

“পুঁজিবাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন”

ABRIDGED VERSION OF RIGHTS SHARE OFFER DOCUMENT



ZAHEEN SPINNING LIMITED

Date: March 07, 2018

Rights Offer of **98,552,700** Ordinary Shares of **Tk.10.00** each at par, totaling **Tk. 985,527,000.00** offered on the basis of **01[R]:01**, i.e. 01 (one) Rights Share for every 01 (one) existing share held on the record date.

Record Date For Entitlement Of Rights Offer	April 05, 2018
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PERIOD OF SUBSCRIPTION

Opening date of subscription	July 29, 2018
Closing date of subscription	August 26, 2018
Within banking hours	

MANAGERS TO THE ISSUE



GSP Investments Limited

1, Paribagh, Mymensingh Road
Dhaka-1000, Bangladesh.

PABX: 880-2-9674306, **Fax:** 880-2-9674194

E-mail: info@gspfinance.com; **Web:** www.gspfinance.com



MTB Capital Ltd.

MTB Tower (Level 3), 111 Kazi Nazrul Islam Avenue
Bangla Motor, Dhaka-1000

Phone: +88(02) 8321760, **Fax:** +88(02) 8321543

E-mail: info.mtbcap@mutualtrustbank.com; **Web:** www.mtbcap.com

FULLY UNDERWRITTEN BY

MTB Capital Ltd. MTB Tower (Level 3), 111 Kazi Nazrul Islam Avenue Bangla Motor, Dhaka	GSP Investments Limited 1, Paribagh, Mymensingh Road, Dhaka-1000
Banco Finance And Investment Limited Shefali Complex (4th Floor), 218/3/A West Kafrul Begum Rokeya Sharani, Taltola, Sher-e-Bangla Nagar, Dhaka-1207	

BANKERS TO THE ISSUE

Mutual Trust Bank Limited MTB Centre 26 Gulshan Avenue Gulshan 1 Dhaka 1212	South Bangla Agriculture and Commerce Bank Limited Sun Moon Star Tower 37, Dilkusha C/A, Dhaka-1000
Investment Corporation of Bangladesh (ICB) 8, DIT Avenue (Level 14-17), Dhaka-1000	

AUDITORS' INFORMATION

Ahmad & Akhtar
Chartered Accountants
BCIC Bhaban (3rd Floor), 30-31, Dilkusha C/A, Dhaka-1000.

DISCLAIMER

As per provision of the Depository Act, 1999 and regulation made there under, rights share shall only be issued in dematerialized condition. An applicant must apply for allotment of rights shares mentioning his/her Beneficiary Owner (BO) Account number in the application form.

SPECIAL NOTE

Please read the ROD carefully which includes "risk factors" before taking your investment decision.

Payments for the full value of shares applied for, shall be made with designated branches of bankers to the issue by cash/pay order/demand draft payable to "ZAHEEN SPINNING LIMITED" and crossed. The pay order/demand draft for payment of share price must be drawn on a company in the same town to which the application form has been submitted. It is to be noted that all transactions above Tk.1.00 lac must be effected through demand draft/crossed cheque/pay orders.

AVAILABILITY OF RIGHTS SHARE OFFER DOCUMENT

The issuer shall deliver offer document to the shareholders as required by rule 9(1)(e) of the Securities and Exchange Commission (Rights Issue) Rules, 2006. Moreover, rights share offer document is available in the following addresses:

NAME & ADDRESS	CONTACT PERSON	TELEPHONE & FAX NUMBER	EMAIL & WEBSITE
Zaheen Spinning Limited	A. M. Badruzzaman Khashroo Managing Director	Phone: +88-02-8191588; Fax: +88-02-8191522	Email: info@zaheenspinningltd.com; Web: www.zaheenspinningltd.com
MTB Capital Limited	Khairul Bashar A. T. Mohammed Chief Executive Officer & EVP	Phone: +88(02) 8321760, Fax: +88(02) 8321543	E-mail: info.mtbcap@mutualtrustbank.com; Web: www.mtbcap.com
GSP Investments Limited	Mohammad Kamrujjaman Managing Director (CC)	PABX: 880-2-9674306, Fax: 880-2-9674194	E-mail: info@gspfinance.com; Web: www.gspfinance.com

