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HALF YEARLY REPORT 2009

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committed to you



Our Vision

Become the best performing and most innovative financial solutions provider in the country

Our Mission

Create maximum possible value for all our stakeholders by adhering to the highest ethical standards

For our Customers

Relentless pursuit of customer satisfaction through delivery of top quality services

For our Shareholders

Maximize shareholders' wealth through a sustained return on their investments

For our Employees

Provide job satisfaction by making IDLC a centre of excellence with opportunity for career development

For the Society

Contribute to the well being of the society, in general, by acting as a responsible corporate citizen



DEAR SHAREHOLDERS

We are pleased to present the un-audited financial statements of the Company for the half year ended on June 30, 2009, in accordance with Rule 13 of the Securities and Exchange Rules 1987.

During the half year January 1, 2009 to June 30, 2009, your Company and its subsidiaries recorded a net profit of Tk. 304.4 Million, which is 73.18% higher compared to the same period of the previous year. The execution of lease and term loans during the period was Tk. 1,620 million, which is 3.2% higher than the corresponding period of the last year. Disbursement against real estate finance operation also saw a growth of 27.45 % during the same period.

The asset size and equity of the Company and its subsidiaries, at the half year end, stands at Tk. 20.65 billion and Tk. 1.88 billions, making a healthy growth of 18.41% and 16.57%, respectively, over the year ended 2008.

IDLC Securities Limited (IDLC SL), a wholly owned subsidiary of the Company, which carries out security brokerage business, recorded a net profit of Tk. 141.88.million, during the first six months of 2009, which is 153.13% higher than the same period of last year. We expect that IDLC SL will take a strong position in the market, in the coming years, and contribute significantly to the profitability of your Company.

Thank you for your continued support.



Yongbok Jo

CEO & Managing Director (CC)



IDLC FINANCE LIMITED AND ITS SUBSIDIARIES

Consolidated Balance Sheet (un-audited)

As at June 30, 2009

	Amounts in Taka	
	June 30, 2009	December 31, 2008
ASSETS		
Non-current assets		
Property and equipment	214,068,225	184,930,026
Intangible assets	2,615,590	3,025,000
Investment in non-marketable securities	166,517,001	175,687,000
Deferred tax assets	17,751,467	17,751,467
Membership of stock exchanges	18,676,000	18,676,000
Lease receivables	2,278,584,836	2,832,241,970
Gross lease receivable - net of current maturity	2,786,176,913	3,339,277,098
Unearned lease income - net of current maturity	(518,978,556)	(561,106,377)
Advance for leases	11,386,479	54,071,249
Direct finance-net of current maturity	5,881,436,428	5,167,715,002
Long-term finance	1,683,335,971	1,579,037,088
Real estate finance	3,899,630,308	3,318,460,624
Car loans	241,696,104	235,225,755
Personal loans	56,774,045	34,991,535
Total non-current assets	8,579,649,547	8,400,026,465
Current assets		
Accounts receivable	309,237,124	398,036,044
Advances, deposits and prepayments	609,426,954	513,472,713
Investment in marketable securities	836,259,538	174,878,498
Margin loan to portfolio investors	5,075,335,459	3,065,955,890
Short-term finance	277,932,609	335,958,808
Current maturity of gross lease receivables	2,556,870,448	2,458,972,630
Current maturity of unearned lease income	(474,924,398)	(557,691,757)
Current maturity of direct finance	1,981,012,328	1,904,311,467
Fixed deposit	380,000,000	330,000,000
Cash and cash equivalents	522,725,180	417,936,971
Total current assets	12,073,875,242	9,041,831,264
Total assets	20,653,524,789	17,441,857,729
SHAREHOLDERS' EQUITY AND LIABILITIES		
Equity		
Shareholders' fund	303,750,000	253,750,000
Share capital	300,000,000	250,000,000
Share premium	3,750,000	3,750,000
Reserves and surplus	1,574,487,834	1,357,561,361
General reserves	1,017,500,000	1,017,500,000
Dividend equalisation reserves	46,500,000	46,500,000
Retained earnings	510,487,834	293,561,361
Total equity attributable to shareholders of the Company	1,878,237,834	1,611,311,361
Minority interest	848	838
Total equity	1,878,238,682	1,611,312,199
Non-current liabilities		
Secured long-term loans - net of current maturity	1,174,042,441	1,247,175,984
Unsecured long-term loans - net of current maturity	1,172,621,163	1,080,848,469
Refundable deposits - net of current maturity	268,288,990	423,309,295
Term deposits - net of current maturity	5,157,570,769	4,738,948,252
Liabilities under finance lease - net of current maturity	3,875,409	3,968,119
Deferred liability-employee gratuity	36,925,733	34,194,178
Portfolio investors' fund	45,795,075	32,444,486
Fund from CIDA for LEIC project	2,073,060	12,581,868
Interest suspense account	84,853,347	40,816,964
Provision for doubtful accounts and future losses	833,181,408	733,292,897
Total non-current liabilities	8,779,227,395	8,347,580,512
Current liabilities		
Current maturity of long term loans, deposits and advances	5,211,474,843	4,541,234,741
Short term loans	2,049,371,223	544,978,990
Payable and accrued expenses	1,467,761,712	1,361,946,646
Provision for current taxation	1,234,362,727	1,032,881,141
Unpaid dividend	33,088,207	1,923,500
Total current liabilities	9,996,058,712	7,482,965,018
Total liabilities	18,775,286,107	15,830,545,530
Total equity and liabilities	20,653,524,789	17,441,857,729


