

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

<u>NOTES</u>	30-Jun-24 TAKA	31-Dec-23 TAKA	<u>NOTES</u>	30-Jun-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>					
32,545,288 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	6,353,222,410	6,333,529,870	1.00		
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	39,428,608	37,936,502			
Amount due to other persons or bodies carrying on insurance business	31,983,862	76,391,749			
Sundry Creditors	516,824,023	515,131,152	2.00		
Unpaid Dividend	609,446	610,450	3.00		
Premium Deposits	22,419,995	17,921,667			
Fair Value Change Account	(321,688,872)	(225,795,796)			
	<u>7,090,010,107</u>	<u>7,202,936,229</u>			
<b>PROPERTY AND ASSETS</b>					
<b>LOANS</b>					
On Insurers' Policies within their surrender value			4.00	137,786,294	128,995,563
<b>INVESTMENT</b>					
Statutory Deposit with Bangladesh Bank				15,000,000	15,000,000
Bangladesh Govt. Treasury Bond				3,614,800,000	3,254,800,000
VIPB Accelerated Income Unit Fund				7,670,800	8,010,550
HFAML Unit Fund				7,760,070	9,999,765
UFS-Pragati Life Unit Fund				9,880,000	9,880,000
Investment in Shares				281,610,826	378,702,685
				<u>3,936,721,696</u>	<u>3,676,393,000</u>
Outstanding Premium				193,762,603	193,762,603
Interest, Dividends and Rents Accrued but not due				72,368,926	66,931,742
Advances & Deposits			5.00	602,007,038	561,792,696
Sundry Debtors			6.00	70,841,669	70,516,432
<b>CASH AND BANK BALANCES</b>					
On Fixed Deposit with Banks & Financial Institutes			7.00	765,269,941	1,074,657,427
On Short Term Deposit with Banks				327,660,525	378,131,106
On Current Account with Banks				63,202,981	67,236,418
Cash in Hand				64,671,132	129,237,135
				<u>1,220,804,579</u>	<u>1,649,262,086</u>
<b>OTHER ACCOUNTS</b>					
Stamps, Printing & Stationary in Hand				11,364,495	12,394,911
Fixed Assets (At Cost Less Depreciation)				115,995,961	114,381,130
Intangible Assets (At Cost Less Amortization)				5,328,548	5,477,768
Freehold Land (At Cost)				723,028,298	723,028,298
				<u>7,090,010,107</u>	<u>7,202,936,229</u>

  
 Company Secretary

  
 Chief Financial Officer

  
 Chief Executive Officer

  
 Director

  
 Director

  
 Chairman

**PRAGATI LIFE INSURANCE LIMITED**  
**REVENUE ACCOUNT (Un-Audited)**  
**For the Half Year ended 30 June 2024**

	For the 6 months ended		Growth Rate (%)	For the 3 months ended		Growth Rate (%)
	Jan to Jun-24	Jan to Jun-23		April to Jun-24	April to Jun-23	
	Taka	Taka	Taka	Taka		
<b>INCOME</b>						
Balance of Life Fund at the beginning of the year	6,333,529,869	6,216,457,794	1.88	6,283,736,317	6,217,231,195	1.07
<b>PREMIUM LESS RE-INSURANCE</b>						
First Year Premium	683,719,455	682,785,705	0.14	333,014,609	346,119,158	(3.79)
Renewal Premium	1,495,381,489	1,158,586,250	29.07	702,916,352	540,049,672	30.16
Group Insurance Premium	803,940,566	794,518,993	1.19	306,250,604	343,647,532	(10.88)
<b>Gross Premium</b>	<b>2,983,041,510</b>	<b>2,635,890,948</b>	<b>13.17</b>	<b>1,342,181,565</b>	<b>1,229,816,362</b>	<b>9.14</b>
Less: Re-insurance Premium	19,268,593	25,552,529	(24.59)	8,842,888	15,092,508	(41.41)
<b>Net Premium</b>	<b>2,963,772,917</b>	<b>2,610,338,419</b>	<b>13.54</b>	<b>1,333,338,677</b>	<b>1,214,723,854</b>	<b>9.76</b>
Interest, Dividends and Rents	247,726,164	191,131,304	29.61	104,081,579	96,903,016	7.41
Other Income	1,497,692	2,107,549	(28.94)	122,275	778,149	(84.29)

