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HALF YEARLY REPORT

2011



 *committed to you*



Our Vision

We will be the most preferred financial institution in the country by exceeding stakeholders' expectations

Our Mission

We will be one of the top three financial institutions in terms of profitability and brand image through quality growth and superior client services





Dear valued shareholders:

We are pleased to present the un-audited financial statements of the IDLC Group for the half year ended on June 30, 2011.

The IDLC Group's Deposit & Lending businesses (i.e. Corporate, SME and Personal Financial Division client segments) all recorded good business growth in the first half of the current year. However, our two Capital Market businesses, Merchant Banking Division and IDLC-Securities Ltd., were negatively impacted by the Dec'2010 stock market crash and the subsequent fall in the general index and the abnormally low turnover experienced in the first half of 2011. The depressed stock market scenario seriously impaired H1-2011 net profit for the IDLC Group.

On the positive side, customer deposits and loans have grown by 31% and 12% in the first six months of the current year. Our focus on up-scaling risk management and enhancing the Credit & Collection functions have resulted in the IDLC Group's Non Performing Loans (NPL) dropping to 2.60% in the half year - down from 3.07% at the start of the year. This is a significant success story and one which will bring us rich dividends over the next few years.

We continue to invest in people and in our distribution network. In H1-2011, we have recruited 228 new staff members (82 Full Time Employees and 146 Contracted resources) and have opened branches in Comilla and Mirpur.

In May 2011, we launched our Core Banking Project, which is aimed at replacing IDLC Finance's current technology platform with an international standard banking solution from Oracle Financial Services. This Project is scheduled to be completed by year-end and represents a major investment in our technology infra-structure, one which will support our plans for significantly increased business volumes and enhanced capabilities over the next 5-7 years.

Going into the second half of 2011, we are confident of strong growth in our Corporate, SME & PFD businesses. The Bangladesh Capital Market has improved dramatically in July and there are indications that this will continue through the remainder of the year. We are expecting that our Merchant Banking Division and IDLC-Securities Ltd. will recover from the recent 'bear run' and will generate good revenues in H2-2011.

We are passionate about partnering our clients and adding value to their businesses and society in general. Our focus on corporate governance and statutory compliance is unwavering and we continue to invest in the professional growth and development of our human resources.

This is the 26th year of operation for the IDLC Group and we are committed to both sustainable business practices and first class business performance over the long term.

Thank you for your continued support.



Selim R. F. Hussain
CEO & Managing Director

Consolidated Balance Sheet (un-audited)

As at June 30, 2011

	30-Jun-11	31-Dec-10
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
In hand	231,000	206,000
Balance with Bangladesh Bank	599,645,793	323,943,694
	599,876,793	324,149,694
Balance with other banks and financial institutions in Bangladesh	3,051,560,879	3,028,738,202
Money at call and short notice	-	370,000,000
Investments	808,013,826	575,465,138
Loans, advances and leases	23,841,754,500	21,254,201,366
Fixed assets including land, building, furniture and fixtures	364,229,289	325,671,174
Other assets	805,825,395	1,051,764,655
Total Assets	29,471,260,682	26,929,990,229
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks and financial institutions	3,556,650,057	4,656,967,523
Deposits and other accounts		
Fixed deposits	16,245,965,624	12,373,161,861
Other deposits	758,199,872	628,184,694
	17,004,165,496	13,001,346,555
Other liabilities	5,153,243,666	5,581,486,184
Total liabilities	25,714,059,219	23,239,800,262
Capital / Shareholders' equity		
Paid-up capital	990,000,000	600,000,000
Share premium	3,750,000	3,750,000
Statutory reserves	562,364,396	562,364,396
General reserves	811,250,000	811,250,000
Dividend equalisation reserves	46,500,000	46,500,000
Retained earnings	1,343,335,329	1,666,323,343
Total equity attributable to equity holders of the company	3,757,199,725	3,690,187,739
Minority interest	1,738	2,228
Total liabilities and Shareholders' equity	29,471,260,682	26,929,990,229
OFF - BALANCE SHEET ITEMS		
Contingent liabilities		
Letters of guarantee	270,263	270,263
Irrevocable letters of credit	53,654,078	1,700,000
Indemnity Bond	8,811,279	8,811,279
	62,735,620	10,781,542
Other commitments		
Undisbursed contracted loans and leases	492,668,414	823,917,425
Total Off-Balance Sheet items	555,404,034	834,698,967
Net assets value per share	379.52	372.75



