

Anxiety grips families of missing Bhola fishermen

Two bodies found, 11 rescued

OUR CORRESPONDENT, Bhola

The bodies of two fishermen, out of the 13, who went missing in mid sea during a storm on Sunday night, were recovered from the Bay in Charfassion upazila yesterday and the day before.

Fellow fishermen in a hectic search for, however, rescued the other missing 11 from different shores of the upazila alive.

The deceased is Mohammad Ali, 70, son of Late Hossain Mia of Kalaia village in Bauful upazila of Patuakhali and Siddique Rari, 30, son of Mohosin Rari of Charkazi village in Mehendigonj upazila of Barisal district.

Enamul Haque, officer in-charge of South Aicha Police Station in Charfassion, quoted locals as saying that the trawler owners of different fish landing stations sent several other trawlers on Monday to search for the missing fishermen and trawlers capsized in the Bay.

They rescued 11 fishermen from different shore areas along the Bay and the trawler of Humayun Majhi from Puber Char eshtuary on Monday night.

While dragging the



Mother and wife of fisherman Russel, who along with 44 other fishermen went missing during Sunday night's storm in the Bay, wait on hearing the news at their house at Char Shuvi in Daulatkhan upazila of Bhola district on Monday.

trawler towards the shore, they found Ali's body underneath the trawler, the OC added.

The body of Siddique Rari was found floating in river Meghna around 10:30am yesterday, said the OC.

Meanwhile, the members of the families of 11 missing fishermen in Daulatkhan upazila passed their days amid agony and uncertainty.

The fishermen of trawler FB Maa-2- Ismail, 38,

Motlob, 45, Alamgir, 60, Russell, Babul, 40, Hiron, 25, Faruk, 32, Moslem, 22, Rahim, 33, Shahid, 19, and Sahijal, 30, from different villages remained untraced till filing of this report yesterday.

While talking to this correspondent, Russell's mother said she was fasting for wellbeing of her son since Saturday last when he bade her goodbye.

"I am now waiting for my son and can not take any food

or sleep because of anxiety", added Russell's mother.

Not only Russell's mother, family members of all the missing fishermen are crying to the Almighty and eagerly waiting for return of their son, husband or father.

Mostafizur Rahman, Upazila Nirbahi Officer in Daulatkhan, said they were trying their best to trace the missing fishermen and help their respective families.

Deadline now

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And yesterday, he said another two days would be needed for the job.

The minister also assured that road conditions would not create any traffic congestion ahead of Eid-ul-Fitr.

However, he said, "I don't want to say that flowers are spread on the roads."

Quader made similar assurances before the past four Eids as well. But commuters hardly found any respite from long tailbacks on way home.

He said he welcomed media reports about the road conditions. "But I do my duty. I work with responsibility... I am not here for fun."

On Monday, he had alleged that the photographs depicting sorry states of roads that were being published in the media were three years old.

The minister yesterday said the roads are being damaged due to heavy rains and over-loaded transports. "There may be some problems due to expansion works of the highways as well."

The Daily Star correspondents, during their recent visits, found many parts of Dhaka-Chittagong, Dhaka-Mymensingh, Jessore-Khulna and Barisal-Mawa roads and highways in damaged condition and the roads and highways department of Qader's ministry trying to patch-up the roads temporarily with bricks, brickbats, stones and sand.

Smuggled Indian goods flood border markets

OUR CORRESPONDENT, Dinajpur

Indian saris, dresses, imitation jewellery, crockery and spices have flooded the markets in eight bordering upazilas of Dinajpur and Joypurhat districts ahead of the Eid-ul-Fitr.

While visiting different shops and markets in the upazilas on Monday, this correspondent saw most shopkeepers selling Indian saris, girls' three-pieces, panjabi and children's dresses.

The sellers at different markets in Dinajpur Sadar, Biral and Chirirbandar seem happy as huge sale of Indian dresses and clothes is add-

ing to their profit which is likely to rise further during the next several days before the Eid.

According to sources in BGB Joypurhat-3 Battalion, Phulbari-40 Battalion and Dinajpur-2 Battalion, the smugglers have become active ahead of the Eid festival.

They smuggle goods through different points of the border under Dinajpur Sadar, Biral, Chirirbandar, Phulbari, Birampur, Hakimpur upazilas of Dinajpur district and Joypurhat Sadar and Panchbibi upazilas of Joypurhat district, sources added.

They further said that the

BGB personnel seized smuggled goods worth about Tk 15 crore from the bordering upazilas of the two districts in the last 20 days.

On July 17, border guards of Joypurhat-3 Battalion alone seized Indian clothes worth Tk.1.26 crore from Hili border under Hakimpur upazila of Dinajpur.

Colonel Mamun Al Mahmud, sector commander of Dinajpur Sector, said smuggling of Indian saris, three pieces, imitation jewellery and cosmetics has gone up ahead of Eid, but his men at different battalions remain vigilant on the border.