	For the 6 months ended		Growth Rate (%)	For the 3 months ended		Growth Rate (%)
	Jan to Jun-24	Jan to Jun-23		April to Jun-24	April to Jun-23	
	Taka	Taka	Taka	Taka		
<b>EXPENDITURE</b>						
<b>CLAIMS UNDER POLICIES (INCLUDING PROVISION FOR CLAIMS DUE OR INTIMATED), LESS RE-INSURANCE:</b>						
Death	21,310,625	16,725,312	27.42	13,950,665	10,399,773	34.14
Maturity	852,544,375	818,032,496	4.22	367,550,506	263,292,682	39.60
Survival Benefit	607,733,483	411,371,732	47.73	269,632,186	272,549,947	(1.07)
Surrender Claim	36,225,970	42,045,505	(13.84)	18,207,779	13,576,674	34.11
Pension Claim	4,260,250	2,913,689	46.21	1,317,739	811,455	62.39
Group Claim	721,586,149	605,686,675	19.14	269,459,484	292,893,867	(8.00)
	<b>2,243,660,852</b>	<b>1,896,775,409</b>	<b>18.29</b>	<b>940,118,359</b>	<b>853,524,398</b>	<b>10.15</b>
<b>Expenses of Management</b>						
<b>Commissions:</b>						
(a) Commissions to Insurance Agents (Less than on Re-insurance)	291,508,256	266,005,611	9.59	128,221,497	124,069,710	3.35
(b) Allowances and Commissions (other than commission including in sub-item (a) preceding)	309,415,292	303,019,934	2.11	130,169,859	139,187,274	(6.48)
	<b>600,923,548</b>	<b>569,025,545</b>	<b>5.61</b>	<b>258,391,356</b>	<b>263,256,984</b>	<b>(1.85)</b>
Salaries etc.(Other than to Agents and those Contained in the Allowances and Commissions)	150,717,299	136,356,592	10.53	75,083,297	72,812,830	3.12
Festival Bonus	17,825,696	16,417,982	8.57	9,077,154	16,417,982	(44.71)
Companies Contribution to Employees P.F.	3,311,593	3,305,055	0.20	1,657,503	1,858,285	(10.80)
Travelling and Conveyance	6,214,389	6,829,084	(9.00)	3,201,142	3,303,230	(3.09)
Directors' Fees	1,084,800	700,800	54.79	480,000	297,600	61.29
Medical Fees	1,111,682	1,244,515	(10.67)	429,080	615,320	(30.27)
Legal and Professional Fees	2,555,325	2,012,038	27.00	1,643,811	1,454,538	13.01
Insurance Policy Stamp	13,209,090	12,275,555	7.60	6,134,105	7,014,475	(12.55)
Advertisement and Publicity	5,545,156	9,596,097	(42.21)	1,184,569	6,135,441	(80.69)
Printing and Stationery	6,456,676	4,882,686	32.24	1,303,796	2,536,086	(48.59)
Office Rent	46,623,807	41,799,807	11.54	22,939,395	20,695,791	10.84
Bank Charges	7,316,220	7,908,589	(7.49)	4,056,775	3,873,817	4.72
Repairs and Maintenance	21,329,140	22,451,854	(5.00)	9,444,500	13,781,067	(31.47)
Car Fuel, Maintenance & Repairs	3,393,539	4,055,158	(16.32)	2,019,445	1,818,724	11.04