Selim R. F. Hussain
CEO & Managing Director



H.M. Ziaul Hoque Khan
Chief Financial Officer

Consolidated Profit and Loss Account (un-audited)

For the period ended June 30, 2011

	Jan to June' 11	Jan to June' 10	April to June' 11	April to June' 10
	Taka	Taka	Taka	Taka
Interest income	1,737,347,441	1,453,200,162	932,931,204	752,802,009
Interest expenses	(1,025,999,755)	(861,639,134)	(541,531,505)	(439,981,292)
Net interest income	711,347,686	591,561,028	391,399,699	312,820,717
Investment income	(33,885,732)	337,952,828	(34,002,694)	276,757,719
Commission and brokerage	238,744,144	510,085,525	95,649,666	290,990,775
Other operating income	78,277,594	59,941,277	48,434,509	31,481,881
Total operating income	994,483,692	1,499,540,658	501,481,180	912,051,092
Salaries and allowances	203,167,645	150,339,728	109,851,893	75,995,083
Rent, taxes, insurance, electricity, etc.	55,562,047	40,361,838	34,521,784	23,234,109
Legal expenses	3,979,901	3,315,776	3,712,895	1,796,509
Postage, stamp, telecommunication, etc.	10,211,656	8,159,523	5,159,354	4,315,030
Stationery, printing, advertisements, etc.	25,708,043	19,963,660	13,655,241	11,462,905
Managing Director's salary and benefits	4,718,200	3,718,200	2,859,100	1,972,200
Directors' fees	326,750	234,650	158,750	87,450
Auditors' fees	358,000	252,250	335,000	152,250
Depreciation and repair of Company's assets	46,752,795	36,492,494	26,618,146	19,446,757
Other expenses	105,447,807	115,890,170	58,152,712	59,160,197
Total operating expenses	456,232,844	378,728,289	255,024,875	197,622,490
Profit before provision	538,250,848	1,120,812,369	246,456,305	714,428,602
Provision for loans / investments				
General provision	38,142,970	28,410,262	30,210,787	33,185,466
Specific provision	(102,975,459)	19,953,969	(9,444,317)	(12,779,126)
Provision for diminution in value of investments	45,233,452	-	(1,048,646)	-
Total provision	(19,599,037)	48,364,231	19,717,824	20,406,340
Total profit before taxes	557,849,885	1,072,448,138	226,738,481	694,022,262
Provision for taxation	280,837,989	336,482,535	151,260,112	202,456,369
Net profit after taxation	277,011,896	735,965,603	75,478,369	491,565,893
Attributable to:				
Shareholders of the Company	277,011,896	735,964,915	75,478,472	491,565,419
Minority interest	(90)	688	(103)	474
	277,011,896	735,965,603	75,478,369	491,565,893
Earnings per share (EPS)	27.98	74.34	7.62	49.65



Selim R. F. Hussain
CEO & Managing Director



H.M. Ziaul Hoque Khan
Chief Financial Officer

Consolidated Cash Flow Statement (un-audited)