BGB personnel of Joypurhat-3 and Phulbari-40 battalions seized Indian saris, three pieces and punjabis worth about Tk 1.94 crore, raiding different areas of Hili border in Hakimpur upazila of Dinajpur on July 17.

PUBALI BANK LIMITED

Financial Statements for the Half Year ended 30 June 2014

Consolidated Balance Sheet (Un-audited) as at 30 June 2014

	June 2014	December 2013
	Taka	Taka
Property and Assets		
Cash	19,401,934,631	19,503,092,127
In hand (Including foreign currencies)	3,435,688,027	4,190,233,403
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)	15,966,246,604	15,312,858,724
Balance with Other Banks and Financial Institutions	2,889,845,453	1,798,122,069
Inside Bangladesh	1,009,456,886	968,943,349
Outside Bangladesh	1,880,388,567	829,178,720
Money at Call on Short notice	98,786,667	568,886,667
Investments	63,006,089,368	51,794,399,036
Government	51,517,296,475	40,482,479,528
Others	11,488,792,893	11,311,919,508
Loans, Advances and Leases	132,556,356,924	135,483,374,690
Loans, Cash Credits, Overdrafts, etc.	131,784,276,522	134,249,125,738
Bills purchased & discounted	772,080,402	1,234,248,952
Fixed Assets including premises, furniture & fixtures	3,809,575,365	3,740,843,922
Other assets	18,350,574,743	16,015,288,310
Non-banking Assets	375,246	375,246
Total Assets	240,113,538,397	228,904,382,067
Liabilities and Capital		
Liabilities		
Borrowings from other banks, financial institutions & agents	1,362,452,356	4,149,347,699
Deposits and other accounts	191,551,329,414	177,878,172,427
Current accounts & other accounts	19,997,647,412	18,079,808,927
Bills Payable	3,694,066,905	2,872,700,896
Savings bank deposits	41,714,200,883	40,232,632,888
Term deposits	121,232,110,866	112,284,091,118
Other deposits	4,913,303,348	4,408,938,598
Other Liabilities	26,501,049,657	27,368,015,607
Total Liabilities	219,414,831,427	209,395,535,733
Capital / Shareholders' Equity		
Paid up Capital	8,803,738,120	8,384,512,500
Statutory Reserve	7,774,701,629	7,171,549,919
Retained earnings (general reserve)	999,605,053	805,691,445
Other Reserves	3,119,472,232	3,145,966,838
Profit and Loss account surplus	-	-
Foreign currency translation reserve	1,189,326	1,125,043
	20,698,706,360	19,508,846,334
Non-Controlling Interest	610	589
Total Shareholders' Equity	20,698,706,360	19,508,846,334
Total Liabilities and Shareholders' Equity	240,113,538,397	228,904,382,067
Off-balance sheet items		
Contingent liabilities		
Acceptances & Endorsements		
Letters of guarantee	6,457,971,620	5,818,362,057
Irrevocable letters of credit	47,587,081,716	38,756,296,689
Bills for collection	415,672,899	590,511,065
Other Contingent Liabilities	-	573,081,000
Total Contingent liabilities	54,460,726,235	45,738,250,811
Other Commitments		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total other commitments	-	-
Total Off-Balance Sheet items including Contingent Liabilities	54,460,726,235	45,738,250,811

Consolidated Profit and Loss Account (Un-audited) for 6 months ended 30 June 2014

	January to June 2014	January to June 2013	April to June 2014	April to June 2013
	Taka	Taka	Taka	Taka
Operating Income				
Interest Income	8,384,126,075	8,397,713,510	4,068,513,824	4,312,783,989
Less: Interest paid on Deposits, Borrowings, etc.	6,414,222,821	5,611,591,264	3,149,905,867	2,324,455,718
Net Interest Income	1,969,903,254	2,786,122,246	927,607,957	1,488,328,271
Income from Investment	2,681,624,197	1,683,038,271	1,483,819,019	892,555,562
Commission, Exchange and Brokerage	782,106,983	660,371,888	399,192,301	437,883,058
Other Operating Income	456,531,675	394,766,232	413,219,121	339,899,189
Total Operating Income	5,870,166,109	5,524,298,637	3,223,838,398	3,157,826,069
Operating Expenses				
Salaries and allowances	1,239,332,822	1,127,524,540	628,008,393	571,651,099
Rent, taxes, insurance, electricity, etc.	249,386,552	193,156,266	153,133,854	76,750,837
Legal Expenses	5,814,314	5,458,740	4,881,430	3,730,276
Postage, Stamp, telecommunication, etc.	36,613,936	33,984,321	17,957,864	16,375,290
Stationery, Printing, Advertisements, etc.	65,216,039	65,093,274	35,861,500	38,569,216
Managing Director's salary and Fees	4,800,000	4,800,000	2,400,000	2,400,000
Directors' Fees	2,846,556	2,518,454	1,474,709	1,109,493
Auditors' Fees	-	10,500	-	10,500
Charges on loan losses	1,147,771	951,319	577,944	115,574
Depreciating and repair of bank's assets	158,846,027	143,248,836	83,378,513	74,655,408
Other Expenses	705,742,652	654,333,221	362,090,504	279,272,232
Total Operating Expenses	2,469,744,669	2,321,079,471	1,288,861,141	1,064,639,728
Profit before Provisions & Taxation	3,400,421,440	3,203,219,166	1,934,977,257	2,093,286,340
Provision for loans & advances, investments & other assets				
Provision for Classified loans and advances	200,000,000	680,000,000	(70,000,000)	300,000,000
Provision for unclassified loans and advances	-	20,000,000	-	5,000,000
Provision for diminution in value of Investments	77,082,471	33,364,815	41,580,298	33,364,815
Provision for impairment clients' margin loan	277,082,471	733,364,815	(28,419,703)	338,364,815
Provision for exposure of off-balance sheet items	85,000,000	40,000,000	85,000,000	40,000,000
Total Provisions	562,082,471	1,466,734,630	56,580,298	378,364,815
Profit before tax	3,838,338,969	2,519,854,351	1,878,396,959	1,715,421,545
Provision for current tax	1,402,822,385	1,393,883,842	799,776,999	897,817,365
Net Profit after Taxes	1,635,516,584	1,125,970,509	1,078,619,960	817,604,180
Profit attributable to:				
Equity holders of parents	1,635,516,584	1,125,970,509	1,078,619,960	817,604,180
Non-controlling interest	21	12	11	(15)
Appropriation:				
Statutory Reserve	1,635,516,584	1,125,970,509	1,078,619,960	817,604,180
Retained surplus (general reserve) carried forward	603,151,710	496,918,806	373,365,646	342,475,758
Earnings per share (EPS)	1.02	0.74	0.63	0.51

