PRAGATI LIFE INSURANCE PLC.
BALANCE SHEET (Un-Audited)
As at 30 September 2025

SHARE CAPITAL AND LIABILITIES	NOTES	30 Sep'25 TAKA	31 Dec'24 TAKA
SHAREHOLDERS' CAPITAL			
AUTHORISED			
100,000,000 Ordinary Shares of Tk.10 each		1,000,000,000	1,000,000,000
ISSUED,SUBSCRIBED AND PAID-UP			
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
BALANCE OF FUNDS AND ACCOUNTS			
Life Insurance Fund	1.00	7,331,016,136	6,591,405,477
Reserve fro Unexpected Losses		150,000,000	67,050,000
LIABILITIES AND PROVISIONS			
Estimated liabilities in respect of outstanding claims,whether due or intimated		56,788,439	46,676,837
Amount due to other persons or bodies carrying on insurance business		67,395,431	58,294,872
Sundry Creditors	2.00	592,091,127	620,546,425
Unclaimed Dividend Account	3.00	842,456	854,575
Premium Deposits		21,429,416	13,824,893
Fair Value Change Account		(338,073,076)	(333,102,221)
		8,283,700,564	**7,467,761,493**

PROPERTY AND ASSETS	NOTES	30 Sep'25 TAKA	31 Dec'24 TAKA
LOANS			
On Insurers' Policies within their surrender value	4.00	163,971,564	138,110,946
INVESTMENT			
Statutory Deposit with Bangladesh Bank		15,000,000	15,000,000
Bangladesh Govt. Treasury Bond		4,793,636,987	3,874,800,000
VIPB Accelerated Income Unit Fund		9,573,400	8,403,150
HFAML Unit Fund		7,949,340	7,760,070
UFS-Pragati Life Unit Fund		9,850,000	9,850,000
Investment in Shares		254,404,347	263,864,278
		5,090,414,074	**4,179,677,498**
Outstanding Premium		19,715,046	95,052,663
Interest, Dividends and Rents Accruing but not due		106,999,475	73,001,430
Advances & Deposits	5.00	712,188,230	649,368,147
Sundray Debtors	6.00	88,121,795	115,098,370
CASH AND BANK BALANCES			
On Fixed Deposit with Banks & Financial Institutes	7.00	843,060,795	953,937,208
On Short Term Deposit with Banks		199,636,992	193,761,192
On Current Account with Banks		27,954,477	50,448,768
Cash in Hand		56,174,791	135,340,757
		1,126,827,055	**1,333,487,925**
OTHER ACCOUNTS			
Stamps, Printing & Stationary in Hand		11,002,322	11,428,902
Fixed Assets (At Cost Less Depreciation)		129,402,514	121,941,299
Intangible Assets (At Cost Less Amortization)		21,754,206	7,876,725
Construction Work in Progress		90,275,985	19,689,290
Freehold Land (At Cost)		723,028,298	723,028,298
		8,283,700,564	**7,467,761,493**

Jagadish Kumar Bhanja, FCS
Company Secretary

Chandra Shekhar Das, FCA
Chief Financial Officer

Md Jalalul Azim
Chief Executive Officer

Independent Director

Director

Chairman

PRAGATI LIFE INSURANCE PLC.
REVENUE ACCOUNT (Un-Audited)
For the Period ended 30 September & 3rd Quarter 2025

INCOME	For 9 months Jan to Sep-25 Taka	For 9 months Jan to Sep-24 Taka	Growth Rate (%)	For 3 months July to Sep-25 Taka	For 3 months July to Sep-24 Taka	Growth Rate (%)
Balance of Life Fund at the beginning of the year	**6,591,405,477**	**6,333,529,870**	**4.07**	**6,976,260,750**	**6,353,222,411**	**9.81**
PREMIUM LESS RE-INSURANCE						
First Year Premium	1,139,350,250	948,241,522	20.15	446,721,636	264,522,067	68.88
Renewal Premium	2,402,601,424	2,164,037,979	11.02	832,500,967	668,656,490	24.50
Group Insurance Premium	1,102,243,455	1,001,672,662	10.04	307,255,041	197,732,096	55.39
Gross Premium	**4,644,195,129**	**4,113,952,163**	**12.89**	**1,586,477,644**	**1,130,910,653**	**40.28**
Less: Re-insurance Premium	36,399,557	28,248,881	28.85	12,911,875	8,980,288	43.78
Net Premium	**4,607,795,572**	**4,085,703,282**	**12.78**	**1,573,565,769**	**1,121,930,365**	**40.26**
Interest, Dividends and Rents	447,882,253	382,176,598	17.19	140,509,592	134,450,434	4.51
Other Income	1,134,343	1,948,324	(41.78)	986,413	450,632	118.90

