

# 1ST QUARTER

# FINANCIAL STATEMENTS 2021 (UN-AUDITED)

## **Consolidated Balance Sheet (Un-Audited)**

### As at March 31, 2021

31-03-2021

3.08.84.61.756

21,29,26,74,630

9.67.37.17.806

22,37,84,02,073

13.34.00.00.000

21,65,39,31,733

19,58,38,30,000

2.07.01.01.733

2,94,90,51,63,297

10.69.14.03.582

5,81,98,05,316

5,08,75,037

21.36.57.67.348

4,11,49,80,23,018

23,23,11,91,051

56,15,69,10,459

1,60,10,96,43,040

66.84.49.09.313

33,20,38,96,188

3.18.61.83.53.719

32,48,80,08,130

11.20.00.00.000

10.64.90.21.850

10,46,91,32,792

1,08,43,32,181

1.87.11.63.544

24,07,36,50,367

25.73.22.99.493

38,14,54,88,170

12.34.04.92.236

43,43,99,13,856

5,74,69,59,348

99,67,28,53,610

4,11,49,80,23,018

1.65.86.49.126

22.61

3,85,76,57,23,523

22,81,70,622

2,30,29,94,719

31-12-2020

2.89.82.07.542

28.66.09.02.877

31,55,91,10,419

8.28.80.25.631

16.56.18.38.527

14,27,00,10,000

21,56,36,73,525

19,58,38,30.000

1.97.98.43.525

2,96,71,78,53,936

11.90.28.10.514

5.83.38.80.252

19.83.86.00.217

4,18,29,86,52,427

24,00,04,77,831

54,87,91,26,373

,64,00,94,95,781

66.74.39.70.036

37,33,14,37,580

3.26.02.34.11.262

31,48,57,14,462

11.20.00.00.000

10.64.90.21.850

10,33,46,27,824

1,08,43,26,967

1 73 21 37 218

23,80,01,13,859

25.45.58.44.712 4,18,29,86,52,427

54,17,66,70,210

10.51.12.11.685

4,38,67,36,198

97,94,19,74,893

3,92,84,28,07,715

13,32,04,157

3,05,93,81,492

5,08,75,037

3,08,62,06,64,450

Cash in hand
Cash in hand (including foreign currencies)
Balance with Bangladesh Bank and its Agents Banks
(including foreign currencies)
Balance with other Banks and Financial Institutions
In Rangladech

### Placement with Banks & Other Financial Institutions Investment in Share & Securities

Others

Investments General Investments etc.

PROPERTY AND ASSETS

Bills purchased and discounted

Fixed assets less Accumulated Depreciation Other Assets Non-Banking Assets Total Assets

Liabilities Placement from Banks & Other Financial Institutions

Deposits and other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits

LIABILITIES AND CAPITAL

Other Mudaraba Deposits Al-wadeeah Current Accounts and Other Accounts etc. Bills Payable

Deferred tax Liabilities/ (Assets) AIBL Mudaraba Subordinated Bond

Capital/Share holders Equity Paid -up Capital

Statutory Reserve Revaluation Reserve Retained Earnings

Total Equity attributable to equity holders of the bank Non-Controlling Interest

**Total Equity** 

Total Liability and Share holders equity Net assets value per share (NAV)

OFF-BALANCE SHEET ITEMS

Contingent Liabilities Acceptance and endorsement Letters of Guarantee

Letters of Credit Bills for Collection Other Contingent Liabilities

Other Commitments:

Documentary Credits and other short term trade related transactions Forward Assets Purchased and forward Deposit placed Undraw note issuance and Revolving underwriting Facilities Undraw Formal standing Facilities, Credit lines and others commitments

