396	259,080,396
2012-2013	602,735,925	120,866,960	723,602,885
2013-2014	650,000,000	201,325,944	851,325,944
2014-2015	300,000,000	80,370,261	380,370,261
2015-2016	100,000,000	53,642,173	153,642,173
2016-2017	225,000,000	40,033,608	265,033,608
2017-2018	10,000,000		10,000,000
Total	3,201,182,431	636,797,539	3,837,979,970

A Schedule of Advance Income Tax is given in Annexure - E.

18.00 Fixed deposit with bank: Tk. 5,410,000,000

Particulars	2019-2020	2018-2019
Janata Bank Ltd.	1,380,000,000	1,430,000,000
Sonali Bank Ltd.	565,000,000	805,000,000
Agrani Bank Ltd.	850,000,000	860,000,000
Bangladesh Krishi Bank	955,000,000	1,335,000,000
BASIC Bank Ltd.	1,400,000,000	1,280,000,000
NCC BANK LTD.	-	100,000,000
National BANK LTD.	50,000,000	50,000,000
Bangladesh Development Bank Ltd. (BDBL)	20,000,000	20,000,000
ISLAMI BANK LTD.	30,000,000	30,000,000
IFIC BANK LTD	20,000,000	40,000,000
AB Bank Ltd.	60,000,000	100,000,000
BCI Ltd.	-	1,700,000
Eastern Bank Ltd.	-	10,000,000
Jamuna Bank Ltd.	-	10,000,000
Rupali Bank Ltd.	70,000,000	40,000,000
Premier Bank Ltd.	10,000,000	10,000,000
Total	5,410,000,000	6,121,700,000

A Schedule of FDR is given in Annexure - F.

19.00 Interest Receivable on FDR: Tk. 177,559,632

Particulars	2019-2020	2018-2019
Opening Balance	178,256,343.00	155,673,400
Add: During the year	398,335,384.00	366,432,087
	576,591,727	522,105,487
Less: Received during the year	399,032,095.47	343,849,144
Total	177,559,632	178,256,343



20.00 Cash and Bank balance : Tk.341,965,119

This is made up as follows:

Particulars	2019-2020	2018-2019
Cash in hand	43,081	44,240
Cash at Bank 20.01	341,922,038	153,957,685
Total	341,965,119	154,001,925

20.01 Cash at Bank : Tk.341,922,038

Particulars	2019-2020	2018-2019
Central	317,419,113	111,118,958
Buffer	24,502,925	42,838,727
Total	341,922,038	153,957,685

Break-up of the above amount is as follows:

SL	Name of the Bank/Branch	Branches	Account No.	2019-2020	2018-2019
				Total	Total
Central:					
1	Sonali Bank Ltd.	Local Office, Dhaka	0277	3,716,456	192,800
2	Agrani Bank Ltd.	Principal Br. Dhaka	0912	124,119,429	51,136,745
3	Janata Bank Ltd.	Local Office, Dhaka	0152	3,349,550	3,230,963
4	Pubali Bank Ltd.	Ashuganj Br.	0214	14,684,864	791,486
5	Janata Bank Ltd.	Bhairab Br,	0089	3,503,615	2,341,121
6	AB Bank Ltd.	Bhairab Br,	7-430	817,870	1,632,773
7	Agrani Bank Ltd.	Ashuganj Br.	0007	9,252,308	739,007
8	National Bank Ltd.	B. Baria Br.	,0117	1,551,616	1,497,500
9	Uttara Bank Ltd	B. Baria Br.	4110	1,600,244	4,863,302
10	Islamic Bank Bangladesh Ltd.	Ashuganj Br.	0-110	18,747,743	717,842
11	Sonali Bank Ltd.	AFCCCL Br.	0019	45,372,075	16,933,349
12	Janata Bank Ltd.	AFCCCL Br.	0033	34,664,630	14,430,923
13	Premier Bank Ltd.	Ashuganj Br.	0104	25,428,542	5,061,061
14	Premier Bank Ltd.	Bhairab Br,	256-6	2,633,718	520,381
15	EXIM Bank Ltd.	Ashuganj Br.	0113	2,928,635	329,685
16	Trust Bank Ltd.	Ashuganj Br.	0025	5,151,865	6,451,150
17	Dutch Bangla Bank Ltd.	Ashuganj Br.	0230	896,883	248,872
18	Modhumoti Bank Ltd.	Ashuganj Br.	11	18,999,068	
Total				317,419,113	111,118,958
Buffer:					
18	Sonali Bank Ltd.	Joypurhat Br.	0294	10,000	10,000
19	Janata Bank Ltd.	Lalmonirhat Br.	0319	10,000	7,784,000
20	Uttara Bank Ltd.	Natore Br.	4120	219,788	4,389,555
21	Janata Bank Ltd.	Parbatipur Br.	0465	24,091,386	286,370
22	Janata Bank Ltd.	Chanchra Br.	1367	171,751	30,368,802
Total				24,502,925	42,838,727

21.00 Creditors for goods supplied: Tk. 130,894,289

Particulars	2019-2020	2018-2019
Cash purchase clearing	608,496	559,406
Payable for goods	64,838,449	57,313,300
Store received on loan 21.01	10,402,346	9,600,470
Provision for store Material	55,044,998	70,012,529
Total	130,894,289	137,485,706

21.01 Store received on loan: Tk. 10,402,346

Particulars	2019-2020	2018-2019
M/S Urea Fertilizer Factory Ltd.	3,013,115	3,013,115
M/S Polash Urea Fertilizer Factory Ltd.	-	-
M/S Jamuna Fertilizer Company Ltd.	1,713,060	737,827
M/S Chittagong Urea Fertilizer Ltd.	5,364,014	5,364,014
M/S Natural Gas Fertilizer Factory Ltd.	-	-
M/S Shahjalal Fertilizer Company Ltd.	312,157	242,757
Ashuganj Power Station Company Ltd.	-	242,757
Total	10,402,346	9,600,470

22.00 Creditors for expenses: Tk. 393,122,657

Particulars	2019-2020	2018-2019
Accrued payroll-Salary 22.01	10,376,993	26,179,661
Accrued payroll-bonus	7,267,423	9,053,259
Accrued payroll-Nabavarsha Vata	-	-
Accrued liabilities-others	3,598,804	12,890,318
Provision for write off inventories	956,188	956,188
Other Provision (29 Days Incentive Bonus 2004-2005)	1,671,907	1,886,512
Bills payable for expenses 22.02	340,654,373	24,297,859
Accrued Salary Income Tax	-	-
Recovery from Salary against Income Tax	699,913	799,075
Provision for Medical Supplies	678,957	-
Provision for HB Loan Interest	27,218,100	7,412,662
Total	393,122,657	83,475,534

22.01 Accrued payroll-Salary: Tk. 10,376,993

Particulars	2019-2020	2018-2019
Overtime bill of staff & workers	9,648,993	30,278
Officers food & Conveyance bill	728,000	711,200
Short Shut down Expenses	-	25,438,183
Salary & Allowances	-	-
Worker Wages	-	-
Total	10,376,993	26,179,661



22.02 Bills payable for expenses: Tk. 340,654,373

Particulars	2019-2020	2018-2019
M/S ACNABIN & Co.	-	33,612
M/S BSTI	5,900,731	4,031,981
M/S Mojibur Rahman Co.	12,000	12,000
M/S Bakhrabad Gas Trans. Dist. Co.	330,667,486	3,983,237
M/S M A Quader Kabir & Co.	82,060	82,060
M/S Power Development Board	3,753,006	8,515,181
M/S MABS & J Partners	-	101,250
M/S Masih Muhith Haque & Co.	-	101,250
M/S Aziz Halim Khair Chowdhury	99,800	80,248
M/S A B Saha & Co.	136,000	68,000
M/S G Mostofa & Co.	-	-
M/S The New Tech, Ctg	3,290	3,290
M/S Reserch & Development	-	143,750
TICI Levy	-	7,142,000
Total	340,654,373	24,297,859

23.00 Creditors for other finance: Tk. 217,119,970

Particulars	2019-2020	2018-2019
Tax withheld-suppliers or contractors	392,666	1,495,300
Refundable deposit	203,159,413	208,675,260
Employee contribution to PF	76,216	6,354,774
BCIC Provident Fund	22,535	136,902
Welfare Fund	(21,278,859)	(26,669,501)
Advance receipt against sale of Urea	79,995,300	11,287,213
Advance receipt against sale of Ammonia	339,583	1,134,747
Other creditors	1,364,182	1,367,421
Subscription withheld Employees Club	94,180	18,630
Subscription withheld Ladies club	36,070	16,430
Subscription withheld Employees Union	51,740	34,950
Subscription withheld Officers Club	184,950	134,600
Subscription withheld Islami tahabil	133,310	148,760
Donation withheld	30,747	87,905
Inter project Provident Fund	461,167	480,217
Showkhin Shilpi gostee	1,295	395
Employees/officers club dish	5,950	64,190
CPPF loan recovery accounts	1,366,095	920,730
Subscription withheld revenue stamps	155,280	39,710
Subscription of BCIC Diploma Prokaushali Samittee	39,000	20,100
AFCCCL Hajj Fund	357,300	208,514
VAT Clearing account	303,853	1,716,510
Other provision	2,391,252	2,761,400
AFCCCL CPPF welfare Fund	325,040	730,865
Chemical society	5,074	8,344
Engg. Association	6,750	8,050



AFCCL Hindu Employees Puja Committee	-	10,000
House building loan	118,627	5,560
Advance receipt against fixed assets	1,881	1,881
Sale of imported Urea payable to BCIC	(59,374,261)	64,212,097
Worker's Overtime Recovery (2004-2006)	6,353,635	6,650,215
Total	217,119,970	282,062,168

24.00 Current account with enterprises: Tk. 13,252,818

Particulars	2019-2020	2018-2019
Khulna News Print Mills Ltd. (KNML)	107,113	107,113
Shahjalal Fertilizer Company Ltd. (for old NGFFL)	-	4,065,874
Chitagong Chemical Complex (CCC)	65,585	120,385
Urea Fertilizer Factory Ltd. (UFFL)	11,378,129	7,510,947
Jamuna Fertilizer Company Ltd. (JFCL)	1,701,991	195,976
Total	13,252,818	12,000,296

25.00 Inter Project Fertilizer Account: Tk. 117,391,989

Particulars	2019-2020	2018-2019
Chittagong Urea Fertilizer Ltd. (CUFL)	-	-
Shahjalal Fertilizer Company Ltd. (SFCL)	117,391,989	-
Total	117,391,989	-

26.00 Loan interest from enterprise: Tk. 226,958,167

Particulars	2019-2020	2018-2019
Opening balance	213,393,167	199,828,167
Add: Interest during the year:		
Khulna News Print Mills Ltd.	9,725,000	9,725,000
North Bengal Paper Mills Ltd.	2,240,000	2,240,000
Khulna Hard Board Mills Ltd.	1,600,000	1,600,000
Total	226,958,167	213,393,167

27.00 Provision for profit participation fund: Tk. 36,896,428

Particulars	2019-2020	2018-2019
Opening balance	574,230,208	574,230,208
Addition during the year	-	-
	574,230,208	
Less: Adjustment during the the year	537,333,780	
Closing balance	36,896,428	574,230,208

28.00 Provision for income Tax: Tk. 4,397,927,519

Particulars	2019-2020	2018-2019
Opening balance	4,379,973,917	4,367,784,678
Add: Provision during the year	17,953,602.00	12,189,239.00
Closing balance	4,397,927,519	4,379,973,917

N. B : Provision for Turnover Tax is calculated @0.60% on total income (Sales Revenue plus Other Income) of the year.

29.00 Sales: Tk. 2,572,582,584

Particulars	Rate Tk	2019-2020		2018-2019	
	per M. Ton	Qty.(M.Ton)	Amount (Tk.)	Qty.(M.Ton)	Amount (Tk.)
Urea	14000	181,437.60	2,540,126,400	116,894.00	1,636,516,700
Urea	41000	790.00	32,390,000	196.00	8,036,000.00
Sub Total		182,227.60	2,572,516,400	117,090.00	1,644,552,700
Ammonia	-	-	66,184.00	-	-
Sub Total			66,184.00		
Total		182,227.60	2,572,582,584	117,090.00	1,644,552,700

