

PRAGATI LIFE INSURANCE LIMITED
BALANCE SHEET (Un-Audited)
As at 30 September 2023

<u>NOTES</u>	30 Sep'23 TAKA	31 Dec'22 TAKA	<u>NOTES</u>	30 Sep'23 TAKA	31 Dec'22 TAKA
SHARE CAPITAL AND LIABILITIES			PROPERTY AND ASSETS		
SHAREHOLDERS' CAPITAL			LOANS		
AUTHORISED			On Insurers' Policies within their surrender value 4.00		
100,000,000 Ordinary Shares of Tk.10 each	1,000,000,000	1,000,000,000		133,632,774	124,636,906
ISSUED,SUBSCRIBED AND PAID-UP			INVESTMENT		
3,25,45,288 Ordinary Shares of Tk.10 each fully paid up in cash	325,452,880	325,452,880	Statutory Deposit with Bangladesh Bank	15,000,000	15,000,000
Share Premium Accounts	76,757,755	76,757,755	Bangladesh Govt. Treasury Bond	3,196,700,000	3,294,200,000
BALANCE OF FUNDS AND ACCOUNTS			VIPB Accelerated Income Unit Fund	8,018,100	8,508,850
Life Insurance Fund 1.00	6,231,733,552	6,216,457,794	HFAML Unit Fund	9,999,765	9,999,765
Reserve fro Unexpected Losses	25,000,000	25,000,000	UFS-Pragati Life Unit Fund	9,880,000	9,880,000
LIABILITIES AND PROVISIONS			Investment in Bond	-	-
Estimated liabilities in respect of outstanding claims,whether due or intimated	20,692,000	25,893,787	Investment in Shares	380,895,643	394,256,312
Amount due to other persons or bodies carrying on insurance business	88,056,169	83,056,169		3,620,493,508	3,731,844,927
Sundry Creditors 2.00	467,913,271	469,087,703	Outstanding Premium	147,591,051	194,798,957
Unclaimed Dividend Account 3.00	408,033	1,340,255	Interest, Dividends and Rents Accruing but not due	89,116,932	68,789,444
Premium Deposits	19,378,630	16,793,727	Advances & Deposits 5.00	560,784,119	530,819,950
Fair Value Change Account	(223,595,289)	(213,370,644)	Sundry Debtors 6.00	71,353,772	85,167,426
	7,031,797,001	7,026,469,426	CASH AND BANK BALANCES		
			On Fixed Deposit with Banks & Financial Institutes 7.00	911,570,519	764,341,110
			On Short Term Deposit with Banks	483,077,343	468,462,038
			On Current Account with Banks	53,869,166	69,592,890
			Cash in Hand	98,118,304	146,337,224
				1,546,635,332	1,448,733,262
			OTHER ACCOUNTS		
			Stamps, Printing & Stationary in Hand	17,364,786	11,810,281
			Fixed Assets (At Cost Less Depreciation)	116,451,295	102,056,741
			Intangible Assets (At Cost Less Amortization)	5,345,134	4,783,234
			Freehold Land (At Cost)	723,028,298	723,028,298
				7,031,797,001	7,026,469,426

Sd/-
Jagadish Kumar Bhanja, FCS
 Company Secretary

Sd/-
Chandra Shekhar Das, FCA
 Chief Financial Officer

Sd/-
Md Jalalul Azim
 Chief Executive Officer

Sd/-
Mohammed Abdul Awwal
 Director

SD/-
Suhel Ahmed Choudhury
 Independent Director

Sd/-
Khalilur Rahman
 Chairman

PRAGATI LIFE INSURANCE LIMITED
REVENUE ACCOUNT (Un-Audited)
For the Third Quarter ended 30 September 2023

INCOME

Balance of Life Fund at the beginning of the year

For 9 months		Growth Rate (%)	For 3 months		Growth Rate (%)
Jan to Sep-23	Jan to Sep-22		July to Sep-23	July to Sep-22	
Taka	Taka		Taka	Taka	

6,216,457,794	6,090,782,954	2.06	6,226,849,673	6,130,650,737	1.57
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PREMIUM LESS RE-INSURANCE

