



HALF
YEARLY
REPORT
2013

IDLC's Vision, Mission and Strategic Objectives

Our Vision

We will be the best financial brand in the country

Our Mission

We will focus on quality growth, superior customer experience and sustainable business practices

Strategic Objectives

- Grow and develop our talent pool;
- Fully leverage new core banking platform;
- Optimize distribution points;
- Grow and diversify funding sources;
- Grow sales and service capabilities in Consumer Division;
- Aggressively grow SME portfolio;
- Focus on top-tier clients in Corporate;
- Consolidate capital market operations and enhance capabilities;
- Embrace internationally accepted corporate governance and sustainable business practices.

IDLC's Core Values





Selim R. F. Hussain
CEO & Managing Director

Dear Shareholders,

We are pleased to present the un-audited financial statements of the IDLC Group for the half-year ended on June 30, 2013.

The first half of 2013 witnessed significant political volatility and, despite this difficult environment, our Corporate, SME and Consumer Division client segments grew deposits and loans by 27% and 31% respectively on an annualized basis. We have successfully syndicated funds for some landmark deals in the financial market and believe our Structured Finance Unit will play an increasingly important role in the company's revenues going forward.

We are continually strengthening our risk management capabilities and you will be pleased to know that IDLC's Non Performing Loan (NPL) ratio of 2.15% at the half year is one of the lowest in the entire financial industry.

The strategy of moving away from conventional borrowing from commercial banks to customer deposits continues and at the half year our customer deposit portfolio contributed 80% of the company's funds. There is a strong focus on utilizing alternate funding sources and we have tapped heavily into the

Bangladesh Bank's refinancing windows. IDLC received BDT 1,140 million of refinancing from Bangladesh Bank in the first half of 2013 and the outstanding refinance balance was BDT 3,408 million at the half year end. These refinance figures are amongst the highest in the country.

Unfortunately, our two capital market businesses, IDLC Securities Limited and IDLC investments Limited, continue to be negatively impacted by the bearish stock market and abnormally low turnover during the first half of 2013.

IDLC's financial performance and focus on corporate governance received recognition through the awarding of, arguably, the country's most respected independent business award: the DHL - Daily Star Business Award for 2012. IDLC was also awarded the prestigious SAFA award 2011 as "Winner in Financial Services Sector" and as "Overall Winner" in all sectors amongst SAARC countries.

Going into the second half of 2013, we are confident of continued strong growth in our Corporate, SME & Consumer Segment businesses. There is a view that the stock market will improve in the second half of the year and we are well positioned to take advantage of any such positive uptrend.

We are passionate about partnering our clients and adding value to their businesses and society in general. We invest in the professional growth and development of our talent pool. We are driven by a focus on sustainable business practices, strong corporate governance and statutory compliance.

Thank you for your continued support.



Selim R. F. Hussain
CEO & Managing Director



CONSOLIDATED BALANCE SHEET (UN-AUDITED)

As at June 30, 2013

Particulars	30-Jun-13	31-Dec-12
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
In hand	296,000	251,000
Balance with Bangladesh Bank	727,756,106	565,343,055
	728,052,106	565,594,055
Balance with other banks and financial institutions in Bangladesh	4,022,381,723	3,275,459,753
Money at call and short notice	-	40,000,000
Investments		
Government	-	-
Others	704,454,990	387,543,923
	704,454,990	387,543,923
Loans, advances and leases	37,619,021,039	32,595,178,553
Fixed assets including land, building, furniture and fixtures	435,098,201	471,830,413
Other assets	513,387,619	448,259,040
Total Assets	44,022,395,678	37,783,865,737
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks and financial institutions	6,630,997,412	4,333,821,600
Deposits and other accounts		
Term deposits	25,002,667,930	22,008,203,723
Other deposits	1,111,373,378	990,695,376
	26,114,041,308	22,998,899,099
Other liabilities	6,383,472,086	5,757,851,191
Total liabilities	39,128,510,806	33,090,571,890
Capital / Shareholders' equity		
Paid-up capital	1,608,750,000	1,237,500,000
Share premium	3,750,000	3,750,000
Statutory reserves	841,050,246	841,050,246
General reserves	811,250,000	811,250,000
Dividend equalisation reserves	46,500,000	46,500,000
Retained earnings	1,582,582,811	1,753,241,814
Total equity attributable to equity holders of the company	4,893,883,057	4,693,292,060
Non-controlling interest	1,815	1,787
Total liabilities and Shareholders' equity	44,022,395,678	37,783,865,737
OFF - BALANCE SHEET ITEMS		
Contingent liabilities		
Letters of guarantee	-	1,051,435
Irrevocable letters of credit	358,430,103	127,193,600
Indemnity Bond	8,811,279	8,811,279
	367,241,382	137,056,314
Other commitments		
Undisbursed contracted loans and leases	247,278,567	94,523,911
Total Off-Balance Sheet items	614,519,949	231,580,225
Net assets value per share	30.42	29.17