STOCK EXCHANGES	AVAILABLE AT	TELEPHONE & FAX NUMBER	E-MAIL & WEBSITE ADDRESS
Dhaka Stock Exchange Limited (DSE) DSE Library, 9/F, Motijheel C/A, Dhaka-1000	DSE Library	Phone: +88-02-9564601 Fax: +88-02-9564727	Web: www.dsebd.org E-mail: research@dsebd.org
Chittagong Stock Exchange Limited (CSE) CSE Building, 1080, Sk. Mujib Road, Agrabad C/A Chittagong-4000 Dhaka Liaison Office: Eunoos Trade Center (Level-15) 52- 53 Dilkusha C/A, Dhaka-1000.	CSE Library	Phone: +88(0) 31- 714632-3, Fax: +88-31-714101	Web: www.cse.com.bd E-mail: info@cse.com.bd

CORPORATE STATUS AND BACKGROUND

Zaheen Spinning Limited was incorporated in Bangladesh as a private limited company on July 22, 2007 and subsequently converted into public limited company on 2012.

ZSL became listed with Dhaka Stock Exchanges Limited on March 11, 2015 and with Chittagong Stock Exchange Limited on February 19, 2015. The registered office and principal place of business of the company is located at House # 59/A, Road # 12/A (6th & 7th floor), Near Takwa Masjid Dhanmondi, Dhaka-1209, Bangladesh and its factory is situated at Jhawgara, Araihasar, Narayanganj industrial city in Narayanganj, Bangladesh.

NATURE OF BUSINESS

The company is committed to produce fine quality cotton yarn from different counts, 100%, cotton yarn normal or high bulk. The yarn is used in different end markets such as knitwear, fabrics, socks and weaving. We currently have an estimated annual production capacity of 720 Tons. The owner of the company had spent a long time in this field as he was since 25 years.

PURPOSE OF RAISING FUND THROUGH RIGHTS ISSUE

The purpose of issuance of Rights Share is to raise further paid up capital for expansion of the existing project, to meet the requirement of working capital and partial repayment of term loan of the company.

Sd/-

A. M. Badruzzaman Khashroo
Managing Director

Sd/-

Md. Faruq Hossian
Chief Financial Officer

IMPLEMENTATION SCHEDULE

Purpose	Amount in Taka	Implementation Period
A) Expansion of the Existing Project	766,027,000	By 14 (fourteen) months after receiving the fund.
B) Working Capital	150,000,000	Immediately after completion of the expansion.
C) Partial Repayment of Term Loans	50,000,000	Within 03 (three) months after receiving the fund.
D) Rights Issue Expense (Approx)	19,500,000	Within 04 (four) months after receiving the fund.
Total (A+B+C)	985,527,000	

Utilization of Rights Issue Fund:

The purpose of issuance of Rights Share is to raise further paid up capital for expansion of the existing project and to meet the requirement of Loan Repayment of the company. The proceeds received from right issue will be utilized in the following manner:

Purpose	Amount in BDT
A) Expansion of the Existing Project	766,027,000
B) Working Capital	150,000,000
C) Partial Repayment of Term Loans	50,000,000
D) Rights Issue Expense (Approx)	19,500,000
Total	985,527,000

A) Expansion of the Existing Project:

Sl. No.	Particulars	Approximate time to be required	Amount in BDT
1	Construction of Factory Building (approximately 18,000 Sft. of floor space)	Within a period of 8 months receiving the fund	18,900,000
2	Construction of AC Plant Building (approximately 9,824 sft of floor space)	Within a period of 8 months receiving the fund	14,735,020
3	Land, Land Development, Civil Works & Factory Shed	Within a period of 10 months receiving the fund	85,400,000
4	Opening of L/C for Machinery and Arrival schedule	Opening of L/C for machinery within 4 months of receiving the fund and after finalization with machinery suppliers. Arrival of machinery at port by 12 months of receiving the fund (arrival will be synchronized with partial completion of factory building so that erection & installation can be started without delay).	638,491,980
5	Completion of erection, installation of machine & others work	Within a period of 12 months of receiving the fund	6,500,000
6	Trial run and commissioning of the machinery erected and marketing of products	By 14 months receiving the fund	2,000,000
TOTAL			766,027,000

A) 1: Construction of Factory Building (approximately 18,000sft. floor space):

Description	Quantity		Rate in BDT	Value in BDT
Erath Cutting, Earth Filling, Sand Filling, R.C.C. Casting, MS Rod Fabrication, 10" Brick Works, Plaster Work, Paint Works, C.C Casting, Brick Flat Soling, Thai Aluminium, Grill Works, Shutter & Tiles works, etc	18000	Sft	1,050	18,900,000
SUB TOTAL				18,900,000

