

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

<u>NOTES</u>	<b>30-Jun-23</b>	<b>31-Dec-22</b>	<u>NOTES</u>	<b>30-Jun-23</b>	<b>31-Dec-22</b>
	<b>TAKA</b>	<b>TAKA</b>		<b>TAKA</b>	<b>TAKA</b>
<b>SHARE CAPITAL AND LIABILITIES</b>			<b>PROPERTY AND ASSETS</b>		
<b>SHAREHOLDERS' CAPITAL</b>			<b>LOANS</b>		
<b>AUTHORISED</b>			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		132,370,672	124,636,906
<b>ISSUED,SUBSCRIBED AND PAID-UP</b>			<b>INVESTMENT</b>		
32,545,288 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	3,186,700,000	3,294,200,000
<b>BALANCE OF FUNDS AND ACCOUNTS</b>			VIPB Accelerated Income Unit Fund	8,018,100	8,508,850
Life Insurance Fund	6,226,849,673	6,216,457,794	HFAML Unit Fund	9,999,765	9,999,765
Reserve for Unexpected Losses	25,000,000	25,000,000	UFS-Pragati Life Unit Fund	9,880,000	9,880,000
<b>LIABILITIES AND PROVISIONS</b>			Investment in Shares	388,142,870	394,256,312
Estimated liabilities in respect of outstanding claims, whether due or intimated	19,981,211	25,893,787	Outstanding Premium	147,591,051	194,798,957
Amount due to other persons or bodies carrying on insurance business	107,056,169	83,056,169	Interest, Dividends and Rents Accrued but not due	61,930,163	68,789,444
Sundry Creditors	467,551,137	469,087,703	Advances & Deposits 5.00	545,573,832	530,819,950
Unpaid Dividend 3.00	414,965	1,340,255	Sundry Debtors 6.00	77,678,393	85,167,426
Premium Deposits	18,835,839	16,793,727	<b>CASH AND BANK BALANCES</b>		
Fair Value Change Account	(216,351,807)	(213,370,644)	On Fixed Deposit with Banks & Financial Institutes 7.00	886,644,145	764,341,110
			On Short Term Deposit with Banks	502,389,915	468,462,038
			On Current Account with Banks	89,250,720	69,592,890
			Cash in Hand	135,355,214	146,337,224
				<b>1,613,639,994</b>	<b>1,448,733,262</b>
			<b>OTHER ACCOUNTS</b>		
			Stamps, Printing & Stationary in Hand	17,414,862	11,810,281
			Fixed Assets (At Cost Less Depreciation)	110,729,572	102,056,741
			Intangible Assets (At Cost Less Amortization)	3,850,250	4,783,234
			Freehold Land (At Cost)	723,028,298	723,028,298
	<b>7,051,547,822</b>	<b>7,026,469,426</b>		<b>7,051,547,822</b>	<b>7,026,469,426</b>

