



SHIRAZ KHAN BASAK & CO.

CHARTERED ACCOUNTANTS

(An associate firm of D. N. Gupta & Associates)

R. K. TOWER (Level-10)

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AUDITORS' REPORT TO THE SHAREHOLDERS OF PARAMOUNT TEXTILE LIMITED

INTRODUCTION

We have audited the accompanying Financial Statements of Paramount Textile Limited, which comprise the Statement of Financial Position as at June 30, 2016, and the Statement of Comprehensive Income, Statement of Cash Flows and the Statement of Changes in Equity for the year then ended, and a summary of significant accounting policies and other explanatory information.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRSs), the Companies Act 1994 and other relevant laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

AUDITORS' RESPONSIBILITY

Our responsibility is to express an opinion on these Financial Statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with relevant ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment, of the risks of material misstatement of the financial statement, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management as well as evaluating the presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

OPINION

In our opinion, the financial statements give a true and fair view of the state of the company's affairs as at June 30, 2016, and its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRSs) and comply with Companies Act 1994, the Securities and Exchange Rules 1987 and other applicable laws and regulations.

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We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- In our opinion, proper books of account as required by law have been kept by the company so far as it appeared from our examination of those books;
- The statement of financial position and statement of comprehensive income dealt with by the report are in agreement with the books of accounts and returns;
- The expenditure incurred and payments made were for the purpose of the Company's business for the period.

Dated: Dhaka, October 27, 2016




SHIRAZ KHAN BASAK & CO.
CHARTERED ACCOUNTANTS

PARAMOUNT TEXTILE LIMITED
STATEMENT OF FINANCIAL POSITION
As at June 30, 2016

Particulars	Notes	30-06-2016	30-06-2015
		Taka	Taka
ASSETS			
Non-current assets		1,927,477,078	1,905,388,722
Property, plant and equipment	5.00	1,861,112,248	1,494,330,203
Capital working progress	6.00	66,364,830	411,058,519
Current assets		2,891,823,968	2,195,207,780
Inventories	7.00	1,321,912,266	986,901,537
Trade receivables	8.00	1,053,840,427	871,933,026
Advance, deposits & prepayments	9.00	467,768,568	281,503,698
Investments	10.00	35,893,384	37,530,402
Cash & cash equivalents	11.00	12,409,323	17,339,117
TOTAL ASSETS		4,819,301,046	4,100,596,502
EQUITY AND LIABILITIES			
Capital and reserves		2,348,705,956	2,324,504,601
Ordinary share capital	12.00	1,096,410,000	1,096,410,000
Share premium	13.00	540,000,000	540,000,000
Retained earnings		520,409,701	494,144,216
Tax holiday reserve		203,617,141	203,617,141
Holding gain reserve	14.00	(11,730,886)	(9,666,756)
Deferred tax liability	15.00	6,318,307	7,127,417
Non-current liabilities		242,497,839	44,162,076
Long term loan	16.00	242,497,839	44,162,076
Current liabilities		2,221,778,944	1,724,802,408
Trade & other payables	17.00	477,533,596	195,109,953
Liability for expenses	18.00	48,352,229	74,041,803
Short term loan	19.00	1,538,597,655	1,346,498,530
Current maturity of long term loan	20.00	141,902,765	97,600,000
Income tax provision	21.00	15,392,699	11,552,122
TOTAL EQUITY AND LIABILITIES		4,819,301,046	4,100,596,502
Net asset value (NAV) per share		21.42	21.20

The annexed notes form an integral part of these financial statements


Managing Director


Director


Director

Signed as per our annexed report of even date.

Dated: Dhaka, October 27, 2016





SHIRAZ KHAN BASAK & CO.
CHARTERED ACCOUNTANTS

PARAMOUNT TEXTILE LIMITED
STATEMENT OF COMPREHENSIVE INCOME
For the year ended June 30, 2016

Particulars	Notes	2015-2016	2014-2015
		Taka	Taka
Revenue	22.00	3,018,249,952	2,935,282,617
Cost of sales	23.00	(2,487,221,227)	(2,352,555,145)
Gross profit		531,028,724	582,727,472
Distribution costs	24.00	(31,364,359)	(29,110,252)
Administrative expenses	25.00	(157,124,462)	(157,925,055)
		(188,488,821)	(187,035,307)
Profit from operations		342,539,903	395,692,166
Finance costs	26.00	(109,297,208)	(160,108,913)
Other income/(loss)	27.00	1,700,411	(3,690,682)
Exchange gain/ (loss)	28.00	1,712,475	219,537
		(105,884,321)	(163,580,058)
Profit/(loss) before WPPF & WF		236,655,582	232,112,108
Contribution to WPPF & WF	3.7.3	-	(11,052,958)
Profit before tax		236,655,582	221,059,150
Tax expenses		(34,964,496)	(27,065,474)
Income tax	29.00	(35,773,606)	(29,746,853)
Deferred tax benefit/ (expense)	30.00	809,110	2,681,379
Net profit after tax		201,691,086	193,993,676
Other comprehensive income			
Unrealized loss on investment in shares	31.00	(2,064,130)	(1,130,837)
Total comprehensive income		199,626,956	192,862,839
Basic earnings per share	32.00	1.84	1.77

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Managing Director



Director


Director

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Dated: Dhaka, October 27, 2016



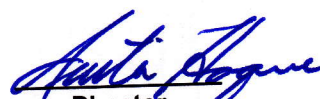

SHIRAZ KHAN BASAK & CO.
CHARTERED ACCOUNTANTS

PARAMOUNT TEXTILE LIMITED
STATEMENT OF CASH FLOWS
For the year ended June 30, 2016

Particulars	2015-2016	2014-2015
	Taka	Taka
A) Cash flows from operating activities		
Cash received from operating activities		
Cash received from customer	2,836,342,551	2,946,963,541
Cash received from other income	1,411,899	296,181
	2,837,754,450	2,947,259,722
Cash paid for operating activities		
Cash paid to suppliers	1,537,583,219	1,712,491,389
Wages, salaries & other benefits	390,164,685	337,384,236
Factory overhead	286,274,988	191,925,571
Administrative overhead	154,107,026	141,063,280
Distribution costs	31,364,359	29,110,252
Financial charges	109,297,208	143,399,065
Advance, deposits & pre-payments	18,538,759	(17,380,725)
Exchange loss/(gain)	(1,712,475)	(219,537)
Income tax paid	31,933,029	28,277,505
	2,557,550,797	2,566,051,036
Net cash flows from operating activities	280,203,653	381,208,686
B) Cash flows from investing activities		
Payment of investment in share	(138,600)	(822,500)
Payment for commercial space	(159,000,000)	(259,230,825)
Payment of fixed assets purchased	(386,123,667)	(483,411,807)
Net cash increase from investing activities	(545,262,267)	(743,465,132)
C) Cash flows from financing activities		
Other liabilities	(547,998)	(2,001,050)
Proceeds for bank overdraft	267,700,411	(431,246,050)
Proceeds from loan against trust receipts (LATR)	(394,573,893)	24,233,790
Proceeds from EDF	(131,278,631)	70,560,537
Proceeds from UPAS	80,068,423	259,689,735
Payment for Inland bills purchases (IBP)	370,182,815	410,549,655
Dividend payment	(174,060,834)	-
Proceeds from term loan	242,638,528	29,354,269
Net cash flows used in financing activities	260,128,821	361,140,886
Net increase in cash and cash equivalents	(4,929,793)	(1,115,560)
Cash and cash equivalents at the beginning of year	17,339,117	18,454,677
Cash and cash equivalents at the end of year	12,409,324	17,339,117
Net operating cash flows per share (NOCFPS)	2.56	3.48

The annexed notes form an integral part of these financial statements


Managing Director


Director


Director

Signed as per our annexed report of even date.



SHIRAZ KHAN BASAK & CO.
CHARTERED ACCOUNTANTS

Dated: Dhaka, October 27, 2016

PARAMOUNT TEXTILE LIMITED
STATEMENT OF CHANGES IN EQUITY
For the year ended June 30, 2016

Particulars	Amount in taka				
	Share Capital	Share Premium	Retained Earnings	Tax Holiday Reserve	Holding Gain Reserve
Balance as at 1 July, 2015	1,096,410,000	540,000,000	494,144,216	203,617,141	(9,666,756)
Cash dividend paid to shareholders for the year ended June 30, 2015	-	-	(175,425,600)	-	-
Current year	-	-	201,691,086	-	(2,064,130)
Total equity	1,096,410,000	540,000,000	520,409,701	203,617,141	(11,730,886)
					199,626,956
					2,324,504,601
					(175,425,600)
					2,324,504,601

PARAMOUNT TEXTILE LIMITED
Statement of Changes in Equity
For the year ended June 30, 2015

Particulars	Amount in taka				
	Share Capital	Share Premium	Retained Earnings	Tax Holiday Reserve	Holding Gain Reserve
Balance as at 1 July, 2014	953,400,000	540,000,000	443,160,540	203,617,141	(8,535,919)
Stock dividend paid to shareholders for the year ended June 30, 2014	143,010,000	-	(143,010,000)	-	-
Current year	-	-	193,993,676	-	(1,130,837)
Total equity	1,096,410,000	540,000,000	494,144,216	203,617,141	(9,666,756)
					192,862,839
					2,324,504,601


Managing Director


Director


Director

Signed as per our annexed report of even date.



SHIRAZ KHAN BASAK & CO.
CHARTERED ACCOUNTANTS

Dated: Dhaka, October 27, 2016

Paramount Textile Limited
Notes to the financial statements
As at and for the year ended 30 June 2016

1. Introduction

1.1 Industry outlook

The Readymade Garment (RMG) industry of Bangladesh has emerged as a competent garment producer in the world. For nearly last three decades, the export oriented readymade garment (RMG) industry has been one of the major successes of Bangladesh. In this period, not only a world class export-oriented apparel sector has been built in the country but this sector is showing all the potentials of burgeoning into a far more dynamic one to the great benefit of the economy. There are more than 5000 garments industries in the country that employs about 4.2 million workers. But the industry is far from reaching a saturation point. Greater volumes are being imported to traditional importing countries like USA and Canada and, significantly, major new markets in Japan. EU countries Australia, New Zealand, South Africa and others are being explored. From the current trends, it appears that Bangladesh could go on to doubling its production capacity RMG easily and fairly soon with beneficial effects of the same in the form of the substantially increased foreign currency earnings, job creation and reduction of poverty.

The contributory factors of the RMG industry in Bangladesh are global trading agreements, cheap labor cost, government's supportive policy and dynamic private entrepreneurship. This industry has successfully transformed Bangladesh into an export-oriented economy. The RMG industry also becomes the major foreign-currency earning sector with highest rates of absorption of industrial employment. The country entered into the export market apparels in 1978 with only 9 units and earned only \$0.069 million. During the last three decades, this sector has been achieving a phenomenal growth and the export earnings have reached to around \$28.09 billion (\$14.74 billion for woven garments and \$13.35 billion for knit garments) during fiscal year 2013-14. The growth of woven garments has been 12.81% and the growth of knit garments has been 7.47% in FY 2015-16. At an average around 80% of the country's total exports and also provided job for about 4.2 million people, which accounted for more than 18% of country's GDP.

The RMG industry has a great potential to earn more foreign currency from Latin America, South Africa, Russia, South Korea, Malaysia and Japan. It can earn up to US\$400 million by exporting apparels to three Latin American. The country can secure a slice of \$4.0 billion apparels market of China, Brazil and Mexico. It can also grab about 14% of South Africans US\$1.20 billion clothing market if the local exporters make an aggressive foray.

The recent financial crises especially in Europe have reduced export to the European Countries. The economic slow-down of Europe has resulted in a fall of purchasing capacity, which has brought forth a downward tendency in importing apparels from Bangladesh. In order to offset the export reduction in EU and USA, Bangladesh exporters are going to dispatch trade missions to South Africa, Malaysia, Australia and Latin American countries. Following the recent agreement between governments of Bangladesh and India, India will be one of the major export destinations. Moreover the minimum wages of the workers in Bangladesh is one of the lowest in Asia.

1.2 Corporate history of reporting entity

Paramount Textile Limited (PTL) was incorporated in Bangladesh on June 12, 2006 under the Companies Act, 1994 as private limited company. Later, it converted to a public limited company on September 19, 2010. It commenced its manufacturing operation on September 1, 2008.

1.3 Corporation & other offices

The registered office of the company is located at Navana Tower (Level#7), Gulshan C/A, Dhaka-1212, Bangladesh. The industrial units are located at Vill-Gilarchala, P.S.- Sreepur, Dist-Gazipur, Bangladesh.



1.04 Nature of business activities

Paramount Textile Ltd. is engaged in manufacturing high quality woven fabric that are consumed by the export oriented garments industries in Bangladesh. PTL produces high quality woven fabrics which include 100% cotton yarn dyed fabrics, cotton solid white fabrics, striped and check shirts, stretch fabric etc. The finished products are sold to different units to produce readymade garment for final export. Normally the products are designed based on specification and guidelines or ultimate buyers. The company produces the fabrics against the back to back to L/C of RMG units. The company also has yarn dyeing and fabrics processing facilities to support the core activity. Since the company sells its products to 100% export oriented readymade garments industries it is considered as deemed export. As per Export policy 2009-2015 of Ministry of Commerce, deemed exporters, will enjoy all export facilities including duty-draw-back. Local raw materials used for producing exports and local raw materials used in industries/projects funded by foreign investments will be considered as 'deemed export.'

1.5 Capital structure of the company

Name of shareholders	No. of holding shares	Percentage%
Paramount Spinning Ltd.	18,933,600	17.27%
Paramount Holdings Ltd.	12,622,400	11.51%
Mr. Shakhawat Hossain	9,640,680	8.79%
Mr. Alok Kumar Das	9,640,680	8.79%
Mrs. Samsun Nahar	7,889,000	7.20%
Mrs. Aparna Ghosh	7,889,000	7.20%
Mrs. Anita Hoque	2,192,820	2.00%
Mrs. Anita Rani Das	2,192,820	2.00%
General Public & Others	38,640,000	35.24%
Total	109,641,000	100%

1.6 MIS and internal control mechanism

The IT system of the company has been found at a developing stage. Currently IT related aspects of the company are been taken care of by 5 IT professionals. The company uses Tally software for accounting and most of the cases use packaged software for daily activities of the management supported by STM vision. The company has a total of 263 PCS desktop & laptop in the head office and factory for daily operation. Moreover, the company also has separate 10 members internal audit team to ensure structured internal control procedure and to safe guard the assets, promote operating efficiency and ensure compliance with applicable policies and regulations of the units. The team directly reports to the Chairman and Managing Director.

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An associate firm of D. N. Gupta & Associates



2. Basis of preparation

2.1 Statement of compliance

The financial statements have been prepared and the disclosures of information made in accordance with the requirements of the companies Act 1994, the Bangladesh Securities and Exchange Rules 1987 as application and Bangladesh Accounting Standards (BAS), adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) & Bangladesh Financial Reporting Standard (BFRS) and other applicable laws in Bangladesh.

2.2 Basis of measurement

The elements of financial statements have been measured on Historical Cost basis, which is one of the most commonly adopted bases provided in the Framework for the preparation and presentation of Financial Statements issued by the International Accounting Standard Committee (IASC) except for non-derivative financial instrument at fair value through profit or loss or available for sale, which are measured at fair value.

2.3 Functional and reporting currency

These financial statements are prepared in Bangladesh taka (BDT) which has been rounded-off to the nearest taka, though the major sales and procurement activities were carried out in US Dollar, EURO, BDT & GBP.

2.4 Use of Estimates and Judgments

The preparation of financial statement requires management to make judgment, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expense. The estimates and underlying assumptions are based on past experience and various other factors that are believed to be reasonable under the circumstances, the result of which form that basis of making judgments about the carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revision to accounting estimates are recognized in the period in which the estimates is revised if the revision affects only that period or in the period of revision and future periods if the revision affects both current and future periods.

In particulars, information about significant areas of estimates and judgments in applying accounting policies that have the most significant effect on the amount recognized in the financial statements are described in the following notes,

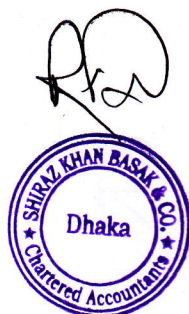
- Notes 5 Property, plant and equipment
- Notes 33 Provision for tax

2.5 Going concern

The financial statements are prepared on a going concern basis. As per management assessment, there is no material uncertainty relating to events or condition which may cast doubt upon the company's ability to continue as a going concern.

2.6 Reporting period

The financial year of the company covers one year from 1 July to 30 June and is followed consistently.



3. Significant accounting policies

The accounting policies set out below have been applied in preparation of these financial statements.

3.1 Application of Bangladesh Financial Reporting Standards (BFRS)/ Bangladesh Accounting Standards (BAS)

The following BFRS/ BAS are applicable for the financial statements for the year under review:

BAS-1 Presentation of financial statements

BAS-2 Inventories

BAS-7 Statement of Cash Flows

BAS-8 Accounting policies, Changes in Accounting Estimates and Errors

BAS-10 Events after the reporting period.

BAS-12 Income Taxes

BAS-16 Property, Plant and Equipment

BAS-18 Revenue

BAS- 19 Employee Benefits

BAS-21 The Effect of Changes in Foreign Exchange rates

BAS-23 Borrowing costs

BAS-24 Related Party Disclosures

BAS-32 Financial Instrument: Presentation

BAS-33 Earnings per Share

BAS-34 Interim Financial Reporting

BAS-37 Provisions, Contingent Liabilities and Contingent Assets

BAS-39 Financial Instrument: Recognition and Measurement

3.2 Property, plant and equipment

3.2.1 Recognition and measurement

According to BAS 16 "property plant and equipment" items of property, plant and equipment excluding freehold land, freehold building and leasehold building are measured at cost less accumulated depreciation and accumulated impairment losses, if any. Freehold land is measured at cost. Freehold buildings and leasehold buildings are measured at less accumulated depreciation. The cost of an item of property, plant and equipment comprises its purchase price, import duties and refundable taxes (after deducting trade discount and rebates) and any costs directly attributable to bringing the assets to the location and condition necessary for it to be capable of operating in the intended manner.



Part of an item of property plant and equipment having different useful lives, are accounted for as separate items (major components) of property, plant and equipment.

Cost also includes transfer from equity of any gain or loss on qualifying cash flow hedges of foreign currency purchase of property, plant and equipment. Purchased software that is integral to the functionality of the related equipment is capitalized as part of that equipment.

3.2.2 Subsequent costs

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

3.2.3 Depreciation

No depreciation is charged on freehold land and capital work in progress (CWIP) as the land has unlimited useful life and CWIP is not yet available for use. Depreciation on other items of property plant and equipment is recognized on reducing balance method basis over the estimated useful lives of each item of property, plant and equipment. Depreciation method, useful lives and residual balance are reviewed each reporting date and adjusted if appropriate. The estimated useful lives for the current year are as follows:

The annual depreciation rates applicable to the principal categories are:

Building & Other Construction	10%
Plant & Machinery	20%
Electric Installation	15%
GAS Installation	20%
Vehicles	15%
Furniture Fixtures & Fittings	10%
Office Equipments	10%
Decoration in Office	10%
Transformer	10%

3.2.4 Major maintenance activities

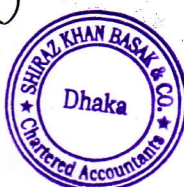
The company incurs maintenance costs for all of its major items of property, plant and equipment. Repair and maintenance costs are charged as expenses when incurred.