A) 2: Construction of AC Plant Building (approximately 9,824 sft. floor space):

Description	Quantity		Rate in BDT	Value in BDT
Erath Cutting, Earth Filling, Sand Filling, R.C.C. Casting, MS Rod Fabrication, 10" Brick Works, Plaster Work, Paint Works, C.C Casting, Brick Flat Soling, Thai Aluminium, Grill Works, Shutter & Tiles works, etc	9,824	Sft	1,499.90	14,735,020
SUB TOTAL				14,735,020

A) 3: Land, Land Development, Civil Works & Factory Shed:

Sl. No.	Particulars	Structure Type	Quantity	Rate in BDT	Value in BDT
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Land, Land Development

a)	Land & Land Development	Land & Land Development			Existing Source
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Civil Works & Factory Shed

b)	Various Civil Works:	Description	Quantity	Rate in BDT	Value in BDT	
i)	Pre-Fab Steel Factory Building including Mezz Floor Matching Foundation, Brick wall, Drain etc.	Pre-fabricated Steel Building Including Mezzanine Floor including 5" Brick wall, RCC Column, Grade Beam, Lintel, G.I. Sheet Roof, Window, Doors, Plastering, Whitewash, Mosaic Floor, Machine Foundation	75,000	Sft	900	67,500,000
ii)	Utility Building (Generator+ Boiler)	R.C.C Casting	4,500	Sft	1,200	5,400,000
iii)	AC Plant & RA Ducting	R.C.C/Brick Wall/Drain etc	-	-	-	12,500,000
SUB TOTAL					85,400,000	

A) 4: Break-Up of Machineries (Opening of L/C for Machinery and Arrival Schedule):

Sl. No.	Name of the Machinery	Brand/Model/ Manufacturer	Nos of Mac/ Pcs/Qty	Capacity/ Unit	Unit Price		Total Price		Total Price in BDT	Exch. Rate
					USD	EUR	USD	EUR		
1	Ring Spinning Frame	JINGWEI/China, Rieter/Germany, Tuzler/France	40 Sets	20,000 RPM	USD	64,500	USD	2,580,000	208,980,000	81
2	Blow Room With Carding	JINGWEI/China, Rieter/Germany, Tuzler/France	8 sets	35 kg/hr	USD	170,000	USD	1,360,000	110,160,000	81
3	Roving Frame/Simplex	FA494-120/ China	5 sets	200lbs/hr	USD	75,000	USD	375,000	30,375,000	81
4	Draw Frame	Rieter, Germany	1 Set	600 lbs/hr	EUR	167,000	EUR	167,000	15,364,000	92
5	Automatic Cone Winding	SAVIO, Italy	2 Sets	150lbs/hr/mc	EUR	160,000	EUR	320,000	29,440,000	92
6	Injection Molding Ring Bobbin Machine	China Brand	4 Sets	3500 Pcs/day	USD	154,320	USD	617,280	49,999,680	81
7	Injection Molding Simplex Bobbin Machine	China Brand	2 Sets	3000 Pcs/day	USD	493,850	USD	987,700	80,003,700	81
8	AC Plant	China Brand	1 Set	-	USD	750,000	USD	750,000	60,750,000	81
9	BBT	Malaysia	1 Set	-	USD	150,000	USD	150,000	12,150,000	81
10	Electric Substation	ABS/ACR/LT/PFI/ELB/MCCB/MCB/ACB /VCR-Korea/Italy	1 Set	4.5MW	BDT	-	BDT	-	15,000,000	-
11	Ducting/ Piping/ Cables/ Firefighting/ WTP/ Deep tube well/ Water distribution network etc.		1 Set	-	BDT	-	BDT	-	25,000,000	-
12	Compressor (160KW) along with dryer	Gardner Denver/Germany		75 KW/12.48 M3/min	EUR	13,800	EUR	13,800	1,269,600	92
SUB TOTAL									638,491,980	

B) : Working Capital:

Sl. No.	Name of Raw Materials	Country of Origin	Qty in Lbs	Staple Length	Unit Price		Total Price		Total Price in BDT	Exch. Rate
					USD	EUR	USD	EUR		
1	MCU-5	India	1,500,000	31 MM	USD	0.9250	USD	1,387,500	112,387,500	81
2	Sankar-6	India	225,000	31 MM	USD	0.9125	USD	205,313	16,630,312	81
3	CIS	Uzbekistan	150,000	31.5 MM	USD	0.9850	USD	147,750	11,967,750	81
4	Local	Local	132,488	30/31 MM	USD	0.8400	USD	111,290	9,014,438	81
SUB TOTAL									150,000,000	

