

**PRAGATI LIFE INSURANCE LIMITED**  
**BALANCE SHEET (Un-Audited)**  
**As at 30 September 2024**

	NOTES	
	30 Sep'24 TAKA	31 Dec'23 TAKA
<b>SHARE CAPITAL AND LIABILITIES</b>		
<b>SHAREHOLDERS' CAPITAL</b>		
<b>AUTHORISED</b>		
100,000,000 Ordinary Shares of Tk. 10 each	1,000,000,000	1,000,000,000
<b>ISSUED, SUBSCRIBED AND PAID-UP</b>		
3,25,45,288 Ordinary Shares of Tk. 10 each fully paid up in cash	325,452,880	325,452,880
Share Premium Accounts	76,757,755	76,757,755
<b>BALANCE OF FUNDS AND ACCOUNTS</b>		
Life Insurance Fund	6,368,602,690	6,333,529,870
Reserve for Unexpected Losses	45,000,000	45,000,000
<b>LIABILITIES AND PROVISIONS</b>		
Estimated liabilities in respect of outstanding claims, whether due or intimated	35,722,603	37,936,502
Amount due to other persons or bodies carrying on insurance business	26,127,481	76,391,749
Sundry Creditors	552,252,526	515,131,152
Unclaimed Dividend Account	602,611	610,450
Premium Deposits	46,549,268	17,921,667
Fair Value Change Account	(314,958,479)	(225,795,796)
	<b>7,162,109,335</b>	<b>7,202,936,229</b>
<b>PROPERTY AND ASSETS</b>		
<b>LOANS</b>		
On Insurers' Policies within their surrender value	4.00	141,824,098
<b>INVESTMENT</b>		
Statutory Deposit with Bangladesh Bank	15,000,000	15,000,000
Bangladesh Govt. Treasury Bond	3,644,800,000	3,254,800,000
VIPB Accelerated Income Unit Fund	8,674,950	8,010,550
HFAML Unit Fund	8,485,605	9,999,765
UFS-Pragati Life Unit Fund	9,850,000	9,880,000
Investment in Shares	276,512,827	378,702,685
	<b>3,963,323,382</b>	<b>3,676,393,000</b>
Outstanding Premium	158,681,160	193,762,603
Interest, Dividends and Rents Accruing but not due	105,133,347	66,931,742
Advances & Deposits	653,892,368	561,792,696
Sundry Debtors	100,064,010	70,516,432
<b>CASH AND BANK BALANCES</b>		
On Fixed Deposit with Banks & Financial Institutes	7.00	765,392,027
On Short Term Deposit with Banks		272,992,413
On Current Account with Banks		56,540,123
Cash in Hand		87,895,287
		<b>1,182,819,850</b>
<b>OTHER ACCOUNTS</b>		
Stamps, Printing & Stationary in Hand		11,163,537
Fixed Assets (At Cost Less Depreciation)		116,111,313
Intangible Assets (At Cost Less Amortization)		5,736,472
Freehold Land (At Cost)		723,359,798
	<b>7,162,109,335</b>	<b>7,202,936,229</b>

Jagadish Kumar Bhanja, FCS  
Company Secretary

Chandra Shekhar Das, FCA  
Chief Financial Officer

Md Jalalul Azim  
Chief Executive Officer

Director

Independent Director

Chairman

PRAGATI LIFE INSURANCE LIMITED  
REVENUE ACCOUNT (Un-Audited)  
For the Period ended 30 September & 3rd Quarter 2024

For 9 months		For 3 months		Growth Rate (%)
Jan to Sep-24	Jan to Sep-23	July to Sep-24	July to Sep-23	
Taka	Taka	Taka	Taka	

Balance of Life Fund at the beginning of the year 6,333,529,870 6,216,457,794 1.88 6,353,222,411 6,226,849,673 2.03