3.2.5 Gain or losses on disposal

An item of property plant and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss on disposal or retirement of an item of property, plant and equipment is determined as the difference between sales proceeds and the carrying amount of the asset and is recognized with other income or general and administrative expense.

3.2.6 Borrowing costs

As per requirement of BAS 23: borrowing costs, directly attributable borrowing costs are capitalized during constructing period for all qualifying assets. A qualifying asset is an asset that necessarily takes a substantial period of time to get ready for its intended use or sale. The borrowing costs that are directly attributable to the acquisition construction or production of a qualifying asset are those borrowing cost that would have been avoided if the expenditure or the qualifying asset had not been made. All other borrowing costs are recognized in statement of comprehensive income in the period in which they are incurred.



3.2.7 Capital work in progress

Capital work in progress consists of acquisition cost capital components and related installation until the date placed in service. In case of import of components capital work in progress is recognized when rise and rewards are associated with such assets are transferred.

3.3 Inventories

Inventories are valued at lower of cost and net realizable value. Costs of inventories include expenditure incurred in acquiring the inventories production or conversion costs and other costs incurred in bringing them to their existing location and condition cost of inventories is determined by using the weighted average cost formula. Where necessary allowance is provided for damaged obsolete and slow moving items to adjust the carrying value of inventories to the lower of cost and net realizable value. Net realizable value is based on estimated selling price in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale.

3.4 Financial instruments

3.4.1 Non-derivatives financial assets

The company initially recognizes receivables and deposits on the date that they are originated. All other financial assets are recognized initially on the date at which the company becomes a party to the contractual provisions of the transaction.

Financial assets and liabilities are offset and the net amount presented in the statement of financial position when, and only when, the company has legal right to offset the amounts intends either to settle on a net basis or to realize the assets and the liability simultaneously.

Financial assets include cash and cash equivalents short term investments, accounts receivable, other receivables and deposits.

3.4.1.1 Accounts receivable

Accounts receivable represents the amounts due from institutional customer export customers etc. Accounts receivable stated at original invoice amount without making any provision for doubtful debts because of the fact that export are being based on 100% confirmed letter credit basis with fixed maturity dates.

3.4.1.2. Advance, deposits & prepayments

Advances are initially measured at cost. After initial recognition advances are carried at cost less deductions, adjustment or any other changes.

Deposits are measured at payment value.

Prepayments are initially measured at cost. After initial recognition prepayments are carried at cost less charges to statements of comprehensive income.

3.4.1.3. Cash and cash equivalents

Cash and cash equivalents comprise cash in hand, cash in transit and cash at bank including fixed deposit having maturity of three months or less which are available for use by the company without any restrictions. Temporary negative balance in any bank account that are adjustable and/or repayable on demand form an integral part of the companies cash management are include as a component of cash and cash equivalent. There is insignificant risk of change in value of the sale.

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3.4.1.3. Cash and cash equivalents

Cash and cash equivalents comprise cash in hand, cash in transit and cash at bank including fixed deposit having maturity of three months or less which are available for use by the company without any restrictions. Temporary negative balance in any bank account that are adjustable and/or repayable on demand form an integral part of the companies cash management are include as a component of cash and cash equivalent. There is insignificant risk of change in value of the sale.



3.4.1.4 Available-for-sale financial assets

Available for sale financial assets are non derivative financial assets that are designated as available for sale or are not classified in any of the above categories of financial assets. Available-for-sale financial assets are recognized initially at value plus any directly attributable transaction costs. Subsequent to initial recognition they are measured at fair value and changes therein other than impairment losses and foreign currency differences or available-for-sale debt instruments are recognized in other comprehensive income and presented in the fair value reserved in equity. When an investment is derecognized the gain or loss accumulated in equity is reclassified to statement of comprehensive income. Available-for-sale financial assets comprise investment in stock market.

3.4.2 Non-derivative financial liabilities

The company recognizes all financial liabilities on the transaction date which is the date the company becomes a party to the contractual provision of instrument. The company derecognizes a financial liability when its contractual obligations are discharged cancelled or expired.

Financial liabilities include trade and other payables liability for expense.

3.4.2.1 Trade and other payables

Trade and other payables are recognized when its contractual obligations from past events are certain and settlement of which is expected to result in an outflow from the company of resources embodying economic benefits.

The company recognizes a financial liability at fair value less any directly attributable transaction costs. Subsequent to initial recognition these financial liabilities are measured at amortized cost using the effective interest method.

3.5 Impairment

3.5.1 Non- derivative financial assets

A financial asset not classified at fair value through profit or loss is assessed at each reporting date to determine whether there is objective evidence that it is impaired. A financial asset is impaired if objective evidence indicates that a loss event has occurred after initial recognition of the asset and that the loss event had a negative effect on the estimated future cash flows of that asset that can be estimated reliably.

Loans and receivables and held-to-maturity investment securities

The company considers evidence of impairment for loans and receivables and held -to-maturity investment securities at both a specific asset and collective levels. All individually significant receivables and held-to-maturity investment securities are assessed for specific impairment. Those found not to be specifically impaired are then collectively assessed for any impairment that has been incurred but not yet identified. Assets that are not individually significant are collectively assessed for impairment by grouping together assets with similar risk characteristics.

Available-for-sale financial assets

Impairment losses on available-for-sale financial assets are recognized by reclassifying the losses accumulated in the fair value reserve in equity, to profit or loss. The cumulative loss that is reclassified from equity to profit or loss is the difference between the acquisition cost, net of any principal repayment and amortization, and the current fair value, less any impairment loss recognized previously in profit or loss. Changes in impairment provisions attributable to application of the effective interest method are reflected as a component of interest income. If, in a subsequent period, the fair value of an impaired available-for-sale debt security increases and the increase can be related objectively to an event occurring after the impairment loss was recognized in profit or loss, then the impairment loss is reversed, with the amount of the reversal recognized in profit or loss. However, any subsequent recovery in the fair value of an impaired available-for-sale equity security is recognized in comprehensive income.



3.5.2 Non-derivative non-financial assets

In compliance with BAS 36 "impairment of assets" the carrying amounts of the company's non-financial assets, other than biological assets, investment property, inventories and deferred tax assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the assets recoverable amount is estimated. For goodwill, and intangible assets that have indefinite useful lives or that are not yet available for use, the recoverable amount is estimated each year at the same time. An impairment loss is recognized if the carrying amount of an asset or its related cash generated unit (CGU) exceeds its estimated recoverable amount.

The recoverable amount of an asset or CGU is the greater of its value in use and its fair value less cost to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre tax discount rate that reflects current market assessments of the time value of money and the risks specific to the assets or CGU.

For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGU.

Impairment losses are recognized in profit or loss. Impairment losses recognized in respect of CGUs are allocated first to reduce the carrying amount of any goodwill allocated to the CGU (group of CGUs), and then to reduce the carrying amounts of the other assets in the CGU (group of CGUs) on a pro rata basis.

An impairment loss in respect of goodwill is not reversed. For other assets, an impairment loss is reversed only to the extent that the assets carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, if no impairment loss had been recognized.

3.6. Taxation

The company is a public limited company, as per the income tax ordinance, 1984 the rate of income tax is 15% on business income, 20% on dividend income and 25.00% on other income since the company is 100% export oriented Textile industry.

According to BAS 12 "income taxes" deferred tax is recognized in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is measured at the tax rates that are expected to be applied to temporary difference when they reverse, using tax rates enacted or substantively enacted by the reporting date.

Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities and assets, and they relate to taxes levied by the same tax authority on the same taxable entity, or on different tax entities, but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities will be realized simultaneously.

A deferred tax asset is recognized for unused tax losses, tax credits and deductible temporary differences, to the extent that it is probable that future taxable profits will be available against which they can be utilized. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realized.

3.7 Employee benefits

The company maintains a defined contribution plan and short term employee benefits for its eligible permanent employees. The eligibility is determined according to the terms and conditions set forth in the respective deeds as well as rules enforceable as per BAS 19 "employee benefits".

3.7.1 Defined contribution plan

A defined contribution plan is a post employment benefit under which an entity pays fixed contribution into a separate entity and has no legal or constructive obligations to pay fixed contribution into a separate entity and has no legal or constructive obligations to pay further amounts. Obligations for contributions to defined contribution plan are recognized as an employee benefit expense in statement of comprehensive income in period during which related services are rendered by employees. Prepaid contributes are recognized as an asset to the extent that a cash flow refunds or a reduction in future payment is available. Contribution to a defined contribution plan is due for more than twelve months after the end of the period in which the employee render are discounted to the present value.

The company contributions to be a recognized provident fund for its permanent employees eligible to be member of the fund in accordance with the rules of the provident fund constituted under an irrevocable trust. All permanent employees contribute 10% of their basic salary to the provident fund and the company also equal contribution .The Company recognizes contribution to a defined contribution plan as an expense when an employee has rendered services in exchange for such contribution .The legal and constructive obligation is limited to the amount it agrees to contribute to the fund.

3.7.2 Short term employee benefits

Short term employee benefits include bonus, leave encashment etc. Such obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognized for the amount expected to be paid under short cash bonus or profit sharing plans. If the company has a present, legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

3.7.3. Contribution to workers profit participation fund & welfare funds (WPPF & WF)

The company has not made any provision from during the year against WPPF & WF in accordance with the Bangladesh Labour Act, 2006 (Amendment 2013) & rule 214 of the Bangladesh Labour rule, 2015. A portion of previous provision against WPPF has been disbursed during the year.

3.8. Provisions

A provision is recognized in the statement of financial position when the group has a legal or constructive obligation as result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provision is ordinarily measured at the best estimate of the expenditure required to settle the present obligation at the date of statement of financial position. Where the group expects some or all of a provision to be reimbursed the reimbursement is recognized as a separate asset but only when the reimbursement is virtually certain. The expense relating to any provision is presented in the income statement net of any reimbursement. If the effect of the time value of money is material, provisions are discounted using a current pre-tax rate that reflects, where appropriate, the risks specific to the liability. Where discounting is used, the increase in the provision due to the passage of time is recognized as a finance cost.

3.9. Contingencies

A contingent liability is a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non occurrence of one or more uncertain future events not wholly within the control that arises from past events but is not recognized because it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation or the amount of the obligation cannot be measured with sufficient reliability.

A contingent asset is a possible asset that arises that from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity.

Contingent liabilities and assets are not recognized in the statement of financial position of the company.

3.10 Revenue

According to BAS 18 "Revenues", Revenue from sale of goods is measured at fair value of the consideration received or receivable net off return and allowance trade discount volume rebates exclusive of VAT. Revenue is recognized when the risk and reward of the ownership is transferred to the buyer recovery of the consideration is probable, the associated cost and possible return of goods can be estimated reliably, and there is no continuing management involvement with the goods sold. Transfer of risk and rewards occurs for the sale of goods when the product is delivered along with dispatch documents and invoiced to customers.

3.11 Earnings per share

In complying with BAS 33 "Earnings Per Share" The Company presents basic and diluted earnings per share data for its ordinary shares. Basic earnings per share is calculated by dividing the profit or loss attributable to ordinary shareholders of the company by the weighted average number of ordinary shares outstanding during the year, adjusted for own shares held. Diluted earnings per share are determined by adjusting the profit or loss attributable to ordinary shareholders and the weighted average number of ordinary shares.

3.12 Foreign currencies

The major activities of the company were carried out in USD, EURO and GBP but record and reported in Bangladesh taka as this is the reporting currency.

The import activities were not subject to any exchange fluctuation. Only the unencumbered portion of export bills was subject to exchange fluctuation which was dealt through statement of comprehensive income of the entity. Foreign currency transactions are recorded at the applicable rates of exchange ruling at the transaction date.

Among the monetary assets and liabilities denominated in foreign currencies the balance sheet date, only the export retention quota account were translated the applicable rates of exchange ruling at that date. Exchange difference on such translation was also dealt through the statement of comprehensive income.

3.13 Financial risk management

The company has exposure to the following risks from its use of financial instruments:

- Credit risks
- Liquidity risks
- Market risk
- Price fluctuation risk
- Currency risk
- Interest rate risk

This note presents information about the company's exposure to each of the above risks, the company's objectives, policies and processes for measuring and managing risk, and the company's management of capital.

The company management has overall responsibility for the establishment and oversight of the company's risk management framework. The company's risk management policies are established to identify and analyze the risks faced by the company to set appropriate risk limits and controls and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the company's activities.

3.13.1 Credit risk

Credit risk is the risk of a financial loss to the company if a customer or counterparty to a financial instrument fails to meet its contractual obligations, and rises principally from the company's receivables from subscribers; interconnect operators roaming partners and dealers.

Management has a credit policy in place and the exposure to credit risk is monitored on ongoing basis.

In monitoring credit risk, debtors are grouped according to whether they are an individual or legal entity, ageing profile, maturity and existence of previous financial difficulties. Accounts and other receivables are mainly related to the company's subscribers. The exposure of the company to credit risk on accounts receivables is mainly influenced by the individual payment characteristics of post-paid subscribers. Interconnection receivables are normally paid within three months from when they are invoiced and credit risk from this receivable is very minimal. The company employs financial clearing houses to minimize credit risk involving collection of roaming receivables. Credit risk does not arise in respect any other receivables.

At the reporting date, there were no significant concentrations of credit risk. The maximum exposure to credit risk is represented by the carrying amount of each financial asset in the statement of financial position.

3.13.2 Liquidity risk

Liquidity risk is the risk that the company will not be able to meet its financial obligations as they fall due. The company's approach to managing liquidity (cash and cash equivalents) is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the company's reputation. Typically, the company ensures that it has sufficient cash and cash equivalents to meet expected operational expenses, including financial obligations through preparation of the cash flow forecast, prepared based on time line of payment of the financial obligation and accordingly arrange for sufficient liquidity / fund to make the expected payment within due date.

3.13.3 Market risk

Market risk is the risk that changes in market prices, such as foreign exchange rates and interest rates will affect the company's income or value of its holding of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters. However, the company does not hold any financial instrument for which market risk arises due to market price movement and thus affect company's income or the value of its holdings of financial instruments.

3.13.4 Price fluctuation risk

PTL along with other companies in the industry faces prices fluctuation risk because of volatility of yarn price in the market emanating from fluctuation of raw cotton price in the international market. In recent times the price of yarn has considerably fluctuated in local and global market and the continuance of this will put pressure on the cost of production as well as price of finished goods. PTL procures maximum raw materials (Yarn, Dyes and Chemicals) from abroad and proved the finished goods (fabrics) to some export oriented local garments and buyers. So considering the volatility of raw material price as well finished goods price in the international market, CRISL foresees that the company is exposed to price fluctuation risk.

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3.13.5 Currency risk

The company is exposed to currency risk on certain revenues and purchases, resulting receivables and payables, and interest expense and repayments relating to borrowing incurred in foreign currencies. Majority of the company's transactions are denominated in USD. The Company has not entered into any type of derivative instrument in order to hedge currency risk due to stable exchange rate in the country and inflow of USD.

3.13.6 Interest rate risk

Interest rate risk is the risk due to changes in interest rates on borrowing. The risk arises for fluctuation of floating interest rates. The company has not entered into any type of derivative instrument in order to hedge interest rate risk as at 30 June 2016 due to upward movement in LIBOR rate and a stable money market in the country.

3.14 Financial cost

Financial costs comprise interest expense on borrowings, unwinding of the discount on provisions and contingent consideration, losses on disposal of available-for-sale financial assets, dividends on preference shares classified as liabilities, fair value losses. On financial assets, dividends on preference shares classified as liabilities, fair value losses on financial assets at fair value through profit or loss, impairment losses recognized on financial assets (other than trade receivable). Borrowing costs that is not directly attributable to the acquisition, construction or production of a qualifying asset are recognized in profit or loss using the effective interest.

3.15 Cash flow statement

The statement of cash flows has been prepared in accordance with requirements of BAS 7 statement of cash flows. The cash generating from operating activities has been reported using the direct method as prescribed by the securities & exchange rules 1987 and as the benchmark treatment of BAS 7 whereby major classes of gross cash receipts and gross cash payment from operating activities are disclosed.

3.16 Events after the reporting period

Events after the reporting period that provide additional information about the company's position at the date of statement of financial position or those that indicate the going concern assumption is not appropriate are reflected in the financial statements. Events after the reporting period that are not adjusting events are disclosed in the notes when it is found to be material.

3.17 Transaction with related parties

The company carried out a number of transactions with related parties in the course of business and on arms length basis. Transactions with related parties have been recognized and disclosed in the relevant notes to the accounts according to BAS 24 "Related Party Disclosures".

3.18 Risk and uncertainties for use of estimates in preparation of financial statements.

Preparation of financial statement in conformity with the Bangladesh Accounting Standards requires management to make estimates and assumption that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statement and revenues and expenses during the period reported. Actual result could differ from those estimates. Estimates are used for accounting of certain items such as depreciation and amortization and taxes.

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3.19 Responsibility for preparation and presentation of financial statements

The board of directors is responsible for the preparation and presentation of financial statements under section 183 of the Companies Act 1994 and as per the provision of "the framework for the preparation and presentation of financial statements" issued by the International Accounting Standard Committee (IASC) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB)

3.20 Comparative information

Comparative information has been disclosed in respect to the year 2014-2015 for all numerical information of the financial statements and also the narrative and descriptive information when it is relevant for understanding of the current period financial statements.

Last year figures have been rearranged where considered necessary to conform to current year presentation.

3.21 Consistency of presentation

The presentation and classification of all items in the financial statements has been retained from one period to another period unless where it is apparent that another presentation or classification would be more appropriate having regard to the criteria for the selection and application of accounting policies or changes is required by another BFRS.

3.22 Level of precision

The figures in the financial statement have been rounded-off to nearest Taka.

4. Components of financial statements

The financial statement includes the following components as per BAS 1 "presentation of financial statements"

- Statement of financial position as at June 30, 2016.
- Statement of comprehensive income for the year ended June 30, 2016.
- Statement of cash flows for the year ended June 30, 2016.
- Statement of changes in equity for the year ended June 30, 2016.
- Accounting policies and explanatory notes.




5.00 Property, plant and equipment

Particulars	2015-2016	2014-2015
	Taka	Taka
Land & land development	13,345,900	13,121,900
Building construction	503,950,017	338,316,954
Effluent treatment plant (ETP) & water treatment plant (WTP)	50,929,799	56,578,315
Electrical installation	87,786,261	79,992,854
Gas line installation	10,456,296	7,949,170
Transformer	1,569,345	1,743,717
Plant & machinery	940,446,330	758,645,011
Loose tools	103,451	61,256
Reed air (jet)	2,740,776	3,425,970
Fire equipment	926,299	1,063,921
Factory equipment	5,028,096	3,869,994
Generator & boiler	140,386,331	149,697,007
Industrial rack	14,730,475	16,225,593
Furniture & fixture	6,395,240	5,974,669
Air conditioner	8,725,360	6,339,325
Swimming pool	334,823	247,398
Office decoration	5,107,343	3,686,473
Office equipment	23,205,778	18,972,722
Telephone equipment	556,110	631,943
Motor vehicles	44,388,218	27,786,010
	1,861,112,248	1,494,330,203

For further details please refer to annexure A

6.00 Capital work in progress

Particulars	2015-2016	2014-2015
	Taka	Taka
Building Construction	35,825,784	119,540,272
ETP & water treatment	25,146,483	17,595,585
Electrical installation	139,320	8,855,499
Plant & machinery	5,253,243	265,067,163
	66,364,830	411,058,519

Capital work in progress represents the assets acquired during the year but yet to be installed.