#

Sd/-  
Company Secretary

Sd/-  
Chief Financial Officer

Sd/-  
Chief Executive Officer

Sd/-  
Director

Sd/-  
Director

Sd/-  
Chairman

**PRAGATI LIFE INSURANCE LIMITED**  
**REVENUE ACCOUNT (Un-Audited)**  
**For the Half Year ended 30 June 2023**

INCOME	For the 6 months ended			For the 3 months ended			
	Jan to Jun-23	Jan to Jun-22	Growth Rate (%)	April to Jun-23	April to Jun-22	Growth Rate (%)	
	Taka	Taka		Taka	Taka		
<b>Balance of Life Fund at the beginning of the year</b>	<b>6,216,457,794</b>	<b>6,090,782,954</b>	<b>2.06</b>	<b>6,217,231,195</b>	<b>6,093,047,010</b>	<b>2.04</b>	
<b>PREMIUM LESS RE-INSURANCE</b>							
First Year Premium	682,785,705	645,804,973	5.73	346,119,158	341,926,040	1.23	
Renewal Premium	1,158,586,250	882,735,479	31.25	540,049,672	395,693,965	36.48	
Group Insurance Premium	794,518,993	614,392,333	29.32	343,647,532	226,674,028	51.60	
<b>Gross Premium</b>	<b>2,635,890,948</b>	<b>2,142,932,785</b>	<b>23.00</b>	<b>1,229,816,362</b>	<b>964,294,033</b>	<b>27.54</b>	
Less: Re-insurance Premium	25,552,529	15,125,000	68.94	15,092,508	6,875,000	119.53	
<b>Net Premium</b>	<b>2,610,338,419</b>	<b>2,127,807,785</b>	<b>22.68</b>	<b>1,214,723,854</b>	<b>957,419,033</b>	<b>26.87</b>	
Interest, Dividends and Rents	08.00	191,131,304	193,016,891	(0.98)	96,903,016	93,812,541	3.29
Other Income		2,107,549	1,658,497	27.08	778,149	526,160	47.89
<b>First year premium, where the maximum premium paying period is:</b>							
Single	3,618,764	3,368,930	7.42	1,918,276	1,852,103	3.57	
Two Years	-	-	-	-	-	-	
Three Years	-	-	-	-	-	-	
Four Years	-	-	-	-	-	-	
Five Years	-	-	-	-	-	-	
Six Years	-	-	-	-	-	-	
Seven Years	1,706,964	1,382,904	23.43	1,152,582	896,052	28.63	
Eight Years	-	-	-	-	-	-	
Nine Years	-	-	-	-	-	-	
Ten Years	12,972,928	11,904,589	8.97	7,783,040	7,238,191	7.53	
Eleven Years	17,069,643	15,538,410	9.85	7,016,943	6,487,298	8.16	
Twelve Years and Above	647,417,405	613,610,140	5.51	328,248,316	325,452,396	0.86	
	<b>682,785,705</b>	<b>645,804,973</b>	<b>5.73</b>	<b>346,119,158</b>	<b>341,926,040</b>	<b>1.23</b>	
	<b>9,020,035,066</b>	<b>8,413,266,127</b>	<b>7.21</b>	<b>7,529,636,214</b>	<b>7,144,804,744</b>	<b>5.39</b>	