First Year Premium	1,012,059,899	974,471,138	3.86	329,274,194	328,666,165	0.18
Renewal Premium	1,771,740,583	1,344,336,364	31.79	613,154,333	461,600,885	32.83
Group Insurance Premium	1,028,437,889	846,167,987	21.54	233,918,896	231,775,654	0.92
Gross Premium	3,812,238,371	3,164,975,489	20.45	1,176,347,423	1,022,042,704	15.10
Less: Re-insurance Premium	31,552,529	22,093,080	42.82	6,000,000	6,968,080	(13.89)
Net Premium	3,780,685,842	3,142,882,409	20.29	1,170,347,423	1,015,074,624	15.30
Interest, Dividends and Rents	276,349,330	282,670,180	(2.24)	85,218,026	89,653,289	(4.95)
Other Income	2,750,529	2,293,024	19.95	642,980	634,527	1.33

EXPENDITURE

CLAIMS UNDER POLICIES (INCLUDING PROVISION FOR CLAIMS DUE OR INTIMATED), LESS RE-INSURANCE:

	For 9 months		Growth Rate (%)	For 3 months		Growth Rate (%)
	Jan to Sep-23	Jan to Sep-22		July to Sep-23	July to Sep-22	
	Taka	Taka		Taka	Taka	
Death	24,135,517	29,082,086	(17.01)	7,410,205	8,058,769	(8.05)
Maturity	1,318,248,511	1,099,072,428	19.94	400,216,015	388,708,669	2.96
Survival Benefit	438,378,593	337,819,711	29.77	127,006,861	104,924,389	21.05
Surrender Claim	49,860,185	48,852,300	2.06	7,814,680	7,108,112	9.94
Pension Claim	4,158,671	8,410,065	(50.55)	1,244,982	1,790,620	(30.47)
Group Claim	896,972,596	721,508,784	24.32	291,285,921	227,814,927	27.86
	2,731,754,073	2,244,745,374	21.70	834,978,664	738,405,486	13.08

Expenses of Management

Commissions:

(a) Commissions to Insurance Agents (Less than on Re-insurance)

374,012,452	329,070,141	13.66	108,006,841	89,574,791	20.58
418,601,968	360,877,721	16.00	115,582,034	96,798,356	19.40
792,614,420	689,947,862	14.88	223,588,875	186,373,147	19.97

(b) Allowances and Commissions (other than commission including in sub-item (a) preceding)

Salaries etc.(Other than to Agents and those Contained in the Allowances and Commissions)

206,450,742	175,313,978	17.76	70,094,150	67,080,656	4.49
16,492,984	15,630,807	5.52	75,002	1,544,286	(95.14)
4,889,701	4,630,298	5.60	1,584,646	1,659,474	(4.51)
9,346,543	9,920,902	(5.79)	2,517,459	3,973,315	(36.64)
1,584,000	1,603,200	(1.20)	883,200	720,000	22.67
238,333	-	-	-	-	-
661,250	-	-	-	-	-
1,794,584	1,398,393	28.33	550,069	437,169	25.83
3,107,851	1,096,943	183.32	1,095,813	233,000	370.31
17,942,945	12,720,125	41.06	5,667,390	4,292,660	41.06
11,339,428	10,973,735	3.33	1,743,331	1,424,704	22.36
6,440,470	3,695,149	74.30	1,557,784	617,319	152.35
67,050,852	59,474,120	12.74	25,251,045	20,827,789	21.24
11,141,473	10,680,965	4.31	3,232,884	3,114,459	3.80
28,742,700	22,541,996	27.51	6,290,846	7,580,159	(17.01)
5,520,596	4,293,141	28.59	1,465,438	1,332,056	10.01
1,674,056	2,400,086	(30.25)	-	853,886	-

PRAGATI LIFE INSURANCE LIMITED
REVENUE ACCOUNT (Un-Audited)
For the Third Quarter ended 30 September 2023

INCOME

First year premium, where the maximum premium paying period is:

	For 9 months		Growth Rate (%)	For 3 months		Growth Rate (%)
	Jan to Sep-23	Jan to Sep-22		July to Sep-23	July to Sep-22	
	Taka	Taka		Taka	Taka	
Single	5,365,380	4,905,412	9.38	1,746,616	1,536,482	13.68
Two Years			-	-	-	-
Three Years			-	-	-	-
Four Years			-	-	-	-
Five Years			-	-	-	-
Six Years			-	-	-	-
Seven Years	1,975,395	1,565,027	26.22	268,431	182,123	47.39
Eight Years			-	-	-	-
Nine Years			-	-	-	-
Ten Years	14,309,800	12,285,457	16.48	1,336,872	380,868	251.01
Eleven Years	23,367,858	30,010,257	(22.13)	6,298,215	14,471,847	(56.48)
Twelve Years and Above	967,041,466	925,704,985	4.47	319,624,061	312,094,845	2.41
	1,012,059,899	974,471,138	3.86	329,274,195	328,666,165	0.18
	10,276,243,495	9,518,628,567	7.96	7,483,058,102	7,236,013,177	3.41

EXPENDITURE

	For 9 months		Growth Rate (%)	For 3 months		Growth Rate (%)
	Jan to Sep-23	Jan to Sep-22		July to Sep-23	July to Sep-22	
	Taka	Taka		Taka	Taka	
Hospitalization Insurance Premium	1,570,997	1,291,695	21.62	472,888	473,764	(0.18)
Company Registration Fees	3,344,537	2,753,244	21.48	1,114,846	917,748	21.48
Papers, Periodicals and Books	37,689	24,832	51.78	10,455	9,913	5.47
Telephone, Fax and Internet	6,587,424	5,748,674	14.59	2,513,504	1,720,080	46.13
Electricity & Utility Expenses	7,060,273	6,693,334	5.48	3,175,558	2,690,619	18.02
Training and Recruitment Expenses	1,605,552	3,888,414	(58.71)	652,213	1,035,829	(37.03)
Entertainment	3,333,022	2,584,980	28.94	1,079,011	839,322	28.56
Postage and Courier	2,463,634	1,889,904	30.36	777,034	634,788	22.41
Business Development Expenses	13,992,650	9,485,960	47.51	6,438,178	2,627,151	145.06
Revenue Stamp & Non Judicial Stamp	7,877,839	5,431,800	45.03	1,891,084	2,089,045	(9.48)
Fees & Subscriptions	1,065,593	1,673,729	(36.33)	1,001,216	845,322	18.44
Donations	600,000	1,898,825	(68.40)	-	100,000	(100.00)
Conference	8,135,949	8,321,196	(2.23)	-	-	-
Meeting, Seminar & Symposium	696,991	165,387	321.43	446,566	87,921	407.92
Gratuity	13,896,191	13,666,620	1.68	6,873,776	7,238,430	(5.04)
Depreciation and Amortization	14,400,255	12,117,568	18.84	5,247,279	4,308,349	21.79
	481,087,104	414,010,000	16.20	153,702,665	141,309,213	8.77
Total Management Expenses	1,273,701,524	1,103,957,862	15.38	377,291,540	327,682,360	15.14
Dividend	39,054,346	52,195,272	(25.18)	39,054,346	52,195,272	(25.18)
Total Expenses	4,044,509,943	3,400,898,508	18.92	1,251,324,550	1,118,283,118	11.90
Balance of the fund at the end of the year as shown in the Balance Sheet	6,231,733,552	6,117,730,059	1.86	6,231,733,552	6,117,730,059	1.86
	10,276,243,495	9,518,628,567	7.96	7,483,058,102	7,236,013,177	3.41

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.
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.
vi) The un-audited Third Quarter financial statements ended 30 September 2023 is available in the website of Pragati Life Insurance Company Ltd. The address of the website is www.pragatilife.com

Sd/-
Jagadish Kumar Bhanja, FCS
Company Secretary

Sd/-
Chandra Shekhar Das, FCA
Chief Financial Officer

Sd/-
Md Jalalul Azim
Chief Executive Officer

Sd/-
Mohammed Abdul Awwal
Director

Sd/-
Suhel Ahmed Choudhury
Independent Director

Sd/-
Khalilur Rahman
Chairman

PRAGATI LIFE INSURANCE LIMITED
Statement of Cash Flows (Un-Audited)
For the Third Quarter ended 30 September 2023