30.00 Cost of goods sold: Tk. 2,961,007,257

Particulars		2019-2020	2018-2019
VARIABLE COST:			
Direct material cost(a)			
Raw material consumed (Natural Gas)	30.01	752,230,114	332,235,989
Chemical consumed	30.02	76,822,936	69,790,526
Packing material consumed	30.03	125,781,150	85,731,047
Total material cost		954,834,200	487,757,562
Factory overhead (Variable) (b)			
Indirect materials consumed:			
Natural gas (fuel)	30.04	916,702,118	393,800,709
Oil and lubricants		24,989,950	13,247,368
Spares and accessories	30.05	100,069,608	70,971,681
Other factory overhead	30.06	31,745,769	26,380,688
		1,073,507,445	504,400,446
Total Variable cost (a+b)		2,028,341,645	992,158,008
FIXED COST:			
Direct factory salary and wages(a)		234,045,375	177,957,387
Factory overhead (fixed) (b)			
Indirect salary and wages		206,674,683	202,217,810
Electricity		57,635,140	58,922,422
Spares and accessories	30.05	66,713,072	47,314,454
Repair and maintenance		13,362,052	16,836,410
Factory insurance		22,664,242	18,451,083
Factory depreciation		196,250,079	181,117,812
Annual Overhauling Expenses		34,221,509	62,747,768
Other factory overhead	30.07	114,239,714	107,492,317
Total fixed factory overhead		711,760,492	695,100,076
Total fixed cost (a+b)		945,805,867	873,057,463
Manufacturing cost (variable and fixed cost)		2,974,147,512	1,865,215,472
Add: Opening work-in-process	30.08	59,171,355	77,466,736
Goods-in-process		3,033,318,867	1,942,682,208
Less: Closing work-in-process	30.09	88,080,781	59,171,355
Cost of goods manufactured		2,945,238,086	1,883,510,853
Add: Opening stock of finished goods	30.10	453,511,649	10,419,450
Cost of goods available for sale		3,398,749,735	1,893,930,303
Less: Closing stock of finished goods	30.11	437,742,478	453,511,649
Cost of goods sold		2,961,007,257	1,440,418,654

30.01 Raw material consumed: Tk. 752,230,114

Particulars	2019-2020		2018-2019	
	Qty (Th. M ³)	Amount (Tk.)	Qty (Th. M ³)	Amount (Tk.)
Natural gas for process	169,040	752,230,114	122,596	332,235,989
	169,040	752,230,114	122,596	332,235,989

30.02 Chemical consumed: Tk. 76,822,936

Particulars	2019-2020		2018-2019	
	Qty. (Kg)	Amount (Tk.)	Qty. (Kg)	Amount (Tk.)
Alum	385,200	9,659,301	310,100	7,962,433
Anthrasite	-	-	10,000	558,380
Biocide	2,500	447,832	2,625	484,816
Caustic soda (Flake)	295,298	15,250,160	194,094	12,619,461
Caustic soda (Liquied)	156,036	8,623,108	154,041	9,458,420
COA	1,584	330,366	984	126,598
Ethylene glycol	1,580	494,239	930	272,429
Hydrazine	1,916	897,508	1,403	564,144
Kurizet S 204	14,145	2,661,751	10,495	1,721,338
Kurizet T 225	10,345	3,624,097	8,280	2,891,543
Potassium carbonate	74,000	7,391,607	35,000	4,097,035
D.E.A	4,300	755,767	3,870	680,191
Morpholine	6,446	1,874,531	4,378	1,273,152
Ucon	100	121,317	110	133,206
Sodium Sulphite	-	-	20	2,200
Soda Ash	263,410	10,515,153	220,170	8,485,304
Sulfuric Acid	472,880	9,609,564	428,720	10,795,265
Vanadium pentaoxide	1,450	2,490,671	750	882,097
Chlorine	79,257	1,785,698	41,203	984,684
Resin Anion	1,000	190,230	20,000	3,757,092
Resin Cation	1,000	100,036	20,400	2,040,738
	1,772,447	76,822,936	1,467,573	69,790,526

30.03 Packing material consumed: Tk. 125,781,150

Particulars	2019-2020	2018-2019
Hessian bag / WPP Bags	125,295,426	85,373,893
Poly Pellets	-	-
Twines & Threads	485,724	357,153
Total	125,781,150	85,731,047

30.04 Fuel expenses: Tk. 916,702,118

Particulars	2019-2020		2018-2019	
	Qty (Th. M ³)	Amount (Tk.)	Qty (Th. M ³)	Amount (Tk.)
Natural gas for fuel	206,000	916,702,118	145,314	393,800,709
	206,000	916,702,118	145,314	393,800,709

30.05 Spares and accessories: TK. 166,782,680

Particulars	2019-2020	2018-2019
Variable overhead-60%	100,069,608	70,971,681
Fixed overhead-40%	66,713,072	47,314,454
Total	166,782,680	118,286,135

30.06 Other factory overhead (Variable): Tk. 31,745,769

Particulars	2019-2020	2018-2019
Handling charges	4,452,614	2,383,538
Contract labour	27,293,155	23,997,150
Total	31,745,769	26,380,688

30.07 Other factory overhead (fixed): Tk. 114,239,714

Particulars	2019-2020	2018-2019
Catalyst amortizations	15,644,000	53,927,176
Welfare expenses	975,862	948,775
Training allowance (local)	99,114	76,451
Death compensation/ Workmen compensation	3,499,802	4,393,780
Printing and stationery	340,043	368,197
Laboratory Supplies	180,000	
Natural Gas (Fixed Charge)	46,859,555	
Medical supplies	1,325,495	1,366,245
Safety materials	383,515	260,152
Other chemicals	28,519,027	29,658,096
Uniform and liveries	5,423,358	4,804,970
General supplies	1,002,486	1,762,627
Local travel	867,855	1,464,137
Transport running expenses	2,149,837	2,188,648
Tax and licenses	875,058	825,147
Cultural activities	299,970	288,245
Transport hire charges	1,370,736	1,855,559
Consultan fees	190,000	2,502
Hardware items	443,945	409,131
Extra duty expense for officer	3,790,058	2,892,480
Total	114,239,714	107,492,317

30.08 Opening work-in-process: Tk. 59,171,355

Particulars	2019-2020		2018-2019	
	Qty.(M.Ton)	Amount (Tk.)	Qty.(M.Ton)	Amount (Tk.)
Ammonia	2,958.30	59,171,355	2,373.95	77,466,736

30.09 Closing work-in-process: TK. 88,080,781

Particulars	2019-2020		2018-2019	
	Qty.(M.Ton)	Amount (Tk.)	Qty.(M.Ton)	Amount (Tk.)
Ammonia	3,507.10	88,080,781	2,958.30	59,171,355

30.10 Opening finished goods: Tk. 453,511,649

Particulars	2019-2020		2018-2019	
	Qty.(M.Ton)	Amount (Tk.)	Qty.(M.Ton)	Amount (Tk.)
Loose Urea	27,343.35	363,977,449	768.70	10,377,450
Bagged Urea	6,395.30	89,534,200	3.00	42,000
	33,738.65	453,511,649	771.70	10,419,450

30.11 Colsing finished goods: Tk. 437,742,478

Particulars	2019-2020		2018-2019	
	Qty.(M.Ton)	Amount (Tk.)	Qty.(M.Ton)	Amount (Tk.)
Loose Urea	25,278.45	336,584,078	27,343.35	363,977,449
Bagged Urea	7,225.60	101,158,400	6,395.30	89,534,200
	32,504.05	437,742,478	33,738.65	453,511,649



31.00 Salary and allowance: Tk. 263,375,600

Particulars	2019-2020	2018-2019
Administration	226,311,876	221,841,533
Sales	37,063,723	38,646,750
Total	263,375,600	260,488,282

32.00 General and administrative expenses: Tk. 313,048,668

Particulars	2019-2020	2018-2019
Audit fee	376,000	136,000
Head office management expenses	180,000,000	201,241,000
Advertisement and promotion expenses	4,933,188	6,916,850
Non-chargeable Honorarium	2,898,209	3,149,964
Board meeting expenses	1,084,710	993,850
Books subscription and publication	95,602	148,271
Contract labor (other)	15,444,218	11,998,575
Cultural activities	500,040	494,442
Depreciation	20,779,420	19,177,180
Educational expenses	366,130	460,389
Entertainment and representation	2,417,633	2,492,635
Games and sports	499,950	597,658
Guest house expenses	1,531,489	2,162,311
Local travel	797,536	1,172,589
Medical supplies	812,493	837,472
Outsourcing service expenses	14,718,502	24,993,775
Natural gas (domestic)	15,450,880	10,513,393
Professional fees	2,496,254	3,238,373
Land Tax/ Realty tax	3,150,050	2,970,376
Religious festival	700,000	697,100
Repairs and maintenance	6,098,211	7,833,972
School expenses 32.01	4,185,779	1,526,896
Stationery and office Supplies	920,607	996,830
Sundry expenses	90,287	97,022
Telephone, telex and postage	771,455	434,313
TICI levy	19,364,000	27,142,000
Training allowance	99,114	76,451
Transport hire charge	1,146,223	1,551,637
Transport running expenses	2,148,889	2,188,648
Uniform and liveries	2,957,115	2,496,864
Welfare expenses	1,463,792	1,242,391
Death compensation/ Workmen compensation	1,749,638	2,196,560
General expenses	175,700	143,291
Subscription and donation	128,700	98,202
Extra duty expense for officer	2,696,854	3,107,760
Total	313,048,668	345,525,041



32.01 School expenses : Tk. 4,185,779

Particulars	2019-2020	2018-2019
Educational expenses	91,533	51,154
Stationery & office supplies	167,262	181,110
Uniform & Liveries	457,050	398,224
Repair & Maintenance	397,148	350,289
Local Travel	98,486	91,394
Cultural Activities	99,990	116,953
Sports & Games	160,050	149,414
Contract Labor	2,671,086	-
Books Subscription and publication	10,622	69,775
Sundry expenses	32,553	118,582
Total	4,185,779	1,526,896

33.00 Selling and distribution expenses: Tk. 31,253,307

Particulars	2019-2020	2018-2019
Variable:		
Contract labor	8,013,257	11,998,575
Handling charges	1,330,002	1,173,981
Fixed:		
BSTI fees	1,725,000	1,725,000
Depreciation	13,852,947	12,784,787
Local travel expenses	205,835	318,357
Medical supplies	72,276	74,498
Sales center expenses	4,413,911	8,137,726
Stationery and office supplies	244,704	264,964
Training expenses	49,557	38,225
Transport running expenses	439,729	497,198
Uniform and liveries	303,481	264,421
Extra duty expense for officer	602,609	899,760
Total	31,253,307	38,177,491

34.00 Interest and financial expenses: Tk. 48,436,370

Particulars	2019-2020	2018-2019
Bank charge and commission	4,205,990	3,739,359
Interest on ADP loan	44,230,380	44,230,380
Total	48,436,370	47,969,739



35.00 Non-operating income: Tk. 419,684,493

Particulars	2019-2020	2018-2019
Penalty money	852,394	2,816,941
Sale of tender form	239,648	436,400
Miscellaneous income	2,945,978	2,358,965
Scap Sale	545,400	
Interest (HB)	3,781,917	2,778,406
Interest on FDR	398,335,384	366,432,087
Bank Interest	12,983,772	12,164,279
Total	419,684,493	386,987,078