EXPENDITURE	For the 6 months ended			For the 3 months ended		
	Jan to Jun-23	Jan to Jun-22	Growth Rate (%)	April to Jun-23	April to Jun-22	Growth Rate (%)
	Taka	Taka		Taka	Taka	
<b>CLAIMS UNDER POLICIES (INCLUDING PROVISION FOR CLAIMS DUE OR INTIMATED), LESS RE-INSURANCE:</b>						
Death	16,725,312	21,023,317	(20.44)	10,399,773	12,362,778	(15.88)
Maturity	918,032,496	710,363,759	29.23	503,292,682	345,841,563	45.53
Survival Benefit	311,371,732	232,895,322	33.70	32,549,947	117,854,580	(72.38)
Surrender Claim	42,045,505	41,744,188	0.72	13,576,674	4,521,096	200.30
Pension Claim	2,913,689	6,619,445	(55.98)	811,455	1,308,535	(37.99)
Group Claim	605,686,675	493,693,857	22.68	292,893,867	145,300,508	101.58
	<b>1,896,775,409</b>	<b>1,506,339,888</b>	<b>25.92</b>	<b>853,524,398</b>	<b>627,189,060</b>	<b>36.09</b>
<b>Expenses of Management</b>						
<b>Commissions:</b>						
(a) Commissions to Insurance Agents (Less than on Re-insurance)	266,005,611	239,495,350	11.07	124,069,710	110,966,852	11.81
(b) Allowances and Commissions (other than commission including in sub-item (a) preceding)	303,019,934	264,079,365	14.75	139,187,274	130,626,415	6.55
	<b>569,025,545</b>	<b>503,574,715</b>	<b>13.00</b>	<b>263,256,984</b>	<b>241,593,267</b>	<b>8.97</b>
Salaries etc.(Other than to Agents and those Contained in the Allowances and Commissions)	136,356,592	108,233,322	25.98	72,812,830	54,411,385	33.82
Festival Bonus	16,417,982	14,086,521	16.55	16,417,982	14,086,521	16.55
Companies Contribution to Employees P.F.	3,305,055	2,970,824	11.25	1,858,285	1,641,284	13.22
Travelling and Conveyance	6,829,084	5,947,587	14.82	3,303,230	3,405,714	(3.01)
Directors' Fees	700,800	883,200	(20.65)	297,600	384,000	(22.50)
Medical Fees	1,244,515	961,224	29.47	615,320	481,837	27.70
Legal and Professional Fees	2,012,038	863,943	132.89	1,454,538	361,721	302.12
Insurance Policy Stamp	12,275,555	8,427,465	45.66	7,014,475	3,929,760	78.50
Advertisement and Publicity	9,596,097	9,549,031	0.49	6,135,441	3,112,471	97.12
Printing and Stationery	4,882,686	3,077,830	58.64	2,536,086	920,564	175.49
Office Rent	41,799,807	38,646,331	8.16	20,695,791	20,447,221	1.22
Bank Charges	7,908,589	7,566,506	4.52	3,873,817	3,202,784	20.95
Repairs and Maintenance	22,451,854	14,961,837	50.06	13,781,067	7,356,680	87.33
Car Fuel, Maintenance & Repairs	4,055,158	2,961,085	36.95	1,818,724	1,304,721	39.40
Group Insurance Premium	1,674,056	1,546,200	8.27	54,556	-	-
Company Registration Fees	2,229,691	1,835,496	21.48	1,114,845	917,748	21.48
Hospitalization Insurance Premium	1,098,109	817,931	34.25	573,094	438,035	30.83
Papers, Periodicals and Books	27,234	14,919	82.55	17,740	6,290	182.03
Telephone, Fax and Internet	4,073,920	4,028,594	1.13	1,785,617	2,368,407	(24.61)
Electricity & Utility Expenses	3,884,715	4,002,715	(2.95)	2,377,911	2,348,936	1.23
Training and Recruitment Expenses	953,339	2,852,585	(66.58)	347,181	802,281	(56.73)
Entertainment	2,254,011	1,745,658	29.12	1,419,939	987,522	43.79
Postage and Courier	1,686,600	1,255,116	34.38	1,104,965	705,597	56.60
Business Development Expenses	7,554,472	6,858,809	10.14	3,509,250	2,643,349	32.76
Revenue Stamp & Non Judicial Stamp	5,986,755	3,342,755	79.10	2,723,575	1,800,365	51.28
Fees & Subscriptions	963,960	828,407	16.36	115,383	20,000	476.91
Donations	600,000	1,798,825	(66.64)	-	838,000	(100.00)
Conference	8,135,949	8,321,196	(2.23)	8,135,949	8,321,196	(2.23)
Meeting, Seminar & Symposium	250,425	77,466	223.27	141,860	38,961	264.11
Gratuity	7,022,415	6,428,190	9.24	5,279,768	4,018,687	31.38
Depreciation and Amortization	9,152,976	7,809,219	17.21	4,688,340	4,069,643	15.20
	<b>327,384,439</b>	<b>272,700,787</b>	<b>20.05</b>	<b>186,005,159</b>	<b>145,371,680</b>	<b>27.95</b>
<b>Total Management Expenses</b>	<b>896,409,984</b>	<b>776,275,502</b>	<b>15.48</b>	<b>449,262,143</b>	<b>386,964,947</b>	<b>16.10</b>
<b>Total Expenses</b>	<b>2,793,185,393</b>	<b>2,282,615,390</b>	<b>22.37</b>	<b>1,302,786,541</b>	<b>1,014,154,007</b>	<b>28.46</b>
<b>Balance of the fund at the end of the year as shown in the Balance Sheet</b>	<b>6,226,849,673</b>	<b>6,130,650,737</b>	<b>1.57</b>	<b>6,226,849,673</b>	<b>6,130,650,737</b>	<b>1.57</b>
	<b>9,020,035,066</b>	<b>8,413,266,127</b>	<b>7.21</b>	<b>7,529,636,214</b>	<b>7,144,804,744</b>	<b>5.39</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 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.  
vi) The detail of the un-audited half yearly financial statements ended 30 June 2023 is available in the website of Pragati Life Insurance Ltd. The address of the website is [www.pragatilife.com](http://www.pragatilife.com)