For the period ended June 30, 2011

	30-Jun-11	30-Jun-10
	Taka	Taka
A) Cash flows from operating activities		
Interest received	1,737,347,441	1,453,200,162
Interest paid	(1,025,999,755)	(861,639,134)
Dividend received	10,335,836	17,202,347
Fees and commission received	238,744,144	510,085,525
Paid to employees and suppliers	(411,150,977)	(348,818,178)
Payment of income tax	(328,710,171)	(189,475,494)
Received from other operating activities	32,387,188	380,691,758
Cash generated from operating activities before changes in operating assets and liabilities	252,953,706	961,246,986
Increase / (decrease) in operating assets and liabilities		
Lease receivable	(425,231,511)	311,462,011
Long-term finance	(1,622,351,557)	(376,400,326)
Real estate finance	(722,540,548)	(555,658,151)
Car loan	(49,818,282)	(13,581,543)
Personal loan	(1,870,870)	(45,488,460)
Margin loan to portfolio investors	606,630,144	(1,858,292,889)
Short term finance	(178,730,820)	(35,403,813)
Net proceeds of investment in marketable securities	(101,795,635)	(326,680,975)
Other assets	209,767,623	(459,341,552)
Term and other deposits	3,845,350,888	1,998,117,750
Payable and accrued expenses	294,926,466	185,368,713
Deferred liability-employee gratuity	5,678,642	-
Portfolio investors' fund	(791,771,595)	559,109,245
Interest suspense account	24,801,148	7,352,723
	1,093,044,093	(609,437,266)
Net cash from operating activities	1,345,997,799	351,809,720
B) Cash flows from investing activities		
Purchase of property and equipment	(87,054,623)	(52,219,485)
Disposal of property and equipment	5,226,033	648,133
Net proceeds of investment in non marketable securities	(130,753,053)	10,869,208
Net cash used in investing activities	(212,581,643)	(40,702,144)
C) Cash flows from financing activities		
Drawdown of term loans	350,772,000	995,883,103
Repayment of term loans	(766,660,097)	(670,082,489)
Net drawdown of short term loan	(684,429,370)	454,713,088
Payment against lease obligation	(1,675,751)	(1,267,912)
Dividend paid	(102,873,162)	840,308
Net Cash from financing activities	(1,204,866,380)	780,086,098
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(71,450,224)	1,091,193,673
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the period	3,722,887,896	1,771,587,582
G) Cash and cash equivalents at end of the period (D+E+F)	3,651,437,672	2,862,781,255
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies)	231,000	131,000
Balance with Bangladesh Bank and its agent bank (s)	599,645,793	328,550,948
Balance with other banks and financial institutions	3,051,560,879	2,534,099,307
	3,651,437,672	2,862,781,255
Net operating cashflow per share	135.96	35.54



Selim R. F. Hussain
CEO & Managing Director



H.M. Ziaul Hoque Khan
Chief Financial Officer

Consolidated Statement of Changes in Equity (un-audited)

For the period ended June 30, 2011

	Attributable to equity holders of the company							Total equity	
	Share capital	Share premium	Statutory reserve	General reserve	Dividend equalisation reserve	Retained earnings	Total		Minority interest
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance at January 1, 2011	600,000,000	3,750,000	562,364,396	811,250,000	46,500,000	1,666,323,343	3,690,187,739	2,228	3,690,189,967
Net profit for the half year of 2011	-	-	-	-	-	277,011,986	277,011,986	(90)	277,011,896
Issue of bonus share	390,000,000	-	-	-	-	(390,000,000)	-	-	-
Dividend of subsidiary	-	-	-	-	-	-	-	(400)	(400)
Payment of dividend	-	-	-	-	-	(210,000,000)	(210,000,000)	-	(210,000,000)
Balance at June 30, 2011	990,000,000	3,750,000	562,364,396	811,250,000	46,500,000	1,343,335,329	3,757,199,725	1,738	3,757,201,463
Balance at June 30, 2010	600,000,000	3,750,000	401,250,000	811,250,000	46,500,000	1,236,305,580	3,099,055,580	1,873	3,099,057,453



Selim R. F. Hussain
CEO & Managing Director



H.M. Ziaul Hoque Khan
Chief Financial Officer

Balance Sheet (un-audited)

