



BFTI

Annual Report (2021-2022)

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I would like to take the opportunity to welcome you all to this 11th Annual General Meeting of the Bangladesh Foreign Trade Institute (BFTI), while presenting the audited report of accounts for the period 2021-2022.

I am further pleased to announce that the BFTI is in the 20th year since its inception and it has gradually been developing its training and research capacity to build itself as a centre of excellence in the arena of international trade. With deep sense of gratitude I recall the support provided by the World Bank, European Union and GTZ at its initial stage. The Government, then, stepped into the vacuum and provided BFTI with endowment funds. Apart from that the Private sector has been providing support to BFTI. Finally, the BFTI has been included in the yearly budget of Ministry of Commerce from the FY: 2022-23 by the Finance Division and a total of Taka 2.00 Crore has been allocated to it as other grants.

BFTI conducted nearly 153 training programmes, seminars, 25 research/study and 279 other events during the period 2003-2022 to fulfill its mission. During the financial year of July 2021-June 2022, BFTI undertook approximately 22 training programmes, seminars, 02 research/study and 14 other events despite Covid-19. The Institute also provided policy support to the Government and the private sector to carry out various research activities. The BFTI submitted its jointly signed report of 'Joint Feasibility Study on Comprehensive Economic Partnership Agreement (CEPA) between Bangladesh and India' for the Ministry of Commerce (MoC). It is worth mentioning that in the Joint Statement the Hon'ble Prime Ministers of both Bangladesh and India have urged concerned officials to start negotiations process during the visit of the Hon'ble Prime Minister of Bangladesh to India in September 2022. The BFTI completed 03 Studies and submitted the final report to the Bangladesh Regional Connectivity Project-1

(BRCP-1). In addition, the BFTI has been carrying out several studies titled ‘Conducting 04 Studies Suggested by Project Steering Committee (PSC) in FY 2021-22’ under BRCP-1, Studies on 12 Sector-Specific Trade Roadmaps under WTO Wing, Ministry of Commerce (MoC) and Study to Determine Policy Support for RMG sector for the Export Promotion Bureau (EPB).

Apart from the above, the BFTI has signed a non-financial Memorandum of Understanding (MoU) with CNN International Commercial (CNNIC) to promote different export sectors of Bangladesh globally at the CNN network. BFTI and the BRAC Business School, BRAC University are jointly launching a Post-Graduation Diploma (PGD) programme on International Trade and Business. The proposal of the PGD programme has been submitted to University Grant Commission (UGC) for approval. The six-month-long comprehensive programme will be delivered through a unique blend of resource persons from both academic and professional backgrounds.

During this period, the BFTI also carried out various payment-based training and services. It signed an MoU with WTO Wing to implement training programmes on WTO rules related to agriculture. Another MoU with Comjagat Technologies Limited for conducting Training & Research on Cross Border E-Commerce was also signed by the BFTI.

Besides, the BFTI is planning to undertake projects titled, ‘Vision-2041 Project’ and Feasibility Study on Halal Products.

Moreover, we have been approaching different Bangladesh Mission abroad, International Agencies, Business Chambers, Associations, attached departments under the Ministry of Commerce, and other Ministries for conducting more trade related research and training works.

The BFTI is also active in developing global partnership programmes with internationally reputed institutions like Canadian Trade Commissioner, UNESCAP, National Board of Trade, Sweden, World Trade Institute (WTI), virtual institute of UNCTAD, International Trade Centre (ITC), UNNExT, British Council- PROKAS project, Katalyst and Indian Institute of Foreign Trade (IIFT) towards development of international standard education and training programmes and improving international cooperation in the areas of research and consultancy.

I am delighted to inform you that the BFTI played a vital role in our joining the ‘Facilitating the Cross-Border Paperless Trade in Bangladesh’ by cabinet ratification. In order to assess the country needs of Bangladesh the BFTI also joined an international team.

However, the activities of the Institute got severely hampered owing to Covid-19. During the Covid-19 pandemic, the Institute continued its research-based activities using digital devices.

I firmly believe that with the support from our members, we can fulfill the main objectives of our BFTI- a centre of excellence in international trade research, training and education.

Before I conclude, I would like to express my sincere thanks once again to the members of the Board of Directors and BFTI staff. Whatever achievements we have been able to make so far has been possible only because of your valuable advice and guidance. We do hope and look forward to making the BFTI an apex trade policy research Institute in the country.

Joy Bangla! Joy Bangabandhu!

