

# MABS & J Partners

## Chartered Accountants

Member firm of Nexia International, UK

### Independent Auditor's Report and Audited Financial Statements

Capitec Padma P.F. Shariah Unit Fund

As at and for the Year Ended 30 June 2025



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**Independent Auditor's Report**  
**To The Unit Holders of Capitec Padma P.F. Shariah Unit Fund**  
**Report on the Audit of Financial statements**

**Opinion**

We have audited the financial statements of Capitec Padma P.F. Shariah Unit Fund (the Fund), which comprise the statement of financial position as at 30 June 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the period then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Fund as at 30 June 2025, and its financial performance and its cash flows for the period then ended in accordance with International Financial Reporting Standards (IFRSs), Securities and Exchange Commission (Mutual Fund) Rules 2001, Securities and Exchange Rules 2020 and other applicable laws and regulations.

**Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Fund in accordance with the Ethical requirement that are relevant to our audit of the financial statements in Bangladesh and, we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Responsibilities of Management and Those Charged with Governance for the Financial Statements**

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Fund or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Fund's financial reporting process.

**Auditor's Responsibilities for the Audit of the Financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



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**MABS & J Partners**

Chartered Accountants

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As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain “audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that gives a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### **Report on other legal and regulatory requirements**

In accordance with Securities and Exchange Commission (Mutual Fund) Rules, 2001, Securities and Exchange Rules, 2020 and other applicable laws and regulations, we also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) In our opinion, proper books of account as required by law have been kept by the fund so far as it appeared from our examination of these books;
- c) The statement of financial position, statement of profit or loss and other comprehensive income and statement of cash flows dealt with by the report are in agreement with the books of account and returns;







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- d) The investment was made as per Rule 56 of Securities and Exchange Commission (Mutual Fund) Rules, 2001; and
- e) The information and explanation required by us have been received and found satisfactory.

Signed for and on behalf of  
**MABS & J Partners**  
Chartered Accountants

**Md. Shahadat Hossain, FCA**  
Senior Partner  
ICAB Enrollment No: 0672  
DVC No.: 2509140672AS460431

Place: Dhaka, Bangladesh.

Dated: 14 SEP 2025

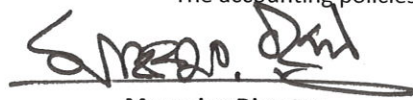
# Capitec Padma P.F. Shariah Unit Fund

## Statement of Financial Position

As at 30 June 2025

Particulars	Notes	Amount in BDT	
		30 June 2025	30 June 2024
ASSETS			
Non Current Assets		118,561	646,300
Preliminary and issue expenses	4.00	118,561	646,300
Current Assets		284,680,718	330,204,763
Marketable investment -at market price	5.00	180,936,409	214,465,822
IPO investment	6.00	-	4,250,000
Advance deposits and pre-payments	7.00	291,330	491,148
Accounts receivable	8.00	4,618,255	4,393,551
Investment in Money Market Instruments	9.00	90,000,000	55,000,000
Cash and cash equivalents	10.00	8,834,724	51,604,242
TOTAL ASSETS		284,799,279	330,851,063
EQUITY AND LIABILITIES			
Unit holder Equity			
Unit capital Fund	11.00	375,949,000	380,949,000
Unit premium reserve	12.00	15,795,503	14,500,502
Retained earnings	13.00	(110,273,965)	(68,399,143)
Total Unit holder Equity		281,470,538	327,050,359
CURRENT LIABILITIES			
Unclaimed Dividend	14.00	-	-
Dividend Purification Fund	15.00	216,978	120,203
Other Liabilities	16.00	3,111,763	3,680,501
Total Current Liabilities		3,328,741	3,800,704
Total Unit holder Equity & Liabilities		284,799,279	330,851,063
Net Asset Value (NAV) Per Unit			
At cost price	17.00	11.65	11.54
At market price	18.00	7.49	8.59

The accounting policies and other notes from an integral part of the Financial Statements.



**Managing Director**  
Capitec Asset Management Ltd. (AMC)



**Chief Operating Officer & CCO**  
Capitec Asset Management Ltd. (AMC)



**Assistant Manager-Accounts**  
Capitec Asset Management Ltd. (AMC)

Place: Dhaka, Bangladesh.

Dated: 14 SEP 2025



**Chairman, Trustee**  
Investment Corporation of Bangladesh



**Member Secretary, Trustee**  
Investment Corporation of Bangladesh

Signed for and on behalf of  
**MABS & J Partners**  
Chartered Accountants



**Md. Shahadat Hossain, FCA**

Senior Partner

ICAB Enrollment No: 0672

DVC No: 2509190672AS460931

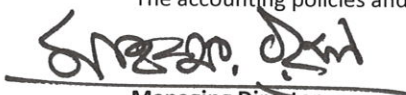


## Capitec Padma P.F. Shariah Unit Fund

Statement of Profit or Loss and Other Comprehensive Income  
For the year ended 30 June 2025

Particulars	Notes	Amount in BDT	
		01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
<b>i. Income</b>		<b>10,467,645</b>	<b>21,556,499</b>
Realized gain/(loss) on sale of marketable securities	19.00	(5,479,967)	7,696,634
Dividend income	20.00	5,164,329	6,753,074
Profit on deposits	21.00	10,783,283	7,106,791
<b>ii. Expenses</b>		<b>8,100,995</b>	<b>9,628,150</b>
Management fees	22.00	5,974,626	7,158,956
Trustee fees	23.00	447,050	565,097
Custodian fees	24.00	423,562	506,036
CDBL charges		46,166	107,989
Amortization of preliminary and issue expenses	25.00	527,739	529,186
BSEC annual fees	26.00	297,675	240,060
Advertisement and publication expenses		132,000	138,000
Audit Fee		40,000	40,000
Bank charges and excise duty		88,734	150,480
Dividend Purification	Annexure-E	96,775	87,877
Shariah supervisory board meeting honorarium		26,668	99,469
Other operating expenses	27.00	-	5,000
<b>Profit/(Loss) before provision (i-ii)</b>		<b>2,366,650</b>	<b>11,928,349</b>
Provision/ (Provision) against marketable Investment	28.00	(44,104,513)	(78,913,322)
<b>Profit/(Loss) after provision</b>		<b>(41,737,863)</b>	<b>(66,984,974)</b>
Add: Other Comprehensive Income		-	-
<b>Total Comprehensive Income Or (Loss)</b>		<b>(41,737,863)</b>	<b>(66,984,974)</b>
<b>Earnings Per Unit</b>	29.00	<b>(1.11)</b>	<b>(1.76)</b>

The accounting policies and other notes from an integral part of the Financial Statements.

  
**Managing Director**  
Capitec Asset Management Ltd. (AMC)

  
**Chief Operating Officer & CCO**  
Capitec Asset Management Ltd. (AMC)

  
**Assistant Manager-Accounts**  
Capitec Asset Management Ltd. (AMC)

  
**Chairman, Trustee**  
Investment Corporation of Bangladesh

  
**Member Secretary, Trustee**  
Investment Corporation of Bangladesh

Signed for and on behalf of  
**MABS & J Partners**  
Chartered Accountants

  
**Md. Shahadat Hossain, FCA**  
Senior Partner

ICAB Enrollment No: 0672  
DVC No: 2509140672AS460431

Place: Dhaka, Bangladesh.