6.01 Movement of capital work in progress

Particulars	2015-2016	2014-2015
	Taka	Taka
Opening balance	411,058,519	63,900,826
Addition during the year	48,769,245	411,058,519
	459,827,764	474,959,345
Transferred to property, plant & equipment	(393,462,934)	(63,900,826)
Closing balance	66,364,830	411,058,519



7.00 Inventories

Particulars	2015-2016	2014-2015
	Taka	Taka
Chemicals	230,725,205	191,671,122
Finished goods	256,451,379	166,847,101
Yarn	619,720,087	416,473,012
Packing & sub material	3,520,643	1,080,527
Work in process	211,494,952	210,829,775
	1,321,912,266	986,901,537

- i) Existence, valuation and completeness of above inventories has been confirmed and certified by management.
- ii) Appropriateness of quality and weight has been confirmed by management after carrying out physical verification as on June 30, 2016.

For further details please refer to annexure B

8.00 Trade receivables

Particulars	2015-2016	2014-2015
	Taka	Taka
Amount due from trade receivables	1,052,977,829	872,489,951
Foreign exchange gain/(loss) (fair value adjustment)	862,598	(556,925)
	1,053,840,427	871,933,026

- i) Amount due from trade receivables has been disclosed in presentation currency and foreign currency exchange fluctuation has been recognized accordingly.
- ii) There are no such trade receivables due from any directors or any other officers of the company.
- iii) No receivables are outstanding for a period exceeding six months. All the receivables are considered good and secured by letter of credit.
- iv) As per management perception the above trade receivables are collectable thus no provision has been made for any doubtful debts.

For further details please refer to annexure C

8.01 Movement of trade receivables

Particulars	2015-2016	2014-2015
	Taka	Taka
Opening balance	872,489,951	884,763,313
Addition during the year	3,018,249,952	2,934,690,180
	3,890,739,903	3,819,453,493
Realized during the year	(2,836,899,476)	(2,946,963,542)
Closing balance	1,053,840,427	872,489,951

8.02 Ageing analysis of trade receivables

In compliance with the requirement of paragraph 60 and 61 of BAS 1 "presentation of financial statements" trade receivables has been analyzed as follows

Particulars	2015-2016	2014-2015
	Taka	Taka
Less than 06 months	1,053,840,427	872,489,951
More than 06 but less than 12 months	-	-
More than 12 months	-	-
	1,053,840,427	872,489,951



9.00 Advance, deposits & prepayments

Particulars	2015-2016	2014-2015
	Taka	Taka
Advance against salary	5,338,207	3,440,185
Advance against suppliers	17,206,166	8,480,055
Advance for commercial space	418,230,825	259,230,825
Advance house/office rent	4,651,335	785,335
Bank guarantee	-	629,388
Bank guarantee / FDR	1,216,380	-
Deferred expenses	955,637	-
Security deposit - CDBL	500,000	500,000
Imprest fund	340,300	-
L/C margin deposit	5,064,758	-
Security deposits for internet	7,000	7,000
Security deposits for titas gas	14,244,960	8,417,910
Telephone line deposit	13,000	13,000
	467,768,568	281,503,698

- i) All advance, deposit and prepayments are considered good and recoverable.
ii) There are no such amount due from any directors or officers of the company other than advance against salary.
iii) Advance against salaries are regularly being realized from respective employees' salary.
iv) Debts considered good in respect of which the company is fully secured.

For further details please refer to annexure D

10.00 Investment

Particulars	2015-2016	2014-2015
	Taka	Taka
Investment in non-listed companies (Meghna Bank Limited)	20,000,000	20,000,000
Investment in listed companies (market price)	15,893,384	17,530,402
	35,893,384	37,530,402

The above investment in share has been recognized as "available for sale" financial instrument thus measured in market value as on June 30, 2016

10.01 Investment in listed companies

Particulars	2015-2016	2014-2015
	Taka	Taka
Investments	27,335,758	31,184,021
Realized loss	288,512	(3,986,863)
Investment in cost price	27,624,270	27,197,158

11.00 Cash & cash equivalents

Particulars	Notes	2015-2016	2014-2015
		Taka	Taka
Cash in hand	11.01	4,619,641	3,280,551
Cash at banks	11.02	3,033,383	2,562,215
Cash at banks (foreign currency)	11.03	4,756,299	11,496,351
		12,409,323	17,339,117



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11.01 Cash in hand

Particulars	2015-2016	2014-2015
	Taka	Taka
Cash (office)	1,494,311	1,529,058
Cash (factory)	3,087,857	1,693,684
Cash (salary)	37,473	57,809
	4,619,641	3,280,551

11.02 Cash at banks

Particulars	2015-2016	2014-2015
	Taka	Taka
Brac bank-1501202249220001	1,807,693	2,188,235
Brac bank-1501202249220002	55,675	158,236
Brac bank-1501202249220004	-	7,601
Dutch bangla bank-2131107690	1,231,542	490,590
HSBC-001012269011	-	142,305
Jamuna bank-11797	-	275
Jamuna bank-9517	67,595	68,895
Mercantile bank-6544	1,369,710	10,423
Standard chartered bank-7301	63,630	101,284
Standard bank-1939	(1,617,061)	(617,071)
United commercial bank-009511100000932	1,625	2,775
Woori bank-CDA 923927289	52,974	8,667
	3,033,383	2,562,215

11.03 Cash at banks (foreign currency)

Particulars	2015-2016	2014-2015
	Taka	Taka
ERQA -PBL	2,583,428	209,564
Margin account (local)-PBL	-	8,470,355
Margin account (foreign)-PBL	470,594	1,991,588
HSBC-001012269047	185,822	-
HSBC-050003896-005	5,178	-
HSBC-001012269-016	543,200	-
HSBC-001012269091	291,751	814,995
Woori bank-CDA 923928155	479,509	-
Woori bank-CDA 923927581	196,817	9,849
	4,756,299	11,496,351

Among the above bank accounts, account maintained in foreign currency has been disclosed in local currency; thus foreign exchange fluctuation gain/(loss) has been recognized.

Particulars	2015-2016	2014-2015
	Taka	Taka
12.00 Authorized capital		
200,000,000 ordinary shares of Tk. 10/-	2,000,000,000	2,000,000,000
Issued, subscribed & paid up capital		
Opening balance	1,096,410,000	953,400,000
Stock dividend	-	143,010,000
	1,096,410,000	1,096,410,000

The balance represents 109,641,000 ordinary shares of Tk. 10 each.

13.00 Share premium

Share premium received on 30,000,000 shares at Tk.18/- each	540,000,000	540,000,000
	540,000,000	540,000,000



14.00 Holding gain reserve

Particulars	2015-2016	2014-2015
	Taka	Taka
Investment in market price	15,893,384	17,530,402
Investment in cost price	(27,624,270)	(27,197,158)
	<u>(11,730,886)</u>	<u>(9,666,756)</u>

For further details please refer to annexure E

15.00 Deferred tax (assets) / liability

Deferred tax (assets) / liability is arrived as follows

Particulars	Carrying value as at June30,	Tax base value as at June30,	Taxable/ (deductible) temporary difference
For the year ended June 30, 2016			
Property, plant and equipment	1,861,112,249	1,778,758,326	82,353,923
Provident fund	(1,965,287)	-	(1,965,287)
WPPF & WF	(30,445,997)	-	(30,445,997)
			<u>49,942,639</u>
Effective tax rate			15%
Deferred tax liability/ (assets) excluding holding gain reserve (A)			<u>7,491,396</u>
Holding gain reserve	(11,730,886)	-	(11,730,886)
Effective tax rate			10%
Deferred tax liabilities/ (assets) on holding gain reserve (B)			<u>(1,173,089)</u>
Deferred tax liability / (assets) (A+B)			<u>6,318,307</u>
For the year ended June 30, 2015			
Property, plant and equipment	1,494,330,205	1,378,886,741	115,443,464
Provident fund	(8,917,578)	-	(8,917,578)
WPPF & WF	(52,565,266)	-	(52,565,266)
			<u>53,960,620</u>
Effective tax rate			15%
Deferred tax liability/ (assets) excluding holding gain reserve (A)			<u>8,094,093</u>
Holding gain reserve	(9,666,756)	-	(9,666,756)
Effective tax rate			10%
Deferred tax liabilities/ (assets) on holding gain reserve (B)			<u>(966,676)</u>
Deferred tax liability / (assets) (A+B)			<u>7,127,417</u>

16.00 Long term loan

Particulars	2015-2016	2014-2015
	Taka	Taka
HSBC	32,421,878	-
Pubali Bank Ltd.	210,075,961	44,162,076
	<u>242,497,839</u>	<u>44,162,076</u>

For further details please refer to annexure F

17.00 Trade and other payables

Particulars	Notes	2015-2016	2014-2015
		Taka	Taka
Trade payables	17.01	440,349,533	34,226,061
Other payables	17.02	37,184,063	160,883,892
		<u>477,533,596</u>	<u>195,109,953</u>



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An associate firm of D. N. Gupta & Associates

17.01 Trade payables

Particulars	2015-2016	2014-2015
	Taka	Taka
Deferred liabilities (import)	423,924,401	7,805,969
Deferred liabilities (local)	16,880,195	26,572,523
Foreign exchange gain/(loss) (fair value adjustment)	(455,063)	(152,431)
	<u>440,349,533</u>	<u>34,226,061</u>

- i) Amount due to trade payables in foreign currency has been disclosed in presentation local currency and foreign currency exchange fluctuation has been recognized accordingly.
- ii) This amount represents balance due to suppliers..
- iii) All trade payables has been paid as per terms and regular basis.

For further details please refer to annexure G

17.01.01 Ageing analysis of trade payables

In compliance with the requirement of paragraph 60 and 61 of BAS 1 "presentation of financial statements" trade payables has been analyzed as follows:

Particulars	2015-2016	2014-2015
	Taka	Taka
Less than 06 months	440,349,533	7,653,538
More than 06 but less than 12 months		160,733,892
More than 12 months	-	-
	<u>440,349,533</u>	<u>168,387,430</u>

17.02 Other payables

Particulars	2015-2016	2014-2015
	Taka	Taka
Amount due to Paramount Holdings Ltd.	-	150,000
Deferred liabilities (capital machinery)	37,184,063	160,733,892
	<u>37,184,063</u>	<u>160,883,892</u>

- i) This amount represents balance due to suppliers of indirect materials.
- ii) All payables has been paid as per terms and regular basis.

For further details please refer to annexure G

18.00 Liability for expenses

Particulars	2015-2016	2014-2015
	Taka	Taka
GAS bill payable	11,992,273	6,704,721
House rent payable (worker)	-	350,500
Other expenses	92,996	-
Provident fund payable	1,965,287	11,635,629
VAT payable	18,504	59,337
TDS payable	493,648	49,451
Telephone bill payable	12,664	36,000
Electricity bill payable	-	126,807
Unallocated application fees	1,708,376	2,256,374
Dividend & fraction shareholder	1,372,484	7,718
Provision for WPPF & WF	30,445,997	52,565,266
Audit & professional fees payable	250,000	250,000
	<u>48,352,229</u>	<u>74,041,803</u>



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An associate firm of D. N. Gupta & Associates

19.00 Short term loan

Particulars	2015-2016	2014-2015
	Taka	Taka
Loan against trust receipt (LATR)	-	394,573,893
Inland bills purchases (IBP)	780,732,471	410,549,656
UPAS	429,932,034	349,863,611
EDF	-	131,278,631
Bank overdraft	302,983,333	60,232,739
PBL	24,949,817	-
HSBC	-	-
	1,538,597,655	1,346,498,530

For further details please refer to annexure H

20.00 Current maturity of long term loan

Particulars	2015-2016	2014-2015
	Taka	Taka
HSBC	11,175,554	-
Pubali bank ltd.	130,727,211	97,600,000
	141,902,765	97,600,000

For further details please refer to annexure F

21.00 Provision for tax

Particulars	Note	2015-2016	2014-2015
		Taka	Taka
Opening balance		11,552,122	10,082,773
Less: paid during the year		(11,886,279)	(9,429,542)
		(334,157)	653,231
Provision for current year	29.00	35,773,606	29,746,854
		35,439,449	30,400,085
Less: Advance income tax		(20,046,750)	(18,847,963)
		15,392,699	11,552,122

22.00 Revenue

Particulars	2015-2016	2014-2015
	Taka	Taka
Yarn dyed fabrics	2,530,400,405	2,432,974,613
Knit yarn dyeing	468,850,676	484,426,368
Sweater yarn dyeing	18,998,871	17,881,636
	3,018,249,952	2,935,282,617



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23.00 Cost of sales

Particulars	Notes	2015-2016	2014-2015
		Taka	Taka
Opening stock			
Raw materials		609,224,661	731,901,082
Work-in-process		210,829,775	178,761,876
		820,054,436	910,662,958
Purchase	23.01	1,820,006,862	1,432,503,828
Goods available for use		2,640,061,298	2,343,166,786
Less: closing stock			
Raw materials		853,965,935	609,224,661
Work-in-process		211,494,952	210,829,775
Materials consumed		1,574,600,411	1,523,112,350
Add: conversion cost			
Wages, salaries & other benefits	23.02	390,164,685	347,667,819
Factory overhead	23.03	612,060,409	460,880,914
Cost of production		2,576,825,505	2,331,661,084
Add: Opening stock of finished goods		166,847,101	187,741,162
		2,743,672,606	2,519,402,246
Less: Closing stock of finished goods		256,451,379	166,847,101
		2,487,221,227	2,352,555,145

23.01 Purchase

Particulars	2015-2016	2014-2015
	Taka	Taka
Raw materials		
Purchase of dyeing & finishing chemicals	376,149,008	316,929,053
Purchase of yarn	1,348,672,265	1,024,366,056
Insurance premium (marine)	9,680,911	7,001,725
Carriage inwards	19,621,179	17,999,037
C & F expenses	15,033,060	13,164,509
Acceptance commission	4,639,390	4,975,082
L/C Opening commission	3,286,576	4,105,730
Packing materials		
Purchase of poly bag	6,299,040	5,730,211
Purchase of plastic bag	5,663,112	3,992,725
Sub- materials		
Purchase of paper/plastic cone	15,720,854	16,487,615
Purchase of plastic bobbin	3,872,400	5,745,970
Purchase of sizing chemicals	8,889,203	10,046,016
Purchase of textile wax	411,535	431,599
Purchase of paper tube	2,068,329	1,528,500
	1,820,006,862	1,432,503,828

23.02 Wages, salaries & other benefits

Particulars	2015-2016	2014-2015
	Taka	Taka
Wages, salaries & festival bonus	364,040,416	323,256,307
Overtime, holiday & other allowance	9,941,290	4,652,004
House rent to factory workers	4,007,000	4,137,100
Provident Fund	4,759,965	8,984,548
Insurance premium (factory workers)	1,358,973	1,216,735
Earn leave expenses	6,057,041	5,421,125
	390,164,685	347,667,819



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23.03 Factory overhead

Particulars	Notes	2015-2016	2014-2015
		Taka	Taka
Conveyance		744,622	812,861
Commission on bank guarantee		238,909	-
Depreciation-manufacturing		342,874,643	279,536,941
Entertainment		1,887,818	1,668,146
ETP & WTP maintenance		4,378,437	4,361,292
Food allowance		3,412,588	1,969,343
Fuel & lubricants		3,263,275	3,153,770
Gas bill		139,615,370	73,871,577
Insurance premium (fire)		6,738,084	4,364,544
Lab test expenses		5,718,635	6,377,186
Medicare exp		1,090,904	1,225,931
Miscellaneous exp		380,461	414,703
Mobile bill		226,640	185,940
Municipal tax		474,994	333,637
Night allowance		176,473	215,850
Purchase of ETP chemicals		9,915,246	8,231,220
Purchase of generator & boiler chemicals		602,357	1,078,399
Purchase of machine oil		5,324,240	5,130,770
Repair & maintenance		28,708,935	18,005,621
Repair & maintenance-car		2,355,467	2,496,004
Spare parts		34,190,964	28,850,698
Stationery		3,705,743	4,821,864
Tour & travel	23.05	15,144,305	13,275,789
Uniform & liveries		891,300	498,828
		612,060,409	460,880,914

23.04 Allocation of provident fund

Particulars	2015-2016	2014-2015
	Taka	Taka
Wages, salaries & other benefits @ 70%	4,759,965	8,984,548
Administrative overhead @ 30%	2,039,985	3,850,521
	6,799,950	12,835,069

23.05 Allocation of tour & travel expenses

Particulars	2015-2016	2014-2015
	Taka	Taka
Factory overhead @ 48%	15,144,305	13,275,789
Administrative overhead @ 52%	16,406,330	14,382,105
	31,550,635	27,657,894

24.00 Distribution costs

Particulars	2015-2016	2014-2015
	Taka	Taka
BTMA certificate fees	468,795	324,504
Courier charges	2,562,835	1,889,692
Cost of free sample	4,966,950	8,604,717
C & F expenses (export)	383,852	349,994
Entertainment (buyer)	660,621	565,661
Fuel, running, maintenance & carriage outwards	16,761,575	11,937,620
Insurance premium (fire)	378,101	152,200
Loading & unloading	1,579,959	1,244,651
Miscellaneous expense	632,156	644,000
Repair and maintenance of vehicles	2,916,415	2,870,503
Trade fair expenses	53,100	526,710
	31,364,359	29,110,252

25.00 Administrative expenses

Particulars	Notes	2015-2016	2014-2015
		Taka	Taka
Advertisement exp.		2,909,444	557,234
AGM expenses		125,167	106,213
Audit & professional fees		554,130	662,281
Books & periodicals		441,330	83,860
CDBBL charge		76,750	168,312
Conveyance		1,904,257	1,256,158
Credit rating fees		430,051	409,600
Cookeries		156,756	274,962
Depreciation-administrative		12,721,570	8,902,987
Donation & subscription		324,320	20,347,200
Electricity bill		1,327,918	1,149,369
Entertainment		2,427,039	2,328,563
Fees for certificates		964,381	487,945
Food allowance		2,495,309	1,849,035
Forms, fees & renewal fees		744,849	850,837
Fuel & lubricants		4,396,604	3,459,239
Internet exp		1,007,261	974,917
Listing fees		1,038,564	834,030
Loss on car sale		1,959	-
Medicare exp		1,271,608	579,771
Membership fees		457,292	622,953
Miscellaneous exp		749,426	670,567
Mobile bill		2,721,931	2,564,917
Newspaper		28,244	25,219
Office maintenance		2,637,391	1,240,962
Office rent		4,188,804	3,695,100
Postage		65,115	23,829
Promotional expenses		80,923	818,000
Provident fund	23.04	2,039,985	3,850,521
Remuneration		12,600,000	12,600,000
Repair & maintenances-Car		5,131,038	4,718,822
Software development		232,400	-
RJSC filling fees		62,753	149,220
Salary, allowance & festival bonus		69,174,219	63,342,209
Sports equipment		15,759	84,150
Annual report printing		735,254	1,101,073
Stationery		3,914,073	2,430,870
Telephone exp		114,514	131,355
Tours & travels	23.05	16,406,330	14,382,105
Training & development		204,360	124,000
Uniform & liveries		245,385	66,670
		157,124,462	157,925,055



RdR

26.00 Finance Cost

Particulars	2015-2016	2014-2015
	Taka	Taka
Bank charge	692,615	1,814,852
Charges on UPAS (discounting & confirmation)	17,059,527	14,799,357
Finance arrangement expenses	390,000	-
Interest on bank overdraft	22,367,603	49,700,712
Interest on loan (EDF)	1,923,319	5,025,216
Interest on loan (LATR)	4,531,539	54,663,219
Interest on loan-Acceptance	-	737,672
Interest on loan (IBP)	27,561,327	7,969,709
Interest on term loan	22,872,596	16,709,848
L/C charge	1,407,168	1,131,171
Remittance collection charge	8,713,445	6,130,392
Stamp charges	101,160	106,060
Swift charges	1,695,109	1,320,705
Interest income on FDR	(18,200)	0
	109,297,208	160,108,913

27.00 Other income

Particulars	2015-2016	2014-2015
	Taka	Taka
Dividend income	1,334,125	201,345
Interest income	66,674	88,198
Wastage sales	11,100	6,638
Profit/loss on sale of share	288,512	(3,986,863)
	1,700,411	(3,690,682)

28.00 Exchange gain/ (loss)

Particulars	2015-2016	2014-2015
	Taka	Taka
Foreign currency fluctuation gain/(loss)	1,712,475	219,537
	1,712,475	219,537

29.00 Income tax

Particulars	Notes	2015-2016	2014-2015
		Taka	Taka
Income tax from operational income	29.01	34,986,404	33,679,544
Income tax on other income	29.02	738,239	113,862
		35,724,643	33,793,406
Less: Tax rebate		-	2,250,000
		35,724,643	31,543,406
Add/ (less): Income tax refund/ adjustment		48,963	(1,796,553)
		35,773,606	29,746,853

Note:

Income tax refund/adjustment : Income tax refund relating to assessment year 2013-2014 amount of tk. 17,96,553 claimed to be adjusted with demand of assessment year 2014-2015. But assessment for the assessment year 2015-2016 has been done on 05-09-2016 in which own claim of adjustment has not been considered by the DCT. As such, appropriate accounting treatment on the said refund tk.1796553 for the assessment year 2013-2014 will be done in the financial statement for the year ended on 30.06.2017.