Tipu Munshi, MP

Chairman, BFTI Board of Directors

and

Minister, Ministry of Commerce

Government of People’s Republic of Bangladesh

Dated: Dhaka, 22 December 2022

Message from the CEO

Mr. Chairman

&

Dear Members,



It is indeed a matter of great pleasure for me to welcome you all at the 11th Annual General Meeting of the Bangladesh Foreign Trade Institute (BFTI). I would like to express my heartfelt thanks and gratitude to the Hon'ble Chair, Vice-Chairs and members present. It also gives me an immense pleasure to present before you the Annual Report along with Audited Financial Reports of the BFTI for the period 2021-2022.

The BFTI, as you are aware, was established as a non-profit research and training institute in 2003 as a public-private partnership (PPP) institute. It is patronized by a few important Ministries/Divisions of the Government, including Finance, Industries, Economic Relations Division (ERD), Ministry of Foreign Affairs (MoFA), the Ministry of Commerce (MoC), and the most important private sector business organizations namely FBCCI, ICCB, DCCI, MCCI, CCCI, BGMEA, BTMA & BCI. Its main focus is on research, skill development, training and policy advocacy in international trade-related issues.

According to the directions of BFTI Board, after joining the BFTI as CEO, I have undertaken some noteworthy initiatives with regard to academic as well as research areas. In this connection, BFTI has signed a Memorandum of Understanding (MoU) with BRAC Business School, BRAC University on 31 October, 2021 for launching a Post Graduate Diploma (PGD) course on international trade and business. The proposal of the PGD program has been submitted to University Grant Commission (UGC) for approval.

Shortly after joining the BFTI as CEO in July 2021, I have revised and restarted several trainings and workshops like: Training on Rules and Procedures for Import and Export, Workshop on

Understanding WTO and its Agreement, Workshop on LDC Graduation of Bangladesh: Challenges and Strategies, Workshop on Process of Conducting Feasibility Study for PTA and FTA. Some training programs had been undertaken in order to develop human resources of BFTI namely, Computable General Equilibrium (CGE) models, Research Methodology etc.

The BFTI has signed an MoU with Comjagat Technologies Limited for conducting Training & Research on Cross Border E-Commerce. Moreover, Bangladesh Foreign Trade Institute (BFTI) with the support of MoC coordinated an e-learning training course titled "Key Principles of Trade Policy and Trade Promotion" initiated by the Canadian High Commission in Dhaka through a software platform "Talent LMS" for the period January 10, 2022 through March 31, 2022.

It is worth mentioning that the BFTI submitted the final signed report of 'Joint Feasibility Study on Comprehensive Economic Partnership Agreement (CEPA) between Bangladesh and India' for the Ministry of Commerce (MoC). Besides, the BFTI completed the studies titled 'Conducting 03 Studies suggested by National Trade and Transport Facilitation Committee (NTTFC)' and submitted the final report to the Bangladesh Regional Connectivity Project-1 (BRCP-1). In addition, the BFTI has been conducting several studies titled 'Conducting 04 Studies Suggested by Project Steering Committee (PSC) in FY 2021-22' under WTO Wing, MoC, Studies on 12 Sector-Specific Trade Roadmaps under WTO Wing, Ministry of Commerce (MoC) and Study to Determine Policy Support for RMG sector for the Export Promotion Bureau (EPB).

It is heartening to announce that BFTI has been short-listed for the 10th call of the Standing Committee for Economic and Commercial Cooperation of the Organization of the Islamic Cooperation (COMCEC) Project Funding. Final project proposal will be submitted to MoC by 04 January 2023.

The Foreign Trade Institute has signed a non-financial Memorandum of Understanding (MoU) with CNN International Commercial (CNNIC) to promote potential export sectors of Bangladesh globally on the CNN network. The Hon'ble Commerce Minister Mr. Tipu Munshi, MP launched the "Made in Bangladesh" campaign on 9 December, 2021.

Under my editorship, the BFTI has begun publishing Trade for Change, a quarterly newsletter of BFTI. In addition, weekly edition of BFTI International Trade news is also initiated since August 2021. Most importantly, the BFTI has been able to publish the “Pocket Trade Outlook, FY 2021-22” for the first time. The stakeholders are most appreciative of this initiative.

The BFTI also took several initiatives to collaborate with private organizations as well as important Bangladesh Missions abroad and International Agencies. The BFTI is also engaged in developing partnership programmes with internationally reputed institutions like World Trade Institute (WTI), Virtual Institute of UNCTAD, International Trade Centre (ITC), UNESCAP, UNNEXt, British Council- PROKAS project, National Board of Trade (NBT), Katalyst and Indian Institute of Foreign Trade (IIFT) towards development of international standard education and training programmes and improving international cooperation in the field of research and consultancy.