As at June 30, 2011

	30-Jun-11	31-Dec-10
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
In hand	121,000	96,000
Balance with Bangladesh Bank	599,645,793	323,943,694
	599,766,793	324,039,694
Balance with other banks and financial institutions in Bangladesh	2,260,367,900	2,106,738,063
Money at call and short notice	-	370,000,000
Investments		
Government	-	-
Others	533,203,209	457,419,364
	533,203,209	457,419,364
Loans, advances and leases	23,837,846,256	21,245,794,636
Fixed assets including land, building, furniture and fixtures	278,473,174	236,733,130
Other assets	741,669,531	612,284,404
Total Assets	28,251,326,863	25,353,009,291
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks and financial institutions	3,556,650,057	4,656,967,523
Deposits and other accounts		
Fixed deposits	16,245,965,624	12,373,161,861
Other deposits	758,199,872	628,184,694
	17,004,165,496	13,001,346,555
Other liabilities	4,752,131,651	5,068,408,618
Total liabilities	25,312,947,204	22,726,722,696
Capital / Shareholders' equity		
Paid-up capital	990,000,000	600,000,000
Share premium	3,750,000	3,750,000
Statutory reserves	562,364,396	562,364,396
General reserves	811,250,000	811,250,000
Dividend equalisation reserves	46,500,000	46,500,000
Retained earnings	524,515,263	602,422,199
Total equity	2,938,379,659	2,626,286,595
Total liabilities and Shareholders' equity	28,251,326,863	25,353,009,291
OFF - BALANCE SHEET ITEMS		
Contingent liabilities		
Letters of guarantee	270,263	270,263
Irrevocable letters of credit	53,654,078	1,700,000
Indemnity Bond	8,811,279	8,811,279
	62,735,620	10,781,542
Other commitments		
Undisbursed contracted loans and leases	492,668,414	823,917,425
Total Off-Balance Sheet items	555,404,034	834,698,967
Net assets value per share	296.81	265.28



Selim R. F. Hussain
CEO & Managing Director



H.M. Ziaul Hoque Khan
Chief Financial Officer

Profit and Loss Account (un-audited)

For the period ended June 30, 2011

	Jan to June' 11	Jan to June' 10	April to June' 11	April to June' 10
	Taka	Taka	Taka	Taka
Interest income	1,704,629,715	1,433,610,427	914,815,351	741,936,598
Interest expenses	(1,024,140,844)	(860,399,960)	(540,459,232)	(439,326,418)
Net interest income	680,488,871	573,210,467	374,356,119	302,610,180
Investment income	205,071,237	315,017,661	563,596	263,844,919
Commission and brokerage	121,114,935	173,745,387	63,335,743	94,484,253
Other operating income	77,496,904	59,086,759	48,158,028	32,879,863
Total operating income	1,084,171,947	1,121,060,274	486,413,486	693,819,215
Salaries and allowances	166,866,723	122,909,721	94,559,741	57,235,352
Rent, taxes, insurance, electricity, etc.	28,277,478	24,056,836	14,606,684	9,775,224
Legal expenses	1,775,638	3,186,276	1,628,550	1,951,117
Postage, stamp, telecommunication, etc.	9,353,562	7,591,144	4,693,305	3,992,710
Stationery, printing, advertisements, etc.	22,586,947	17,354,421	12,611,695	10,269,862
Managing Director's salary and benefits	4,718,200	3,718,200	2,859,100	1,972,200
Directors' fees	281,750	219,650	143,750	72,450
Auditors' fees	300,500	200,000	277,500	100,000
Depreciation and repair of Company's assets	35,113,705	29,693,941	22,646,954	15,497,763
Other expenses	62,427,464	64,376,932	39,257,453	33,979,647
Total operating expenses	331,701,967	273,307,121	193,284,732	134,846,325
Profit before provisions	752,469,980	847,753,153	293,128,754	558,972,890
Provision for loans / investments				
General provision	38,142,970	28,410,262	30,210,787	33,185,466
Specific provision	(130,178,217)	12,543,759	(36,647,075)	(12,959,352)
Provision for diminution in value of investments	45,233,452	-	18,700,080	-
Total provision	(46,801,795)	40,954,021	12,263,792	20,226,114
Total profit before taxes	799,271,775	806,799,132	280,864,962	538,746,776
Provision for taxation	277,178,711	315,051,034	153,517,333	184,383,261
Net profit after taxation	522,093,064	491,748,098	127,347,629	354,363,515
Earnings per share (EPS)	52.74	49.67	12.86	35.79



