

M.I. CEMENT FACTORY LIMITED

Registered Office: West Mukterpur, Munshigonj, Head Office: Sena Kalyan Bhaban (19th Floor), Suite # 1901-1902, 195 Motijheel C/A, Dhaka- 1000. Phone: 880-2-9569437, 9564885, 9553022, Fax:880-2-9570392, Web: www.crowncement.com

Public offering of 30,000,000 ordinary shares of Tk. 10/- at an issue price of Tk. 111.60 each totaling of Tk. 3,348,000,000/-

Eligible Institutional Investors have subscribed 20% of the offer i.e. 6,000,000 ordinary shares of TK. 10/- under book Building Method at a weighted average price of Tk. 111.60. Remaining 80% i.e. 24,000,000 ordinary shares of Tk. 10/- at an issue price of Tk. 111.60 per share (cut off price) are offered for General Public, NRB and Mutual Funds.

Subscription for General Public:

Opening date: 9 January 2011

Closing date: 13 January 2011

880-2-720871-3

B. Statement of operating results:

MANAGER TO THE ISSUE

■ ■ Alliance Financial Services Limited

Rahman Chamber (3rd floor) 12-13 Motijheel C/A, Dhaka-1000

Tel: 9515468, 9515469 Fax: 88-02-9515467

CREDIT RATING BY CRED	IT RATING AGENCY OF BANGLADESH LIMITED
	Long Term
Entity Rating	AA3
Date of	Rating 11 April 2010

Subscription for NRB Applicants:

Opening date: 9 January 2011

Closing date: 22 January 2011

REGISTRAR TO THE ISSUE

Banco Trans World (BD) Limited

Ispahani Building (3rd Floor), 14-15 Motijheel C/A, Dhaka-1000 Phone: +88-02-9569541, 9553579, Fax: +88-02-9569612

OF THESE SECURITIES UNDER THE SECURITIES AND EXCHANGE ORDINANCE, 1969, AND THE SECURITIES AND EXCHANGE COMMISSION (PUBLIC ISSUE) RULES, 2006. IT MUST BE DISTINCTLY UNDERSTOOD THAT IN FOR THE CORRECTNESS OF ANY OF THE STATEMENTS MADE OR OPINION EXPRESSED WITH REGARD TO THEM, SUCH RESPONSIBILITY LIES WITH THE ISSUER, ITS DIRECTORS, CHIEF EXECUTIVE OFFICER/CHIEF FINANCIAL OFFICER, ISSUE MANAGER, UNDERWRITER AND/OR AUDITOR

Special Note: Please read the prospectus carefully which includes "Risk Factor" before taking your

An applicant cannot submit more than two applications, one in his/her own name and another jointly with another person. In case an applicant makes more than two applications, all applications will be treated as invalid and will not be considered for allotment purpose. In addition, whole or part of application money may be forfeited by the Commission.

BACKGROUND OF THE PROJECT

MI Cement Factory Limited (MICFL) was founded by 2 business groups of the country, namely Molla Group and Jahangir & Others Group. The group sponsors started their business in 1965 through trading of construction materials such as Cement, MS Rod, Steel Structure and gradually expanded its business into manufacturing and trading of construction materials such as Cement, Mild Steel. MS Rod, MS Bar, MS Angel, Billet' CI Sheet. They have also diversified their business in lodized Salt and Power Generation. M.I. Cement Factory Limited laid down its foundation stone on December 11, 1998 and the plant, equipped with the world famous O'Sepa Separator, went into operation with its production capacity of 600 metric tons per annum. It marketed the product with the brand name of Crown Cement. Following such investment, due to its relative remarkable preference by the consumers in the market, M.I. Cement Factory Limited set up the consequent 2nd and 3rd units that finally led to rise of production capacity to 840,000 metric tons per annum. Currently, MICFL decided to undertake 4th unit of the plant in order to enhance the capacity to 5,800 metric tons per day. After this expansion the company is expected to place itself within top five companies of the country in terms of production capacity Cement is the latest addition in the list of export commodities in Bangladesh. Our country

started exporting cement from January 2003. Crown Cement of M.I. Cement Factory Ltd. takes the pride of being a part of it. Earlier, apart from some production of state-owned Chhatak Cement Factory, the country was dependent on its import. In this context, local investors took the initiative for setting up cement factories and started producing cement from 1992. The cement industry is a core sector and one of the kingpins for the growth of the country. Cement is one of the most basic construction materials, and hence, an essential item for the

infrastructure development of the country. M.I Cement Limited was incorporated as a public limited company on 31 December 1994 under Companies Act 1994.