I have the honor and pleasure to present before the Hon’ble Chairman and the Members of the Board of Directors, the Audited Accounts of the BFTI for the Financial Year 2021-2022.

I would beseech you all for a continued support and blessings for this august body in successfully carrying on the responsibilities of an esteemed organization like the BFTI.

Thank you all.

Dr. Md. Jafar Uddin
Chief Executive Officer
Bangladesh Foreign Trade Institute (BFTI)
Dated: Dhaka, 22 December, 2022

About BFTI

Bangladesh Foreign Trade Institute (BFTI) is a non-profit research and training institution. Founded in 2003, it traces its inception to the concept of public-private partnership (PPP) between the Ministry of Commerce (MoC), Government of Bangladesh and the private sector. Its prime focus is on research, education, training and policy advocacy on international trade-related issues. The beneficiaries of the institute comprise both the public and private sectors, engaged in trade-related activities.

The creation of the BFTI as a PPP entity is a ground-breaking and pioneering initiative in Bangladesh that provides this organization a unique opportunity to have a clear understanding of the issues of concern for the target groups and to cater to their needs in the ever-expanding spheres of trade, especially international trade. The aims and objectives, and overall vision of the BFTI are shared by its stakeholders.

BFTI is administered by a Board of Directors. The Board is chaired by the Hon'ble Minister of Commerce with members drawn from both the government and business and industry. Private sector stakeholders include country's business associations and chambers of commerce and industry, - Federation of Bangladesh Chambers of Commerce and Industry (FBCCI), ICCB, DCCI, MCCI, CCCI, BGMEA, BTMA, BCI. Public sector membership comprises representatives from a number of ministries such as Commerce, Finance, ERD, Industries, and Foreign Affairs.

Mission:

To set in motion the country's foreign trade management in a professional manner by developing trade and business knowledge of the public and private sector practitioners through top quality research, policy advice, education and training. The Institute has three major mandates:

- Providing policy support to the government and the private sector trade bodies and associations on existing and emerging trade-related issues
- Building trade-related capacity for government agencies and private sector enterprises through training and research; and
- Creating a policy forum for consultation between policy makers and business leaders

To carry out its mandate, the Institute may conduct the following activities:

- Training
- Research
- Policy Advocacy
- Consulting
- Education

Vision:

To develop as an internationally reputed institute for trade policy research, and a center of excellence for education and training of the highest standard on trade and business related subjects.

This vision is to be achieved by gradually developing the structure, operational processes and human resource capacity of the BFTI, in order to effectively perform the mandated functions over a period of time. The core activities as envisaged in the vision are:

- Applied research on international economic law and trade policy;
- Policy advice on international economic law, trade-related regulatory frameworks and trade policy;
- Practical training and capacity building on international economic law, trade regulation, economic policy making and international negotiations;
- Recognized and accredited advanced academic programs on international economic law, international commerce, international business, and trade policy;
- A public access information centre for the laws and regulations governing trade in Bangladesh and in its major trading partners.

BFTI Board of Directors

1.	Chairman Honourable Minister, Ministry of Commerce Mr. Tipu Munshi, MP
2.	Vice-Chairman Senior Secretary, Ministry of Commerce Mr. Tapan Kanti Ghosh
3.	Vice-Chairman President, Federation of Bangladesh Chambers of Commerce and Industry Mr. Md. Jashim Uddin
4.	Vice-Chairman President, International Chamber of Commerce Bangladesh Mr. Mahbubur Rahman
5.	Member Senior Secretary, Ministry of Finance Ms. Fatima Yasmin
6.	Member Secretary, Economic Relations Division, Ministry of Finance Ms. Sharifa Khan
7.	Member Secretary, Ministry of Industries Ms. Zakia Sultana
8.	Member Chairman, Bangladesh Trade and Tariff Commission Ms. Mahfuza Akhter
9.	Member Vice-Chairman, Export Promotion Bureau Mr. A.H.M. Ahsan
10.	Member Rector, Foreign Service Academy, Ministry of Foreign Affairs Ambassador Asad Alam Siam
11.	Member President, Dhaka Chamber of Commerce and Industry Mr. Rizwan Rahman
12.	Member President, Metropolitan Chamber of Commerce and Industry Mr. Md. Saiful Islam
13.	Member President, Chittagong Chamber of Commerce and Industry Mr. Mahbubul Alam
14.	Member President, Bangladesh Garment Manufacturers and Exporters Association Mr. Faruque Hassan