	Jan-Sep'23 TAKA	Jan-Sep'22 TAKA
A. CASH FLOW FROM OPERATING ACTIVITIES :		
Collection from Premium	3,859,446,277	3,164,975,489
Other Income received	1,679,492	801,372
Payment for Claims	(2,736,955,860)	(2,242,718,097)
Payment for management expenses, commission, re-insurance and others	(1,272,566,861)	(1,112,489,759)
Source Tax (Income Tax) deducted	(32,553,363)	(21,231,902)
Net Cash Flow from operating activities	(180,950,315)	(210,662,897)
B. CASH FLOW FROM INVESTING ACTIVITIES :		
Acquisition of Fixed Assets	(29,377,989)	(25,451,706)
Disposal of Fixed Assets	64,194	567,547
Loan against Policies paid (Net of Realization)	(8,995,868)	(17,872,993)
Investments made	101,126,774	(187,709,186)
Interest, Dividends and Rents Received	256,021,842	268,925,349
Net Cash Flow from investing activities	318,838,953	38,459,011
C. CASH FLOW FROM FINANCING ACTIVITIES :		
Dividend Paid	(39,986,568)	(33,752,228)
Net Cash Flow from financing activities	(39,986,568)	(33,752,228)
D. Net increase in cash and cash Equivalents (A+B+C)	97,902,070	(205,956,114)
E. Cash and Cash Equivalents at the beginning of the year	1,448,733,262	1,893,186,143
F. Cash and Cash Equivalents at the end of the year (D+E)	1,546,635,332	1,687,230,029

Cash flows from operating activities (Indirect method)

Addition of Life Fund	15,275,758	26,947,105
Adjustment for:		
Depreciation and amortization	14,400,255	12,117,568
Profit/(Loss) on sale of fixed assets	(1,071,037)	(1,491,652)
Installment of Hirepurchase	1,028,123	903,817
Dividend appropriated	39,054,346	52,195,272
Interest, dividends and rents received	(276,349,330)	(282,670,180)
Cash Generated from Operations before Increase /Decrease of Assets or Liabilities	(207,661,885)	(191,998,070)
Add/ Less:		
(Increase)/ Decrease in Outstanding premium	47,207,906	-
(Increase)/ Decrease in Advance and deposits	(29,964,169)	(39,355,865)
(Increase)/ Decrease in Sundry debtors	13,813,654	42,581,616
(Increase)/ Decrease in stock of Stamps, Printing & Stationery	(5,554,505)	(1,423,498)
Increase/ (Decrease) of Outstanding Claims	(5,201,787)	2,027,277
Increase/ (Decrease) of Amount due to other Persons or Bodies Carrying on Insurance Business	5,000,000	21,999,999
Increase/ (Decrease) of Creditors	(1,174,432)	(35,789,616)
Increase/ (Decrease) of Premium Deposits	2,584,903	(8,704,740)
	(180,950,315)	(210,662,897)

Sd/- Jagadish Kumar Bhanja, FCS Company Secretary	Sd/- Chandra Shekhar Das, FCA Chief Financial Officer	Sd/- Md Jalalul Azim CEO	Sd/- Mohammed Abdul Awwal Director	Sd/- Suhel Ahmed Choudhury Independent Director	Sd/- Khalilur Rahman Chairman
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Notes to the Financial Statements
For the period ended 30 September 2023

01.00 Life Insurance Fund

This consists of the accumulated balance of revenue surplus up to 30 September 2023

	30-Sep-2023	31-Dec-2022
Opening balance	6,216,457,794	6,090,782,954
Add: Increase in Life Fund during the year	15,275,758	125,674,840
Closing balance	6,231,733,552	6,216,457,794

02.00 Sundry Creditors

		30-Sep-2023	31-Dec-2022
Provision for Expenses	02.01	335,762,652	324,089,463
Income Tax and VAT		14,081	3,115,839
License Fees Payable		17,621,737	13,608,690
License Renewal Fees Payable		47,660	12,130
Other Deposits (Excess Deposit)		2,625,395	2,277,432
Trade Suspense		55,377,486	68,658,647
Sundry Creditors		-	271,811
Security Deposit-Employee		40,000	40,000
Premium Received in Advance		1,710,506	182,369
Security Deposit-Supplier		2,222,906	2,466,331
Training Fees Payable		30,746,416	33,840,070
Creditors for Cancelled Cheques		11,392,278	11,333,793
Certificate Fees Payable		9,804,438	9,191,128
Employees Welfare Fund		34,300.00	-
Employees Provident Fund		367,861	-
Dividend Payable		145,555	-
		467,913,271	469,087,703