NATURE OF BUSINESS The principal activities of the company manufacturing and marketing of Ordinary Portland

Cement and Portland Composite Cement under "CROWN CEMENT" brand

USE OF IPO PROCEEDS AND STAGES OF UTILIZATION

Estimated fund required for implementation of the expansion plan stands at Tk.3,350,510,126 and the entire proceeds of the IPO shall be utilized for the proposed expansion. The balance amount required, if any, shall be arranged through borrowings from banks and/or other financial Proposed expenditure plan is as follows:

SI. No.	Utilization of Funds	Amount (Tk.)	Implementation Target
1	Land & Land Development	138,716,250	December 2010
2	Building	443,900,000	May 2012
3	Foreign Machinery	1,880,767,626	May 2012
4	Local Machinery	70,100,000	December 2011
5	Vehicles	726,026,250	May 2012
6	Survey, Plan & Drawing	4,400,000	September 2010
7	Installation, Erection & Commission	81,500,000	January 2012
8	Furniture & Fixture	1,000,000	December 2011
9	Other Expenses	4,100,000	May 2012
	Total	3,350,510,126	

REFUND OF SUBSCRIPTION MONEY

As per SEC Notification Dated February 9, 2010, the issuer shall refund application money to the unsuccessful applicant of the public offer by any of the following manner based on the option given by the applicant in the application form: (a) Through banking channel for onward deposit of the refund money into the applicant's bank

account as provided in the respective application form for subscription;

(b) Through issuance of refund warrant in the name and address of the applicant as provided in the respective application form for subscription: Provided that, in case of deposit into the applicant's bank account, the applicant will bear the

applicable service charge, if any, of the applicant's banker, and the issuer shall simultaneously issue a letter of intimation to the applicant containing, among others, the date and amount remitted with details of the bank through and to which bank such remittance has been effected.

AVAILABILITY OF PROSPECTUS

Prospectus of M.I. Cement Factory Limited may be obtained from the Issuer Company, Issue

Name & Address	Contact Person	Contact Number
The Issuer		
Head Office: Sena Kalyan Bhaban (19th Floor) Suite # 1901-3, 195 Motijheel C/A, Dhaka- 1000 Factory: West Mukterpur, Munshigonj	Mr. Mukter H. Talukder, ACA Chief Financial Officer	880-2 9569437, 9564885,9553022
Manager to the Issue		
Alliance Financial Services Limited Rahman Chamber (3rd floor) 12-13 Motijheel C/A, Dhaka- 1000	Mr. Muhammad Nazrul Islam ACMA Sr. Manager-Operation	880-2- 9515468 9515469
Underwriters		
Bangladesh Mutual Securities Limited Shareef Mansion (7th Floor), 56-57 Motijheel C/A, Dhaka-1000	Mr. Suman Chandra Modak Assistant Vice President	880-2-7169428, 9570624
BRAC EPL Investments Limited NW Tower, Level 9, 68 Motijheel C/A Dhaka- 1000	Mr. Khaled Yusuf Farazi Chief Executive Officer	880-2-9514731-40
Green Delta Insurance Company Limited Hadi Mansion (6th Floor) 2 Dilkusha C/A, Dhaka- 1000	Mr. Syed Moinuddin Ahmed Deputy Managing Director & Company Secretary	880-2-9559205
IIDFC Capital Limited Eunoos Tower (7th floor) 52-53 Dilkusha C/A, Dhaka-1000	Mr. Md. Anwar Hossain Chief Executive Officer	880-2-9550053
One Bank Limited HRC Bhaban, 46 Kawran Bazar C.A. Dhaka-1215	Mr. John Sarkar Company Secretary	880-2-9118161
Southeast Bank Limited Eunoos Trade Centre, 52-53 Dilkusha C/A, (Level 2,3 & 16), Dhaka-1000	Mr. Mahbubul Alam Managing Director	880-2-9571115, 7160866
Swadesh Investment Management Limited Suit-1, Level-11, Unique Trade Centre, 8, Panthapath, Kawran Bazar, Dhaka-1215	Mr. Mamun Ahmed Managing Director	880-2-8158166
ICB Capital Management Limited Head Office BSB Bhaban (14th Floor) 8 DIT Avenue, Dhaka-1000	Mr. Abdur Rouf Chief Executive Officer	8802-7160326-27
Jamuna Bank Limited Capital Market Operation Division Head Office: Chini Shilpa Bhaban, 2, Dilkusha C/ADhaka-1000	M.M Mostafa Bilal, MBA Senior Asst. Vice President	8802-9570912, 9555141
Stock Exchanges		
Dhaka Stock Exchange Limited. 9/F, Motijheel C/A, Dhaka-1000	DSE Library	880-2-9564601-7
Chittagong Stock Exchange Limited. CSE Building, 1080 Sheikh Mujib Road	CSE Library	880-2-714632-3