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, 2013

Particulars	Jan to Jun '13	Jan to Jun '12	Apr to Jun '13	Apr to Jun '12
	Taka	Taka	Taka	Taka
Interest income	2,856,629,818	2,349,840,727	1,500,496,062	1,197,945,722
Interest expenses	(1,932,860,951)	(1,467,726,472)	(992,709,980)	(788,846,734)
Net interest income	923,768,867	882,114,255	507,786,082	409,098,988
Investment income	3,916,442	(2,444,900)	22,717,909	15,539,035
Commission and brokerage	132,380,644	235,536,354	77,354,223	163,358,231
Other operating income	165,750,207	81,835,996	83,580,397	40,326,187
Total operating income	1,225,816,160	1,197,041,705	691,438,611	628,322,441
Salaries and allowances	262,528,267	221,764,200	132,865,887	114,199,866
Rent, taxes, insurance, electricity, etc.	53,996,134	54,393,243	27,481,682	29,234,048
Legal expenses	6,603,941	3,703,116	4,384,286	1,789,806
Postage, stamp, telecommunication, etc.	15,819,818	13,344,120	9,702,942	7,191,374
Stationery, printing, advertisements, etc.	37,306,856	42,142,491	18,471,539	11,755,623
Managing Director's salary and benefits	5,680,000	4,718,200	2,340,000	1,859,100
Directors' fees	500,250	483,000	345,000	201,250
Auditors' fees	300,500	225,000	243,000	225,000
Charges on loan losses	-	-	-	-
Depreciation and repair of Company's assets	86,374,044	53,093,537	50,541,386	28,512,000
Other expenses	128,601,645	80,832,411	65,710,139	49,300,333
Total operating expenses	597,711,455	474,699,317	312,085,861	244,268,400
Profit before provision	628,104,705	722,342,388	379,352,750	384,054,041
Provision for loans / investments				
General provision	50,133,990	39,777,632	32,133,990	9,587,617
Specific provision	157,541,931	32,643,187	134,541,931	46,705,640
Provision for diminution in value of investments	(40,490,103)	(55,621,783)	(48,594,864)	(56,235,616)
Total provision	167,185,818	16,799,036	118,081,057	57,641
Total profit before taxes	460,918,887	705,543,352	261,271,693	383,996,400
Provision for taxation	260,327,862	316,104,938	163,348,001	205,839,661
Net profit after taxation	200,591,025	389,438,414	97,923,692	178,156,739
Attributable to:				
Shareholders of the Company	200,590,997	389,438,318	97,923,610	178,156,652
Non-controlling interest	28	96	82	87
	200,591,025	389,438,414	97,923,692	178,156,739
Earnings per share (EPS)	1.25	2.42	0.61	1.11