ASHUGANJ FERTILIZER AND CHEMICAL COMPANY LIMITED
Ashuganj, Brahmanbaria

Statement of Govt. Loan and Interest Provision on ADP
As at June 30, 2020

Annexure-A

Sl. No.	Received Date (Cr. In Bank A/C)	Total Received	Equity @ 40%	Debt @ 60%	Interest Rate	Duration of Interest	Interest Provided	Remarks
1	18/06/2007	11,500,000	4,600,000	6,900,000	5.00%	12 Month (365 days)		
2	20/08/2007	91,250,000	36,500,000	54,750,000	5.00%	13 Month (365 days)		
3	09/06/2008	199,750,000	79,900,000	119,850,000	5.00%	14 Month (365 days)		
4	30/06/2008	39,000,000	15,600,000	23,400,000	5.00%	15 Month (365 days)		For CD/VAT
5	03/11/2008	21,250,000	8,500,000	12,750,000	5.00%	16 Month (365 days)		
6	22/12/2008	21,250,000	8,500,000	12,750,000	5.00%	17 Month (365 days)		
7	31/03/2009	21,250,000	8,500,000	12,750,000	5.00%	18 Month (365 days)		
8	07/06/2009	114,750,000	45,900,000	68,850,000	5.00%	19 Month (365 days)		
9	30/06/2009	8,500,000	3,400,000	5,100,000	5.00%	20 Month (365 days)		For CD/VAT
10	03/02/2010	135,000,000	54,000,000	81,000,000	5.00%	21 Month (365 days)		
11	10/06/2010	140,500,000	56,200,000	84,300,000	5.00%	22 Month (365 days)		
12	30/06/2010	24,500,000	9,800,000	14,700,000	5.00%	23 Month (365 days)		For CD/VAT
13	26/08/2010	112,800,000	45,120,000	67,680,000	5.00%	24 Month (365 days)		
14	07/12/2010	112,800,000	45,120,000	67,680,000	5.00%	25 Month (365 days)		
15	31/03/2011	112,800,000	45,120,000	67,680,000	5.00%	26 Month (365 days)		
16	23/06/2011	336,000,000	134,400,000	201,600,000	5.00%	27 Month (365 days)		
17	30/06/2011	80,000,000	32,000,000	48,000,000	5.00%	28 Month (365 days)		For CD/VAT
	Total Received	1,582,900,000	633,160,000	949,740,000				
	Less: Refunded of unutilized fund as on 24-11-2013	(108,554,000)	(43,421,600)	(65,132,400)				
	Total	1,474,346,000	589,738,400	884,607,600			44,230,380	

Particulars	Loan (Principal)	Interest	Total loan & Interest
Opening balance as on 1st July 2019	884,607,600	419,575,040	1,304,182,640
Addition during the year	-	44,230,380	44,230,380
Refund during the year	-	-	-
Closing balance as on 30 June, 2020	884,607,600	463,805,420	1,348,413,020

Ashuganj Fertilizer And Chemical Company Limited
Ashugani, Brahmanbaria

Schedule of Fixed Assets
As at June 30, 2020

Annexure-B

S.L. No.	Particulars	Cost			Rate of Dep.	Total as on 30.06.2020	Charged during the year	Adjustment during the year	Total as on 30.06.2020	W.D. Value as on 30-6-2020	
		Balance as on 01.07.19	Addition during the year	Adjustment during the year							
1	2	3	4	5	6	7	8	9	10	11	12
1	Land	17,336,734	-	-	17,336,734	-	-	-	-	-	17,336,734
2	Land development	311,603,715	-	-	311,603,715	-	-	-	-	-	311,603,715
3	Railway siding	30,350,160	-	-	30,350,160	7.50%	30,350,159	-	-	30,350,159	1
4	Building and structures(factory)	2,440,925,731	-	-	2,440,925,731	4%	2,420,988,038	1,176,244	-	2,422,164,282	18,761,449
5	Building and structures(residential)	456,486,095	-	-	456,486,095	2.50%	379,643,233	11,412,152	-	391,055,405	65,430,690
6	Building and structures(office)	142,446,560	-	-	142,446,560	2.50%	139,938,067	232,094	-	140,170,161	2,276,399
7	Plant machinery and equipment	14,916,697,962	249,273,279	-	15,165,971,242	4%	11,553,586,683	217,008,404	-	11,770,595,089	3,395,376,152
8	Mobile equipment	40,254,552	-	-	40,254,552	20%	40,234,512	20,000	-	40,254,512	40
9	Workshop equipment	10,723,254	-	-	10,723,254	10%	10,723,250	-	-	10,723,250	4
10	Furniture and Fixture	19,393,983	474,795	-	19,868,778	10%	17,354,490	437,001	-	17,791,491	2,077,288
11	Office equipment	24,478,366	-	-	24,478,366	12.50%	23,401,527	596,551	-	23,998,078	480,288
12	Laboratory equipment	32,927,907	-	-	32,927,907	12.50%	32,927,906	-	-	32,927,906	1
13	Medical equipment	980,235	-	-	980,235	12.50%	980,234	-	-	980,234	1
14	Inst. Of telephone line and equipment	5,163,598	-	-	5,163,598	12.50%	5,163,597	-	-	5,163,597	1
15	Fire and safety equipment	680,057	-	-	680,057	12.50%	680,056	-	-	680,056	1
16	Office fixed assets	3,222,818	-	-	3,222,818	10%	3,222,759	-	-	3,222,759	59
	Total	18,453,671,726	249,748,074.27	-	18,703,419,800		14,659,194,531	230,883,446	-	14,890,076,977	3,813,342,823

SL. No.	Allocation of depreciation	(%)	2019-2020 Taka	2018-2019 Taka
a	Factory overhead (fixed)	85%	196,250,079	181,117,812
b	General Administrative Expenses	9%	20,779,420	19,177,180
c	Selling and Distribution Expenses	6%	13,852,947	12,784,787
	Total depreciation charged to Profit and Loss A/C (a+b+c)	100%	230,882,446	213,079,778

ASHUGANJ FERTILIZER AND CHEMICAL COMPANY LIMITED

Ashuganj, Brahmanbaria

Schedule of Capital Work-in Progress

As at June 30, 2020

Annexure - C

SL. NO.	CODE NO.	NAME OF MATERIALS	QUANTITY.	AMOUNT (TK.)
1	28-25-12830	Complete Thurst Bearing	1	5,236,009
2	28-25-37910	Differential Pressure Controller	1	2,054,154
3	28-25-37940	Sealing Steam Controller	2	10,914,818
4	28-25-39240	Cylinder	1	9,038,387
5	28-25-71800	Hydrolic Speed Governor		8,511,652
6	28-26-06520	Nozzles H P	1	6,481,041
7	28-26-65400	Ring Retaining Oil	1	42,603,627
8	28-26-66500	Rotor Complete	1	4,389,091
9	28-26-68000	Rotor Complete	1	83,772,075
10	28-26-74450	Seals Labyrinter	2	1,705,353
11	28-26-74820	Seals Labyrinter	1	1,696,895
12	28-26-75200	Seals Labyrinter	2	1,860,780
13	28-26-75500	Seals Labyrinter	1	1,696,895
14	28-26-75960	Labyrinter	1	4,486,630
15	28-27-01250	Turbine Shaft	1	1,389,986
16	28-27-41500	Starter Complete	1	1,539,365
17	28-27-41520	Starter Complete	1	2,501,468
18	29-40-41200	14" N B Y Type Writer	1	1,058,750
19	30-10-12760	Cyclo Drive Reduct	1	2,772,675
20	30-10-42000	Reduce Cyclo Complete	1	1,108,414
21	43-10-04170	Journal Bearing pad	2	19,908,892
22	43-10-12435	Complete Recycle Cooler	1	9,974,105
23	43-10-13010	Coupling Hub	2	7,398,580
24	43-10-13020	Coupling Hub	1	3,253,830
25	43-10-13030	Coupling Hub	1	4,042,416
26	43-10-13040	Coupling Hub	2	6,046,450
27	43-10-13550	Coupling Span	1	2,033,052
28	43-10-13565	Coupling ZTNH	2	2,966,728
29	43-10-135590	Coupling	2	2,124,370
30	43-10-20500	Diaphragam Bundle Complete	1	41,104,977
31	43-10-45180	Housing B Fitted Bolts & Nuts	1	2,839,640
32	43-10-56000	Lubricator	1	1,490,615
33	43-10-89500	Rotor Complete	1	17,555,692
34	43-10-89700	Complete Rotor	1	15,360,854
35	43-10-72200	Screw Pump free Shaft	2	7,312,948
36	43-10-90200	Rotor Complete	1	64,965,028
37	43-10-93500	Rotor Cv1(1st Stage)	1	6,451,274
38	43-10-93700	Rotor Cv1(2nd Stage)	1	5,805,533
39	43-11-57200	Tube Bundle	1	845,522
40	43-20-06800	Block Pump	1	1,209,682
41	43-20-32603	Casing	1	3,583,926
42	43-20-43660	Crankshaft	1	7,351,918
43	43-20-63000	Gear Box	1	12,805,831



44	43-20-72940	Impeller	1	1,660,844
45	43-21-27030	Barn+ Luebbenplunger Pump	1	2,297,448
46	43-21-28250	HP Carbamate Pump	1	5,411,255
47	43-21-73860	Spare for Rotors	1	1,094,935
48	44-20-60490	Spare for Cooler	1	4,450,892
49	44-10-25400	Induction Bolt heater Machine	1	14,274,257
50	44-20-60900	Immersion Hearing Bundle	1	1,777,684
51	44-50-13600	Coupling Complete	1	1,453,376
52	44-50-13710	Central control Tube	1	17,078,158
53	44-50-17400	FD Fan Rotor	1	19,241,959
54	44-50-39000	Rothe Erde Live Ring	1	4,262,968
55	46-10-14075	Maimchaim	1	1,522,824
56	47-10-84200	Screen Tubes	1	30,398,244
57	47-10-91996	Steam Reformer Tube	27	30,306,768
58	48-20-37550	Check Valve	2	3,669,349
59	48-21-52000	Consolidate Safty Valve	1	8,247,830
60	48-30-29620	Disc for Valve PSV1	1	292,230
61	48-30-29660	Disc for Valve PSV2	1	292,230
62	48-30-29680	Disc for Valve PSV1	1	387,810
63	48-30-30505	Disc for Valve	1	516,775
64	55-50-24000	Material For Cooling Tower	1	26,086,108
65	55-50-24500	Material For Cooling Tower	1	26,086,108
66	55-50-25000	Material For Cooling Tower	1	26,086,108
67	55-50-26000	Material For Cooling Tower	1	35,934,178
68	55-50-27000	Material For Cooling Tower	1	35,934,178
69	61-05-15950	Electric Motor	1	192,437
70	61-05-48200	Squiruel Case Induction Motor	1	2,040,450
71	61-10-16750	Manual Loading Station	2	486,786
72	61-10-34860	Vibration Motor	2	413,600
73	66-25-49300	Magna Corrater Master	1	1,373,532
74	66-30-33500	Logix 5563 Processors	1	2,337,783
75	66-70-75500	Weight Bridge	1	1,227,438
76	66-80-73850	Techometer with Spring	2	636,836
77	93-50-17805	Fire Clay Cover Brick	308	5,759,327
78	93-50-17836	Fire Clay Cover Brick	20336	16,598,201
			Total Taka :	<u>771,080,833</u>