PREMIUM LESS RE-INSURANCE

First Year Premium	948,241,522	1,012,059,899	(6.31)	264,522,067	329,274,194	(19.67)
Renewal Premium	2,164,037,979	1,771,740,583	22.14	668,656,490	613,154,333	9.05
Group Insurance Premium	1,001,672,662	1,028,437,889	(2.60)	197,732,096	233,918,896	(15.47)
Gross Premium	4,113,952,163	3,812,238,371	7.91	1,130,910,653	1,176,347,423	(3.86)
Less: Re-insurance Premium	28,248,881	31,552,529	(10.47)	8,980,288	6,000,000	49.67
Net Premium	4,085,703,282	3,780,685,842	8.07	1,121,930,365	1,170,347,423	(4.14)
Interest, Dividends and Rents	382,176,598	276,349,330	38.29	134,450,434	85,218,026	57.77
Other Income	1,948,324	2,750,529	(29.17)	450,632	642,980	(29.92)

EXPENDITURE

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

Death	40,433,566	24,135,517	67.53	19,122,941	7,410,205	158.06
Maturity	1,044,888,122	1,318,248,511	(20.74)	192,343,747	500,216,015	(61.55)
Survival Benefit	912,344,044	438,378,593	108.12	304,610,561	27,006,861	1,027.90
Surrender Claim	46,345,910	49,860,185	(7.05)	10,119,940	7,814,680	29.50
Pension Claim	6,365,953	4,158,671	53.08	2,105,703	1,244,982	69.14
Group Claim	1,001,681,784	896,972,596	11.67	280,097,635	291,285,921	(3.84)
	3,052,061,379	2,731,754,073	11.73	808,400,527	834,978,664	(3.18)
Expenses of Management						
Commissions:						
(a) Commissions to Insurance Agents (Less that on Re-insurance)						
(b) Allowances and Commissions (other than commission including in sub-ien (a) preceding)						

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

Festival Bonus	235,256,215	206,450,742	13.95	84,538,916	70,094,150	20.61
Companies Contribution to Employees P.F.	19,472,714	16,492,984	18.07	1,647,018	75,002	2,095.97
Travelling and Conveyance	5,027,076	4,889,701	2.81	1,715,483	1,584,646	8.26
Directors' Fees	8,482,969	9,346,543	(9.24)	2,268,580	2,517,459	(9.89)
Audit Fees	2,448,000	1,584,000	54.55	1,363,200	883,200	54.35
Actrial Fees	246,000	238,333	3.22	246,000	-	-
Medical Fees	661,250	661,250	-	661,250	-	-
Legal and Professional Fees	1,444,941	1,794,584	(19.48)	333,259	550,069	(39.42)
Insurance Policy Stamp	3,141,498	3,107,851	1.08	586,173	1,095,813	(46.51)
Advertisement and Publicity	19,248,615	17,942,945	7.28	6,039,525	5,667,390	7.28
Printing and Stationery	7,305,702	11,339,428	(35.57)	1,760,546	1,743,331	0.99
Office Rent	7,766,588	6,440,470	20.59	1,309,912	1,557,784	(15.91)
Bank Charges	70,944,365	67,050,852	5.81	24,320,558	25,251,045	(3.68)
Repairs and Maintenance	10,828,399	11,141,473	(2.81)	3,512,179	3,232,884	8.64
Car Fuel, Maintenance & Repairs	30,675,998	28,742,700	6.73	9,346,858	6,290,846	48.58
Group Insurance Premium	4,575,035	5,520,596	(17.13)	1,181,496	1,465,438	(19.38)
	1,436,040	1,674,056	(14.22)	45,784	-	-

For 9 months		For 3 months		Growth Rate (%)
Jan to Sep-24	Jan to Sep-23	July to Sep-24	July to Sep-23	
Taka	Taka	Taka	Taka	

40,433,566	24,135,517	67.53	19,122,941	7,410,205	158.06
1,044,888,122	1,318,248,511	(20.74)	192,343,747	500,216,015	(61.55)
912,344,044	438,378,593	108.12	304,610,561	27,006,861	1,027.90
46,345,910	49,860,185	(7.05)	10,119,940	7,814,680	29.50
6,365,953	4,158,671	53.08	2,105,703	1,244,982	69.14
1,001,681,784	896,972,596	11.67	280,097,635	291,285,921	(3.84)
3,052,061,379	2,731,754,073	11.73	808,400,527	834,978,664	(3.18)
394,502,801	374,012,452	5.48	102,994,545	108,006,841	(4.64)
423,747,500	418,601,968	1.23	114,332,208	115,582,034	(1.08)
818,250,301	792,614,420	3.23	217,326,753	223,588,875	(2.80)