Total Off Balance sheet items including Contingent liabilities















# **Consolidated Profit or Loss Account (Un-Audited)**

### For the period ended March 31, 2021

31-03-2021 5.44.02.37.546 7.49.34.16.042 Profit paid on deposits & Borrowing (3,39,96,88,500) 2,04,05,49,046 (4,87,59,12,175) **2,61,75,03,867** 3 58 46 687 1 05 02 981 Income from Investment in Shares /Securities mission, Exchange and Brokerage Other Operating Income 5,11,02,640 78,76,27,801 4,76,51,856 79.64.95.505 Total operating income **2,82,81,76,847** 1,01,53,66,310 17,66,647 3,41,39,99,372 1,11,63,86,027 31,70,878 Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses 8,60,014 Rent, taxes, insurance and lighting etc.
Postage, telegram, telephone and stamp etc. 19.24.12.647 18.20.87.676 2,38,80,569 46,09,452 55,32,453 Legal charges Salary & Allowances to the Managing Director\ 51.60.000 52.64.000 Depreciation and repairs to the bank's properties Stationery, printing & advertisement etc. 16,72,55,710 8,02,88,896 17,54,20,207 4,34,60,240 Total operating expenses
Profit/(Loss) before Tax & provision
Provision against Investments & Contingent Liabilities 1.61.43.31.052 1.75.21.03.037

Provision for diminution in value of investment Other Provision Total provisio Profit/(Loss) before Tax Current tax Deferred tax

Provision for Taxation Net Profit/(Loss) after tax Net Profit attributable to: Equity holders of the bank Non-controlling Interest Profit for the year Statutory Reserve

Non-Controlling Interest

Earning per Ordinary Share (EPS)

908c **Company Secretary** Chief Financial Officer





2,83,92,976

53.01.09.985

27,35,31,295

29,18,272 27,64,49,567

13,45,04,968

1,91,01,563

49.28.39.563

4,99,86,40

53,79,70,131

53,82,00,450

23,34,20,963

2,30,319 23,36.51 282

# **Consolidated Cash Flow Statement (Un-Audited)**

# For the period ended March 31,2021

<del>-</del>		
	31-03-2021 Taka	31-03-2020 Taka
Cash flows from operating activities		
Investment income receipt in Cash	5,79,90,21,185	7,79,02,74,108
Profit paid on deposits and borrowing	(4,68,70,01,524)	(3,82,75,75,236)
Dividend received	64,90,431	87,61,739
Fees & Commission received in cash	70,06,78,474	73,83,40,668
Recoveries from written off investments	69,82,990	48,25,000
Cash payments to employees	(1,02,05,26,310)	(1,12,16,50,027)
Cash payments to suppliers	(4,34,60,240)	(8,02,88,896)
Received from other operating activities (item-wise)	5,11,02,640	4,76,51,856
Paid for other operating activities (item-wise)	(40,53,31,504)	(41,39,03,041)
Advance income tax paid	2,63,71,756	32,54,37,183
Operating profit before changes in operating assets and liabilities Changing in Operating assets & liabilities	43,43,27,897	3,47,18,73,355

Increase/(Decrease) of trading securities Increase/(Decrease) of placement to other banks (1.00.00.00.000)Increase/(Decrease) of Investment and advances to customers (other than Banks) Increase/(Decrease of other assets (item-wise) Increase/ (Decrease of placement from other banks and financial institution (2,99,23,32,495) (2,19,92,19,535) 8,81,83,24,864 2.94.98.06.072 Increase/(Decrease) of Deposits from customers (other than Banks) Increase/(Decrease) of Other liabilities account of customers (6,11,77,44,519) (5,09,40,70,300)Increase/(Decrease) of Trading liabilities (ite (15.73.14.637) (2,62,82,70,533) 84,36,02,821 Cash receipt from operating activities A. Net Cash from operating activities (4,30,04,53,683) Cash flows from investing activities: Proceeds from sale of securities
Payments for purchases of securities
Purchase of property, plant and equipment (13,09,38,062) (36,75,16,236) Sales proceeds of Fixed assets Purchase-sale of subsidiary (13,09,38,062) (36,75,16,236) Cash flows from financing activities 5,214 1,727 Increase in Exchange Equalization Account Issue of AIBL Subordinate Bond Dividend paid

