PRAGATI LIFE INSURANCE LIMITED BALANCE SHEET (Un-Audited) As at 31 March 2023

	NOTES	31 Mar'23	31 Dec'22		<u>NOTES</u>	31 Mar'23	31 Dec'22
SHARE CAPITAL AND LIABILITIES		TAKA	TAKA	PROPERTY AND ASSETS		TAKA	TAKA
SHAREHOLDERS' CAPITAL				LOANS			
AUTHORISED				On Insurers' Policies within their surrender value	4.00	122,664,008	124,636,906
100,000,000 Ordinary Shares of Tk.10 each		1,000,000,000	1,000,000,000				
				INVESTMENT			
				Statutory Deposit with Bangladesh Bank		15,000,000	15,000,000
ISSUED,SUBSCRIBED AND PAID-UP				Bangladesh Govt. Treasury Bond		3,146,700,000	3,294,200,000
32,545,288 Ordinary Shares of Tk.10 each		325,452,880	325,452,880	VIPB Accelerated Income Unit Fund		7,927,500	8,508,850
fully paid up in cash				HFAML Unit Fund		9,957,705	9,999,765
				UFS-Pragati Life Unit Fund		9,880,000	9,880,000
Share Premium Accounts		76,757,755	76,757,755	Investment in Bond		-	-
BALANCE OF FUNDS AND ACCOUNTS				Investment in Shares		380,483,174	394,256,312
Life Insurance Fund	1.00	6,217,231,195	6,216,457,794			3,569,948,379	3,731,844,927
Reserve for Unexpected Losses		25,000,000	25,000,000				
				Outstanding Premium		147,591,051	194,798,957
LIABILITIES AND PROVISIONS				Interest, Dividends and Rents Accruing but not due		93,645,192	68,789,444
Estimated liabilities in respect of outstanding claims,		21,216,582	25,893,787	Advances & Deposits	5.00	529,724,505	530,819,950
whether due or intimated				Sundray Debtors	6.00	50,194,478	85,167,426
Amount due to other persons or bodies carrying		93,056,169	83,056,169				
on insurance business				CASH AND BANK BALANCES			
Sundry Creditors	2.00	428,661,025	469,087,703	On Fixed Deposit with Banks & Financial Institutes	7.00	837,964,267	764,341,110
Unpaid Dividend	3.00	1,340,255	1,340,255	On Short Term Deposit with Banks		598,053,498	468,462,038
Premium Deposits		21,095,013	16,793,727	On Current Account with Banks		72,058,078	69,592,890
Fair Value Change Account		(228,429,212)	(213,370,644)	Cash in Hand		105,763,051	146,337,224
						1,613,838,894	1,448,733,262
				OTHER ACCOUNTS			
				Stamps, Printing & Stationary in Hand		12,898,997	11,810,281
				Fixed Assets (At Cost Less Depreciation)		113,542,949	102,056,741
				Intangible Assets (At Cost Less Amortization)		4,304,911	4,783,234
				Freehold Land (At Cost)		723,028,298	723,028,298
		6,981,381,662	7,026,469,426			6,981,381,662	7,026,469,426

PRAGATI LIFE INSURANCE LIMITED REVENUE ACCOUNT (Un-Audited) For the First Quarter ended 31 March 2023

	31 Mar'23	31 Mar'22
EXPENDITURE	TAKA	TAKA
CLAIMS UNDER POLICIES (INCLUDING PROVISION FOR CLAIMS DUE OR INTIMATED), LESS RE-INSURANCE:		
Death	6,325,539	8,660,539
Maturity	414,739,814	364,522,196
Survival Benefit	278,821,785	115,040,742
Surrendar Claim	28,468,831	37,223,092
Pension Claim	2,102,234	5,310,910
Group Claim	312,792,808	348,393,349
	1,043,251,011	879,150,828
Expenses of Management		
Commissions:		
(a) Commissions to Insurance Agents (Less that on Re-insurance)	141,935,901	128,528,498
(b) Allowances and Commissions (other than commission		
including in sub-item (a) preceding)	163,832,660	133,452,950
	305,768,561	261,981,448
Salaries etc.(Other than to Agents and those Contained		
in the Allowances and Commissions)	63,543,762	53,821,937
Companies Contribution to Employees P.F.	1,446,770	1,329,540
Travelling and Conveyance	3,525,854	2,541,873
Directors' Fees	403,200	499,200
Medical Fees	629,195	479,387
Legal and Professional Fees	557,500	502,222
Insurance Policy Stamp	5,261,080	4,497,705
Advertisement and Publicity	3,460,656	6,436,560
Printing and Stationery	2,346,600	2,157,266
Office Rent	21,104,016	18,199,110
Bank Charges	4,034,772	4,363,722
Company Registration Fees	1,114,846	917,748
Repairs and Maintenance	8,670,787	7,605,157
Car Fuel, Maintenance & Repairs	2,236,434	1,656,364

	INCOME	31 Mar 23 TAKA	31 Mar'22 TAKA
	Balance of Life Fund at the beginning of the year	6,216,457,794	6,090,782,954
9	PREMIUM LESS RE-INSURANCE		
6	First Year Premium	336,666,547	303,878,933
2	Renewal Premium	618,536,578	487,041,514
2	Group Insurance Premium	450,871,461	387,718,305
0	Gross Premium	1,406,074,586	1,178,638,752
9	Less: Re-insurance Premium	10,460,021	8,250,000
В	Net Premium	1,395,614,565	1,170,388,752
	Interest, Dividends and Rents	94,228,288	99,204,350
_	Other Income	1,329,400	1,132,337