Prospectus is also available on the websites www.secbd.org, www.crowncement.com, www.allfin.org, www.dsebd.org, www.csebd.com and Public Reference room of the Securities and Exchange

Agrabad, Chittagong-4100

Commission (SEC) for reading and studying.

NAME & ADDRESS OF THE AUDITOR

ACNABIN

BDBL Bhaban (13th Floor), 12 Kawran Bazar Commercial Area, Dhaka-1215 Tel: 880-2-8144347-52, Fax: 880-2-8144353, E-mail: acnabin@bangla.net A. Statement of assets and liabilities: **Amounts in Taka**

FINANCIAL STATEMENTS IN ACCORDANCE WITH SECTION 135 OF

THE COMPANIES ACT, 1994

	01		AL			
ASSETS	31.12.2009	30.06.2009	30.06.2008	30.06.2007	30.06.2006	30.06.2005
Non Current Assets						
Property, Plant and Equipments	1,050,045,499	814,682,054	780,285,997	484,033,243	332,633,726	355,555,604
Capital work-in -progress	316,939	188,211	24,343,230	1,686,732	002,000,720	-
Investments in Associates	108,246,569	89,421,413	58,199,165	-	570	-
Total Non-Current Assets	1,158,609,006	904,291,678	862,828,392	485,719,975	332,633,726	355,555,604
Current Assets Inventories	150,672,764	187,204,468	196,214,956	42,388,466	71,838,607	82,739,246
Trade Receivable	266,150,550	251,502,609	318,775,918	46,175,854	43,858,068	117,002,177
Other Receivable	1,640,891	3,021,163	9,132,662	-	-	-
Advance, Payments and deposits	40,244,615	51,520,966	99,041,030	110,952,401	122,581,756	63,770,445
Advance Income tax & VAT	118,002,782	96,295,768	97,488,481	55,352,482	21,361,593	4,364,288
Cash and bank Balance	46,810,971	27,522,469	23,909,767	4,572,491	3,888,605	1,626,403
Total Current Assets	623,522,573	617,067,443	744,562,814	259,441,694	263,528,629	269,502,559
Total Assets	1,782,131,579	1,521,359,121	1,607,391,205	745,161,669	596,162,355	625,058,163
EQUITY AND LIABILITIES						
Share Holders Equity						
Share capital	700,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000
Deposit Against Share	-	84,456,000	84,456,000	_	_	-
Revaluation Reserve	263,570,090	00 000 010	00 000 010	_	70	5.75
General Reserve	140 051 702	28,338,312	28,338,312	144 470 000	06 070 000	E2 7E2 600
Retained Earnings Reserve for tax holiday	140,851,783	427,525,557	239,793,752	144,478,869 28,338,312	86,078,009 28,338,312	53,753,692 24,735,610
Total Shareholders' equity	1,104,421,873	740,319,869	552,588,064	372,817,181	314,416,321	278,489,302
Non-Current liabilities	-		1000000		00.00 (
Long term borrowing net off	40.744.000	70 700 117	100 500 750	70 700 100		
current maturity	43,744,993	70,782,117	183,526,752	72,726,138	700	1.00
Deffered tax liability	43,642,107	32,963,863	9,661,894		<u> </u>	<u>\</u>
Total Non-Current liabilities	87,387,100	103,745,980	193,188,646	72,726,138		
Current liabilities & Provision Trade Payables	85,763,965	93,882,602	82,640,214	_	_	-
Other Payables	19,570,993	22,500,083	14,982,785	6,518,663	4,417,046	6,591,865
Current portion of long term loan	94,110,400	89,787,675	85,788,400	-	-	-
Short term loan	201,644,616	338,140,786	634,558,083	293,099,687	277,328,988	339,976,996
Provision for tax liability	189,232,631	132,982,127	43,645,013	-2.545.001.00		_
Total Current liabilities	590,322,605	677,293,272	861,614,494	299,618,350	281,746,034	346,568,861
Total Equity and liabilities	1,782,131,579	1,521,359,121	1,607,391,205	745,161,669	596,162,355	625,058,163
B Statement of operating reculter	18					tour Brown Ton Son