**PRAGATI LIFE INSURANCE LIMITED**  
**REVENUE ACCOUNT (Un-Audited)**  
**For the Half Year ended 30 June 2024**

**INCOME**

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

	For the 6 months ended		Growth Rate (%)	For the 3 months ended		Growth Rate (%)
	Jan to Jun-24	Jan to Jun-23		April to Jun-24	April to Jun-23	
	Taka	Taka		Taka	Taka	
Single	3,815,413	3,618,764	5.43	2,169,843	1,852,103	17.16
Two Years	-	-	-	-	-	-
Three Years	-	-	-	-	-	-
Four Years	-	-	-	-	-	-
Five Years	-	-	-	-	-	-
Six Years	-	-	-	-	-	-
Seven Years	1,823,799	1,706,964	6.84	973,109	896,052	8.60
Eight Years	-	-	-	-	-	-
Nine Years	-	-	-	-	-	-
Ten Years	12,539,670	12,972,928	(3.34)	5,964,090	7,238,191	(17.60)
Eleven Years	16,717,986	17,069,643	(2.06)	4,190,466	6,487,298	(35.41)
Twelve Years and Above	648,822,587	647,417,405	0.22	319,717,101	325,452,396	(1.76)
	<b>683,719,455</b>	<b>682,785,705</b>	<b>0.14</b>	<b>333,014,609</b>	<b>341,926,040</b>	<b>(2.61)</b>
	<b>9,546,526,642</b>	<b>9,020,035,066</b>	<b>5.84</b>	<b>7,721,278,848</b>	<b>7,529,636,214</b>	<b>2.55</b>

**EXPENDITURE**

	For the 6 months ended		Growth Rate (%)	For the 3 months ended		Growth Rate (%)
	Jan to Jun-24	Jan to Jun-23		April to Jun-24	April to Jun-23	
	Taka	Taka		Taka	Taka	
Group Insurance Premium	1,390,256	1,674,056	(16.95)	64,256	54,556	-
Company Registration Fees	2,770,106	2,229,691	24.24	1,385,053	1,114,845	24.24
Hospitalization Insurance Premium	1,207,452	1,098,109	9.96	601,319	573,094	4.93
Papers, Periodicals and Books	18,459	27,234	(32.22)	9,172	17,740	(48.30)
Telephone, Fax and Internet	4,977,081	4,073,920	22.17	1,890,544	1,785,617	5.88
Electricity & Utility Expenses	4,550,216	3,884,715	17.13	2,279,554	2,377,911	(4.14)
Training and Recruitment Expenses	78,871	953,339	(91.73)	(430,689)	347,181	(224.05)
Entertainment	2,408,543	2,254,011	6.86	1,558,556	1,419,939	9.76
Postage and Courier	1,589,913	1,686,600	(5.73)	759,994	1,104,965	(31.22)
Business Development Expenses	10,459,898	7,554,472	38.46	4,067,635	3,509,250	15.91
Revenue Stamp & Non Judicial Stamp	6,597,560	5,986,755	10.20	3,057,630	2,723,575	12.27
Fees & Subscriptions	1,576,664	963,960	63.56	198,368	115,383	71.92
Donations	1,180,000	600,000	96.67	50,000	-	#DIV/0!
Conference	7,745,542	8,135,949	(4.80)	7,745,542	8,135,949	(4.80)
Meeting, Seminar & Symposium	324,391	250,425	29.54	110,909	141,860	(21.82)
Gratuity	5,785,620	7,022,415	(17.61)	2,700,148	5,279,768	(48.86)
Depreciation and Amortization	9,364,848	9,152,976	2.31	4,844,160	4,688,340	3.32
	<b>348,719,832</b>	<b>327,384,439</b>	<b>6.52</b>	<b>169,546,723</b>	<b>186,005,159</b>	<b>(8.85)</b>
<b>Total Management Expenses</b>	<b>949,643,380</b>	<b>896,409,984</b>	<b>5.94</b>	<b>427,938,079</b>	<b>449,262,143</b>	<b>(4.75)</b>
<b>Total Expenses</b>	<b>3,193,304,232</b>	<b>2,793,185,393</b>	<b>14.32</b>	<b>1,368,056,438</b>	<b>1,302,786,541</b>	<b>5.01</b>
<b>Balance of the fund at the end of the year as shown in the Balance Sheet</b>	<b>6,353,222,410</b>	<b>6,226,849,673</b>	<b>2.03</b>	<b>6,353,222,410</b>	<b>6,226,849,673</b>	<b>2.03</b>
	<b>9,546,526,642</b>	<b>9,020,035,066</b>	<b>5.84</b>	<b>7,721,278,848</b>	<b>7,529,636,214</b>	<b>2.55</b>

**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 2023 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.
- vi) The detail of the un-audited half yearly financial statements ended 30 June 2024 is available in the website of Pragati Life Insurance Ltd. The address of the website is [www.pragatilife.com](http://www.pragatilife.com)