PRAGATI LIFE INSURANCE LIMITED REVENUE ACCOUNT (Un-Audited)

For the First Quarter ended 31 March 2023

	31 Mar'23	31 Mar'22		31 Mar'23	31 Mar'22
EXPENDITURE	TAKA	TAKA	INCOME	TAKA	TAKA
Group Insurance Premium	1,619,500	1,546,200			
Hospitalization Insurance Premium	525,015	379,896			
Papers,Periodicals and Books	9,494	8,629	First year premium, where the maximum		
Telephone, Fax and Internet	2,288,303	1,660,187	premium paying period is:		
Electricity & Utility Expenses	1,506,804	1,653,779	Single	1,700,488	1,516,827
Training and Recruitment Expenses	606,158	2,050,304	Two Years	-	-
Entertainment	834,072	758,136	Three Years	-	-
Postage and Courier	581,635	549,519	Four Years	-	-
Business Development Expenses	4,045,222	4,215,460	Five Years	-	-
Revenue Stamp & Non Judicial Stamp	3,263,180	1,542,390	Six Years	-	-
Fees & Subscriptions	848,577	808,407	Seven Years	554,382	486,852
Donations	600,000	960,825	Eight Years	-	-
Conference	-	-	Nine Years	-	-
Meeting, Seminar & Symposium	108,565	38,505	Ten Years	5,189,888	4,666,398
Gratuity	1,742,647	2,409,503	Eleven Years	10,052,700	9,051,112
Depreciation and Amortization	4,464,636	3,739,576	Twelve Years and Above	319,169,089	288,157,744
	141,379,280	127,329,107		336,666,547	303,878,933
Total Management Expences	447,147,841	389,310,555			
Balance of the fund at the end of the year as shown in the Balance Sheet	6,217,231,195	6,093,047,010			
	7,707,630,047	7,361,508,393		7,707,630,047	7,361,508,393

Notes:

- i) Accounting Policies: The interim accounts have been prepared using the same accounting policies as those adopted in the accounts for the financial year ended 31 December 2022 and there have been no changes in those policies since then.
- ii) Previously reported interim period's figures have been restated to confirm to current period's presentation.
- iii) Recognition and measurement: a) Measurements for interim reporting period are on a Year-To-Date basis: b) Principles involved for recognizing liabilities, income and expenses for interim periods are the same as for annual financial statements.
- Iv) The detail of the un- audited First Quarter financial statements ended 31 March 2023 is available in the website of Pragati Life Insurance Ltd. The address of the website is www.pragatilife.com

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
Company Secretary	Chief Financial Officer	Chief Executive Officer	Director	Director	Chairman

PRAGATI LIFE INSURANCE LIMITED Statement of Cash Flows (Un-Audited) For the First Quarter ended 31 March 2023