Dated: **14 SEP 2025**

## Capitec Padma P.F. Shariah Unit Fund

Statement of Changes in Equity  
For the year ended 30 June 2025

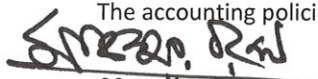
Particulars	Unit Capital	Unit Premium Reserve	Unrealized Gain/(Loss)	Retained Earnings	Total Equity
Balance as on July 01, 2024	380,949,000	14,500,502	-	(68,399,143)	327,050,359
New Unit subscribed during the Year	-	-	-	-	-
Unit Surrendered during the Year	(5,000,000)	-	-	-	(5,000,000)
Unit premium during the Year	-	1,295,001	-	-	1,295,001
Unit discount during the Year	-	-	-	-	-
Less: During the period adjustment	-	-	-	(136,959)	(136,959)
Dividend Paid	-	-	-	-	-
Net profit/(Loss) during the Year	-	-	-	(41,737,863)	(41,737,863)
<b>Balance as on June 30, 2025</b>	<b>375,949,000</b>	<b>15,795,503</b>	<b>-</b>	<b>(110,273,965)</b>	<b>281,470,538</b>

## Capitec Padma P.F. Shariah Unit Fund


Statement of Changes in Equity  
For the year ended 30 June 2024

Particulars	Unit Capital	Unit Premium Reserve	Unrealized Gain/(Loss)	Retained Earnings	Total Equity
Balance as on July 01, 2023	380,949,000	14,500,502	-	(1,414,169)	394,035,333
New Unit subscribed during the Year	-	-	-	-	-
Unit Surrendered during the Year	-	-	-	-	-
Unit premium during the Year	-	-	-	-	-
Unit discount during the Year	-	-	-	-	-
Dividend Paid	-	-	-	-	-
Net profit/(Loss) during the Year	-	-	-	(66,984,974)	(66,984,974)
<b>Balance as on June 30, 2024</b>	<b>380,949,000</b>	<b>14,500,502</b>	<b>-</b>	<b>(68,399,143)</b>	<b>327,050,359</b>

The accounting policies and other notes from an integral part of the Financial Statements.

  
**Managing Director**

Capitec Asset Management Ltd. (AMC)

  
**Chairman, Trustee**

Investment Corporation of Bangladesh

  
**Chief Operating Officer & CCO**  
Capitec Asset Management Ltd. (AMC)

  
**Member Secretary, Trustee**  
Investment Corporation of Bangladesh

  
**Assistant Manager-Accounts**  
Capitec Asset Management Ltd. (AMC)

Place: Dhaka, Bangladesh.

Dated: **14 SEP 2025**



# Capitec Padma P.F. Shariah Unit Fund

Statement of Cash Flows  
For the year ended 30 June 2025

Particulars	Notes	Amount in BDT	
		01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
<b>A. Cash flows from operating activities</b>			
Net changes in Investment -Listed/ non-listed/IPO Securities	31.00	(6,325,100)	14,106,234
Realized gain/(loss) on sale of marketable securities	19.00	(5,479,967)	7,696,634
Profit on Bank Deposits	32.00	8,606,215	7,154,920
Dividend income received in cash	33.00	7,116,693	5,296,758
Advance deposits and pre-payments	34.00	62,859	(83,484)
(Increase)/Decrease in Cash Paid to Operating Exp.	35.00	(8,045,219)	(9,468,423)
<b>Net cash inflows from operating activities</b>		<b>(4,064,519)</b>	<b>24,702,639</b>
<b>B. Cash flows from investing activities</b>			
Net changes in cash follows from Investing activities		(35,000,000)	10,000,000
<b>Net Cash flows from investing activities</b>		<b>(35,000,000)</b>	<b>10,000,000</b>
<b>C. Cash flows from financing activities</b>			
Unit Surrender		(5,000,000)	-
Unit Premium Reserve		1,295,001	-
Dividend Paid		-	-
<b>Net cash inflows from financing activities</b>		<b>(3,704,999)</b>	<b>-</b>
<b>Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>		<b>(42,769,518)</b>	<b>34,702,639</b>
Cash & cash equivalent at beginning of the year		51,604,242	16,901,603
<b>Cash &amp; cash equivalent at end of the year</b>		<b>8,834,724</b>	<b>51,604,242</b>
<b>Net Operating Cash Flow Per Unit (NOCFPU)</b>	36.00	<b>(0.11)</b>	<b>0.65</b>

The accounting policies and other notes form an integral part of the Financial Statements.

  
**Managing Director**  
Capitec Asset Management Ltd. (AMC)

  
**Chief Operating Officer & CCO**  
Capitec Asset Management Ltd. (AMC)

  
**Assistant Manager-Accounts**  
Capitec Asset Management Ltd. (AMC)

  
**Chairman, Trustee**  
Investment Corporation of Bangladesh

  
**Member Secretary, Trustee**  
Investment Corporation of Bangladesh

Place: Dhaka, Bangladesh.

Dated: 14 SEP 2025

# Capitec Padma P.F. Shariah Unit Fund

Notes to the financial statement

As at 30 June 2025

## 1.00 Legal status and nature of business:

Capitec Padma P.F. Shariah Unit Fund (hereafter called as the Fund") was established under a Trust Deed signed on May 24, 2018 between Padma Islami Life insurance Limited Employees Provident Fund as a 'Sponsor' and Investment Corporation of Bangladesh (ICB) as a "Trustee". The Fund was registered under the Trust Act 1882 and subsequently registered with Bangladesh Securities and Exchange Commission (BSEC) on June 11, 2018 vide Registration code no. BSEC/Mutual Fund/2018/89 under Bangladesh Securities and Exchange Commission (Mutual Fund) Bidhimala (Rules) 2001. The operations of the Fund was commenced on October 07, 2018 with paid-up capital of Taka 100,000,000 divided into 10,000,000 units of Taka 10 each. Capitec Padma P.F. Shariah Unit Fund is an open-ended Fund and not listed with any stock exchanges. The units of the Fund are non-transferable. Unit holders of the Fund can purchase and repurchase units at weekly quoted price according to net asset value determined by Capitec Asset Management Limited.

Investment Corporation of Bangladesh (ICB) is the Trustee and Custodian of the Fund and Capitec Asset Management Limited is the asset manager of the fund.

## 2.00 Significant Accounting Policies

### 2.01 Basis of preparation of accounts

These financial statements have been prepared under historical cost convention in accordance with generally accepted accounting principles as laid down in the International Accounting Standards (IASs)/ International Financial Reporting Standards (IFRSs), applicable to the Fund so far adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). The disclosures of information made in accordance with the requirements of Trust Deed, Securities and Exchange Commission বিধিমালা (Rules) 2001.

### 2.02 Marketable Investment

- a) Investment in shares which are actively traded on a quoted market are designated at fair value (market price) through profit or loss (FVTPL). Gains or losses arising from a change in the fair value of such financial assets are recognized in the statement of profit or loss and other comprehensive income.
- b) Market value is determined by taking the closing price of the securities at the Stock Exchanges as of financial position date; and (As may Require)
- c) Stock dividend (Bonus shares) are added with existing shares with at zero cost which results in decrease of per unit cost price of the existing shares. However, bonus shares are shown at fair value on the statement of financial position date.