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 30,2013

Particulars	30-Jun-13	30-Jun-12
	Taka	Taka
A) Cash flows from operating activities		
Interest received	2,347,691,541	1,939,279,402
Interest paid	(1,932,860,951)	(1,467,726,472)
Dividend received	1,786,400	2,629,800
Fees and commission received	(112,379,324)	235,536,354
Paid to employees and suppliers	(537,137,862)	(424,987,810)
Payment of income tax	(236,169,174)	(202,999,081)
Received from other operating activities	165,395,088	74,980,582
Cash generated from operating activities before changes in operating assets and liabilities	(303,674,282)	156,712,774
Increase / (decrease) in operating assets and liabilities		
Lease receivable	(641,029,824)	(151,301,242)
Long-term finance	(3,015,352,992)	(2,652,984,957)
Real estate finance	(1,494,440,679)	(720,087,375)
Car loans	(112,401,566)	18,501,789
Personal loan	11,116,364	3,421,504
Loan against deposit	97,647,134	-
Margin loan to portfolio investors	162,578,473	129,207,611
Short term finance	(36,815,912)	100,841,770
Net proceeds of investment in marketable securities	(336,911,067)	126,701,226
Other assets	675,912,764	(105,664,865)
Term and other deposits	3,115,142,209	2,511,169,461
Net drawdown of short term loan	1,890,000,000	79,159,603
Payable and accrued expenses	564,463,805	1,111,583,194
Deferred liability-employee gratuity	14,264,679	8,489,836
Portfolio investors' fund	(111,922,519)	-
Interest suspense account	(8,851,130)	13,107,463
	773,399,739	472,145,017
Net cash from operating activities	469,725,456	628,857,791
B) Cash flows from investing activities		
Purchase of property and equipment	(32,727,509)	(152,156,567)
Disposal of property and equipment	5,187,401	12,212,990
Net proceeds of investment in non marketable securities	20,000,000	71,120,968
Net cash used in investing activities	(7,540,108)	(68,822,609)
C) Cash flows from financing activities		
Drawdown of term loans	1,201,481,853	777,972,230
Repayment of term loans	(794,306,041)	(706,157,462)
Payment against lease obligation	-	(93,337)
Dividend paid	18,860	117,592
Net Cash from financing activities	407,194,672	71,839,023
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	869,380,021	631,874,205
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the year	3,881,053,808	3,220,460,771
G) Cash and cash equivalents at end of the year (D+E+F)	4,750,433,829	3,852,334,976
Cash and cash equivalents at end of the year		
Cash in hand (including foreign currencies)	296,000	261,000
Money at call and short notice	-	650,000,000
Balance with Bangladesh Bank and its agent bank (s)	727,756,106	502,777,754
Balance with other banks and financial institutions	4,022,381,723	2,699,296,222
	4,750,433,829	3,852,334,976
Net operating cashflow per share	2.92	3.91

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, 2013

Particulars	Attributable to equity holders of the company								Total equity Taka
	Share capital	Share premium	Statutory reserve	General reserve	Dividend equalisation reserve	Retained earnings	Total	Non-controlling interest	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
Balance at January 1, 2013	1,237,500,000	3,750,000	841,050,246	811,250,000	46,500,000	1,753,241,814	4,693,292,060	1,787	4,693,293,847
Dividend for 2012:									
30% stock dividend	371,250,000	-	-	-	-	(371,250,000)	-	-	-
Net profit for half year of 2013	-	-	-	-	-	200,590,997	200,590,997	28	200,591,025
Balance at June 30, 2013	1,608,750,000	3,750,000	841,050,246	811,250,000	46,500,000	1,582,582,811	4,893,883,057	1,815	4,893,884,872
Balance at June 30, 2012	1,237,500,000	3,750,000	723,210,192	811,250,000	46,500,000	1,547,699,133	4,369,909,325	1,711	4,369,911,036



Selim R. F. Hussain
CEO & Managing Director



H.M. Ziaul Hoque Khan
Chief Financial Officer



BALANCE SHEET (UN-AUDITED)