15.	Member President, Bangladesh Textile Mills Association Mr. Mohammad Ali Khokon
16.	Member President, Bangladesh Chamber of Industries (BCI) Mr. Anwar-Ul Alam Chowdhury,
17.	Member Secretary Chief Executive Officer, Bangladesh Foreign Trade Institute Dr. Md. Jafar Uddin

BFTI Professionals

1.	Dr. Md. Jafar Uddin Chief Executive Officer
2.	Mr. Md. Obaidul Azam Director
3.	Md. Zahidul Hoque Sardar Senior Research Fellow
4.	Mr. Ahsanul Islam Deputy Director (HRD & Accounts)
5.	Mr. Md. Julfikar Islam Research Manager
6.	Mr. Rashedul Kabir Research Manager (additional charge)
7.	Ms. Mohsena Hossain Elora Asst. Director
8.	Mr. Harunur Rashid Research Associate
9.	Ms. Farhana Rifat Research Associate
10.	Ms. Kazi Sadia, Research Associate (on study leave)
11.	Ms. Asia Binta Amanat Sumi Research Associate
12.	Mr. HM Simon Research Associate
13.	Mr. Farhan Mashuk Research Associate
14.	Ms. Mahin Afrose Research Associate
15.	Mst. Ayesha Siddika Research Officer
16.	Mr. Sayed Arafat Research Officer
17.	Md. Shafiqul Islam Administrative Officer (R&L)
18.	Ms. Mahfuza Rahman Administrative Officer
19.	Mr.Md. Shahjahan Badsha Administrative Officer (A&F)
20.	Most. Mursana Afroze Mithi Executive Officer

Training (July 2021- June 2022)

Year	Number of trainings	Number of Days	Number of participants
July 2021-June 2022	9	71	403

Sl No.	Month/Year	Topic	Duration	Number of Participants
1.	October 2021	Training on Rules and Procedures for Import and Export	03-07 October 2021	32
2	December 2021 to January 2022	E-commerce Training for Women through E-learning of Tottho Apa Project, National Women's Organization, under the Ministry of Women and Child Affairs.	27 December 2021 to 23 January 2022	210
3	January-March, 2022	E-learning Training Course on "Key Principles of Trade Policy and Trade Promotion", under the collaboration with Ministry of Commerce, jointly organized by BFTI & Canadian High Commission.	10 January to 31 March 2022	50
4	January, 2022	A 4-day training session titled “বাংলা শিখি বাংলা লিখি” was organized on 9th, 10th, 11th and 13th January 2022 to improve the skills of all the officers of BFTI in Bangla typing.	09-13 January 2022	17
5	January, 2022	Training on “e-Nothi” for all officers of BFTI	20 January 2022	17
6	March, 2022	A three-day training on 'WTO Negotiation on Agriculture' under WTO wing, MoC	23, 24 and 27 March 2022	20

Sl No.	Month/Year	Topic	Duration	Number of Participants
7	May, 2022	A three-day training on 'WTO Negotiation on Agriculture' under WTO wing, MoC	22-25 May, 2022	20
8	June, 2022	A three-day training on WTO Agreement Application on Sanitary and Phyto-Sanitary Measures' under WTO wing, MoC	21-22-23 June, 2022	20
9	June, 2022	A training on on “Budget Support and Follow-up Actions”.	11 June 2022	17
Total Trainings: 9				

It may, however, be mentioned that training programs got severely hampered due to Covid-19.

Research/Study (July 2021- June 2022)