EXPENDITURE	For 9 months Jan to Sep-25 Taka	For 9 months Jan to Sep-24 Taka	Growth Rate (%)	For 3 months July to Sep-25 Taka	For 3 months July to Sep-24 Taka	Growth Rate (%)
CLAIMS UNDER POLICIES (INCLUDING PROVISION FOR CLAIMS DUE OR INTIMATED), LESS RE-INSURANCE:						
Death	47,316,426	40,433,566	17.02	18,106,488	19,122,941	(5.32)
Maturity	638,315,365	1,044,888,122	(38.91)	130,087,032	192,343,747	(32.37)
Survival Benefit	887,212,343	912,344,044	(2.75)	215,675,238	304,610,561	(29.20)
Surrendar Claim	41,845,620	46,345,910	(9.71)	16,058,719	10,119,940	58.68
Pension Claim	6,829,378	6,365,953	7.28	2,290,499	2,105,703	8.78
Group Claim	1,028,864,251	1,001,683,784	2.71	372,508,177	280,097,635	32.99
	2,650,383,383	**3,052,061,379**	**(13.16)**	**754,726,153**	**808,400,527**	**(6.64)**
Expenses of Management						
Commissions:						
(a) Commissions to Insurance Agents (Less that on Re-insurance)	487,320,579	394,502,801	23.53	173,374,605	102,994,545	68.33
(b) Allowances and Commissions (other than commission including in sub-item (a) preceding)	467,027,257	423,747,500	10.21	151,567,116	114,332,208	32.57
	954,347,836	**818,250,301**	**16.63**	**324,941,721**	**217,326,753**	**49.52**
Salaries etc.(Other than to Agents and those Contained in the Allowances and Commissions)	235,646,477	235,256,215	0.17	88,608,079	84,538,916	4.81
Festival Bonus	20,580,927	19,472,714	5.69	1,615,858	1,647,018	(1.89)
Companies Contribution to Employees P.F.	5,253,863	5,027,076	4.51	1,810,977	1,715,483	5.57
Travelling and Conveyance	10,051,793	8,482,969	18.49	3,347,958	2,268,580	47.58
Directors' Fees	2,500,800	2,448,000	2.16	880,000	1,363,200	(35.45)
Audit Fees	103,000	246,000	(58.13)	103,000	246,000	-
Acturial Fees	-	661,250	(100.00)	-	661,250	-
Medical Fees	1,538,437	1,444,941	6.47	493,521	333,259	48.09
Legal and Professional Fees	2,454,618	3,141,498	(21.86)	640,588	586,173	9.28
Insurance Policy Stamp	17,818,625	19,248,615	(7.43)	5,567,495	6,039,525	(7.43)
Advertisement and Publicity	11,527,296	7,305,702	57.78	2,893,653	1,760,546	64.36
Printing and Stationery	9,704,629	7,766,588	24.95	2,880,331	1,309,912	119.89
Office Rent	71,668,388	70,944,365	1.02	24,290,962	24,320,558	(0.12)
Bank Charges	7,408,933	10,828,399	(31.58)	3,045,566	3,512,179	(13.29)
General Insurance Premium	194,350	-	-	-	-	-
Repairs and Maintenance	39,849,212	30,675,998	29.90	12,915,030	9,346,858	38.18
Car Fuel, Maintenance & Repairs	5,564,716	4,575,035	21.63	1,961,082	1,181,496	65.98
Group Insurance Premium	1,354,955	1,436,040	(5.65)	29,330	45,784	-

PRAGATI LIFE INSURANCE PLC.