					Jan-Mar'23	Jan-Mar'22
					TAKA	TAKA
A CASHELOWE	ROM OPERATING A	CTIVITIES.				
Collection from I		CIIVIIIE5:			1,453,282,492	1,192,709,053
Other Income rec					916,206	403,557
Payment for Clai					(1,047,928,216)	(882,422,502)
5	agement expenses, com	mission re_insurar	nce and others		(416,996,537)	(394,956,985)
•	ome Tax) deducted	iiii33i0ii, ic-iii3uiui	ice und others		(26,895,500)	(5,504,935)
•	rom operating activiti	es			(37,621,555)	(89,771,812)
					(01,022,000)	(00,110,000)
B. CASH FLOW F	ROM INVESTING A	CTIVITIES:				
Acquisition of Fi	xed Assets				(15,510,557)	(9,776,779)
Disposal of Fixed	d Assets				54,326	27,150
Loan against Poli	icies paid (Net of Realiz	zation)			1,972,898	(9,430,704)
Investments mad	e				146,837,980	40,090,368
Interest, Dividen	ds and Rents Received				69,372,540	74,394,239
Net Cash Flow f	rom investing activitie	s			202,727,187	95,304,274
	ROM FINANCING A	CTIVITIES:				
Dividend Paid						-
Net Cash Flow f	rom financing activition	es				
		(4.7.6)			40= 40= 000 #	
D. Net increase in o	cash and cash Equivale	ents (A+B+C)			165,105,632 #	5,532,462
E. Cook and Cook I	Emiliando estable bemi				1 440 722 202	1 002 106 142
E. Cash and Cash i	Equivalents at the begi	inning of the year			1,448,733,262	1,893,186,143
F Cash and Cash I	Fauivalents at the end	of the year (D+F)			1 613 838 894	1 898 718 605
F. Cash and Cash I	Equivalents at the end	of the year (D+E)			1,613,838,894	1,898,718,605
F. Cash and Cash l	Equivalents at the end	of the year (D+E)			1,613,838,894	1,898,718,605
	Equivalents at the end operating activities (1				1,613,838,894	1,898,718,605
					1,613,838,894	1,898,718,605
	operating activities (I				1,613,838,894 773,401	1,898,718,605 2,264,056
Cash flows from	operating activities (I					
Cash flows from	operating activities (I					
Cash flows from Addition of Life Adjustment for:	n operating activities (I Fund amortization				773,401	2,264,056
Cash flows from Addition of Life Adjustment for: Depreciation and	n operating activities (I Fund amortization fixed assets				773,401 4,464,636	2,264,056 3,739,576
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of i	n operating activities (I Fund amortization fixed assets				773,401 4,464,636 (413,194)	2,264,056 3,739,576 (728,780)
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of i Installment of Hi Interest, dividence	n operating activities (I Fund amortization fixed assets re-purchase	indirect method)			773,401 4,464,636 (413,194) 396,904	2,264,056 3,739,576 (728,780) 711,013
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of i Installment of Hi Interest, dividence	n operating activities (I Fund amortization fixed assets re-purchase Is and rents received	indirect method)			773,401 4,464,636 (413,194) 396,904 (94,228,288)	2,264,056 3,739,576 (728,780) 711,013 (99,204,350)
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of i Installment of Hi Interest, dividend Cash Generated fr Add/ Less:	n operating activities (I Fund amortization fixed assets re-purchase Is and rents received	indirect method) crease /Decrease of A			773,401 4,464,636 (413,194) 396,904 (94,228,288)	2,264,056 3,739,576 (728,780) 711,013 (99,204,350)
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of i Installment of Hi Interest, dividend Cash Generated fr Add/ Less: (Increase)/ Decre	n operating activities (I Fund amortization fixed assets re-purchase is and rents received com Operations before In	indirect method) crease /Decrease of A			773,401 4,464,636 (413,194) 396,904 (94,228,288) (89,006,541)	2,264,056 3,739,576 (728,780) 711,013 (99,204,350) (93,218,485)
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of i Installment of Hi Interest, dividend Cash Generated fr Add/ Less: (Increase)/ Decre (Increase)/ Decre	n operating activities (I Fund amortization fixed assets re-purchase ds and rents received rom Operations before In	indirect method) crease /Decrease of A			773,401 4,464,636 (413,194) 396,904 (94,228,288) (89,006,541) 47,207,906	2,264,056 3,739,576 (728,780) 711,013 (99,204,350) (93,218,485) 14,070,301
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of i Installment of Hi Interest, dividend Cash Generated fr Add/ Less: (Increase)/ Decre (Increase)/ Decre (Increase)/ Decre	Fund amortization fixed assets re-purchase ds and rents received rom Operations before In ease in Outstanding prenease in Advance and dep	indirect method) crease /Decrease of Anium posits	Assets or Liabilities		773,401 4,464,636 (413,194) 396,904 (94,228,288) (89,006,541) 47,207,906 1,095,445	2,264,056 3,739,576 (728,780) 711,013 (99,204,350) (93,218,485) 14,070,301 (4,427,726)
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of i Installment of Hi Interest, dividend Cash Generated fr Add/ Less: (Increase)/ Decre (Increase)/ Decre (Increase)/ Decre (Increase)/ Decre	Fund amortization fixed assets re-purchase ds and rents received rom Operations before In ease in Outstanding prenease in Advance and depease in Sundry debtors	crease /Decrease of Anium posits Printing & Statione	Assets or Liabilities		773,401 4,464,636 (413,194) 396,904 (94,228,288) (89,006,541) 47,207,906 1,095,445 34,972,948	2,264,056 3,739,576 (728,780) 711,013 (99,204,350) (93,218,485) 14,070,301 (4,427,726) 1,858,624 (1,136,406) (3,271,674)
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of i Installment of Hi Interest, dividend Cash Generated fr Add/ Less: (Increase)/ Decree (Increase)/ Decree (Increase)/ Decree Increase/ (Decree	Fund amortization fixed assets re-purchase ds and rents received rom Operations before In ease in Outstanding prenease in Advance and depease in Sundry debtors wase in Sundry debtors wase in stock of Stamps,	crease /Decrease of Anium posits Printing & Stationoms	Assets or Liabilities	urance Business	773,401 4,464,636 (413,194) 396,904 (94,228,288) (89,006,541) 47,207,906 1,095,445 34,972,948 (1,088,716)	2,264,056 3,739,576 (728,780) 711,013 (99,204,350) (93,218,485) 14,070,301 (4,427,726) 1,858,624 (1,136,406)