C) : Partial Repayment of Term Loans of the Financial Institution:

Particulars	Approximate time to be Required	Name of the Bank	Loan Account No.	Outstanding Amount as on 30.06.2017	Payment in BDT	Total Payment in BDT
Repayment of Term Loans of Financial Institution	Within 3 months of receiving the fund after completion of formalities with Financial Institution	MTBL	5161000314	2,904,782	2,904,782	50,000,000
		Do	5161000225	3,950,074	3,950,074	
		Do	5161000252	25,360,263	25,360,263	
		Do	134000398	18,179,000	17,784,881	
TOTAL				50,394,119	50,000,000	

Sd/-
A.M. Badruzzaman Khashroo
Managing Director

Sd/-
Md. Mohin Uddin
Company Secretary

Sd/-
Md. Faruq Hossian
Chief Financial Officer

ZAHEEN SPINNING LIMITED

Auditors' Report under section 135(1) and paragraph 24(1) of Part-II of Third Schedule of the Companies Act 1994

As required under section 135(1), Para 24(1), Part II of the Third Schedule of Companies Act 1994, we appended below the following financial information of ZAHEEN SPINNING LIMITED for the year/period ended 30 June 2017, 30 June 2016 and 31 December 2015 audited by us and the year ended 31 December 2014, 2013 and 2012 audited by M/s. Mohammad Ata Karim & Co., Chartered Accountants.

1. ZAHEEN SPINNING LIMITED was incorporated on July 22, 2007.

2. The Operating results of the company over the last 5 years operation is as follows:

A. Financial Position:

(Amount in Taka)

Particulars	30-06-2017	30-06-2016	31-12-2015	31-12-2014	31-12-2013	31-12-2012
Assets						
Non-Current Assets	753,457,718	729,764,193	585,423,571	342,869,438	361,033,632	330,186,442
Property, Plant & Equipment	548,070,684	463,045,206	585,423,571	342,869,438	361,033,632	330,186,442
Capital Work in Progress	205,387,034	266,718,987	-	-	-	-
Preliminary Expenses	-	-	-	-	-	-
Current Assets	600,734,959	478,770,742	442,711,929	439,205,420	345,187,349	220,904,378
Inventory	273,038,889	266,732,188	270,998,188	289,494,631	226,597,624	204,122,622
Accounts Receivable	297,721,545	197,235,590	152,594,977	135,160,873	24,223,390	15,915,888
Investment in listed Company Shares	-	-	27,292	2,577,463	16,225,400	-
Advances, Deposits and Prepayments	26,562,934	13,453,710	16,351,444	8,704,202	8,560,830	625,250
Cash and Cash Equivalents	3,411,591	1,349,253	1,736,787	3,268,251	69,580,105	240,618
Investment in FDR	-	-	1,003,240	-	-	-
Total Assets	1,354,192,677	1,208,534,935	1,028,135,500	782,074,858	706,220,981	551,090,820
Shareholders Equity & Liabilities						
Shareholders Equity	1,205,780,611	1,086,531,408	908,117,316	685,271,075	606,629,738	371,516,955
Share Capital	856,980,000	745,200,000	745,200,000	528,000,000	528,000,000	93,000,000
Share Money Deposit	-	-	-	-	-	235,000,000
Tax Holiday Reserve	31,538,864	31,538,864	31,538,864	30,765,086	24,123,803	18,455,087
Revaluation Surplus	136,926,183	136,926,183	-	-	-	-
Retained Earnings	180,335,564	172,866,361	131,378,452	126,505,989	54,505,935	25,061,868
Non-Current Liabilities	15,363,902	26,415,694	21,818,231	58,186,275	74,827,062	84,207,089
Long Term Loan	5,961,309	19,318,517	18,949,143	58,186,275	74,827,062	84,207,089
Deferred Tax liabilities	9,402,593	7,097,177	2,869,088	-	-	-
Current Liabilities	133,048,164	95,587,833	98,199,953	38,617,508	24,764,181	95,366,776
Accounts Payable	21,659,918	11,303,093	15,710,448	1,780,371	1,932,540	3,075,047
Short Term Bank Loan	18,179,000	18,237,321	18,444,226	18,319,441	18,227,454	89,550,697
Current portion of Long Term Loan	26,253,810	24,587,203	26,699,718	-	-	-
Provision for Income Taxes	44,285,107	25,352,865	23,498,268	12,762,760	2,853,658	-
Provision for WPPF	7,024,343	8,839,210	6,190,225	4,427,522	-	-
Liabilities for Expenses	15,645,986	7,268,141	7,657,068	1,327,414	1,750,529	2,741,032
Total Shareholders Equity & Liabilities	1,354,192,677	1,208,534,935	1,028,135,500	782,074,858	706,220,981	551,090,820
Net Assets Value (NAV) Per Share	14.07	14.58	12.19	12.98	11.49	14.68
Net Assets Value (NAV) Per Share without Revaluation Surplus	12.47	12.74	-	-	-	-