### 2.03 Valuation of Non-listed Securities

Pursuant to Rule 58 (2) of Securities & Exchange Commission (Mutual Fund) Rules, 2001, the Fund value the non-listed securities on a consistent basis duly authenticated by Trustee of the Fund. Investment in non-listed securities is valued at NAV based on the immediate past audited financial statements of the investee, in case of non-availability of the audited financial statements, this was valued at cost. The investment in open-ended mutual Funds that are valued at repurchase prices of respective Funds prevailing during the week of the preparation of the financial statements.





## 2.04 Dividend income

Dividend income is recognized on the declaration of dividend and subsequent approval by Annual General Meeting (AGM).

## 2.05 Preliminary and issue expenses

Preliminary and issue expenses are being written off over a period of seven years on a straight-line method.

## 2.06 Reporting period

The financial period of the fund covers one year (12 months) end from July 01, 2024 to June 30, 2025.

## 2.07 Management fee

The management fee of the Fund is to be paid to the asset management company per annum on weekly average net asset value (NAV) accrued and payable semi-annually. As per the Prospectus and the provisions of the Securities & Exchange Commission (Mutual Fund) Rules, 2001, the fee is calculated using the following slabs:

NAV (Taka)	Rate
On weekly average NAV up to Taka 50 million	2.50%
On next 200 million of weekly average NAV	2%
On next 250 million of weekly average NAV	1.50%
On rest of weekly average NAV	1%

## 2.08 Trustee fee

The Trustee is entitled to an annual Trusteeship Fee @ 0.15% on the Net Asset Value (NAV) of the fund paid semiannually on an advance basis.

## 2.09 Custodian fee

Investment Corporation of Bangladesh (ICB), the custodian of the Fund is entitled to receive a safekeeping fee @ 0.15% on the balance of securities held by the Fund calculated on the average month end value per annum.

## 2.10 BSEC annual fee

As per section 11 of Securities and Exchange Commission (Mutual Fund) Rules, 2001, every year the Fund is required to pay an BSEC annual fee which is equal to 0.10% of the Fund or Taka 100,000 whichever is higher.

## 2.11 Dividend Purification

The dividend purified (DP) Ratio will be calculated by the Asset Manager as per the methodology of the DSEX Shariah Index (DSES), designed by S & P Dow Jones Indices or by getting the Dividend purification ratio provided by Dhaka Stock Exchange and Chittagong Stock Exchange. The purified amount will be charged in the income statement as an expense from all shariah fund separately.

## 2.12 Taxation

The income of the Fund is fully exempted from Income Tax, hence no provision for Tax has been made.

## 2.13 VAT

Capitec Padma P.F. Shariah Unit Fund is exempted from VAT as a "Stock and Securities Exchange Institutions" as per Clause (C) of article 4 of the First schedule to "The Value added Tax and Supplementary Duty Act, 2012".



#### 2.14 Dividend policy

Pursuant to the Securities & Exchange Commission (Mutual Fund) Rules, 2001 or any amendments of the Rules by Bangladesh Securities and Exchange Commission time to time, the Fund shall distribute by way of dividend to the holders of the units after the closing of the annual accounts an amount which shall not be less than 70% of net income.

#### 2.15 Earning per unit

Earnings per unit has been calculated in accordance with IAS-33 "Earnings per Share" and shown on the face of the Statement of profit or loss and other comprehensive income.

#### 3.00 General

- i. Figures appearing in these financial statements have been rounded off to nearest Taka; and
- ii. Comparative figures and account titles in the financial statements have been rearranged / reclassified where necessary to conform with current year's presentation.





# Capitec Padma P.F. Shariah Unit Fund

Notes to the financial statement

As at 30 June 2025

Note No.	Particulars	Amount in BDT																												
		30 June 2025	30 June, 2024																											
4.00	<b>Preliminary and issue expenses : Tk 118,561</b> The break-up of the above is as follows: Opening balance Less: Amortization during this year <b>Closing Balance</b>	<div>646,300</div> <div>(527,739)</div> <div><b>118,561</b></div>	<div>1,175,486</div> <div>(529,186)</div> <div><b>646,300</b></div>																											
5.00	<b>Marketable Investment-at market price: Tk 180,936,409</b> The break-up of the above is as follows: Investments in Listed Securities Investment in Non-Listed securities <b>Closing Balance:</b> <b>Details in Annexure-A</b>	<div>172,136,409</div> <div>8,800,000</div> <div><b>180,936,409</b></div>	<div>203,025,822</div> <div>11,440,000</div> <div><b>214,465,822</b></div>																											
6.00	<b>IPO investment:(IPO Allotments) price: Tk 0</b> The break-up of the above is as follows: Investment in IPO <b>Closing Balance</b> <b>Details in Annexure-A</b>	<div>-</div> <div>-</div>	<div>4,250,000</div> <div><b>4,250,000</b></div>																											
7.00	<b>Advance deposits and pre-payments : Tk 291,330</b> The break-up of the above is as follows:  Advance Income TAX Advance BSEC Annual Fees Advance Trustee Fees <b>Closing Balance:</b>	<div>-</div> <div>284,418</div> <div>6,912</div> <div><b>291,330</b></div>	<div>136,959</div> <div>316,780</div> <div>37,409</div> <div><b>491,148</b></div>																											
8.00	<b>Accounts Receivable : Tk 4,618,255</b> The break-up of the above is as follows:  MTDR Profit Receivables Dividend Receivables <b>Closing Balance:</b>	<div>4,395,703</div> <div>222,552</div> <div><b>4,618,255</b></div>	<div>2,218,635</div> <div>2,174,916</div> <div><b>4,393,551</b></div>																											
9.00	<b>Investment in Money Market Instruments</b> The break-up of the above is as follows: Investment in Money Market Instruments (MTDR)  <b>Details in Annexure-A</b>	<div>90,000,000</div> <div><b>90,000,000</b></div>	<div>55,000,000</div> <div><b>55,000,000</b></div>																											
10.00	<b>Cash and cash equivalents : Tk 8,834,724</b> The break-up of the above is as follows:																													
	<table><tr><th>Name of the Bank</th><th>Branch</th><th>Account Number</th><th>Amount</th><th>Amount</th></tr><tr><td>Southeast Bank PLC. (Islamic Wing)</td><td rowspan="4">Motijheel</td><td>002713100001191</td><td>5,729,284</td><td>27,427,854</td></tr><tr><td>Southeast Bank PLC. (Islamic Wing)</td><td>002713100001192</td><td>544,727</td><td>223,938</td></tr><tr><td>Southeast Bank PLC. (Islamic Wing)</td><td>002713100001193</td><td>2,512,440</td><td>23,905,373</td></tr><tr><td>Southeast Bank PLC. (Islamic Wing)</td><td>002711100007516</td><td>48,273</td><td>47,078</td></tr><tr><td colspan="3"><b>Closing Balance:</b></td><td><b>8,834,724</b></td><td><b>51,604,242</b></td></tr></table>	Name of the Bank	Branch	Account Number	Amount	Amount	Southeast Bank PLC. (Islamic Wing)	Motijheel	002713100001191	5,729,284	27,427,854	Southeast Bank PLC. (Islamic Wing)	002713100001192	544,727	223,938	Southeast Bank PLC. (Islamic Wing)	002713100001193	2,512,440	23,905,373	Southeast Bank PLC. (Islamic Wing)	002711100007516	48,273	47,078	<b>Closing Balance:</b>			<b>8,834,724</b>	<b>51,604,242</b>		
Name of the Bank	Branch	Account Number	Amount	Amount																										
Southeast Bank PLC. (Islamic Wing)	Motijheel	002713100001191	5,729,284	27,427,854																										
Southeast Bank PLC. (Islamic Wing)		002713100001192	544,727	223,938																										
Southeast Bank PLC. (Islamic Wing)		002713100001193	2,512,440	23,905,373																										
Southeast Bank PLC. (Islamic Wing)		002711100007516	48,273	47,078																										
<b>Closing Balance:</b>			<b>8,834,724</b>	<b>51,604,242</b>																										