235,256,215	206,450,742	13.95	84,538,916	70,094,150	20.61
19,472,714	16,492,984	18.07	1,647,018	75,002	2,095.97
5,027,076	4,889,701	2.81	1,715,483	1,584,646	8.26
8,482,969	9,346,543	(9.24)	2,268,580	2,517,459	(9.89)
2,448,000	1,584,000	54.55	1,363,200	883,200	54.35
246,000	238,333	3.22	246,000	-	-
661,250	661,250	-	661,250	-	-
1,444,941	1,794,584	(19.48)	333,259	550,069	(39.42)
3,141,498	3,107,851	1.08	586,173	1,095,813	(46.51)
19,248,615	17,942,945	7.28	6,039,525	5,667,390	7.28
7,305,702	11,339,428	(35.57)	1,760,546	1,743,331	0.99
7,766,588	6,440,470	20.59	1,309,912	1,557,784	(15.91)
70,944,365	67,050,852	5.81	24,320,558	25,251,045	(3.68)
10,828,399	11,141,473	(2.81)	3,512,179	3,232,884	8.64
30,675,998	28,742,700	6.73	9,346,858	6,290,846	48.58
4,575,035	5,520,596	(17.13)	1,181,496	1,465,438	(19.38)
1,436,040	1,674,056	(14.22)	45,784	-	-



**PRAGATI LIFE INSURANCE LIMITED**  
**REVENUE ACCOUNT (Un-Audited)**  
**For the Period ended 30 September & 3rd Quarter 2024**

**INCOME**

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

Single
Two Years
Three Years
Four Years
Five Years
Six Years
Seven Years
Eight Years
Nine Years
Ten Years
Eleven Years
Twelve Years and Above

For 9 months		For 3 months		Growth Rate (%)
Jan to Sep-24	Jan to Sep-23	July to Sep-24	July to Sep-23	
Taka	Taka	Taka	Taka	

5,027,050	5,365,380	(6.31)	1,211,637	1,746,616	(30.63)
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
1,870,832	1,975,395	(5.29)	47,033	268,431	(82.48)
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
13,387,454	14,309,800	(6.45)	847,784	1,336,872	(36.58)
21,944,330	23,367,858	(6.09)	5,226,344	6,298,215	(17.02)
906,011,856	967,041,466	(6.31)	257,189,269	319,624,061	(19.53)
948,241,522	1,012,059,899	(6.31)	264,522,067	329,274,194	(19.67)

10,803,358,074	10,276,243,495	5.13	7,610,053,842	7,483,058,102	1.70
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**EXPENDITURE**

Hospitalization Insurance Premium
Company Registration Fees
Papers, Periodicals and Books
Telephone, Fax and Internet
Electricity & Utility Expenses
Training and Recruitment Expenses
Entertainment
Postage and Courier
Business Development Expenses
Revenue Stamp & Non Judicial Stamp
Fees & Subscriptions
Donations
Conference
Meeting, Seminar & Symposium
Gratuity
Depreciation and Amortization
Total Management Expenses
Dividend
Total Expenses
Balance of the fund at the end of the year as shown in the Balance Sheet

For 9 months		For 3 months		Growth Rate (%)
Jan to Sep-24	Jan to Sep-23	July to Sep-24	July to Sep-23	
Taka	Taka	Taka	Taka	