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of I Installment of Hi Interest, dividend Cash Generated fr Add/ Less: (Increase)/ Decree (Increase)/ Decree (Increase)/ Decree Increase/ (Decree Increase/ (Decree	Fund amortization fixed assets re-purchase ds and rents received rom Operations before In ease in Outstanding pren ease in Advance and dep ease in Sundry debtors ease in stock of Stamps, ease) of Outstanding Clai	crease /Decrease of Annium posits Printing & Stationers ther Persons or Boo	Assets or Liabilities ery dies Carrying on Ins		773,401 4,464,636 (413,194) 396,904 (94,228,288) (89,006,541) 47,207,906 1,095,445 34,972,948 (1,088,716) (4,677,205)	2,264,056 3,739,576 (728,780) 711,013 (99,204,350) (93,218,485) 14,070,301 (4,427,726) 1,858,624 (1,136,406) (3,271,674)
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of I Installment of Hi Interest, dividend Cash Generated fr Add/ Less: (Increase)/ Decree (Increase)/ Decree (Increase)/ Decree Increase/ (Decree Increase/ (Decree Increase/ (Decree Increase/ (Decree	Fund amortization fixed assets re-purchase ds and rents received rom Operations before In case in Outstanding pren case in Advance and dep case in Sundry debtors case in stock of Stamps, case) of Outstanding Clai case) of Amount due to o	crease /Decrease of Anium posits Printing & Stationems ther Persons or Boout Dividend Payab	Assets or Liabilities ery dies Carrying on Ins		773,401 4,464,636 (413,194) 396,904 (94,228,288) (89,006,541) 47,207,906 1,095,445 34,972,948 (1,088,716) (4,677,205) 10,000,000	2,264,056 3,739,576 (728,780) 711,013 (99,204,350) (93,218,485) 14,070,301 (4,427,726) 1,858,624 (1,136,406) (3,271,674) 8,249,999
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of I Installment of Hi Interest, dividend Cash Generated fr Add/ Less: (Increase)/ Decree (Increase)/ Decree (Increase)/ Decree Increase/ (Decree Increase/ (Decree Increase/ (Decree Increase/ (Decree	Fund amortization fixed assets re-purchase ds and rents received rom Operations before In tase in Outstanding pren tase in Sundry debtors tase in Stock of Stamps, tase) of Outstanding Clai tase) of Amount due to o tase) of Creditors (Witho	crease /Decrease of Anium posits Printing & Stationems ther Persons or Boout Dividend Payab	Assets or Liabilities ery dies Carrying on Ins		773,401 4,464,636 (413,194) 396,904 (94,228,288) (89,006,541) 47,207,906 1,095,445 34,972,948 (1,088,716) (4,677,205) 10,000,000 (40,426,678)	2,264,056 3,739,576 (728,780) 711,013 (99,204,350) (93,218,485) 14,070,301 (4,427,726) 1,858,624 (1,136,406) (3,271,674) 8,249,999 (3,592,741)
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of I Installment of Hi Interest, dividend Cash Generated fr Add/ Less: (Increase)/ Decree (Increase)/ Decree (Increase)/ Decree Increase/ (Decree Increase/ (Decree Increase/ (Decree Increase/ (Decree	Fund amortization fixed assets re-purchase ds and rents received rom Operations before In tase in Outstanding pren tase in Sundry debtors tase in Stock of Stamps, tase) of Outstanding Clai tase) of Amount due to o tase) of Creditors (Witho	crease /Decrease of Anium posits Printing & Stationems ther Persons or Boout Dividend Payab	Assets or Liabilities ery dies Carrying on Ins		773,401 4,464,636 (413,194) 396,904 (94,228,288) (89,006,541) 47,207,906 1,095,445 34,972,948 (1,088,716) (4,677,205) 10,000,000 (40,426,678) 4,301,286	2,264,056 3,739,576 (728,780) 711,013 (99,204,350) (93,218,485) 14,070,301 (4,427,726) 1,858,624 (1,136,406) (3,271,674) 8,249,999 (3,592,741) (8,303,704)
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of I Installment of Hi Interest, dividend Cash Generated fr Add/ Less: (Increase)/ Decree (Increase)/ Decree (Increase)/ Decree Increase/ (Decree Increase/ (Decree Increase/ (Decree Increase/ (Decree	Fund amortization fixed assets re-purchase ds and rents received rom Operations before In tase in Outstanding pren tase in Sundry debtors tase in Stock of Stamps, tase) of Outstanding Clai tase) of Amount due to o tase) of Creditors (Witho	crease /Decrease of Anium posits Printing & Stationems ther Persons or Boout Dividend Payab	Assets or Liabilities ery dies Carrying on Ins		773,401 4,464,636 (413,194) 396,904 (94,228,288) (89,006,541) 47,207,906 1,095,445 34,972,948 (1,088,716) (4,677,205) 10,000,000 (40,426,678) 4,301,286	2,264,056 3,739,576 (728,780) 711,013 (99,204,350) (93,218,485) 14,070,301 (4,427,726) 1,858,624 (1,136,406) (3,271,674) 8,249,999 (3,592,741) (8,303,704)
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of I Installment of Hi Interest, dividend Cash Generated fr Add/ Less: (Increase)/ Decree (Increase)/ Decree (Increase)/ Decree (Increase)/ Decree Increase/ (Decrea Increase/ (Decrea Increase/ (Decrea Increase/ (Decrea	Fund amortization fixed assets re-purchase ds and rents received rom Operations before In case in Outstanding pren case in Sundry debtors case in Stock of Stamps, case) of Outstanding Clai case) of Amount due to o case) of Creditors (Witho case) of Premium Deposi	crease /Decrease of Annium posits Printing & Stationoms ther Persons or Bootut Dividend Payabits	Assets or Liabilities ery dies Carrying on Ins le & Share money d		773,401 4,464,636 (413,194) 396,904 (94,228,288) (89,006,541) 47,207,906 1,095,445 34,972,948 (1,088,716) (4,677,205) 10,000,000 (40,426,678) 4,301,286 (37,621,555)	2,264,056 3,739,576 (728,780) 711,013 (99,204,350) (93,218,485) 14,070,301 (4,427,726) 1,858,624 (1,136,406) (3,271,674) 8,249,999 (3,592,741) (8,303,704) (89,771,812)
Cash flows from Addition of Life Adjustment for: Depreciation and Profit on sale of I Installment of Hi Interest, dividend Cash Generated fr Add/ Less: (Increase)/ Decree (Increase)/ Decree (Increase)/ Decree Increase/ (Decree Increase/ (Decree Increase/ (Decree Increase/ (Decree	Fund amortization fixed assets re-purchase ds and rents received rom Operations before In tase in Outstanding pren tase in Sundry debtors tase in Stock of Stamps, tase) of Outstanding Clai tase) of Amount due to o tase) of Creditors (Witho	crease /Decrease of Anium posits Printing & Stationems ther Persons or Boout Dividend Payab	Assets or Liabilities ery dies Carrying on Ins		773,401 4,464,636 (413,194) 396,904 (94,228,288) (89,006,541) 47,207,906 1,095,445 34,972,948 (1,088,716) (4,677,205) 10,000,000 (40,426,678) 4,301,286	2,264,056 3,739,576 (728,780) 711,013 (99,204,350) (93,218,485) 14,070,301 (4,427,726) 1,858,624 (1,136,406) (3,271,674) 8,249,999 (3,592,741) (8,303,704)