As at June 30, 2013

Particulars	30-Jun-13	31-Dec-12
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
In hand	196,000	151,000
Balance with Bangladesh Bank	727,756,106	565,343,055
	727,952,106	565,494,055
Balance with other banks and financial institutions in Bangladesh	3,522,234,481	2,980,373,758
Money at call and short notice	-	40,000,000
Investments		
Government	-	-
Others	472,536,185	205,195,378
	472,536,185	205,195,378
Loans, advances and leases	36,281,657,490	30,938,682,259
Fixed assets including land, building, furniture and fixtures	380,627,213	405,780,043
Other assets	625,352,921	612,646,289
Total Assets	42,010,360,398	35,748,171,782
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks and financial institutions	6,630,997,412	4,333,821,600
Deposits and other accounts		
Term deposits	25,002,667,930	22,008,203,723
Other deposits	1,111,373,378	990,695,376
	26,114,041,308	22,998,899,099
Other liabilities	5,198,605,785	4,605,735,240
Total liabilities	37,943,644,504	31,938,455,939
Capital / Shareholders' equity		
Paid-up capital	1,608,750,000	1,237,500,000
Share premium	3,750,000	3,750,000
Statutory reserves	841,050,246	841,050,246
General reserves	811,250,000	811,250,000
Dividend equalisation reserves	46,500,000	46,500,000
Retained earnings	755,415,648	869,665,597
Total equity	4,066,715,894	3,809,715,843
Total liabilities and Shareholders' equity	42,010,360,398	35,748,171,782
OFF - BALANCE SHEET ITEMS		
Contingent liabilities		
Letters of guarantee	-	1,051,435
Irrevocable letters of credit	358,430,103	127,193,600
Indemnity Bond	8,811,279	8,811,279
	367,241,382	137,056,314
Other commitments		
Undisbursed contracted loans and leases	247,278,567	94,523,911
Total Off-Balance Sheet items	614,519,949	231,580,225
Net assets value per share	25.28	23.68

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, 2013

Particulars	Jan to Jun '13	Jan to Jun '12	Apr to Jun '13	Apr to Jun '12
	Taka	Taka	Taka	Taka
Interest income	2,888,445,963	2,254,789,123	1,497,818,613	1,164,602,388
Interest expenses	(1,918,556,194)	(1,459,251,399)	(983,314,627)	(783,128,163)
Net interest income	969,889,769	795,537,724	514,503,986	381,474,225
Investment income	17,944,432	15,217,833	17,239,691	24,404,036
Commission and brokerage	35,107,513	71,733,651	19,833,313	71,468,234
Other operating income	165,052,767	80,763,838	83,283,007	39,525,781
Total operating income	1,187,994,481	963,253,045	634,859,997	516,872,275
Salaries and allowances	211,955,609	177,298,872	107,421,323	92,185,347
Rent, taxes, insurance, electricity, etc.	32,366,111	28,802,798	15,825,560	15,908,822
Legal expenses	5,430,625	2,334,013	3,692,534	1,155,031
Postage, stamp, telecommunication, etc.	10,473,768	7,588,872	6,599,830	4,359,456
Stationery, printing, advertisements, etc.	35,100,374	40,219,463	17,609,192	10,213,307
Managing Director's salary and benefits	5,680,000	4,718,200	2,340,000	1,859,100
Directors' fees	339,250	368,000	247,250	184,000
Auditors' fees	287,500	225,000	230,000	225,000
Charges on loan losses	-	-	-	-
Depreciation and repair of Company's assets	73,819,404	37,974,753	44,341,974	20,551,438
Other expenses	118,561,255	67,296,015	63,703,093	42,722,030
Total operating expenses	494,013,895	366,825,985	262,010,754	189,363,531
Profit before provisions	693,980,586	596,427,060	372,849,243	327,508,744
Provision for loans / investments				
General provision	50,133,990	39,777,632	32,133,990	9,587,617
Specific provision	157,541,931	32,643,187	134,541,931	46,705,640
Provision for diminution in value of investments	(2,142,584)	(12,158,907)	(11,892,584)	(1,971,760)
Total provision	205,533,337	60,261,912	154,783,337	54,321,497
Total profit before taxes	488,447,249	536,165,148	218,065,906	273,187,247
Provision for taxation	231,447,198	249,240,692	147,005,153	167,717,543
Net profit after taxation	257,000,051	286,924,456	71,060,753	105,469,703
Earnings per share (EPS)	1.60	1.78	0.44	0.66



