

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

	NOTES	30-Jun-25 TAKA	31-Dec-24 TAKA
SHARE CAPITAL AND LIABILITIES			
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			
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
BALANCE OF FUNDS AND ACCOUNTS			
Life Insurance Fund	1.00	6,976,260,750	6,591,405,477
Reserve for Unexpected Losses		117,050,000	67,050,000
LIABILITIES AND PROVISIONS			
Estimated liabilities in respect of outstanding claims, whether due or intimated		49,286,667	46,676,837
Amount due to other persons or bodies carrying on insurance business		57,457,343	58,294,872
Sundry Creditors	2.00	683,974,226	620,546,425
Unpaid Dividend	3.00	842,456	854,575
Premium Deposits		16,638,712	13,824,893
Fair Value Change Account		(377,044,003)	(333,102,221)
		<u>7,926,676,786</u>	<u>7,467,761,493</u>

	NOTES	30-Jun-25 TAKA	31-Dec-24 TAKA
PROPERTY AND ASSETS			
LOANS			
On Insurers' Policies within their surrender value	4.00	158,201,937	138,110,946
INVESTMENT			
Statutory Deposit with Bangladesh Bank		15,000,000	15,000,000
Bangladesh Govt. Treasury Bond		4,219,659,731	3,874,800,000
VIPB Accelerated Income Unit Fund		8,372,950	8,403,150
HFAML Unit Fund		7,339,470	7,760,070
UFS-Pragati Life Unit Fund		9,850,000	9,850,000
Investment in Shares		218,483,184	263,864,278
		4,478,705,335	4,179,677,498
Outstanding Premium		37,272,939	95,052,663
Interest, Dividends and Rents Accrued but not due		98,306,563	73,001,430
Advances & Deposits	5.00	671,099,059	649,368,147
Sundry Debtors	6.00	211,446,675	115,098,370
CASH AND BANK BALANCES			
On Fixed Deposit with Banks & Financial Institutes	7.00	947,411,721	953,937,208
On Short Term Deposit with Banks		205,461,044	193,761,192
On Current Account with Banks		70,856,823	50,448,768
Cash in Hand		107,949,550	135,340,757
		1,331,679,138	1,333,487,925
OTHER ACCOUNTS			
Stamps, Printing & Stationary in Hand		12,428,718	11,428,902
Fixed Assets (At Cost Less Depreciation)		125,311,988	121,941,299
Intangible Assets (At Cost Less Amortization)		22,918,334	7,876,725
Construction Work in Progress		56,277,802	19,689,290
Freehold Land (At Cost)		723,028,298	723,028,298
		<u>7,926,676,786</u>	<u>7,467,761,493</u>


Company Secretary


Chief Financial Officer


Chief Executive Officer

  
Director Director Chairman

PRAGATI LIFE INSURANCE PLC.
REVENUE ACCOUNT (Un-Audited)
For the Half Year ended 30 June 2025

EXPENDITURE

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

	For the 6 months ended		Growth Rate (%)	For the 3 months ended		Growth Rate (%)
	Jan to Jun-25	Jan to Jun-24		April to Jun-25	April to Jun-24	
	Taka	Taka		Taka	Taka	
Death	29,209,938	21,310,625	37.07	18,365,890	13,950,665	31.65
Maturity	508,228,333	852,544,375	(40.39)	169,318,609	367,550,506	(53.93)
Survival Benefit	671,537,105	607,733,483	10.50	345,245,624	269,632,186	28.04
Surrender Claim	25,786,901	36,225,970	(28.82)	8,900,829	18,207,779	(51.12)
Pension Claim	4,538,879	4,260,250	6.54	1,917,484	1,317,739	45.51
Group Claim	656,356,074	721,586,149	(9.04)	183,398,411	269,459,484	(31.94)
	1,895,657,230	2,243,660,852	(15.51)	727,146,847	940,118,359	(22.65)

Expenses of Management

Commissions:

(a) Commissions to Insurance Agents (Less that on Re-insurance)	313,945,974	291,508,256	7.70	155,251,474	128,221,497	21.08
(b) Allowances and Commissions (other than commission including in sub-item (a) preceding)	315,460,141	309,415,292	1.95	139,792,642	130,169,859	7.39
	629,406,115	600,923,548	4.74	295,044,116	258,391,356	14.18