ASHUGANJ FERTILIZER AND CHEMICAL COMPANY LIMITED

Ashuganj, Brahmanbaria

Schedule of Store-in-Transit

As at June 30, 2020

Annexure - D

SL. #	PO #	DATE	NAME OF MATERIALS	AMOUNT (Tk.)
1	3883	25-10-2017	Repair of 3rd Stage Rotor of Syn Gas Compressor	44,225
2	3904	15-05-2018	Ammonia storage Tank base Heater system Equipment	17,615,760
3	3918	02-12-2018	Flow meter of urea Plant	5,100,283
4	3941	24-02-2019	Repair of 1st & 2nd Stage Syn Gas Compressor	48,913
5	3946	16-03-2019	Spares parts for syn Gas Compressor Drive Turbine	6,535,294
6	3951	20-03-2019	Spares Parts for process Air compressor	22,719
7	3956	27-03-2019	Spares parts for Turbo Gear Unit	47,983
8	3958	13-04-2019	Spares Parts for River Water Intake Pump	12,113
9	3959	16-04-2019	Monitoring system for CO2 Compressor & Turbine	1,316,637
10	3964	14-05-2019	Seal steam Controller of alternator condensing turbine	8,275
11	3966	14-05-2019	Spares Parts for process Air compressor Drive turbine	32,368
12	3969	16-05-2019	Spares Parts for Lube Oil & HP Seal Oil Pump	1,495,171
13	3973	19-05-2019	Spares Parts for process Air compressor	3,687,797
14	3979	07-08-2019	Spares Parts for Co2 Gas Compressor	58,476
15	3981	14-08-2019	Spares Parts for Ammonia Compressor	13,792
16	3983	03-09-2019	Bonnetless Back seat BW Type Alloy Steel Gate Valve	19,288
17	3985	18-09-2019	Agreement	149,023,656
18	3987	23-09-2019	Spares parts of syn Gas Compressor Drive HP Turbine	239,537
19	3990	08-10-2019	Spares Parts for HP Ammonia & b HP Carbamate Pump	13,140
20	3992	28-10-2019	Defferent Types of Cyclodrive for Conveyor Belts	3,212,657
21	3993	28-10-2019	Delta Prossure switch for Ammonia, Urea & b Utility Plant	20,484
22	3994	12-11-2019	Spares Parts for Boiler Feed Water Pump	60,663
23	3996	02-12-2019	Spares parts of syn Gas Compressor Drive HP Turbine	35,930
24	3998	09-01-2020	Ins.commi.of Multichannel papaerless Colour Recorder	29,300
25	4000	01-02-2020	Ins. & commi.of Side Wall Tubes Of sne Boiler	1,311,707
26	4001	01-02-2020	Spares Parts for Cooling Tower Fan	55,675
27	4002	08-02-2020	Supply of Spares gasket for plate type cooler	16,986
28	4004	19-02-2020	Sewing Machine & its Spares	8,560
29	4006	01-03-2020	Lube Oil pump for HP Ammonia Pump	7,413
30	4007	02-03-2020	Cation & Anion Exchange Resin	33,680
31	4008	03-03-2020	Accessories for Emergency Shutdown Valve	13,229
32	4010	16-04-2020	Mounting Acces.of Burner Manage.Sys	38,431
33	4011	20-05-2020	Spares Parts for Ammonia Refrigeration Compressor	7,372
34	4012	01-06-2020	Supply for Ethylene Glycol	5,434
Total Tk.				190,192,945



ASHUGANJ FERTILIZER AND CHEMICAL COMPANY LIMITED
Ashugani, Brahmanbaria

Schedule of Advance Income Tax
As at June 30, 2020

Annexure - E

Assessment year	Income Tax Demanded	Advance Tax paid with year of adjustment	Tax paid against Assessment	Adjustment of Tax at source with year	Year	Deduction of Tax at source	Balance of Tax payable	Balance of unadjusted advance Tax	Balance of unadjusted TDS
2006-2007	55,386,461	-	34,576,836	20,809,625	2006-07	20,809,625	-	2,298,164	-
2007-2008	8,036,214	-	39,644,208	18,172,348	2007-08	18,172,348	-	49,780,342	-
2008-2009	48,577,376	-	29,000,000	17,172,310	2008-09	17,172,310	2,405,066	-	-
2009-2010	-	532,846,197	-	-	-	20,626,887	599,545,000	532,846,197	20,626,887
2010-2011	-	610,000,000	-	-	-	28,707,685	654,234,000	610,000,000	28,707,685
2011-2012	-	259,080,396	-	-	-	36,988,474	296,222,000	259,080,396	36,988,474
2012-2013	-	723,602,885	-	-	-	48,016,917	774,825,000	723,602,885	48,016,917
2013-2014	-	851,325,944	-	-	-	80,706,034	957,461,000	851,325,944	80,706,034
2014-2015	-	380,370,261	-	-	-	79,693,769	483,067,000	380,370,261	79,693,769
2015-2016	-	153,642,173	-	-	-	80,460,952	245,808,000	153,642,173	80,460,952
2016-2017	-	265,033,608	-	-	-	72,062,935	353,951,000	265,033,608	72,062,935
2017-2018	-	10,000,000	-	-	-	59,989,839	-	10,000,000	59,989,839
2018-2019	-	-	-	-	-	38,485,776	266,612	-	38,485,776
2019-2020	-	-	-	-	-	37,163,192	12,189,239	-	37,163,192
2020-2021	-	-	-	-	-	42,718,974	17,953,602	-	42,718,974
Total	112,000,051	3,785,901,464	103,221,044	56,154,283	-	681,775,717	4,397,927,519	3,837,979,970	625,621,434

ASHUGANJ FERTILIZER AND CHEMICAL COMPANY LIMITED
ASHUGANJ, BRAMANBARIA

SCHEDULE OF FDR
AS AT 30 TH JUNE, 2020

Annexure-F

Sl. No.	Name of Bank with Branch	FDR.No	Date of Issue	Rate of Interest	Maturity Date	Opening Balance	Addition during the year	Encashment	Total	Interest Received of the year	Interest Receivable of the year	Total Interest during the year	Advance Tax	Bank charge and Excise duty	Closing Balance
1	2	3	4	5	6	7	8	9	10=(7+8-9)	11	12	13=(11+12)	14	15	16=(10+12)
1	Janata Bank Ltd Dikusha Cor.Br.	063/711	20.07.2016	6%	20.07.2019	50,000,000	-	50,000,000	-	156,157	-	156,157	300,000	37,000	-
2	Janata Bank Ltd Dikusha Cor.Br.	806/454	31.08.2014	7%	31.08.2020	50,000,000	-	-	50,000,000	501,364	2,916,667	3,418,031	300,000	12,000	52,916,667
3	Janata Bank Ltd Dikusha Cor.Br.	821/469	24.09.2014	7%	24.09.2020	50,000,000	-	-	50,000,000	698,624	2,687,159	3,385,783	300,000	12,000	52,687,159
4	Janata Bank Ltd Dikusha Cor.Br.	081/729	29.09.2016	7%	28.09.2020	50,000,000	-	-	50,000,000	731,501	2,648,908	3,380,409	300,000	12,000	52,648,908
5	Janata Bank Ltd AFCLL, BR.	472/1900	29.09.2014	7%	29.03.2021	20,000,000	-	-	20,000,000	945,168	359,563	1,304,731	184,928	12,000	20,359,563
6	Janata Bank Ltd Dikusha Cor.Br.	822/470	30.09.2014	7%	30.09.2020	50,000,000	-	-	50,000,000	747,940	2,629,782	3,377,722	300,000	12,000	52,629,782
7	Janata Bank Ltd AFCLL, BR.	411/701	31.10.2011	7%	31.10.2020	40,000,000	-	-	40,000,000	801,500	1,866,667	2,668,167	239,931	11,460	41,866,667
8	Janata Bank Ltd AFCLL, BR.	373/663	1.11.2009	6%	1.11.2019	10,000,000	-	10,000,000	-	201,471	-	201,471	59,928	24,000	-
9	Janata Bank Ltd Dikusha Cor.Br.	837/485	20.11.2014	5%	20.11.2018	-	-	-	-	-	-	-	-	-	-
10	Janata Bank Ltd Dikusha Cor.Br.	283/631	29.11.2015	5%	29.11.2018	-	-	-	-	-	-	-	-	-	-
11	Janata Bank Ltd Dikusha Cor.Br.	124/729	30.11.2011	6%	30.11.2019	100,000,000	-	100,000,000	-	2,498,621	-	2,498,621	600,000	37,000	-
12	Janata Bank Ltd AFCLL, BR.	414/703	11.12.2011	6%	11.12.2019	40,000,000	-	40,000,000	-	1,071,058	-	1,071,058	239,928	12,000	-
13	Janata Bank Ltd AFCLL, BR.	212/757	13.12.2012	6%	13.12.2019	50,000,000	-	50,000,000	-	1,354,660	-	1,354,660	299,850	25,000	-
14	Janata Bank Ltd Ashuganj, BR.	386/956	13.12.2011	6%	13.12.2019	20,000,000	-	20,000,000	-	542,464	-	542,464	120,000	24,863	-
15	Janata Bank Ltd Tan Bazar Br.	422/906	13.12.2011	5%	13.12.2018	-	-	-	-	-	-	-	-	-	-
16	Janata Bank Ltd Bhatrob Br.	457804	17.12.2012	6%	17.12.2019	10,000,000	-	10,000,000	-	229,267	-	229,267	55,146	24,000	-
17	Janata Bank Ltd Dikusha Cor.Br.	291/639	21.12.2015	6%	21.12.2019	50,000,000	-	50,000,000	-	1,421,914	-	1,421,914	300,000	37,000	-
18	Janata Bank Ltd Narsingdi Br.	261/612	24.12.2014	6%	24.12.2019	20,000,000	-	20,000,000	-	578,629	-	578,629	120,000	12,873	-
19	Janata Bank Ltd Dikusha Cor.Br.	469/217	26.12.2012	6%	26.12.2019	50,000,000	-	50,000,000	-	1,463,010	-	1,463,010	300,000	37,000	-
20	Janata Bank Ltd B-Baria Br.	156/513	26.12.2011	6%	26.12.2019	20,000,000	-	20,000,000	-	585,204	-	585,204	120,000	24,000	-
21	Janata Bank Ltd Dikusha Cor.Br.	387/140	26.12.2011	6%	26.12.2019	50,000,000	-	50,000,000	-	1,463,010	-	1,463,010	300,000	37,000	-
22	Janata Bank Ltd AFCLL, BR.	417/705	27.12.2011	6%	27.12.2019	20,000,000	-	20,000,000	-	588,492	-	588,492	120,000	12,000	-
23	Janata Bank Ltd Dikusha Cor.Br.	51006/748	28.12.2016	6%	28.12.2019	80,000,000	-	80,000,000	-	2,367,117	-	2,367,117	480,000	25,000	-
24	Janata Bank Ltd Bhatrob Br.	916/553	29.12.2011	6%	29.12.2019	20,000,000	-	20,000,000	-	595,067	-	595,067	120,000	22,000	-