Serial No.	Topics	Remarks
1	Joint Feasibility Study on Comprehensive Economic Partnership Agreement (CEPA) between Bangladesh and India	Completed. Final signed report submitted on 25 August 2022.
2	'Conducting 03 Studies suggested by National Trade and Transport Facilitation Committee (NTTFC)' under BRCP-1. The studies are: <u>Study 1:</u> Comparative Analysis of Trade Policies of Bangladesh and its Competing Countries, Particularly Vietnam, China, Indonesia, Malaysia & Thailand. <u>Study 2:</u> Identification of Potential Countries for Signing Free Trade Agreements. <u>Study 3:</u> Review and Reforming the "Bangladesh Land Port Authority Act 2001	Completed. Final report submitted to the project on 26 June 2022
3	'Conducting 04 Studies suggested by Project Steering Committee (PSC) in FY 2021-22' under BRCP-1. The studies are: <u>1st Study:</u> WTO Special and Differential Treatment (S & DT) and Graduation Challenges of Bangladesh, <u>2nd Study:</u> Standard Operating Procedures (SOP) for Cross Border Land Port Management, <u>3rd Study:</u> Simplification of Trade Procedures, Custom Modernization, Ease of Doing Business for export promotion, & <u>4th Study:</u> Sanitary and Phyto-sanitary (SPS) and Technical Barrier on Trade (TBT), Co-ordination and Notification, Certification Process and Infrastructure for Promoting Trade	On-going. Started from February 06, 2022
4	Studies on 12 Sector-Specific Trade Roadmaps on "Identification of Trade-related Graduation Challenges and Preparation of Sector-Specific Trade Roadmaps for Overcoming the Challenges" under WTO wing, Ministry of Commerce	On-going. Started from 14 June 2022
5	Research work on addressing potential challenges in the RMG sector during the post-graduation stage of LDC, for Export Promotion Bureau (EPB)	On-going. Started from June 5, 2022

Policy Support Activities (July 2021- June 2022)

Opinions/Comments provided on:

1. UK GSP and tariff schedule and policy reviews;
2. G-90 Declaration on Special and Differential Treatment;
3. "Study Report on Preferential Market Access and Trade Agreement: Strategic Approach with Time-bound Action Plan" of Trade Support Measures Wing of Ministry of Commerce.
4. Trade Support Measures Wing of Ministry of Commerce on 'Report of the Study on Preferential Market Access and Trade Agreement: Strategic Approach with Time-Bound Action Plan'

**Seminars/Workshops/Consultation Meetings/Validation Workshops/FGD/
National Consultation Workshop, etc. (July 2021- June 2022)**

Sl No.	Topic	Date	Number of Participants
1.	Workshop on ‘Understanding WTO and its Agreements’.	07 September 2021	15
2.	LDC Graduation of Bangladesh: Challenges and Strategies	10 November 2021	15
3.	Sustainable Development Provisions in Regional Trade Agreements	29 November 2021	15
4.	ESCAP-BFTI Workshop on Sustainable Development Provisions in Regional Trade Agreements.	02 December 2021	59
5.	Public Consultation on Study-1 (Comparative analysis of trade policies of Bangladesh and its competing countries, particularly Vietnam, China, Indonesia, Malaysia & Thailand) of 03 Studies, BRPC-1	12 January 2022	40
6.	Public Consultation of the Study-3 (Review and Reforming the “Bangladesh Land Port Authority Act 2001”) of 03 Studies, BRPC-1	25 January 2022	42
7.	Public Consultation of the Study-2 (Identification of potential countries for signing Free Trade Agreements) of 03 Studies, BRPC-1	31 January 2022	38
8.	BFTI- Centre for Regional Trade (CRT) Consultation held on the draft report of the Joint Feasibility Study on CEPA between Bangladesh and India held at New Delhi, India	23-25 February 2022	15
9.	Validation workshop on 03 studies, BRPC-1 held on CIRDAP Auditorium, Dhaka	18 May 2022	70
10.	Discussion programme on the study ‘Preparation of Sector-Specific Trade Roadmaps for Overcoming Graduation Challenges’ and Production Transformation Policy Review (PTPR) held at the BFTI on 24 May 2022 in collaboration with Organisation for Economic Co-operation and Development (OECD).	24 May 2022	30
11.	Validation workshop on CEPA between Bangladesh and India held on Conference Hall, Foreign Service Academy	6 June 2022	75

Sl No.	Topic	Date	Number of Participants
12.	6 (six) Focus Group Discussions (FGD) of 04 Studies, BRCP-1 (12th, 14th, 16th and 20th June, 2022) (One FGD held at Benapole- 27 June 2022)	12th, 14th, 16 th , 20 th , 27 th June 2022	240
13.	BFTI and Department of Finance, University of Dhaka jointly organized a Seminar titled "LDC Graduation of Bangladesh and Way Forward", supported by Enhance Integrated Framework (EIF Tier-II) project, WTO Cell, Ministry of Commerce. Dr. Md Jafar Uddin, CEO, BFTI delivered speech as special guest and Dr. Ratnakar Adhikari, Executive Director of EIF, WTO was present as the chief guest in the event	23 March, 2022	50

Others/Meeting/Activities (July 2021- June 2022)

International Seminar:

1. Dr. Md. Jafar Uddin, Chief Executive Officer, BFTI attended a Summit on “Showcase Bangladesh 2021: Bangladesh-UK Investment Summit” from 04-10 November 2021. He attended as a panelist at the seminar on "The Raise of Bengal Tiger: Trade and Investment Potentials in Bangladesh”.
2. Dr. Md. Jafar Uddin, Chief Executive Officer, BFTI attended the 'World Expo Dubai 2020' on 26 March 2022 at Dubai, UAE.