Salaries etc. (Other than to Agents and those Contained

in the Allowances and Commissions)	147,038,398	150,717,299	(2.44)	70,812,154	75,083,297	(5.69)
Festival Bonus	18,965,069	17,825,696	6.39	9,551,516	9,077,154	5.23
Companies Contribution to Employees P.F.	3,442,886	3,311,593	3.96	1,722,304	1,657,503	3.91
Travelling and Conveyance	6,703,835	6,214,389	7.88	3,631,978	3,201,142	13.46
Directors' Fees	1,620,800	1,084,800	49.41	920,000	480,000	91.67
Medical Fees	1,044,916	1,111,682	(6.01)	421,632	429,080	(1.74)
Legal and Professional Fees	1,814,030	2,555,325	(29.01)	471,786	1,643,811	(71.30)
Insurance Policy Stamp	12,251,130	13,209,090	(7.25)	4,940,645	6,134,105	(19.46)
Advertisement and Publicity	8,633,643	5,545,156	55.70	1,773,403	1,184,569	49.71
Printing and Stationery	6,824,298	6,456,676	5.69	4,354,589	1,303,796	233.99
Office Rent	47,377,426	46,623,807	1.62	25,546,536	22,939,395	11.37
Bank Charges	4,363,367	7,316,220	(40.36)	1,556,353	4,056,775	(61.64)
Repairs and Maintenance	26,934,182	21,329,140	26.28	12,326,887	9,444,500	30.52
Car Fuel, Maintenance & Repairs	3,603,634	3,393,539	6.19	1,730,385	2,019,445	(14.31)
General Insurance Premium	194,350	-	-	-	-	-
Group Insurance Premium	1,325,625	1,390,256	(4.65)	-	64,256	-

INCOME

Balance of Life Fund at the beginning of the	6,591,405,477	6,333,529,869	4.07	6,748,731,798	6,283,736,317	7.40
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PREMIUM LESS RE-INSURANCE

First Year Premium	692,628,614	683,719,455	1.30	344,139,185	333,014,609	3.34
Renewal Premium	1,570,100,457	1,495,381,489	5.00	750,017,490	702,916,352	6.70
Group Insurance Premium	794,988,414	803,940,566	(1.11)	281,337,593	306,250,604	(8.13)
Gross Premium	3,057,717,485	2,983,041,510	2.50	1,375,494,268	1,342,181,565	2.48
Less: Re-insurance Premium	23,487,682	19,268,593	21.90	9,938,088	8,842,888	12.39
Net Premium	3,034,229,803	2,963,772,917	2.38	1,365,556,180	1,333,338,677	2.42
Interest, Dividends and Rents	08.00	307,372,661	24.08	129,747,554	104,081,579	24.66
Other Income	147,930	1,497,692	(90.12)	49,380	122,275	(59.62)

PRAGATI LIFE INSURANCE PLC.
REVENUE ACCOUNT (Un-Audited)
For the Half Year ended 30 June 2025

EXPENDITURE

	For the 6 months ended		Growth Rate (%)	For the 3 months ended		Growth Rate (%)
	Jan to Jun-25	Jan to Jun-24		April to Jun-25	April to Jun-24	
	Taka	Taka		Taka	Taka	
Company Registration Fees	3,105,953	2,770,106	12.12	1,552,976	1,385,053	12.12
Hospitalization Insurance Premium	1,257,426	1,207,452	4.14	625,651	601,319	4.05
Papers, Periodicals and Books	13,328	18,459	(27.80)	6,629	9,172	(27.73)
Telephone, Fax and Internet	3,881,116	4,977,081	(22.02)	1,296,863	1,890,544	(31.40)
Electricity & Utility Expenses	5,099,972	4,550,216	12.08	2,969,181	2,279,554	30.25
Training and Recruitment Expenses	1,950,564	78,871	2,373.11	1,383,946	(430,689)	(421.33)
Entertainment	2,390,785	2,408,543	(0.74)	887,283	1,558,556	(43.07)
Postage and Courier	1,621,605	1,589,913	1.99	804,071	759,994	5.80
Business Development Expenses	13,863,323	10,459,898	32.54	4,926,759	4,067,635	21.12
Revenue Stamp & Non Judicial Stamp	4,829,364	6,597,560	(26.80)	1,608,894	3,057,630	(47.38)
Fees & Subscriptions	1,064,786	1,576,664	(32.47)	54,500	198,368	(72.53)
Donations	2,323,158	1,180,000	96.88	1,550,000	50,000	3,000.00
Conference	9,835,621	7,745,542	26.98	9,835,621	7,745,542	26.98
Meeting, Seminar & Symposium	2,693,998	324,391	730.48	244,164	110,909	120.15
Gratuity	3,420,202	5,785,620	(40.88)	1,634,612	2,700,148	(39.46)
Depreciation and Amortization	12,202,986	9,364,848	30.31	6,414,933	4,844,160	32.43
	361,691,776	348,719,832	3.72	175,556,251	169,546,723	3.54
Total Management Expenses	991,097,891	949,643,380	4.37	470,600,367	427,938,079	9.97
Income Tax	20,140,000	-	-	20,076,948	-	-
Reserve for Unexpected Losses	50,000,000	-	-	50,000,000	-	-
Total Expenses	2,956,895,121	3,193,304,232	(7.40)	1,267,824,162	1,368,056,438	(7.33)
Balance of the fund at the end of the year as shown in the Balance Sheet	6,976,260,750	6,353,222,410	9.81	6,976,260,750	6,353,222,410	9.81
	9,933,155,871	9,546,526,642	4.05	8,244,084,912	7,721,278,848	6.77

