



## ABRIDGED VERSION OF PROSPECTUS

# aamra technologies limited

Faruk Rupayan Tower (9<sup>th</sup> Floor), 32, Kemal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh;  
Phone: +88 02 886 11 11, 984 00 11, 22, 33; Fax: +88 02 984 00 44  
E-mail: info.technologies@aamra.com.bd; Web: www.aamratechnologies.com

FOR PUBLIC OFFERING OF 21,572,000 ORDINARY SHARES OF TK. 10.00 EACH AT AN ISSUE PRICE OF TK. 24.00 EACH INCLUDING A PREMIUM OF TK. 14.00 PER SHARE TOTALING TK. 517,728,000.00

CREDIT RATING STATUS		
	Long Term	Short Term
Entity Rating	A	ST3
Outlook	Stable	
Date of Rating	January 23, 2012	
Validity	January 22, 2013	July 22, 2012
RATING ASSIGNED BY: CREDIT RATING INFORMATION AND SERVICES LIMITED (CRISL)		

OPENING DATE FOR SUBSCRIPTION: APRIL 01, 2012                      CLOSING DATE FOR SUBSCRIPTION: APRIL 05, 2012  
FOR NON-RESIDENT BANGLADESHI (NRB) QUOTA,  
OPENING DATE FOR SUBSCRIPTION: APRIL 01, 2012                      CLOSING DATE FOR SUBSCRIPTION: APRIL 14, 2012

Please read the prospectus carefully which includes "Risk Factors" before taking your investment decision.

## MANAGER TO THE ISSUE



### LANKABANGLA INVESTMENTS LIMITED

Eunoos Trade Centre (Level # 21), 52-53, Dilkusha C/A, Dhaka - 1000, Bangladesh  
Phone: +88 02 712 25 95, 712 58 90; Fax: +88 02 711 35 85;  
E-mail: info@lankabangla-investments.com;  
Web: www.lankabangla-investments.com

## DISCLAIMER

"CONSENT OF THE SECURITIES AND EXCHANGE COMMISSION HAS BEEN OBTAINED TO THE ISSUE/OFFER 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 GIVING THIS CONSENT THE COMMISSION DOES NOT TAKE ANY RESPONSIBILITY FOR THE FINANCIAL SOUNDNESS OF THE ISSUER COMPANY, ANY OF ITS PROJECTS OR THE ISSUE PRICE OF ITS SECURITIES OR 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 Factors" before taking your investment decision.

"AN APPLICANT CANNOT SUBMIT MORE THAN TWO APPLICATIONS, ONE IN HIS/HER OWN NAME AND THE OTHER 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, 15% (FIFTEEN) OF THE APPLICATION MONEY WILL BE FORFEITED BY THE COMMISSION AND THE BALANCE AMOUNT WILL BE REFUNDED TO THE APPLICANT."

## CORPORATE STATUS AND BACKGROUND

aamra technologies limited (ATL) was incorporated and started its commercial operation in Bangladesh as a Private Limited Company registered under Registrar of Joint Stock Companies & Firms; having head office at Faruk Rupayan Tower (9th Floor), 32, Kemal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh on March 14, 1990 in the name of Texas Electronics Limited. The Company's name has been changed from Texas Electronics Limited to aamra technologies limited with effect from December 31, 2007. ATL has been converted to a Public Limited Company with effect from November 30, 2009.

## NATURE OF BUSINESS

aamra technologies limited sales comprehensive IT solutions and services including Systems Integration, Information Systems Outsourcing, Core Banking Software, Switching & Networking Solution supply, implementation & maintenance to the local clients, which are mostly imported from overseas and few are purchased locally.

**NAME AND ADDRESS OF THE AUDITOR**

**MASIH MUHITH HAQUE & CO.  
Chartered Accountants**

Level#13, UTC Building, 8, Panthopoth, Dhaka - 1215  
Phone: +88 02 914 43 57, 913 06 75; Fax: +88 02 811 92 52; Web: www.masihmuhith.com

**AVAILABILITY OF PROSPECTUS**

Prospectus is available on the websites of SEC ([www.secbd.org](http://www.secbd.org)), DSE ([www.dsebd.org](http://www.dsebd.org)), CSE ([www.csebd.com](http://www.csebd.com)), Issuer ([www.aamratechnologies.com](http://www.aamratechnologies.com)), Issue Manager ([www.lankabangla-investments.com](http://www.lankabangla-investments.com)) and Public Reference room of the Securities and Exchange Commission (SEC) for reading and study.

ISSUER COMPANY	CONTACT PERSON	PHONE NUMBER
<b>aamra technologies limited</b> Faruk Rupayan Tower (9th Floor), 32, Kemal Ataturk Avenue, Banani, Dhaka - 1213	Zahrul Syed Bakht, FCMA, CMA (CANADA) Company Secretary	Tel: +88 02 886 11 11, 984 00 11, 22, 33; Fax: +88 02 984 00 44

MANAGER TO THE ISSUE	CONTACT PERSON	PHONE NUMBER
<b>Lankabangla Investments Limited</b> Eunoos Trade Centre (Level # 21), 52-53, Dilkusha C/A., Dhaka - 1000	<b>M Shakil Islam Bhuiyan</b> Chief Executive Officer	Tel: +88 02 712 25 95, 712 58 90; Fax: +88 02 711 35 85