25	Janata Bank Ltd. AFCCL BR.	332/960	09.02.2016	7%	09.02.2021	50,000,000							1,985,618	1,367,487	3,353,103	325,000	12,000	51,367,487
26	Janata Bank Ltd. Dikusha Cor. Br.	845/393	09.02.2014	7%	09.02.2021	200,000,000							7,942,472	5,469,946	13,412,418	1,300,000	25,000	205,469,946
	Janata Bank Ltd. Dikusha Cor. Br.	871/519	09.02.2015	7%	09.02.2020	50,000,000	50,000,000						2,798,118	-	2,798,118	406,250	37,000	-
28	Janata Bank Ltd. Ashuganj, BR.	871/194	11.02.2016	7%	11.02.2021	50,000,000							2,003,426	1,348,361	3,351,787	325,000	12,863	51,348,361
29	Janata Bank Ltd. AFCCL BR.	029/771	19.02.2013	7%	19.02.2021	20,000,000							829,864	508,744	1,338,608	130,000	12,000	20,508,744
30	Janata Bank Ltd. Ashuganj, BR.	873/196	28.02.2016	7%	28.02.2021	50,000,000							2,154,796	1,185,793	3,340,589	325,000	12,863	51,185,793
31	Janata Bank Ltd. Dikusha Cor. Br.	014/662	29.02.2016	7%	28.02.2021	100,000,000							4,327,400	2,352,460	6,679,860	650,000	25,000	102,352,460
32	Janata Bank Ltd. AFCCL BR.	380/670	01.03.2010	7%	01.03.2021	10,000,000							432,740	233,334	666,074	65,000	2,500	10,233,334
33	Janata Bank Ltd. Tan Bazar Br.	381/872	02.03.2009	7%	02.09.2020	10,000,000							434,521	214,891	649,412	65,000	2,500	10,214,891
34	Janata Bank Ltd. AFCCL BR.	351/641	03.03.2008	7%	03.03.2021	10,000,000							436,302	229,509	665,811	65,000	2,500	10,229,509
35	Janata Bank Ltd. AFCCL BR.	368/658	04.03.2009	7%	04.03.2021	10,000,000							438,083	227,596	665,679	65,000	2,500	10,227,596
36	Janata Bank Ltd. Bharob Br.	838/1000	08.03.2015	6%	08.03.2019	-							-	-	-	-	-	-
37	Janata Bank Ltd. AFCCL BR.	374/664	20.12.2009	7%	20.12.2020	10,000,000							630,411	19,536	649,947	65,000	2,500	10,019,536
38	Janata Bank Ltd. AFCCL BR.	354/644	24.06.2008	6%	24.06.2019	-							-	-	-	-	-	-
39	Janata Bank Ltd. AFCCL BR.	393/683	28.12.2010	7%	28.06.2020	10,000,000							644,658	-	644,658	65,000	14,845	-
40	Sonali Bank Ltd. AFCCL BR.	597499	24.09.2014	5%	24.09.2018	-							-	-	-	-	-	-
41	Sonali Bank Ltd. AFCCL BR.	416413	25.04.2013	6%	25.10.2019	20,000,000							381,368	-	381,368	120,000	24,000	-
42	Sonali Bank Ltd. AFCCL BR.	597506	11.11.2014	7%	11.11.2020	30,000,000							655,888	1,241,394	1,897,282	180,000	12,000	31,241,394
43	Sonali Bank Ltd. AFCCL BR.	597564	10.12.2015	6%	10.12.2019	30,000,000							798,902	-	798,902	180,000	24,000	-
44	Sonali Bank Ltd. AFCCL BR.	597454	15.12.2013	6%	15.12.2019	20,000,000							549,040	-	549,040	120,000	24,000	-
45	Sonali Bank Ltd. AFCCL BR.	89969	26.12.2007	6%	26.12.2019	10,000,000							292,602	-	292,602	60,000	24,000	-
46	Sonali Bank Ltd. AFCCL BR.	177384	29.12.2011	7%	29.12.2020	100,000,000							2,975,335	3,285,520	6,260,855	600,000	-	103,285,520
47	Sonali Bank Ltd. AFCCL BR.	208476	30.12.2012	6%	30.12.2019	20,000,000							598,355	-	598,355	120,000	12,000	-
48	Sonali Bank Ltd. AFCCL BR.	597595	04.01.2017	7%	04.01.2021	20,000,000							614,793	635,793	1,250,586	120,000	12,000	20,635,793
49	Sonali Bank Ltd. AFCCL BR.	597513	07.01.2015	7%	07.01.2021	50,000,000							1,561,640	1,562,842	3,124,482	300,000	12,000	51,562,842
50	Sonali Bank Ltd. AFCCL BR.	597597	08.01.2017	7%	08.01.2021	100,000,000							3,139,719	3,107,924	6,247,643	600,000	25,000	103,107,924
51	Sonali Bank Ltd. AFCCL BR.	597598	08.01.2017	7%	08.01.2021	100,000,000							3,139,719	3,107,924	6,247,643	600,000	25,000	103,107,924
52	Sonali Bank Ltd. AFCCL BR.	597599	08.01.2017	6%	08.01.2021	100,000,000							3,139,719	2,868,853	6,008,572	600,000	25,000	102,868,853
53	Sonali Bank Ltd. AFCCL BR.	597469	28.01.2014	7%	28.01.2021	40,000,000							1,387,395	1,101,093	2,488,488	240,000	12,000	41,101,093
54	Sonali Bank Ltd. AFCCL BR.	597574	07.02.2016	6%	07.02.2020	70,000,000							2,543,010	-	2,543,010	420,000	50,000	-
55	Sonali Bank Ltd. AFCCL BR.	177381	20.11.2011	6%	20.02.2020	50,000,000							1,923,285	-	1,923,285	300,000	50,000	-
56	Sonali Bank Ltd. AFCCL BR.	1347241	26.02.2005	6%	26.02.2020	20,000,000							789,040	-	789,040	120,000	24,000	-
57	Sonali Bank Ltd. AFCCL BR.	89984	24.03.2008	6%	24.03.2021	10,000,000							437,260	162,296	599,556	60,000	12,000	10,162,296



58	Sonati Bank Ltd., AFCCCL BR	1347213	25.03.2004	6%	25.03.2021	15,000,000		15,000,000	658,356	240,984	899,340	90,000	12,000	15,240,984
59	Bangladesh Krishi Bank, Local office BR	643/026	11.01.2017	6%	11.07.2019	100,000,000		100,000,000	164,368	-	164,368	600,000	50,000	-
60	Bangladesh Krishi Bank, Forashganj BR	236/446	23.10.2014	5%	23.07.2018				-	-	-	-	25,000	-
61	Bangladesh Krishi Bank, Forashganj BR	304/514	10.02.2016	6%	10.08.2019	100,000,000		100,000,000	5,532,520	-	5,532,520	1,087,500	50,000	-
62	Bangladesh Krishi Bank, Ashuganj BR	593890	08.09.2009	7%	08.09.2020	10,000,000		10,000,000	113,424	568,033	681,457	60,000	12,000	10,568,033
63	Bangladesh Krishi Bank, Ashuganj BR	593891	08.09.2009	7%	09.09.2020	10,000,000		10,000,000	113,424	568,033	681,457	60,000	12,000	10,568,033
64	Bangladesh Krishi Bank, B-Bara BR	594348	27.09.2010	7%	27.09.2020	10,000,000		10,000,000	144,657	531,694	676,351	60,000	12,000	10,531,694
65	Bangladesh Krishi Bank, Local office BR	032/184	30.09.2014	7%	30.09.2020	50,000,000		50,000,000	747,940	2,629,782	3,377,722	300,000	25,000	52,629,782
66	Bangladesh Krishi Bank, Forashganj BR	693/804	08.10.2003	7%	08.10.2020	10,000,000		10,000,000	162,739	510,656	673,395	60,000	12,000	10,510,656
67	Bangladesh Krishi Bank, B-Bara BR	616126	09.10.2011	5%	09.10.2018				-	-	-	-	-	-
68	Bangladesh Krishi Bank, Local office BR	049/184	20.10.2014	7%	20.10.2020	50,000,000		50,000,000	912,324	2,438,525	3,350,849	300,000	25,000	52,438,525
69	Bangladesh Krishi Bank, Forashganj BR	237/447	23.10.2014	5%	23.10.2018				-	-	-	-	-	-
70	Bangladesh Krishi Bank, Shantol BR	616451	24.10.2011	7%	24.10.2020	20,000,000		20,000,000	378,080	960,110	1,338,190	120,000	12,000	20,960,110
71	Bangladesh Krishi Bank, B-Bara BR	3764	26.10.2014	7%	26.10.2020	20,000,000		20,000,000	384,656	952,460	1,337,116	120,000	12,000	20,952,460
72	Bangladesh Krishi Bank, B-Bara BR	3765	26.10.2014	7%	26.10.2020	20,000,000		20,000,000	384,656	952,460	1,337,116	120,000	12,000	20,952,460
73	Bangladesh Krishi Bank, Bharob Bazar BR	660787	29.10.2014	7%	29.10.2020	20,000,000		20,000,000	394,519	940,984	1,335,503	120,000	12,000	20,940,984
74	Bangladesh Krishi Bank, Bharob Bazar BR	569702	01.11.2011	5%	01.11.2018				-	-	-	-	-	-
75	Bangladesh Krishi Bank, Boroshagar BR	23805	23.11.2014	5%	23.11.2018				-	-	-	-	-	-
76	Bangladesh Krishi Bank, Shantol BR	616491	13.12.2012	6%	13.12.2019	20,000,000		20,000,000	542,464	-	542,464	120,000	24,000	-
77	Bangladesh Krishi Bank, Bharob Bazar BR	661100	15.12.2015	6%	15.12.2019	50,000,000		50,000,000	1,372,599	-	1,372,599	300,000	50,000	-
78	Bangladesh Krishi Bank, Boroshagar BR	23789	15.12.2013	6%	15.12.2019	20,000,000		20,000,000	549,040	-	549,040	120,000	36,248	-
79	Bangladesh Krishi Bank, Bharob Bazar BR	658918	26.12.2012	6%	26.12.2019	10,000,000		10,000,000	292,602	-	292,602	60,000	24,000	-
80	Bangladesh Krishi Bank, Bharob Bazar BR	659863	26.12.2013	6%	26.12.2019	10,000,000		10,000,000	292,602	-	292,602	60,000	24,000	-
81	Bangladesh Krishi Bank, Bharob Bazar BR	569706	27.12.2011	6%	27.12.2019	10,000,000		10,000,000	294,246	-	294,246	60,000	12,000	-
82	Bangladesh Krishi Bank, Sudhirganj BR	605730	28.12.2010	6%	28.12.2019	20,000,000		20,000,000	591,780	-	591,780	120,000	12,000	-
83	Bangladesh Krishi Bank, Forashganj BR	298/508	30.12.2015	6%	30.12.2019	50,000,000		50,000,000	1,495,887	-	1,495,887	300,000	25,000	-
84	Bangladesh Krishi Bank, B-Bara BR	1912	12.01.2017	7%	12.01.2021	50,000,000		50,000,000	1,736,303	1,635,246	3,371,549	325,000	25,000	51,635,246
85	Bangladesh Krishi Bank, Forashganj BR	345/555	23.01.2017	7%	23.07.2020	100,000,000		100,000,000	3,668,497	2,841,531	6,510,028	650,000	25,000	102,841,531
86	Bangladesh Krishi Bank, Ashuganj BR	225495	24.01.2017	7%	24.01.2021	50,000,000		50,000,000	1,843,153	1,520,492	3,363,645	325,000	25,000	51,520,492
87	Bangladesh Krishi Bank, Local office BR	659/041	26.01.2017	7%	26.01.2021	100,000,000		100,000,000	3,721,921	3,002,733	6,724,654	650,000	25,000	103,002,733
88	Bangladesh Krishi Bank, Forashganj BR	615656	26.01.2011	7%	26.01.2021	20,000,000		20,000,000	744,385	600,547	1,344,932	130,000	12,000	20,600,547
89	Bangladesh Krishi Bank, Forashganj BR	566971	29.01.2009	7%	29.01.2021	10,000,000		10,000,000	377,535	294,536	672,071	65,000	12,000	10,294,536
90	Bangladesh Krishi Bank, Forashganj BR	566972	29.01.2009	7%	29.01.2021	10,000,000		10,000,000	377,535	294,536	672,071	65,000	12,000	10,294,536