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 the 6 months ended		Growth Rate (%)	For the 3 months ended		Growth Rate (%)
Jan to Jun-25	Jan to Jun-24		April to Jun-25	April to Jun-24	
Taka	Taka	(%)	Taka	Taka	(%)
4,094,250	3,815,413	7.31	2,199,515	2,169,843	1.37
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
2,047,564	1,823,799	12.27	1,024,253	973,109	5.26
240,154	-	-	-	-	-
265,061	-	-	-	-	-
13,028,950	12,539,670	3.90	6,214,360	5,964,090	4.20
17,180,420	16,717,986	2.77	2,559,921	4,190,466	(38.91)
655,772,215	648,822,587	1.07	332,141,136	319,717,101	3.89
692,628,614	683,719,455	1.30	344,139,185	333,014,609	3.34
9,933,155,871	9,546,526,642	4.05	8,244,084,912	7,721,278,848	6.77

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 and there have been no changes in those policies since then.
ii) Previously reported interim period's figures have been restated to conform 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 2025 is available in the website of Pragati Life Insurance Ltd. The address of the website is www.pragatilife.com


Company Secretary


Chief Financial Officer


Chief Executive Officer


Director


Director


Chairman

PRAGATI LIFE INSURANCE PLC.
Statement of Cash Flows (Un-Audited)
For the Half Year ended 30 June 2025

	Jan-June'25 TAKA	Jan-June'24 Taka
A. CASH FLOW FROM OPERATING ACTIVITIES :		
Collection from Premium	3,115,497,209	2,983,041,510
Other Income received	131,150	368,590
Payment for Claims	(1,875,547,400)	(2,242,168,746)
Payment for management expenses, commission, re-insurance and others	(1,063,746,910)	(1,010,624,983)
Source Tax (Income Tax) deducted	(29,950,619)	(25,926,104)
Net Cash Flow from operating activities	146,383,430	(295,309,733)
B. CASH FLOW FROM INVESTING ACTIVITIES :		
Acquisition of Fixed Assets	(67,286,844)	(10,908,591)
Disposal of Fixed Assets	99,830	485,347
Loan against Policies paid (Net of Realization)	(20,090,991)	(8,790,731)
Investments made	(342,969,619)	(356,221,772)
Interest, Dividends and Rents Received	282,067,526	242,288,977
Net Cash Flow from investing activities	(148,180,098)	(133,146,770)
C. CASH FLOW FROM FINANCING ACTIVITIES :		
Dividend Paid	(12,119)	(1,004)
Net Cash Flow from financing activities	(12,119)	(1,004)
D. Net increase in cash and cash Equivalents (A+B+C)	(1,808,787)	(428,457,507)
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)	1,331,679,138	1,220,804,579

Cash flows from operating activities (Indirect method)