Statement of Operating Result:*(Amount in Taka)*

Particulars	For the year ended					
	30-06-2017	30-06-2016	31-12-2015	31-12-2014	31-12-2013	31-12-2012
Revenue	869,044,896	444,671,611	883,604,672	725,564,768	455,707,340	399,719,712
Less: Cost of Goods Sold	678,505,379	370,936,422	725,412,318	613,174,440	383,515,154	337,472,785
Gross Profit	190,539,517	73,735,189	158,192,354	112,390,328	72,192,186	62,246,927
Add: Other non-operation Income	1,646,276	12,309	27,094,054	13,715,107	4,920,879	1,845,800
	192,185,793	73,747,498	185,286,408	126,105,435	77,113,065	64,092,727
Less: Operating Expenses	34,073,831	12,596,808	43,065,158	19,249,631	17,406,462	11,408,110
Operating Income	158,111,962	61,150,690	142,221,250	106,855,804	59,706,603	52,684,617
Less: Financial Expenses	10,600,758	5,522,008	12,226,529	13,877,843	21,740,162	33,321,108
Net Operating Income	147,511,203	55,628,682	129,994,721	92,977,961	37,966,441	19,363,509
Provision for Workers Profit Participation Fund	7,024,343	2,648,985	6,190,225	4,427,522	-	-
Net Profit/ (Loss) before Income Tax	140,486,860	52,979,697	123,804,496	88,550,439	37,966,441	19,363,509
Less: Tax Holiday Reserve	-	-	773,778	6,641,283	5,668,716	5,809,053
Profit before Tax	140,486,860	52,979,697	123,030,718	81,909,156	32,297,725	13,554,456
Less: Provision for Income Tax	21,237,657	11,491,788	17,452,753	9,909,102	2,853,658	-
Net Profit after Tax	119,249,204	41,487,909	105,577,965	72,000,054	29,444,067	13,554,456
Earnings per Share (EPS)	1.39	0.56	1.47	1.36	1.01	2.35
Earnings per Share (Restated)	-	0.48	1.42	1.00	0.56	0.46

C. Dividend declared:

Particulars	01 July 2016 to 30 June 2017	01 January 2016 to 30 June 2016	Dec. 31, 2015	Dec. 31, 2014	Dec. 31, 2013	Dec. 31, 2012
	Taka	Taka	Taka	Taka	Taka	Taka
Cash dividend %	-	-	-	-	-	-
Stock dividend %	15%	-	15%	15%	-	24%

- D. The company was incorporated as a Private Limited Company on July 22, 2007 and converted into a Public Limited Company on August 14, 2012 with the Registrar of Joint Stock Companies and Firms (RJSC) in Bangladesh;
- E. Zaheen Polymer Limited was incorporated and registered with the Registrar of Joint Stock Companies and Firms of Bangladesh under the Companies Act (Act XVIII) of 1994 in 3 November 2015 vide Registration No. C-126648/2015. The activities of the subsidiary are yet to be commenced.
- F. The Company prepared accounts for the period ended June 30, 2017.
- G. Figure have been restated as per BAS-8 (Accounting Policies, Changes in Accounting Estimate and Errors) where necessary and no materials impact is found in the financial statements.
- H. The accounting year of Zaheen Spinning Limited was for the period from January to December. To comply uniform year ending of all companies (except financial institutions) as on 30 June on the basis of amended law by section 2(35) of Income Tax Ordinance 1984 and Financial Act 2015. The Board of Directors of Zaheen Spinning Limited has decided to close the accounts as on 30 June. Therefore, these accounts have been prepared for the period from 1 January 2015 to 31 December 2015 and 01 January 2016 to 30 June 2016.