1,834,613	1,570,997	16.78	627,161	472,888	32.62
4,155,159	3,344,537	24.24	1,385,053	1,114,846	24.24
24,554	37,689	(34.85)	6,095	10,455	(41.70)
7,711,550	6,587,424	17.06	2,734,469	2,513,504	8.79
6,263,653	7,060,273	(11.28)	1,713,437	3,175,558	(46.04)
222,233	1,605,552	(85.54)	153,362	652,213	(76.49)
3,869,871	3,333,022	16.11	1,461,328	1,079,011	35.43
2,299,440	2,463,634	(6.66)	709,527	777,034	(8.69)
17,574,802	13,992,650	25.60	7,114,904	6,438,178	10.51
9,429,470	7,877,839	19.70	2,831,910	1,891,084	49.75
1,576,664	1,065,593	47.96	-	1,001,216	(100.00)
3,680,000	600,000	513.33	2,500,000	-	#DIV/0!
7,743,542	8,135,949	(4.80)	-	-	#DIV/0!
1,443,389	696,991	107.38	1,120,998	446,566	151.03
7,673,651	13,896,191	(44.78)	1,888,031	6,873,776	(72.53)
14,402,305	14,400,255	0.01	5,037,457	5,247,279	(4.00)
518,880,301	481,087,104	7.86	170,160,469	153,702,665	10.71
1,337,130,602	1,273,701,524	4.98	387,487,222	377,291,540	2.70
45,563,403	39,054,346	16.67	45,563,403	39,054,346	16.67
4,434,755,384	4,044,509,943	9.65	1,241,451,152	1,251,324,550	(0.79)
6,368,602,690	6,231,733,552	2.20	6,368,602,690	6,231,733,552	2.20

10,803,358,074	10,276,243,495	5.13	7,610,053,842	7,483,058,102	1.70
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**Notes:**

- 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 2023.
- Previously reported interim period's figures have been restated to confirm to current period's presentation.
- 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.
- The un-audited Third Quarter financial statements ended 30 September 2024 is available in the website of Pragati Life Insurance Company Ltd. The address of the website is [www.pragatilife.com](http://www.pragatilife.com)

Jagadish Kumar Bhanja, FCS  
 Company Secretary

Chandra Shekhar Das, FCA  
 Chief Financial Officer

Md Talatul Azim  
 Chief Executive Officer

Director

Independent Director

Chairman

**PRAGATI LIFE INSURANCE LIMITED**  
**Statement of Cash Flows (Un-Audited)**  
**For the Period ended 30 September 2024**

**A. CASH FLOW FROM OPERATING ACTIVITIES :**

Collection from Premium
Other Income received
Payment for Claims
Payment for management expenses, commission, re-insurance and others
Source Tax (Income Tax) deducted
<b>Net Cash Flow from operating activities</b>

Jan-Sep'24 TAKA	Jan-Sep'23 TAKA
4,149,033,606	3,859,446,277
729,130	1,679,492
(3,054,275,278)	(2,736,955,860)
(1,422,136,523)	(1,272,566,861)
(32,553,363)	(32,553,363)
<b>(359,202,428)</b>	<b>(180,950,315)</b>

**B. CASH FLOW FROM INVESTING ACTIVITIES :**

Acquisition of Fixed Assets
Disposal of Fixed Assets
Loan against Policies paid (Net of Realization)
Investments made
Interest, Dividends and Rents Received
<b>Net Cash Flow from investing activities</b>

(16,857,994)	(29,377,989)
136,036	64,194
(12,828,535)	(8,995,868)
(376,093,065)	101,126,774
343,974,993	256,021,842
<b>(61,668,565)</b>	<b>318,838,953</b>

**C. CASH FLOW FROM FINANCING ACTIVITIES :**

Dividend Paid
<b>Net Cash Flow from financing activities</b>

(45,571,243)	(39,986,568)
<b>(45,571,243)</b>	<b>(39,986,568)</b>

**D. Net increase in cash and cash Equivalents (A+B+C)**

<b>(466,442,236)</b>	<b>97,902,070</b>
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**E. Cash and Cash Equivalents at the beginning of the year**

1,649,262,086	1,448,733,262
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**F. Cash and Cash Equivalents at the end of the year (D+E)**

<b>1,182,819,850</b>	<b>1,546,635,332</b>
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**Cash flows from operating activities (Indirect method)**