Selim R. F. Hussain
CEO & Managing Director



H.M. Ziaul Hoque Khan
Chief Financial Officer

Cash Flow Statement (un-audited)

For the period ended June 30, 2011

	30-Jun-11	30-Jun-10
	Taka	Taka
A) Cash flows from operating activities		
Interest received	1,546,060,822	1,433,610,427
Interest paid	(1,024,140,844)	(860,399,960)
Dividend received	207,674,786	114,239,447
Fees and commission received	121,114,935	173,745,387
Paid to employees and suppliers	(298,259,190)	(250,195,563)
Payment of income tax	(328,710,171)	(188,021,243)
Received from other operating activities	73,224,517	259,864,973
Cash generated from operating activities before changes in operating assets and liabilities	296,964,855	682,843,468
Increase / (decrease) in operating assets and liabilities		
Lease receivable	(425,231,511)	311,462,011
Long-term finance	(1,622,351,557)	(376,400,326)
Real estate finance	(722,540,548)	(555,658,151)
Car loan	(49,818,282)	(13,581,543)
Personal loan	(1,870,870)	(45,488,460)
Margin loan to portfolio investors	602,131,658	(1,864,864,380)
Short term finance	(178,730,820)	(35,403,813)
Net proceeds of investment in marketable securities	54,969,208	(211,216,867)
Other assets	(6,987,871)	(187,861,454)
Term and other deposits	3,845,350,888	1,998,117,750
Payable and accrued expenses	433,947,017	(153,544,976)
Inter-company payables	3,949,992	534,951
Deferred liability-employee gratuity	5,678,642	-
Portfolio investors' fund	(791,771,595)	559,109,245
Interest suspense account	24,801,148	7,352,723
	1,171,525,499	(567,443,289)
Net cash from operating activities	1,468,490,354	115,400,179
B) Cash flows from investing activities		
Purchase of property and equipment	(77,266,687)	(46,409,452)
Disposal of property and equipment	3,752,702	648,133
Net proceeds of investment in non marketable securities	(130,753,053)	10,869,208
Net cash used in investing activities	(204,267,038)	(34,892,111)
C) Cash flows from financing activities		
Drawdown of term loans	350,772,000	995,883,103
Repayment of term loans	(766,660,097)	(670,082,489)
Net drawdown of short term loan	(684,429,370)	454,713,088
Payment against lease obligation	(1,675,751)	(1,267,912)
Dividend paid	(102,873,162)	840,308
Net Cash from financing activities	(1,204,866,380)	780,086,098
D) Net increase / (decrease) in cash and cash equivalents (A+ B +C)	59,356,936	860,594,165
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the period	2,800,777,757	1,137,374,074
G) Cash and cash equivalents at end of the period (D+E+F)	2,860,134,693	1,997,968,239
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies)	121,000	71,000
Balance with Bangladesh Bank and its agent bank (s)	599,645,793	328,550,948
Balance with other banks and financial institutions	2,260,367,900	1,669,346,291
	2,860,134,693	1,997,968,239
Net operating cashflow per share	148.33	11.66

Selim R. F. Hussain
CEO & Managing Director

H.M. Ziaul Hoque Khan
Chief Financial Officer

Profit and Loss Account for Merchant Banking Operation (un-audited)