Sd/-  
Company Secretary

Sd/-  
Chief Financial Officer

Sd/-  
Chief Executive Officer

Sd/-  
Director

Sd/-  
Chairman

**PRAGATI LIFE INSURANCE LIMITED**  
**Statement of Cash Flows (Un-Audited)**  
**For the Half Year ended 30 June 2023**

	Jan-June'23 TAKA	Jan-June'22 Taka
<b>A. CASH FLOW FROM OPERATING ACTIVITIES :</b>		
Collection from Premium	2,683,098,854	2,147,946,625
Other Income received	1,368,683	519,295
Payment for Claims	(1,902,687,985)	(1,506,543,745)
Payment for management expenses, commission, re-insurance and others	(881,883,833)	(784,484,512)
Source Tax (Income Tax) deducted	(18,567,698)	(24,620,009)
<b>Net Cash Flow from operating activities</b>	<b>(118,671,979)</b>	<b>(167,182,346)</b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES :</b>		
Acquisition of Fixed Assets	(16,909,836)	(17,192,098)
Disposal of Fixed Assets	33,992	359,413
Loan against Policies paid (Net of Realization)	(7,733,766)	(16,861,638)
Investments made	111,123,029	(216,717,717)
Interest, Dividends and Rents Received	197,990,582	199,037,924
<b>Net Cash Flow from investing activities</b>	<b>284,504,001</b>	<b>(51,374,116)</b>
<b>C. CASH FLOW FROM FINANCING ACTIVITIES :</b>		
Dividend Paid	(925,290)	-
<b>Net Cash Flow from financing activities</b>	<b>(925,290)</b>	<b>-</b>
<b>D. Net increase in cash and cash Equivalents (A+B+C)</b>	<b>164,906,732 #</b>	<b>(218,556,462)</b>
<b>E. Cash and Cash Equivalents at the beginning of the year</b>	<b>1,448,733,262</b>	<b>1,893,186,143</b>
<b>F. Cash and Cash Equivalents at the end of the year (D+E)</b>	<b>1,613,639,994</b>	<b>1,674,629,681</b>

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

Addition of Life Fund	10,391,879	39,867,783
Adjustment for:		
Depreciation and amortization	9,152,976	7,809,219
Profit on sale of fixed assets	(738,866)	(1,139,202)
Installment of Hirepurchase	721,890	792,973
Dividend appropriated	-	-
Interest, dividends and rents received	(191,131,304)	(193,016,891)
<b>Cash Generated from Operations before Increase /Decrease of Assets or Liabilities</b>	<b>(171,603,425)</b>	<b>(145,686,118)</b>
Add/ Less:		
(Increase)/ Decrease in Outstanding premium	47,207,906	5,013,840
(Increase)/ Decrease in Advance and deposits	(14,753,882)	(35,042,209)
(Increase)/ Decrease in Sundry debtors	7,489,033	9,747,122
(Increase)/ Decrease in stock of Stamps, Printing & Stationery	(5,604,581)	885,443
Increase/ (Decrease) of Outstanding Claims	(5,912,576)	(203,857)
Increase/ (Decrease) of Amount due to other Persons or Bodies Carrying on Insurance Business	24,000,000	15,124,999
Increase/ (Decrease) of Creditors (Without Dividend Payable & Share money deposit)	(1,536,566)	(9,036,761)
Increase/ (Decrease) of Premium Deposits	2,042,112	(7,984,805)
	<b>(118,671,979)</b>	<b>(167,182,346)</b>

**PRAGATI LIFE INSURANCE LIMITED**  
**Statement of Changes in Shareholders' Equity**  
For the Half Year ended 30 June 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	-	-	-	-	-	-
<b>Balance as on 30 June 2023</b>	<b>325,452,880</b>	<b>76,757,755</b>	<b>25,000,000</b>	-	-	<b>427,210,635</b>
<b>Balance as on 30 June 2022</b>	<b>307,031,020</b>	<b>76,757,755</b>	<b>10,000,000</b>	-	-	<b>393,788,775</b>
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 Year	-	-	15,000,000	-	-	15,000,000
<b>Balance as on 31 December 2022</b>	<b>325,452,880</b>	<b>76,757,755</b>	<b>25,000,000</b>	-	-	<b>427,210,635</b>