Addition of Life Fund
Adjustment for:
Depreciation and amortization
Profit/(Loss) on sale of fixed assets
Installment of Hirepurchase
Dividend appropriated
Interest, dividends and rents received
<b>Cash Generated from Operations before Increase /Decrease of Assets or Liabilities</b>
Add/ Less:
(Increase)/ Decrease in Outstanding premium
(Increase)/ Decrease in Advance and deposits
(Increase)/ Decrease in Sundry debtors
(Increase)/ Decrease in stock of Stamps, Printing & Stationery
Increase/ (Decrease) of Outstanding Claims
Increase/ (Decrease) of Amount due to other Persons or Bodies Carrying on Insurance Business
Increase/ (Decrease) of Creditors
Increase/ (Decrease) of Premium Deposits

35,072,820	15,275,758
14,402,305	14,400,255
(1,219,194)	(1,071,037)
1,218,461	1,028,123
45,563,403	39,054,346
(382,176,598)	(276,349,330)
<b>(287,138,803)</b>	<b>(207,661,885)</b>
35,081,443	47,207,906
(92,099,672)	(29,964,169)
(29,547,578)	13,813,654
1,231,374	(5,554,505)
(2,213,899)	(5,201,787)
(50,264,268)	5,000,000
37,121,374	(1,174,432)
28,627,601	2,584,903
<b>(359,202,428)</b>	<b>(180,950,315)</b>

Jagadish Kumar Bhanja, FCS  
Company Secretary

Chandra Shekhar Das, FCA  
Chief Financial Officer

Md Jalalul Azim  
CEO

Director

Independent Director

Chairman



**PRAGATI LIFE INSURANCE LIMITED**  
**Statement of Changes in Shareholders' Equity**  
For the Period ended 30 September 2024

Particulars	Share Capital	Share Premium	Reserve for Unexpected Losses	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2024	325,452,880	76,757,755	45,000,000	-	-	447,210,635
Bonus Share Issue during the period	-	-	-	-	-	-
Addition during the period	-	-	-	-	-	-
<b>Balance as on 30 September 2024</b>	<b>325,452,880</b>	<b>76,757,755</b>	<b>45,000,000</b>	<b>-</b>	<b>-</b>	<b>447,210,635</b>
Balance as on 01 January 2023	325,452,880	76,757,755	25,000,000	-	-	427,210,635
Bonus Share Issue during the period	-	-	-	-	-	-
Addition during the period	-	-	20,000,000	-	-	20,000,000
<b>Balance as on 30 September 2023</b>	<b>325,452,880</b>	<b>76,757,755</b>	<b>45,000,000</b>	<b>-</b>	<b>-</b>	<b>447,210,635</b>

 Jagadish Kumar Bhanja, FCS Company Secretary	 Chandra Shekhar Das, FCA Chief Financial Officer	 Md Jalalul Azim CEO	 Director	 Independent Director	 Chairman
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**Notes to the Financial Statements**  
**For the period ended 30 September 2024**

**01.00 Life Insurance Fund**

This consists of the accumulated balance of revenue surplus up to 30 September 2024

	<u>30-Sep-2024</u>	<u>31-Dec-2023</u>
Opening balance	6,333,529,870	6,216,457,794
Add: Increase in Life Fund during the year	35,072,820	117,072,076
<b>Closing balance</b>	<b><u>6,368,602,690</u></b>	<b><u>6,333,529,870</u></b>

**02.00 Sundry Creditors**

		<u>30-Sep-2024</u>	<u>31-Dec-2023</u>
Provision for Expenses	02.01	381,729,722	374,073,264
Income Tax and VAT		38,094	12,042
License Fees Payable		25,766,736	23,033,126
License Renewal Fees Payable		239,616	223,876
Other Deposits (Excess Deposit)		3,032,776	2,306,847
Trade Suspense		92,009,921	54,923,823
Sundry Creditors		219,350	390,498
Security Deposit-Employee		40,000	40,000
Premium Received in Advance		332,862	279,327
Security Deposit-Supplier		3,240,878	2,335,906
Training Fees Payable		23,676,135	32,779,884
Creditors for Cancelled Cheques		13,604,368	14,824,171
Certificate Fees Payable		8,322,068	9,908,388
		<b><u>552,252,526</u></b>	<b><u>515,131,152</u></b>