  
 Company Secretary

  
 Chief Financial Officer

  
 Chief Executive Officer

  
 Director

  
 Director

  
 Chairman

**PRAGATI LIFE INSURANCE LIMITED**  
**Statement of Cash Flows (Un-Audited)**  
**For the Half Year ended 30 June 2024**

	Jan-June'24 TAKA	Jan-June'23 Taka
<b>A. CASH FLOW FROM OPERATING ACTIVITIES :</b>		
Collection from Premium	2,983,041,510	2,683,098,854
Other Income received	368,590	1,368,683
Payment for Claims	(2,242,168,746)	(1,902,687,985)
Payment for management expenses, commission, re-insurance and others	(1,010,624,983)	(881,883,833)
Source Tax (Income Tax) deducted	(25,926,104)	(18,567,698)
<b>Net Cash Flow from operating activities</b>	<b>(295,309,733)</b>	<b>(118,671,979)</b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES :</b>		
Acquisition of Fixed Assets	(10,908,591)	(16,909,836)
Disposal of Fixed Assets	485,347	33,992
Loan against Policies paid (Net of Realization)	(8,790,731)	(7,733,766)
Investments made	(356,221,772)	111,123,029
Interest, Dividends and Rents Received	242,288,977	197,990,582
<b>Net Cash Flow from investing activities</b>	<b>(133,146,770)</b>	<b>284,504,001</b>
<b>C. CASH FLOW FROM FINANCING ACTIVITIES :</b>		
Dividend Paid	(1,004)	(925,290)
<b>Net Cash Flow from financing activities</b>	<b>(1,004)</b>	<b>(925,290)</b>
<b>D. Net increase in cash and cash Equivalents (A+B+C)</b>	<b>(428,457,507)</b>	<b>164,906,732</b>
<b>E. Cash and Cash Equivalents at the beginning of the year</b>	<b>1,649,262,086</b>	<b>1,448,733,262</b>
<b>F. Cash and Cash Equivalents at the end of the year (D+E)</b>	<b>1,220,804,579</b>	<b>1,613,639,994</b>

**Cash flows from operating activities (Indirect method)**

Addition of Life Fund	19,692,540	10,391,879
Adjustment for:		
Depreciation and amortization	9,364,848	9,152,976
Profit on sale of fixed assets	(1,129,102)	(738,866)
Installment of Hirepurchase	721,890	721,890
Dividend appropriated	-	-
Interest, dividends and rents received	(247,726,164)	(191,131,304)
<b>Cash Generated from Operations before Increase /Decrease of Assets or Add/ Less:</b>	<b>(219,075,988)</b>	<b>(171,603,425)</b>
(Increase)/ Decrease in Outstanding premium	-	47,207,906
(Increase)/ Decrease in Advance and deposits	(40,214,342)	(14,753,882)
(Increase)/ Decrease in Sundry debtors	(325,237)	7,489,033
(Increase)/ Decrease in stock of Stamps, Printing & Stationery	1,030,416	(5,604,581)
Increase/ (Decrease) of Outstanding Claims	1,492,106	(5,912,576)
Increase/ (Decrease) of Amount due to other Persons or Bodies Carrying on Insurance	(44,407,887)	24,000,000
Increase/ (Decrease) of Creditors (Without Dividend Payable & Share money deposit)	1,692,871	(1,536,566)
Increase/ (Decrease) of Premium Deposits	4,498,328	2,042,112
	<b>(295,309,733)</b>	<b>(118,671,979)</b>

Company Secretary

Chief Financial Officer

Chief Executive Officer

Director

Director

Chairman

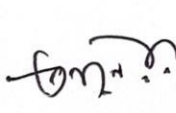
**PRAGATI LIFE INSURANCE LIMITED**  
**Statement of Changes in Shareholders' Equity**  
**For the Half Year ended 30 June 2024**

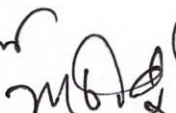
Particulars	Share Capital	Share Premium	Reserve for Unexpected Losses	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2024	325,452,880	76,757,755	45,000,000	-	-	447,210,635
Bonus share issue for the period	-	-	-	-	-	-
Addition During the Period	-	-	-	-	-	-
<b>Balance as on 30 June 2024</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>
<b>Balance as on 30 June 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>
Balance as on 01 January 2023	325,452,880	76,757,755	25,000,000	-	-	427,210,635
Bonus share issue for the year 2023	-	-	-	-	-	-
Addition During the Year	-	-	20,000,000	-	-	20,000,000
<b>Balance as on 31 December 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>