			Amount in Taka				
	July '2009 to Dec.'2009	July'2008 to June'2009			July'2005 to June'2006	July'2004 to June'2005	
Sales	1,360,619,108	2,290,358,000	1,927,191,900	1,433,979,896	1,156,372,534	947,692,649	
Less: Cost of Goods Sold	1,121,972,416	1,893,229,773	나는 이 사람이 있는 것이 없는데 되었습니다.			833,969,529	
Gross profit Less: Operating expenses	238,646,692	397,128,228	209,908,833	176,379,527	142,233,822	113,723,120	
Administrative expenses	11,011,030	14,742,902	14,674,793	55,232,384	23,116,026	27,655,266	
Selling & distribution expenses	32,471,594	39,345,115				41,482,898	l
	43,482,624	54,088,017	39,526,628	69,300,229	57,790,064	69,138,164	•
Add: Other Operating Income	14,943,112	57,804,867		8 10 5	- Co. 6	7,358,173	
Operating Profit	210,107,180	400,845,078	201,273,511	107,079,298	84,443,758	51,943,129	7
Financial expenses	32,491,814	103,137,448				49,343,402	
	177,615,366	297,707,630	148,191,191	54,991,942	36,027,019	2,599,727	
Other income(Non operating)	861,296	2,663,258	430,599	-	-	-	
Net profit before tax	178,476,662	300,370,888	148,621,790	54,991,942	36,027,019	2,599,727	
Provision for taxation	66,928,748	112,639,083	53,306,907			N 101	-,
Net profit after tax	111,547,914	187,731,805	95,314,883	54,991,942	36,027,019	2,599,727	
Earnings per share(EPS)	47.40 (six months)	93.87	47.66	27.50	18.01	1.30	
C. Statement of cash flows:	(SIX IIIOIIIIIS)						
Cash flow from operating activities							
Cash received from customers	1,272,037,298	2,363,742,809	1,645,459,174	1,504,806,219	1,229,516,643	958,104,180	
Cash received from other operating income	14,943,112	57,804,867		_	<u>-</u>		
Cash received from non operating income Cash paid to suppliers	861,296 (929,002,212)	2,663,258 (1,600,181,196		(1,203,257,155)	(984,990,521)	(738,326,289)	
Cash paid for operating expenses	(104,154,494)	(156,502,863)	(101,591,979)	(118,732,849)	(98,826,355)	(70,974,744)	
Payment of financial expenses	(32,491,814)	(103,137,448)	(53,082,320)	(52,087,356)	(44,138,497)	() ()	
Income tax paid	(21,707,014)	(41,396,058)	(50,307,468)	(25,819,420)	(17,097,305)	(69,833)	Į,
Net Cash Flow from Operating Activities	200,486,172	522,993,369	(187,149,694)	104,909,439	84,463,965	148,733,314	Total Control
Cash Flow from Investing Activities Purchase of fixed assets	(4,241,234)	(107,150,780)	(335,160,778)	(191,035,658)	(10 553 755)	(164,478,414)	
Capital work in progress	1,079,288	24,155,019		(1,686,732)	(19,555,755)	(104,470,414)	
Investment in associates	(18,825,156)	(31,222,248)		(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-	7	
Net cash used in Investing Activities	(21,987,102)	(114,218,009)	(416,016,441)	(192,722,390)	(19,553,755)	(164,478,414)	9100
Cash Flow from Financing Activities							
Deposit against Shares	_	_	84,456,000	-	-	_	
Short term loan taken/(repaid)	(136,496,170)	(296,417,297)	341,458,396	55,472,388	(62,648,008)	14,042,324	
Long term loan taken /(repaid)	(22,714,399)	(108,745,360)	196,589,014	33,024,449	-	3 2-1	4
Net Cash Flow from Financing Activities	(159,210,569)	(405,162,657)	622,503,410	88,496,837	(62,648,008)	14,042,324	
Net cash surplus for the year (A+B+C)	19,288,501	3,612,703	19,337,275	683,886	2,262,202	(1,702,776)	
Cash and cash equivalents beginning of the y	ear 27,522,469	23,909,767	4,572,491	3,888,605	1,626,403	3,329,179	
Cash and cash equivalents end of the year	46,810,971	27,522,469	23,909,767	4,572,491	3,888,605	1,626,403	1
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	K	EY FINANC	IAL RATIOS	5		
Particulars	31.12.2009	30.06.2009	30.06.2008	30.06.2007	30.06.2006	30.06.2005
1. Liquidity Ratios:						
Current Ratio	1.06	0.91	0.86	0.87	0.94	0.78
Quick Ratio	0.80	0.63	0.64	0.72	0.68	0.54
Times Interest Earned Ratio	6.47	3.89	3.79	2.06	1.74	1.05
Debt to Equity Ratio	0.12	0.22	0.49	0.20	0.00	0.00
2. Operating Ratios: (Times)	375,007.0	435,000 00	400000	N Procession	107570701	3770000
Accounts Receivable Turnover	5.26	8.03	10.56	17.58	14.38	16.20
Inventory Turnover	6.64	9.88	14.39	22.02	12.61	9.98
Fixed Asset Turnover	1.30	2.81	2.47	2.96	3.48	2.67
Total Asset Turnover	0.82	1.46	1.64	2.14	1.89	1.52
3. Profitability Ratios:			1370			
Gross Margin	17.54%	17.34%	10.89%	12.30%	43.80%	43.80%
Operating Income	15.44%	17.50%	10.44%	7.47%	7.30%	5.48%
Net Income	8.20%	8.20%	4.95%	3.83%	2.80%	0.16%
Return on Assets	12.52%	12.34%	5.93%	7.83%	5.44%	0.25%
Return on Equity	10.10%	25.36%	17.25%	14.75%	11.46%	0.93%
Earning Per Share (EPS	Tk. 47.40 (six month)	Tk. 93.87	Tk. 47.66	Tk. 27.50	Tk. 18.01	Tk. 1.30
Dhaka	0.60				641	