91	Bangladesh Krishi Bank, B-Baria BR.	511707	01.02.2003	7%	01.02.2021	10,000,000		10,000,000	382,877	288,798	671,675	65,000	12,000	10,288,798
92	Bangladesh Krishi Bank, B-Baria BR.	656142	01.02.2012	7%	01.02.2021	20,000,000		20,000,000	763,754	577,596	1,343,350	130,000	12,000	20,577,596
93	Bangladesh Krishi Bank, B-Baria BR.	656143	01.02.2012	7%	01.02.2021	20,000,000		20,000,000	763,754	577,596	1,343,350	130,000	12,000	20,577,596
94	Bangladesh Krishi Bank, B-Baria Bazar BR.	569709	01.02.2012	7%	01.02.2021	20,000,000		20,000,000	763,754	577,596	1,343,350	130,000	12,000	20,577,596
95	Bangladesh Krishi Bank, Copmatipur BR.	1729	03.02.2019	7%	03.02.2021	20,000,000		20,000,000	772,878	569,946	1,342,824	130,000	12,000	20,569,946
96	Bangladesh Krishi Bank, Forashganj BR.	279/1869	03.02.2005	7%	03.02.2021	10,000,000		10,000,000	386,439	284,973	671,412	65,000	12,000	10,284,973
97	Bangladesh Krishi Bank, B-Baria Bazar BR.	503861	05.02.2009	7%	05.02.2021	10,000,000		10,000,000	390,001	281,148	671,149	65,000	12,000	10,281,148
98	Bangladesh Krishi Bank, B-Baria Bazar BR.	503862	05.02.2009	7%	05.02.2021	10,000,000		10,000,000	390,001	281,148	671,149	65,000	12,000	10,281,148
99	Bangladesh Krishi Bank, B-Baria BR.	656931	18.02.2013	7%	18.02.2021	10,000,000		10,000,000	413,151	256,285	669,436	65,000	12,000	10,256,285
100	Bangladesh Krishi Bank, B-Baria Bazar BR.	503877	24.08.2009	7%	24.02.2021	10,000,000		10,000,000	423,836	244,809	668,645	65,000	12,000	10,244,809
101	Bangladesh Krishi Bank, B-Baria Bazar BR.	503878	24.08.2009	7%	24.02.2021	10,000,000		10,000,000	423,836	244,809	668,645	65,000	12,000	10,244,809
102	Bangladesh Krishi Bank, Ashuganj BR.	511552	02.03.2008	7%	02.03.2021	10,000,000		10,000,000	434,521	231,421	665,942	65,000	12,000	10,231,421
103	Bangladesh Krishi Bank, Forashganj BR.	584252	02.03.2010	7%	02.03.2021	10,000,000		10,000,000	434,521	231,421	665,942	65,000	12,000	10,231,421
104	Bangladesh Krishi Bank, Forashganj BR.	584253	02.03.2010	7%	02.03.2021	10,000,000		10,000,000	434,521	231,421	665,942	65,000	12,000	10,231,421
105	Bangladesh Krishi Bank, Forashganj BR.	584254	02.03.2010	7%	02.03.2021	10,000,000		10,000,000	434,521	231,421	665,942	65,000	12,000	10,231,421
106	Bangladesh Krishi Bank, Forashganj BR.	584255	02.03.2010	7%	02.03.2021	10,000,000		10,000,000	434,521	231,421	665,942	65,000	12,000	10,231,421
107	Bangladesh Krishi Bank, B-Baria Bazar BR.	503866	08.03.2009	7%	08.03.2021	10,000,000		10,000,000	445,206	219,946	665,152	65,000	12,000	10,219,946
108	Bangladesh Krishi Bank, B-Baria Bazar BR.	569488	10.03.2010	7%	10.03.2021	10,000,000		10,000,000	448,768	216,121	664,889	65,000	12,000	10,216,121
109	Bangladesh Krishi Bank, Bishaw Road BR.	615877	18.03.2013	7%	18.03.2021	10,000,000		10,000,000	463,014	200,820	663,834	65,000	2,500	10,200,820
110	Bangladesh Krishi Bank, B-Baria BR.	511711	19.03.2005	7%	19.03.2021	10,000,000		10,000,000	464,795	198,908	663,703	65,000	12,000	10,198,908
111	Bangladesh Krishi Bank, Ashuganj BR.	399601	20.03.2001	7%	20.03.2021	20,000,000		20,000,000	933,152	393,990	1,327,142	130,000	12,000	20,393,990
112	Bangladesh Krishi Bank, Ashuganj BR.	399602	20.03.2001	7%	20.03.2021	20,000,000		20,000,000	933,152	393,990	1,327,142	130,000	12,000	20,393,990
113	Bangladesh Krishi Bank, B-Baria Bazar BR.	364540	22.03.2001	7%	22.03.2021	10,000,000		10,000,000	470,138	193,170	663,308	65,000	12,000	10,193,170
114	Bangladesh Krishi Bank, B-Baria BR.	367382	25.03.2001	7%	25.03.2021	10,000,000		10,000,000	475,480	187,432	662,912	65,000	12,000	10,187,432
115	Bangladesh Krishi Bank, B-Baria BR.	656950	27.03.2013	7%	27.03.2021	10,000,000		10,000,000	479,042	183,607	662,649	65,000	12,000	10,183,607
116	Bangladesh Krishi Bank, B-Baria Bazar BR.	414965	29.03.2004	7%	29.03.2021	5,000,000		5,000,000	241,302	89,891	331,193	32,500	2,500	5,089,891
117	Bangladesh Krishi Bank, B-Baria Bazar BR.	455/578	31.03.2002	7%	31.03.2021	10,000,000		10,000,000	486,165	175,957	662,122	65,000	12,000	10,175,957
118	Bangladesh Krishi Bank, B-Baria Bazar BR.	569489	10.03.2010	7%	10.09.2020	10,000,000		10,000,000	612,603	40,164	652,767	65,000	12,000	10,040,164
119	Bangladesh Krishi Bank, B-Baria Bazar BR.	503857	24.12.2008	7%	24.06.2021	10,000,000		10,000,000	637,535	13,388	650,923	65,000	12,000	10,013,388
120	Bangladesh Krishi Bank, Local office BR.	832/941	29.12.2009	6%	29.06.2019	-		-	-	-	-	-	-	-
121	Bangladesh Krishi Bank, Local office BR.	833/942	29.12.2009	6%	29.06.2019	-		-	-	-	-	-	-	-
122	Bangladesh Krishi Bank, Local office BR.	590834/943	29.12.2009	7%	29.12.2020	10,000,000		10,000,000	646,439	-	646,439	65,000	27,000	-
123	Bangladesh Krishi Bank, Local office BR.	590834/944	29.12.2009	7%	29.12.2020	10,000,000		10,000,000	646,439	-	646,439	65,000	27,000	-



124	Bangladesh Krishi Bank Local office BR.	590834/9445	29.12.2009	7%	29.12.2020	10,000,000		10,000,000								646,439	65,000	27,000	-
125	Bangladesh Krishi Bank Local office BR.	590834/9446	29.12.2009	7%	29.12.2020	10,000,000		10,000,000								646,439	65,000	27,000	-
126	Basic Bank Ltd. Moulvibazar Br.	788/018-28	06.10.2013	5%	06.10.2018	-		-								-			-
127	Basic Bank Ltd. Babu Bazar Br.	31515	11.10.2009	5%	11.10.2018	-		-								-			-
128	Basic Bank Ltd. Narsingdi BR.	354/918	13.10.2011	7%	13.10.2019	50,000,000		50,000,000								854,789	300,000	25,000	52,505,465
129	Basic Bank Ltd. Narsingdi BR.	532/091	04.11.2012	5%	04.11.2018	-		-								-			-
130	Basic Bank Ltd. Moulvibazar Br.	6437	04.11.2009	5%	04.11.2018	-		-								-			-
131	Basic Bank Ltd. Moulvibazar Br.	6440	30.11.2009	6%	30.11.2019	20,000,000		20,000,000								499,725	120,000	24,000	-
132	Basic Bank Ltd. Moulvibazar Br.	6441	08.12.2009	6%	08.12.2019	30,000,000		30,000,000								789,039	180,000	24,000	-
133	Basic Bank Ltd. Moulvibazar Br.	333/018-01	13.12.2012	6%	13.12.2019	20,000,000		20,000,000								542,464	120,000	24,000	-
134	Basic Bank Ltd. Narsingdi BR.	567/918/32	20.12.2012	6%	20.12.2019	30,000,000		30,000,000								848,217	180,000	24,000	-
135	Basic Bank Ltd. Bongshat BR.	160/862	24.12.2006	6%	24.12.2019	10,000,000		10,000,000								289,315	60,000	14,500	-
136	Basic Bank Ltd. Moulvibazar Br.	812/018-01	26.12.2013	6%	26.12.2019	50,000,000		50,000,000								1,463,010	300,000	37,000	-
137	Basic Bank Ltd. Narsingdi BR.	954/918-62	09.01.2014	7%	09.01.2021	50,000,000		50,000,000	50,000,000							1,663,935	312,500	12,000	51,663,935
138	Basic Bank Ltd. Shantinagar BR.	171/715	12.01.2003	7%	12.01.2021	10,000,000		10,000,000	10,000,000							327,050	65,000	12,000	10,327,050
139	Basic Bank Ltd. Shantinagar BR.	172/726	12.01.2003	7%	12.01.2021	10,000,000		10,000,000	10,000,000							327,050	65,000	12,000	10,327,050
140	Basic Bank Ltd. Narsingdi BR.	273/267	19.01.2009	7%	19.01.2021	20,000,000		20,000,000	20,000,000							627,323	130,000	12,000	20,627,323
141	Basic Bank Ltd. Moulvibazar Br.	817/018-01	22.01.2014	7%	22.01.2021	50,000,000		50,000,000	50,000,000							1,539,618	325,000	12,000	51,539,618
142	Basic Bank Ltd. Moulvibazar Br.	818/018-01	22.01.2014	7%	22.01.2021	50,000,000		50,000,000	50,000,000							1,539,618	325,000	12,000	51,539,618
143	Basic Bank Ltd. Dilkusha BR.	967/518-01	23.01.2019	7%	23.01.2021	20,000,000		20,000,000	20,000,000							612,022	130,000	12,000	20,612,022
144	Basic Bank Ltd. Bongshat BR.	329/618-01	24.01.2011	7%	24.01.2021	20,000,000		20,000,000	20,000,000							733,700	130,000	12,000	20,627,323
145	Basic Bank Ltd. Bongshat BR.	401/618	24.01.2012	7%	24.01.2021	50,000,000		50,000,000	50,000,000							1,843,153	325,000	12,000	51,539,618
146	Basic Bank Ltd. Bongshat BR.	275/618-01	28.01.2009	7%	28.01.2021	30,000,000		30,000,000	20,000,000							751,508	130,000	12,000	20,592,897
147	Basic Bank Ltd. Moulvibazar Br.	253/618-01	02.02.2012	7%	02.02.2021	50,000,000		50,000,000	50,000,000							1,434,427	325,000	25,000	51,434,427
148	Basic Bank Ltd. Bongshat BR.	582/618-01	05.02.2013	7%	05.02.2021	20,000,000		20,000,000	20,000,000							562,296	130,000	12,000	20,562,296
149	Basic Bank Ltd. Narsingdi BR.	276/268	08.02.2009	7%	08.02.2021	20,000,000		20,000,000	20,000,000							550,820	130,000	12,000	20,550,820
150	Basic Bank Ltd. Tan Bazar BR.	15099	14.02.2010	7%	14.02.2021	20,000,000		20,000,000	20,000,000							1,339,925	130,000	12,000	20,527,869
151	Basic Bank Ltd. Tan Bazar BR.	006/248	16.02.2006	7%	16.02.2021	30,000,000		30,000,000	30,000,000							780,328	195,000	12,000	30,780,328
152	Basic Bank Ltd. Moulvibazar Br.	411/402	17.02.2009	7%	17.02.2021	30,000,000		30,000,000	30,000,000							774,591	195,000	12,000	30,774,591
153	Basic Bank Ltd. Dilkusha BR.	977/518-01	17.02.2019	7%	17.02.2021	30,000,000		30,000,000	30,000,000							774,591	195,000	12,000	30,774,591
154	Basic Bank Ltd. Narsingdi BR.	191/187	19.02.2006	7%	19.02.2021	20,000,000		20,000,000	20,000,000							508,744	130,000	12,000	20,508,744
155	Basic Bank Ltd. Bongshat BR.	086/788	19.02.2006	7%	19.02.2021	30,000,000		30,000,000	30,000,000							763,115	195,000	12,000	30,763,115
156	Basic Bank Ltd. Bongshat BR.	173/875	26.02.2007	7%	26.02.2021	30,000,000		30,000,000	30,000,000							722,951	195,000	12,000	30,722,951