For the period ended June 30, 2011

	Jan to June' 11	Jan to June' 10	April to June' 11	April to June' 10
	Taka	Taka	Taka	Taka
Interest income	362,225,390	404,229,055	185,873,820	223,030,074
Interest expenses	270,690,140	307,651,399	118,552,376	167,477,815
Net interest income	91,535,250	96,577,656	67,321,444	55,552,259
Custodial Fee	28,678	-	-	-
Issue Management Fee	5,380,000	3,000,000	900,000	3,000,000
Documentation Fee	143,500	548,500	41,000	337,000
Portfolio Management Fee	70,055,879	90,390,151	28,875,698	48,711,295
Settlement charges	40,838,128	77,624,353	32,257,795	41,283,575
Underwriting Commission	318,750	75,000	180,000	75,000
Total fee & commission income	116,764,935	171,638,004	62,254,493	93,406,870
Total operating income	208,300,185	268,215,660	129,575,937	148,959,129
Administrative expenses	27,469,369	18,967,483	15,913,447	10,154,500
Depreciation on property and equipment	4,769,083	964,146	1,318,641	668,347
CDBL and brokerage charges	10,627,954	35,883,902	5,807,085	14,363,337
Total operating expenses	42,866,406	55,815,531	23,039,173	25,186,184
Profit before provision	165,433,779	212,400,129	106,536,764	123,772,945
Provision for future losses	7,793,447	18,648,644	13,639,769	27,228,004
Profit before tax (PBT)	157,640,332	193,751,485	92,896,995	96,544,941



Selim R. F. Hussain
CEO & Managing Director



H.M. Ziaul Hoque Khan
Chief Financial Officer

Statement of Changes in Equity (un-audited)

For the period ended June 30, 2011

	Share capital	Share premium	Statutory reserve	General reserve	Dividend equalisation reserve	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance at January 1, 2011	600,000,000	3,750,000	562,364,396	811,250,000	46,500,000	602,422,199	2,626,286,595
Net profit for the half year of 2011	-	-	-	-	-	522,093,064	522,093,064
Issue of bonus share	390,000,000	-	-	-	-	(390,000,000)	-
Payment of dividend	-	-	-	-	-	(210,000,000)	(210,000,000)
Balance at June 30, 2011	990,000,000	3,750,000	562,364,396	811,250,000	46,500,000	524,515,263	2,938,379,659
Balance at June 30, 2010	600,000,000	3,750,000	401,250,000	811,250,000	46,500,000	499,712,612	2,362,462,612



Selim R. F. Hussain
CEO & Managing Director



H.M. Ziaul Hoque Khan
Chief Financial Officer

IDLC FINANCE LIMITED

Selected explanatory notes to the accounts

Reporting:

This half-yearly financial report has been prepared based on Bangladesh Accounting Standard (BAS) - 34: "Interim Financial Reporting",

These interim financial statements should be read in conjunction with the published financial statement for the year ended December 31, 2010, as they provide an update to previously reported information.

Accounting policies and method of computations:

Accounting policies and methods of computations followed in preparing this financial statement are consistent with those used in the annual financial statements, prepared and published for the period ending December 31, 2010.

Consolidation of operations of subsidiary:

The consolidation of the financial statements have been made after eliminating all material intra group transactions.

The total profits of the Company and its subsidiary is shown in the consolidated profit and loss account, with the proportion of profit after taxation pertaining to minority shareholders being deducted as 'Minority Interest'.

Investment income:

Investment income shown in the individual profit and loss account of the company includes Tk. 199,999,600 as cash dividend received from its subsidiary, IDLC Securities Ltd. In the consolidated profit and loss account of the company, this dividend income has been eliminated as intra company transaction.

Earnings Per Share (EPS):

Earnings per share has been calculated based on weighted average number of shares outstanding for the period ended June 30, 2011 and profit for the same period. The weighted average number of shares outstanding for the period was 9.9 million. Earnings per share for the preceding half-year of 2010 has also been calculated based on 9.9 million shares, giving the effect of 65% bonus shares declared for 2010.

Provision for doubtful accounts-IDLC Finance Limited:

	30-Jun-11	31-Dec-10
Balance at January 1	924,820,039	877,700,432
Provision required for the half-year	200,458,523	122,688,745
Provision released during the half-year *	(247,260,318)	(3,364,930)
Provision charged for the half-year	(46,801,795)	119,323,815
Write off during the period	-	(72,204,208)
Balance at June 30	878,018,244	924,820,039

*On December 31, 2010 some of large-exposure accounts were in the border level of higher provision category. Apart from that, we also kept provisions against some accounts, under subjective judgment, considering imminent deterioration at the beginning months of 2011. Most of these accounts improved in the half year of 2011. As a result, a substantial amount of provision has been released.