National Workshops:

1. Dr. Md. Jafar Uddin, Chief Executive Officer, BFTI attended and delivered speech as the Key-Note Speaker in the 3rd International Seminar on Business & Management, arranged by BRAC Business School on 4 December, 2021.
2. Dr. Md. Jafar Uddin, Chief Executive Officer, BFTI Jafar Uddin attended as special guest on a virtual seminar titled “Boosting Bangladesh’s Trade Competitiveness” which was arranged by Policy Research Institute (PRI) on 1 March, 2022.
3. Dr. Md. Jafar Uddin, Chief Executive Officer, BFTI attended on a workshop titled “The Preferential Market Access & Trade Agreement and the WTO Issues (Other Than Market Access and TRIPS)” was held on 6 April, 2022.
4. From 22-25 May 2022, Chief Executive Officer, BFTI, Dr. Md. Jafar Uddin attended on a course arranged by National Defense College (NDC) regarding Non-Traditional Security (NTS) centered practice titled “EXERCISE GREAT WALL” as a resource person.
5. On 20 June 2022, Chief Executive Officer, BFTI, Dr. Md. Jafar Uddin attended 45th seminar of “যুবকল্যাণ তহবিল ব্যবস্থাপনা” board as board member, which was arranged by Ministry of Youth & Sports.
6. Assistant Director, BFTI, Ms. Mohsena Hossain Elora attended a training for 3 days titled ‘Capacity Building Training Program on Public Procurement’, which was arranged by WTO Cell of Ministry of Commerce.

7. ১৭ মার্চ ২০২২ তারিখ জাতির পিতা বঙ্গবন্ধু শেখ মুজিবুর রহমানের জন্মশত বার্ষিকী উদযাপন উপলক্ষে মন্ত্রণালয়ের যৌথ উদ্যোগে টিসিবি ভবনের ২য় তলায় স্থাপিত জাতির পিতা বঙ্গবন্ধু শেখ মুজিবুর রহমানের প্রতিকৃতিতে পুষ্পার্ঘ্য অর্পণ এবং দোয়া মাহফিল অনুষ্ঠিত হয়। উক্ত অনুষ্ঠানে বিএফটিআইএর প্রধান নির্বাহী কর্মকর্তাসহ সকল কর্মকর্তা-কর্মচারী অংশগ্রহণ করেন।
8. Research Associate of BFTI, Ms. Farhana Rifat attended and presented report at 2nd National Conference for reviewing progress implementation of Sustainable Development Goals (SDG) on 16 May 2022, which was arranged by Trade Support Measures Wing of Ministry of Commerce.

Financial Positions of BFTI Fund- 30th June, 2022

Financial Positions of Fund As on 30.06.2022

Sl No	Bank Name	FDR/MIS No	Maturity Date	Closing balance as on 30.06.22
1	Brac Bank	1506 303660923007	17.02.24	3,000,000
2	Brac Bank	1506 303660923006	07.01.23	10,000,000
3	Southeast Bank	24500012697	18.08.22	50,000,000
4	Trust Bank	0030-0472000041	13.09.23	8,000,000
5	Premier-Mirpur	1793420000025	26.1.27	56,000,000
6	Premier Bank	0107 34200000991	19.10.26	4,500,000
7	Premier Bank	107 37600000 075	04.02.23	1,000,000
8	Premier Bank	107 34200000 973	12.08.26	15,000,000
9	Premier Bank	107 34200001010	20.01.27	7,000,000
10	Premier Bank	107 34200000 922	24.11.24	4,000,000
11	Premier Bank	107 37600000 071	09.12.22	2,000,000
12	Premier Bank	107 37600000 072	09.12.22	500,000
13	Meghna Bank	1101-36200000003	24.06.23	150,000,000
14	Meghna Bank	1101-36200000005	25.11.23	100,000,000
15	Meghna Bank	1101-36100000217	26.1.23	30,000,000
16	Meghna Bank	1101-36200000004	24.06.23	3,000,000
17	Bengal Bank	1001421000158	26.1.23	20,000,000
Total Fund as FDR:				46,40,00,000

Source: Auditors' Report as on 30 June 2022.