Sd/-  
Company Secretary

Sd/-  
Chief Financial Officer

Sd/-  
Chief Executive Officer

Sd/-  
Director

Sd/-  
Director

Sd/-  
Chairman

**01.00 Life Insurance Fund**

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

	<b>30-Jun-2023</b>	<b>31-Dec-2022</b>
Opening balance	6,216,457,794	6,090,782,954
Add: Increase in Life Fund during the year	10,391,879	125,674,840
<b>Closing balance</b>	<b>6,226,849,673</b>	<b>6,216,457,794</b>

**02.00 Sundry Creditors**

		<b>30-Jun-2023</b>	<b>31-Dec-2022</b>
Provision for Expenses	02.01	332,266,822	324,089,463
Income Tax and VAT		-	3,115,839
License Fees Payable		15,430,588	13,620,820
Other Deposits (Excess Deposit)		1,638,832	2,277,432
Trade Suspense		60,812,635	68,658,647
Sundry Creditors		-	271,811
Security Deposit-Employee		40,000	40,000
Premium Received in Advance		682,801	182,369
Security Deposit-Supplier		2,403,331	2,466,331
Training Fees Payable		32,256,381	33,840,070
Creditors for Cancelled Cheques		10,884,901	11,333,793
Certificate Fees Payable		9,933,528	9,191,128
Employees Provident Fund		1,130,918	-
Employees Welfare Fund		70,400.00	-
		<b>467,551,137</b>	<b>469,087,703</b>

**02.01 Provision for Expenses**

		<b>30-Jun-2023</b>	<b>31-Dec-2022</b>
Auditors Fee		414,000	414,000
Commission & Allowance		8,117,608	10,477,903
Provision for Utility Bills		1,211,102	397,738
Office Rent		4,913,240	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		8,533,280	1,701,825
Hospitalization Ins.Pre.Payable		199,744	-
		<b>332,266,822</b>	<b>324,089,463</b>

**02.01.01 Income Tax (Corporate)**

Year-wise break down as under:

<b>Year</b>	<b>30-Jun-2023</b>	<b>31-Dec-2022</b>
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>302,165,177</b>	<b>302,165,177</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	432,004	23,503
Evercare Hospital Dhaka	326,837	326,837
	<b>6,712,671</b>	<b>6,304,170</b>

### 03.00 Unpaid Dividend

This represents dividend warrant issued against dividend for the year 2006-2019 which were not encashed until 30-06-2023

	30-Jun-2023	31-Dec-2022
Opening Balance	1,340,255	1,228,436
Add: Provision during the Year	-	33,773,412
	<b>1,340,255</b>	<b>35,001,848</b>
Less: Payment during the Year	925,290	33,661,593
<b>Closing Balance</b>	<b>414,965</b>	<b>1,340,255</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:

	30-Jun-2023	31-Dec-2022
Opening balance	124,636,906	103,890,817
Add: Addition during the year	32,571,755	94,523,353
	157,208,661	198,414,170
Less: Adjustment during the year	24,837,989	73,777,264
<b>Closing Balance</b>	<b>132,370,672</b>	<b>124,636,906</b>

Operational segment-wise break-down is given below:

	30-Jun-2023	31-Dec-2022
Individual Product Line (IPL-Bokul)	34,037,741	36,886,795
Individual Product Line (IPL-Polash)	71,489,177	67,146,810
Individual Product Line (IPL-Metro)	2,555,867	1,319,722
Islami Jibon Bima Takaful (IJBT)	19,534,210	18,692,013
Pragati Bima & Pragati Islami Bima Division (PB & PIBD)	4,753,677	591,566
<b>Total</b>	<b>132,370,672</b>	<b>124,636,906</b>