# Capitec Padma P.F. Shariah Unit Fund

Notes to the financial statement

As at 30 June 2025

Note No.	Particulars	Amount in BDT																
		30 June 2025	30 June, 2024															
11.00	<b>Unit capital : Tk 375,949,000</b>																	
	The break-up of the above is as follows:																	
	Opening balance as at 01 July 2024	380,949,000	380,949,000															
	Add: New subscription of 0 units of Tk. 10 each	-	-															
	Less: Surrendered of 500,000 units of Tk. 10 each	(5,000,000)	-															
	<b>Closing balance as at 30 June, 2025</b>	<b>375,949,000</b>	<b>380,949,000</b>															
	<b>Details of Unit Holding Position as on Reporting Date (%)</b>																	
	<table><tr><th>Particulars</th><th>Number of Units</th><th>% of Units</th></tr><tr><td>Sponsor</td><td>100,000</td><td>0.27%</td></tr><tr><td>Institution</td><td>37,482,900</td><td>99.70%</td></tr><tr><td>Individual</td><td>12,000</td><td>0.03%</td></tr><tr><td><b>Total</b></td><td><b>37,594,900</b></td><td><b>100.00%</b></td></tr></table>	Particulars	Number of Units	% of Units	Sponsor	100,000	0.27%	Institution	37,482,900	99.70%	Individual	12,000	0.03%	<b>Total</b>	<b>37,594,900</b>	<b>100.00%</b>		
Particulars	Number of Units	% of Units																
Sponsor	100,000	0.27%																
Institution	37,482,900	99.70%																
Individual	12,000	0.03%																
<b>Total</b>	<b>37,594,900</b>	<b>100.00%</b>																
12.00	<b>Unit premium reserve : Tk 15,795,503</b>																	
	The break-up of the above is as follows:																	
	Opening balance as at 01 July 2024	14,500,502	14,500,502															
	Add: Unit premium during the year	1,295,001	-															
	Less: Unit discount during the year	-	-															
	<b>Closing balance as at 30 June, 2025</b>	<b>15,795,503</b>	<b>14,500,502</b>															
13.00	<b>Retained earnings : Tk -110,273,965</b>																	
	The break-up of the above is as follows:																	
	Opening Balance	(68,399,143)	(1,414,169)															
	Less: Dividend Paid	-	-															
	Less: Prior year adjustment	(136,959)	-															
	Add: Net profit during this year	(41,737,863)	(66,984,974)															
	<b>Closing balance as at 30 June, 2025</b>	<b>(110,273,965)</b>	<b>(68,399,143)</b>															
14.00	<b>Unclaimed Dividend : Tk 0</b>																	
	The break-up of the above is as follows:																	
	Unclaimed Dividend	-	-															
	<b>Closing balance as at 30 June, 2025</b>	<b>-</b>	<b>-</b>															
15.00	<b>Dividend Purification Fund : Tk 216,978</b>																	
	The break-up of the above is as follows:																	
	Opening balance	120,203	124,926															
	Add: Addition during this year	96,775	87,877															
	Less: Use during the year	-	(92,600)															
	<b>Closing balance as at 30 June, 2025</b>	<b>216,978</b>	<b>120,203</b>															
16.00	<b>Other Liabilites : Tk 3,111,763</b>																	
	The break-up of the above is as follows:																	
	Management Fees	2,858,081	3,399,749															
	Trustee Fees	-	-															
	Custodian Fees	202,282	227,252															
	Audit Fees	40,000	40,000															
	Advertisement and publication	10,500	13,500															
	Others Payable (TDS)	900	-															
	<b>Closing balance as at 30 June, 2025</b>	<b>3,111,763</b>	<b>3,680,501</b>															





## Capitec Padma P.F. Shariah Unit Fund

Notes to the financial statement

As at 30 June 2025

Note No.	Particulars	Amount in BDT	
		30 June 2025	30 June, 2024
<b>17.00</b>	<b>Net Asset Value (NAV) per unit at cost price : Tk 11.65</b>		
	The break-up of the above is as follows:		
	Total Assets at Market Price	284,799,279	330,851,063
	Add/Less: Investment diminution reserve-Unrealized gain/(Loss)	156,486,847	112,382,334
	Less: Total Liabilities	(3,328,741)	(3,800,704)
	<b>Total net asset value (NAV) at cost</b>	<b>437,957,384</b>	<b>439,432,693</b>
	Outstanding number of units	37,594,900	38,094,900
		<b>11.65</b>	<b>11.54</b>
<b>18.00</b>	<b>Net Asset Value (NAV) per unit at market price : Tk 7.49</b>		
	The break-up of the above is as follows:		
	Total net asset value at Cost Price	437,957,384	439,432,693
	Add/Less: Investment diminution reserve-Unrealized gain/(Loss)	(156,486,847)	(112,382,334)
	<b>Net Asset Value (NAV) at market Price</b>	<b>281,470,538</b>	<b>327,050,359</b>
	Outstanding number of units	37,594,900	38,094,900
	<b>Net Asset Value (NAV) per unit at market price</b>	<b>7.49</b>	<b>8.59</b>



Note No.	Particulars	Amount in BDT	
		01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
<b>19.00</b>	<b>Realized gain/(loss) on sale of marketable securities : Tk -5,479,967</b>		
	The break-up of the above is as follows:		
	Realized gain/(loss) on sale of marketable securities	(5,479,967)	7,696,634
	<b>Closing Balance</b>	<b>(5,479,967)</b>	<b>7,696,634</b>
	Details in Annexure-D		
<b>20.00</b>	<b>Dividend Income: Tk 5,164,329</b>		
	The break-up of the above is as follows:		
	Dividend Income	5,164,329	6,753,074
	<b>Closing Balance</b>	<b>5,164,329</b>	<b>6,753,074</b>
	Details in Annexure-E		
<b>21.00</b>	<b>Profit on deposits : Tk 10,783,283</b>		
	The break-up of the above is as follows:		
	Profit on MSND (Bank Accounts)	Annexure-G 840,229	1,516,790
	Profit on MTDR	Annexure-H 9,943,054	5,590,000
	<b>Closing Balance:</b>	<b>10,783,283</b>	<b>7,106,791</b>
<b>22.00</b>	<b>Management fees : Tk 5,974,626</b>		
	The break-up of the above is as follows:		
	Management fees	5,974,626	7,158,956
	<b>Details in Annexure-J</b>	<b>5,974,626</b>	<b>7,158,956</b>
<b>23.00</b>	<b>Trustee fees : Tk 447,050</b>		
	The break-up of the above is as follows:		
	Trustee fees	447,050	565,097
	<b>Details in Annexure-K</b>	<b>447,050</b>	<b>565,097</b>
<b>24.00</b>	<b>Custodian fees : Tk 423,562</b>		
	The break-up of the above is as follows:		
	Custodian fees	423,562	506,036
	<b>Details in Annexure-L</b>	<b>423,562</b>	<b>506,036</b>
<b>25.00</b>	<b>Amortization of Preliminary and Issue Expenses : Tk 527,739</b>		
	The break-up of the above is as follows:		
	Preliminary and Issue Expenses during the year	527,739	529,186
	<b>Amortization of Preliminary and Issue Expenses</b>	<b>527,739</b>	<b>529,186</b>