C. Net cash flows from financing activities 1,727 47,60,88,313 D. Net increase in cash and cash equivalent (A+B+C) (4,43,13,86,531) E. Effects of exchange rate changes on cash and cash-equival F. Net increase in cash and cash equivalent D+E G. Cash & Cash Equivalents at the beginning of the year H. Cash & Cash Equivalents period ended // //3 13 96 531\ 47.60.88.313

Net Operating Cash Flow per Share (NOCFPS) 2080 **Company Secretary** 





56,86,23,00,908 57,33,83,89,221

Chairman

0.79

67,68,62,93,234 63,25,49,06,703

# Consolidated Statement of Changes in Equity (Un-Audited) for the period ended March 31, 2021

Particular	Paid-up Capital	Statutory Reserve	Retained Earnings	Revaluation Reserve	Total	Non-Controlling Interest	Total Equity
Balance at 1st January, 2021 Changes in accounting policy offload share Restated Adjustment	10,64,90,21,850	10,33,46,27,824	1,73,21,37,218	1,08,43,26,967 - - -	23,80,01,13,859	1,65,57,30,853	25,45,58,44,712 - - -
Restated balance	10,64,90,21,850	10,33,46,27,824	1,73,21,37,218	1,08,43,26,967	23,80,01,13,859	1,65,57,30,853	25,45,58,44,712
Deferred tax Adjustment Surplus/deficit on account of revaluation of investments Currency translation differences recognized in the income	-	-		- - 5,214	- - 5,214	- - -	- - 5,214
Share premium Net profit for the year Cash Dividend	-	-	27,35,31,295		27,35,31,295	29,18,272	27,64,49,567
Bonus Share Asset revalution Reserve Gain on pre acquisition of subsidiary Revaluation of subsidiary	-	-		- -	- - -	-	- - -
Transfer to 1 % strat-Up fund Appropriations during the year	-	13,45,04,968	(13,45,04,968)	-	-		-
Balance as at March 31, 2021	10,64,90,21,850	10,46,91,32,792	1,87,11,63,544	1,08,43,32,181	24,07,36,50,367	1,65,86,49,126	25,73,22,99,492
Balance as at March 31, 2020	10,64,90,21,850	9,61,34,10,101	1,83,59,69,227	93,86,20,647	23,03,70,21,825	1,64,93,91,005	24,68,64,12,830











# 1. The Bank and its activities

Al-Arafah Islami Bank Limited was established in 1995 under the Companies Act, 1994 as a Banking Company with Limited Liability by shares. It is an interest free Shariah Bank of Bangladesh rendering all types of commercial banking services under the regulation of Bank Companies Act, 1991 (as amended 2013) The Bank conducts its business on the principles of Musharaka, Bai-Murabaha, Bai-Muazzal and Hire Purchase transactions approved by Bangladesh Bank. Naturally, its modes and operations are substantially different from those of other conventional commercial banks. There is a Shariah Supervisory Committee in the bank who maintains constant vigilance to ensure that the activities of the bank are being conducted on the percepts of Islam. The Shariah Supervisory Committee consists of prominent Ulema reputed Bankers. The Bank went for public issue of share in the year 1998 and its share are listed with Dhaka Stock Exchange (DSE) and Chaittagong Stock Exchange (CSE). Presently the bank has 184 Branches and 2 (two) Subsidiary Companies.

The principal activities of the Bank are to provide a comprehensive range of financial services including nercial banking, consumer banking, trade finance and other related custody and clearing services to the customers following the provisions of Bank Companies Act, 1991 (as amended), Bangladesh Bank's directives and the principles of Islamic Shariah.