29.01 Income tax from operational income

Particulars	2015-2016	2014-2015
	Taka	Taka
Profit before tax	236,655,582	221,059,151
Add/(less): exchange loss/gain	(1,712,475)	(219,537)
Add/(less): other income	(1,700,411)	3,690,682
Taxable income	233,242,695	224,530,296
Tax rate	15%	15%
Income tax on operational income	34,986,404	33,679,544

29.02 Income tax on other income

Particulars	2015-2016	2014-2015
	Taka	Taka
Other income $(66,674+11,100+17,12,475)*25\%$	447,562	78,593
Dividend income $(13,34,125-25,000)*20\%$	261,825	35,269
Profit on sale of share (realized profit) $(28,8512*10\%)$	28,851	-
	738,239	113,862

30.00 Deferred tax expenses / benefit

Particulars	Note	2015-2016	2014-2015
		Taka	Taka
Deferred tax liability as on previous year		7,127,417	9,808,796
Deferred tax liability as on current year		6,318,307	7,127,417
Deferred tax expenses during the year		809,110	2,681,379

31.00 Unrealized gain/ (loss) on investment in shares

Particulars	2015-2016	2014-2015
	Taka	Taka
Cost price	27,624,270	27,197,158
Market price	(15,893,384)	(17,530,402)
Unrealized gain/(loss)	(11,730,886)	(9,666,756)
Less: opening balance (provision)	(9,666,756)	(8,535,919)
Gain/(loss) on marketable securities during the year	(2,064,130)	(1,130,837)

32.00 Basic earnings per share (EPS)

Particulars	Note	2015-2016	2014-2015
		Taka	Taka
Net profit after tax		201,691,086	193,993,676
Weighted average number of shares	32.01	109,641,000	109,641,000
Earnings per share		1.84	1.77

Earnings per share has been calculated in accordance with BAS - 33: earnings per share (EPS).

32.01 Number of shares

Particulars	2015-2016	2014-2015
	Taka	Taka
Number of shares at the beginning of the year	109,641,000	95,340,000
Add: bonus shares issued during the year	-	14,301,000
Closing number of shares	109,641,000	109,641,000



33.00 Related party disclosures

During the year ended June 30, 2016 the company entered into a number of transactions with related parties in the normal course of business. All these transaction takes place in an arm length basis. Name of the related parties, nature of these transactions and amount thereof been set out below in accordance with the provisions of BAS 24: Related party disclosure.

Name of related parties	Nature of transaction	Transaction during the year	Balance/ outstanding as on June 30, 2016	Balance/ outstanding as on June 30, 2015
Paramount Insurance Co. Ltd.	Insurance	19,072,854	145,021	(39,918)
Paramount Insurance Co. Ltd.	Investment	-	10,889,669	10,889,669
Paramount Holdings Ltd.	Inter company	150,000	-	(150,000)

34.00 Capital expenditure commitment

No capital expenditure contracted or incurred or provided for as at June 30, 2016 other than disclosed in the Note 5 & 6.

35.00 Number of employees

In compliance with the requirement of Schedule XI, Part II, Para 3 of Company Act 1994 following has been disclosed.

Particulars	2015-2016	2014-2015
	Taka	Taka
Factory:		
Number of full time employees (officers & staff)	274	456
Number of full time employees (workers)	2,396	1,986
	<u>2,670</u>	<u>2,442</u>
Head office		
Number of full time employees (officers & staff)	119	79
Number of full time employees (Workers)	83	44
	<u>202</u>	<u>123</u>
	<u>2,872</u>	<u>2,565</u>

• All employees received more than Tk.4500 per month



36.00 Key management personnel compensation

In compliance with the requirement of Schedule XI, Para 4 of company Act 1994 and Para 17 of BAS 24 following has been disclosed.

- No remuneration, board meeting attendance fees is provided to any of the directors of the company except managing director.
- As per management decision, the following amount has been paid for the year ended June 30, 2016

Name	Designation	Short term benefits		Post employment benefit (provident fund)	Other long term benefit	Termination benefit	Share based benefit
		Remuneration / salary (Taka)	Bonus				
Mr. Shakhawat Hossain	Managing Director	12,600,000	N/A	N/A	N/A	N/A	N/A
Md. Alamgir Hossain Bhuiyan	Executive Director	2,544,932	511,429	10% of basic salary	N/A	N/A	N/A
A.B.M Delwar Hossain	Sr. GM (Head of Technical)	2,181,962	420,821	10% of basic salary	N/A	N/A	N/A
Mr. Md. Shahadat Hossain	Sr. DGM (Weaving)	1,218,944	208,124	10% of basic salary	N/A	N/A	N/A
Mr. Jahidul Abedin	Chief Financial Officer	698,000	85,000	10% of basic salary	N/A	N/A	N/A
Mr. Md. Robiul Islam, ACS	Company Secretary	791,286	98,691	10% of basic salary	N/A	N/A	N/A

(Signature)



37.00 Capacity and usage

In compliance with the requirement of Schedule XI, Part II, Para 7 of Company Act 1994 following has been disclosed.

Particulars	2015-2016	2014-2015
	Taka	Taka
Yarn dyed fabric		
Installed capacity	66,000 yds per day	59,000 yds per day
Actual production	64,444 yds per day	53,957 yds per day
Utilization	97.64%	91.45%
Dyed yarn		
Installed capacity	25 ton/per day	25 ton/per day
Actual production	20.27 ton/per day	19.92ton/per day
Utilization	81.08%	79.68%

38.00 Transaction in foreign currency

During the year following transactions took place in foreign currency

Particulars	2015-2016	2014-2015
	Taka	Taka
CIF value of import		
Yarn	1,317,082,023	991,029,809
Chemical	370,139,871	320,250,530
Capital machinery	142,278,772	161,067,044
	1,829,500,666	1,472,347,383
FOB value of export	3,018,249,952	2,935,282,617

39.00 Credit facility

No credit facilities were availed by the company under any contract other than bank credit facility and trade credit which took place in the ordinary course of business.

40.00 Contingent liability

Particulars	2015-2016	2014-2015
	Taka	Taka
Letter of credit	293,232,301	146,167,709
	293,232,301	146,167,709

41.00 Capital management

- The Company's policy is to maintain a strong capital base so as to maintain investor, creditor and market confidence and to sustain future development of the business. Capital consist of total equity attributable to the equity holders.
- In order to maintain or adjust the capital structure, the group may adjust the amount of dividend or obtain long term debt.
 - No changes were made in the objectives, policies or processes for managing capital during the year.
- The company is not subject to any externally imposed capital requirement.

41.01.01 Exposure to credit risk

The carrying amount of financial assets represents the maximum credit exposure. The maximum exposure to credit risk at the reporting date was:

Particulars	2015-2016	2014-2015
	Taka	Taka
Trade receivable	1,053,840,427	871,933,026
Security deposit	14,764,960	8,937,910
Cash and cash equivalent	12,409,323	17,339,117
	1,081,014,710	898,210,053

41.01.02 Impairment losses

The accounts receivables were created for sales made to foreign customers in the ordinary course of business. All sales were made through letter of credit. Thus as per management perception, recognition of any impairment losses were not necessary.

41.02 Liquidity risk

The requirement is determined in advance through cash flow projections and credit lines with banks are negotiated accordingly.

As at June 30, 2016					
Particulars	Carrying amount	Contractual cash flows	Within 6 months or less	Within 6-12 months	Within 1-6 years
Trade payables	440,349,533	440,349,533	440,349,533	-	-
Other payables	37,184,063	37,184,063	37,184,063	-	-
Term loan	384,400,604	384,400,604	70,951,382	70,951,382	242,497,839
Liabilities for expenses	48,352,229	48,352,229	48,352,229	-	-
	910,286,428	910,286,428	596,837,207	70,951,382	242,497,839

As at June 30, 2015					
Particulars	Carrying amount	Contractual cash flows	Within 6 months or less	Within 6-12 months	Within 1-6 years
Trade payables	34,226,061	34,226,061	34,226,061	-	-
Other payables	160,883,892	160,883,892	160,883,892	-	-
Term loan	141,762,076	141,762,076	48,800,000	48,800,000	44,162,076
Liabilities for expenses	74,041,803	74,041,803	74,041,803	-	-
	410,913,832	410,913,832	317,951,756	48,800,000	44,162,076

41.03 Exposure to currency risk

The company's exposure to foreign currency risk was as follows based on notional amounts

Foreign currency denominated assets

2015-2016	2014-2015
Taka	Taka

Accounts receivables

242,497,839	871,933,026
242,497,839	871,933,026

Foreign currency denominated liabilities

Trade payables Capital machinery

440,349,533	32,431,017
-	135,956,413
440,349,533	168,387,430

Net exposure

(197,851,694)	703,545,596
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The following significant exchange rates are applied during the year:

Exchange rate as at

US dollar (average)

2015-2016	2014-2015
Taka	Taka

77.86 77.05




41.02 Liquidity risk

The requirement is determined in advance through cash flow projections and credit lines with banks are negotiated accordingly.

As at June 30, 2016					
Particulars	Carrying amount	Contractual cash flows	Within 6 months or less	Within 6-12 months	Within 1-6 years
Trade payables	440,349,533	440,349,533	440,349,533	-	-
Other payables	37,184,063	37,184,063	37,184,063	-	-
Term loan	384,400,604	384,400,604	70,951,382	70,951,382	242,497,839
Liabilities for expenses	48,352,229	48,352,229	48,352,229	-	-
	910,286,428	910,286,428	596,837,207	70,951,382	242,497,839

As at June 30, 2015					
Particulars	Carrying amount	Contractual cash flows	Within 6 months or less	Within 6-12 months	Within 1-6 years
Trade payables	34,226,061	34,226,061	34,226,061	-	-
Other payables	160,883,892	160,883,892	160,883,892	-	-
Term loan	141,762,076	141,762,076	48,800,000	48,800,000	44,162,076
Liabilities for expenses	74,041,803	74,041,803	74,041,803	-	-
	410,913,832	410,913,832	317,951,756	48,800,000	44,162,076

41.03 Exposure to currency risk

The company's exposure to foreign currency risk was as follows based on notional amounts

Foreign currency denominated assets

2015-2016	2014-2015
Taka	Taka

Accounts receivables

242,497,839	871,933,026
242,497,839	871,933,026

Foreign currency denominated liabilities

Trade payables
Capital machinery

440,349,533	32,431,017
-	135,956,413
440,349,533	168,387,430

Net exposure

(197,851,694)	703,545,596
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The following significant exchange rates are applied during the year:

Exchange rate as at

2015-2016	2014-2015
Taka	Taka

US dollar (average)

77.86 77.05



41.04 Accounting classification and fair values

Fair value of financial assets and liabilities together with carrying amount shown in the statement of financial position are as follows:

	2015-2016	
	Carrying amount	Fair value
Loans and receivables		
Trade receivables	1,053,840,427	1,053,840,427
Cash and cash equivalent	12,409,323	12,409,323
Available for sale financial instrument		
Investment in share	15,893,384	15,893,384
Liabilities carried at amortized costs		
Term loan-non current portion	242,497,839	242,497,839
Trade and other payables	477,533,596	477,533,596
Liability for expense	48,352,229	48,352,229


	2014-2015	
	Carrying amount	Fair value
Loans and receivables		
Trade receivables	871,933,026	871,933,026
Cash and cash equivalent	17,339,117	17,339,117
Available for sale financial instrument		
Investment in share	17,530,402	17,530,402
Liabilities carried at amortized costs		
Term loan-non current portion	44,162,076	44,162,076
Trade and other payables	168,387,430	168,387,430
Liability for expense	74,041,803	74,041,803

42.00 Events after reporting period (BAS-10)

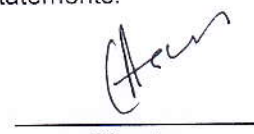
i) The financial statements were authorized for issue on 27th October 2016 by the Board of Directors who had the power to amend the financial statements after issue. There is no other significant event that has occurred between the Financial Position date and the date when the financial statements were authorized for issue by the Board of Directors of the company.

ii) Subsequent to the financial position date, the Board of Directors has recommended 10% cash and 7% stock dividend in its Board meeting held on 27th October 2016. The dividend proposal is subject to shareholder's approval at the forthcoming AGM.

Except the fact as stated above, no circumstances have arisen since the statement of financial position date which would require adjustments, or disclosure in the financial statements.


Managing Director


Director


Director

Dated: 27 October, 2016
Dhaka



PARAMOUNT TEXTILE LIMITED
Schedule of Property, Plant & Equipment
As at June 30, 2016

Particulars	Cost				Rate of Dep. (%)	Depreciation			Written Down Value as at 30-06-16
	Opening Balance as on 01-07-15	Transfer from CWIP	Addition for the year	Adjustment for the year		Opening Balance as on 01-07-15	Charge for the year	Closing Balance as on 30-06-16	
Land & Land Development	13,121,900	-	224,000	-	0%	-	-	-	13,345,900
Building Construction	549,919,307	119,540,272	102,087,237	-	10%	211,602,353	55,994,446	267,596,799	503,950,017
Effluent Treatment Plant (ETP) & Water Treatment Plant (WTP)	84,149,277	-	10,350	-	10%	27,570,961	5,658,867	33,229,828	50,929,799
Electrical Installation	144,351,251	8,855,499	14,429,602	-	15%	64,358,397	15,491,693	79,850,091	87,786,261
Gas Line Installation	21,756,058	-	5,121,200	-	20%	13,806,888	2,614,074	16,420,962	10,456,296
Transformer	2,949,000	-	-	-	10%	1,205,283	174,372	1,379,655	1,569,345
Plant & Machinery	1,970,526,337	265,067,163	151,845,739	-	20%	1,211,881,326	235,111,583	1,446,992,909	940,446,330
Loose Tools	112,120	-	53,690	-	10%	50,864	11,495	62,359	103,451
Reed Air (Jet)	9,715,003	-	-	-	20%	6,289,033	685,194	6,974,227	2,740,776
Fire Equipment	1,920,520	-	25,843	-	15%	856,599	163,465	1,020,064	926,299
Factory Equipment	6,442,031	-	1,716,780	-	10%	2,572,037	558,677	3,130,715	5,028,096
Generator & Boiler	295,501,117	-	15,463,382	-	15%	145,804,110	24,774,058	170,578,168	140,386,331
Industrial Rack	26,088,000	-	141,600	-	10%	9,862,406	1,636,719	11,499,125	14,730,475
Sub Total (Manufacturing)						1,695,860,257	342,874,643	2,038,734,901	1,772,399,377
Furniture & Fixture	9,793,771	-	1,131,153	-	10%	3,819,102	710,582	4,529,684	6,395,240
Air Conditioner	8,501,260	-	3,355,519	-	10%	2,161,935	969,484	3,131,419	8,725,360
Swimming Pool	305,430	-	124,627	-	10%	58,032	37,203	95,235	334,823
Office Decoration	5,011,173	-	1,988,352	-	10%	1,324,700	567,483	1,892,183	5,107,343
Office Equipment	26,583,759	-	6,811,476	-	10%	7,611,037	2,578,420	10,189,457	23,205,778
Telephone Equipment	1,136,320	-	-	-	12%	504,377	75,833	580,210	556,110
Motor Vehicles	47,106,224	-	24,836,717	738,956	15%	19,320,214	7,782,566	26,815,767	44,388,218
Sub Total (Administrative)						34,799,397	12,721,570	47,233,954	88,712,871
Total (As at June, 2016)	3,224,989,858	393,462,934	329,367,267	738,956		1,730,659,654	355,596,213	2,085,968,855	1,861,112,248
Total (As at June, 2015)	2,936,251,847	63,900,824	224,837,186	-		1,442,219,725	288,439,928	1,730,659,655	1,494,330,203




PARAMOUNT TEXTILE LIMITED

Schedule of Inventories

As at June 30, 2016

Annexure-B

Quantitative movement of inventories for the year ended 30 June 2016

In compliance with the discloser requirement of Schedule XI of the Companies Act, 1994 movement of inventories has been disclosed as follows:

Particulars	Unit	Opening Stock		Purchases/ Production		Consumption/ Sales		Closing Stock	
		Qty	Value	Qty	Value	Qty	Value	Qty	Value
Raw materials									
Yarn	Kgs	1,386,655	416,473,012	5,334,502	1,389,536,277	4,511,583	1,186,289,202	2,209,574	619,720,087
Dyes & chemicals	Kgs	1,010,138	191,671,122	4,969,303	387,546,112	4,425,195	348,492,029	1,554,246	230,725,205
Packing & sub material	Various	218,209	1,080,527	7,592,052	42,924,473	7,105,184	40,484,357	705,077	3,520,643
Work in progress									
Yarn	Kgs	163,024	46,386,410	4,511,582	1,279,935,813	4,451,475	1,258,387,468	223,131	63,076,704
Fabrics	Yds	1,397,900	164,443,365	20,031,638	2,377,755,431	20,199,494	2,376,874,459	1,230,044	148,418,248
Finished goods									
Finished fabric	Yds	1,213,335	166,847,101	22,022,191	2,576,825,505	21,159,827	2,487,221,227	2,075,699	256,451,379

(Signature)