14 June 2010

However, on April 2010 the company changed its face value from Tk.100 to Tk.10.

ACNABIN Chartered Accountants

Until the preparation of financial statements for the year ended 31 December 2009, the face value of each share was Tk.100.

Mr. Md. Jahangir Alam is a man of Wisdom and energetic businessman and entrepreneur of several industrial units viz., (1) M. I. Cement Factory Ltd. (2) Crown Power Generation Ltd. (3) GPH Ispat Ltd. (4) Premier Cement Mills Ltd. (5) Chittagong Capital Limited (6) Asia Insurance Limited. Besides, he is running a number of Limited companies engaged in trading.

SHORT BIO-DATA OF THE DIRECTORS

Alhaj Md. Khabiruddin Molla, Managing Director

Al-haj Md. Khabiruddin Molla is a seasoned and experienced businessman. He is running several industrial units as their Managing Director viz. (1) M. I. Cement Factory Ltd. (2) Crown Power Generation Ltd. (3) Molla Salt (Triple Refined) Industries Ltd. He had been actively involved with import & trading of Cement for the last 45 years. Mr. Molla with active support of the other Directors, and shareholders, who are his close family members, have expanded the trading activities of the group and deals with various commodities such as iodized salt, Rod, C. I. Sheet and steel structural, Supported by a big warehouse at Pagla, they have set up a big network of whole-sale and retail outlets at various points of Dhaka and Chittagong. He is resourceful member of the Company.

