



Delta Brac Housing Finance Corporation Limited

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PRICE SENSITIVE INFORMATION

This is for information of all concerned that the Board of Directors of the Company in its 120th Meeting held on Monday, March 22, 2021 has taken the following Price Sensitive decisions:

(1).

Sl. No.	Particulars	Decisions
i.	Dividend recommended for the year ended on 31 st December 2020	Cash Dividend: 15% Stock Dividend: 15%
ii.	Record Date for the AGM	April 13, 2021
iii.	Date & Time of 25 th AGM	May 06, 2021 at 11.00 a.m.
iv.	Venue of AGM (Hybrid Meeting)	Link of the virtual meeting and venue for physical presence will be notified later on.

(2). The comparative financial highlights are as follows:

Sl. No.	Particulars	31 December 2020	31 December 2019*
i.	Earnings Per Share (EPS)	Tk. 5.78	Tk. 6.96
ii.	Net Asset Value Per Share (NAV)	Tk. 41.72	Tk. 37.68
iii.	Net Operating Cash Flow Per Share (NOCFPS)	Tk. 9.39	Tk. 12.52

(* The figures have been restated)

(3). Emphasis of Matter, extract from the Independent Auditor's Report are as follows:

Quote "Without qualifying our opinion, we are drawing attention to the following matter:

In note # 2.19(i) to the financial statements, the Company disclosed the basis of computation for estimating the amount of Gratuity obligations." Unquote.

Notes to the Financial Statements:

"2.19 (i) Gratuity scheme:

The Company has a funded gratuity scheme for all eligible employees who complete minimum 5 years of confirmed service with the Company. Required amount of gratuity is calculated on the basis of last basic pay depending on the length of service for every completed year as well as proportionate to the fraction period of service as of the respective financial year. This scheme is approved by the National Board of Revenue (NBR) and administered by an independent Board of Trustees. Actuarial valuation of the gratuity scheme was made in 2015 to assess the adequacy of the liability for the scheme as per International Accounting Standard - 19 "Employee Benefits".

Following benefits are payable on retirement, death or leaving service:

Less than 5 year of confirmed service - Nil

Confirmed service between 5 and 10 years - One month's last drawn basic pay for every completed year of service.

On completion of 10 years confirmed service and above - Two month's last drawn basic pay for every completed year of service.

Maximum benefits - 50 times basic pay."

Notes:

- Disclosure on recommendation of stock dividend (bonus share):
 - Stock dividend has been recommended in view to utilize its retained amount as paid-up capital for improving the capital adequacy and thereby facilitate future business expansion of the Company.
 - Stock dividend is declared out of accumulated profit.
 - Stock dividend is not declared from capital reserve or revaluation reserve or any unrealized gain or out of profit earned prior to incorporation of the Company or through reducing paid up capital or through doing anything so that the post- dividend retained earnings become negative or a debit balance.
- Members whose name would appear in the Member/ Depository Register of the Company on the record date (i.e. April 13, 2021) shall be entitled to dividend and to attend the AGM.
- Members are requested to update their 12 digits e-TIN number, Bank Accounts, Address, Mobile No. etc. in the BO Account through their respective Depository Participants (DPs) before the record date (April 13, 2021).
- The concerned Trustee Board of approved superannuation fund, pension fund, gratuity fund, recognize provident fund and workers profit participation fund are requested to provide us updated tax rebate certificate on or before April 22, 2021 through mail/courier.
- The concerned brokerage houses are requested to provide us with a statement with the details (shareholders name, BO ID number, e-TIN number, gross dividend receivable, applicable tax rate, and net dividend receivable) of their margin loan holders who hold shares of the Company as on the Record Date, along with the name of the contact person in this connection. The brokerage houses are also requested to provide us with their bank account name, number, routing number etc. on or before April 22, 2021.

March 22, 2021

By Order of the Board
 Sd/-
Jashim Uddin, FCS
 Company Secretary