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, 2013

Particulars	30-Jun-13	30-Jun-12
	Taka	Taka
A) Cash flows from operating activities		
Interest received	2,381,217,815	1,844,227,798
Interest paid	(1,918,556,194)	(1,459,251,399)
Dividend received	1,061,400	1,625,200
Fees and commission received	35,107,513	71,733,651
Paid to employees and suppliers	(439,795,531)	(331,319,517)
Payment of income tax	(194,528,694)	(202,999,081)
Received from other operating activities	179,398,217	85,144,335
Cash generated from operating activities before changes in operating assets and liabilities	43,904,526	9,160,985
Increase / (decrease) in operating assets and liabilities		
Lease receivable	(641,029,824)	(151,301,242)
Long-term finance	(3,015,352,992)	(2,652,984,957)
Real estate finance	(1,494,440,679)	(720,087,375)
Car loans	(112,401,566)	18,501,789
Personal loan	11,116,364	3,421,504
Loan against deposit	97,647,134	-
Loan to IDLC Investments Limited	(113,800,000)	736,319,060
Short term finance	(36,815,912)	100,841,770
Net proceeds of investment in marketable securities	(287,340,807)	48,956,064
Other assets	456,623,758	607,750,910
Term and other deposits	3,115,142,209	2,511,169,461
Net drawdown of short term loan	1,890,000,000	79,159,603
Payable and accrued expenses	358,822,945	445,427,852
Inter-company payables	(12,780,048)	5,600,061
Deferred liability-employee gratuity	13,208,075	6,137,665
Interest suspense account	(8,851,130)	13,107,463
	219,747,529	1,052,019,628
Net cash from operating activities	263,652,055	1,061,180,613
B) Cash flows from investing activities		
Purchase of property and equipment	(31,622,485)	(145,202,716)
Disposal of property and equipment	5,094,533	3,387,500
Net proceeds of investment in non marketable securities	20,000,000	71,120,968
Net cash used in investing activities	(6,527,952)	(70,694,248)
C) Cash flows from financing activities		
Drawdown of term loans	1,201,481,853	777,972,230
Repayment of term loans	(794,306,041)	(706,157,462)
Payment against lease obligation	-	(93,337)
Dividend paid	18,860	117,592
Net Cash from financing activities	407,194,672	71,839,023
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	664,318,775	1,062,325,388
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the year	3,585,867,813	2,492,332,830
G) Cash and cash equivalents at end of the year (D+E+F)	4,250,186,588	3,554,658,218
Cash and cash equivalents at end of the year		
Cash in hand (including foreign currencies)	196,000	151,000
Money at call and short notice	-	650,000,000
Balance with Bangladesh Bank and its agent bank (s)	727,756,106	502,777,754
Balance with other banks and financial institutions	3,522,234,481	2,401,729,464
	4,250,186,588	3,554,658,218
Net operating cashflow per share	1.64	6.60

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, 2013

Particulars	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, 2013	1,237,500,000	3,750,000	841,050,246	811,250,000	46,500,000	869,665,597	3,809,715,843
Dividend for 2012:							
30% stock dividend	371,250,000	-	-	-	-	(371,250,000)	-
Net profit for the half year of 2013	-	-	-	-	-	257,000,051	257,000,051
Balance at June 30, 2013	1,608,750,000	3,750,000	841,050,246	811,250,000	46,500,000	755,415,648	4,066,715,894
Balance at June 30, 2012	1,237,500,000	3,750,000	723,210,192	811,250,000	46,500,000	685,229,837	3,507,440,029



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 statements for the year ended December 31, 2012, as they provide an update to previously reported information.

Accounting policies and method of computations:

Accounting policies and methods of computations followed in preparing these financial statements are consistent with those used in the annual financial statements, prepared and published for the period ended December 31, 2012.