Al-Arafah Islami Bank Ltd has three subsidiary companies. The financial statements of these subsidiary companies are included in the consolidated financial statements according to BFRS-10

2.1AIBL Capital Market Services Limited

Al-Arafah Islami Bank Ltd. owned 60.50% shares of AIBL Capital Market Services Ltd. a subsidiary company of Al-Arafah Islami Bank Limited, AIBL Capital Market Services Ltd. incorporated in Bangladesi on 20 September 2010 as a Public Limited Company. The principal activities of subsidiary company is to

provide quality services to the prospective institutional and individual investors in the capital market The nain activities and functions of the company include: I. Share trading in Dhaka Stock Market and Chittagong Stock Market.

I. Provide Margin facilities to the client.

3.2 Basis of Consolidation

III. Full service depository participant of Central Depository of Bangladesh Ltd.

Al-Arafah Islami Bank Ltd. owned 98% shares of AIBL Capital Management Limited a subsidiary company of Al-Arafah Islami Bank Limited AIBL Capital Management Limited has been incorporated under the companies act (Act XVIII) of 1994 as a Private limited Company by share on 25th October 2011. The company was entitled to commence the business also from 25th October 2011 with a view to run and manage the operations of Merchant Banking Services with an authorized Capital of BDT 2 billion and paid up capital of BDT 500 million. It aims to be one of the leading Merchant Banks of the country by rendering uality Merchant Banking Services with a high level of professional expertise and integrity

## 3. Basis of preparation and significant accounting policies

The consolidated financial statements of the group and the financial statements of the bank have been prepared on a going concern basis under the historical cost convention and on Generally Accepted Accounting Principles consistently with those of previous years. Although the operations of the Bank are in strict compliance with the rules of Islamic Sharjah, the financial statements have been prepared in accordance with the Bank Companies Act 1991 (as amended 2013), in particular Banking Regulation and Policy Department (BRPD) Circular No.15 (09 November, 2009) other Bangladesh Bank circulars, the Companies Act 1994, the Securities and Exchange Rules 1987, Dhaka and Chittagong Stock Exchange Listing Regulations, other laws and rules applicable in International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) where relevant to the Bank to the extent that these do not contradict with the applicable statutory provisions and standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions.

A separate set of records for consolidating the Statements of Affairs and Income & Expenditure Statements of the branches are maintained at the Head Office of the Bank in Dhaka from which the financial statements are drawn up. Subsidiaries are entities controlled by the group. Control exists when the group has the power to govern the financial and operating policies of an entity, so as to obtain economic benefits from ts activities. The consolidated financial statements incorporate the financial statements of Al-Arafah Islami Bank Limited and the financial statements of subsidiary companies from the date that control commences until the date that control ceases. The financial statements of such subsidiary companies are incorporated on a line by line basis and the investments held by the bank is eliminated against the corresponding share capital of subsidiaries in the consolidated financial statements. Intra-group balances and transactions, and any unrealized income and expenses arising from intra-group transactions are

eliminated in preparing the consolidated financial statements. Unrealized losses are eliminated in the same way as unrealized gains, but only to the extent that there are no evidence of impairment. IFRS: The Cash flow statement can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

# Notes to the Financial Statements for the period ended March 31, 2021

stments are stated in the Balance Sheet net of profit receivable/mark-up profit.

a) Investment write-off:
Investment write-off:
Investments are normally written off, when there is no realistic prospect of recovery of these amounts in accordance with BRPD Circular No.2 (13 January 2003). A separate Investment Administration and Recovery Department (IARD) have been set up at the Head Office, which monitors investment written off and legal action through the Money Court. These write-offs do not undermine or affect the amount Claimed against the borrower by the bank. The Investment Administration and Recovery Department (IARD) maintain a separate ledger for all individual cases written off by each branch. The IARD follow-up on the recovery efforts of these written off investment and reports to management on a periodic basis. Written off

recovery efforts of these written off investment and reports to management on a periodic basis. Written off investment are reported to the Credit Information Bureau (CIB) of Bangladesh Bank.

b) Investment in shares and securities:
IFRS: As per requirements of IFRS 9 investment in shares and securities generally falls either under "at fair value through profit and loss account" or under "available for sale" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or revaluation reserve respectively. Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June, 2003 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in lue of investment; otherwise investments are recognised at cost

c) Investment in subsidiaries: The bank has made investment in subsidiary company named AIBL Capital Market Service Ltd Tk. 242.00 crore holding 60.50% shares. The rest of 39.50% shares are hold by others and another subsidiary Company named AIBL Capital Management Limited Tk 49.00 crore holding 98% shares.