### 05.00 Advances & Deposits

	30-Jun-2023	31-Dec-2022
Advance Income Tax	397,032,388	378,464,690
Income Tax Refund Due	1,783,600	1,783,600
Advance against Office Rent	22,555,545	30,047,969
Advance against Tender Security	153,304	3,387,330
Advance Company Registration Fees	2,229,691	4,459,382
Advance against Expenses	3,479,204	9,610,621
Advance against Salary	3,795,217	65,820
Advance VAT Appeal fees for 2012-2016	1,417,776	1,417,776
Staff advance against Policy	19,107	-
Advance against Building Construction	16,578,511	11,246,693
IOU	2,593,818	551,957
Revolving Fund	751,000	735,000
Motor Cycle Loan	218,421	251,829
Security Deposit-Telephone	56,000	56,000
Performance Bank Guarantee	26,979,206	25,837,028
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	509,358	518,013
Pragati Insurance Limited	258,238	134,685
Advance against Traveling & Tour	129,303	30,000
Receivable others	-	178,051
Premium on BGTB	54,044,306	53,491,946
Deferred Expenses for Antivirus	2,438,279	-
	<b>545,573,832</b>	<b>530,819,950</b>

### 05.01 Advance against Tender Security

	30-Jun-2023	31-Dec-2022
National University	-	150,000

National University	-	150,000
Pragoti Industries Limited	-	50,000
IFIC bank	10,000	10,000
IFIC bank PLC	100,000	-
Ibrahim Cardiac Hospital & Research Institute	10,000	10,000
Jahangirnagar University	-	100,000
Bangladesh Cricket Board	15,000	15,000
Business Communication Western Bridge	-	1,800,000
ESM JSC in the People's Republic of Bangladesh	-	1,102,330
SME Foundation General Account	18,304	
	<b>153,304</b>	<b>3,387,330</b>

#### 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	-
<b>Total</b>			<b>26,979,206</b>	<b>25,837,028</b>

#### 06.00 Sundry Debtors

	30-Jun-2023	31-Dec-2022
Eminent Securities Ltd.	1,961	2,466
A.M. Securities Ltd.	475,609	455,206
BRAC EPL Stock Brokerage Ltd.	670	1,120
Trade Receivable	60,812,635	68,658,647
Other Receivable	8,129,730	8,140,848
Training Fees Receivable	8,255,166	7,906,517
Lanka Bangla Securities Ltd	2,622	2,622
<b>Total</b>	<b>77,678,393</b>	<b>85,167,426</b>

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

Bank:	30-Jun-2023	31-Dec-2022
BASIC Bank Limited	21,858,781	22,405,251
Exim Bank Limited	31,383,585	30,485,000
IFIC Bank Limited	60,000,000	-

Mutual Trust Bank Limited	20,000,000	-
Eastern Bank Limited	10,000,000	-
Padma Bank Limited	60,000,000	60,000,000
Premier Bank Limited	71,647,870	69,493,569
Social Islami Bank Limited	104,428,297	107,143,433
Southeast Bank Limited	35,404,481	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
<b>Sub Total</b>	<b>435,010,014</b>	<b>319,776,421</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	86,027,427	83,833,585
First Finance Ltd.	76,000,000	76,000,000
IIDFC	20,000,000	20,584,205
International Leasing	42,472,189	41,635,319
IPDC Finance Ltd	45,972,653	44,641,080
Premier Leasing & Finance Limited	82,790,015	94,407,070
Prime Finance & Investment Ltd.	13,568,814	-
Union Capital Ltd	50,625,930	49,286,327
<b>Sub Total</b>	<b>451,634,131</b>	<b>444,564,689</b>
<b>Grand Total</b>	<b>886,644,145</b>	<b>764,341,110</b>

#### 08.00 Interest, Dividends and Rents

	30-Jun-2023	31-Dec-2022
Interest on FDR	28,606,192	41,599,801
Interest on STD.Accounts	4,969,617	2,733,168
Capital Gain / Profit on Sale of Shares	(634,086)	1,789,315
Interest on BGTB	140,534,540	125,203,662
Dividend Received	8,512,991	14,212,862
Interest From Motor Cycle Loan	6,468	13,622
Int. on Bond	-	2,832,585
Income From Loan /Advance	69,467	219,680
Interest on Policy Loan	1,136,015	2,785,292
Bond Fee	47,710	66,967
Late Fee	7,882,390	1,559,936
<b>Total</b>	<b>191,131,304</b>	<b>193,016,891</b>