Mr. Md. Alamgir Kabir, Director

He is a Director of M. I. Cement Factory Ltd., Premier Cement Mills Ltd., GPH Ispat Ltd., Crown Power Generation Ltd. and actively participating in their management. He is also running his trading house, engaged in trading of cement and other construction materials. He is also associated with some limited companies engaged in trading with his brothers.

Mr. Molla Mohammed Maznu, Director

He is an M.Sc. and as an active partner running lodized Salt processing units namely M.M. Salt Industries Limited and Molla Salt (triple refined) Industries Limited and marketing the product in the name of "Molla Salt.", a household name. He is also a director of M. I. Cement Factory Ltd. and Crown Power Generation Ltd. and actively participating in its management. He is also engaged in trading of cement and other construction materials which is his family business for 45 years.

Md. Almas Shimul, Director

He is a Director of M. I. Cement Factory Ltd., GPH Ispat Ltd. and Crown Power Generation Ltd. Together with his brothers, he has been carrying out the trading of construction materials like Cement, MS Rod, CI Sheet etc. from their different trading houses from their Chittagong Centre.

Md. Mizanur Rahman Molla, Director He is a Director of M. I Cement Factory Ltd. and Crown Power Generation Ltd., who is

actively participating in its management. He is also active partner of M.M Salt Industries Limited and Molla Salt (Triple Refined) Industries Ltd; which are iodized Salt processing units. With his other family members he is also carrying out trading operations from their reputed organization, dealing in Cement and other construction materials.

DIRECTORS INVOLVMENT WITH THE OTHER LISTED **COMPANIES AS DIRECTORS**

Names of the Shareholders	Position in M I Cement Factory Limited	Directorship in other Companies
Md. Jahangir Alam	Chairman	Asia Insurance Limited
Al-Haj Khabiruddin Molla	MD & Director	Nil
Md. Alamgir Kabir	Director	Nil
Md. Molla Mohammed Maznu	Director	Nil
Md. Mizanur Rahman Molla	Director	Nil
Md. Almas Shimul	Director	Nil

BANKERS TO THE ISSUE

Narayangonj Br. Narayangonj Dagon Bhuiyan Br., Feni

Z H Sikder M. C. Br. Dhaka Jatrabari Br. Dhaka

Joydevpur Chowrasta Br., Gazipur Satmasjid Rd Branch, Dhaka

Dargah Gate Branch, Sylhet Jubilee Road Br. Chittagong

Sat Mashjid Road Br. Dhaka Hetimgonj Br. Sylhet

Madhabdi Br.(Rural), Narshingdi Chouhatta Br. Sylhet

Ashulia Br. (Rural), Dhaka Laldighirpaar Br. Sylhet

Konabari Br. (Rural), Gazipur Khatungonj Br. Chittagong

Moulavi Bazar Br. Moulavi Bazar Konabary Br. Gazipur

Dhaka CDA Avenue Br., Ctg

Jubilee Road Br. Chittagong

Chandragoni Br., Lakshmipur

Chowmuhuni Br., Noakhali

North Brook Hall Br. Dhaka

Mohammadpur Br. Dhaka

Pragati Sarani Br. Dhaka

Comilla Branch, Comilla

Motijheel Branch, Dhaka

Khulna Branch, Khulna

Khatungoni Branch, Ctg

Bahadderhat Branch, Ctg

Jessore Branch, Jessore

Moghbazar Branch, Dhaka

CDA Avenue Br., Chittagong

Moulvibazar Br. Moulvibazar

Narayanganj Br. Narayanganj Shahjalal Uposhahar Br. Sylhet Momin Road Br. Chittagong