3.5 Depreciation of Fixed Assets Depreciation of an item of fixed assets and amortization of intangible assets is charged on the basis of estimated useful lives as mentioned in revised fixed asset policy of the bank on monthly basis following amortization method used should reflect the pattern in which the d by the Bank. The depreciation charge for each period should be

a) Depreciation is charged on monthly basis on straight-line method on all fixed assets at the following rates per annum:

Name of Assets	Rate of Depreciation	Useful Life	
Furniture Fixture (Wood)	(Wood) 10.00%		
Furniture Fixture (Steel)	10.00%	10 Years	
Computer	20.00%	5 Years	
Computer Accessories	20.00%	5 Years	
Motor Car	20.00%	5 Years	
Machine Equipment & Appliances	20.00%	5 Years	
Books & Library	10.00%	10 Years	
Name of Assets	Rate of Depreciation	Useful Life	
Online Hardware	20.00%	5 Years	
Land	nil	N/A	
Buildings	2.50%	40 Years	
Interior Decoration	10.00%	10 Years	

) Depreciation is charged on the addition of fixed assets and intangible assets are amortized from the

on the month of disposal of fixed assets, no depreciation is to be charged. The cost and accumulated eciation of disposed assets are eliminated from the fixed assets schedule and gain or loss on such osal is reflected in the income statement.

3.6 Amortization of Intangible Assets
The depreciable amount of an item of Intangible Assets has been allocated on a systematic basis over the
best estimated of its useful life. The amortization should commence when the assets is available for use,
a) Amortization is charged on monthly basis on straight-line method on all Intangible assets at the
following rates per annum:

	Name of Intangible Assets	Rate of Depreciation	Useful life			
	Online Software	20.00%	5 Years			
b) On addition of Intangible assets Amortization is charged from the month of acquisition. Whole month						

Amortization is managener assets animonature is charged from the month of acquisition, Whole month Amortization is charged if such assets are acquired in the first half of the month and no Amortization is charged if such assets are acquired in the second half of the month.

c) On the month of disposal of Intangible assets, no Amortization is charged. The cost and accumulated Amortization of disposed assets are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement.

b. Deferred tax
The bank recognized deferred tax in accordance with the provision of BAS-12. Deferred tax arises due to temporary difference deductible or taxable for the events or transaction recognized in the income statement. A temporary difference is the difference between the tax bases of assets or liability and its carrying amount/reported amount in the financial statement. Deferred tax assets or liability is the amount of income tax payable or recoverable in future period(s) recognized in the current period. The deferred tax assets/expenses does not create a legal liability/recoverability to and from the income tax authority. The bank recognizes deferred tax on 100% specific provision investment which will be written off as per Paceletic Celebration. Bangladesh Bank Circulars

Particulars As Per Books of			count	As Per Tax De		Deferred Tax	
Items giving rise temporary Difference	Carrying Amount	Assets not Depreciable	Net Carrying Amount	Tax Base	Temporary Difference Taxable /(Deductible)	Tax Rate	Liability/ (Assets )
1. Fixed Assets	5,813,456,743	1,519,150,691	4,294,306,052	3,806,314,877	487,991,175	37.50%	182,996,691
Deferred tax liabality on revalution Reserve				-			
Net deferred tax liabiliyt (asset)							182,996,692
Deferred tax Assets (Income)/Liability Expenses Equety Compunent							
Balance as on 1st January 2021	88,030,22	7	45,173,93	0	133,204,157		
Provision required as on March 31, 202	21 94,966,46	4			94,966,464		
Balance as on 31th March, 2021	182,996,69	2	45,173,93	0	228,170,622		

t is that portion of the profit or loss and net assets of the subsidiaries (AIBL Capital owned, directly or indirectly through subsidiaries, by the parent (Al-Arafah Islami Bank Limited)