**02.01 Provision for Expenses**

		<u>30-Sep-2024</u>	<u>31-Dec-2023</u>
Auditors Fee		78,583	573,083
Commission & Allowance		8,821,751	10,575,823
Provision for Utility Bills		-	954,407
Mobile Bill Payable		-	442
Office Rent		9,138,360	5,643,720
Income Tax (Corporate)	02.01.01	348,645,944	348,645,944
Profit Commission	02.01.02	6,601,508	6,556,940
Payable to Gratuity Fund		8,298,565	624,914
Income Tax (PF)		145,011	497,991
		<b><u>381,729,722</u></b>	<b><u>374,073,264</u></b>

**02.01.01 Income Tax (Corporate)**

Year-wise break down as under:

Year	<u>30-Sep-2024</u>	<u>31-Dec-2023</u>
2023	46,480,767	46,480,767
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
	<b><u>348,645,944</u></b>	<b><u>348,645,944</u></b>

#### 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
Beximco Textiles	252,770	252,770
Checkpoint Systems BD Ltd	44,568	-
	<u>6,601,508</u>	<u>6,556,940</u>

#### 03.00 Unpaid Dividend

This represents dividend warrant issued against dividend for the year 2018 which were not encashed until 30-09-2024

	30-Sep-2024	31-Dec-2023
Opening Balance	610,450	1,340,255
Add: Provision during the Year	3,113	211,868
	<u>613,563</u>	<u>1,552,123</u>
Less: Payment during the Year	10,952	941,673
<b>Closing Balance</b>	<u><b>602,611</b></u>	<u><b>610,450</b></u>

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:

	30-Sep-2024	31-Dec-2023
Opening balance	128,995,563	124,636,906
Add: Addition during the year	45,809,558	60,484,931
	<u>174,805,121</u>	<u>185,121,837</u>
Less: Adjustment during the year	32,981,023	56,126,274
<b>Closing Balance</b>	<u><b>141,824,098</b></u>	<u><b>128,995,563</b></u>

Operational segment-wise break-down is given below:

	30-Sep-2024	31-Dec-2023
Individual Product Line (IPL-Bokul)	36,676,024	30,119,188
Individual Product Line (IPL-Polash)	66,876,667	63,109,799
Individual Product Line (IPL-Metro)	5,637,649	3,467,442
Individual Product Line (IPL-Krishnochura)	6,371,622	7,725,622
Islami Jibon Bima Takaful (IJBT)	21,427,570	19,870,946
Pragati Bima & Pragati Islami Bima Division (PB & PIBD)	4,834,566	4,702,566
<b>Total</b>	<u><b>141,824,098</b></u>	<u><b>128,995,563</b></u>



**05.00 Advances & Deposits**

		<b>30-Sep-2024</b>	<b>31-Dec-2023</b>
Advance Income Tax		464,095,771	420,835,577
Income Tax Refund Due		1,783,600	1,783,600
Advance against Office Rent		54,827,118	22,088,660
Advance against Tender Security	05.01	1,264,387	92,375
Advance Company Registration Fees		1,385,053	5,540,212
Advance against Commission		-	160,570
Advance against Expenses		13,961,551	2,704,125
Advance against Salary		1,886,852	90,339
Advance VAT-Appeal Fees for 2012-2016		2,893,551	2,893,551
Advance against Building Construction		22,007,545	17,735,045
IOU		1,740,101	368,493
Revolving Fund		782,500	778,000
Motor Cycle Loan		46,113	110,720
Security Deposit-Telephone		56,000	56,000
Performance Bank Guarantee	05.02	26,697,184	26,979,206
Security Deposit (MRC) Icom Bd. Ltd.		571,200	571,200
Advance and Deposit to Jumana Resort Ltd		7,980,360	7,980,360
Pragati Training Center		1,201,838	838,113
Pragati Insurance Limited		301,732	378,595
Advance against Traveling & Tour		430,126	19,000
Premium on BGTB		48,351,537	48,163,436
Staff Advance against Policy		2,730	-
Deferred Expenses for Antivirus		1,625,519	1,625,519
		<b>653,892,368</b>	<b>561,792,696</b>