PARAMOUNT TEXTILE LIMITED
Schedule of Trade Recivables
As on 30 June, 2016

Annexure-C

Particulars	30-06-2016	30-06-2015
	Taka	Taka
4 You Clothing Ltd.	72,295	-
A One Polar Ltd.	14,003,962	-
A Plus Industries Ltd.	634,962	614,831
Abanti Colour Tex Ltd.	642,050	1,096,653
Abedin Garments Ltd.		37,558,543
Aboni Fashion Ltd.	4,791,781	3,733,407
AG Dresses Ltd.	8,653,490	-
AKH Fashion Ltd.	56,291,223	4,906,871
Alfa Textiles Ltd.	4,178,115	-
Alliance Apparels Ltd.	1,542,460	-
Alpha Knitting Wear Ltd.	3,887,832	-
Aman Graphics and Design Ltd.	945,000	-
Aman Tex Ltd.	2,338,288	5,597,319
Amar Graphics & Design Ltd.	6,660,566	-
Antim Knitting Dyeing & Finishing Ltd.	227,139	-
Anupam Fashion Wear Ltd.	382,674	-
A-One (Bangladesh) Ltd.	108,061	1,339,453
Apparel Pluse Ltd.	4,040,006	-
Apparel Village Ltd.	1,234,985	-
Apparels Stitch Ltd.	1,664,941	-
Apparels Village Ltd.	2,064,157	-
Arabi Fashions Ltd	1,438,553	-
Ashiana Garments Inds. Ltd,		4,393,768
Asia Link Apparels LTD.	90,519	-
Asrotex Ltd.		86,857
Aswad Composite Knit Ltd.	28,300,849	18,155,959
B.H.I.S Apparels Ltd.	26,808,067	8,795,746
Babylon Casual Wear Ltd.		503,384
Babylon Garments Ltd.	17,808,100	11,027,849
Barnali Fashion Ltd	539,784	-
Basic Shirts Ltd	2,890,857	-
Bengal Knittex Ltd.	250,247	-
Best Shirts Ltd.	2,493,926	41,466,726
Biswas Fashion Ltd.	3,867,763	-
Blue Planet Knit Wear Ltd.	2,565,337	1,111,027
Bonian Knit Fashion Ltd.	420,655	802,676
Brandix Apparels Ltd.	-	690,149
Brother Fashion Ltd.	84,770	671,981
CAD Tex Garments Ltd.	6,613,828	-
Calvin Fashion Ltd.	-	2,034,481
Charm Fashion Ltd.	531,020	1,589,391
Chittagong Fashion Specialised Ltd.	765,133	-
Chittagong Fashion Wear Ltd.	580,396	570,746
Cidatex Apparels Ltd.		5,877,072
Classic Shirts Ltd.	4,118,883	-
Coit (Pvt) Ltd.	825,132	-
Comfit Composite Knit Ltd.	2,735,467	5,792,698
Comfort Knit Fashion Ltd.	164,664	-
Confidence Knitwear Ltd.	6,248,594	-
Continental Apparels Ltd.	198,645	12,570,553

Particulars	30-06-2016	30-06-2015
	Taka	Taka
Continental Garments Ltd.	1,085,002	-
Core Spum Apparels Ltd	3,044,802	-
Coti (Pvt) Ltd.	1,042,737	-
Cotton Club (BD) Ltd.	16,055,518	-
Crossline Knit Fabrics Ltd.	1,193,734	-
Crown Cotton Ltd.	1,962,000	-
Crystal Composite Ltd.	1,849,583	-
Decent Attire	-	687,164
Dekko Apparels Ltd.	4,716,636	42,490,454
Dekko Fashion Ltd.	848,214	-
Dekko Readywear Ltd.	10,810,296	-
Delicate Knitwear Ltd.	989,509	-
Dew Fashion Ltd.	1,082,660	-
Dip Knitwear Ltd.	1,631,838	-
Dird Composite Textile Ltd.	624,305	-
Dressmen Apparels Ltd.	-	444,595
Dressmen Fashionwear Ltd.	32,341,124	8,231,303
Earl Fashion Limited	759,480	-
EH Fabrics Ltd.	-	3,071,381
Epcot International Ltd.	-	419,884
Epoch Garments	6,256,363	-
Epyllion Fabrics Ltd.	-	2,345,953
Epyllion Knit Wear Ltd.	3,803,775	1,875,891
Epyllion Style Ltd.	1,444,263	839,546
Esquire Knit Composite Ltd.	141,141	139,110
Evolv Clothing Co. pvt. LTD	11,771	-
F.N Fabrics Ltd.	1,699,610	-
Fait Fashions Ltd.	-	531,555
Faiyaz Apparels Ltd.	-	288,284
Fakhruddin Textile Mills Ltd.	13,310,995	3,047,639
Fakir Apparels Ltd.	-	11,627,762
Fakir Fashion Ltd.	2,277,765	10,235,929
Famous Design Ltd.	1,081,747	-
Farseeing Knit Composite Ltd.	-	634,453
Fashion Forum Ltd.	1,524,649	-
Fashion Makers Ltd.	387,895	412,804
Feiyue Fashions Ltd.	1,638,818	-
Four H Lingerie Ltd.	-	4,031,043
Garments Export Village Ltd.	264,800	1,120,392
Glare Fashion Ltd.	-	755,345
Globus Garments Ltd.	47,973,480	22,047,256
Glory Fashionwear Ltd.	1,478,740	-
Gous Garments Ltd.	172,394	-
Green Life Clothing Ltd.	408,392	304,191
Green Life Knit Composite Ltd.	340,350	3,058,653
H. B. Fashion Ltd.	-	2,558,049
Hams Garments Ltd.	-	88,793
Hongkong Fashion Ltd.	-	615,600
Hung Tak Northern Garments Ltd.	-	97,342
IFS Texwear (Pvt) Ltd.	333,817	-
Image Garments Ltd.	-	514,680
Impress Fashion Ltd.	-	2,319,899
Index Apparels Ltd.	879,926	-
Integra Apparels (BD) Ltd.	4,678,160	4,131,915
Interfab Shirt Mfg. Ltd.	692,123	9,547,147

[Signature]



Particulars	30-06-2016	30-06-2015
	Taka	Taka
International Classic Composite Ltd	879,106	2,843,088
Interstoff Apparels Ltd.	24,626,120	31,528,180
Intraco Design Ltd	4,077,508	7,411,619
Islam Garments Ltd.	977,130	1,892,970
J.K Knit Composite Ltd.	-	1,872,138
J.K Shirt and Fabrics Ltd.	7,864,166	-
Jamuna Fashion Wear Ltd.	21,542,157	3,014,871
Jann Composite Mills Ltd.	264,446	-
Jeacon Garments Ltd.	-	873,421
Jeans Care Ltd.	-	501,942
Jeans Manufacturing Ltd.	1,002,469	-
Jerat Fashion LTd.	1,222,191	15,416
JSL Stitches Ltd.	396,186	-
JSR Star Fashion Ltd.	-	2,234,681
Karooni Knit Composite Ltd.	1,885,824	52,000
Kenpark Bangladesh (Pvt) Ltd.	2,031,225	2,250,788
Liberty Knitwear Ltd.	-	1,730,290
Louietex Manufacturing Ltd.	4,270,668	-
Lumbini Ltd.	1,254,858	1,092,690
Lusine Fashion Ltd.	369,000	-
M.M Knitwear Ltd.	16,795,666	-
Mamun Knitwear Ltd.	6,090,078	-
Manta Apparels Ltd.	-	1,813,472
Mark Ltd.	1,666,765	1,122,509
Mark Mode Ltd.	1,180,020	-
Marubeni Hongkong & South China Ltd.	2,066,046	-
Mascot Fashions Ltd.	3,166,516	16,355,918
Matrix Style Ltd.	208,227	-
Meditex Industries Ltd.	-	2,195,803
Medona Fashion Ltd.	1,471,511	445,694
Meghna Knit Composite Ltd.	3,226,555	1,611,320
Mehnaz Styles and Craft Ltd.	19,105,037	-
Mesh Export (Pvt) Ltd.	-	1,185,792
Metro Knitting & Dyeing Mills Ltd.	8,279,554	24,740,745
MG Shirtex Ltd.	9,721,014	7,776,563
Midland Knit Wear Ltd.	-	5,697,142
Millennium Textile Southern Ltd.	2,261,239	1,557,733
MM Knitwear Ltd.	-	11,487,207
Modiste BD. Ltd.	4,558,393	-
Mohammadi Fashion Sweater Ltd.	386,900	-
Moon Readywear Ltd.	35,300,359	-
Mouly Fashions Ltd.	421,414	-
Muazuddin Knit Fashion Ltd.	10,750,287	-
Multi Fabrics Ltd.	788,895	1,168,274
Nalin Tex Ltd.	2,011,000	3,066,938
Nandan Apparels Ltd.	4,465,038	6,574,608
Natural Sweater Village Ltd.	299,461	1,664,660
Neo Fashions Ltd.	1,961,568	-
Network Clothing Ltd.	-	10,691,367
Newage Apparels Ltd.	19,370,733	-
Newage Garments Ltd.	6,686,913	19,883,085
Newage Textile Ltd.	475,792	1,720,452
Noor Checks & Stipes Ltd.	-	2,817,666
Norp Knit Industries Ltd.	-	1,676
Opex Garments Ltd.	-	1,418,896

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Particulars	30-06-2016	30-06-2015
	Taka	Taka
Oriental Fashion Ltd.		826,962
Pacific Cotton Ltd.	12,725,840	6,852,430
Pacific Fibre Corporation Ltd.		457,083
Panorama Apparels Ltd.	11,685,788	88,808,907
Partex Denim Ltd.	285,996	-
Penta Forth Apparels Ltd.	1,220,356	1,106,998
Pinaki Garments Ltd	12,969,151	8,303,508
Pioneer Casual Wear Ltd.	2,171,264	-
Pioneer knitwears (BD) Ltd.		1,065,171
Presentation Apparels Ltd.	810,586	3,415,010
Quazi Abedin Tes Ltd.	5,787,538	
Raddisson Apparels Ltd.	685,542	-
Ratool Apparels Ltd.	210,492	-
RMM Knit Clothing Ltd.		21,294
Russel Garments	40,632,186	15,682,094
S.F Fashion Wears Ltd.		113,578
Saad Musa Fabrics Ltd.	4,248,306	-
Seacotex Fabrics Ltd.		249,780
Section Seven Apparels Ltd	11,198,844	13,381,917
Section Seven International Ltd.	5,734,640	-
Section Seven Ltd	27,917,139	21,681,344
Seha International (BD) Ltd.	12,346,359	37,397,119
Shal Fashion Ltd.	618,034	-
Sharmin Apparels Ltd.	40,750,895	-
Shinest Apparels	43,380,625	27,244,769
Shirt Markers Ltd.	573,386	6,835,165
Silver Apparels Ltd.	1,057,749	-
Sinha Fabrics Ltd.	200,311	-
Sinha Knit Industries Ltd.	3,273,875	-
South East Textile (Pvt) Ltd.	4,287,532	-
Southern Designers Ltd.	13,534,886	14,157,425
Spring Trade Ltd.	9,795,256	9,101,370
Standard Group Ltd.	3,613,149	12,880,060
Standard Stitches Ltd.		447,272
Star Garments (Pvt) Ltd.	2,658,154	
Style Craft Ltd.	7,193,147	142,713
Stylo Fashion Garments Ltd.		134,663
Sufi Apparels	885,070	-
Surma Garments Ltd.	1,968,770	-
Talisman Ltd.	693,797	-
Tanima Knit Composite Ltd.	1,736,298	-
Taurus Styles Ltd.	5,793,640	3,398,478
Tex Europ (BD) Ltd.	580,074	374,748
The Finery Limited	3,200,841	14,725,271
The New Delta Apparels Ltd.	25,840,673	-
The Shanin Corporation Ltd.	356,915	-
TKO Evolution Apprels	208,494	-
Topaz Dresses Ltd.	11,973,408	15,605,209
Ultimate Fashions Ltd.		2,105,998
Utah Fashions Ltd.	5,947,539	7,702,797
Utah Knitting &Dyeing Ltd.	1,334,587	1,607,811
Valmont Fashions Ltd.	1,022,736	-
Versatile Attire Ltd.	4,685,282	6,174,966
Vertex Fashion Ltd.	-	994,521
Vission Apparels Ltd.	52,727,121	32,921,037

[Handwritten Signature]



Particulars	30-06-2016	30-06-2015
	Taka	Taka
Viyellatex Ltd	5,544,742	4,774,424
Vertex Wear Ltd.	364,367	18,752,890
Wear Mag Ltd.	1,791,678	-
Welltouch Apparels Ltd.	1,856,683	921,092
Williams Denim Ltd.	-	272,403
Williams Clithing Ltd.	-	37,908
Windy Apparels Ltd.	3,652,119	-
Young Ones (BD) Ltd.	6,617,730	-
Youth Fashion Ltd.	1,706,614	-
	<u>1,052,977,829</u>	<u>872,489,951</u>
Add/Less: Exchange gain/loss (fair value adjustment)	862,598	(556,925)
	<u>1,053,840,427</u>	<u>871,933,026</u>

R.K.



PARAMOUNT TEXTILE LIMITED
Schedule of Advance, Deposits & Prepayments
As at June 30, 2016

Annexure-D

Disclose information regarding advance deposits & prepayments as on June 30, 2016

In compliance with the requirement of Schedule of XI, part 1, para (J) of the companies Act, 1994 aging of the advances except security deposits (Titas), security deposit CDBL, bank guarantee & security deposit for telephone line for utilities are given below:

	June 30, 2016		June 30, 2015	
	Below six months	Over six months	Below six months	Over six months
L/C margin deposit with PBL	5,064,758	-	-	-
Advance against salary	1,898,022	3,440,185	2,033,895	1,406,290
Advance office/house rent	1,666,000	2,985,335	-	785,335
Advance to construction party, suppliers & others	14,607,933	3,894,170	8,480,055	-
Advance for commercial space	93,000,000	325,230,825	95,000,000	164,230,825
Advance against security	7,043,430	8,937,910	-	7,000

There are no advance due for payment for more than 6 months from the date of statement of financial position except as mentioned above.

(Signature)



PARAMOUNT TEXTILE LIMITED
Schedule of Investment
As at June 30, 2016

Annexure-E

Name of the Company	Total cost price as on 30-06-2016	Total market price as on 30-06-2016	Unrealized gain/(loss)
Agni Systems Ltd.	415,019	296,670	(118,349)
Aamra Technologies Ltd.	99,030	70,200	(28,830)
Bangladesh Export Import Company Ltd.	379,500	303,600	(75,900)
BD Welding Electrodes	795,900	303,000	(492,900)
Eastern Housing Limited	1,065,470	883,823	(181,647)
Fine Foods Ltd.	1,511,042	502,810	(1,008,232)
Golden Son Ltd.	2,225,763	1,330,226	(895,537)
JMI Syringes & Medical Devices Ltd.	1,074,180	886,800	(187,380)
Keya Cosmetics	750,708	449,820	(300,888)
Khan Brothers PP Woven Beg Industries Ltd.	1,935,417	1,668,254	(267,163)
Lanka Bangla Finance Ltd.	2,160,317	1,818,759	(341,558)
Paramount Insurance Company Ltd.	10,888,974	4,097,522	(6,791,452)
RAK Ceramics (BD) Limited	348,250	304,500	(43,750)
Summit Alliance Port Ltd.	2,582,887	2,290,496	(292,391)
Western Marine Shipyard Ltd.	1,375,889	670,980	(704,909)
Ledger Balance (Cash available for purchase)	15,924	15,924	-
	27,624,270	15,893,384	(11,730,886)




PARAMOUNT TEXTILE LIMITED
Schedule of Long Term Loan
As at June 30, 2016

Annexure-F

Particulars	Bank Name	Sanction Limit	Amount In Taka	
			30-06-2016	30-06-2015
Term Loan # 3712	Pubali Bank Ltd.	350,000,000	-	28,341,963
Term Loan # 9395	Pubali Bank Ltd.	50,000,000	1,068,100	15,820,113
Term Loan # 0821	Pubali Bank Ltd.	81,404,591	57,396,514	-
Term Loan # 0830	Pubali Bank Ltd.	77,420,033	54,632,520	-
Term Loan # 0852	Pubali Bank Ltd.	88,502,337	62,424,124	-
Term Loan # 0867	Pubali Bank Ltd.	48,985,398	34,554,703	-
Sub Total		696,312,359	210,075,961	44,162,076
Term Loan # 6031	HSBC Bank Ltd	25,898,767	18,892,040	-
Term Loan # 6032	HSBC Bank Ltd	8,639,550	6,154,357	-
Term Loan # 6033	HSBC Bank Ltd	10,163,898	7,375,482	-
Sub Total		44,702,215	32,421,878	-
Total		741,014,574	242,497,839	44,162,076
Current Maturity of Long Term Loan				
Term Loan # 3712	Pubali Bank Ltd.		37,479,211	80,000,000
Term Loan # 9395	Pubali Bank Ltd.		17,600,000	17,600,000
Term Loan # 0821	Pubali Bank Ltd.		20,784,000	-
Term Loan # 0830	Pubali Bank Ltd.		19,764,000	-
Term Loan # 0852	Pubali Bank Ltd.		22,596,000	-
Term Loan # 0867	Pubali Bank Ltd.		12,504,000	-
Sub Total			130,727,211	97,600,000
Term Loan # 6031	HSBC Bank Ltd		6,474,692	-
Term Loan # 6032	HSBC Bank Ltd		2,159,888	-
Term Loan # 6033	HSBC Bank Ltd		2,540,975	-
Sub Total			11,175,554	-
Total			141,902,765	97,600,000

(Signature)



Information of bank loan (bank-wise) mentioning terms and conditions of the loan agreements:

Bank	Loan account	Sanction limit (Million)	Outstanding amount (Million)	Terms and conditions of sanction letter
Pubali Bank Ltd.	Term Loan # 3712	350	37.48	<p>Purpose: To Imported capital machinery</p> <p>Tenor: 5 Years (excluding 2 years grace period) from the date of 1st disbursement</p> <p>Repayment: 20 (Twenty) quarterly installment commencing after 2 years grace period from the date first disbursement.</p> <p>Security agreement: i) Personal guarantee of all the Directors of Paramount Textile Limited. ii) Corporate guarantee of Paramount Holdings Limited & Sunrise Chemicals Ltd. iii) 20 Post dated Cheque for each Quarterly Installment of Term Loan iv) Registered mortgage of project land measuring 34.00 bigha and structure to be constructed thereon. v) First charge registered with RJSC by way of Hypothecation on the fixed asset, movable and the immovable assets including plant and equipment both present and future of Paramount Textile Ltd.</p>
Pubali Bank Ltd.	Term Loan # 9395	50	18.67	<p>Purpose: To Imported capital machinery</p> <p>Tenor: 3 Years from the date of 1st disbursement</p> <p>Repayment: 12 (Twelve) quarterly installment.</p> <p>Security agreement: i) Personal guarantee of all the Directors of Paramount Textile Limited. ii) Corporate guarantee of Paramount Holdings Limited & Sunrise Chemicals Ltd. iii) Registered mortgage of project land measuring 34.00 bigha and structure to be constructed thereon. iv) First charge registered with RJSC by way of Hypothecation on the fixed asset, movable and the immovable assets including plant and equipment both present and future of Paramount Textile Ltd.</p>