PRAGATI LIFE INSURANCE LIMITED

Statement of Changes in Shareholders' Equity

For the First Quarter ended 31 March 2023

Particulars	Share Capital	Share Premium	Reserve for Unexpected Losses	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2023	325,452,880	76,757,755	25,000,000	-	-	427,210,635
Bonus share issue for the period	-	-	-	-	-	-
Addition During the Period	-	-	-			
Balance as on 31 March 2023	325,452,880	76,757,755	25,000,000	-	-	427,210,635
Balance as on 31 March 2022	307,031,020	76,757,755	10,000,000	-	-	393,788,775
Balance as on 01 January 2022	307,031,020	76,757,755	10,000,000	-	-	393,788,775
Bonus share issue for the year 2022	18,421,860					18,421,860
Addition During the Period	-	-	15,000,000	-	-	15,000,000
Balance as on 31 December 2022	325,452,880	76,757,755	25,000,000	-	-	427,210,635

Sd/- Sd/- Sd/- Sd/- Sd/- Sd/- Sd/- Company Secretary CFO CEO & MD Director Director Chairman

01.00 Life Insurance Fund

This consists of the accumulated balance of revenue surplus up to 31 March 2023

Opening balance Add: Increase in Life Fund during the year Closing balance Closing balance Closing balance 6,216,457,794 6,2090,782,984 20.00 Sundry Creditors 31-Mar-2023 31-Dec-2022 Provision for Expenses Income Tax and VAT 02.01 322,502,806 324,099,483 License Fees Payable 11,502,500 3,106,808 3,115,839 License Renewal Fees Payable 10,130 12,130 0,12,130 Other Deposits (Excess Deposit) 2,549,243 2,277,432 2,277,432 Sundry Creditors 32,405,403 2,277,432 2,277,432 Sundry Creditors 40,000 40,000 40,000 Sundry Creditors 40,000 40,000 40,000 Sundry Creditors 2,274,321 2,277,432 2,277,432 Sundry Creditors 40,000 40,000 40,000 Provision Expenses 32,144,250 33,840,070 40,000 40,000 Provision for Cancilled Cheques 10,490,133 2,465,331 2,465,331 2,465,331 2,465,331 2,465,031 2,465,007 3,444,250 33,840,070				31-Mar-2023	31-Dec-2022
Add. Increase in Life Fund during the year 6,217,231,195 6,216,457,794		Opening balance	=	6,216,457,794	6,090,782,954
				773,401	125,674,840
Provision for Expenses 0.201 32.50.260 32.080,98.089 3.089.081 3.0		Closing balance	=	6,217,231,195	6,216,457,794
Provision for Expenses 0.201 323,502,860 324,089,468 1.00me Tax and VAT 2.899,648 3.115,839 3.115,	02.00	Sundry Creditors			
Income Tax and VAT	02.00	Canaly Croaters		31-Mar-2023	31-Dec-2022
License Fees Payable 11,582,550 13,608,690 License Renewal Fees Payable 10,130 12,130 Other Deposits (Excess Deposit) 2,549,243 2,277,432 Trade Suspense 32,875,068 66,558,674 Sundry Creditors - 271,811 Security Deposit-Employee 40,000 40,000 Premium Received in Advance 220,327 182,369 Security Deposit-Supplier 2,466,331 2,466,331 Training Fees Payable 32,144,250 33,840,070 Creditiors for Cancelled Cheques 10,499,138 191,123 Emplyees Welfater Fund 15,500 - Emplyees Welfater Fund 15,500 - Emplyees Provident Fund 1142,142 - Auditors Fee 31,400 40,000 Commission & Allowance 8,117,508 31,047,000 Provision for Lilling Bills 398,013 397,738 Office Rent 2,628,500 2,628,500 Income Tax (Corporate) 20,101 30,165,177 302,165,177 Pyear-wise break do			02.01	323,502,860	324,089,463
License Renewal Fees Payable Other Deposits (Excess Deposit) 2.549,243 2.277,422 32,875,068 68,658,647 Sundry Creditors 32,875,068 68,658,647 Sundry Creditors 40,000 40,000 Premium Received in Advance 220,327 18,2369 Security Deposit-Employee 406,031 2,466,331 Training Fees Payable 32,144,250 33,840,070 Creditiors for Cancelled Cheques 10,490,138 19,131,28 Certificate Fees Payable 9,732,838 9,191,128 Emplyees Welfare Fund 15,500 - Emplyees Welfare Fund 15,500 - Emplyees Provident Fund 142,142 - Cortificate Fees Payable 31-Mar-2023 31-Dec-2022 Auditors Fee 414,000 414,000 Commission & Allowance 8,117,508 10,477,903 Commission & Allowance 8,117,508 10,477,903 Provision for Utility Bills 398,013 397,738 Office Rent 2,228,650 324,084,170 Income Tax (Corporate) 30,870 -					