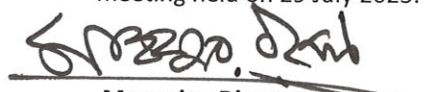
Note No.	Particulars	Amount in BDT	
		01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
<b>26.00</b>	<b>BSEC Annual fees : Tk 297,675</b>		
	The break-up of the above is as follows:		
	BSEC Annual fees	297,675	240,060
		<b>297,675</b>	<b>240,060</b>
<b>27.00</b>	<b>Other operating expenses : Tk 0</b>		
	The break-up of the above is as follows:		
	Bidding/Subscription Fees	-	5,000
	<b>Closing Balance:</b>	<b>-</b>	<b>5,000</b>
<b>28.00</b>	<b>Provision against marketable Investment : Tk -44,104,513</b>		
	The break-up of the above is as follows:		
	Opening Balance	(112,382,334)	(33,469,012)
	Unrealized Gain/(Loss)	(156,486,847)	(112,382,334)
	<b>Provision/ (Provision) against marketable Investment</b>	<b>(44,104,513)</b>	<b>(78,913,322)</b>
<b>29.00</b>	<b>Earnings Per Unit: Tk -1.11</b>		
	The break-up of the above is as follows:		
	Net profit for the year	(41,737,863)	(66,984,974)
	Outstanding number of units	37,594,900	38,094,900
	<b>Earnings Per Unit</b>	<b>(1.11)</b>	<b>(1.76)</b>
<b>30.00</b>	<b>Non-Performing Investment: Tk 0.00</b>		
	The break-up of the above is as follows:		
	Non-Performing Investment	-	-
		<b>-</b>	<b>-</b>
	<b>Details in Annexure-F</b>		
<b>31.00</b>	<b>Net changes in Investment: Tk. -6,325,100</b>		
	Net Investments in securities Current year Cost	(337,423,256)	(331,098,156)
	Net Investments in securities Last Year Cost	331,098,156	345,204,390
	<b>Net changes in Investment</b>	<b>(6,325,100)</b>	<b>14,106,234</b>
<b>31.01</b>	<b>Net changes in Investment: Tk. -6,325,100</b>		
	Sale of Securities during the year (at Cost)	32,216,431	165,394,117
	Less: Purchase of Securities during the year (Total Cost Value)	(38,541,530)	(151,627,358)
		<b>(6,325,100)</b>	<b>13,766,759</b>






Note No.	Particulars	Amount in BDT	
		01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
<b>32.00</b>	<b>Profit on Bank Deposits: Tk. 8,606,215</b>		
	Profit Income on Bank Deposits	10,783,283	7,106,791
	Add: Previous year Profit Receivable on MSND & MTDR	2,218,635	2,266,764
	Less: Current year Profit Receivable on MSND & MTDR	(4,395,703)	(2,218,635)
		<b>8,606,215</b>	<b>7,154,920</b>
<b>33.00</b>	<b>Dividend income received in cash: Tk. 7,116,693</b>		
	Dividend Income from Investment in Securities	5,164,329	6,753,074
	Add: Previous year Dividend Receivable	2,174,916	718,600
	Less: Current year Dividend Receivable	(222,552)	(2,174,916)
		<b>7,116,693</b>	<b>5,296,758</b>
<b>34.00</b>	<b>Advance, deposit and prepayments: Tk. 62,859</b>		
	Advance deposits & pre-payments Last Year	491,148	407,664
	Less: Advance deposits & pre-payments Current year	(291,330)	(491,148)
	Less: Prior year adjustment	(136,959)	-
		<b>62,859</b>	<b>(83,484)</b>
<b>35.00</b>	<b>Cash Paid to Operating Exp.: Tk. -8,045,219</b>		
	Operating Expenses	(8,100,995)	(9,628,150)
	Less: Amortization	527,739	529,186
	Less: Opening Total Liabilities	(3,800,704)	(4,170,163)
	Add: Closing Total Liabilities	3,328,741	3,800,704
		<b>(8,045,219)</b>	<b>(9,468,423)</b>
<b>36.00</b>	<b>Net Operating Cash Flow per unit: Tk -0.11</b>		
	Net Cash flow/ out flow from operating Activities	(4,064,519)	24,702,639
	Outstanding number of units	37,594,900	38,094,900
	<b>Net Operating Cash Flow Per Unit (NOCFPU)</b>	<b>(0.11)</b>	<b>0.65</b>
<b>37.00</b>	<b>Events after the reporting Period</b>		

The Board of trustee of the fund has declared **No Dividend** for the year ended 30 June 2025 at the meeting held on 29 July 2025.

  
**Managing Director**  
 Capitec Asset Management Ltd. (AMC)

  
**Chairman, Trustee**  
 Investment Corporation of Bangladesh

  
**Chief Operating Officer & CCO**  
 Capitec Asset Management Ltd. (AMC)

  
**Member Secretary, Trustee**  
 Investment Corporation of Bangladesh

  
**Assistant Manager-Accounts**  
 Capitec Asset Management Ltd. (AMC)

Asset Manager: Capitec Asset Management Limited  
Capitec Padma P.F. Shariah Unit Fund  
Portfolio Statement as at 30 June 2025

Annexure - A

I. Investment in Capital Market Securities (Listed)

[Figure in Bangladeshi Taka]