Consolidated Cash Flow Statement (Un-audited) for 6 months ended 30 June 2014

	January to June 2014	January to June 2013
	Taka	Taka
a Cash flows from operating activities		
Interest receipts in cash	10,898,301,342	9,962,451,050
Interest payments	(6,414,222,821)	(5,611,591,264)
Dividend receipts	152,660,437	115,372,889
Fees and commission receipts	460,656,828	480,611,509
Cash payment to employees	(1,226,865,268)	(1,123,824,693)
Cash payment to suppliers	(106,947,974)	(104,132,756)
Current income tax paid	(2,458,588,478)	(1,625,696,103)
Receipts from other operating activities	772,770,323	577,454,453
Cash payments for other operating activities	(1,009,401,271)	(881,961,228)
Operating profit before changes in operating assets & liabilities	1,068,363,118	1,788,683,857
Cash flows from operating assets & liabilities:		
Statutory deposits	(11,041,512,412)	(14,474,788,696)
Purchase/sale of trading securities	(161,925,720)	(1,583,979,017)
Loans and advances to customers (other than banks)	2,932,017,766	(6,674,598,602)
Other assets	123,058,313	164,074,196
Deposits to/from other banks	(2,786,895,343)	7,991,906,385
Deposits from customers (other than banks)	13,673,156,987	13,144,683,443
Other liabilities account of customers	(2,607,583,080)	57,886,521
Other liabilities	(29,287,616)	103,713,671
Total Increase/(decrease) in operating assets and liabilities:	101,028,895	(1,271,102,099)
Net Cash from/(used in) operating activities	1,169,392,013	517,581,758
b Cash Flows from Investing Activities		
Proceeds from sale of securities	-	-
Purchase/Sale of property, plant & equipment	(194,953,694)	(255,002,147)
Net Cash from/(used in) Investing Activities	(194,953,694)	(255,002,147)
c Cash flows from financing activities		
Payment for redemption of loan capital and debt securities	(26,494,606)	-
Receipts from issue of loan capital and debt securities	-	21,480,183
Dividend Paid	(419,225,625)	-
Net Cash from/(used in) financing activities	(445,720,231)	21,480,183
d Net increase/(decrease) in cash and cash equivalents (a+b+c)	528,718,088	284,059,794
e Cash and cash equivalents at the beginning of the period	21,885,247,964	21,703,599,284
f Cash and cash equivalents at the end of the period (d+e)	22,413,966,052	21,987,619,080

Consolidated Statement of changes in Equity (Un-audited) for 6 months ended 30 June 2014

	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	FC translation reserves	Other reserves	Proposed dividend	Parent's equity	Non-controlling interest	Total
For the period June 2014									
Balance at 1 January 2014	8,384,512,500	7,171,549,919	805,691,445	1,125,043	3,145,966,838	-	19,508,845,745	589	19,508,846,334
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	8,384,512,500	7,171,549,919	805,691,445	1,125,043	3,145,966,838	-	19,508,845,745	589	19,508,846,334
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	64,283	(26,494,606)	-	(26,494,606)	-	(26,494,606)
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	64,283	-	64,283
Surplus/deficit on sale of properties	-	-	-	-	-	-	-	-	-
Non-controlling capital	-	-	-	-	-	-	-	-	-
Share of accumulated Loss/loss of Subsidiary	-	-	-	-					