Jubilee Road Br. Chittagong

Halishahar Br. Chittagong

Chowmuhani Br. Noakhali

Mirzapur Br. Tangail

CDA Avenue Br. Chittagong

Cox's Bazar Br., Cox's Bazar

Cox's Bazar Br. Cox's Bazar

Lohagara Br. Chittagong

Manikgonj Br. Manikgonj

Fatikahhari Br. Chittagong

Basundhara Br. Dhaka

Ring Road Br. Dhaka

Choumuhani Br. Feni

Goala Bazar Br. Sylhet

Khatungani Br. Chittagong

Mymensing Br. Mymensing

Shahzadpur Br. Siraigani

Chhatak Br. Sunamgani

Bandura Br. Dhaka

Rangpur br. Rangpur

Sonagazi Br. Feni

Joypara Br. (Rural), Dhaka Kulaura Br. (Rural), Moulvibazar Rangpur Br. Rangpur

Pathantula Br. Sylhet

Agrabad Br. Chittagong

Shantinagar Branch, Dhaka

Narayangonj Br. Narayangonj Savar Bazer Br. Savar, Dhaka Chawkbazar Branch, Ctg

Nanupur Bazar Br., Chittagong Jessore Br. Jessore

Lake Circus Br. Kalabagan, Dhaka Rokeya Sarani Br. Dhaka

Khatungonj Br. Chittagong

Feni Br. Feni

Raipur Br., Lazmipur

Islampur Br. Dhaka

Uttara Br. Dhaka

Banani Br. Dhaka

Mirpur Br. Dhaka

Islampur Br., Sylhet

Bogra Br. Bogra

Sherpur Br., Moulivi Bazar

Siraigonj Br., Siraigonj

Ramgonj Branch, Laxmipur

Banasree Br. Banasree Dhaka

Laksham Br. Laksham Comilla

Savar Bazer Br. Savar, Dhaka

Narayangonj Br. Narayangonj

Muradpur Branch, Chittagong

Bijoynagar Br., Kakrail, Dhaka

Vatara Branch, Badda, Dhaka

Panthapath Branch, Dhaka

Keranigani Branch, Dhaka

Rajshahi Branch, Rajshahi

Khulna Branch, Khulna

Mirpur Branch, Dhaka

Bogra Branch, Bogra

Chhagalnaiya Br. Fani

Pahartali Br. Chittagong

Bashurhat Br. (Rural), Noakhali

Feni Br. Feni

Bogra Br. Bogra

Khulna Br. Khulna

Barisal Br. Barisal

Rajshahi Br. Rajshahi

Jessore Br. Jessore

Kushtia Br. Kushtia

Narsingdi Br. Narsingdi

Dinajpur Br. Dinajpur

Bhairab Br. Kishorgonj

Dagonbhuiyan Br. Feni

Bhulta Br. Narayangonj

BSCIC Br. Narayangoni

Rampura Br. Dhaka

Tongi Br. Gazipur

Nawabpur Branch

Satmosjid Road Br. Dhaka

Gobindaganj Br.Gaibandha

Pabna Br. Pabna

Mirpur Circle-10 Br. Dhaka

Halishahar Br. Chittagong

Basurhat Br.(Rural) Noakhali

Sremangal Br. Moulivibazar

Naogaon Br. Naogaon

Anderkilla Br, Chittagong

Scotia Br., Kawran Bazar, Dhaka

Rajshahi Branch, Rajshahi

Mohakhali Branch, Dhaka

Bogra Branch, Bogra

Netaigonj Br. Narayangonj

Maijdee Court Br. Noakhali

Banani Br. Dhaka

New Eskaton Br. Dhaka

Dhaka Gulshan Br.

Uttara Br. Dhaka

Banani Br. Dhaka

Kakrail Br., Dhaka

Agrabad Br. Chittagong

Malibagh Br. Dhaka

Kawran Bazar Br. Dhaka

Bangshal Road Br. Dhaka

Dhanmondi Branch, Dhaka

Sylhet Main Branch, Sylhet

MCB Sk. Mujib Rd Br., Ctg

Bashundhara Br, Dhaka

Aganagar Br. Dhaka

Savar Br. Dhaka

Tongi Br. Gazipur

Mouchak Nr. Dhaka

Bashundhara Br., Dhaka

Madambibir Hat Br. Ctg

Mohammadpur Br. Dhaka

Uttara Branch, Dhaka

Baipail Branch Dhaka

Mirpur Br. Dhaka

One Bank Limited Principal Branch, Kawran Bazar Br. Dhaka Mirpur Br. Dhaka Imamganj Br. Dhaka Jatrabari Br., Dhaka Bangshal Br., Dhaka