Sl. No	Investment in Stocks/Securities(Sector wise)-Trading Code	No. of Shares/Unit	Average Cost Price	Cost Value	Market Price	Market Value	Appreciation or (Diminution) in the Market Value/ Fair Value of Investments	% Change (In term of Cost)	% of Total Investment	
	Sactor	A. Share of Listed Companies								
1	Cement	CONFIDCEM	134,488	130.21	17,511,612	49.70	6,684,054	(10,827,558)	-61.83%	4.01%
2	Engineering	NIALCO	465,000	53.45	24,854,698	23.80	11,067,000	(13,787,698)	-55.47%	5.70%
3		SINGERBD	160,000	193.12	30,898,778	108.50	17,360,000	(13,538,778)	-43.82%	7.08%
4	Food & Allied	BENGALBISC	89,535	130.10	11,648,456	57.00	5,103,495	(6,544,961)	-56.19%	2.67%
5		LOVELLO	64,000	76.62	4,903,487	98.60	6,310,400	1,406,913	28.69%	1.12%
6	Fuel & Power	CVOPRL	65,000	188.52	12,254,007	133.10	8,651,500	(3,602,507)	-29.40%	2.81%
7		DOREENPWR	558,714	70.08	39,157,436	23.30	13,018,036	(26,139,400)	-66.75%	8.98%
8		UPGDCL	62,925	252.15	15,866,523	120.60	7,588,755	(8,277,768)	-52.17%	3.64%
9	IT Sector	BDCOM	121,800	40.39	4,919,053	23.60	2,874,480	(2,044,573)	-41.56%	1.13%
10		GENEXIL	201,040	72.84	14,644,321	22.10	4,442,984	(10,201,337)	-69.66%	3.36%
11		ITC	270,000	53.33	14,398,683	35.50	9,585,000	(4,813,683)	-33.43%	3.30%
12	Miscellaneous	BERGERPBL	2,583	1,839.39	4,751,157	1,595.50	4,121,177	(629,980)	-13.26%	1.09%
13		KBSEED	600,000	23.22	13,934,422	10.20	6,120,000	(7,814,422)	-56.08%	3.19%
14	Pharmaceuticals & Chemicals	MARICO	832	2,419.60	2,013,105	2,423.10	2,016,019	2,915	0.14%	0.46%
15		ACMELAB	75,000	91.10	6,832,247	72.20	5,415,000	(1,417,247)	-20.74%	1.57%
16		JHRML	111,832	85.94	9,611,004	46.90	5,244,921	(4,366,084)	-45.43%	2.20%
17		RENATA	20,213	1,218.73	24,634,181	488.40	9,872,029	(14,762,152)	-59.93%	5.65%
18		SQURPHARMA	2,585	210.60	544,397	208.90	540,007	(4,390)	-0.81%	0.12%
19	Telecommunication	BSCPLC	165,900	226.33	37,547,741	124.80	20,704,320	(16,843,421)	-44.86%	8.61%
20		GP	21,530	351.66	7,571,286	303.10	6,525,743	(1,045,543)	-13.81%	1.74%
21	Textile	PTL	47,300	98.64	4,665,857	40.50	1,915,650	(2,750,207)	-58.94%	1.07%
22		MALEKSPIN	140,000	33.59	4,702,897	23.10	3,234,000	(1,468,897)	-31.23%	1.08%
	Sub -Total				307,865,348		158,394,569	(149,470,779)	-48.55%	70.57%
	Sector	B. Listed Bond								
23	Corporate Bond	IBBLPBOND	6,480	1,053.01	6,823,515	640.50	4,150,440	(2,673,075)	-39.17%	1.56%
24		SJIBLPBOND	1,400	4,882.55	6,835,575	4,301.00	6,021,400	(814,175)	-11.91%	1.57%
	Sub-Total				13,659,090		10,171,840	(3,487,250)	-25.53%	3.13%





**Capitec Padma P.F. Shariah Unit Fund**

Portfolio Statement as at 30 June 2025

As per BSEC Circular No. SEC/CMRRCD/2009-193/172, dated 30 June 2015 Mutual fund has separate provision method for investment in Mutual Fund. ( Valuation of Mutual Fund is given in Annexure-B)

	Sector	C. Listed Mutual Fund								
25	Mutual Fund	CAPMIBBLMF	425,000	11.53	4,898,818	8.40	3,570,000	(1,328,818)	-27.13%	1.12%
	Sub-Total				4,898,818		3,570,000	(1,328,818)	-27.13%	1.12%
		D. IPO								
26		-	-	-	-		-	-		0.00%
	Sub -Total				-		-	-		0.00%
Grand Total of Capital Market Securities (Listed)					326,423,256		172,136,409	(154,286,847)	-47.27%	74.82%

**II. Investment in Capital Market Securities (Non-Listed)**

SL	Investment in Stocks/Securities		No. of Shares/Unit	Average Cost Price	Cost Value	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments	% Change(In term of Cost)	% of Total Investment
	Sector	A. Pre-IPO Placement Shares								
01	Pharmaceuticals & Chemicals	Amulet Pharmaceuticals Limited	1,040,000	10.58	11,000,000	8.46	8,800,000	(2,200,000)	-20.00%	2.52%
	Sub-Total				11,000,000		8,800,000	(2,200,000)	-20.00%	2.52%
Total Investment in Capital Market Securities (Listed+Non-Listed)					337,423,256		180,936,409	(156,486,847)	-46.38%	77.34%

**III. Cash & Cash Equivalent and Investment in Securities not related to Capital Market**

**A. Term Deposit:**

Sl. No	Date	Bank/Non-Bank Name	Rate of Profit	Investment Value	Maturity Value	% of Total Investment
1	15-Jan-25	Jamuna Bank PLC. (Islamic Wing)	11.50%	30,000,000	31,725,000	6.88%
2	21-Feb-25	Mutual Trust Bank PLC.(Islamic Wing)	11.00%	15,000,000	15,825,000	3.44%
3	09-Apr-25	Islamic Finance and Investment PLC.	11.50%	10,000,000	10,575,000	2.29%
4	04-Jan-25	Mercantile Bank PLC. (Islamic Wing)	11.50%	35,000,000	37,012,500	8.02%
Sub-Total				90,000,000	95,137,500	20.63%





**Capitec Padma P.F. Shariah Unit Fund**  
Portfolio Statement as at 30 June 2025

<b>B. Cash at Bank:</b>					
Sl. No	Name of Bank	A/C NO	Rate of Profit	Available Balance	Remarks
1	Southeast Bank PLC. MSND(Islamic Wing)	002713100001191	7.00%	5,729,284	N/A
2	Southeast Bank PLC. MSND(Islamic Wing)	002713100001192	7.00%	544,727	
3	Southeast Bank PLC. MSND(Islamic Wing)	002713100001193	7.00%	2,512,440	
4	Southeast Bank PLC. Current A/C (Islamic Wing)	002711100007516	-	48,273	
<b>Sub-Total</b>				<b>8,834,724</b>	
<b>Total Cash &amp; Cash Equivalent and Investment in Securities (Not related to Capital Market):</b>				<b>98,834,724</b>	
<b>Total Investment=(I+II+III)</b>				<b>436,257,979</b>	



## Capitec Padma P.F. Shariah Unit Fund

### Valuation of Closed-end Mutual Fund

As at 30 June 2025

Annexure -B

As per BSEC Circular No.SEC/CMRRCD/2009-193/172, dated 30 June 2015 Mutual Fund need not to maintain any provision when the average cost price(CP) of a mutual fund is lower than or equal to 85% of the net asset value at current market price.

SI No	Sector Name	Reason	No. of Unit	Cost Price	Cost Value	Market Price	Total Market Value	Unrealized loss	Current NAV as on 26-06-2025	85% of NAV	Unrealized loss (based on 85% of NAV)	Status
01	CAPMIBBLMF	Cost price lower than 85% of NAV	425,000	11.53	4,898,818	8.40	3,570,000	(1,328,817.78)	7.93	6.74	(2,034,105.28)	Provision Applicable

#### Disclosure:

CAPMIBBLMF:On the close of operation on June 26, 2025, the Fund has reported Net Asset Value (NAV) of Tk. 7.93 per unit on the basis of current market price and Tk. 11.45 per unit on the basis of cost price against face value of Tk. 10.00 whereas total Net Assets of the Fund stood at Tk. 529,837,778.63 on the basis of current market price and Tk. 765,572,885.83 on the basis of cost price after considering all assets and liabilities of the Fund.

#### DIRECTIVE:

##### A. For Closed-end Mutual Funds

1. Mutual Funds need not to maintain any provision when the average cost price(CP) of a mutual fund is lower than or equal to the fair value (FV) i.e.  $CP \leq FV$ ; or lower than or equal to 85% of the net asset value at current market price((NAVcmp) i.e.  $CP \leq NAVcmp * 85\%$ ); which one is applicable.