UNDERWRITERS	CONTACT PERSON	PHONE NUMBER
<b>Alpha Capital Management Limited</b> National Scout Bhaban (5 <sup>th</sup> floor), 70/1, Inner Circular Road, Dhaka - 1000	<b>Omar Faruq</b> Manager	Tel: 0118 289 551 Fax: +88 02 835 15 13
<b>BMSL Investment Limited</b> Shadharan Bima Tower (7 <sup>th</sup> Floor), 37/A, Dilkusha C/A, Dhaka - 1000	<b>Md. Golam Sarwar Bhuiyan</b> Managing Director	Tel: +88 02 957 06 24 Fax: +88 02 712 38 20
<b>Continental Insurance Limited</b> Ideal Trade Center (7 <sup>th</sup> floor), 102, Shahid Tajuddin Ahmed Sarani, Tejgaon, Dhaka - 1208	<b>Md. Qamrul Munir</b> Head of Investment	Tel: + 01713 370 145 Fax: +88 02 914 71 87
<b>FAS Capital Management Limited</b> Suvastu Imam Square (4th floor), 65, Gulshan Avenue, Gulshan, Dhaka - 1215	<b>Md. Maniruzzaman Akan</b> SAVP	Tel: +88 02 882 59 49 Fax: +88 02 986 05 31
<b>Green Delta Insurance Co. Limited.</b> Hadi Mansion (4 <sup>th</sup> Floor), 2, Dilkusha C/A, Dhaka-1000	<b>Syed Moinuddin Ahmed</b> Company Secretary	Tel: +88 02 956 00 05 Fax: +88 02 956 23 45
<b>Jamuna Bank Capital Management Limited</b> Chini Shilpa Bhaban, 3, Dilkusha C/A, Dhaka-1000	<b>Md. Altaf Hossain</b> AVP	Tel: 01713 129 261 Fax: +88 02 711 30 61
<b>LankaBangla Finance Limited</b> Safura Tower (11 <sup>th</sup> Floor), 20, Kemal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh	<b>Mohammed Nasiruddin Chowdhury</b> Managing Director	Tel: +88 02 988 37 01-10 Fax: +88 02 881 09 98
<b>LankaBangla Investments Limited</b> Eunoos Trade Centre, Level # 21, 52-53, Dilkusha C/A, Dhaka - 1000	<b>M. Shakil Islam Bhuiyan</b> Chief Executive Officer	Tel: +88 02 712 25 95 Fax: +88 02 711 35 85
<b>Peoples Insurance Company Limited</b> Peoples Insurance Bhaban, 36, Dilkusha C/A, Dhaka - 1000	<b>Chowdhury Hamid Gaffar</b> General Manager (A&E)	Tel: +88 02 956 41 66 Fax: +88 02 956 47 95
<b>Progressive Life Insurance Company Ltd.</b> National Scout Bhaban (5 <sup>th</sup> floor), 70/1, Inner Circular Road, Dhaka - 1000	<b>Md. Enayet Ali Khan</b> Deputy General Manager	Tel: 01715 059 561 Fax: +88 02 831 53 73
<b>Rupali Life Insurance Company Limited</b> Rupali Bima Bhaban (9 <sup>th</sup> Floor), 7 RAJUK Avenue, Motijheel C/A), Dhaka - 1000	<b>Biswajit Kumar Mondal</b> DMD & Company Secretary	Tel: +88 02 957 13 55 Fax: +88 02 957 05 60
<b>Social Islami Bank Limited</b> City Centre, Level-21, 103, Motijheel C/A, Dhaka - 1000	<b>Mohammad Shoeb</b> Vice President	Tel: +88 02 955 90 14 Telex: +88 02 671 557
<b>Southeast Bank Capital Services Limited</b> Eunoos Trade Centre, 52-53, Dilkusha C/A, Dhaka -1000	<b>Md. Alamgir Hossain</b> AVP	Tel: +88 02 957 11 15 Fax: +88 02 717 42 74
<b>Swadesh Investment Management Limited</b> Suite # 01, Level # 11, Unique Trade Centre (UTC), 8,Panthapath, Dhaka - 1205	<b>Mamun Ahmed</b> Managing Director	Tel: 01713 400 500 Fax: +88 02 815 83 44
<b>Union Capital Limited</b> Noor Tower (5 <sup>th</sup> floor), 1/F, Free School Street, 73, Sonargaon Road, Dhaka - 1205	<b>Abul Munim Khan</b> EVP & Head of Business	Tel: +88 02 966 28 88 Fax: +88 02 861 68 78

STOCK EXCHANGES	AVAILABLE AT	PHONE NUMBER
<b>Dhaka Stock Exchange Limited</b> 9/F Motijheel C/A, Dhaka - 1000	<b>DSE Library</b>	Tel: +88 02 956 46 01-7; +88 02 966 69 44-8
<b>Chittagong Stock Exchange Limited</b> CSE Building, 1080, Sk. Mujib Road, Agrabad C/A., Chittagong - 4100 <b>Dhaka Liaison Office:</b> Eunoos Trade Center (Level # 15), 52-53 Dilkusha C/A, Dhaka - 1000	<b>CSE Library</b>	Tel: +88 031 714 632-3; +88 031 720 871-3; + 88 02 951 39 11-15

## USE OF PROCEEDS FROM IPO

aamra technologies limited will use BDT 517.728 million which will be received through issuance of Ordinary Shares through IPO in the following manner:

Description	Quantity	Per Unit Cost (in Taka)	Taka (in million)
<b>Debt Reduction</b>			
Short Term Loan (Bank Asia, One Bank, The City Bank, HSBC, ULC, LBFL)			318.519
Long Term Loan (LBFL, The City Bank)			40.000
<b>Sub-Total Debt Reduction</b>			<b>358.519</b>
<b>Investment in Managed Services*</b> (ATL plans to supply following machines to the prospective clients on rental basis who are now purchasing these machines)			
POS ( Point Of Sales) – VeriFone (Origin – USA, Malaysia)	1,000	19,900	19.900
ATM (Automated Teller Machine) – Diebold (Origin – USA, China)	50	2,177,000	108.850
<b>Sub-Total Investment in Managed Services</b>			<b>128.750</b>
Expenses for IPO			30.459
<b>Total</b>			<b>517.728</b>

\* Details of Managed Services have been given in section 1.12 under the Head of "Nature of Business".

Sd/-

**Syed Farhad Ahmed**  
Managing Director & CEO

Sd/-

**Kazi Md. Mamunul Islam**  
AGM Finance & Accounts

Sd/-

**Zahrul Syed Bakht**  
Company Secretary

## SCHEDULE OF IMPLEMENTATION

Description	Taka (in million)	Schedule of Implementation
<b>Debt reduction</b>		
Short Term Loan (Bank Asia, One Bank, The City Bank, HSBC, ULC, LBFL)	318.519	Within 30 days of getting of the IPO proceeds
Long Term Loan (LBFL, The City Bank)	40.000	Within 30 days of getting of the IPO proceeds
<b>Sub-Total Debt reduction</b>		-
<b>Investment in Managed Services</b>		
POS ( Point Of Sales) – VeriFone (Origin – USA, Malaysia)	19.900	Within 365 days of getting of the IPO proceeds
ATM (Automated Teller Machine) – Diebold (Origin – USA, China)	108.850	Within 365 days of getting of the IPO proceeds
<b>Sub-Total Investment in managed services</b>		-
Expenses for IPO	30.459	Within 30 days of getting of the IPO proceeds
<b>Total</b>		<b>517.728</b>

Note: As of today, the company has not made any contract with anyone in regards to utilization of this IPO fund.