4. Reporting period:
The financial statements cover from 01 January to 31 March, 2021.

Particulars	01-01-2021 to 31-03-2021 Taka	01-01-2020 to 31-03-2020 Taka
Net profit after tax (Numerator)	276,449,567	538,200,450
Less : Non-Controlling Interest	2,918,272	230,319
Net profit after tax Less : Non-Controlling Interest	273,531,295	537,970,131
Weighted average number of ordinary shares outstanding	1,064,902,185	1,064,902,185
Consolidated earnings per share (CEPS)	0.26	0.51
Net Operating Consolidated Cash Flows Per Share (NOCFPS)	-4.04	0.79
Consolidated Net Assets Value (CNAV) Per Share	22.61	21.63
6. Retained Earnings	31-03-2021 Taka	31-12-2020 Taka
Opening balance beginning of the year	1,732,137,218	1,531,420,060
Add: Net Profit / (loss) after tax during the year	273,531,295	2,565,236,578
Restated Adjustment	-	-
Less : Bonus Share	-	-
Less : Cash Dividend Paid	-	(1,384,372,840)
Less : transfer to Statutory Reserve	(134,504,968)	(954,638,686)
Less : transfer to 1% start-up fund	-	(25,507,894)
Closing Balance	1,871,163,544	1,732,137,218
7.Cash and Cash Equivalent at the end of the period	31-03-2021 Taka	31-03-2020 Taka
Cash in hand	3,088,461,756	2,983,575,189
Balance with Bangladesh Bank & Sonali Bank Ltd.	18,204,212,874	21,906,021,137
Balance with Other Banks	22,378,402,073	16,448,792,895
Bangladesh Government Islamic Investment Bond	19.583,830,000	16.000,000,000
5	63,254,906,703	57,338,389,221

8. Consolidated Earnings per share (CEPS) in the reporting period has been significantly Decreased due to the following reasons compared to corresponding period: Consolidated Earnings Per Share (CEPS) in reporting period has been significantly decreased as net investment income decreased by 57.70 crore in this period compared to previous corresponding period implementation of single digit rate as directed by

Net Operating Consolidated Cash Flows per Share (NOCFPS) in the reporting period has been significantly Decreased due to the following reasons compared to corresponding period: Decreased of Placement from other banks and financial institution in this Q1, 2021 is (76.93) crore against increase Tk.

so r.o.s crore in the previous corresponding period.		
O. Reconciliation of net profit with cash flow from operating activities	31-03-2021	31-03-2020
Profit before provision & tax (A)	1,213,845,795	1,661,896,335
Adjustment of Non-Cash Items (B):		
Depreciation	143,360,604	134,561,512
Net loss/(gain) on sale of fixed assets	-	(7,000)
Foreign Exchange gain/loss	(5,374,265)	(7,483,589)
Total Non-Cash Items (B)	137,986,339	127,070,923
Adjustment of accrued income /expenses (C):		
(increase)/decrease of profit income receivable on investment	523,485,438	2,029,862,632
Increase/(decrease) of profit payable on deposits	(1,475,685,821)	(673,587,907)
Increase/(decrease) of accrued expenses payable	8,324,390	1,194,189
Total adjustment of accrued income/expenses (C)	(943,875,993)	1,357,468,914
Income tax payment (D)	26,371,756	325,437,183
Cash flows before changes in operating assets and liabilities (A+B+C+D)	434,327,897	3,471,873,355

1. The financial statements have been prepared in accordance with the formats prescribed under the Banking Companies Act, 1991 and in compliance with the rules of Islamic Law (Shariah) related to the banking business activities

The figures appearing in these accounts have been rounded off to the nearest taka. Wherever necessary previous years' figures have been rearranged to conform to the current years