Approval of half-yearly report:

The financial statements for the half-year ended June 30, 2011 were approved by the Board of Directors in its 184th meeting held on July 26, 2011.

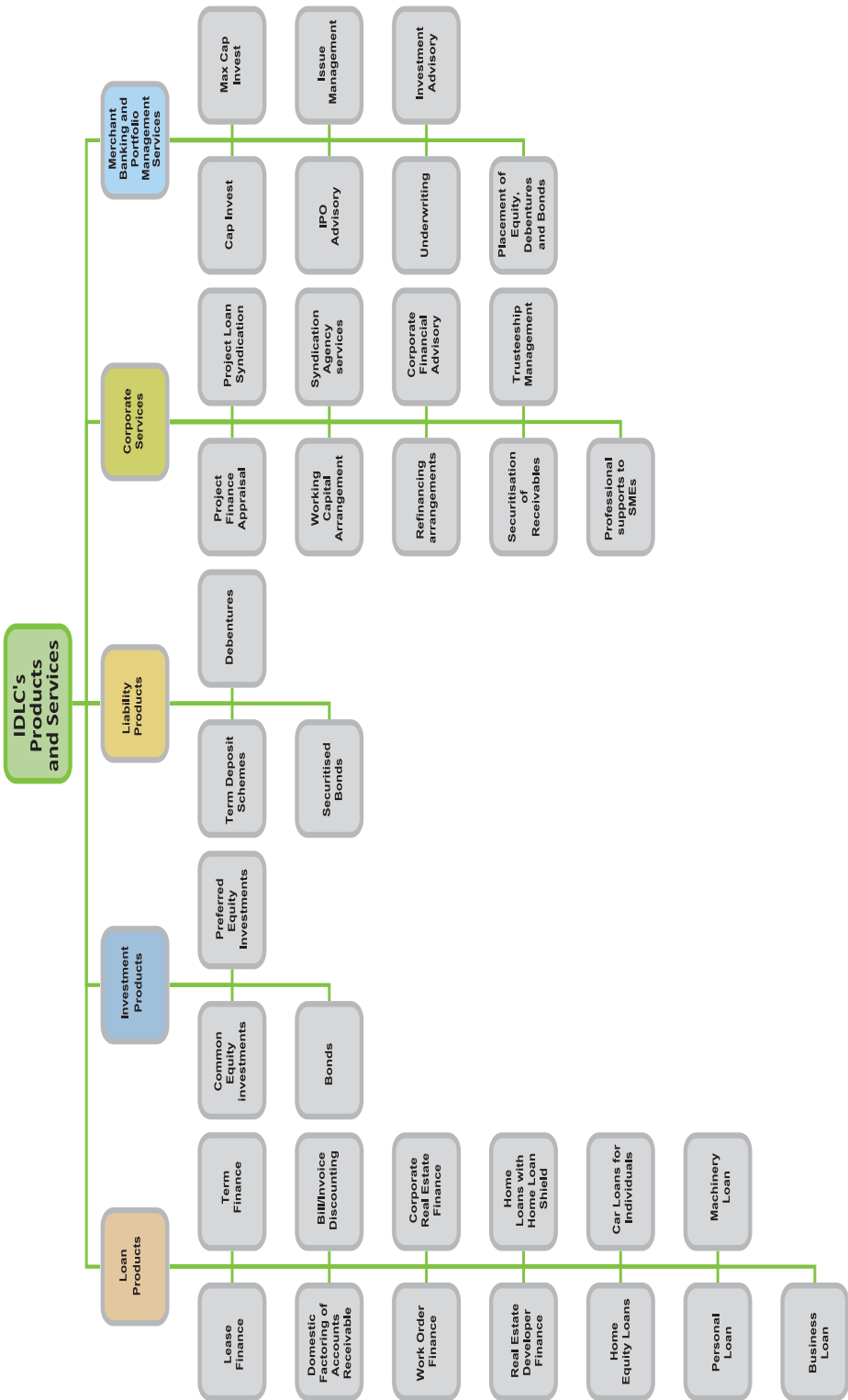
Subsequent events:

No material events occurred after the reporting date, non-disclosure of which could affect the ability of the users of this financial statement to make proper evaluation and decision.