  
 Company Secretary

  
 Chief Financial Officer

  
 Chief Executive Officer

  
 Director

  
 Director

  
 Chairman

**01.00 Life Insurance Fund**

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

	<u>30-Jun-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	19,692,540	117,072,076
<b>Closing balance</b>	<b><u>6,353,222,410</u></b>	<b><u>6,333,529,870</u></b>

**02.00 Sundry Creditors**

		<u>30-Jun-2024</u>	<u>31-Dec-2023</u>
Provision for Expenses	02.01	374,126,017	374,073,264
Income Tax and VAT		33,672	12,042
License Fees Payable		25,076,106	23,033,126
License Renewal Fees Payable		249,136	223,876
Other Deposits (Excess Deposit)		2,665,582	2,306,847
Trade Suspense		60,652,685	54,923,823
Sundry Creditors		26,549	390,498
Security Deposit-Employee		40,000	40,000
Premium Received in Advance		331,501	279,327
Security Deposit-Supplier		2,427,828	2,335,906
Training Fees Payable		27,279,408	32,779,884
Creditors for Cancelled Cheques		14,582,761	14,824,171
Certificate Fees Payable		9,332,778	9,908,388
		<b><u>516,824,023</u></b>	<b><u>515,131,152</u></b>

**02.01 Provision for Expenses**

		<u>30-Jun-2024</u>	<u>31-Dec-2023</u>
Auditors Fee		573,083	573,083
Commission & Allowance		8,821,751	10,575,823
Provision for Utility Bills		-	954,407
Mobile Bill Payable		44	442
Office Rent		2,972,710	5,643,720
Income Tax (Corporate)	02.01.01	348,645,944	348,645,944
Profit Commission	02.01.02	6,556,940	6,556,940
Payable to Gratuity Fund		6,410,534	624,914
Income Tax (Provident Fund)		145,011	497,991
		<b><u>374,126,017</u></b>	<b><u>374,073,264</u></b>

**02.01.01 Income Tax (Corporate)**

Year-wise break down as under:

Year	<u>30-Jun-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
	<b><u>6,556,940</u></b>	<b><u>6,556,940</u></b>

**03.00 Unpaid Dividend**

This represents dividend warrant issued against dividend for the year 2006-2019 which were not encashed until 30-06-2024

	<u>30-Jun-2024</u>	<u>31-Dec-2023</u>
Opening Balance	610,450	1,340,255
Add: Provision during the Year	3,113	211,868
	<b>613,563</b>	<b>1,552,123</b>
Less: Payment during the Year	4,117	941,673
<b>Closing Balance</b>	<b><u>609,446</u></b>	<b><u>610,450</u></b>

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. 9,25,290 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-Jun-2024</u>	<u>31-Dec-2023</u>
Opening balance	128,995,563	124,636,906
Add: Addition during the year	34,154,027	60,484,931
	163,149,590	185,121,837
Less: Adjustment during the year	25,363,296	56,126,274
<b>Closing Balance</b>	<b><u>137,786,294</u></b>	<b><u>128,995,563</u></b>

Operational segment-wise break-down is given below:

	<u>30-Jun-2024</u>	<u>31-Dec-2023</u>
Individual Product Line (IPL-Bokul)	35,213,077	30,119,188
Individual Product Line (IPL-Polash)	65,788,982	63,109,799
Individual Product Line (IPL-Metro)	4,997,569	3,467,442
Individual Product Line (IPL-Krishnachura)	5,771,880	7,725,622
Islami Jibon Bima Takaful (IJBT)	21,229,319	19,870,946
Pragati Bima & Pragati Islami Bima Division (PB & PIBD)	4,785,467	4,702,566
<b>Total</b>	<b><u>137,786,294</u></b>	<b><u>128,995,563</u></b>