Bank	Loan account	Sanction limit (Million)	Outstanding amount (Million)	Terms and conditions of sanction letter
Pubali Bank Ltd.	Term Loan # 0821	81	78.18	<p>Purpose: To Imported capital machinery</p> <p>Tenor: 5 Years from the date of 1st disbursement</p> <p>Repayment: 60 (Sixty) monthly installment.</p> <p>Security agreement: i) Personal guarantee of all the Directors of Paramount Textile Limited.</p> <p>ii) Corporate guarantee of Paramount Holdings Limited & Sunrise Chemicals Ltd.</p> <p>iii) Registered mortgage of project land measuring 34.00 bigha and structure to be constructed thereon.</p> <p>iv) First charge registered with RJSC by way of Hypothecation on the fixed asset, movable and the immovable assets including plant and equipment both present and future of Paramount Textile Ltd.</p>
Pubali Bank Ltd.	Term Loan # 0830	77	74.40	<p>Purpose: To Imported capital machinery</p> <p>Tenor: 5 Years from the date of 1st disbursement</p> <p>Repayment: 60 (Sixty) monthly installment.</p> <p>Security agreement: i) Personal guarantee of all the Directors of Paramount Textile Limited.</p> <p>ii) Corporate guarantee of Paramount Holdings Limited & Sunrise Chemicals Ltd.</p> <p>iii) Registered mortgage of project land measuring 34.00 bigha and structure to be constructed thereon.</p> <p>iv) First charge registered with RJSC by way of Hypothecation on the fixed asset, movable and the immovable assets including plant and equipment both present and future of Paramount Textile Ltd.</p>
Pubali Bank Ltd.	Term Loan # 0852	89	85.02	<p>Purpose: To Imported capital machinery</p> <p>Tenor: 5 Years from the date of 1st disbursement</p> <p>Repayment: 60 (Sixty) monthly installment.</p> <p>Security agreement: i) Personal guarantee of all the Directors of Paramount Textile Limited.</p> <p>ii) Corporate guarantee of Paramount Holdings Limited & Sunrise Chemicals Ltd.</p> <p>iii) Registered mortgage of project land measuring 34.00 bigha and structure to be constructed thereon.</p> <p>iv) First charge registered with RJSC by way of Hypothecation on the fixed asset, movable and the immovable assets including plant and equipment both present and future of Paramount Textile Ltd.</p>

Bank	Loan account	Sanction limit (Million)	Outstanding amount (Million)	Terms and conditions of sanction letter
Pubali Bank Ltd.	Term Loan # 0867	49	47.06	<p>Purpose: To Imported capital machinery</p> <p>Tenor: 5 Years from the date of 1st disbursement</p> <p>Repayment: 60 (Sixty) monthly installment.</p> <p>Security agreement: i) Personal guarantee of all the Directors of Paramount Textile Limited. ii) Corporate guarantee of Paramount Holdings Limited & Sunrise Chemicals Ltd. iii) Registered mortgage of project land measuring 34.00 bigha and structure to be constructed thereon. iv) First charge registered with RJSC by way of Hypothecation on the fixed asset, movable and the immovable assets including plant and equipment both present and future of Paramount Textile Ltd.</p>
HSBC Bank Ltd.	Term Loan # 6031	26	25.37	<p>Purpose: To Imported capital machinery</p> <p>Tenor: 4 Years from the date of 1st disbursement</p> <p>Repayment: 48 (Forty eight) monthly installment.</p> <p>Security agreement: i) Personal guarantee of all the Directors of Paramount Textile Limited. ii) Registered mortgage of project land measuring 05.91 bigha and structure to be constructed thereon. iii) First charge registered with RJSC by way of Hypothecation on the fixed asset, movable and the immovable assets including plant and equipment both present and future of Paramount Textile Ltd.</p>
HSBC Bank Ltd.	Term Loan # 6032	9	8.31	<p>Purpose: To Imported capital machinery</p> <p>Tenor: 4 Years from the date of 1st disbursement</p> <p>Repayment: 48 (Forty eight) monthly installment.</p> <p>Security agreement: i) Personal guarantee of all the Directors of Paramount Textile Limited. ii) Registered mortgage of project land measuring 05.91 bigha and structure to be constructed thereon. iii) First charge registered with RJSC by way of Hypothecation on the fixed asset, movable and the immovable assets including plant and equipment both present and future of Paramount Textile Ltd.</p>



Bank	Loan account	Sanction limit (Million)	Outstanding amount (Million)	Terms and conditions of sanction letter
HSBC Bank Ltd.	Term Loan # 6033	10	9.92	<p>Purpose: To Imported capital machinery</p> <p>Tenor: 4 Years from the date of 1st disbursement</p> <p>Repayment: 48 (Forty eight) monthly installment.</p> <p>Security agreement:i) Personal guarantee of all the Directors of Paramount Textile Limited.</p> <p>ii) Registered mortgage of project land measuring 05.91 bigha and structure to be constructed thereon.</p> <p>iii) First charge registered with RJSC by way of Hypothecation on the fixed asset, movable and the immovable assets including plant and equipment both present and future of Paramount Textile Ltd.</p> <p>Purpose: To facilitate the customer to get the shipping documents released and meeting up day to day expenses.</p> <p>Tenor: Revolving & Renewal</p> <p>Mode of Adjustment: Regular sales proceeds.</p> <p>Security agreement:i)Personal guarantee of all the Directors of Paramount Textile Limited.</p> <p>ii) Corporate guarantee of Paramount Holdings Limited & Sunrise Chemicals Ltd.</p> <p>iii) Registered mortgage of project land measuring 34.00 bigha and structure to be constructed thereon.</p> <p>iv) First charge registered with RJSC by way of Hypothecation on the fixed asset, movable and the immovable assets including plant and equipment both present and future of Paramount Textile Ltd.</p> <p>Purpose: To facilitate the customer to get the shipping documents released and meeting up day to day expenses.</p> <p>Tenor: Revolving & Renewal</p> <p>Mode of Adjustment: Regular sales proceeds.</p> <p>Security agreement:i) Personal guarantee of all the Directors of Paramount Textile Limited</p>
Pubali Bank Ltd.	OD # 36254	300	302.98	
HSBC Bank Ltd.	OD # 9011	25	24.95	

Bank	Loan account	Sanction limit (Million)	Outstanding amount (Million)	Terms and conditions of sanction letter
Pubali Bank Ltd.	UPAS	-	395.86	<p>Purpose: To import raw material, cotton yarn, synthetic yarn, dyes chemicals, etc.</p> <p>Tenor: Each UPAS will have a specific validity for maximum period of 180 days.</p> <p>Mode of Adjustment: By depositing regular sales proceeds, but full and final adjustment on or before the validity.</p> <p>Security agreement: i) Personal guarantee of all the Directors of Paramount Textile Limited. ii) Corporate guarantee of Paramount Holdings Limited & Sunrise Chemicals Ltd. iii) Registered mortgage of project land measuring 34.00 bigha and structure to be constructed thereon. iv) First charge registered with RJSC by way of Hypothecation on the fixed asset, movable and the immovable assets including plant and equipment both present and future of Paramount Textile Ltd.</p> <p>Purpose: To import raw material, cotton yarn, synthetic yarn, dyes chemicals, etc.</p> <p>Tenor: Each UPAS will have a specific validity for maximum period of 180 days.</p> <p>Mode of Adjustment: By depositing regular sales proceeds, but full and final adjustment on or before the validity.</p> <p>Security agreement: i) Personal guarantee of all the Directors of Paramount Textile Limited Purpose: To meet the working capital requirement a regular basis.</p> <p>Tenor: Each IBP will have a specific validity for maximum period of 180 days.</p> <p>Mode of Adjustment: By depositing regular sales proceeds, but full and final adjustment on or before the validity.</p> <p>Security agreement: i) Personal guarantee of all the Directors of Paramount Textile Limited ii) Corporate guarantee of Paramount Holdings Limited & Sunrise Chemicals Ltd. iii) First charge on all present and future Fixed and Floating Assets & Book-Debts of the company registered with RJSC iii) Lien of Acceptance From Different Schedule Commercial Bank in Bangladesh.</p>
HSBC Bank Ltd.	UPAS	-	34.07	
Pubali Bank Ltd.	IBP	6 (USD)	178.64	

Bank	Loan account	Sanction limit (Million)	Outstanding amount (Million)	Terms and conditions of sanction letter
Woori Bank Ltd.	IBP	8 (USD)	404.94	<p>Purpose: To meet the working capital requirement on a regular basis.</p> <p>Tenor: Each IBP will have a specific validity for maximum period of 180 days.</p> <p>Mode of Adjustment: By depositing regular sales proceeds, but full and final adjustment on or before the validity.</p> <p>Security agreement: i) Personal guarantee to be executed by all Shareholding Directors of the Company Covering the Credit Facility Supported by Memorandum of Articles, Articles of Association, Schedule (X) and From (XII) of RJSC & F.</p> <p>ii) Lien of Acceptance From Different Schedule Commercial Bank in Bangladesh.</p> <p>Purpose: To meet the working capital requirement on a regular basis.</p>
HSBC Bank Ltd.	IBP	5 (USD)	197.18	<p>Tenor: Each IBP will have a specific validity for maximum period of 180 days.</p> <p>Mode of Adjustment: By depositing regular sales proceeds, but full and final adjustment on or before the validity.</p> <p>Security agreement: i) Personal guarantee to be executed by Mr. Shakhawat Hossain, Mr. Alok Das, Ms. Samsun Nahar, Ms. Aparna Ghosh, Mrs. Anita Hoque and Mrs. Anita Rani Das.</p> <p>ii) Lien of Acceptance From Different Schedule Commercial Bank in Bangladesh.</p>



(Signature)

PARAMOUNT TEXTILE LIMITED
Schedule of Trade Payables and Other Payables
As on 30 June, 2016


Annexure-G

Particulars	30-06-2016	30-06-2015
	Taka	Taka
Trade Payables (import)		
Archroma (Singapore) Pte Ltd.	2,976,750	738,518
BASF South East Asia Pte Ltd.	-	1,169,124
Chemical Complex Ltd.	-	840,112
CHT bezema	1,582,889	-
Dystar singapore pte Ltd	7,323,750	-
Elkins tradelink Ltd	28,767,028	-
Fortune Top Pte Ltd.	-	606,850
Garg acry lics Ltd	14,383,852	-
GTN industries Ltd	49,869,683	-
Hunsman (Singapore) Pte. Ltd.	8,148,775	794,317
Itechtex singapore pte Ltd	626,063	-
Nitin spinners Ltd	29,633,364	-
Nytex pte Ltd	235,709,073	-
Pulcra Chemicals Company (Hongkong)	-	574,403
Pulcra Kimya Samayi Vc Ticarel	-	728,064
Samuda chemical complex	1,701,000	-
Sportking india Ltd	18,819,770	-
Sudhan spinning mills Ltd	15,961,930	-
Sutlej textile & industries Ltd	1,043,449	-
Supintex Ltd	-	1,979,461
Thanjavur spinning mills Ltd	5,996,663	-
Tubingen chemical (bd) Ltd	1,380,362	-
Zhejiang Transfar Co. Ltd.	-	375,120
Sub total	423,924,401	7,805,969
Deferred liabilities (imported capital machinery)		
Cibitex	-	24,777,479
Suzhou imagin machinery co. Ltd	15,120,000	-
Toyota Tsusho Corporation	-	135,956,413
Ugolini	22,064,063	-
Sub total	37,184,063	160,733,892
	461,108,464	168,539,861
Add:/Less exchange loss/gain (fair value adjustment)	(455,063)	(152,431)
	460,653,401	168,387,430

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Particulars	30-06-2016	30-06-2015
	Taka	Taka
Deferred liabilities (local)		
A to Z Engineering Works	760,200	-
Akij Motors	77,694	46,419
Alamgir Traders	-	24,900
Anowar Enterprise	367,990	131,140
Arif Hardware Store	-	59,400
Arobi Enterprise	441,945	333,000
Asgar Trading	-	194,912
Atik Enterprise	50,840	-
Augere Wireless Broadband BD. Ltd.	-	12,709
Bangladesh Textile Mills Association	64,484	26,735
Bangladesh Trade Syndicate Ltd.	-	123,083
BBS Cables Ltd.	1,632,338	506,564
Bengal International Agencies	-	30,140
Best Energy Solution Ltd.	400,000	-
Bilal Trading	41,259	585,194
Biplob Enterprise	-	56,840
Bithika Construction	-	112,523
Bonalata Trading Limited	-	75,154
BRB Cable Industries Ltd.	14,859	-
Brothers Interio Trade	-	39,355
BSRM Steels Ltd.	-	102,324
Bureau Veritas Consumer Products Services (BD) Ltd.	-	75,639
Business Automation Ltd.	8,100	-
Clarke Energy Bangladesh Ltd.	-	67,250
Computer Source Ltd.	-	68,400
Credit Rating Information and Service Ltd	90,000	-
Delcot Ltd	408,858	83,580
Dhaka Bobin	-	334,340
Duranta Trade Syndicate	1,774,093	4,696,585
EF A Enterprise Ltd.	-	24,939
Ejab Distribution Ltd.	472,576	-
Elias Enterprise	-	39,557
F.K Corporation	-	23,760
Flora Ltd.	-	109,000
Future Trading Company	-	98,381
GEO TRANS	157,792	161,941
Golden Crest	-	168,000
Grameen Colour Thai Aluminium	253,773	-
Grameeophone	34,490	-
Hawladar Paper Products	-	630,000
Himel Hameem Enterprise	525,000	-
Hydro-Chemical Bangladesh Ltd.	-	355,000
IBN Sina Pharmaceutical Industry	-	73,616




Particulars	30-06-2016	30-06-2015
	Taka	Taka
ITS Lab Test BD Ltd.	22,626	437,274
J.N. Computers & Stationary	204,856	26,403
Juyana Jue Traders	-	70,952
Kabir General Store	-	52,088
Kai Bangladesh Aluminium Ltd .	-	211,028
Lamia Garments Accessories	-	210,645
Laskan Engineering Electric	-	210,000
M & K Printing Solution	-	44,150
M.Shanheen & Co.Ltd.	-	47,500
Maa Enterprise	199,840	-
Shohidul Enterprise	73,750	-
Maa Saw Mill	175,926	607,491
Mamun Enterprise	-	326,049
Mcdonald Steel Bldg.	-	1,108,000
Meraj Steel House	-	519,021
Micro Tools & Machineries.	180,701	-
Mita Engineering Ltd.	-	96,407
Mizan Enterprise	-	10,367
Mohna Engineering	-	109,540
Moon Engineering Works	219,130	1,589,775
Mosharaf Composite Textiles Mills	99,139	-
Mou Enterprise	157,681	565,213
MRF Steel Building Systems	201,452	-
Muazzem Rubber & Plastic	-	11,600
Multi Solution Workshop	-	76,821
National Polymer Industries Ltd.	-	322,994
NDE Ready Mix Concreate Ltd.	-	3,581,202
New Star Machineries	165,462	299,995
Noor Checks and Stipes Ltd. (Purchase)	317,191	-
Noor Light House	98,000	-
Norma Lilliana Rutemberg	-	130,468
O. M International	-	116,080
Octopass Scientific Co.	-	123,000
Paper Hut & Stationery	-	62,764
Paramount Insurance co. Limited	145,021	39,918
Premier Cement Mills Ltd.	576,000	-
Press Media	23,360	-
Qingdao Peter's Textile Machinery Import & Exportco	608,800	-
Rahimafrooz Distribution Limited	142,940	140,333
Raisa Paper Products	200,000	-
Rasel Motors	108,340	24,370
Rashid Enterprise	50,725	-
Razdhani Sanitary	-	173,180
Refat Enterprise	-	196,300



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Particulars	30-06-2016	30-06-2015
	Taka	Taka
Reza Trade International	262,500	245,000
Rohan Electric	1,441,844	-
Royal Engineering	-	213,781
Runner Motors Ltd.	37,394	48,777
S.F Industrial Solution	-	82,695
S.S Steel (Pvt) Ltd	-	212,000
Saad Enterprise	118,605	280,567
Shah Cement Industries Ltd.	144,000	610,000
Shahid & Latif (Pvt.) Ltd.	-	265,088
Shawan Enterprise	-	21,660
Shohagh Motors	-	69,875
Shohel & Brothars	-	302,650
Sompa Enterprise & Transport Agencies	417,500	504,150
SP Enterprise	-	17,800
Square Textile Ltd.	-	195,880
Sumi Enterprise	319,027	742,753
Super Cool Refrigeration Co.	199,700	-
Swift Electric	1,065,407	1,058,122
Tarek Hardware-2	-	9,144
Tarini Mohon Debnath	318,512	-
Travel Wizard Ltd.	870,885	149,632
TUV Rheinland Bangladesh Ltd.	-	58,336
Unique Electric	119,010	-
Uzzal Motors	18,580	50,340
Zahid Construction	-	11,447
Zaima Quartz Stone Ltd.	-	411,518
	16,880,195	26,572,523




PARAMOUNT TEXTILE LIMITED
Schedule of Short Term Loan
As at June 30, 2016

Annexure-H

Particulars	30-06-2016 Taka	30-06-2015 Taka
Loan Against Trust Receipt (LATR)		
LATR # 36960		6,323,275
LATR # 36975		765,677
LATR # 36980		10,695,045
LATR # 36997		8,335,462
LATR # 37006		11,886,901
LATR # 37014		11,997,006
LATR # 37033		303,624
LATR # 37041		14,851,097
LATR # 37050		3,906,789
LATR # 37091		822,572
LATR # 37104		12,520,837
LATR # 37113		15,824,813
LATR # 37126		13,176,747
LATR # 37130		10,221,066
LATR # 37145		1,235,277
LATR # 37150		3,896,519
LATR # 37199		6,029,305
LATR # 37220		2,766,630
LATR # 37238		12,684,784
LATR # 37242		5,061,318
LATR # 37274		4,486,206
LATR # 37283		10,450,742
LATR # 37315		740,903
LATR # 37320		2,606,121
LATR # 37337		20,304,252
LATR # 37346		6,329,745
LATR # 37354		6,547,098
LATR # 37369		3,850,689
LATR # 37390		861,291
LATR # 37408		1,233,980
LATR # 37412		3,842,817
LATR # 37427		2,531,474
LATR # 37431		1,720,197
LATR # 37444		6,749,001
LATR # 37453		3,795,866
LATR # 37466		5,876,177
LATR # 37470		13,585,603
LATR # 37485		7,704,947
LATR # 37490		20,209,379
LATR # 37524		1,791,381
LATR # 37539		7,704,447
LATR # 37551		6,502,469
LATR # 37560		26,009,876
LATR # 37578		12,573,195
LATR # 37597		431,998
LATR # 37601		2,039,989
LATR # 37614		5,134,735
LATR # 37694		4,300,655
LATR # 37709		1,343,555



Particulars	30-06-2016		30-06-2015	
	Taka		Taka	
LATR # 37713				4,158,606
LATR # 37373				2,353,637
LATR # 37793				1,309,857
LATR # 37825				5,322,582
LATR # 37830				1,077,181
LATR # 37864				1,058,694
LATR # 37922				711,538
LATR # 37937				730,809
LATR # 38034				1,557,377
LATR # 38049				5,063,230
LATR # 38107				582,445
LATR # 38133				1,137,304
LATR # 38196				520,948
LATR # 38204				1,484,307
LATR # 38335				795,630
LATR # 38340				13,070,190
LATR # 38357				1,485,741
LATR # 38366				661,274
LATR # 38374				605,967
LATR # 38389				4,201,242
LATR # 38393				586,880
LATR # 38447				1,534,922
				394,573,893

Inland Bill Purchase (IBP)