REVENUE ACCOUNT (Un-Audited)

For the Period ended 30 September & 3rd Quarter 2025

INCOME	For 9 months Jan to Sep-25 Taka	For 9 months Jan to Sep-24 Taka	Growth Rate (%)	For 3 months July to Sep-25 Taka	For 3 months July to Sep-24 Taka	Growth Rate (%)
premium paying period is:						
Single	55,228,650	5,027,050	998.63	51,134,400	1,211,637	4,120.27
Two Years	-	-	-	-	-	-
Three Years	-	-	-	-	-	-
Four Years	-	-	-	-	-	-
Five Years	-	-	-	-	-	-
Six Years	-	-	-	-	-	-
Seven Years	2,305,870	1,870,832	23.25	258,306	47,033	449.20
Eight Years	502,450	-	-	262,296	-	-
Nine Years	640,580	-	-	375,519	-	-
Ten Years	15,012,586	13,387,454	12.14	1,983,636	847,784	133.98
Eleven Years	24,526,650	21,944,330	11.77	7,346,230	5,226,344	40.56
Twelve Years and Above	1,041,133,464	906,011,856	14.91	385,361,249	257,189,269	49.84
	1,139,350,250	**948,241,522**	**20.15**	**446,721,636**	**264,522,067**	**68.88**
	11,648,217,645	**10,803,358,074**	**7.82**	**8,691,322,524**	**7,610,053,842**	**14.21**

EXPENDITURE	For 9 months Jan to Sep-25 Taka	For 9 months Jan to Sep-24 Taka	Growth Rate (%)	For 3 months July to Sep-25 Taka	For 3 months July to Sep-24 Taka	Growth Rate (%)
Hospitalization Insurance Premium	1,898,495	1,834,613	3.48	641,069	627,161	2.22
Company Registration Fees	4,658,930	4,155,159	12.12	1,552,977	1,385,053	12.12
Papers, Periodicals and Books	27,804	24,554	13.24	14,476	6,095	137.51
Telephone, Fax and Internet	6,095,515	7,711,550	(20.96)	2,214,399	2,734,469	(19.02)
Electricity & Utility Expenses	8,712,045	6,263,653	39.09	3,612,073	1,713,437	110.81
Training and Recruitment Expenses	2,861,325	232,233	1,132.09	910,761	153,362	493.86
Entertainment	3,449,886	3,869,871	(10.85)	1,059,101	1,461,328	(27.52)
Postage and Courier	2,589,673	2,299,440	12.62	968,068	709,527	36.44
Business Development Expenses	24,356,114	17,574,802	38.59	10,492,791	7,114,904	47.48
Revenue Stamp & Non Judicial Stamp	6,119,744	9,429,470	(35.10)	1,290,380	2,831,910	(54.43)
Fees & Subscriptions	1,184,836	1,576,664	(24.85)	120,050	-	-
Donations	2,348,158	3,680,000	(36.19)	25,000	2,500,000	(99.00)
Conference	9,835,621	7,745,542	26.98	-	-	-
Meeting, Seminar & Symposium	3,096,738	1,445,389	114.25	402,740	1,120,998	(64.07)
Gratuity	4,217,323	7,673,651	(45.04)	797,121	1,888,031	(57.78)
Depreciation and Amortization	18,748,348	14,402,305	30.18	6,545,362	5,037,457	29.93
	543,421,574	**518,880,301**	**4.73**	**181,729,798**	**170,160,469**	**6.80**
Total Management Expences	**1,497,769,410**	**1,337,130,602**	**12.01**	**506,671,519**	**387,487,222**	**30.76**
Dividend	**48,817,932**	**45,563,403**	**7.14**	**48,817,932**	**45,563,403**	**7.14**
Income Tax	**37,280,784**	-	-	**17,140,784**	-	
Reserve for Unexpected Loss	**82,950,000**	-	-	**32,950,000**	-	
Total Expenses	**4,317,201,509**	**4,434,755,384**	**(2.65)**	**1,360,306,388**	**1,241,451,152**	**9.57**
Balance of the fund at the end of the year as shown in the Balance Sheet	**7,331,016,136**	**6,368,602,690**	**15.11**	**7,331,016,136**	**6,368,602,690**	**15.11**
	11,648,217,645	**10,803,358,074**	**7.82**	**8,691,322,524**	**7,610,053,842**	**14.21**

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 2024.