**05.00 Advances & Deposits**

	<u>30-Jun-2024</u>	<u>31-Dec-2023</u>
Advance Income Tax	446,760,677	420,835,577
Income Tax Refund Due	1,783,600	1,783,600
Advance against Office Rent	32,339,708	22,088,660
Advance against Tender Security	735,989	92,375
Advance Company Registration Fees	2,770,106	5,540,212
Advance against Commission	180,570	160,570
Advance against Expenses	2,578,425	2,704,125
Advance against Salary	3,950,640	90,339
Advance VAT Appeal fees for 2012-2016	2,893,551	2,893,551
Staff advance against Policy	5,475	-
Advance against Building Construction IOU	17,735,045	17,735,045
Revolving Fund	2,410,052	368,493
Motor Cycle Loan	783,000	778,000
Security Deposit-Telephone	75,327	110,720
Security Deposit-Telephone	56,000	56,000
Performance Bank Guarantee	26,979,206	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	890,800	838,113
Pragati Insurance Limited	255,824	378,595
Advance against Traveling & Tour	294,427	19,000
Premium on BGTB	48,351,537	48,163,436
Deferred Expenses for Antivirus	1,625,519	1,625,519
	<b><u>602,007,038</u></b>	<b><u>561,792,696</u></b>

**05.01 Advance against Tender Security**

	<u>30-Jun-2024</u>	<u>31-Dec-2023</u>
National University	250,000	-
Bangladesh Red Crescent Society	150,989	57,375
IFIC bank PLC	10,000	10,000
Ibrahim Cardiac Hospital & Research Institute	10,000	10,000
icddr,b	300,000	-
Bangladesh Cricket Board	15,000	15,000
	<u>735,989</u>	<u>92,375</u>

**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	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
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	500,000
Robi Axiata Limited	PBL,KB Br.	06.03.2023	500,000	500,000
Re Dot Digital Limited	PBL,KB Br.	02.05.2023	250,000	250,000
<b>Total</b>			<b>26,979,206</b>	<b>26,979,206</b>

**06.00 Sundry Debtors**

	<u>30-Jun-2024</u>	<u>31-Dec-2023</u>
Eminent Securities Ltd.	2,937	14,556
A.M. Securities Ltd.	159	609
BRAC EPL Stock Brokerage Ltd.	220	669
Trade Receivable	60,652,685	54,923,823
Other Receivable	7,144,782	7,984,958
Training Fees Receivable	3,038,714	7,589,645
Lanka Bangla Securities Ltd	2,172	2,172
<b>Total</b>	<u>70,841,669</u>	<u>70,516,432</u>



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

	<u>30-Jun-2023</u>	<u>31-Dec-2022</u>
<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	60,760,000	60,000,000
Premier Bank Limited	68,706,754	70,571,442
Social Islami Bank Limited	100,222,661	107,561,146
Southeast Bank Limited	37,047,465	116,442,615
BRAC Bank Limited	10,330,000	10,000,000
Mercantile Bank Limited	-	39,500,000
Pubali Bank Limited	-	80,181,000
Al-Arafa Islami Bank Limited	25,681,000	20,000,000
<b>Sub Total</b>	<b><u>350,672,908</u></b>	<b><u>667,697,879</u></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	91,257,612	88,125,699
First Finance Ltd.	75,910,000	76,000,000
IIDFC	15,000,000	15,000,000
International Leasing	44,141,645	43,271,880
Premier Leasing & Finance Limited	86,769,472	84,723,898
Prime Finance & Investment Ltd.	13,568,814	13,568,814
Union Capital Ltd	53,772,387	52,092,154
<b>Sub Total</b>	<b><u>414,597,033</u></b>	<b><u>406,959,548</u></b>
<b>Grand Total</b>	<b><u>765,269,941</u></b>	<b><u>1,074,657,427</u></b>

**08.00 Interest, Dividends and Rents**

	<u>30-Jun-2024</u>	<u>30-Jun-2023</u>
Interest on FDR	33,955,534	28,606,192
Interest on STD.Accounts	1,924,084	4,969,617
Capital Gain / Profit on Sale of Shares	21,184,253	(634,086)
Interest on BGTB	176,710,930	140,534,540
Dividend Received	5,147,184	8,512,991
Interest From Motor Cycle Loan	17,145	6,468
Income From Loan /Advance	285,262	69,467
Interest on Policy Loan	5,025,765	1,136,015
Bond Fee	60,361	47,710
Late Fee	3,415,646	7,882,390
<b>Total</b>	<b><u>247,726,164</u></b>	<b><u>191,131,304</u></b>