## Capitec Padma P.F. Shariah Unit Fund

For the year ended 30 June 2025

### Investment in Securities

Annexure- C

S.L	Company Name (Trading Code)	Number of Shares	Average Cost Value Per Share	Total Cost Value Amount	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments
1	ACMELAB	75,000	91.10	6,832,247	72.20	5,415,000	(1,417,247)
2	GP	20,300	350.21	7,109,246	303.10	6,152,930	(956,316)
3	IBNSINA	14,700	303.46	4,460,858	294.10	4,323,270	(137,588)
4	MALEKSPIN	140,000	33.59	4,702,897	23.10	3,234,000	(1,468,897)
5	SJIBLPBOND	1,400	4,882.55	6,835,575	4,301.00	6,021,400	(814,175)
6	WALTONHIL	6,160	600.20	3,697,220	406.30	2,502,808	(1,194,412)
7	LOVELLO	64,000	76.62	4,903,487	98.60	6,310,400	1,406,913
Total				38,541,530		33,959,808	(4,581,722)





## Capitec Padma P.F. Shariah Unit Fund

### Schedule of realized gain/(loss) on sale of marketable securities

For the year ended 30 June 2025

Annexure-D

Sl. No.	Name of the Company (Trading Code)	No of Share	Average Sell Price per Share	Sell Value	Average Cost Price per Share	Cost Price	Profit/(Loss)
01	ASIATICLAB	50,000	38.22	1,910,794	70.28	3,514,166	(1,603,372)
02	BEXGSUKUK	87,775	42.98	3,772,825	90.83	7,972,832	(4,200,007)
03	CONFIDCEM	14,900	70.26	1,046,907	130.21	1,940,121	(893,214)
04	CRAFTSMAN	2,577	35.33	91,043	10.00	25,770	65,273
05	DOREENPWR	22,000	27.46	604,068	70.08	1,541,869	(937,801)
06	IBNSINA	14,700	340.03	4,998,392	303.46	4,460,858	537,534
07	NAVANAPHAR	48,735	68.88	3,356,715	98.77	4,813,595	(1,456,880)
08	TECHNODRUG	125,000	53.26	6,657,133	34.00	4,250,000	2,407,133
09	WALTONHIL	6,160	697.82	4,298,586	600.20	3,697,220	601,366
<b>Total</b>				<b>26,736,463</b>		<b>32,216,431</b>	<b>(5,479,967)</b>



## Capitec Padma P.F. Shariah Unit Fund

### Dividend Income

For the year ended 30 June 2025

Annexure-E

SL No.	Name of the Company (Trading Code)	No of Shares	Record Date	Face Value	Dividend %	Net Cash Dividend	DP Ratio	Purification Amount
1	GP	1,230	August 13, 2024	10	160.00%	19,680	0.0097	191
2	BERGERPBL	2,583	August 18, 2024	10	500.00%	129,150	0.0021	271
3	MARICO	832	August 29, 2024	10	1000.00%	83,200	0.0257	2,138
4	CONFIDCEM	134,488	September 30, 2024	10	10.00%	134,488	0.0170	2,286
5	RENATA	20,213	October 21, 2024	10	92.00%	185,960	0.0114	2,120
6	CVOPRL	65,000	October 31, 2024	10	10.00%	65,000	0.0038	247
7	BSCPLC	165,900	November 4, 2024	10	40.00%	663,600	0.0511	33,910
8	ITC	270,000	November 14, 2024	10	11.00%	297,000	0.0186	5,524
9	BDCOM	116,000	November 17, 2024	10	5.00%	58,000	0.0496	2,877
10	NIALCO	465,000	November 17, 2024	10	6.00%	279,000	0.0115	3,209
11	MARICO	832	November 18, 2024	10	450.00%	37,440	0.0257	962
12	MALEKSPIN	140,000	November 18, 2024	10	10.00%	140,000	0.0086	1,203
13	UPGDCL	62,925	November 18, 2024	10	60.00%	377,550	0.0500	18,878
14	PTL	43,000	November 19, 2024	10	5.00%	21,500	0.0645	1,387
15	DOREENPWR	558,714	November 20, 2024	10	10.00%	558,714	0.0004	223
16	ACMELAB	75,000	November 20, 2024	10	35.00%	262,500	0.0002	46
17	GENEXIL	201,040	November 20, 2024	10	3.00%	60,312	0.0001	6
18	BENGALBISC	89,535	November 21, 2024	10	10.00%	89,535	0.0007	63
19	SQURPHARMA	2,585	November 21, 2024	10	110.00%	28,435	0.0408	1,160
20	JHRML	111,832	November 26, 2024	10	10.00%	111,832	0.0517	5,782
21	KBSEED	600,000	December 8, 2024	10	1.00%	60,000	-	-
22	SJIBLPBOND	1,400	December 30, 2024	5,000	9.28%	649,600	-	-
23	SINGERBD	160,000	February 18, 2025	10	10.00%	160,000	0.0110	1,760
24	MARICO	832	February 23, 2025	10	440.00%	36,608	0.0257	941
25	GP	21,530	February 26, 2025	10	170.00%	366,010	0.0097	3,550
26	MARICO	832	May 26, 2025	10	1950.00%	162,240	0.0257	4,169.57
27	CONFIDCEM					62	0.0170	1
28	BSCCL					126,914	0.0305	3,871
Total						5,164,329	-	96,775

### Dividend Receivables

As at 30 June 2025

Sl. No	Particulars	Amount in Taka	
		30 June 2025	30 June 2024
1	GENEXIL	60,312	-
2	MARICO	162,240	16,640
3	IBBLPBOND	-	482,112
4	BEXGSUKUK	-	399,376
5	ORYZAAGRO	-	1,104,209
6	ACHIASF	-	172,579
<b>Closing Balance:</b>		<b>222,552</b>	<b>2,174,916</b>



**Capitec Padma P.F. Shariah Unit Fund**  
**Information on Non-Performing Investment**

Annexure-F

Fund Name	Name of the Investee Company/Issuer	Amount of Investment as on 30.06.2025 (Script wise)	Date of Investment	Category of Investment (Private Equity, \fixed Income Securities and others)	Period of Investment without return	Receivables (Principal and Return)	Amount of Provisions made till date
Capitec Padma P.F. Shariah Unit Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A





**Capitec Padma P.F. Shariah Unit Fund**

**Profit on MSND**

For the year ended 30 June 2025

**Annexure-G**

SL No.	Bank/ Institution Name	Branch	Account Number	Type	Current Rate	Amount
01	Southeast Bank PLC. (Islamic Wing)	Motijheel	002713100001191	MSND	7.00%	492,981
02	Southeast Bank PLC. (Islamic Wing)	Motijheel	002713100001192	MSND	7.00%	30,169
03	Southeast Bank PLC. (Islamic Wing)	Motijheel	002713100001193	MSND	7.00%	317,079
<b>Total</b>						<b>840,229</b>

**Profit on MTDR**

For the year ended 30 June 2025

**Annexure-H**

SL No.	Bank/ Institution Name	Branch	Account Number	Face Value	Type	Current Rate	Amount
01	Jamuna Bank PLC.(Islamic Wing)	Noya Bazar Islamic Br.	4301000029397	30,000,000	MTDR	11.50%	3,395,000
02	Mutual Trust Bank PLC.(Islamic Wing)	Gulshan	9992020002795	15,000,000	MTDR	11.00%	1,610,924
03	Islamic Finance and Investment PLC.	Head office	1112970000485	10,000,000	MTDR	11.50%	974,106
04	Mercantile Bank PLC.(Islamic Wing)	Motijheel	3410000153824	35,000,000	MTDR	11.50%	3,963,025
<b>Total</b>				<b>90,000,000</b>			<b>9,943,054</b>