157	Basic Bank Ltd. Moulovi bazar. Br	41/2/403	26.02.2009	7%	26.02.2021	30,000,000				30,000,000	1,282,193	722,951	2,005,144	195,000	12,000	30,722,951
158	Basic Bank Ltd. Babu Bazar Br.	524/318-01	01.03.2010	7%	01.03.2021	10,000,000				10,000,000	432,740	233,334	666,074	65,000	12,000	10,233,334
159	Basic Bank Ltd. Babu Bazar Br.	525/318/01	02.03.2010	7%	02.03.2021	10,000,000				10,000,000	434,521	229,509	664,030	65,000	12,000	10,229,509
160	Basic Bank Ltd. Babu Bazar Br.	527/318/01	03.03.2010	7%	03.03.2021	10,000,000				10,000,000	436,302	229,509	665,811	65,000	2,500	10,229,509
161	Basic Bank Ltd. Tan Bazar BR	060/301	04.03.2009	7%	04.03.2021	20,000,000				20,000,000	876,165	455,192	1,331,357	130,000	12,000	20,455,192
162	Basic Bank Ltd. Babu Bazar Br	528/318/01	04.03.2010	7%	04.03.2021	10,000,000				10,000,000	438,083	227,596	665,679	65,000	2,500	10,227,596
163	Basic Bank Ltd. Bongshai BR.	287/618-01	05.03.2009	7%	05.03.2021	20,000,000				20,000,000	879,727	451,367	1,331,094	130,000	12,000	20,451,367
164	Basic Bank Ltd. Shantinagar BR	104018	07.03.2019	7%	07.03.2021	10,000,000				10,000,000	443,425	221,858	665,283	65,000	2,500	10,221,858
165	Basic Bank Ltd. Shantinagar BR	29585	15.03.2011	7%	15.03.2021	10,000,000				10,000,000	457,672	206,558	664,230	65,000	12,000	10,206,558
166	Basic Bank Ltd. Babu Bazar Br	574/318-01	15.03.2011	7%	15.03.2021	20,000,000				20,000,000	915,343	413,115	1,328,458	130,000	12,000	20,413,115
167	Basic Bank Ltd. Narsingdi BR.	276/918-01	16.03.2015	7%	16.03.2021	50,000,000				50,000,000	2,297,262	1,023,225	3,320,487	325,000	25,000	51,023,225
168	Basic Bank Ltd. Narsingdi BR	955/918-62	09.01.2014	7%	09.04.2021	100,000,000				100,000,000	5,021,920	1,587,432	6,609,352	650,000	25,000	101,587,432
169	Basic Bank Ltd. Narsingdi BR.	011/918-67	16.04.2014	7%	16.04.2021	50,000,000				50,000,000	2,573,289	726,776	3,300,065	325,000	12,000	50,726,776
170	Basic Bank Ltd. Narsingdi BR.	015/918-67	24.04.2014	7%	24.04.2020	50,000,000			50,000,000	-	2,644,522	-	2,644,522	325,000	37,000	-
171	Basic Bank Ltd. Tan Bazar BR	002/244	18.12.2005	7%	18.06.2021	20,000,000				20,000,000	1,253,699	49,727	1,303,426	130,000	12,000	20,049,727
172	Basic Bank Ltd. Tan Bazar BR	266/418-01	23.12.2012	7%	23.06.2021	50,000,000				50,000,000	3,178,768	76,503	3,255,271	325,000	12,000	50,076,503
173	Basic Bank Ltd. Tan Bazar BR	045/287	24.12.2008	6%	24.06.2019	-			50,000,000	-	-	-	-	-	-	-
174	Basic Bank Ltd. Narsingdi BR.	407/918-01	31.12.2015	7%	30.06.2020	20,000,000			20,000,000	-	1,296,439	-	1,296,439	130,000	24,000	-
175	Agrani Bank Ltd. Principal BR	322/999-2	30.01.2018	7%	30.07.2020	100,000,000			-	100,000,000	522,259	5,984,973	6,507,232	312,500	-	105,984,973
176	Agrani Bank Ltd. Bhatrab BR	459/926	08.02.2016	5%	08.08.2018	-			-	-	-	-	-	-	-	-
177	Agrani Bank Ltd. Principal BR	163/341-9	29.01.2013	7%	29.10.2020	100,000,000			-	100,000,000	5,366,342	1,161,886	6,528,228	939,375	50,000	101,161,886
178	Agrani Bank Ltd. Bhatrab BR.	650/126	23.12.2012	6%	23.12.2019	20,000,000			20,000,000	-	575,341	-	575,341	120,000	24,000	-
179	Agrani Bank Ltd. Bhatrab BR	651/127	26.12.2012	6%	26.12.2019	10,000,000			10,000,000	-	294,269	-	294,269	60,167	4,000	-
180	Agrani Bank Ltd. Banani BR	911223	26.12.2018	6%	26.12.2019	30,000,000			30,000,000	-	877,806	-	877,806	180,000	24,000	-
181	Agrani Bank Ltd. Bhatrab BR	775/053	27.12.2011	6%	27.12.2019	20,000,000			20,000,000	-	588,492	-	588,492	120,000	12,000	-
182	Agrani Bank Ltd. Bhatrab BR	968541	28.12.2016	6%	28.12.2019	50,000,000			50,000,000	-	1,479,448	-	1,479,448	300,000	12,000	-
183	Agrani Bank Ltd. Bhatrab BR	928085	29.12.2013	6%	29.12.2019	20,000,000			20,000,000	-	595,067	-	595,067	120,000	12,000	-
184	Agrani Bank Ltd. Chowdhury Bazar BR	6859	28.12.2016	5%	28.12.2018	-			-	-	-	-	-	-	-	-
185	Agrani Bank Ltd. Bhatrab BR	929516	29.12.2014	6%	29.12.2019	10,000,000			10,000,000	-	297,534	-	297,534	60,000	21,500	-
186	Agrani Bank Ltd. Principal BR	077/155-6	30.12.2015	6%	30.12.2019	50,000,000			50,000,000	-	1,495,887	-	1,495,887	300,000	37,000	-
187	Agrani Bank Ltd. Principal BR	056/134-9	11.11.2015	5%	11.11.2018	-			-	-	-	-	-	-	-	-
188	Agrani Bank Ltd. Bhatrab BR	949/709	16.01.2019	7%	16.01.2021	100,000,000			-	100,000,000	3,543,839	3,193,990	6,737,829	650,000	25,000	103,193,990
189	Agrani Bank Ltd. Principal BR	901/797	09.02.2015	7%	09.02.2021	100,000,000			-	100,000,000	3,971,236	2,734,973	6,706,209	650,000	25,000	102,734,973

190	Agrani Bank Ltd. Principal BR	902/805	09.02.2015	7%	09.02.2020	100,000,000		100,000,000						5,596,236	-	812,500	50,000	-
191	Agrani Bank Ltd. Principal BR	434/511-9	14.02.2019	7%	14.02.2021	50,000,000		50,000,000	-					2,030,139	1,319,673	325,000	12,000	51,319,673
192	Agrani Bank Ltd. Bazaar BR	91/1240	20.03.2019	7%	20.03.2021	100,000,000		100,000,000						4,665,736	1,899,591	650,000	25,000	101,899,591
193	Rupali Bank Ltd. Ashuganj BR	301/40/01	28.12.2011	6%	28.12.2019	10,000,000		10,000,000						295,890	-	60,000	12,000	-
194	Rupali Bank Ltd. Ashuganj BR	333/42/01	24.02.2013	7%	24.02.2021	20,000,000		20,000,000						847,672	489,618	130,000	12,000	20,489,618
195	Rupali Bank Ltd. Uttara M.T.BR.	246044	29.04.2019	7%	29.04.2020	10,000,000		10,000,000						537,809	-	65,000	14,500	-
196	A B Bank Ltd. Bhairab BR	3515159	14.08.2016	10%	14.08.2020	10,000,000		10,000,000						114,521	879,782	95,000	12,000	10,879,782
197	A B Bank Ltd. Ashuganj BR	3591702	09.01.2019	10%	09.01.2021	20,000,000		20,000,000						946,851	930,820	180,000	24,115	20,930,820
198	A B Bank Ltd. Bhairab BR	3525311	23.01.2017	9%	23.01.2020	20,000,000		20,000,000						1,465,892	-	225,000	12,000	-
199	A B Bank Ltd. Ashuganj BR	3495974	08.03.2016	7%	08.03.2021	10,000,000		10,000,000						650,685	219,946	95,000	12,115	10,219,946
200	A B Bank Ltd. Bhairab BR	3492748	13.03.2016	7%	13.03.2021	10,000,000		10,000,000						663,699	210,383	95,000	12,000	10,210,383
201	A B Bank Ltd. Ashuganj BR	347774	02.04.2015	7%	02.04.2021	10,000,000		10,000,000						715,754	172,132	95,000	12,115	10,172,132
202	A B Bank Ltd. Kalata BR	34820	03.05.2017	8%	03.11.2018	-		-						-	-	-	-	-
203	A B Bank Ltd. Principal BR	3574060	25.06.2018	10%	25.06.2020	10,000,000		10,000,000						990,972	-	100,741	12,015	-
204	A B Bank Ltd. Ashuganj BR	3353864	26.12.2011	10%	26.06.2020	10,000,000		10,000,000						986,302	-	100,000	12,000	-
205	NCC Bank Ltd. Bishaw Road BR	20902	03.12.2018	8%	03.12.2019	30,000,000		30,000,000						1,019,179	-	240,000	12,000	-
206	NCC Bank Ltd. Bishaw Road BR	20906	19.12.2018	8%	19.12.2019	20,000,000		20,000,000						749,590	-	160,000	12,000	-
207	NCC Bank Ltd. Bishaw Road BR	1915	20.01.2019	9%	20.01.2020	50,000,000		50,000,000						3,627,743	-	502,500	30,000	-
208	IFIC Bank Ltd. Ashuganj Br	641/415	26.06.2018	10%	26.12.2019	20,000,000		20,000,000						972,603	-	100,000	12,000	-
209	IFIC Bank Ltd. Principal BR	1332831	14.03.2019	7%	14.03.2021	20,000,000		20,000,000	-					1,332,603	416,940	190,000	12,000	20,416,940
210	National Bank Ltd. Bhairab BR	304/380	08.01.2019	10%	08.07.2020	10,000,000		10,000,000						470,960	454,235	90,000	-	10,454,235
211	National Bank Ltd. Bhairab BR	312/459	28.01.2019	10%	28.01.2021	20,000,000		20,000,000						1,040,549	804,645	180,000	-	20,804,645
212	National Bank Ltd. Bhairab BR	316/882	10.02.2019	10%	10.08.2020	20,000,000		20,000,000						1,104,659	737,159	180,000	-	20,737,159
213	Islami Bank BD Ltd. Agargoan BR	703/533	16.04.2018	8%	16.10.2018	-		-						-	-	-	-	-
214	Islami Bank BD Ltd. Agargoan BR	780/610	11.06.2018	8%	11.12.2018	-		-						-	-	-	-	-
215	Islami Bank BD Ltd. Agargoan BR	792/022	20.01.2019	6%	20.07.2020	20,000,000		20,000,000						67,673	1,185,110	64,466	12,000	21,185,110
216	Islami Bank BD Ltd. Agargoan BR	531/258	24.06.2019	8%	24.12.2020	10,000,000		10,000,000						312,535	402,323	32,500	11,199	10,402,323
217	Eastern Bank Ltd. Bhairab BR	73784	27.03.2019	9%	27.03.2020	10,000,000		10,000,000						663,288	-	90,000	14,500	-
218	Jamuna Bank Ltd. Ashuganj BR	5312	20.03.2019	9%	20.09.2019	10,000,000		10,000,000						196,028	-	45,000	12,000	-
219	BDBL, Ashuganj BR	3902	13.02.2014	7%	13.08.2020	20,000,000		20,000,000						808,494	493,716	130,000	12,000	20,493,716
220	BCI Ltd. Dholaikhal	297/197	27.06.1990	...	16.09.2011	1,700,000		1,700,000						-	-	-	-	-
221	Premier Bank Ltd. Ashuganj BR	198471	20.04.2015	7%	20.04.2021	10,000,000		10,000,000						762,603	137,705	95,000	12,000	10,137,705
222	Agrani Bank Ltd. Principal BR	54585/1266	23.10.2019	7%	23.10.2020	300,000,000		300,000,000						14,459,017	14,459,017	95,000	12,000	314,459,017

223	Basic Bank Ltd. Narsingdi BR	126128	24.10.2020	7%	24.10.2021	100,000,000		100,000,000		4,800,547	4,800,547			104,800,547
224	Janata Bank Ltd. AFCLL BR	676380	27.10.2019	7%	27.10.2020	200,000,000		200,000,000		9,486,339	9,486,339			209,486,339
225	Janata Bank Ltd. Dilkusha Corp	704940	27.10.2019	7%	27.10.2020	300,000,000		300,000,000		14,229,509	14,229,509			314,229,509
226	Rupali Bank Ltd. Ashuganj Br	186044	12.2.2020	7%	12.2.2021	50,000,000		50,000,000		1,338,798	1,338,798			51,338,798
227	Bangladesh Krishi Bank, Bhairab Br	189487	12.2.2020	7%	12.2.2021	50,000,000		50,000,000		1,338,798	1,338,798			51,338,798
228	Basic Bank Ltd. Mirpur Branch	90029	12.2.2020	7%	12.2.2021	100,000,000		100,000,000		2,677,596	2,677,596			102,677,596
229	Janata Bank Ltd. Dilkusha Corp	704959	13.2.2020	7%	13.2.2021	100,000,000		100,000,000		2,658,470	2,658,470			102,658,470
230	Basic Bank Ltd. Moulvibazar Br	68967	13.2.2020	7%	13.2.2021	50,000,000		50,000,000		1,329,235	1,329,235			51,329,235
231	Basic Bank Ltd. Narsingdi BR	126190	16.2.2020	7%	16.2.2021	50,000,000		50,000,000		1,300,547	1,300,547			51,300,547
232	Basic Bank Ltd. Tan Bazar BR	116962	16.2.2020	7%	16.2.2021	50,000,000		50,000,000		1,300,547	1,300,547			51,300,547
Closing Balance as on 30.06.2020						6,121,700,000	2,061,700,000	5,410,000,000	220,775,753	177,559,631	398,335,384	39,903,210	3,372,574	5,887,559,631
Tk.														