Pubali Bank- IBC # 0189	564,874
Pubali Bank- IBC # 0234	3,845,786
Pubali Bank- IBC # 0237	1,361,888
Pubali Bank- IBC # 0202	5,176,722
Pubali Bank- IBC # 0269	3,605,908
Pubali Bank- IBC # 0114	2,391,042
Pubali Bank- IBC # 0282	4,635,062
Pubali Bank- IBC # 0024	882,132
Pubali Bank- IBC # 0258	2,290,448
Pubali Bank- IBC # 0334	1,501,172
Pubali Bank- IBC # 0350	2,004,142
Pubali Bank- IBC # 0355	5,052,914
Pubali Bank- IBC # 0316	355,948
Pubali Bank- IBC # 0222	5,099,342
Pubali Bank- IBC # 0371	4,310,066
Pubali Bank- IBC # 0383	5,633,264
Pubali Bank- IBC # 0394	781,538
Pubali Bank- IBC # 0370	2,669,610
Pubali Bank- IBC # 0369	5,362,434
Pubali Bank- IBC # 0236	417,852
Pubali Bank- IBC # 0397	611,302
Pubali Bank- IBC # 0405	2,499,374
Pubali Bank- IBC # 0410	386,900
Pubali Bank- IBC # 0404	5,834,452
Pubali Bank- IBC # 0411	1,276,770
Pubali Bank- IBC # 0412	990,464
Pubali Bank- IBC # 0402	3,195,794
Pubali Bank- IBC # 0381	1,299,984
Pubali Bank- IBC # 0413	1,942,238
Pubali Bank- IBC # 0364	533,922
Pubali Bank- IBC # 0407	742,848
Pubali Bank- IBC # 0296	1,052,368




Particulars	30-06-2016		30-06-2015
	Taka		Taka
Pubali Bank- IBC	#	0439	742,848
Pubali Bank- IBC	#	0427	3,621,384
Pubali Bank- IBC	#	0428	874,394
Pubali Bank- IBC	#	0433	719,634
Pubali Bank- IBC	#	0473	1,756,526
Pubali Bank- IBC	#	0315	874,394
Pubali Bank- IBC	#	0414	5,463,028
Pubali Bank- IBC	#	0450	1,222,604
Pubali Bank- IBC	#	0483	1,586,290
Pubali Bank- IBC	#	0484	4,031,498
Pubali Bank- IBC	#	0452	5,633,264
Pubali Bank- IBC	#	0501	1,663,670
Pubali Bank- IBC	#	0451	3,157,104
Pubali Bank- IBC	#	0297	3,133,890
Pubali Bank- IBC	#	0497	2,298,186
Pubali Bank- IBC	#	0498	363,686
Pubali Bank- IBC	#	0482	2,499,374
Pubali Bank- IBC	#	0500	518,446
Pubali Bank- IBC	#	0415	1,555,338
Pubali Bank- IBC	#	0239	3,791,620
Pubali Bank- IBC	#	0349	3,876,738
Pubali Bank- IBC	#	0378	4,163,044
Pubali Bank- IBC	#	0510	3,234,484
Pubali Bank- IBC	#	0514	611,302
Pubali Bank- IBC	#	0474	1,036,892
Pubali Bank- IBC	#	0515	1,315,460
Pubali Bank- IBC	#	0518	2,746,990
Pubali Bank- IBC	#	0519	1,214,866
Pubali Bank- IBC	#	0499	1,787,478
Pubali Bank- IBC	#	0527	464,280
Pubali Bank- IBC	#	0503	5,377,910
Pubali Bank- IBC	#	0526	1,067,844
Pubali Bank- IBC	#	0504	4,828,512
Pubali Bank- IBC	#	0333	634,516
Pubali Bank- IBC	#	0529	1,988,666
Pubali Bank- IBC	#	0533	1,764,264
Pubali Bank- IBC	#	0511	649,992
Pubali Bank- IBC	#	0536	4,449,350
Pubali Bank- IBC	#	0538	371,424
Pubali Bank- IBC	#	0545	472,018
Pubali Bank- IBC	#	0548	812,490
Pubali Bank- IBC	#	0534	1,091,058
Pubali Bank- IBC	#	0516	1,547,600
Pubali Bank- IBC	#	0554	2,197,592
Pubali Bank- IBC	#	0581	502,970
Pubali Bank- IBC	#	0535	2,452,946
Pubali Bank- IBC	#	0566	3,745,192
Woori Bank- IBC	#	9231600798	357,883
Woori Bank- IBC	#	9231600795	1,021,416
Woori Bank- IBC	#	9231601351	2,146,698
Woori Bank- IBC	#	9231601353	747,933
Woori Bank- IBC	#	9231601523	1,321,885
Woori Bank- IBC	#	9231601531	220,559
Woori Bank- IBC	#	9231601617	400,911
Woori Bank- IBC	#	9231601740	2,260,030
Woori Bank- IBC	#	9231601459	571,591
Woori Bank- IBC	#	9231601939	6,605,292



Particulars			30-06-2016	30-06-2015
			Taka	Taka
Woori Bank- IBC	#	9231601945	3,162,429	
Woori Bank- IBC	#	1550311	641,596	
Woori Bank- IBC	#	9231601808	313,389	
Woori Bank- IBC	#	9231601933	2,443,858	
Woori Bank- IBC	#	9231602126	382,180	
Woori Bank- IBC	#	9231602401	2,349,721	
Woori Bank- IBC	#	9231602556	2,975,829	
Woori Bank- IBC	#	9231602127	2,048,589	
Woori Bank- IBC	#	9231602337	399,281	
Woori Bank- IBC	#	9231602402	4,255,645	
Woori Bank- IBC	#	9231602400	670,490	
Woori Bank- IBC	#	9231602570	2,713,717	
Woori Bank- IBC	#	9231601934	2,610,602	
Woori Bank- IBC	#	9231602553	646,897	
Woori Bank- IBC	#	16684.50	1,291,047	
Woori Bank- IBC	#	9231602643	539,726	
Woori Bank- IBC	#	9231602552	4,791,781	
Woori Bank- IBC	#	9231602271	1,431,530	
Woori Bank- IBC	#	9231602746	769,544	
Woori Bank- IBC	#	9231602938	1,079,312	
Woori Bank- IBC	#	9231601798	629,520	
Woori Bank- IBC	#	9231602742	788,895	
Woori Bank- IBC	#	9231602122	4,788,989	
Woori Bank- IBC	#	9231602743	3,509,000	
Woori Bank- IBC	#	9231602867	2,204,556	
Woori Bank- IBC	#	9231602745	887,549	
Woori Bank- IBC	#	9231602749	5,067,550	
Woori Bank- IBC	#	9231603085	420,655	
Woori Bank- IBC	#	9231602868	4,357,977	
Woori Bank- IBC	#	9231602863	2,689,682	
Woori Bank- IBC	#	9231602645	705,241	
Woori Bank- IBC	#	9231603168	356,915	
Woori Bank- IBC	#	9231602979	364,367	
Woori Bank- IBC	#	9231602744	969,248	
Woori Bank- IBC	#	9231602830	991,903	
Woori Bank- IBC	#	9231602866	2,551,879	
Woori Bank- IBC	#	9231603163	650,066	
Woori Bank- IBC	#	9231603166	3,044,802	
Woori Bank- IBC	#	9231603311	476,235	
Woori Bank- IBC	#	9231603165	4,370,536	
Woori Bank- IBC	#	9231602973	1,463,256	
Woori Bank- IBC	#	9231603370	4,534,878	
Woori Bank- IBC	#	9231602641	5,693,887	
Woori Bank- IBC	#	9231602939	1,241,500	
Woori Bank- IBC	#	9231601944	1,636,703	
Woori Bank- IBC	#	9231603164	2,380,921	
Woori Bank- IBC	#	9231602333	539,087	
Woori Bank- IBC	#	9231603162	3,265,933	
Woori Bank- IBC	#	9231603280	1,666,765	
Woori Bank- IBC	#	9231603361	4,136,568	
Woori Bank- IBC	#	9231602827	1,353,082	
Woori Bank- IBC	#	9231603167	5,397,249	
Woori Bank- IBC	#	9231603441	5,838,943	
Woori Bank- IBC	#	9231602748	5,444,114	
Woori Bank- IBC	#	9231603706	1,313,469	
Woori Bank- IBC	#	9231603537	3,862,196	
Woori Bank- IBC	#	9231603281	2,752,094	

Signature



Particulars			30-06-2016	30-06-2015
			Taka	Taka
Woori Bank- IBC	#	9231603364	736,348	
Woori Bank- IBC	#	9231603637	1,939,452	
Woori Bank- IBC	#	9231603363	1,234,985	
Woori Bank- IBC	#	9231603440	997,575	
Woori Bank- IBC	#	9231603703	690,617	
Woori Bank- IBC	#	9231603705	2,365,850	
Woori Bank- IBC	#	9231603701	548,276	
Woori Bank- IBC	#	9231603438	1,858,757	
Woori Bank- IBC	#	9231603571	2,765,801	
Woori Bank- IBC	#	9231603589	4,248,306	
Woori Bank- IBC	#	9231603477	2,104,711	
Woori Bank- IBC	#	9231603366	4,270,845	
Woori Bank- IBC	#	9231603775	5,756,667	
Woori Bank- IBC	#	9231604071	1,108,973	
Woori Bank- IBC	#	9231603864	4,361,628	
Woori Bank- IBC	#	9231603570	2,536,516	
Woori Bank- IBC	#	9231603838	406,245	
Woori Bank- IBC	#	9231603536	969,920	
Woori Bank- IBC	#	9231603925	1,542,854	
Woori Bank- IBC	#	9231604075	2,066,046	
Woori Bank- IBC	#	9231604073	6,071,995	
Woori Bank- IBC	#	9231604011	3,213,371	
Woori Bank- IBC	#	9231603916	1,482,322	
Woori Bank- IBC	#	9231604229	2,233,187	
Woori Bank- IBC	#	9231604143	2,259,755	
Woori Bank- IBC	#	9231603837	861,793	
Woori Bank- IBC	#	9231604224	1,402,344	
Woori Bank- IBC	#	9231604141	1,640,456	
Woori Bank- IBC	#	9231603924	1,350,591	
Woori Bank- IBC	#	9231603918	711,598	
Woori Bank- IBC	#	9231603702	3,652,119	
Woori Bank- IBC	#	9231603923	1,197,766	
Woori Bank- IBC	#	9231604442	2,632,550	
Woori Bank- IBC	#	9231604628	572,747	
Woori Bank- IBC	#	9231604444	557,867	
Woori Bank- IBC	#	9231604304	2,931,928	
Woori Bank- IBC	#	9231602864	2,924,648	
Woori Bank- IBC	#	9231604532	4,808,108	
Woori Bank- IBC	#	9231604531	7,198,634	
Woori Bank- IBC	#	9231604721	2,144,006	
Woori Bank- IBC	#	9231604228	396,186	
Woori Bank- IBC	#	9231604623	2,031,225	
Woori Bank- IBC	#	9231604279	1,281,759	
Woori Bank- IBC	#	9231604528	693,797	
Woori Bank- IBC	#	9231603715	333,817	
Woori Bank- IBC	#	9231604248	1,374,372	
Woori Bank- IBC	#	9231604446	364,653	
Woori Bank- IBC	#	9231604722	3,123,428	
Woori Bank- IBC	#	9231604714	989,373	
Woori Bank- IBC	#	9231604715	944,810	
Woori Bank- IBC	#	9231604072	333,546	
Woori Bank- IBC	#	9231604717	573,386	
Woori Bank- IBC	#	9231604723	2,117,349	
Woori Bank- IBC	#	9231603991	373,068	
Woori Bank- IBC	#	9231604614	319,038	
Woori Bank- IBC	#	9231604724	454,557	
Woori Bank- IBC	#	9231605024	1,437,813	

(Signature)



Particulars			30-06-2016	30-06-2015
			Taka	Taka
Woori Bank- IBC	#	9231604926	1,205,580	
Woori Bank- IBC	#	9231604445	2,032,449	
Woori Bank- IBC	#	9231604925	2,493,926	
Woori Bank- IBC	#	9231604142	1,646,216	
Woori Bank- IBC	#	9231604902	2,600,191	
Woori Bank- IBC	#	9231603922	2,264,399	
Woori Bank- IBC	#	9231604530	1,834,301	
Woori Bank- IBC	#	9231605019	1,202,872	
Woori Bank- IBC	#	9231604716	7,864,439	
Woori Bank- IBC	#	9231604720	1,105,373	
Woori Bank- IBC	#	9231605136	5,811,238	
Woori Bank- IBC	#	9231604719	5,466,722	
Woori Bank- IBC	#	9231604871	515,738	
Woori Bank- IBC	#	9231604974	8,973,350	
Woori Bank- IBC	#	9231604718	1,581,288	
Woori Bank- IBC	#	9231603439	3,148,259	
Woori Bank- IBC	#	9231603990	1,461,837	
Woori Bank- IBC	#	9231605196	1,690,963	
Woori Bank- IBC	#	9231605103	9,322,115	
Woori Bank- IBC	#	9231604972	2,386,242	
Woori Bank- IBC	#	9231604022	618,034	
Woori Bank- IBC	#	9231605023	427,331	
Woori Bank- IBC	#	9231605195	1,933,540	
Woori Bank- IBC	#	9231604976	2,147,338	
Woori Bank- IBC	#	9231605126	1,333,426	
Woori Bank- IBC	#	9231603704	741,788	
Woori Bank- IBC	#	9231604447	580,396	
Woori Bank- IBC	#	9231604533	1,202,485	
Woori Bank- IBC	#	9231604977	8,045,177	
Woori Bank- IBC	#	9231605018	1,030,702	
Woori Bank- IBC	#	9231605137	670,433	
Woori Bank- IBC	#	9231605304	1,464,981	
Woori Bank- IBC	#	9231604529	590,023	
Woori Bank- IBC	#	9231604973	2,914,328	
Woori Bank- IBC	#	9231604927	594,278	
Woori Bank- IBC	#	9231605198	2,888,698	
Woori Bank- IBC	#	9231604901	863,182	
Woori Bank- IBC	#	9231604900	515,231	
Woori Bank- IBC	#	9231605123	386,900	
Woori Bank- IBC	#	9231605199	3,025,063	
Woori Bank- IBC	#	9231605463	2,517,171	
Woori Bank- IBC	#	9231605464	608,313	
Woori Bank- IBC	#	9231605102	387,895	
Woori Bank- IBC	#	9231605268	715,107	
Woori Bank- IBC	#	9231605419	786,417	
Woori Bank- IBC	#	9231605462	1,616,217	
Woori Bank- IBC	#	9231605361	2,819,925	
Woori Bank- IBC	#	9231604879	531,020	
Woori Bank- IBC	#	9231605465	974,013	
Woori Bank- IBC	#	9231605625	2,277,765	
Woori Bank- IBC	#	9231605744	1,342,930	
Woori Bank- IBC	#	9231604971	1,688,741	
Woori Bank- IBC	#	9231604975	2,256,273	
Woori Bank- IBC	#	9231605675	731,036	
Woori Bank- IBC	#	9231605814	2,357,560	
Woori Bank- IBC	#	9231605472	959,876	
Woori Bank- IBC	#	9231605745	2,901,078	

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Particulars			30-06-2016	30-06-2015
			Taka	Taka
Woori Bank- IBC	#	9231605899	1,885,824	
Woori Bank- IBC	#	9231605409	472,211	
Woori Bank- IBC	#	9231605420	1,241,200	
Woori Bank- IBC	#	9231605676	1,797,866	
Woori Bank- IBC	#	9231605859	1,619,130	
Woori Bank- IBC	#	9231606004	4,438,834	
Woori Bank- IBC	#	9231605743	792,371	
Woori Bank- IBC	#	9231605020	541,660	
Woori Bank- IBC	#	9231605811	3,082,198	
Woori Bank- IBC	#	9231605742	3,183,158	
Woori Bank- IBC	#	9231605860	3,336,784	
Woori Bank- IBC	#	9231605861	2,949,172	
Woori Bank- IBC	#	9231606002	555,666	
Woori Bank- IBC	#	9231606003	885,587	
Woori Bank- IBC	#	9231606180	2,558,531	
HSBC Bank- IBC	#	647599L	2,628,521	
HSBC Bank- IBC	#	647600L	787,155	
HSBC Bank- IBC	#	648890L	2,233,231	
HSBC Bank- IBC	#	649225L	2,598,667	
HSBC Bank- IBC	#	648756L	4,924,249	
HSBC Bank- IBC	#	649061L	2,140,599	
HSBC Bank- IBC	#	649705L	3,227,160	
HSBC Bank- IBC	#	649574L	637,152	
HSBC Bank- IBC	#	649785L	673,382	
HSBC Bank- IBC	#	649523L	3,152,759	
HSBC Bank- IBC	#	649835L	1,126,579	
HSBC Bank- IBC	#	649431L	1,090,370	
HSBC Bank- IBC	#	649424L	2,629,834	
HSBC Bank- IBC	#	649836L	814,850	
HSBC Bank- IBC	#	649849L	1,307,407	
HSBC Bank- IBC	#	649423L	1,114,801	
HSBC Bank- IBC	#	649359L	4,729,851	
HSBC Bank- IBC	#	649619L	7,698,113	
HSBC Bank- IBC	#	650108L	3,127,727	
HSBC Bank- IBC	#	650365L	454,066	
HSBC Bank- IBC	#	650415L	621,176	
HSBC Bank- IBC	#	649984L	5,882,012	
HSBC Bank- IBC	#	649877L	6,926,501	
HSBC Bank- IBC	#	650072L	800,542	
HSBC Bank- IBC	#	650227L	7,456,357	
HSBC Bank- IBC	#	649617L	4,916,411	
HSBC Bank- IBC	#	650439L	711,351	
HSBC Bank- IBC	#	650075L	1,125,654	
HSBC Bank- IBC	#	650362L	3,411,430	
HSBC Bank- IBC	#	650074L	3,835,902	
HSBC Bank- IBC	#	650063L	1,259,800	
HSBC Bank- IBC	#	650173L	4,574,619	
HSBC Bank- IBC	#	650361L	2,852,056	
HSBC Bank- IBC	#	650598L	3,946,122	
HSBC Bank- IBC	#	650469L	1,121,257	
HSBC Bank- IBC	#	650799L	1,242,126	
HSBC Bank- IBC	#	650676L	1,243,883	
HSBC Bank- IBC	#	650470L	4,654,932	
HSBC Bank- IBC	#	650226L	2,890,410	
HSBC Bank- IBC	#	650257L	3,089,884	
HSBC Bank- IBC	#	65080L	2,145,919	
HSBC Bank- IBC	#	650959L	2,036,126	