Yongbok Jo
CEO & Managing Director (CC)



H. M. Ziaul Hoque Khan
Chief Financial Officer

IDLC FINANCE LIMITED

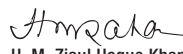
Balance Sheet (un-audited)

As at June 30, 2009

	Amounts in Taka	
	June 30, 2009	December 31, 2008
ASSETS		
Non-current assets		
Property and equipment	187,804,868	164,912,277
Intangible assets	2,100,132	2,866,639
Investment in subsidiary companies	50,999,800	50,999,800
Investment in non-marketable securities	166,517,001	175,687,000
Deferred tax asset	17,751,467	17,751,467
Lease receivables	2,278,584,836	2,832,241,970
Gross lease receivable - net of current maturity	2,786,176,913	3,339,277,098
Unearned lease income - net of current maturity	(518,978,556)	(561,106,377)
Advance for leases	11,386,479	54,071,249
Direct Finance-net of current maturity	5,881,436,428	5,167,715,002
Long-term finance	1,683,335,971	1,579,037,088
Real estate finance	3,899,630,308	3,318,460,624
Car loans	241,696,104	235,225,755
Personal loans	56,774,045	34,991,535
Total non-current assets	8,585,194,532	8,412,174,155
Current assets		
Accounts receivable	260,314,560	284,276,412
Advances, deposits and prepayments	592,261,859	505,298,324
Investment in marketable securities	576,056,090	174,878,498
Inter-company receivables	21,187,538	13,871,018
Margin loan to portfolio investors	5,075,335,459	3,065,955,890
Short-term finance	277,932,609	335,958,808
Current maturity of gross lease receivables	2,556,870,448	2,458,972,630
Current maturity of unearned lease income	(474,924,398)	(557,691,757)
Current maturity of direct finance	1,981,012,328	1,904,311,467
Fixed deposit	380,000,000	330,000,000
Cash and cash equivalents	241,202,233	84,995,814
Total current assets	11,487,248,726	8,600,827,104
Total assets	20,072,443,258	17,013,001,259
SHAREHOLDERS' EQUITY AND LIABILITIES		
Equity		
Shareholders' fund	303,750,000	253,750,000
Share capital	300,000,000	250,000,000
Share premium	3,750,000	3,750,000
Reserves and surplus	1,243,709,490	1,165,934,189
General reserves	1,017,500,000	1,017,500,000
Dividend equalisation reserves	46,500,000	46,500,000
Retained earnings	179,709,490	101,934,189
Total equity	1,547,459,490	1,419,684,189
NON-CURRENT LIABILITIES		
Secured long-term loans - net of current maturity	1,174,042,441	1,247,175,984
Unsecured long-term loans - net of current maturity	1,172,621,163	1,080,848,469
Refundable deposits - net of current maturity	268,288,990	423,309,295
Term deposits - net of current maturity	5,157,570,769	4,738,948,252
Liabilities under finance lease - net of current maturity	3,875,409	3,968,119
Deferred liability-employee gratuity	36,925,733	34,194,178
Portfolio investors' fund	45,795,075	32,444,486
Fund from CIDA for LEIC project	2,073,060	12,581,868
Interest suspense account	84,853,347	40,816,964
Provision for doubtful accounts and future losses	819,762,088	733,292,897
Total non-current liabilities	8,765,808,075	8,347,580,512
Current liabilities		
Current maturity of long-term loans, deposits and advances	5,211,474,843	4,541,234,741
Short-term loans	2,049,371,223	544,978,990
Payable and accrued expenses	1,238,168,846	1,116,392,333
Provision for current taxation	1,214,607,247	1,032,881,141
Inter-company payables	12,465,327	8,325,853
Unpaid dividend	33,088,207	1,923,500
Total current liabilities	9,759,175,693	7,245,736,558
Total liabilities	18,524,983,768	15,593,317,070
Total equity and liabilities	20,072,443,258	17,013,001,259