Other Deposits (Excess Deposit) 2,549,243 2,277,422 Trade Suspense 32,875,068 68,688,647 Sundry Creditors 40,000 40,000 Premium Received in Advance 220,327 182,369 Security Deposit-Supplier 2,466,331 2,466,331 Training Fees Payable 32,144,250 33,840,070 Creditiors for Cancelled Cheques 10,490,138 11,333,793 Certificate Fees Payable 9,732,838 9,191,128 Emplyees Welfare Fund 15,500 142,142 -1 Emplyees Provident Fund 15,500 469,087,703 Emplyees Provident Fund 1142,142 -1 Emplyees Provident Fund 1142,142 -1 Auditors Fee 414,000 144,000 Commission & Allowance 8,117,508 10,477,903 Provision for Utility Bills 398,013 399,738 Office Rent 2,268,650 2,68,650 Income Tax (Corporate) 20,101 302,165,177 302,165,177 Profit Commission 20,102 3,444,472 17		•			
Trade Suspense 32,875,088 68,658,647 Sundry Creditors 271,811 Security Deposit-Employee 40,000 40,000 Premium Received in Advance 220,327 182,369 Security Deposit-Supplier 2,466,331 2,466,331 Training Fees Payable 32,144,250 33,840,070 Creditors for Cancelled Cheques 10,490,138 11,333,793 Certificate Fees Payable 9,732,838 9,191,128 Emplyees Welfare Fund 15,500 - Emplyees Provident Fund 142,142 - Emplyees Welfare Fund 15,500 - Auditors Fee 414,000 414,000 Commission of Expenses 31-Mar-2023 31-Dec-2022 Auditors Fee 414,000 414,000 Commission & Allowance 8,117,508 10,477,903 Provision for Utility Bills 39,013 397,738 Office Rent 2,628,650 2,628,650 Income Tax (Corporate) 20,101 302,155,177 Profit Commission 20,101 32,444,472		•		•	·
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Provision for Expenses 142,142 49,087,703 10,000 140,000					· · · -
90.01 Provision for Expenses 31-Mar-2023 31-Dec-2022 Auditors Fee 414,000 414,016,000 414,016,010 414,016,010 416,116 <				142,142	-
Auditors Fee 31-Mar-2023 31-Dec-2022 Auditors Fee 414,000 414,000 Commission & Allowance 8,117,508 10,477,903 Provision for Utility Bills 398,013 397,738 Office Rent 2,628,650 2,628,650 Income Tax (Corporate) 02,01.01 302,165,177 302,165,177 Profit Commission 02,01.02 6,304,170 6,304,170 Payable to Gratuity Fund 3,444,472 1,701,825 Hospitalization Ins.Pre.Payable 33,502,860 324,089,463 Vear-wise break down as under: Year-wise break down as under: Year wise			=	428,661,025	469,087,703
Auditors Fee Commission & Allowance 414,000 8,117,508 398,013 398,013 398,013 398,013 398,013 398,013 302,165,177 202,165,177 202,165,177 202,165,177 202,165,177 202,101,101 414,000 398,013 398,013 302,165,177 302,165,177 302,165,177 202,010,000 201,000	02.01	Provision for Expenses			
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Payable to Gratuity Fund Hospitalization Ins.Pre.Payable 3,444,472 30,870 1,701,825 323,502,860 1,701,825 324,089,463 Vear-wise break down as under: Year 31-Mar-2023 31-Dec-2022 2022 64,184,625 64,184,625 2021 47,067,767 47,067,767 2020 27,874,189 27,874,189 2019 29,002,763 29,002,763 2018 20,000,000 25,000,000 2016 25,000,000 25,000,000 2015 17,500,000 17,500,000 2014 17,500,000 17,500,000 2013 10,000,000 17,500,000 2014 17,500,000 17,500,000 2013 10,000,000 12,500,000 2012 12,500,000 12,500,000 2013 13,035,833 13,035,833 302,165,177 302,165,177 02.01.02 Profit Commission Brac Bank Ltd 5,674,900 5,674,900 BD Cricket Board 278,933 278,933 Multinational O					
Hospitalization Ins.Pre.Payable 30,870 323,502,860 324,089,463 324,089,463 324,089,463 324,089,463 325,002,860 324,089,463 325,002,860 324,089,463 325,002,860			02.01.02	· ·	
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Year-wise break down as under: Year 31-Mar-2023 31-Dec-2022 2022 64,184,625 64,184,625 2021 47,067,767 47,067,767 2020 27,874,189 27,874,189 2019 29,002,763 29,002,763 2018 20,000,000 20,000,000 2017 18,500,000 18,500,000 2016 25,000,000 25,000,000 2013 17,500,000 17,500,000 2014 17,500,000 17,500,000 2012 12,500,000 12,500,000 2011 13,035,833 13,035,833 302,165,177 302,165,177 02.01.02 Profit Commission Brac Bank Ltd 5,674,900 5,674,900 BD Cricket Board 278,930 278,930 Multinational OSG Services BD Pvt 23,503 23,503 Evercare Hospital Dhaka 326,837 326,837		•	_ =		324,089,463