Dated: 15 October 2017
Place : Dhaka

Sd/-
AHMAD & AKHTAR
Chartered Accountants

COMPOSITION OF SHAREHOLDING POSITION OF THE COMPANY

Particulars	No. of Shares Held	Total Amount of Shares	% of Total Shares
Sponsors & Directors	30,653,106	306,531,060	31.10%
General Public	43,563,743	435,637,430	44.20%
Institutions	24,335,851	243,358,510	24.70%
Government	-	-	-
Total	98,552,700	985,527,000	100%

DIRECTORS' TAKE-UP IN THE RIGHTS OFFER

Directors are expected to exercise in full their portion of Rights Offer [Rule-8(q)] is as under:

Name of the Directors	Position	Nos. of Shares Held	No. of Rights Share Offered	No. of Rights Share to be Renounced	Reason of Renunciation
Mrs. Farida Khanom	Founder Director & Chairman	5,658,000	5,658,000	N/A	N/A
Mr. A. M. Badruzzaman Khashroo	Founder Director & Managing Director	13,432,000	13,432,000	N/A	N/A
Mr. Mahmudur Rahman	Founder Director	8,280,000	8,280,000	N/A	N/A
Mrs. Nusrat Jahan	Director	3,283,106	3,283,106	N/A	N/A
Mr. Md. Abbas Ali Khan	Independent Director	-	-	N/A	N/A

BANKERS TO THE ISSUE OF RIGHTS ISSUE OF ZAHEEN SPINNING LIMITED

Mutual Trust Bank Limited			
Region	Sl.	Branch	Address
Dhaka	1	Babu Bazar Branch, Dhaka	Aman Court, 15 Armenian Street, Armanitola, Babu Bazar, Dhaka-1100.
	2	Banani Branch, Dhaka	Lintoo Centre (1st floor and 2nd floor), House- 82, Rd-11, Block-D, Banani, Dhaka
	3	Dhanmondi Branch, Dhaka	Plot # 81, Road # 8/A (New), 1st Floor, Green Taj Center, Dhanmondi, Dhaka
	4	Dholaikhal Branch, Dhaka	25, Jorpool Lane, Dholaikhal New Road, P.S. Wari, Dhaka
	5	Dilkusha Branch, Dhaka	Hotel Purbani International Building, 1 Dilkusha C/A, Dhaka-1000
	6	Elephant Road Branch, Dhaka	Pentium Point, 160 Elephant Road, Dhaka - 1205
	7	Fulbaria Branch, Dhaka	Annexco Tower, 8, Phonix Road, Fulbaria, Dhaka
	8	Gulshan Branch, Dhaka	120 Gulshan Avenue, Dhaka 1212
	9	Mohammadpur Branch, Dhaka	80/C Asad Avenue, Mohammadpur, Dhaka-1207
	10	MTB Corporate Center Branch, Dhaka	MTB Centre, 26 Gulshan Avenue , Plot 5, Block SE(D), Gulshan 1, Dhaka 1212
	11	Pallabi Branch, Dhaka	14/11, Pallabi, Mirpur-12, Dhaka
	12	Panthapath Branch, Dhaka	Chandrashila Suvastu Tower, 69/1 Panthapath, Dhaka.
	13	Principal Branch, Dhaka	WW Tower, (1st-3rd Floor), 68, Motijheel C/A, Dhaka-1000, Bangladesh
	14	Progati Sarani Branch, Dhaka	15/5, Progati Sarani, Dhaka-1229
	15	Savar Branch, Dhaka	United Super Market, Savar Bazar Bus Stand, Savar, Dhaka.
	16	Dania Branch, Dhaka	Dhaka Shopping Complex, 852- Zia Shorani, Shanir Akhra, Dhaka
	17	Tongi Branch, Dhaka	United Shopping Complex (1st floor), Hossain Market, Tongi, Gajipur.
	18	Uttara Model Town Branch, Dhaka	Auckland Centre (1st & 2nd floor), House.11, Road.06, Sector.04, Uttara, Dhaka
	19	Narayangonj Branch, Narayangonj	31, 31/1, Loyal Tank Road, Noor Mansion, Tanbazar, Narayangonj.
	20	Sonargaon Branch, Narayangonj	Khandker Plaza, Thana Road, Mograpara, Sonargaon
Chittagong	21	Agrabad Branch, Chittagong	Akhtaruzzaman Centre, 21-22, Agrabad C/Ak, Chittagong
	22	Alankar Mour Branch, Chittagong	D.T.Road, Abdul Ali Hat, Alankar Mor, North Pahartali, Chittagong