Particulars			30-06-2016	30-06-2015
			Taka	Taka
HSBC Bank- IBC	#	650961L	2,118,255	
HSBC Bank- IBC	#	651220L	978,686	
HSBC Bank- IBC	#	651213L	2,525,731	
HSBC Bank- IBC	#	651127L	2,240,340	
HSBC Bank- IBC	#	651131L	1,099,392	
HSBC Bank- IBC	#	650976L	3,153,520	
HSBC Bank- IBC	#	650073L	1,491,715	
HSBC Bank- IBC	#	651085L	3,817,125	
HSBC Bank- IBC	#	651044L	642,675	
HSBC Bank- IBC	#	651423L	1,643,784	
HSBC Bank- IBC	#	651419L	1,506,931	
HSBC Bank- IBC	#	651773	451,775	
HSBC Bank- IBC	#	651533L	395,142	
HSBC Bank- IBC	#	652270L	361,531	
HSBC Bank- IBC	#	652256L	1,789,598	
HSBC Bank- IBC	#	652250L	351,633	
HSBC Bank- IBC	#	652180L	2,977,424	
HSBC Bank- IBC	#	652158L	390,852	
HSBC Bank- IBC	#	652237L	377,790	
HSBC Bank- IBC	#	651863L	735,629	
HSBC Bank- IBC	#	652261L	1,073,158	
HSBC Bank- IBC	#	652253L	1,249,279	
HSBC Bank- IBC	#	652235L	492,088	
HSBC Bank- IBC	#	652508L	2,865,410	
HSBC Bank- IBC	#	652497L	383,719	
HSBC Bank- IBC	#	652627L	542,510	
HSBC Bank- IBC	#	652732L	891,133	
HSBC Bank- IBC	#	652727L	3,769,188	
HSBC Bank- IBC	#	652855L	409,466	
HSBC Bank- IBC	#	652278L	3,612,638	
HSBC Bank- IBC	#	652279L	6,596,846	
HSBC Bank- IBC	#	652737L	897,955	
HSBC Bank- IBC	#	652741L	758,714	
HSBC Bank- IBC	#	653046L	759,963	
HSBC Bank- IBC	#	652370L	1,153,223	
HSBC Bank- IBC	#	652241L	14,189,292	
HSBC Bank- IBC	#	652368L	3,442,848	
HSBC Bank- IBC	#	653045L	4,513,158	
HSBC Bank- IBC	#	650935L	1,838,814	
HSBC Bank- IBC	#	653321L	2,378,825	
HSBC Bank- IBC	#	652857L	1,826,012	
HSBC Bank- IBC	#	653276L	644,537	
Pubali Bank- IBC	#	339/15		798,250
Pubali Bank- IBC	#	358/15		2,267,820
Pubali Bank- IBC	#	360/15		1,631,340
Pubali Bank- IBC	#	375/15		3,082,510
Pubali Bank- IBC	#	383/15		961,875
Pubali Bank- IBC	#	398/15		807,975
Pubali Bank- IBC	#	410/15		6,470,640
Pubali Bank- IBC	#	411/15		2,191,835
Pubali Bank- IBC	#	412/15		2,927,610
Pubali Bank- IBC	#	414/15		2,888,885
Pubali Bank- IBC	#	419/15		769,500
Pubali Bank- IBC	#	433/15		7,853,430
Pubali Bank- IBC	#	446/15		3,308,850
Pubali Bank- IBC	#	448/15		4,593,915
Pubali Bank- IBC	#	449/15		1,865,340

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Particulars	30-06-2016		30-06-2015	
	Taka		Taka	
Pubali Bank- IBC # 465/15			3,345,840	
Pubali Bank- IBC # 468/15			5,723,555	
Pubali Bank- IBC # 475/15			2,106,640	
Pubali Bank- IBC # 482/15			2,935,355	
Pubali Bank- IBC # 484/15			4,956,800	
Pubali Bank- IBC # 485/15			3,864,755	
Pubali Bank- IBC # 488/15			1,858,800	
Pubali Bank- IBC # 489/15			4,523,080	
Pubali Bank- IBC # 493/15			5,320,815	
Pubali Bank- IBC # 494/15			4,523,080	
Pubali Bank- IBC # 503/15			3,492,995	
Pubali Bank- IBC # 505/15			2,346,735	
Pubali Bank- IBC # 512/15			1,131,165	
Pubali Bank- IBC # 514/15			954,180	
Pubali Bank- IBC # 519/15			1,392,795	
Pubali Bank- IBC # 522/15			1,781,350	
Pubali Bank- IBC # 525/15			1,967,230	
Pubali Bank- IBC # 533/15			984,960	
Pubali Bank- IBC # 536/15			1,023,435	
Pubali Bank- IBC # 538/15			1,448,315	
Pubali Bank- IBC # 539/15			2,687,515	
Pubali Bank- IBC # 540/15			992,655	
Pubali Bank- IBC # 541/15			1,827,820	
Pubali Bank- IBC # 545/15			1,712,750	
Pubali Bank- IBC # 559/15			2,308,500	
Pubali Bank- IBC # 562/15			1,913,015	
Pubali Bank- IBC # 563/15			882,930	
Pubali Bank- IBC # 564/15			746,415	
Pubali Bank- IBC # 565/15			3,771,815	
Pubali Bank- IBC # 566/15			2,191,835	
Pubali Bank- IBC # 574/15			3,361,330	
Pubali Bank- IBC # 586/15			1,835,565	
Pubali Bank- IBC # 589/15			4,871,605	
Pubali Bank- IBC # 596/15			828,715	
Pubali Bank- IBC # 601/15			5,777,770	
Pubali Bank- IBC # 603/15			1,805,750	
Pubali Bank- IBC # 611/15			797,735	
Pubali Bank- IBC # 612/15			1,185,030	
Pubali Bank- IBC # 613/15			1,562,085	
Pubali Bank- IBC # 619/15			1,348,500	
Pubali Bank- IBC # 620/15			2,023,785	
Pubali Bank- IBC # 635/15			898,420	
Pubali Bank- IBC # 636/15			1,754,460	
Pubali Bank- IBC # 641/15			4,685,725	
Pubali Bank- IBC # 651/15			7,641,500	
Pubali Bank- IBC # 652/15			5,448,250	
Pubali Bank- IBC # 655/15			1,054,000	
Pubali Bank- IBC # 656/15			3,074,765	
Pubali Bank- IBC # 662/15			3,394,500	
Pubali Bank- IBC # 664/15			1,015,250	
Pubali Bank- IBC # 665/15			728,030	
Pubali Bank- IBC # 667/15			5,018,760	
Pubali Bank- IBC # 668/15			1,945,250	
Pubali Bank- IBC # 669/15			1,798,000	
Pubali Bank- IBC # 677/15			769,500	
Pubali Bank- IBC # 681/15			2,231,550	
Pubali Bank- IBC # 682/15			838,755	

(Signature)



Particulars			30-06-2016	30-06-2015
			Taka	Taka
Pubali Bank- IBC	#	697/15		1,685,205
Pubali Bank- IBC	#	711/15		2,216,160
Pubali Bank- IBC	#	714/15		3,008,745
Pubali Bank- IBC	#	715/15		846,450
Pubali Bank- IBC	#	718/15		1,746,765
Pubali Bank- IBC	#	732/15		1,054,215
Pubali Bank- IBC	#	733/15		2,200,770
Pubali Bank- IBC	#	735/15		4,440,015
Pubali Bank- IBC	#	738/15		738,720
Pubali Bank- IBC	#	741/15		1,585,170
Pubali Bank- IBC	#	743/15		3,578,175
Pubali Bank- IBC	#	749/15		1,338,930
Pubali Bank- IBC	#	751/15		1,562,085
Pubali Bank- IBC	#	766/15		800,280
Pubali Bank- IBC	#	786/15		3,547,395
Pubali Bank- IBC	#	797/15		1,038,825
Woori Bank- IBC	#	3393		716,466
Woori Bank- IBC	#	3399		285,435
Woori Bank- IBC	#	3431		500,740
Woori Bank- IBC	#	3432		3,822,390
Woori Bank- IBC	#	3729		495,330
Woori Bank- IBC	#	3732		1,158,201
Woori Bank- IBC	#	3734		911,553
Woori Bank- IBC	#	3810		1,506,593
Woori Bank- IBC	#	3996		368,304
Woori Bank- IBC	#	4073		134,278
Woori Bank- IBC	#	4074		1,959,184
Woori Bank- IBC	#	4076		981,719
Woori Bank- IBC	#	4140		978,308
Woori Bank- IBC	#	4273		8,279,769
Woori Bank- IBC	#	4275		3,058,170
Woori Bank- IBC	#	4276		2,313,267
Woori Bank- IBC	#	4317		1,553,281
Woori Bank- IBC	#	4319		1,414,840
Woori Bank- IBC	#	4320		569,114
Woori Bank- IBC	#	4335		607,936
Woori Bank- IBC	#	4420		562,124
Woori Bank- IBC	#	4521		862,062
Woori Bank- IBC	#	4522		1,289,640
Woori Bank- IBC	#	4523		5,013,250
Woori Bank- IBC	#	4556		530,035
Woori Bank- IBC	#	4615		513,185
Woori Bank- IBC	#	4654		630,897
Woori Bank- IBC	#	4655		450,958
Woori Bank- IBC	#	4688		579,435
Woori Bank- IBC	#	4748		324,150
Woori Bank- IBC	#	4750		1,285,765
Woori Bank- IBC	#	4753		2,502,250
Woori Bank- IBC	#	4756		5,241,788
Woori Bank- IBC	#	4914		3,618,000
Woori Bank- IBC	#	4998		2,678,514
Woori Bank- IBC	#	4999		10,418,158
Woori Bank- IBC	#	5058		613,840
Woori Bank- IBC	#	5068		1,952,932
Woori Bank- IBC	#	5072		406,700
Woori Bank- IBC	#	5074		354,876
Woori Bank- IBC	#	5143		1,080,512



Particulars	30-06-2016		30-06-2015	
	Taka		Taka	
Woori Bank- IBC # 5144				6,744,931
Woori Bank- IBC # 5145				2,311,107
Woori Bank- IBC # 5149				3,224,547
Woori Bank- IBC # 5150				2,562,782
Woori Bank- IBC # 5155				271,624
Woori Bank- IBC # 5165				1,257,232
Woori Bank- IBC # 5253				2,936,018
Woori Bank- IBC # 5254				2,330,833
Woori Bank- IBC # 5302				7,324,047
Woori Bank- IBC # 5303				69,364
Woori Bank- IBC # 5412				2,075,739
Woori Bank- IBC # 5415				556,962
Woori Bank- IBC # 5416				1,106,485
Woori Bank- IBC # 5417				1,121,808
Woori Bank- IBC # 5420				870,924
Woori Bank- IBC # 5422				1,725,342
Woori Bank- IBC # 5595				552,456
Woori Bank- IBC # 5597				6,555,812
Woori Bank- IBC # 5610				732,618
Woori Bank- IBC # 5637				216,474
Woori Bank- IBC # 5639				2,786,643
Woori Bank- IBC # 5776				4,568,549
Woori Bank- IBC # 5860				5,785,814
Woori Bank- IBC # 5861				297,405
Woori Bank- IBC # 5862				11,707,540
Woori Bank- IBC # 5863				2,893,283
Woori Bank- IBC # 5924				497,847
Woori Bank- IBC # 5928				709,752
Woori Bank- IBC # 6017				293,109
Woori Bank- IBC # 6024				11,952,040
HSBC-IBC # 575349L				1,078,154
HSBC-IBC # 575571L				3,737,063
HSBC-IBC # 576167L				1,937,468
HSBC-IBC # 576294L				231,033
HSBC-IBC # 577358L				457,414
HSBC-IBC # 577658L				872,344
HSBC-IBC # 577973L				517,181
HSBC-IBC # 578273L				418,405
HSBC-IBC # 578277L				612,149
HSBC-IBC # 578279L				572,134
HSBC-IBC # 578658L				335,717
HSBC-IBC # 578659L				2,494,377
HSBC-IBC # 579359L				4,262,292
HSBC-IBC # 579362L				1,385,417
HSBC-IBC # 579376L				281,298
HSBC-IBC # 579499L				520,387
HSBC-IBC # 579686L				2,170,979
HSBC-IBC # 579687L				229,842
HSBC-IBC # 579872L				5,137,397
HSBC-IBC # 580367L				706,647
HSBC-IBC # 580708L				1,631,849
HSBC-IBC # 581025L				2,055,242
HSBC-IBC # 581028L				1,544,791
HSBC-IBC # 581030L				2,577,645
		779,811,126	410,549,656	
		921345	-	
		780,732,471	410,549,656	

Add/Less: Exchange gain/loss (fair value adjustment)

Rd



Particulars			30-06-2016	30-06-2015
			Taka	Taka
UPAS				
L/C No.	#	020116020062	850,500	-
L/C No.	#	020116020102	5,326,837	-
L/C No.	#	020114020102	-	46,320,000
L/C No.	#	020114020155	-	78,350,000
L/C No.	#	020114020156	-	74,480,000
L/C No.	#	020114020203	-	14,382,360
L/C No.	#	020114020223	-	4,082,401
L/C No.	#	020114020224	-	4,146,637
L/C No.	#	020114020242	-	1,923,250
L/C No.	#	020115020001	-	2,427,300
L/C No.	#	020115020002	-	4,664,381
L/C No.	#	020115020003	-	11,331,750
L/C No.	#	020115020006	-	2,111,281
L/C No.	#	020115020008	-	2,114,100
L/C No.	#	020115020010	-	6,418,445
L/C No.	#	020115020011	-	2,100,985
L/C No.	#	020115020019	-	3,918,790
L/C No.	#	020115020020	-	4,234,742
L/C No.	#	020115020028	-	1,328,550
L/C No.	#	020115020030	-	2,025,380
L/C No.	#	020115020035	-	2,076,289
L/C No.	#	020115020038	-	2,305,425
L/C No.	#	020115020039	-	5,283,612
L/C No.	#	020115020043	-	1,866,439
L/C No.	#	020115020050	-	2,438,280
L/C No.	#	020115020051	-	1,798,700
L/C No.	#	020115020065	-	4,490,056
L/C No.	#	020115020067	-	1,966,567
L/C No.	#	020115020068	-	2,110,050
L/C No.	#	020115020071	-	8,151,045
L/C No.	#	020115020075	-	2,442,188
L/C No.	#	020115020076	-	3,337,005
L/C No.	#	020115020080	-	3,684,851
L/C No.	#	020115020081	-	3,127,094
L/C No.	#	020115020082	-	7,481,478
L/C No.	#	020115020085	-	5,694,626
L/C No.	#	020115020086	-	5,768,806
L/C No.	#	020115020087	-	5,805,275
L/C No.	#	020115020089	-	6,813,622
L/C No.	#	020115020093	-	2,414,444
L/C No.	#	020115020094	-	4,447,407
L/C No.	#	020115020178	7,739,708	-
L/C No.	#	020115020230	6,845,560	-
L/C No.	#	020115020256	4,483,255	-
L/C No.	#	020115020274	11,827,500	-




Particulars			30-06-2016	30-06-2015
			Taka	Taka
L/C No.	#	020115020280	3,311,700	-
L/C No.	#	020115020284	9,474,055	-
L/C No.	#	020115020293	4,175,253	-
L/C No.	#	020115020294	3,989,676	-
L/C No.		020115020298	3,052,086	-
L/C No.		020115020300	1,341,300	-
L/C No.		020115020301	5,015,333	-
L/C No.		020115020302	3,081,000	-
L/C No.		020115020305	955,295	-
L/C No.		020115020306	1,909,958	-
L/C No.		020115020307	1,635,034	-
L/C No.		020115020308	2,781,935	-
L/C No.		020115020309	6,710,135	-
L/C No.		020115020310	1,681,082	-
L/C No.		020115020320	2,439,160	-
L/C No.		020115020322	2,068,763	-
L/C No.		020115020323	10,622,608	-
L/C No.		020115020326	4,667,510	-
L/C No.		020115020328	9,806,848	-
L/C No.		020115020329	2,089,710	-
L/C No.		020115020330	2,679,128	-
L/C No.		020115020332	32,772,321	-
L/C No.		020115020334	452,265	-
L/C No.		020115020335	1,621,080	-
L/C No.		020116020002	2,567,500	-
L/C No.		020116020003	1,104,600	-
L/C No.		020116020008	1,519,088	-
L/C No.		020116020014	4,042,635	-
L/C No.		020116020018	2,706,063	-
L/C No.		020116020021	4,397,630	-
L/C No.		020116020023	803,723	-
L/C No.		020116020025	1,207,115	-
L/C No.		020116020026	1,842,750	-
L/C No.		020116020030	866,250	-
L/C No.		020116020034	1,270,290	-
L/C No.		020116020035	1,825,535	-
L/C No.		020116020039	2,677,500	-
L/C No.		020116020041	17,198,860	-
L/C No.		020116020046	2,284,538	-
L/C No.		020116020047	24,668,923	-
L/C No.		020116020048	19,885,286	-
L/C No.		020116020056	1,481,760	-
L/C No.		020116020057	592,594	-
L/C No.		020116020058	1,515,938	-
L/C No.		020116020059	5,647,490	-
L/C No.		020116020060	2,028,600	-
L/C No.		020116020061	1,598,940	-
L/C No.		020116020064	12,463,510	-



Particulars		30-06-2016	30-06-2015
		Taka	Taka
L/C No.	020116020066	2,071,125	-
L/C No.	020116020067	10,255,500	-
L/C No.	020116020068	2,904,470	-
L/C No.	020116020069	11,400,638	-
L/C No.	020116020070	880,425	-
L/C No.	020116020071	8,331,566	-
L/C No.	020116020079	16,503,103	-
L/C No.	020116020081	4,560,479	-
L/C No.	020116020084	1,499,006	-
L/C No.	020116020086	1,027,026	-
L/C No.	020116020087	5,752,215	-
L/C No.	020116020091	11,827,224	-
L/C No.	020116020092	831,902	-
L/C No.	020116020093	1,068,913	-
L/C No.	020116020094	4,780,423	-
L/C No.	020116020101	578,813	-
L/C No.	020116020110	16,493,179	-
L/C No.	020116020111	1,837,080	-
L/C No.	020116020113	10,269,886	-
L/C No.	020116020114	5,610,938	-
L/C No.	020116020122	2,527,875	-
L/C No.	020116020126	824,906	-
L/C No.	020116020127	578,813	-
L/C No.	020116020128	1,835,914	-
L/C No.	DPCDAK520123	14,535,012	-
L/C No.	DPCDAK520128	3,306,568	-
L/C No.	DPCDAK670891	7,152,992	-
L/C No.	DPCDAK677245	2,419,948	-
L/C No.	DPCDAK677250	3,589,182	-
L/C No.	DPCDAK678356	3,073,200	-
		429,932,034	349,863,611

Export Development Fund (EDF)

L/C No.	#	020115050002	-	1,942,166
L/C No.	#	020114050085	-	4,694,306
L/C No.	#	020114050086	-	4,674,324
L/C No.	#	020114050092	-	7,952,176
L/C No.	#	020114050094	-	3,661,380
L/C No.	#	020114050095	-	4,147,605
L/C No.	#	020114050099	-	6,980,741
L/C No.	#	020114050101	-	9,578,574
L/C No.	#	020114050102	-	6,422,541
L/C No.	#	020115050007	-	2,379,631
L/C No.	#	020115050008	-	5,580,777
L/C No.	#	020115050010	-	5,819,177
L/C No.	#	020115050012	-	7,474,559
L/C No.	#	020115050016	-	5,258,870
L/C No.	#	020115050025	-	5,609,424
L/C No.	#	020115050027	-	5,327,414

Particulars			30-06-2016	30-06-2015
			Taka	Taka
L/C No.	#	020115050028	-	4,572,900
L/C No.	#	020115050029	-	4,100,367
L/C No.	#	020115050031	-	5,067,980
L/C No.	#	020115050032	-	4,948,445
L/C No.	#	020115050033	-	4,237,554
L/C No.	#	020115050034	-	4,519,372
L/C No.	#	020115050035	-	4,237,554
L/C No.	#	020115050036	-	4,161,339
L/C No.	#	020115050038	-	4,650,437
L/C No.	#	020115050039	-	3,279,018
			-	131,278,631