02.01 Provision for Expenses

		30-Sep-2023	31-Dec-2022
Auditors Fee		-	414,000
Commission & Allowance		8,117,608	10,477,903
Provision for Utility Bills		399,681	397,738
Office Rent		7,928,310	2,628,650
Income Tax (Corporate)	02.01.01	302,165,177	302,165,177
Profit Commission	02.01.02	6,712,671	6,304,170
Payable to Gratuity Fund		10,407,056	1,701,825
Hospitalization Ins.Pre.Payable		32,149	-
		335,762,652	324,089,463

02.01.01 Income Tax (Corporate)

Year-wise break down as under:

Year	30-Sep-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
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	432,004	23,503
Evercare Hospital Dhaka	326,837	326,837
	<u>6,712,671</u>	<u>6,304,170</u>

03.00 Unpaid Dividend

This represents dividend warrant issued against dividend for the year 2018 which were not encashed until 30-09-2023

	<u>30-Sep-2023</u>	<u>31-Dec-2022</u>
Opening Balance	1,340,255	1,228,436
Add: Provision during the Year	6,980	33,773,412
	1,347,235	35,001,848
Less: Payment during the Year	939,202	33,661,593
Closing Balance	408,033	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 2023 amount of Tk.8,79,970.00 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' Policies within their Surrender Value)

Movement of the head is given below:

	<u>30-Sep-2023</u>	<u>31-Dec-2022</u>
Opening balance	124,636,906	103,890,817
Add: Addition during the year	43,386,914	94,523,353
	168,023,820	198,414,170
Less: Adjustment during the year	34,391,046	73,777,264
Closing Balance	133,632,774	124,636,906

Operational segment-wise break-down is given below:

	<u>30-Sep-2023</u>	<u>31-Dec-2022</u>
Individual Product Line (IPL-Bokul)	32,656,153	36,886,795
Individual Product Line (IPL-Polash)	65,741,288	60,392,290
Individual Product Line (IPL-Metro)	2,860,640	1,319,722
Individual Product Line (IPL-Krishnochura)	7,149,310	6,754,520
Islami Jibon Bima Takaful (IJBT)	20,471,706	18,692,013
Pragati Bima & Pragati Islami Bima Division (PB & PIBD)	4,753,677	591,566
Total	133,632,774	124,636,906

05.00 Advances & Deposits

		30-Sep-2023	31-Dec-2022
Advance Income Tax		411,018,053	378,464,690
Income Tax Refund Due		1,783,600	1,783,600
Advance against Office Rent		27,053,345	30,047,969
Advance against Tender Security	05.01	240,087	3,387,330
Advance Company Registration Fees		1,114,846	4,459,382
Advance against Commission		-	50,000
Advance against Expenses		2,481,175	9,560,621
Advance against Salary		2,069,279	65,820
Advance VAT-Appeal Fees for 2012-2016		1,417,776	1,417,776
Advance against Building Construction IOU		17,735,045	11,246,693
Revolving Fund		1,836,902	551,957
Motor Cycle Loan		764,500	735,000
Security Deposit		192,816	251,829
Advance against Land Purchases		56,000	56,000
Performance Bank Guarantee	05.02	500,000	-
Security Deposit (MRC) Icom Bd. Ltd.		26,979,206	25,837,028
Advance and Deposit to Jumana Resort Ltd		571,200	571,200
Pragati Training Center		2,543,000	7,980,360
Pragati Insurance Limited		559,726	518,013
Advance against Traveling & Tour		402,208	134,685
Receivable others		26,303	30,000
Premium on BGTB		4,937,360	178,051
Staff Advance against Policy		54,044,306	53,491,946
Deferred Expenses for Antivirus		19,107	-
		2,438,279	-
		560,784,119	530,819,950

05.01 Advance against Tender Security

	30-Sep-2023	31-Dec-2022
National University	-	150,000
National University	-	150,000
Pragoti Industries Limited	-	50,000
IFIC bank	10,000	10,000
Business Communication Western Bridge	-	1,800,000
Ibrahim Cardiac Hospital & Research Institute	10,000	10,000
ESM JSC in the People's Republic of Bangladesh	-	1,102,330
Jahangirnagar University	-	100,000
Bangladesh Cricket Board	15,000	15,000
SME Foundation General Account	18,304	-
IFIC bank PLC	100,000	-
Bangladesh Red Crescent Society(BDRCS)	86,783	-
	240,087	3,387,330