Consolidation of operations of subsidiaries:

The consolidation of the financial statements have 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 'non-controlling interest'.

Approval of half-yearly report:

The financial statements for the half-year ended June 30, 2013 were approved by the Board of Directors in its 205th meeting held on July 24, 2013.

Earnings Per Share (EPS):

Earnings per share has been calculated based on number of shares outstanding for the period ended June 30, 2013 and profit for the same period. The number of shares outstanding for the period was 160.875 million. Earnings per shares for the preceding half year of 2012 has also been calculated based on 160.875 million shares.

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:

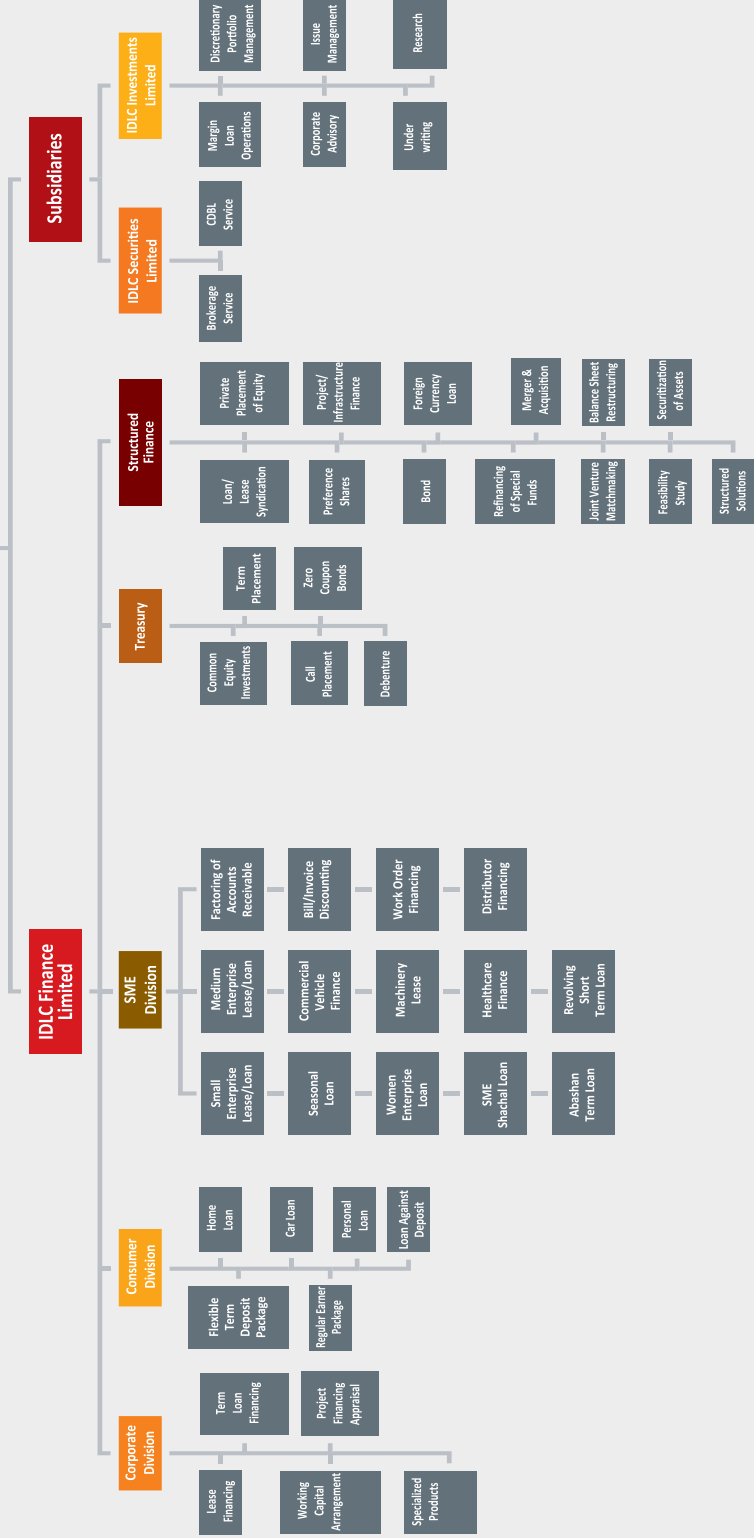
To facilitate comparison, certain relevant balances pertaining to the previous period have been rearranged/restated/reclassified, whenever considered necessary, to conform to current period's presentation.