Note: The rates of interest of FDR had been changed due to renew.

Ashuganj Fertilizer & Chemical Company Limited
Ashugani, Brahmanbaria

Statement of Land and Land Development
As at June 30, 2020

Annexure - G

SL. #	Deed No.	Date of Registration	Name of Mouza	Dag No.	Khatian No.	Area of Land (Acres)	Free Hold	Lease Hold	Khash	Possession	Rent, Rates & Tax Payment
১	এস, এ, কেস নং ০৭/১৯৭৩-৭৪ বর্ণিত সম্পত্তি/সম্পত্তিসমূহ ১৯৪৮ সালের সম্পত্তি (জরুরী) অধিহন আইন (১৯৪৮ সালের ১৩নং আইন) এর ৩ ধারা মোতাবেক ৩০-১১-১৯৭৩ তারিখের আদেশ দ্বারা অধিহন করা হয়েছে।	এস, এ, কেস নং ০৭/১৯৭৩-৭৪ বর্ণিত সম্পত্তি/ সম্পত্তিসমূহ ১৯৪৮ সালের সম্পত্তি (জরুরী) অধিহন আইন (১৯৪৮ সালের ১৩নং আইন) এর ৩ ধারা মোতাবেক ৩০-১১-১৯৭৩ তারিখের আদেশ দ্বারা অধিহন করা হয়েছে।	চরচারতলা	সংযুক্ত গেজেট অনুযায়ী।	সংযুক্ত গেজেট অনুযায়ী।	৫৩৬.১৩ একর	দখলে আছে	বে-দখলে নাই	নাই	গেজেট অনুযায়ী সমস্ত সম্পত্তি দখলে আছে	হাল নাগাদ ভূমি উন্নয়ন কর পরিশোধ করা আছে।

National Balance Sheet

SUBJECT: State Enterprise Go under Microscope

NAME OF THE ENTERPRISE: ASHUGANJ FERTILIZER AND CHEMICAL COMPANY LIMITED

Description	Unit	2019-20	2018-19	2017-18	2016-2017	2015-2016	Remarks
Employees (person)	No.	1013	899	916	913	901	
Assets:							
Currents	Lac Tk.	137055.24	137102.67	136984.03	147544.48	158499.92	
Fixed assets	Lac Tk.	59424.27	66197.24	66531.56	67061.85	60970.18	
Total	Lac Tk.	196479.51	203299.91	203515.59	214606.33	219470.10	
Liabilities:							
Current liabilities	Lac Tk.	55335.64	56826.21	56548.45	54247.94	54382.16	
Long term debt	Lac Tk.	13532.13	13089.83	12647.52	12205.22	11762.92	
Total	Lac Tk.	68867.77	69916.04	69195.97	66453.16	66145.08	
Equity	Lac Tk.	128307.46	134438.22	135510.55	149578.89	153371.79	
Revenue	Lac Tk.	29922.67	20315.40	4325.84	17052.61	32829.87	
Expenditure	Lac Tk.	36171.21	21325.79	18391.51	20845.52	22716.97	
Profit/(loss) before CPPF & Tax	Lac Tk.	(6,248.54)	(1,010.39)	(14,065.67)	(3,792.91)	10112.90	
Profit/(loss) Before Tax	Lac Tk.	(6,248.54)	(1,010.39)	(14,065.67)	(3,792.91)	9631.33	
Net profit/(loss) after Tax	Lac Tk.	(6,428.08)	(1,132.29)	(14,068.34)	(3,792.91)	6091.82	
Revenue to the state	Lac Tk.	8785.68	1252.12	1333.77	1447.51	3654.66	
Investment budget	Lac Tk.	21928.05	33309.99	29212.65	20016.50	20647.19	
Return on assets	%	(3.18)	(0.50)	(6.91)	(1.77)	4.39	
Return on equity	%	(4.87)	(0.75)	(10.38)	(2.54)	6.28	
Debt/equity	%	10.55	9.74	9.33	8.16	7.67	

$$1) \quad \text{Return on assets (\%)} = \frac{\text{Profit/(Loss) before Tax} \times 100}{\text{Total Assets}}$$

$$2) \quad \text{Return on equity (\%)} = \frac{\text{Profit/(Loss) before Tax} \times 100}{\text{Equity}}$$

$$3) \quad \text{Debt/equity (\%)} = \frac{\text{Profit/(Loss) before Tax} \times 100}{\text{Equity}}$$



ASHUGANJ FERTILIZER AND CHEMICAL COMPANY LIMITED
Statement of Ratio Analysis
For the year ended 30 June 2020

Performance Parameters	Different Aspects	Formula	Calculation	2019-20	2018-19	Standard
Liquidity Ratio	Current Ratio	Current Asset	13,705,524,067	2.48:1	2.41:1	2:01
		Current Liability	5,533,563,836			
	Acid test ratio	Quick Assets	11,814,566,137	2.14:1	2.08:1	1:01
		Current Liability	5,533,563,836			
Working capital ratio		Working Capital	8,171,960,231	0.41:1	0.39:1	1.2 to 2
		Total Assets	19,717,522,381			
Inventory Ratio	Finished goods Turnover ratio	Cost of Goods Sold	2,961,007,257	6.64	6.21	4 to 6 times
		Average Finished Goods	445,627,064			
	Inventory Turnover ratio	Cost of Goods Sold	2,961,007,257	1.57	0.83	6 to 8 times
		Average Inventory	1,884,705,560			
	Direct Materials Turnover ratio	Direct Materials Consumed	954,834,200	3.43	1.72	6 times
		Average Inventory	278,490,424			
Spares Turnover ratio	Spares Consumed	166,782,680	0.20	0.14	2.75 times	
	Average Inventory	843,732,356				
Assets Turnover ratio	Sale	2,572,582,584	0.13	0.08	2 times	
	Total Assets	19,717,522,381				
Profitability Ratio	Gross Profit Ratio	Gross profit × 100	(38,842,467,267)	-15.10%	12.41%	20% to 30%
		Sale	2,572,582,584			
	Net Profit Ratio	Net profit before tax × 100	(62,485,412,412)	-24.29%	-6.14%	5% to 10%
		Sale	2,572,582,584			
Return on Capital Employed	EBIT × 100	(57,641,775,452)	-4.06%	-0.36%	10% to 15%	
	Capital Employed	14,183,958,545				
Return on Equity Employed	EBIT × 100	(57,641,775,452)	-4.49%	-0.39%	10% to 15%	
	Total Equity	12,830,745,525				
Leverage Ratio	Debt to Equity Ratio	Long term debt/Equity × 100 Equity+Long term debt	13532/128307 × 100 141,839.59	9.54:90.46	8.87:91.13	1:03
Cost Break Down Ratio	Direct Materials to Cost of Goods Manufactured	DM Consumed × 100	95,483,419,955	32.42%	25.90%	N/A
		COGM	2,945,238,086			
	Power and fuel to COGM	Power & fuel Consumed × 100	97,433,725,837	33.08%	24.04%	N/A
		COGM	2,945,238,086			
	General Admin. To COGM	General Admin. Exp. × 100	13,267,266,794	4.50%	7.65%	N/A
		COGM	2,945,238,086			
Selling and Distribution Exp. to COGM	Selling & Dist. Exp. × 100	3,125,330,654	1.06%	2.03%	N/A	
	COGM	2,945,238,086				

ASHUGANJ FERTILIZER AND CHEMICAL COMPANY LIMITED
Ashuganj, Brahmanbaria

Statement of Budget Variance
FOR THE YEAR 2019- 2020

Particulars	M.Ton		Variance
	Revised Budget	Actual	Favourable/
			(Unfavourable)
Production (MT)	180,000.00	180,993.00	993.00
Sales (MT)	180,000.00	182,227.60	2,227.60

SL. No.	Particulars	Revised Budget	Actual (Tk.)	Variance
				Favourable/ (Unfavourable)

Net Sales Revenue	2,520,100,000	2,572,582,584	52,482,584
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COST OF GOODS SOLD

A. Variable Cost:

Raw Material Consumed	720,900,000	752,230,114	(31,330,114)
Natural gas for fuel	760,950,000	916,702,118	(155,752,118)
Process chemicals	142,650,000	76,822,936	65,827,064
Packing materials	202,499,000	125,781,150	76,717,850
Spare and Accessories	108,000,000	100,069,608	7,930,392
Oil and Lubricant	25,000,000	24,989,950	10,050
Other Factory Overhead	31,000,000	31,745,769	(745,769)
Sub-Total	1,990,999,000	2,028,341,645	(37,342,645)

B. Fixed Cost:

Salaries and Wages (Direct)	317,161,000	234,045,375	83,115,625
Salaries and Wages (Indirect)	211,441,000	206,674,683	4,766,317
Factory insurance	23,000,000	22,664,242	335,758
Factory depreciation	204,000,000	196,250,079	7,749,921
Annual overhauling	119,018,000	34,221,509	84,796,491
Electricity PDP	84,274,000	57,635,140	26,638,860
Other fixed factory overhead	127,022,000	114,239,714	12,782,286
Spare and Accessories	72,000,000	66,713,072	5,286,928
Repairs and Maintenance	18,360,000	13,362,052	4,997,948
Sub-Total	1,176,276,000	945,805,867	230,470,133

Total Manufacturing Cost (A+B):

Total Manufacturing Cost (A+B):	3,167,275,000	2,974,147,512	193,127,488
Add: Opening W. I.P	59,639,000	59,171,355	467,645
Less: Closing W.I.P	59,639,000	88,080,781	(28,441,781)
Add: Opening Finished Goods	458,669,000	453,511,649	5,157,351
Less: Closing Finished Goods	458,669,000	437,742,478	20,926,522
Cost of goods Sold	3,167,275,000	2,961,007,257	206,267,743

Gross Profit

Gross Profit	(647,175,000)	(388,424,673)	258,750,327
Sales & Distribution Exp:	82,974,000	68,317,030	14,656,970
Administrative Exp:	564,094,000	539,360,544	24,733,456
Research & Development Exp:	5,000,000	-	5,000,000

Total Operating Profit

Total Operating Profit	(1,299,243,000)	(996,102,247)	303,140,753
Non Operating Income	428,344,000	419,684,493	(8,659,507)
Interest & Financial Exp:	57,800,000	48,436,370	9,363,630
Net Profit before Tax	(928,699,000)	(624,854,123)	303,844,877



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