Yongbok Jo

CEO & Managing Director (CC)


H. M. Ziaul Hoque Khan

Chief Financial Officer

IDLC FINANCE LIMITED AND ITS SUBSIDIARIES

Consolidated Profit and Loss Account (un-audited)

for the half year ended June 30, 2009


	Amounts in Taka	
	June 30, 2009	June 30, 2008
Operational revenue	1,236,769,113	1,022,574,133
Income from lease finance	333,518,915	330,814,164
Income from real estate finance	327,553,810	259,385,453
Income from term finance	226,520,043	180,770,704
Income from short-term finance	24,498,205	24,313,188
Income from car loans	25,824,369	28,481,607
Income from investment in securities	107,621,293	95,550,598
Income from structured finance	4,441,085	13,456,461
Income from personal loans	4,585,315	583,242
Income from IT operations	4,659,853	3,582,000
Income from securities brokerage operation	176,339,810	83,401,976
Fees for management of LEIC	1,206,415	2,234,740
Less : Operational expenses	806,892,537	807,261,393
Financial and operating expenses	526,973,182	571,598,309
General and administrative expenses	164,230,554	110,041,306
Depreciation on property and equipment	20,247,207	17,178,390
Amortisation of intangible assets	894,410	1,096,746
Allowances for doubtful accounts and future losses	88,294,715	105,924,232
Other operational expenses	6,252,469	1,422,410
Profit from merchant banking operation		
as per separate profit and loss account enclosed	61,235,277	56,194,036
Operating profit	491,111,853	271,506,776
Other income	13,746,916	3,886,717
Profit before taxation	504,858,769	275,393,493
Less: Tax expenses	200,432,286	99,611,473
Net profit for the period	304,426,483	175,782,020
Attributable to:		
Shareholders of the Company	304,426,473	175,781,989
Minority interest	10	31
	304,426,483	175,782,020
Earnings per share (EPS)	101.48	58.59