Sd/-

**Syed Farhad Ahmed**  
Managing Director & CEO

Sd/-

**Kazi Md. Mamunul Islam**  
AGM Finance & Accounts

Sd/-

**Zahrul Syed Bakht**  
Company Secretary

## 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; or
- 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.

**Auditors' Certificate Regarding Calculation of EPS and Ratios of aamra technologies limited**

We have examined the following accounting ratios of aamra technologies limited for the years ended June 30, 2011, 2010, 2009, 2008, 2007 and 2006 as submitted to us by its management. The preparation of these ratios is the responsibility of the company's management our responsibility is to review them and certify as to whether they have been properly prepared using acceptable principles on the basis of audited financial statements.

Based on our review, we hereby certify that the Company has properly prepared the following ratios for the period / years as stated below:

Sl.	Financial Ratio	Formula	30.06.11	30.06.10	30.06.09	30.06.08	30.06.07	30.06.06
<b><u>Liquidity Ratio</u></b>								
1.	<b>Current Ratio</b>	$\frac{\text{Current Assets}}{\text{Current Liability}}$	<b>1.49</b>	<b>2.34</b>	<b>1.86</b>	<b>1.33</b>	<b>1.11</b>	<b>1.03</b>
2.	<b>Quick Ratio</b>	$\frac{\text{Current Assets-Inventory}}{\text{Current Liabilities}}$	<b>0.60</b>	<b>1.39</b>	<b>0.88</b>	<b>0.83</b>	<b>0.76</b>	<b>0.61</b>
3.	<b>Debt Equity Ratio(In times)</b>	$\frac{\text{Total Debt}}{\text{Total Equity}}$	<b>0.51</b>	<b>0.51</b>	<b>0.82</b>	<b>2.36</b>	<b>1.30</b>	<b>0.35</b>
<b><u>Operating Ratios</u></b>								
4.	<b>Accounts Receivable Turnover</b>	$\frac{\text{Sales}}{\text{Receivable}}$	<b>1.97</b>	<b>2.95</b>	<b>6.14</b>	<b>2.60</b>	<b>5.17</b>	<b>13.32</b>
5.	<b>Inventory Turnover</b>	$\frac{\text{Cost of goods sold}}{\text{Inventory}}$	<b>0.83</b>	<b>1.51</b>	<b>1.83</b>	<b>2.70</b>	<b>4.93</b>	<b>4.65</b>
6.	<b>Return on Assets</b>	$\frac{\text{Net Profit After Tax}}{\text{Total Assets}}$	<b>0.04</b>	<b>0.05</b>	<b>0.04</b>	<b>0.03</b>	<b>0.08</b>	<b>0.07</b>
7.	<b>Asset Turnover</b>	$\frac{\text{Total revenue}}{\text{Total Assets}}$	<b>0.44</b>	<b>0.68</b>	<b>0.99</b>	<b>1.01</b>	<b>1.50</b>	<b>1.52</b>
8.	<b>Gross Margin Ratio</b>	$\frac{\text{Sales-Cost of goods sold}}{\text{Sales}}$	<b>0.21</b>	<b>0.14</b>	<b>0.10</b>	<b>0.10</b>	<b>0.10</b>	<b>0.13</b>
9.	<b>Operating Income Ratio</b>	$\frac{\text{Operating Profit} \times 100}{\text{Total Operating Revenue}}$	<b>9.08</b>	<b>7.94</b>	<b>5.61</b>	<b>5.09</b>	<b>5.92</b>	<b>6.24</b>
10.	<b>Net Income Ratio</b>	$\frac{\text{Profit After Tax} \times 100}{\text{Total Operating Revenue}}$	<b>9.49</b>	<b>7.01</b>	<b>3.96</b>	<b>3.31</b>	<b>5.12</b>	<b>4.86</b>
11.	<b>Return on Assets(ROA)</b>	$\frac{\text{Profit before tax} \times 100}{\text{Total Assets}}$	<b>5.04</b>	<b>5.68</b>	<b>5.53</b>	<b>5.17</b>	<b>8.86</b>	<b>9.45</b>
12.	<b>Return on Equity (After Tax)%</b>	$\frac{\text{Profit After tax} \times 100}{\text{Shareholders' Equity}}$	<b>9.62</b>	<b>10.50</b>	<b>19.85</b>	<b>20.31</b>	<b>34.27</b>	<b>22.63</b>
13.	<b>Earnings Per Share (EPS)</b>	$\frac{\text{Profit After Tax}}{\text{No. of Share}}$	<b>2.63</b>	<b>2.61</b>	<b>5.33</b>	<b>105.54</b>	<b>141.93</b>	<b>61.58</b>
14.	<b>Net Assets Value (NAV)</b>	$\frac{\text{Shareholders' Equity}}{\text{No. Of share}}$	<b>27.29</b>	<b>24.90</b>	<b>26.86</b>	<b>519.64</b>	<b>414.10</b>	<b>272.17</b>
15.	<b>P/E Price Earnings Ratio (Times)</b>	$\frac{\text{Market value per share}}{\text{EPS}}$	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
16.	<b>Time Interest Earned Ratio (Times)</b>	$\frac{\text{Earnings Before Interest and Tax}}{\text{Interest Charged}}$	<b>1.78</b>	<b>1.59</b>	<b>1.54</b>	<b>1.57</b>	<b>2.43</b>	<b>4.61</b>

Note: In the year 2006, 2007 & 2008, the face value of the Company's Shares was taka 100 each.