Year 31-Mar-2023 31-Dec-2022 2022 64,184,625 64,184,625 2021 47,067,767 47,067,767 2020 27,874,189 27,874,189 2019 29,002,763 29,002,763 2018 20,000,000 20,000,000 2017 18,500,000 18,500,000 2016 25,000,000 25,000,000 2014 17,500,000 17,500,000 2013 10,000,000 10,000,000 2012 12,500,000 12,500,000 2011 13,035,833 13,035,833 302,165,177 302,165,177 02.01.02 Profit Commission Brac Bank Ltd 5,674,900 5,674,900 BD Cricket Board 278,930 278,930 Multinational OSG Services BD Pvt 23,503 23,503 Evercare Hospital Dhaka 326,837 326,837	02.01.01	Income Tax (Corporate)			
2022		Year-wise break down as under:			
2022		Year		31-Mar-2023	31-Dec-2022
2020 27,874,189 27,874,189 2019 29,002,763 29,002,763 2018 20,000,000 20,000,000 2017 18,500,000 18,500,000 2016 25,000,000 25,000,000 2015 17,500,000 17,500,000 2014 17,500,000 17,500,000 2013 10,000,000 10,000,000 2012 12,500,000 12,500,000 2011 13,035,833 13,035,833 302,165,177 302,165,177 02.01.02 Profit Commission Brac Bank Ltd 5,674,900 5,674,900 BD Cricket Board 278,930 278,930 Multinational OSG Services BD Pvt 23,503 23,503 Evercare Hospital Dhaka 326,837 326,837		2022	-		
2019 29,002,763 29,002,763 2018 20,000,000 20,000,000 2017 18,500,000 18,500,000 2016 25,000,000 25,000,000 2015 17,500,000 17,500,000 2014 17,500,000 17,500,000 2013 10,000,000 10,000,000 2012 12,500,000 12,500,000 2011 13,035,833 13,035,833 302,165,177 302,165,177 02.01.02 Profit Commission Brac Bank Ltd 5,674,900 5,674,900 BD Cricket Board 278,930 278,930 Multinational OSG Services BD Pvt 23,503 23,503 Evercare Hospital Dhaka 326,837 326,837		2021		47,067,767	47,067,767
2018 20,000,000 20,000,000 2017 18,500,000 18,500,000 2016 25,000,000 25,000,000 2015 17,500,000 17,500,000 2014 17,500,000 17,500,000 2013 10,000,000 10,000,000 2012 12,500,000 12,500,000 2011 13,035,833 13,035,833 302,165,177 302,165,177 O2.01.02 Profit Commission Brac Bank Ltd 5,674,900 5,674,900 BD Cricket Board 278,930 278,930 Multinational OSG Services BD Pvt 23,503 23,503 Evercare Hospital Dhaka 326,837 326,837					27,874,189
2017 18,500,000 18,500,000 2016 25,000,000 25,000,000 2015 17,500,000 17,500,000 2014 17,500,000 17,500,000 2013 10,000,000 10,000,000 2012 12,500,000 12,500,000 2011 13,035,833 13,035,833 302,165,177 302,165,177 02.01.02 Profit Commission Brac Bank Ltd 5,674,900 5,674,900 BD Cricket Board 278,930 278,930 Multinational OSG Services BD Pvt 23,503 23,503 Evercare Hospital Dhaka 326,837 326,837				· ·	
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2014 17,500,000 17,500,000 2013 10,000,000 10,000,000 2012 12,500,000 12,500,000 2011 13,035,833 13,035,833 302,165,177 302,165,177 D2.01.02 Profit Commission Brac Bank Ltd 5,674,900 5,674,900 BD Cricket Board 278,930 278,930 Multinational OSG Services BD Pvt 23,503 23,503 Evercare Hospital Dhaka 326,837 326,837					
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Brac Bank Ltd 5,674,900 5,674,900 BD Cricket Board 278,930 278,930 Multinational OSG Services BD Pvt 23,503 23,503 Evercare Hospital Dhaka 326,837 326,837				· ·	
Brac Bank Ltd 5,674,900 5,674,900 BD Cricket Board 278,930 278,930 Multinational OSG Services BD Pvt 23,503 23,503 Evercare Hospital Dhaka 326,837 326,837					
Brac Bank Ltd 5,674,900 5,674,900 BD Cricket Board 278,930 278,930 Multinational OSG Services BD Pvt 23,503 23,503 Evercare Hospital Dhaka 326,837 326,837	02.01.02	Profit Commission	-		
BD Cricket Board 278,930 278,930 Multinational OSG Services BD Pvt 23,503 23,503 Evercare Hospital Dhaka 326,837 326,837		Brac Bank Ltd		5.674 900	5.674 900
Multinational OSG Services BD Pvt 23,503 23,503 Evercare Hospital Dhaka 326,837 326,837					
Evercare Hospital Dhaka 326,837 326,837					
·					
			_	6,304,170	