IDLC FINANCE LIMITED

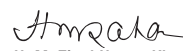
Profit and Loss Account (un-audited)

for the half year ended June 30, 2009

	Amounts in Taka	
	June 30, 2009	June 30, 2008
Operational revenue	1,018,870,022	927,569,472
Income from lease finance	333,518,915	330,814,164
Income from real estate finance	327,553,810	259,385,453
Income from term finance	226,520,043	180,770,704
Income from short-term finance	24,498,205	24,313,188
Income from car loans	25,824,369	28,481,607
Income from investment in securities	70,721,865	87,529,913
Income from structured finance	4,441,085	13,456,461
Income from personal loans	4,585,315	583,242
Fees for management of LEIC	1,206,415	2,234,740
Less : Operational expenses	737,329,305	766,458,513
Financial expenses	499,584,056	558,988,463
General and administrative expenses	138,515,821	97,411,444
Depreciation on property and equipment	17,335,058	15,804,952
Amortisation of intangible assets	766,506	1,021,753
Allowances for doubtful accounts and future losses	74,875,395	91,809,491
Other operational expenses	6,252,469	1,422,410
Profit from merchant banking operation		
as per separate profit and loss account enclosed	61,235,277	56,194,036
Operating profit	342,775,994	217,304,995
Other income	4,225,412	1,858,774
Profit before taxation	347,001,406	219,163,769
Less: Tax expenses	181,726,105	98,623,696
Net profit for the period	165,275,301	120,540,073
Earnings per share (EPS)	55.09	40.18



Yongbok Jo
CEO & Managing Director (CC)



H. M. Ziaul Hoque Khan
Chief Financial Officer

IDLC FINANCE LIMITED

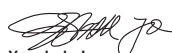
Profit and Loss Account for Merchant Banking Operation (un-audited)
for the half year ended June 30, 2009

	Amounts in Taka	
	June 30, 2009	June 30, 2008
Operational revenue	349,765,481	184,094,331
Underwriting commission	75,000	-
Custodial Fee	12,500	12,500
Issue management fee	980,000	197,700
Income from portfolio management services	348,697,981	183,884,131
Less : Operational expenses	288,530,204	127,900,295
Financial expenses	245,659,614	110,499,820
General and administrative expenses	8,102,145	6,001,513
Depreciation on property and equipment	1,935,614	742,944
Provision for margin loan	11,593,796	7,861,999
Other operational expenses	21,239,035	2,794,019
Profit from operations transferred to profit and loss account	61,235,277	56,194,036

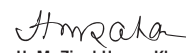
IDLC FINANCE LIMITED AND ITS SUBSIDIARIES

Consolidated Cash Flow Statement (un-audited)
for the half year ended June 30, 2009

	Amounts in Taka	
	June 30, 2009	June 30, 2008
A) Cash flows from operating activities		
Operating profit before change in operating assets/liabilities	612,871,180	402,076,347
Receipts from operational revenue	1,585,328,179	1,204,433,724
Interest payments	(772,632,796)	(682,098,129)
Cash payments to employees and suppliers	(199,824,203)	(120,259,248)
<i>(Increase)/decrease in operating assets:</i>	(2,978,588,761)	(1,619,309,056)
Lease receivables	372,991,957	(136,437,081)
Long-term finance	(242,996,038)	(163,938,192)
Real estate finance	(502,866,964)	(531,165,303)
Car loans	(18,341,773)	(5,222,336)
Personal loans	(26,217,512)	-
Investment in non-marketable securities	9,169,999	(25,000,000)
Investment in marketable securities	(661,381,040)	(114,489,248)
Margin loan to portfolio investors	(2,009,379,569)	(786,199,939)
Accounts receivable and advances	110,940,987	164,337,276
Fund from CIDA for LEIC project	(10,508,808)	(21,194,233)
<i>Increase/(decrease) in operating liabilities:</i>	165,393,417	422,804,721
Accounts payable	167,043,870	348,952,628
Lease advance & term deposits	(1,650,453)	73,852,093
Net cash from operating activities before income tax & other income	(2,200,324,164)	(794,427,988)
Other income	13,144,436	5,332,070
Income tax paid	(110,070,109)	(69,055,648)
Net cash used in operating activities	(2,297,249,837)	(858,151,566)
B) Cash flows from investing activities		
Purchase of property and equipment	(53,178,427)	(18,963,314)
Disposal of property and equipment	3,120,326	2,350,042
Acquisition of intangible assets	-	(2,080,000)
Net cash used in investing activities	(50,058,101)	(18,693,272)
C) Cash flows from financing activities		
Drawdown of long-term loans	736,172,000	1,401,611,000
Repayment of long-term loans	(479,836,989)	(527,521,009)
Term deposits	697,704,196	(751,879,016)
Net drawdown of short-term loans	1,504,392,233	210,796,630
Dividend paid	(6,335,293)	(18,101,458)
Net cash from financing activities	2,452,096,147	314,906,147
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	104,788,209	(561,938,691)
E) Cash and cash equivalents at beginning of period	417,936,971	1,683,861,328
F) Cash and cash equivalents at end of period (D+E)	522,725,180	1,121,922,637