Sd/-

Dhaka  
January 19, 2012

**(Masih Muhith Haque & Co.)**  
Chartered Accountants

**Auditor's Report**

**In pursuance of Section 135 (1) under para 24 (1) of part II of the Third Schedule of the Companies Act, 1994**

We have examined the financial statements of aamra technologies limited for the year ended June 30, 2011 audited by Masih Muhith Haque & Co. Chartered Accountants and for the years ended June 30, 2010, 2009, 2008, 2007 & 2006 audited by K.M.Hasan & Co. Chartered Accountants in pursuance of section 135 (I) under para 24 (1) of part II of the Third Schedule of the Companies Act 1994. We report that ;

We, accordingly, confirm that the following information has been correctly extracted from the relevant audited financial statements.

**A. Statement of Financial Position**

	<b>As at</b>	<b>As at</b>	<b>As at</b>	<b>As at</b>	<b>As at</b>	<b>As at</b>
	<b>30.06.2011</b>	<b>30.06.10</b>	<b>30.06.09</b>	<b>30.06.08</b>	<b>30.06.07</b>	<b>30.06.06</b>
	Amount in Taka	Amount in Taka	Amount in Taka	Amount in Taka	Amount in Taka	Amount in Taka
<b>A. Non-Current Assets</b>	<b>248,848,183</b>	<b>49,033,507</b>	<b>23,241,867</b>	<b>8,298,786</b>	<b>5,920,558</b>	<b>5,538,596</b>
Property, Plant and Equipment	52,430,336	49,033,507	23,241,867	8,298,786	5,920,558	5,538,596
Intangible Assets	82,704,070	-	-	-	-	-
Capital work In progress	113,713,777	-	-	-	-	-
Capital raising Expenses	-	-	-	-	-	-
<b>Investment in Global Online</b>	-	-	<b>27,000,000</b>	<b>27,000,000</b>	<b>27,000,000</b>	<b>27,000,000</b>
<b>Investment in Bangladesh Info. Com Ltd. / aamra Infotainment Ltd.</b>	-	-	<b>5,000,000</b>	<b>5,000,000</b>	<b>700,000</b>	<b>700,000</b>
<b>B. Current Assets</b>	<b>913,283,030</b>	<b>969,209,215</b>	<b>597,738,156</b>	<b>372,409,404</b>	<b>209,437,851</b>	<b>76,603,877</b>
Inventories	486,533,003	392,413,520	315,380,741	139,162,084	66,204,409	31,278,010
Inventories in Transit	58,371,038	-	-	-	-	-
Trade Debtors	259,791,542	234,137,147	104,792,080	160,864,846	70,435,817	12,496,532
Advance, Deposit & Prepayments	76,828,672	130,524,842	92,772,585	52,930,053	36,980,009	20,454,334
Inter Company Current Account	29,709,688	62,752,722	-	18,882,644	29,035,421	10,252,148
Deferred Tax Assets	1,527,687	-	-	-	-	-
Cash and Cash Equivalents	521,400	149,380,984	84,792,750	569,777	6,782,195	2,122,853
<b>C. Current Liabilities and Provisions</b>	<b>614,850,857</b>	<b>414,256,238</b>	<b>322,065,629</b>	<b>280,202,899</b>	<b>188,687,127</b>	<b>74,106,596</b>
Short Term Loans	507,914,533	362,655,018	285,464,287	250,456,260	157,402,546	50,435,212
Liability against import of inventories	58,371,038	-	-	-	-	-
Advance against Sales	22,398,000	-	-	-	6,239,000	2,794,020
Accounts Payable	10,553,337	7,846,855	4,080,760	2,746,417	1,326,929	3,812,350
Director Loan C/A	-	-	-	7,281,081	10,270,962	5,470,962
Inter Company Current Account	-	-	-	42,094	84,043	2,440,206
Liability for Expenses	4,131,555	6,467,114	4,659,897	2,411,344	3,562,300	2,291,640
Expenditur to the extent not written off or adjusted	-	-	-	-	-	(28,654)
Provision for Income Tax	11,482,394	37,287,251	27,860,685	17,265,703	9,801,347	6,890,860
<b>D. Net Current Assets ( B - C )</b>	<b>298,432,173</b>	<b>554,952,977</b>	<b>275,672,527</b>	<b>92,206,505</b>	<b>20,750,724</b>	<b>2,497,281</b>
<b>E. Net Assets ( A + D )</b>	<b>547,280,356</b>	<b>603,986,484</b>	<b>330,914,394</b>	<b>132,505,291</b>	<b>54,371,282</b>	<b>35,735,877</b>
<b>F. Financed By :</b>						
<b>Shareholders' Equity:</b>	<b>505,564,462</b>	<b>461,254,190</b>	<b>128,376,998</b>	<b>68,228,170</b>	<b>54,371,282</b>	<b>35,735,877</b>
Share Capital	185,222,840	185,222,840	47,794,020	13,130,000	13,130,000	13,130,000
Share Premium	230,354,158	234,666,658	-	-	-	-
Proposed Dividend	-	-	52,095,490	-	-	-
Proposed Stock Dividend	18,522,280	-	-	-	-	-
Retained Earnings	71,465,184	41,364,692	28,487,488	55,098,170	41,241,282	22,605,877
<b>Non-Current Liabilities</b>	<b>41,715,894</b>	<b>142,732,294</b>	<b>202,537,396</b>	<b>64,277,121</b>	-	-
Long Term Loan-Not due	41,715,894	142,732,294	202,537,396	64,277,121	-	-
	<b>547,280,356</b>	<b>603,986,484</b>	<b>330,914,394</b>	<b>132,505,291</b>	<b>54,371,282</b>	<b>35,735,877</b>