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 2025 is available in the website of Pragati Life Insurance Company Ltd. The address of the website is **www.pragatilife.com**

Jagadish Kumar Bhanja, FCS **Company Secretary**	**Chandra Shekhar Das, FCA** **Chief Financial Officer**	**Md Jalalul Azim** **Chief Executive Officer**	**Independent Director**	**Director**	**Chairman**

PRAGATI LIFE INSURANCE PLC.
Statement of Cash Flows (Un-Audited)
For the Period ended 30 September 2025

	Jan-Sep'25 TAKA	Jan-Sep'24 TAKA
A. CASH FLOW FROM OPERATING ACTIVITIES :		
Collection from Premium	4,719,532,746	4,149,033,606
Other Income received	474,037	729,130
Payment for Claims	(2,640,271,781)	(3,054,275,278)
Payment for management expenses, commission, re-insurance and others	(1,584,819,137)	(1,422,136,523)
Source Tax (Income Tax) deducted	(15,049,410)	(32,553,363)
Net Cash Flow from operating activities	**479,866,455**	**(359,202,428)**
B. CASH FLOW FROM INVESTING ACTIVITIES :		
Acquisition of Fixed Assets	(111,450,427)	(16,857,994)
Disposal of Fixed Assets	1,436,999	136,036
Loan against Policies paid (Net of Realization)	(25,860,618)	(12,828,535)
Investments made	(915,707,431)	(376,093,065)
Interest, Dividends and Rents Received	413,884,203	343,974,993
Net Cash Flow from investing activities	**(637,697,274)**	**(61,668,565)**
C. CASH FLOW FROM FINANCING ACTIVITIES :		
Dividend Paid	(48,830,051)	(45,571,243)
Net Cash Flow from financing activities	**(48,830,051)**	**(45,571,243)**
D. Net increase in cash and cash Equivalents (A+B+C)	**(206,660,870)**	**(466,442,236)**
E. Cash and Cash Equivalents at the beginning of the year	1,333,487,925	1,649,262,086
F. Cash and Cash Equivalents at the end of the year (D+E)	**1,126,827,055**	**1,182,819,850**

Cash flows from operating activities (Indirect method)

	Jan-Sep'25 TAKA	Jan-Sep'24 TAKA
Addition of Life Fund	739,610,659	35,072,820
Adjustment for:		
Depreciation and amortization	18,748,348	14,402,305
Profit/(Loss) on sale of fixed assets	(660,306)	(1,219,194)
Installment of Hirepurchase	-	1,218,461
Dividend appropriated	48,817,932	45,563,403
Interest, dividends and rents received	(447,882,253)	(382,176,598)
Cash Generated from Operations before Increase /Decrease of Assets or Liabilities	**358,634,380**	**(287,138,803)**
Add/ Less:		
(Increase)/ Decrease in Outstanding premium	75,337,617	35,081,443
(Increase)/ Decrease in Advance and deposits	(62,820,083)	(92,099,672)
(Increase)/ Decrease in Sundry debtors	26,976,575	(26,547,578)
(Increase)/ Decrease in stock of Stamps, Pinting & Sationery	426,580	1,231,374
Increase/ (Decrease) of Outstanding Claims	10,111,602	(2,213,899)
Increase/ (Decrease) of Amount due to other Persons or Bodies Carrying on Insurance Business	9,100,559	(50,264,268)
Increase/ (Decrease) of Creditors	(28,455,298)	37,121,374
Increase/ (Decrease) of Premium Deposits	7,604,523	28,627,601
Increase/ (Decrease) of Reserve for Unexpected Losses	82,950,000	-
	479,866,455	**(356,202,428)**

Jagadish Kumar Bhanja, FCS
Company Secretary

Chandra Shekhar Das, FCA
Chief Financial Officer

Md Jalalul Azim
CEO

Independent Director

Director

Chairman

PRAGATI LIFE INSURANCE PLC.

Statement of Changes in Shareholders' Equity

For the Period ended 30 September 2025

Particulars	Share Capital	Share Premium	Reserve for Unexpected Losses	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2025	325,452,880	76,757,755	67,050,000	-	-	469,260,635
Bonus Share Issue during the period	-	-	-	-	-	-
Addition during the period	-	-	82,950,000	-	-	82,950,000
Balance as on 30 September 2025	**325,452,880**	**76,757,755**	**150,000,000**	-	-	**552,210,635**
Balance as on 30 September 2024	**325,452,880**	**76,757,755**	**45,000,000**			**447,210,635**
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	-	-	22,050,000	-	-	22,050,000
Balance as on 31 December 2024	**325,452,880**	**76,757,755**	**67,050,000**	-	-	**469,260,635**

Jagadish Kumar Bhanja, FCS
Company Secretary

Chandra Shekhar Das, FCA
Chief Financial Officer

Md Jalalul Azim
CEO

Independent Director

Director

Chairman

Pragati Life Insurance PLC.
Notes to the Financial Statements
For the period ended 30 September 2025

01.00 Life Insurance Fund

This consists of the accumulated balance of revenue surplus up to 30 September 2025