Yongbok Jo

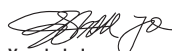
CEO & Managing Director (CC)


H. M. Ziaul Hoque Khan

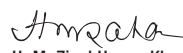
Chief Financial Officer

IDLC FINANCE LIMITED
Cash Flow Statement (un-audited)
for the half year ended June 30, 2009

	Amounts in Taka	
	June 30, 2009	June 30, 2008
A) Cash flows from operating activities:		
Operating profit before change in operating assets/liabilities	448,075,948	332,311,394
Receipts from operational revenue	1,367,429,088	1,109,429,063
Interest payments	(745,243,670)	(669,488,283)
Cash payments to employees and suppliers	(174,109,470)	(107,629,386)
<i>(Increase)/decrease in operating assets:</i>	(2,781,548,195)	(1,618,181,702)
Lease receivables	372,991,957	(136,437,081)
Long-term finance	(242,996,038)	(163,938,192)
Real estate finance	(502,866,964)	(531,165,303)
Car loans	(18,341,773)	(5,222,336)
Personal loans	(26,217,512)	-
Investment in non marketable securities	9,169,999	(25,000,000)
Investment in marketable securities	(401,177,592)	(34,134,032)
Margin loan to portfolio investors	(2,009,379,569)	(786,199,939)
Accounts receivable and advances	47,778,105	85,109,414
Fund from CIDA for LEIC project	(10,508,808)	(21,194,233)
<i>Increase/(decrease) in operating liabilities:</i>	184,384,067	445,608,928
Accounts payable	186,034,520	371,756,835
Increase in lease advance & term deposits	(1,650,453)	73,852,093
Net cash from operating activities before income tax & other income	(2,149,088,180)	(840,261,380)
Other income	3,622,932	3,304,127
Income tax paid	(110,070,109)	(69,055,648)
Net cash used in operating activities	(2,255,535,357)	(906,012,901)
B) Cash flows from investing activities:		
Purchase of property and equipment	(43,180,900)	(17,437,486)
Disposal of property and equipment	2,826,529	2,350,042
Acquisition of intangible assets	-	(2,170,000)
Net cash used in investing activities	(40,354,371)	(17,257,444)
C) Cash flows from financing activities:		
Drawdown of long-term loans	736,172,000	1,401,611,000
Repayment of long-term loans	(479,836,989)	(527,521,009)
Term deposits	697,704,196	(751,879,016)
Net drawdown of short-term loans	1,504,392,233	210,796,630
Dividend paid	(6,335,293)	(5,601,483)
Net cash from financing activities	2,452,096,147	327,406,122
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	156,206,419	(595,864,223)
E) Cash and cash equivalents at beginning of period	84,995,814	1,509,473,187
F) Cash and cash equivalents at end of period (D+E)	241,202,233	913,608,964


Yongbok Jo

CEO & Managing Director (CC)