**B. The Statement of Operating Results of aamra technologies limited is as under :**

**For the period/year ended**

PARTICULARS	Year Ended	Year Ended	Year Ended	Year Ended	Year Ended	Year Ended
	30.06.11	30.06.10	30.06.09	30.06.08	30.06.07	30.06.06
Turnover	512,566,960.00	690,846,042	643,449,490	418,825,974	363,813,595	166,418,918
Cost of Goods sold	403,747,013.00	594,275,826	578,640,442	375,351,820	326,274,465	145,334,837
<b>A. Gross Profit</b>	<b>108,819,947</b>	<b>96,570,216</b>	<b>64,809,048</b>	<b>43,474,154</b>	<b>37,539,130</b>	<b>21,084,081</b>
Administrative Expenses	57,803,214.00	37,252,769	24,461,700	16,762,716	13,262,339	9,964,910
Financial Charges	4,498,448.00	4,472,072	4,267,558	5,390,194	2,730,899	733,831
<b>B. Operating Expenses</b>	<b>62,301,662.00</b>	<b>41,724,841</b>	<b>28,729,258</b>	<b>22,152,910</b>	<b>15,993,238</b>	<b>10,698,741</b>
<b>C. Operating Profit/Loss (A-B)</b>	<b>46,518,285.00</b>	<b>54,845,375</b>	<b>36,079,790</b>	<b>21,321,244</b>	<b>21,545,892</b>	<b>10,385,340</b>
Add: Non-Operating Income	12,059,194	3,013,950	-	-	-	-
<b>D. Net Profit before Tax and Provision</b>	<b>58,577,479</b>	<b>57,859,325</b>	<b>36,079,790</b>	<b>21,321,244</b>	<b>21,545,892</b>	<b>10,385,340</b>
<b>E. Provision for Expenses</b>	-	-	-	-	-	-
Provision for WPPF	-	-	-	-	-	-
Provision for WWF	-	-	-	-	-	-
<b>F. Net Profit before Tax (D-E)</b>	<b>58,577,479</b>	<b>57,859,325</b>	<b>36,079,790</b>	<b>21,321,244</b>	<b>21,545,892</b>	<b>10,385,340</b>
Less: Provision for Income Tax	11,482,394.00	9,426,566	10,594,982	7,464,356	2,910,487	2,300,000
Deferred tax	(1,527,687.00)	-	-	-	-	-
<b>Net Profit after Tax</b>	<b>48,622,772</b>	<b>48,432,759</b>	<b>25,484,808</b>	<b>13,856,888</b>	<b>18,635,405</b>	<b>8,085,340</b>
<b>Appropriations :</b>						
Surplus From Last Year	41,364,692	28,487,488	55,098,170	41,241,282	22,605,877	14,520,537
Current Year's Profit	48,622,772	48,432,759	25,484,808	13,856,888	18,635,405	8,085,340
Transferred to Tax holiday Reserve	-	-	-	-	-	-
<b>Profit Available for Distribution</b>	<b>89,987,464</b>	<b>76,920,247</b>	<b>80,582,978</b>	<b>55,098,170</b>	<b>41,241,282</b>	<b>22,605,877</b>
Dividend (Cash/Stock)	(18,522,280)	(35,555,555)	(52,095,490)	-	-	-
<b>Retained Earning</b>	<b>71,465,184</b>	<b>41,364,692</b>	<b>28,487,488</b>	<b>55,098,170</b>	<b>41,241,282</b>	<b>22,605,877</b>
<b>Earning Per Share</b>	<b>2.63</b>	<b>2.61</b>	<b>5.33</b>	<b>105.54</b>	<b>141.93</b>	<b>61.58</b>
<b>No. of Share</b>	<b>18,522,284</b>	<b>18,522,284</b>	<b>4,779,402</b>	<b>131,300</b>	<b>131,300</b>	<b>131,300</b>

**C. The Statement of Cash Flow of aamra technologies limited is as under ;**

PARTICULARS	Year Ended	Year Ended	Year Ended	Year Ended	Year Ended	Year Ended
	30.06.11	30.06.10	30.06.09	30.06.08	30.06.07	30.06.06
<b>CASH FLOWS FROM OPERATING ACTIVITIES :</b>						
Receipts from Turnover & Others	510,160,277	564,514,925	699,522,256	328,396,945	305,874,310	161,657,591
Cash Payments to Suppliers, Employees, operating expenses & others	(325,590,996)	(702,295,924)	(738,159,993)	(370,657,182)	(293,970,263)	(157,582,658)
Cash Generated from Operation	184,569,281	(137,780,999)	(38,637,737)	(42,260,237)	11,904,047	4,074,933
Interest Paid	(4,498,448)	(4,472,072)	(4,267,558)	(5,390,194)	(2,730,899)	(733,831)
Income Tax Paid	(16,064,007)	(16,477,328)	(20,305,277)	(11,958,882)	(8,036,739)	(4,471,056)
<b>NET CASH FLOWS FROM OPERATING ACTIVITIES:</b>	<b>164,006,826</b>	<b>(158,730,399)</b>	<b>(63,210,572)</b>	<b>(59,609,313)</b>	<b>1,136,409</b>	<b>(1,129,954)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES :</b>						
Acquisition of Property, Plant and Equipment	(11,119,663)	(33,320,698)	(18,209,669)	(3,590,345)	(1,277,067)	(2,467,114)
Intangible assets	(82,704,070)	-	-	-	-	-
Capital Work in progress	(113,713,777)	-	-	-	-	-
Investment to aamra Infotainment Ltd.	-	5,000,000	-	(4,300,000)	-	-
Investment to aamra networks Ltd.	-	27,000,000	-	-	-	-
<b>NET CASH FLOWS FROM INVESTING ACTIVITIES :</b>	<b>(207,537,510)</b>	<b>(1,320,698)</b>	<b>(18,209,669)</b>	<b>(7,890,345)</b>	<b>(1,277,067)</b>	<b>(2,467,114)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES :</b>						
Dividend Paid	-	(35,555,555)	-	-	-	-
Share Capital	-	85,333,330	34,664,020	-	-	-
Share Premium	(4,312,500)	234,666,658	-	-	-	-
Long Term Loan	(101,016,400)	(59,805,102)	138,260,275	64,277,121	-	-
Other Loans and Advances	-	-	(7,281,081)	(2,989,881)	4,800,000	5,470,962
<b>NET CASH FLOWS FROM FINANCING ACTIVITIES :</b>	<b>(105,328,900)</b>	<b>224,639,331</b>	<b>165,643,214</b>	<b>61,287,240</b>	<b>4,800,000</b>	<b>5,470,962</b>
<b>NET INCREASE / (DECREASED) IN CASH &amp; CASH EQUIVALENTS :</b>	<b>(148,859,584)</b>	<b>64,588,234</b>	<b>84,222,973</b>	<b>(6,212,418)</b>	<b>4,659,342</b>	<b>1,873,894</b>
<b>Cash &amp; Bank Balances at the Opening</b>	<b>149,380,984</b>	<b>84,792,750</b>	<b>569,777</b>	<b>6,782,195</b>	<b>2,122,853</b>	<b>248,959</b>
<b>Cash &amp; Bank Balances at the Closing of the year</b>	<b>521,400</b>	<b>149,380,984</b>	<b>84,792,750</b>	<b>569,777</b>	<b>6,782,195</b>	<b>2,122,853</b>