	23	C D A Avenue Branch, Chittagong	1005/2/1872, CDA Avenue, East Nasirabad, Chittagong
	24	Jubilee Road Branch, Chittagong	Amafhha Centre, 214 Jubilee Road, Chittagong-4000, Bangladesh
	25	Khatungonj Branch, Chittagong	325, Asadganj, Asadganj Road, Crown Chamber, Chittagong
	26	Feni Branch, Feni	Rabi Shopping Complex, 10-11, Trunk Road, Feni Sadar, Feni
Rajshahi	27	Rajshahi Branch, Rajshahi	419, PARENTS PLAZA, ALUPATY, GHORAMARA, RAJSHAHI-6100
	28	Bogra Branch, Bogra	Amicus Center, Mofiz Paglar Mor , 416-418, Sherpur Road Sutrapur, Bogra
Rangpur	29	Rangpur Branch, Rangpur	Mostofa Super Market (1st & 2nd floor), 1 Jahaj company Mour, Rangpur Sadar, Rangpur
Khulna	30	Pabna Branch, Pabna	Pabna Branch, Abdul Hamid Road, Dilalpur, Pabna
	31	Kushtia Branch, Kushtia	Kushtia Branch, Eden Complex, 169 (94/6 old) NS road, 1st Floor, Thanapara, Kushtia
Sylhet	32	Sylhet Branch, Sylhet	Sylhet City Center, (1st Floor), Zindabazar, Sylhet
	33	Moulvi Bazar Branch, Sylhet	103, M. Saifur Rahman Road, Moulvi Bazar
	34	Habigonj Branch, Habigonj	Jamil Complex (1st Floor), New Pourashava Road, Shayestanagar, Habigonj

Investment Corporation of Bangladesh (ICB)			
Region	Sl.	Branch	Address
Dhaka	01	Local Office	Kashfia Plaza, 35/C, Nayapaltan, VIP Road, Dhaka-1000
Chittagong	02	Chittagong Branch	Delwar Bhaban (3rd Floor), 104, Agrabad Commercial Area, Chittagong
Rajshahi	03	Rajshahi Branch	Dr. Gaffar Plaza (2nd Floor), Main Road, Shaheb Bazar, Rajshahi-6100
	04	Bogra Branch	Afsar Ali Complex (5 th Floor), Rajabazar, Barogola, Bogra
Khulna	05	Khulna Branch	Shilpa Bank Bhaban, 25-26, K.D.A. Commercial Area, Khulna
Barisal	06	Barisal Branch	87/88, Hemahyet Uddin Road, Barisal
Sylhet	07	Sylhet Branch	Anondo Tower, Jail road, Sylhet

South Bangla Agriculture and Commerce Bank Limited (SBAC Bank)			
Region	SL.	Branch Name	Address
Dhaka	1	Principal Branch	Zaman Chamber ,47,Dilkusha ,Dhaka - 1000
	2	Hemayetpur Branch	Ashraf Shoping Complex,Jadurchar,Hemayetpur Bazar,Savar, Dhaka
	3	Keranigonj Branch	Aktar Tower, Bridze Road,South Kadamtoli Aganagar,South Keranigonj, Dhaka
	4	Uttara Branch	Plot-71, Sector-07,Cosmo Shopping Centre,Azampur, Uttara, Dhaka
	5	Gulshan Branch	Casablanca 114,Gulshan Avenue,Dhaka-1212
	6	Velanagar Branch	Mahbub Molla Concord Tower,Jailkhana More,DC Road, Narshingdi Sadar,Narshingdi
	7	Imamgonj Branch	Crown Bhaban 59, Midford Road, Imamgonj, Dhaka.
	8	Ashulia Branch	Holding: 4104 Baipile, Bashundhara, Ashulia, Dhaka.
	9	Dhanmondi Branch	A M M Center, Shat Masjid Road Road: 3/A, House: 56/A, Dhanmondi, Dhaka.
	10	Mawna Branch	Hazi Abdul Khaleque Master, Super Market, Mulaid, Telihati, Sreepur, Gazipur.
	11	Gazipur Branch	Tajpur Tower (2nd Floor),Bhaoal College Road,Chandura Square, Gazipur
	12	Banani Branch	28 & 30, Kemal Ataturk Avenue,Banani, Dhaka
	13	Nababpur Branch	Holding: 219/220 (Old), 42 (New), Nababpur Road, Sutrapur, Dhaka.
	14	Mirpur Branch	Galaxy Hospital Bhaban,Holding:29 & 30, Section:6,Main Road:1, Mirpur, Dhaka
	15	Shibu Market Branch	Kutub Ail, Khijirpur,Fatullah, Narayangonj
	16	Narayanganj Branch	Building:71, 99 Bangabandu,Road, Ukil Para, Narayangan,
	17	Motijheel Branch	64 Purana Paltan,Motijheel,Dhaka
	18	Takerhat Branch	Takerhat Mor,Takerhat, Madaripur
	19	Panthapath Branch	Selim Center,19/2 West Panthapath,Dhaka
	20	Mouchak Branch	Mouchak,Kaliakair, Gazipur
	21	Maligram Branch	Maligram Bazar,Vanga, Faridpur
	22	Pragati Sarani Branch	G-99/3/A&B,Manama M.S.Toren,Pragati Sarani,Middle Badda,Dhaka
	23	Amin Bazar Branch	Haji Shafiullah Community Center2nd Floor, Amin Bazar, Savar, Dhaka
	24	Baburhat Branch	1st Lane, Manchester City (1st Floor), Shakerchar, Baburhat, Narsingdi.
Chittagong	25	Agrabad Branch	96, Agrabad Ba/A, Agrabad, Chittagong.
	26	Khatungonj Branch	Achiya Manson, 282 Khatungonj, Kotowali, Chittagong.
	27	Bhatiary Branch	N.D. Bhaban, DT Road, Bhatiary, Shitakunda, Chittagong.
	28	Jubilee Road Branch	Ali Building (2nd Floor), 837, Jubilee Road, Chittagong.