H. M. Ziaul Hoque Khan

Chief Financial Officer

IDLC FINANCE LIMITED AND ITS SUBSIDIARIES

Consolidated Statement of Changes in Equity (un-audited)

for the half year ended June 30, 2009

Attributable to equity holders of the company


Particulars	Share capital Taka	Share premium Taka	General reserve Taka	Dividend equalisation reserve Taka	Retained earnings Taka	Total shareholders equity Taka	Minority interest Taka	Total equity Taka
Balance at December 31, 2008	250,000,000	3,750,000	1,017,500,000	46,500,000	293,561,361	1,611,311,361	838	1,611,312,199
Net profit for the half year 2009	-	-	-	-	304,426,473	304,426,473	10	304,426,483
Issue of bonus share	50,000,000	-	-	-	(50,000,000)	-	-	-
Payment of dividend	-	-	-	-	(37,500,000)	(37,500,000)	-	(37,500,000)
Balance at June 30, 2009	300,000,000	3,750,000	1,017,500,000	46,500,000	510,487,834	1,878,237,834	848	1,878,238,682
Balance at June 30, 2008	250,000,000	3,750,000	847,500,000	46,500,000	232,971,468	1,380,721,468	557	1,380,722,025

IDLC FINANCE LIMITED

Statement of Changes in Equity (un-audited)

for the half year ended June 30, 2009

Particulars	Share capital Taka	Share premium Taka	General reserve Taka	Dividend equalisation reserve Taka	Retained earnings Taka	Total Taka
Balance at December 31, 2008	250,000,000	3,750,000	1,017,500,000	46,500,000	101,934,189	1,419,684,189
Net profit for the half year 2009	-	-	-	-	165,275,301	165,275,301
Issue of bonus share	50,000,000	-	-	-	(50,000,000)	-
Payment of dividend	-	-	-	-	(37,500,000)	(37,500,000)
Balance at June 30, 2009	300,000,000	3,750,000	1,017,500,000	46,500,000	179,709,490	1,547,459,490
Balance at June 30, 2008	250,000,000	3,750,000	847,500,000	46,500,000	137,497,299	1,285,247,299


Yonbok Jo

CEO & Managing Director (CC)


H. M. Ziaul Hoque Khan

Chief Financial Officer

IDLC FINANCE LIMITED AND ITS SUBSIDIARIES

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", and in accordance with other Bangladesh Accounting Standards (BAS), The Companies Act 1994, the Financial Institution Act 1993, Securities and Exchange Rules 1987 and other applicable laws and regulations.

These interim financial statements should be read in conjunction with the published financial statement for the year ended December 31, 2008, 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 half-yearly financial statement are consistent with those used in the annual financial statements, prepared and published for the year ended December 31, 2008.

Consolidation of operations of subsidiaries:

The financial statements of the Company and its subsidiaries, I.Cons Limited and IDLC Securities Limited, have been consolidated in accordance with Bangladesh Accounting Standard No. 27: "Consolidated and Separate Financial Statements". The consolidation of the financial statement has been made after eliminating all material intra group transactions.

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

All assets and liabilities of the Company and of its subsidiaries are shown in the consolidated balance sheet. The interest of minority shareholders of the subsidiaries are shown separately in the consolidated balance sheet under the heading 'Minority Interest'.

Contingent liabilities:

Contingent liabilities exist in respect of letters of credit outstanding for import of lease equipment, guarantees and indemnity bonds issued, aggregating Tk 21.67 million, as on June 30, 2009 (Tk. 35.18 million as on December 31, 2008).

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.

Cash dividend and bonus shares:

A cash dividend of Tk. 15 per share and bonus shares @ 1:5 (one share for every five shares held) were distributed to the valued shareholders for the year ended December 31, 2008.

General:

Figures of the previous period have been rearranged, where necessary, to confirm the current period's presentation.