Dividend distribution policy 2020 is formulated and shall be disclosed in the Annual Report & official vebsite of Al-Arafah Islami Bank Limited as per Bangladesh Securities & Exchange Commission (BSEC)

i) Different year's Unpaid or Unclaimed (Cash & Fraction) Dividend amounts are as follows:							
SI.	Bank Account Name	Bank Account	Type	Balance as on			
		Number		31-03-2021			
1	AIBL D/W PAYMENT ACCOUNT-1998 & 1999	0021220003876	SND	5,53,332.50			
2	AIBL D/W PAYMENT ACCOUNT-2000	0021220003887	SND	3,78,907.50			
3	AIBL D/W PAYMENT ACCOUNT-2001	0021220003898	SND	2,68,405.44			
4	AIBL D/W PAYMENT ACCOUNT-2002	0021220003909	SND	4,58,000.00			
5	AIBL FRACTION D/W PAYMENT A/C-2003	0021220003911	SND	9,57,150.53			
6	AIBL FRACTION D/W PAYMENT A/C-2004	0021220003922	SND	10,01,935.11			
7	AIBL FRACTION D/W PAYMENT A/C-2005	0021220003933	SND	6,86,943.75			
8	AIBL FRACTION D/W PAYMENT A/C-2006	0021220003944	SND	9,86,536.81			
9	AIBL FRACTION D/W PAYMENT A/C-2008	0021220003966	SND	3,68,594.06			
10	AIBL FRACTION D/W PAYMENT A/C-2010	0021220003977	SND	57,632.55			
11	AIBL FRACTION D/W PAYMENT A/C-2011	0021220003988	SND	64,195.18			
12	AIBL FRACTION D/W PAYMENT A/C-2012	0021220004001	SND	56,254.28			
13	AIBL FRACTION D/W PAYMENT A/C-2013	0021220004271	SND	72,115.50			
14	AIBL CASH DIVIDEND PAYMENT A/C-2014	0021220005283	SND	1,14,62,056.54			
15	AIBL CASH AND FRACTION DIVIDEND PAYMENT A/C-2015	0021220006104	SND	1,00,67,882.09			
16	AIBL CASH DIVIDEND PAYMENT A/C-2016	0021220006666	SND	1,25,67,033.50			
17	AIBL CASH AND FRACTION DIVIDEND PAYMENT A/C-2017	1431220000284	SND	90,85,381.11			
18	AIBL CASH AND FRACTION DIVIDEND PAYMENT A/C-2018	1431220000554	SND	1,52,65,516.10			
19	AIBL CASH DIVIDEND PAYMENT A/C-2019	1431220000699	SND	1,52,82,775.83			
ii) Different year Unpaid or Unclaimed Right/Stock Dividend are as follows:							

0111	DO ID Namber	Name	31-03-2021
1	1301000007783613	AIBL Dividend Bonus Share 2005	133000
2	1301000012757159	AIBL Dividend Bonus Share 2006	209300
3	1301000017696697	AIBL Dividend Bonus Share 2007	160780
4	1204290020501923	AIBL-DIVIDEND BONUS SHARE-2008	275380
5	1204290033215239	AIBL, DIVIDEND BONUS SHARE-2009	355440
6	1204290040195437	AIBL RIGHTS SHARE-2010	87459
7	1204290043535981	AIBL DIVIDEND BONUS SHARE 2010	442744
8	1204290045146097	AIBL DIVIDEND BONUS SHARE 2011	459426
9	1204290048490215	AIBL DIVIDEND BONUS SHARE 2012	440737
10	1204290053570797	AIBL DIVIDEND BONUS SHARE-2013	408272
11	1204290061450381	AIBL DIVIDEND BONUS SHARE-2015	183189
12	1204290064952408	AIBL DIVIDEND BONUS SHARE-2017	258555
13	1204290068189003	AIBL DIVIDEND BONUS SHARE-2018	104276