03.00 Unpaid Dividend

This represents dividend warrant issued against dividend for the year 2006-2019 which were not encashed until 31-03-2023

31-Mar-2023	31-Dec-2022
1,340,255	1,228,436
-	33,773,412
1,340,255	35,001,848
	33,661,593
1,340,255	1,340,255
	1,340,255

The amount of Dividend which remains unpaid or unclaimed after Annual General Meeting (AGM) were transferred to a special dividend account, called "Unpaid Dividend Account" of the company.

During the year 2021 amount of Tk. 2,862,855 has been transferred in favor of the Capital Market Stabilization Fund (CMSF) following the BSEC directive number DSE/Listing/327/2021/6245-107 dated 16 Sep 2021.

04.00 Loans (On Insurers' Polices within their Surrender Value)

Movement of the head is given below:

	31-Mar-2023	31-Dec-2022
Opening balance	124,636,906	103,890,817
Add: Addition during the year	13,266,353	94,523,353
	137,903,259	198,414,170
Less: Adjustment during the year	15,239,251	73,777,264
Closing Balance	122,664,008	124,636,906
Operational segment-wise break-down is given below:	21 Mar 2022	21 Dog 2022

	31-Mar-2023	31-Dec-2022
Individual Product Line (IPL-Bokul)	33,614,464	36,886,795
Individual Product Line (IPL-Polash)	68,218,296	67,146,810
Individual Product Line (IPL-Metro)	1,504,491	1,319,722
Islami Jibon Bima Takaful (IJBT)	18,677,191	18,692,013
Pragati Bima & Pragati Islami Bima Division (PB & PIBD)	649,566	591,566
Total	122,664,008	124,636,906

05.00 Advances & Deposits

·	31-Mar-2023	31-Dec-2022
Advance Income Tax	383,652,499	378,464,690
Income Tax Refund Due	1,783,600	1,783,600
Advance against Office Rent	25,928,491	30,047,969
Advance against Tender Security	53,304	3,387,330
Advance Company Registration Fees	3,344,537	4,459,382
Advance against Commission	-	50,000
Advance against Expenses	4,027,379	9,560,621
Advance against Salary	3,761,985	65,820
Advance VAT-Appeal Fees for 2012-2016	1,417,776	1,417,776
Advance against Building Constraction	11,246,693	11,246,693
IOU	1,004,711	551,957
Revolving Fund	733,500	735,000
Motor Cycle Loan	232,587	251,829
Security Deposit	56,000	56,000
Performance Bank Guarantee	26,837,028	25,837,028
Security Deposit (MRC) Icom Bd. Ltd.	571,200	571,200
Advance and Deposit to Jamuna Resort Ltd	7,980,360	7,980,360
Pragati Training Center	499,475	518,013
Pragati Insurance Limited	177,642	134,685
Advance against Traveling & Tour	8,303	30,000
Receivable others	-	178,051
Premium on BGTB	53,969,156	53,491,946
Deferred Expenses for Antivirus	2,438,279	-
	529,724,505	530,819,950

06.00 Sundry Debtors

	31-Mar-2023	31-Dec-2022
Eminent Securities Ltd.	2,466	2,466
A.M. Securities Ltd.	734,228	455,206
BRAC EPL Stock Brokerage Ltd.	1,120	1,120
Trade Receivable	32,875,068	68,658,647
Other Receivable	8,315,432	8,140,848
Training Fees Receivable	8,263,542	7,906,517
Lanka Bangla Securities Ltd	2,622	2,622
Total	50,194,478	85,167,426

07.00 Fixed Deposit with Banks and Financial Institutions

	31-Mar-2023	31-Dec-2022
Bank:		
BASIC Bank Limited	22,405,251	22,405,251
Exim Bank Limited	30,485,000	30,485,000
Padma Bank Limited	60,000,000	60,000,000
Premier Bank Limited	69,493,569	69,493,569
Social Islami Bank Limited	107,143,433	107,143,433
Southeast Bank Limited	25,252,168	5,252,168
Meghna Bank Limited	10,287,000	10,000,000
BRAC Bank Limited	10,000,000	10,000,000
SBAC Bank Limited	4,997,000	4,997,000
Eastern Bank Limited	10,000,000	-
IFIC Bank Limited	40,000,000	
Sub Total	390,063,421	319,776,421
NBFI:		
Bangladesh Industrial Finance Corporation Ltd	14,177,103	14,177,103
Fareast Finance & Investment	20,000,000	20,000,000
FAS Finance & Investment Ltd	84,923,422	83,833,585
First Finance Ltd.	76,000,000	76,000,000
IIDFC	20,852,676	20,584,205
International Leasing	42,051,672	41,635,319
IPDC Finance Ltd	44,641,080	44,641,080
Premier Leasing & Finance Limited	81,808,315	94,407,070
Prime Finance & Investment Ltd.	13,568,814	-
Union Capital Ltd	49,877,764	49,286,327
Sub Total	447,900,846	444,564,689
Grand Total	837,964,267	764,341,110