Selim R. F. Hussain
CEO & Managing Director

H.M. Ziaul Hoque Khan
Chief Financial Officer

IDLC's Products and Services

IDLC Group



IDLC OFFICES AND BRANCHES

BRANCH NETWORK OF IDLC FINANCE LIMITED

IDLC FINANCE LIMITED Corporate Head Office Bay's Galleria (1 st Floor) 57 Gulshan Avenue Gulshan 1, Dhaka 1212 Tel: +880 (2) 883 4990	DILKUSHA BRANCH Eunoos Trade Centre Level 13, 52-53 Dilkusha C/A Dhaka 1000. Tel: +880 (2) 9560111	DHANMONDI BRANCH House # 39A (3 rd Floor) Road # 14A, Dhanmondi Dhaka 1209 Tel: +880 (2) 815 7632	GULSHAN BRANCH Taj Marriot (1 st Floor) 25 Gulshan Avenue Dhaka 1212 Tel: +880 (2) 9886837	UTTARA BRANCH Monsur Complex (2 nd Floor) Plot 59/A, Road 7, Sector 4 Uttara Model Town, Dhaka 1230 Tel: +880 (2) 8932340
MIRPUR BRANCH Khan Plaza (1 st Floor) Plot No. 6, Main Road No. 1 Mirpur 10, Dhaka 1216 Tel: +880 (2) 805 1845	KERANIGANJ BRANCH A.K Tower, Nagar Mahal Road Nadidhara Ispahani East Agarnagar South Keraniganj, Dhaka 1310	IMAMGANJ SME BOOTH 75 Midfort Road (2 nd Floor) Imamganj/Dhaka 1100 Tel: +880 (2) 7343766-7	NARSHINGDI BRANCH T Hussain Tower, Holding # 382 Kalibari Road, Narshingdi Bazar Narshingdi Tel: +880 (2) 945 2075-76	NARAYANGANJ BRANCH Sattar Tower (Ground Floor) 50 S.M. Maleh Road Tanbazar, Narayanganj 1400 Tel: +880 (2) 764 8213-4
GAZIPUR SME BOOTH Rahmat Tower (2 nd Floor) Holding No. 1034, Outpara Joydebpur, Gazipur 1700 Tel: +88 (02) 926 3505	SAVAR BRANCH Alam Plaza (2 nd Floor) 122/B Jaleshwar, Savar Dhaka 1340 Tel: +880 (2) 774 4961-3	TONGI BRANCH Banesa Complex (Ground Floor) 26, Anarkoli Road Tongji Bazar Tongji, Gazipur.	CHITTAGONG BRANCH Jahan Building 4, (Ground Floor) 76/77 Agrabad C/A Chittagong 4100 Tel: +880 (31) 711 034	NANDANKANON BRANCH A.K. Mansion (1 st Floor) Holding No. 17 J.C. Guha Road Nandankanon, Chittagong 4100 Tel: +880 (31) 612 732
SYLHET BRANCH Casablanca (2 nd Floor) 982 Dargah Gate Sylhet 3100 Tel: +880 (821) 728241-3	BOGRA BRANCH Sairul Complex (2 nd Floor) Sherpur Road, Sutrapur Bogra 5800 Tel: +880 (51) 69917	COMILLA BRANCH Nasir Center (2 nd Floor) 437 Nazrul Avenue Kandaripar, Comilla 3500 Tel: +88 (081) 64907-8	JESSORE BRANCH Rashid Center (2 nd Floor) 7/A, R.N. Road, Jessore 7400. Tel: +880 421 60892-95	