IDLC'S

Products and Services

Debt Products

- Lease Finance
- Term Finance
- Domestic Factoring of Accounts Receivable
- Bill/Invoice Discounting
- Work Order Finance
- Corporate Real Estate Finance
- Real Estate Developer Finance
- Home Loans with Home Loan Shield
- Home Equity Loans
- Car Loans for Individuals
 - Business Loan
 - Machinery Loan
 - Double Loan
 - Festival Loan

Investment Products

- Common Equity Investments
- Preferred Equity Investments
- Bonds

Liability Products

- Term Deposit Schemes
- Debentures
- Securitized Bonds

Corporate Services

- Project loan Syndication
- Working Capital Arrangement
- Project Finance Appraisal
- Syndication Agency Services
- Corporate Financial Advisory
- Refinancing Arrangements
- Securitization of Receivables
- Trusteeship Management
- Professional Support to SMEs

Merchant Banking & Portfolio Management Services

- Investor Discretionary/ Non-discretionary Portfolio Management Services: "Cap Invest" and "Managed Cap Invest"
- IPO Advisory
- Issue Management
- Underwriting
- Investment Advisory
- Placement of Equity, Debentures and Bonds
- Custodial Services

Products of IDLC Securities Limited

- Brokerage
- Depository
- Research

Head Office and Branches



Corporate Head Office

Bay's Galleria (1st Floor), 57 Gulshan Avenue
GPO Box No. 3160, Dhaka 1212
Telephone: +880 (2) 883 4990 (Auto Hunting)
Facsimile: +880 (2) 883 4377
E-mail: mailbox@idlc.com

Dilkusha Branch

Eunoos Trade Centre (Level 13)
52-53 Dilkusha Commercial Area, Dhaka 1000
Telephone: +880 (2) 956 0111 (Auto Hunting)
Facsimile: +880 (2) 956 3620, E-mail: mailbox@idlc.com

Merchant Banking Division

36 Dilkusha C/A (13th floor), Dhaka 1000
Telephone: +880 (2) 957 1842 (Auto Hunting)
Facsimile: +880 (2) 957 1243
E-mail: merchantbanking@idlc.com

Dhanmondi Branch

House No. 39A (3rd Floor)
Road No. 14A, Dhanmondi, Dhaka 1209
Telephone: + 880 (2) 815 7632
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Taj Marriot (1st Floor), 25 Gulshan Avenue, Dhaka 1212
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Facsimile: +880 (2) 883 4148, E-mail: idlcgln@idlc.com

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Monsur Complex, Plot No. 59/A, Road No. 7
Sector # 4, Uttara Model Town, Dhaka 1230
Telephone: +880 (2) 893 2487, 893 2683, 893 2340
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Jahan Building 4 (Ground Floor)
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Telephone: + 880 (31) 711 034, 713 742, 251 0117-8
Facsimile: +880 (31) 715 895
E-mail: idlcctg@idlc.com

Bogra Branch

Sairul Complex (2nd Floor), Sherpur Road
Sutrapur, Bogra 5800,
Telephone: +880 (51) 699 17, 69 838
Facsimile: + 880 (51) 698 39
E-mail: idlcbog@idlc.com

Sylhet Branch

982 Dargah Gate (2nd floor), Sylhet 3100
Telephone: +880 (821) 283 2461-3
Facsimile: + 880 (821) 283 2464
E-mail: idlcsyl@idlc.com

IDLC Subsidiaries

IDLC Securities Limited

(A wholly owned subsidiary)
Head Office: 36 Dilkusha C/A (13th floor), Dhaka 1000,
Telephone: +880 (2) 957 1842 (Auto Hunting)
Facsimile: +880 (2) 716 1544
E-mail: securities@idlc.com

i. Cons Ltd.

(A wholly owned subsidiary)
House No. 51, Road No. 28, Gulshan 1, Dhaka 1212,
Telephone: + 880 (2) 989 1941
E-mail: icons@idlc.com