	30-Sep-2025	31-Dec-2024
Opening balance	6,591,405,477	6,333,529,870
Add: Increase in Life Fund during the year	739,610,659	257,875,607
Closing balance	**7,331,016,136**	**6,591,405,477**

02.00 Sundry Creditors

		30-Sep-2025	31-Dec-2024
Provision for Expenses	02.01	400,976,381	433,021,040
Income Tax and VAT		40,385	25,217
License Fees Payable		26,440,658	26,288,826
License Renewal Fees Payable		217,546	242,676
Other Deposits (Excess Deposit)		3,276,627	2,988,816
Trade Suspense to be adjusted with Trade Receivable		79,970,948	107,148,940
Sundry Creditors		-	312,415
Security Deposit-Employee		40,000	40,000
Premium Received in Advance		1,408,465	572,975
Security Deposit-Supplier		5,093,203	4,692,228
Dividend Payable		30,196,035	-
Training Fees Payable		23,210,745	23,426,130
Creditors for Cancelled Cheques		13,458,441	13,787,424
Certificate Fees Payable		7,761,693	7,999,738
		592,091,127	**620,546,425**

02.01 Provision for Expenses

		30-Sep-2025	31-Dec-2024
Auditors Fee		38,333	644,499
Commission & Allowance		985,752	5,129,321
Provision for Utility Bills		-	1,074,680
Office Rent		2,642,590	5,016,380
Income Tax (Corporate)	02.01.01	385,076,871	407,576,871
Profit Commission	02.01.02	9,226,692	6,601,508
Acturial Fees Payable		-	661,250
Payable to Gratuity Fund		3,006,143	288,820
Income Tax (Provident Fund)		-	145,011
Salary and Allowance		-	5,882,700
		400,976,381	**433,021,040**

02.01.01 Income Tax (Corporate)

Year-wise break down as under:

Year	30-Sep-2025	31-Dec-2024
2024	58,930,927	58,930,927
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
2012	-	12,500,000
2011	13,035,833	13,035,833
	385,076,871	407,576,871

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	44,568
PDS Fashions Bangladesh Limited	2,625,184	-
	9,226,692	6,601,508

03.00 Unpaid Dividend

This represents dividend warrant issued against dividend for the year 2018 which were not encashed until 30-09-2025

	30-Sep-2025	31-Dec-2024
Opening Balance	854,575	610,450
Add: Provision during the Year	3,356	263,834
	857,931	**874,284**
Less: Payment during the Year	15,475	19,709
Closing Balance	**842,456**	**854,575**

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.

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

Movement of the head is given below:

	30-Sep-2025	31-Dec-2024
Opening balance	138,110,946	128,995,563
Add: Addition during the year	75,511,289	72,329,638
	213,622,235	201,325,201
Less: Adjustment during the year	49,650,671	63,214,255
Closing Balance	**163,971,564**	**138,110,946**

Operational segment-wise break-down is given below:

	30-Sep-2025	31-Dec-2024
Individual Product Line (IPL-Bokul)	43,452,009	35,579,359
Individual Product Line (IPL-Polash)	69,443,060	61,807,161
Individual Product Line (IPL-Metro)	6,511,811	5,674,413
Individual Product Line (IPL-Krishnochura)	8,940,374	6,271,339
Islami Jibon Bima Takaful (IJBT)	30,358,269	24,078,674
Pragati Bima & Pragati Islami Bima Division (PB & PIBD)	5,266,041	4,700,000
Total	**163,971,564**	**138,110,946**

05.00 Advances & Deposits

		30-Sep-2025	31-Dec-2024
Advance Income Tax		493,565,773	478,516,363
Income Tax Refund Due		215,965	1,783,600
Advance against Office Rent		47,762,655	47,447,289
Advance against Tender Security	05.01	1,470,250	704,597
Advance Company Registration Fees		1,552,976	6,211,906
Advance against Commission		300,000	200,000
Advance against Expenses		3,204,270	10,247,721
Advance against Salary		2,856,930	520,846
Advance VAT-Appeal Fees for 2012-2016		2,893,551	2,893,551
Advance against Building Constraction		25,511,862	21,190,906
IOU		4,621,888	1,313,736
Revolving Fund		824,000	769,000
Motor Cycle Loan		-	24,865
Security Deposit-Telephone		56,000	56,000
Earnest Money		325,000	325,000
Performance Bank Guarantee	05.02	46,359,275	25,893,339
Security Deposit (MRC) Icom Bd. Ltd.		571,200	571,200
Advance and Deposit to Jumana Resort Ltd		9,127,428	7,980,360
Pragati Training Center		2,131,005	929,744
Pragati Insurance Limited		396,851	316,817
Advance against Traveling & Tour		197,000	164,975
Premium on BGTB		67,837,972	40,493,573
Staff Advance against Policy			-
Deferred Expenses for Antivirus		406,379	812,759
		712,188,230	**649,368,147**