Sd/-

Dhaka  
January 19, 2012

**(Masih Muhith Haque & Co.)**  
Chartered Accountants

## SHORT BIO-DATA OF THE DIRECTORS

### **Syed Faruque Ahmed, Chairman:**

Syed Faruque Ahmed is the Chairman of ATL. After completing his graduation in Finance from the University of Dhaka, Mr. Ahmed helped started aamra resources limited, the first company of aamra under common management and become one of the founder shareholders. Mr. Ahmed also took the responsibility of Executive Director of Finance of the companies from 1985 to 1988. While working at Common management, he completed his Masters in Accounting and Finance from Chittagong University.

After having played a key role in setting up the Group's export oriented ready-made garment business during 1985-1988, he left for USA in 1988 in pursuit of developing the Group's Garments business. Through his 4 years stay in the U.S., he gained extensive experience in US Garment Industry. He worked for a year in one of the largest garment manufacturers, Land'n Sea Inc. in New York, as an Assistant Controller and subsequently developed a successful New York based garment import business for the Group.

Upon returning home, Mr. Ahmed engaged himself back into the business imbibing into the processes and operations of the business much of what he learnt in the US. He successfully implemented computer automation throughout the companies for MIS and accounting that eventually had far reaching implications on the growth and success of the common management.

Mr. Ahmed is active in various industry level initiatives and was an Executive Committee Member of the Internet Service Providers Association Bangladesh (ISPAB) for 3 consecutive terms, and a former Vice President and Executive Committee Member of Bangladesh Association of Software and Information Service (BASIS) where he was an active contributor to various initiatives for the development of the ICT Industry.

### **Syed Farhad Ahmed, Managing Director:**

Mr. Syed Farhad Ahmed, a marketing expert and the driver of many successful business ventures in Bangladesh, leads common management of Companies as the Managing Director. Mr. Ahmed is also one of the founder shareholders of common management.

After graduation from University of Dhaka, he started his career in the group's garment venture. Since then he has been continuously striving to contribute to the greater growth of the country and helped create new job opportunities for its people. He concentrated on expanding business in new areas and in the country's promising ICT field.

With the responsibility of overseeing the operations of the Group's 13 companies as Managing Director, he also directly oversees common management's Sales and Marketing initiatives. His experience covers a broad range of management responsibilities in diversified industries including Manufacturing, Garment production, Banking and Finance, and Information Technology.

Mr. Ahmed has been an active participant in various business and professional organizations including France Bangladesh Chamber of Commerce & Industry, Bangladesh Garments Manufacturers and Exporters Association (BGMEA), Bangladesh Computer Samity (BCS) and Internet Service Providers Association of Bangladesh (ISPAB). Mr. Ahmed was an Executive Committee Member & Vice Chairman, Marketing Committee of the Bangladesh Cricket Board and is an Ex President of France Bangladesh Chambers of Commerce & Industry.

### **Syeda Farida Ahmed, Director:**

Syeda Farida Ahmed, daughter of Late Obeidur Rahman Nizam has obtained M.A. in English and M.Ed. (early Childhood) from Chittagong University. She has been involved in various social activities.

### **Syeda Amina Ahmed, Director:**

Syeda Amina Ahmed, daughter of Late Syed Fariduddin Ahmed has obtained her Bachelor degree from the University of Dhaka. She is a Director of aamra Resources Limited and aamra technologies limited since 2004 she is engaged in various social welfare organizations.

### **Syeda Munia Ahmed, Director:**

Syeda Munia Ahmed, daughter of AHM Shafiul Islam was born in 1970. She is an M.A. in English from Dhaka University. She has also got "Special Diploma in Leadership and Diploma in Early Childhood" from Eaton house Singapore. Syeda Munia Ahmed has 20 years of teaching experience both in Bangladesh and Singapore.

Syeda Munia Ahmed is also engaged in various cultural and social welfare organizations.

With a higher educational background and vast experience she is a very active Director of aamra technologies limited. She spearheads the CSR activities of ATL and ANL, which includes assisting the management in identifying CSR projects and mapping the companies' contribution effectively.

### **Fahmida Ahmed, Director:**

Fahmida Ahmed, daughter of Late Khalid Ibrahim, was born in 1972. After completing her graduation, Fahmida became the Director of aamra technologies limited and has been participating in making various policies and regulations of ATL. Fahmida plays an active role in guiding the marketing and promotional activities of ATL, including assisting the management in identifying and securing sponsorship opportunity for increasing the brand value of ATL.

## DIRECTORS' INVOLVEMENT WITH OTHER LISTED COMPANY AS DIRECTOR

There is no involvement of Directors' of aamra technologies limited with any other listed companies as Director.

**National Bank Limited**

Agrabad Br., Chittagong  
 Anderkilla Br., Chittagong  
 Bangsal Road Br., Dhaka  
 Banani Branch., Dhaka  
 Babubazar Br., Dhaka  
 Bogra Br., Bogra  
 Barisal Br., Barisal  
 Elephant Road Br., Dhaka  
 Foreign Ex. Br., Dhaka  
 Gulshan Br., Dhaka  
 Imamgonj Br., Dhaka  
 Islampur Br., Dhaka  
 Jatrabari Br., Dhaka  
 Kawran Bazar Br., Dhaka  
 Khulna Br., Khulna  
 Sylhet Br., Sylhet  
 Feni Br., Feni  
 S.K. Mujib Road Br., Chittagong  
 Z. H. Sikder M.C. Br., Dhaka  
 Malibagh Br., Dhaka  
 Khatungonj Br., Chittagong  
 Lake Circus Br., Dhaka  
 Tongi Br., Tongi  
 Rifles Square Br., Dhaka  
 Pagla Bazar Br., Narayanganj  
 CDA Avenue Br., Chittagong  
 Muradpur Br., Chittagong  
 Gazipur Br., Gazipur  
 Sunamgonj Br., Sylhet  
 Mirpur Br., Dhaka  
 Mohakhali Br., Dhaka  
 Mohammadpur Br., Dhaka  
 Motijheel Br., Dhaka  
 Dhanmondi Br., Dhaka  
 Dilkusha Br., Dhaka  
 New Eskaton Br., Dhaka  
 North brookHall Br., Dhaka  
 Pragati Sarani Br., Dhaka  
 Rokeya Sarani Br., Dhaka  
 Savar Bazar Br., Savar  
 Uttara Br., Dhaka  
 Chwak Bazar Br., Chittagong  
 Chowmohoni Br., Noakhali  
 Pahartoli Br., Chittagong  
 Halishahar Br., Chittagong  
 Jubilee Road Br., Chittagong  
 Tangail Br., Tangail  
 Comilla Br., Comilla  
 Rangpur Br., Rangpur  
 Rajshahi Br., Rajshahi  
 Narayanganj Br., Narayanganj  
 Netaigonj Br., Narayanganj  
 Narshingdi Br., Narshingdi  
 Faridpur Br., Faridpur  
 Moulvibazar Br., Moulvibazar  
 Mymensingh Br. Mymensingh  
 Bandura Br., Dhaka