Dhanmondi Br. Dhaka Ganakbari (EPZ) Br., Dhaka Progoti Sharani Br., Dhaka Elephant Rd Br., Dhaka Nowabgonj Br., Dhaka Joypara Br., Dhaka Motijheel Br. Motijheel, Dhaka Cox's Bazar Br., Chittagong Sylhet Br., Sylhet

National Bank Limited Bangshal Road Br. Dhaka Dhanmondi Br. Dhaka Babubazar Br. Dhaka Kawranbazar Br. Dhaka Dilkusha Br. Dhaka Motijheel Br. Dhaka Mohakhali Br. Dhaka

Elephant Road Br. Dhaka Foreign Ex. Br. Dhaka Gulshan Br. Dhaka Imamganj Br. Dhaka Shahialal Islami Bank Limited Dhaka Main Branch, Dhaka Foreign Ex. Br. Dhaka

Mitford Branch, Dhaka Dhanmondi Br. Dhaka Beani Bazar Branch, Sylhet Agrabad Branch, Chittagong Sylhet Br., Sylhet Khatungonj Br. Chittagong Gulshan Br. Dhaka Bank Asia Limited

Principal Office Branch, Dhaka Mitford Branch, Dhaka MCB Dilkusha Branch, Dhaka Uttara Branch, Dhaka Corporate Branch, Dhaka MCB Banani Branch, Dhaka Gulshan Branch, Dhaka Agrabad Branch, Chittagong North South Road Br., Dhaka Sylhet Uposhahar Br, Sylhet Station Road Br., Chittagong

Principal Branch, Dhaka Corporate Br. Dhaka Imamganj Br. Dhaka Dhanmondi Br. Dhaka Uttara Br. Dhaka New Elephant Rd Br. Dhaka Gulshan Br. Dhaka Kakrail Br. Dhaka Banani Br. Dhaka Bangshal Br. Dhaka New Eskaton Br. Dhaka

Agargaon Br. Dhaka

Progoti Sharani Br., Dhaka

Southeast Bank Limited

Bandar Bazar Br. Sylhet Shaymoli Br. Dhaka **Dutch-Bangla Bank Limited** Nababpur Br. Dhaka Bogra Br. Bogra Kawran Bazar Br. Dhaka Elephant Road Br. Dhaka Dhanmondi Br. Dhaka Barisal Br. Barisal Baburhat Br. Narsingdi Simrail Br. Narayangani Narayanganj Br. Narayanganj CDA Avenue Br. Chittagong Joypara Br. Dhaka B.B Road Br. Narayangani Agrabad Br. Chittagong Biswanath Br. Sylhet Mohakhali Br. Dhaka Gulshsn Br. Dhaka Muradpur Br. Chittagong Uttara Br. Dhaka Golapgonj Br. Sylhet

Patherhat Br. Chittagong Hathazari Br. Chittagong Islampur Br. Dhaka Dania Br. Dhaka Khulna Br. Khulna Sylhet Br. Sylhet Dhaka EPZ Br. Dhaka Board Bazar Br. Gazipur Netaiganj Br. Narayanganj Agrabad Branch

BRAC Bank Limited Asad Gate Branch Barisal Branch Bashundhara Branch Bogra Branch CDA Avenue Branch Banani Branch, Dhaka

ICB

Jessore Branch Potia Branch, Chittagong Head Office. Dhaka Chittagong Branch Sylhet Branch Barishal Branch

Rajshahi Br. Rajshahi Naya Bazar Br. Dhaka mamgonj Br. Dhaka Savar Bazar Br. Dhaka Gazipur Chowrasta Br. Gazipur Beani Bazar Br. Sylhet Feni Br. Feni Comilla Br. Comilla Donia Branch Eskaton Branch

Jubilee Road Br. Chottagong Saidpur Br. Nilphamary Kadamtali Br. Chittagong Graphics Building Branch Gulshan Branch Halisohor Branch, Ctg

Kazirdeuri Branch Khulna Branch Manda Branch Mirpur Branch Momin Rd Branch, Ctg Narayanganj Branch

Bogra Branch

Rajshahi Branch

Rampura Branch Shyamoli branch Uttara Branch

Zindabazar Branch, Sylhet

Rajshahi Branch

Kulna Branch

Local Office Branch. Dhaka

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