**05.01 Advance against Tender Security**

	<b>30-Sep-2024</b>	<b>31-Dec-2023</b>
National University	500,000	-
icddr,b	300,000	-
Bangladesh Agricultural University Mymensingh	325,000	-
Ibrahim Cardiac Hospital & Research Institute	10,000	10,000
Bangladesh Cricket Board	15,000	15,000
IFIC bank PLC	-	10,000
Bangladesh Red Crescent Society(BDRCS)	114,387	57,375
	<b>1,264,387</b>	<b>92,375</b>

**05.02 Performance Bank Guarantee:**

This is made-up as follows-

Organization	Issuing Bank	Issue Date	2024	2023
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	1,417,978	700,000
National University	PBL,KB Br	02/10/2016	1,750,000	1,750,000
Bangladesh Sugar & Food Industries	PBL,KB Br	01/11/2021	20,000,000	20,000,000
Bangladesh Securities & Exchange	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	250,000
<b>Total</b>			<b>26,697,184</b>	<b>26,979,206</b>



**06.00 Sundry Debtors**

	<b>30-Sep-2024</b>	<b>31-Dec-2023</b>
Eminent Securities Ltd.	2,673	14,556
A.M. Securities Ltd.	2,215	609
BRAC EPL Stock Brokerage Ltd.	2,184	669
Trade Receivable	92,009,921	54,923,823
Other Receivable	7,141,320	7,984,958
Training Fees Receivable	903,975	7,589,645
Lanka Bangla Securities Ltd	1,722	2,172
<b>Total</b>	<b>100,064,010</b>	<b>70,516,432</b>

**07.00 Fixed Deposit with Banks and Financial Institutions**

	<b>30-Sep-2024</b>	<b>31-Dec-2023</b>
<b>Bank:</b>		
Exim Bank Limited	11,541,988	51,241,676
IFIC Bank Limited	21,383,040	61,920,000
Mutual Trust Bank Limited	15,000,000	40,000,000
Eastern Bank Limited	-	10,280,000
Padma Bank Limited	61,615,960	60,000,000
Premier Bank Limited	69,119,314	70,571,442
Social Islami Bank Limited	100,222,661	107,561,146
Southeast Bank Limited	16,413,465	116,442,615
BRAC Bank Limited	10,330,000	10,000,000
Al-Arafa Islami Bank Limited	25,681,000	20,000,000
Mercantile Bank Limited	-	39,500,000
Pubali Bank Limited	-	80,181,000
National Bank Ltd	15,000,000	-
<b>Sub Total</b>	<b>346,307,428</b>	<b>667,697,879</b>
<b>NBFI:</b>		
Bangladesh Industrial Finance Corporation Ltd	14,177,103	14,177,103
Fareast Finance & Investment	20,000,000	20,000,000
FAS Finance & Investment Ltd	93,383,915	88,125,699
First Finance Ltd.	75,910,000	76,000,000
IIDFC	15,000,000	15,000,000
International Leasing	44,605,132	43,271,880
Premier Leasing & Finance Limited	87,810,705	84,723,898
Prime Finance & Investment Ltd.	13,556,226	13,568,814
Union Capital Ltd	54,641,518	52,092,154
<b>Sub Total</b>	<b>419,084,599</b>	<b>406,959,548</b>
<b>Grand Total</b>	<b>765,392,027</b>	<b>1,074,657,427</b>

**08.00 Income from Interest, Dividends and Rents**

	<b>30-Sep-2024</b>	<b>30-Sep-2023</b>
Interest on FDR	52,636,406	45,046,678
Interest on STD.Accounts	2,667,491	5,010,073
Capital Gain / Profit on Sale of Shares	41,603,851	(638,281)
Interest on BGTB	263,113,944	208,984,313
Dividend Received	9,523,186	9,992,471
Interest From Motor Cycle Loan	23,151	10,626
Income From Loan /Advance	380,784	104,672
Interest on Policy Loan	6,555,767	3,816,768
Bond Fee	88,673	84,987
Late Fee	5,583,345	3,937,023
<b>Total</b>	<b>382,176,598</b>	<b>276,349,330</b>