Reclassifications:

To facilitate comparison, certain relevant balances pertaining to the previous year have been rearranged/restated/reclassified, whenever considered necessary, to conform to current period's presentation.

IDLC's Products and Services



IDLC OFFICES AND BRANCHES

IDLC FINANCE LIMITED

Corporate Head Office
Bay's Galleria (1st Floor)
57 Gulshan Avenue
Gulshan 1, Dhaka 1212
Tel : +880 (2) 883 4990
E-mail : mailbox@idlc.com

BRANCH NETWORK OF IDLC FINANCE LIMITED

DILKUSHA BRANCH
Eunoos Trade Centre
Level 13, 52-53 Dilkusha C/A
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DHANMONDI BRANCH
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GULSHAN BRANCH
Taj Marriot (1st Floor)
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Tel: +880 (2) 9886837

UTTARA BRANCH
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MIRPUR BRANCH
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Sattar Tower (Ground Floor)
50 S.M. Maleh Road,
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NARSHINGDI BRANCH
T Hussain Tower
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Narshingdi Bazar, Narshingdi
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SAVAR BRANCH
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Savar, Dhaka 1340
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CHITTAGONG BRANCH
Jahan Building 4, (Ground Floor)
76/77 Agrabad C/A
Chittagong 4100
Tel: +880 (31) 711 034

NANDANKANON BRANCH
A.K. Mansion (1st Floor)
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J.C. Guha Road, Nandankanon
Chittagong 4100
Tel: +880 (31) 612 732

BOGRA BRANCH
Sairul Complex (2nd Floor)
Sherpur Road, Sutrapur
Bogra 5800
Tel: +880 (51) 699 17

SYLHET BRANCH
Casablanca (2nd Floor)
982 Dargah Gate
Sylhet 3100
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GAZIPUR SME BOOTH
Rahmat Tower (2nd Floor)
Holding No. 1034
Outpara, Joydebpur
Gazipur 1700
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IMAMGANJ SME BOOTH
75 Midfort Road (2nd Floor)
Imamganj
Dhaka 1100
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COMILLA BRANCH
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Kandirpar, Comilla 3500
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IDLC SECURITIES LIMITED

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Tel: +880 (2) 957 1842

BRANCH NETWORK OF IDLC SECURITIES LIMITED

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Capita South Avenue Tower (5th floor)
House No. 50, Unit No. 502
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**DOHS MOHAKHALI
BRANCH**
House No. 109, Park Road
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Mohakhali, Dhaka 1206
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UTTARA BRANCH
Monsur Complex (4th Floor)
Plot # 59/A, Road # 7, Sector # 4
Uttara, Dhaka 1230
Tel: +880 (2) 895 9392
+ 880 (2) 895 9046

BANANI BRANCH
Caldwell Center (2nd floor),
Plot- 54, Road-11,
Block C, Banani,
Dhaka – 1213.
Tel: +880 (2) 882 6031

DHANMONDI BRANCH
Municipal Holding No. 405/C
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Dhanmondi R/A, Dhaka-1209
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Holding No. 1034
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Sattar Tower (Ground Floor)
Municipal Holding No. 50
S.M. Maleh Road, Tanbazar
Narayanganj 1400
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CHITTAGONG BRANCH
Ayub Trade Centre (6th Floor)
1269/B Sk. Mujib Road
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Chittagong 4100
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Khatunganj, Kotwali
Chittagong
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SYLHET BRANCH
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Sylhet 3100
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