**MTDR profit receivable**

For the year ended 30 June 2025

**Annexure-I**

SL No.	Bank/ Institution Name	Branch	Account Number	Face Value	Type	Current Rate	Amount
01	Jamuna Bank PLC.(Islamic Wing)	Noya Bazar Islamic Br.	4301000029397	30,000,000	MTDR	11.50%	1,582,044
03	Mutual Trust Bank PLC.(Islamic Wing)	Gulshan	9992020002795	15,000,000	MTDR	11.00%	587,983
02	Islamic Finance and Investment PLC.	Head office	1112970000485	10,000,000	MTDR	11.50%	257,650
04	Mercantile Bank PLC.(Islamic Wing)	Motijheel	3410000153824	35,000,000	MTDR	11.50%	1,968,025
<b>Total</b>				<b>90,000,000</b>			<b>4,395,703</b>



# Capitec Padma P.F. Shariah Unit Fund

## Management fees

For the year ended 30 June 2025

Date	Weekly NAV	Annexure-J
		Fees
4-Jul-24	333,676,755	71,485
11-Jul-24	331,355,990	124,430
18-Jul-24	325,160,254	122,642
25-Jul-24	326,171,665	122,934
1-Aug-24	319,935,363	121,135
8-Aug-24	339,664,271	126,826
15-Aug-24	333,660,916	125,095
22-Aug-24	322,590,635	121,901
29-Aug-24	326,442,639	123,012
5-Sep-24	325,782,708	122,822
12-Sep-24	326,241,065	122,954
19-Sep-24	326,146,697	122,927
26-Sep-24	314,237,630	119,492
3-Oct-24	308,935,014	117,962
9-Oct-24	307,865,930	100,846
17-Oct-24	300,776,902	132,124
24-Oct-24	294,712,771	113,859
31-Oct-24	292,879,545	113,331
7-Nov-24	293,916,522	113,630
14-Nov-24	295,025,576	113,950
21-Nov-24	293,188,544	113,420
28-Nov-24	298,959,874	115,085
5-Dec-24	297,576,799	114,686
12-Dec-24	294,242,712	113,724
19-Dec-24	292,819,882	113,313
26-Dec-24	289,757,741	112,430
31-Dec-24	290,841,906	80,531
2-Jan-25	289,715,139	32,119
9-Jan-25	288,424,088	112,045
16-Jan-25	285,607,824	111,233
23-Jan-25	289,017,274	112,217
30-Jan-25	284,389,274	110,882
6-Feb-25	285,353,813	111,160
13-Feb-25	284,467,391	110,904
20-Feb-25	286,469,649	111,482
27-Feb-25	288,254,840	111,997
6-Mar-25	283,331,950	110,577
13-Mar-25	281,856,920	110,151
20-Mar-25	280,375,921	109,724
27-Mar-25	282,857,238	110,440
31-Mar-25	283,126,761	63,153
10-Apr-25	286,535,904	159,287
17-Apr-25	285,289,424	111,141
24-Apr-25	283,649,322	110,668
30-Apr-25	283,253,629	94,761
8-May-25	281,562,696	125,790
15-May-25	278,034,733	109,048
22-May-25	277,733,366	108,962
29-May-25	274,414,681	108,004
4-Jun-25	277,480,890	93,333
19-Jun-25	280,559,654	235,236
26-Jun-25	284,418,409	110,890
30-Jun-25	281,470,537	62,880
Total Management fees		5,974,626



# Capitec Padma P.F. Shariah Unit Fund

Trustee fees  
For the year ended 30 June 2025

Date	Weekly NAV	Annexure-K
		Fees
4-Jul-24	333,676,755	5,500
11-Jul-24	331,355,990	9,558
18-Jul-24	325,160,254	9,380
25-Jul-24	326,171,665	9,409
1-Aug-24	319,935,363	9,229
8-Aug-24	339,664,271	9,798
15-Aug-24	333,660,916	9,625
22-Aug-24	322,590,635	9,305
29-Aug-24	326,442,639	9,417
5-Sep-24	325,782,708	9,398
12-Sep-24	326,241,065	9,411
19-Sep-24	326,146,697	9,408
26-Sep-24	314,237,630	9,065
3-Oct-24	308,935,014	8,912
9-Oct-24	307,865,930	7,612
17-Oct-24	300,776,902	9,916
24-Oct-24	294,712,771	8,501
31-Oct-24	292,879,545	8,448
7-Nov-24	293,916,522	8,478
14-Nov-24	295,025,576	8,510
21-Nov-24	293,188,544	8,457
28-Nov-24	298,959,874	8,624
5-Dec-24	297,576,799	8,584
12-Dec-24	294,242,712	8,488
19-Dec-24	292,819,882	8,447
26-Dec-24	289,757,741	8,358
31-Dec-24	290,841,906	5,993
2-Jan-25	289,715,139	2,388
9-Jan-25	288,424,088	8,320
16-Jan-25	285,607,824	8,239
23-Jan-25	289,017,274	8,337
30-Jan-25	284,389,274	8,204
6-Feb-25	285,353,813	8,231
13-Feb-25	284,467,391	8,206
20-Feb-25	286,469,649	8,264
27-Feb-25	288,254,840	8,315
6-Mar-25	283,331,950	8,173
13-Mar-25	281,856,920	8,130
20-Mar-25	280,375,921	8,088
27-Mar-25	282,857,238	8,159
31-Mar-25	283,126,761	4,667
10-Apr-25	286,535,904	11,808
17-Apr-25	285,289,424	8,230
24-Apr-25	283,649,322	8,182
30-Apr-25	283,253,629	7,004
8-May-25	281,562,696	9,282
15-May-25	278,034,733	8,020
22-May-25	277,733,366	8,012
29-May-25	274,414,681	7,916
4-Jun-25	277,480,890	6,861
19-Jun-25	280,559,654	17,342
26-Jun-25	284,418,409	8,204
30-Jun-25	281,470,537	4,640
Total Trustee fees		447,050





## Capitec Padma P.F. Shariah Unit Fund

### Custodian fees

For the year ended 30 June 2025

			Annexure-L
Date	Portfolio	MTDR	Fees
31-Jul-24	205,496,992	90,000,000	36,937
31-Aug-24	219,545,307	90,000,000	38,693
30-Sep-24	204,132,009	90,000,000	36,767
31-Oct-24	190,102,126	90,000,000	35,013
30-Nov-24	192,799,309	90,000,000	35,350
31-Dec-24	187,346,974	90,000,000	34,668
31-Jan-25	181,286,968	90,000,000	33,911
28-Feb-25	184,388,550	90,000,000	34,299
31-Mar-25	178,733,148	90,000,000	33,592
30-Apr-25	178,536,798	90,000,000	33,567
31-May-25	174,374,184	90,000,000	33,047
30-Jun-25	180,936,409	90,000,000	33,867
Add/Less: (Adjustment)			3,852
<b>Total Custodian fees</b>			<b>423,562</b>