**One Bank Limited**

Principal Br., Dhaka  
 Motijheel Br., Dhaka  
 Kawranbazar Br., Dhaka  
 Gulshan Br., Dhaka  
 Mirpur Br., Dhaka  
 Uttara Br., Dhaka  
 Dhanmondi Br., Dhaka  
 Banani Br., Dhaka  
 Kakrail Br., Dhaka  
 Pragoti Sarani Br., Dhaka  
 Elephant Road Br., Dhaka  
 Jatrabari Br., Dhaka  
 Nawabgonj Br., Dhaka  
 Bangsal Br., Dhaka  
 Ganakbari EPZ Br., Dhaka  
 Imamgonj Br., Dhaka  
 Narayanganj Br., Narayanganj  
 Joypara Br., Dhaka  
 Agrabad Br., Chittagong  
 Khatungonj Br., Chittagong  
 CDA Avenue Br., Chittagong  
 Nanupur Bazar Br., Chittagong  
 Cox'sbazar Br., Cox'sbazar  
 Jubilee road Br., Chittagong  
 Chowmuhani Br., Noakhali  
 Chandragonj Br., Lakshmpur

Feni Br., Feni  
 Raipur Br., Lakshmpur  
 Dagon Bhuiyan Br., Feni  
 Sylhet Br., Sylhet  
 Sherpur Br., Moulvibazar  
 Islampur Br., Sylhet  
 Jessore Br., Jessore  
 Bogra Br., Bogra  
 Sirajganj Br., Sirajganj  
 Laksham Br., comilla  
 Ramganj Br., Laxmpur  
 Majidee Court Br., Noakhali  
 Banasree Br., Dhaka  
 Rajshahi Br., Rajshahi  
 Shahjadpur Br., Sirajganj  
 Jagonnathpur Br., Nadda, Dhaka  
 Tongi Br., Tongi  
 Comilla Br., Comilla  
 Bashaboo Br., Dhaka  
 Satkhira Br., Satkhira  
 Madhabdi Br., Narsingdi  
 Rangamati Br., Rangamati  
 Sitakunda Br., Chittagong  
 Mogbazar Br., Dhaka

**Social Islami Bank Limited**

Principal Br., Dhaka  
 Agrabad Br., Chittagong  
 Khulna Br., Khulna  
 Gulshan Br., Dhaka  
 Babu Bazar Br., Dhaka  
 Begum Rokeya Sarani Br., Dhaka  
 Foreign Exchange Br., Dhaka  
 Dhanmondi Br., Dhaka  
 Uttara Br., Dhaka  
 Mirpur Br., Dhaka  
 Banani Br., Dhaka  
 Islampur Br., Dhaka  
 Rampura Br., Dhaka  
 New Eskaton Br., Dhaka  
 Rasulpur Br., Dhaka  
 Sylhet Br., Sylhet  
 South Surma Br., Sylhet  
 Sonargaon Br., Sonargaon  
 Narayanganj Br., Narayanganj  
 Comilla Br., Comilla

**Dhaka Bank Limited**

Goran SME Service Center Br., Dhaka  
 Cox's Bazar Br., Cox's Bazar  
 Khilgaon Br., Dhaka  
 Mirpur Br., Dhaka  
 Bhulta Br., Narayanganj  
 CDA Avenue Br., Chittagong  
 Uposhahar Br., Sylhet  
 Comilla Br., Comilla  
 Barishal Br., Barishal.  
 Rajshahi Br., Rajshahi

**Investment Corporation of Bangladesh (ICB)**

Head Office, Dhaka  
 Chittagong Br., Chittagong  
 Rajshahi Br., Rajshahi  
 Khulna Br., Khulna  
 Barishal Br., Barishal  
 Sylhet Br., Sylhet  
 Bogra Br., Bogra  
 Local Office, Dhaka

**Jamuna Bank Limited**

Mohakhali Br., Dhaka  
 Sonargaon Raoad Br.  
 Dilkusha Branch  
 Shantinagar Branch  
 Gulshan Br. Dhaka  
 Dhanmondi Br., Dhaka  
 Islampur Branch  
 Ring Road Branch  
 Kushtia Branch  
 Motijheel Branch  
 Dholaikhal Branch  
 Banani Br. Dhaka  
 Uttara Br., Dhaka  
 Mirpur Br., Dhaka  
 Malibagh Branch

Narayanganj Br., Narayanganj  
 Agrabad Br., Chittagong  
 Rajshahi Br., Rajshahi  
 Bogra Br., Bogra  
 Jubilee road Br., Chittagong  
 Khatungonj Branch, Chittagong  
 Comilla Br., Comilla  
 Feni Br., Feni  
 Jessore Br., Jessore