05.02 Performance Bank Guarantee:

This is made-up as follows-

Organization	Issuing Bank	Issue Date	2023	2022
General Electric Manufacturing Co. Ltd	PBL,KB Br.	30/10/2019	300,000	300,000
Grameen Phone Ltd.	PBL,KB Br.	19/02/2020	2,000,000	2,000,000
icddr,b	PBL,KB Br.	03/07/2019	700,000	700,000
National University	PBL,KB Br.	02/10/2016	800,000	800,000
National University	PBL,KB Br.	24/05/2021	950,000	950,000
Small & Medium Enterprise Foundation	PBL,KB Br.	16/06/2021	-	107,822
Bangladesh Sugar & Food Industries Corporation	PBL,KB Br.	01/11/2021	20,000,000	20,000,000
Bangladesh Securities & Exchange Commission	PBL,KB Br.	13/12/2021	979,206	979,206
Shimla Hospital & Diagnostic Center	PBL,KB Br.	16/02/2023	500,000	-
Robi Axiata Limited	PBL,KB Br.	06.03.2023	500,000	-
Re Dot Digital Limited	PBL,KB Br.	02.05.2023	250,000	-
Total			26,979,206	25,837,028

06.00 Sundry Debtors

	<u>30-Sep-2023</u>	<u>31-Dec-2022</u>
Eminent Securities Ltd.	1,961	2,466
A.M. Securities Ltd.	609	455,206
BRAC EPL Stock Brokerage Ltd.	670	1,120
Trade Receivable	55,362,952	68,658,647
Other Receivable	8,099,018	8,140,848
Training Fees Receivable	7,886,390	7,906,517
Lanka Bangla Securities Ltd	2,172	2,622
Total	<u>71,353,772</u>	<u>85,167,426</u>

07.00 Fixed Deposit with Banks and Financial Institutions

	<u>30-Sep-2023</u>	<u>31-Dec-2022</u>
Bank:		
BASIC Bank Limited	21,858,781	22,405,251
Exim Bank Limited	31,383,585	30,485,000
IFIC Bank Limited	61,280,000	-
Mutual Trust Bank Limited	20,000,000	-
Eastern Bank Limited	10,280,000	-
Padma Bank Limited	60,000,000	60,000,000
Premier Bank Limited	81,647,870	69,493,569
Social Islami Bank Limited	104,428,297	107,143,433
Southeast Bank Limited	56,004,481	5,252,168
Meghna Bank Limited	-	10,000,000
BRAC Bank Limited	10,000,000	10,000,000
SBAC Bank Limited	-	4,997,000
Sub Total	<u>456,883,014</u>	<u>319,776,421</u>
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	86,966,210	83,833,585
First Finance Ltd.	76,000,000	76,000,000
IIDFC	20,000,000	20,584,205
International Leasing	42,896,911	41,635,319
IPDC Finance Ltd	45,972,653	44,641,080
Premier Leasing & Finance Limited	83,783,495	94,407,070
Prime Finance & Investment Ltd.	13,568,814	-
Union Capital Ltd	51,322,319	49,286,327
Sub Total	<u>454,687,505</u>	<u>444,564,689</u>
Grand Total	<u>911,570,519</u>	<u>764,341,110</u>

08.00 Income from Interest, Dividends and Rents

	<u>30-Sep-2023</u>	<u>30-Sep-2022</u>
Interest on FDR	45,046,678	55,489,544
Interest on STD.Accounts	5,010,073	2,798,705
Capital Gain / Profit on Sale of Shares	(638,281)	3,835,725
Interest on BGTB	208,984,313	193,473,999
Dividend Received	9,992,471	16,130,048
Interest From Motor Cycle Loan	10,626	20,552
Int. on Bond	-	3,816,758
Income From Loan /Advance	104,672	193,673
Interest on Policy Loan	3,816,768	4,202,690
Bond Fee	84,987	94,570
Late Fee	3,937,023	2,613,916
Total	<u>276,349,330</u>	<u>282,670,180</u>