05.01 Advance against Tender Security

	30-Sep-2025	31-Dec-2024
icddr,b	300,000	300,000
Ibrahim Cardiac Hospital & Research Institute	10,000	10,000
Bangladesh Cricket Board	15,000	15,000
Noakhali Science & Technology University	100,000	-
University Of Dhaka	800,000	-
Insurance Development & Regulatory Authority (IDRA)	245,250	-
National University	-	250,000
Bangladesh Red Crescent Society(BDRCS)	-	35,750
SME Foundation	-	43,847
Transparency Internation Bangladesh (TIB)	-	50,000
	1,470,250	**704,597**

05.02 <u>Performance Bank Guarantee:</u>

This is made-up as follows-

Organization	Issuing Bank	Issue Date	2025	2024
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	717,978	717,978
National University	PBL,KB Br.	02/10/2016	1,750,000	1,750,000
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
Small & Medium Enterprise Foundation	PBL,KB Br.	19/11/2024	146,155	146,155
Ruppur	PBL,KB Br.	14/08/2025	20,465,936	-
Total			**46,359,275**	**25,893,339**

06.00 Sundry Debtors

	30-Sep-2025	31-Dec-2024
Eminent Securities Ltd.	2,378	4,814
A.M. Securities Ltd.	1,850	2,214
BRAC EPL Stock Brokerage Ltd.	1,611	1,934
Trade Receivable to be adjusted with Trade Suspense	79,970,948	107,148,940
Other Receivable	7,342,016	7,137,476
Training Fees Receivable	801,271	801,271
Lanka Bangla Securities Ltd	1,721	1,721
Total	**88,121,795**	**115,098,370**

07.00 Fixed Deposit with Banks and Financial Institutions

	30-Sep-2025	31-Dec-2024
Bank:		
Mutual Trust Bank Limited	50,000,000	15,675,000
Padma Bank Limited	67,132,076	63,013,127
Premier Bank Limited	68,392,754	69,109,314
Social Islami Bank Limited	106,490,496	104,322,458
Southeast Bank Limited	89,321,294	227,110,014
Pubali Bank Limited	-	30,000,000
National Bank Limited	20,000,000	19,991,000
Sub Total	**401,336,620**	**529,220,913**
NBFI:		
Bangladesh Industrial Finance Corporation Ltd	14,650,720	14,177,103
Fareast Finance & Investment	20,280,000	20,260,000
FAS Finance & Investment Ltd	99,487,838	94,910,470
First Finance Ltd.	81,251,144	77,415,154
IIDFC	15,000,000	15,000,000
International Leasing	46,465,956	45,032,486
Premier Leasing & Finance Limited	91,958,870	88,794,434
Prime Finance & Investment Ltd.	14,221,678	13,556,224
Union Capital Ltd	58,407,969	55,570,424
Sub Total	**441,724,175**	**424,716,295**
Grand Total	**843,060,795**	**953,937,208**

08.00 Income from Interest, Dividends and Rents

	30-Sep-2025	30-Sep-2024
Interest on FDR	66,300,735	52,636,406
Interest on STD.Accounts	5,025,531	2,667,491
Profit on Sale of Shares	17,423,321	41,603,851
Interest on BGTB	336,621,046	263,113,944
Dividend Received	8,266,185	9,523,186
Interest From Motor Cycle Loan	6,006	23,151
Income From Loan /Advance	476,570	380,784
Interest on Policy Loan	10,117,759	6,555,767
Bond Fee	139,963	88,673
Late Fee	3,505,137	5,583,345
Total	**447,882,253**	**382,176,598**

09.00 Other Income

	30-Sep-2025	30-Sep-2024
Misc Income	306,813	419,645
Service Charge	42,730	145,125
Alteration Fee	137,923	126,360
Endorsement Fee	325	-
Income From Sale of Fixed Assets	612,552	1,219,194
Tender Schedule Sale	34,000	38,000
Total	**1,134,343**	**1,948,324**