**Mercantile Bank Limited**

Main Br., Dhaka  
 Dhanmondi Br., Dhaka  
 Kawran Bazar Br. Dhaka  
 Agrabad Br., Chittagong  
 Banani Br. Dhaka  
 Rajshahi Br., Rajshahi  
 Naogaon Br. Naogaon  
 Sylhet Br., Sylhet  
 Board Bazar Br., Gazipur  
 Naya Bazar Br., Dhaka  
 Khatungonj Br., Chittagong  
 Mohakhali Br., Dhaka  
 Mirpur Br., Dhaka  
 Uttara Br., Dhaka  
 Jubilee road Br., Chittagong  
 Elephant Road Br. Dhaka  
 Motijheel Br. Dhaka  
 Madam Bibir Hat Br. Chittagong  
 Khulna Br., Khulna  
 Rangpur Br., Rangpur  
 Sat Mashjid Road Br., Dhaka  
 O.R. Nizam Road Br., Chittagong  
 Bogra Br., Bogra  
 Gulshan Br. Dhaka  
 Feni Br., Feni  
 Moulvibazar Br., Moulvibazar  
 Bijoy Nagar Br., Dhaka  
 Mogbazar Br., Dhaka  
 Beani Bazar Br., Sylhet  
 Barishal Br., Barishal.  
 Comilla Br., Comilla  
 Green Road Br., Dhaka  
 Sheikh Mujib Road Br., Chittagong  
 Engineer's institution Road Br., Dhaka  
 Mazar Road Br., Mirpur, Dhaka  
 Dinajpur Br., Dinajpur  
 Jessore Br., Jessore  
 Pragoti Sarani Br. Dhaka  
 Chittagong EPZ Br., Chittagong  
 Narayanganj Br., Narayanganj

**Mutual Trust Bank Ltd.**

Babu Bazar Br., Dhaka  
 Banani Br., Dhaka  
 Dhanmondi Br., Dhaka  
 Dholaikhal Br., Dhaka  
 Dilkusha Branch  
 Elephant Road Br., Dhaka  
 Fulbaria Br., Dhaka  
 Gulshan Br. Dhaka  
 Mohammadpur Br., Dhaka  
 MTB Corporate Center Br., Dhaka  
 Pallabi Br., Dhaka  
 Panthapath br., Dhaka  
 Principal Br., Dhaka  
 Pragoti Sarani Br., Dhaka  
 Savar Br., Savar  
 Shanir Akhra Br., Dhaka  
 Tongi Br., Dhaka  
 Uttara Model Town Br., Dhaka  
 Narayanganj Br., Narayanganj  
 Sonargaon Br., Narayanganj  
 Agrabad Br., Chittagong  
 Alanker Mour Br., Chittagong  
 CDA Avenue Br., Chittagong  
 Jubilee road Br., Chittagong  
 Khatungonj Br., Chittagong  
 Feni Branch, Feni  
 Rajshahi Br., Rajshahi  
 Rangpur Br., Rangpur  
 Bogra Br., Bogra  
 Pabna Br., Pabna  
 Kushtia Branch  
 Sylhet Br., Sylhet  
 Moulvi Bazar Branch

Gournadi Branch, Barisal  
 Jessore Branch  
 Habiganj Branch

**Southeast Bank Limited**

Principal Br., Dhaka  
 Corporate Br., Dhaka  
 Imamgonj Br., Dhaka  
 Dhanmondi Br., Dhaka  
 Uttara Br., Dhaka  
 New Elephant Road Br., Dhaka  
 Gulshan Br., Dhaka  
 Kakrail Br., Dhaka  
 Banani Br., Dhaka  
 Bangsal Road Br., Dhaka  
 New Eskaton Road Br., Dhaka  
 Mohammadpur Br., Dhaka  
 Sat Mashjid Road Br., Dhaka  
 Shaymoli Br., Dhaka  
 Rokeya Sarani Br., Dhaka  
 Pragati Sarani Br., Dhaka  
 Bashundhara Br., Dhaka  
 Ashulia Br. (Rural), Dhaka  
 Narayanganj Br., Narayanganj  
 Joypara Br. ( Rural), Dhaka  
 Savar Br., Savar  
 Mouchak Br., Dhaka  
 Kawran Bazar Br., Dhaka  
 Bandar Bazar Br., Sylhet  
 Moulvibazar Br., Moulvibazar  
 Pahartali Br., Chittagong  
 Chouhatta Br. Sylhet  
 Laldighirpaar Br., Sylhet  
 Shahjalal Uposhahar Br., Sylhet  
 Kolaura Br (Rural), Moulavibazar  
 Pathantula Br. Sylhet  
 Feni Br., Feni  
 Khatungonj Br., Chittagong  
 Jubilee Road Br., Chittagong  
 Halishahar Br., Chittagong  
 Chowmohani Br., Noakhali  
 CDA Avenue Br., Chittagong  
 Cox's Bazar Br., Cox's Bazar  
 Chhagalnaiya Br., Feni  
 Bogra Br., Bogra  
 Khulna Br., Khulna  
 Barisal Br., Barisal  
 Rajshahi Br., Rajshahi

**The City Bank Limited**

BB Avenue Br., Dhaka  
 Dhaka Chamber Br.  
 Dhanmondi Br., Dhaka  
 Shaymoli Br., Dhaka  
 Imamgonj Br., Dhaka  
 Johnson Road Imamgonj Br., Dhaka  
 Kawranbazar Br., Dhaka  
 New Market Br., Dhaka  
 VIP Road Br., Dhaka  
 Islampur Br., Dhaka  
 Nawabgonj Nawabpur Br., Dhaka  
 Nawabpur Br., Dhaka  
 Pragati Sarani Br., Dhaka  
 Tanbazar Br., Narayanganj  
 Zinzira Br., Dhaka  
 Tongi Br., Gazipur  
 Agrabad Br., Chittagong  
 Jubilee road Br., Chittagong  
 Khatungonj Branch, Ctg.  
 Andarkilla Br., Chittagong  
 Cox's Bazar Br., Cox's Bazar  
 Chawkbazar Br., Chittagong  
 Pahartoli Br., Chittagong  
 Comilla Br., Comilla  
 Narsingdi Br., Narsingdi  
 Zinda Bazar Br., Sylhet  
 Bandar Bazar Br., Sylhet  
 Amborkhana Br., Sylhet  
 Moulvi Bazar Br., Sylhet  
 Rajshahi Br., Rajshahi  
 Bogra Br., Bogra  
 Rangpur Br., Rangpur  
 Sirajgonj Br., Sirajgonj  
 Khulna Br., Khulna  
 Jessore Branch  
 Barisal Br., Barisal