	29	Modunaghat Branch	South Madarsha,Rashid Bari,Hathazari,Chittagong
	30	Moynamoti Branch	Mostafa Palace and Hazi Faruk Plaza, Nischintopur, Moynamoti Cantonment, Comilla.
	31	Bangla Bazar Branch	Patowari Plaza (1st Floor), Nadna, Bangla Bazar, Sonaimuri, Noakhali.
	32	Fatikchhari Branch	S A Centre (1st Floor),College Road, Bibirhat,Fatikchhari, Chittagong
	33	Nasirabad Branch	Yakub Trade Centre,89/304 East Nasirabad,Chittagong
	34	Chittagong EPZ Branch	Amin Tower, Bondortila,EPZ Chittagong
	35	Feni Branch	House:371(1st floor),Opposite to Feni Tower,SSK Road,Feni
	36	Adda Bazar Branch	Barura, Comilla
Khulna	37	Khulna Branch	Chamber Building Complex,05, KDA Avenue Khan a Sobur,Road,Khulna
	38	Katakhali Branch	Katakhali More, Khulna Mongla Road, Fakirhat, Bagerhat.
	39	Shyamnagar Branch	469, Moti Morol Super Market, Badghata, Shyamnagar, Satkhira.
	40	Chuknagar Branch	Holding # 240 (1st Floor),Chuknagar, Dumuria, Khulna
	41	Satkhira Branch	Holding # 44/46 (Gr. Floor),Sultanpur, Satkhira Sadar,Satkhira
	42	Digraj Branch	Shaheen Market, Digraj,Biddar Baon, 2 Burir Danga Union, Mongla, Bagerhat
	43	Jessore Branch	36 (Old), 84 (New),Rabindranath Road,(1st Floor), Jessore
	44	Bhomra Branch	C&F Association Bhaban,(1st Floor), Bhomra, Satkhira
	45	KDA C/A Branch	A 51, Mojid Avenue,Shib Bari, Khulna
	46	Kushtia Branch	Nurul Islam Tower, 262/2 (1st floor), NS Road, Kushtia.
Barisal	47	Barisal Branch	City Plaza (1st & 2nd Floor),449 K.B. Hemayet Uddin Road,Barisal
	48	Banari Para Branch	261, Shanto Shisto Complex, Thana: Banari Para, District: Barisal.
Sylhet	49	Sylhet Branch	11, Naya Shorok, Sylmart Complex, East Zinda Bazar, Sylhet.
	50	Islampur Branch	Siddik Mansion,Thana:Shahporan,Sylhet
Rajshahi	51	Rajshahi Branch	ARC Bijoy Tower,30 (New), Rani Bazar,Boalia,Rajshahi
	52	Bogra Branch	Padma Mansion,Dutta Store (2nd Floor) 742,Jhautola, Rajabazar,Bogra
	53	Natore Branch	House: 555 (1st floor),Nahar Market,Kanaikhali, Natore
Rangpur	54	Rangpur Branch	Paper Palace Tower(1st Floor),Paira Chattar,Rangpur
	55	Dinajpur Branch	Moniza Khatun Complex,Buti Babur More,South Munchipara, Dinajpur