BRANCH NETWORK OF IDLC SECURITIES LIMITED

IDLC SECURITIES LIMITED Head Office 36, Dilkusha C/A (13 th Floor) Dhaka 1000 Tel: +880 (2) 957 1842	GULSHAN BRANCH South Avenue Tower (5 th floor) House No. 50, Unit No. 502 Road No.-3, 7 Gulshan Avenue Dhaka 1212 Tel: +880 (2) 988 3898	DOHS MOHAKHALI BRANCH House No. 109, Park Road Block A, New DOHS Mohakhali, Dhaka 1206 Tel: +880 (2) 8715081	UTTARA BRANCH Monsur Complex (4 th Floor) Plot # 59/A, Road # 7, Sector # 4 Uttara, Dhaka 1230 Tel: +880 (2) 895 9392 + 880 (2) 895 9046	DHANMONDI BRANCH Municipal Holding No. 405/C (3 rd & 4 th floor) Road No. 27 (old), 16 (new) Dhanmondi R/A, Dhaka-1209 Tel: +88-02-9102991-3
NARAYANGANJ BRANCH Sattar Tower (Ground Floor) Municipal Holding No. 50 S.M. Maleh Road, Tanbazar Narayanganj 1400 Tel: +880 (2) 763 2891	GAZIPUR BRANCH Rahmat Tower (2 nd Floor) Holding No. 1034 Mouza Outpara, Gazipur Tel: +880 (2) 926 3503	KHATOONGONJ BRANCH M.H No. 3/A Ramjoy Mohajan Lane, (5 th floor) Khatungonj, Kotwali, Chittagong Tel: +88 (031) 2866491-3	CHITTAGONG BRANCH Ayub Trade Centre (6 th Floor) 1269/B Sk. Mujib Road Agrabad C/A, Chittagong 4100 Tel: +880 (31) 251 4051	SYLHET BRANCH Casablanca (2 nd Floor) 982 Dargah Gate Sylhet 3100 Tel: +88 (0821) 710292

BRANCH NETWORK OF IDLC INVESTMENTS LIMITED

IDLC INVESTMENTS LTD. Head Office Eunoos Trade Centre (Level 21) 52-53 Dilkusha C/A, Dhaka 1000 Tel: +880 (2) 957 1170	DILKUSHA DMEx BRANCH People Insurance Bhaban (13 th floor) 36 Dilkusha, Dhaka-1000 Tel: +880-(2) 9571842	DOHS MOHAKHALI BRANCH House No. 109, Park Road Block: A, New DOHS Mohakhali Dhaka 1206 Tel: +880 (2) 8715081	GULSHAN BRANCH Capita South Avenue Tower (5 th Floor), House No. 50 Unit: 502, 7 Gulshan Avenue Dhaka 1212 Tel: +880 (2)-988 3898, 988 9861	DHANMONDI BRANCH House # 405/C (3 rd & 4 th Floor) 24/C Sk. Kamal Sarani (New) Road # 27 (Old) 16, (New). Dhanmondi R/A, Dhaka-1209 Tel: +880-2- 9102991-3
UTTARA BRANCH Monsur Complex (4 th floor) Plot # 59/A, Road # 7 Sector # 4, Uttara, Dhaka 1230 Tel: + 880 (2) 8959392, 8959046	GAZIPUR BRANCH Rahmat Tower (2 nd Floor) Holding No. 1034 Mouza: Outpara, Gazipur Tel: +880-9263503, 9263505	NARAYANGANJ BRANCH Sattar Tower (Ground Floor) Municipal Holding No. 50 S.M. Maleh Road, Tanbazar Narayanganj -1400 Tel: +880-2-7632891	CHITTAGONG BRANCH Ayub Trade Centre (6 th floor) 1269/B Sk. Mujib Road Agrabad Commercial Area Chittagong 4100 Tel: +880 (31) 251 4051-52	KHATOONGONJ BRANCH M.H No. 3/A Ramjoy Mohajan Lane, (5 th floor) Khatungonj, P.S. Kotwali Chittagong 4100 Tel: +88-031- 2586491-3
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