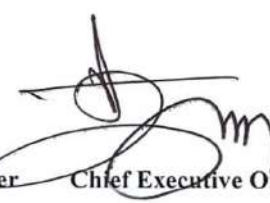
Addition of Life Fund	384,855,273	19,692,540
Adjustment for:		
Depreciation and amortization	12,202,986	9,364,848
Profit on sale of fixed assets	(16,780)	(1,129,102)
Installment of Hirepurchase	-	721,890
Interest, dividends and rents received	(307,372,661)	(247,726,164)
Cash Generated from Operations before Increase /Decrease of Assets or Add/ Less:	89,668,818	(219,075,988)
(Increase)/ Decrease in Outstanding premium	57,779,724	-
(Increase)/ Decrease in Advance and deposits	(21,730,912)	(40,214,342)
(Increase)/ Decrease in Sundry debtors	(96,348,305)	(325,237)
(Increase)/ Decrease in stock of Stamps, Printing & Stationery	(999,816)	1,030,416
Increase/ (Decrease) of Outstanding Claims	2,609,830	1,492,106
Business	(837,529)	(44,407,887)
Increase/ (Decrease) of Creditors (Without Dividend Payable & Share money deposit)	63,427,801	1,692,871
Increase/ (Decrease) of Reserve for Unexpected Losses	50,000,000	-
Increase/ (Decrease) of Premium Deposits	2,813,819	4,498,328
	146,383,430	(295,309,733)

 Company Secretary
  Chief Financial Officer
  Chief Executive Officer
  Director
  Director
  Chairman

PRAGATI LIFE INSURANCE PLC.
Statement of Changes in Shareholders' Equity
For the Half Year ended 30 June 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 for the period	-	-	-	-	-	-
Addition During the Period	-	-	50,000,000	-	-	50,000,000
Balance as on 30 June 2025	325,452,880	76,757,755	117,050,000	-	-	519,260,635
Balance as on 30 June 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 for the year 2024	-	-	-	-	-	-
Addition During the Year	-	-	22,050,000	-	-	22,050,000
Balance as on 31 December 2024	325,452,880	76,757,755	67,050,000	-	-	469,260,635








Company Secretary Chief Financial Officer Chief Executive Officer Director Director Chairman

PRAGATI LIFE INSURANCE PLC.
NOTES TO THE ACCOUNTS
For the First Quarter ended 31 March 2025

01.00 Life Insurance Fund

This consists of the accumulated balance of revenue surplus up to 31 March 2025

	31-Mar-2025	31-Dec-2024
Opening balance	6,591,405,477	6,333,529,870
Add: Increase in Life Fund during the year	157,326,321	257,875,607
Closing balance	6,748,731,798	6,591,405,477

02.00 Sundry Creditors

	31-Mar-2025	31-Dec-2024
Provision for Expenses	429,725,057	433,021,040
Income Tax and VAT	31,826	25,217
License Fees Payable	26,478,242	26,288,826
License Renewal Fees Payable	220,416	242,676
Other Deposits (Excess Deposit)	3,276,627	2,988,816
Trade Suspense	175,986,854	107,148,940
Sundry Creditors	26,873	312,415
Security Deposit-Employee	40,000	40,000
Premium Received in Advance	1,451,406	572,975
Security Deposit-Supplier	3,262,828	4,692,228
Training Fees Payable	22,272,908	23,426,130
Employees Welfare fund	(74,000)	-
Creditors for Cancelled Cheques	13,597,183	13,787,424
Certificate Fees Payable	8,062,578	7,999,738
	684,358,798	620,546,425

02.01 Provision for Expenses

	31-Mar-2025	31-Dec-2024
Auditors Fee	487,333	644,499
Commission & Allowance	5,129,321	5,129,321
Provision for Utility Bills		6,957,380
Office Rent	4,569,180	5,016,380
Income Tax (Corporate)	407,576,871	407,576,871
Profit Commission	9,226,692	6,601,508
Actuarial Fees Payable	661,250	661,250
Payable to Gratuity Fund	2,074,410	288,820
Income Tax (Provident Fund)	-	145,011
	429,725,057	433,021,040

02.01.01 Income Tax (Corporate)

Year-wise break down as under:

Year	31-Mar-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	10,000,000
2012	12,500,000	12,500,000
2011	13,035,833	13,035,833
	407,576,871	407,576,871



Ershad Ali Hero, FCA
AMD (Head of F&A)
Pragati Life Insurance PLC



চন্দন কুমার, এফ.সি.এ
অতিরিক্ত ব্যবস্থাপনা পরিচালক
প্রগতি লাইফ ইন্স্যুরেন্স পিএলসি

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
Appolo Hospital Dhaka	326,837	326,837
Checkpoint Systems Bangladesh Ltd	44,568	44,568
Beximco Textiles	252,770	252,770
PDS Fashions Bangladesht Ltd	2,625,184	-
	9,226,692	6,601,508

03.00 Unpaid Dividend

This represents dividend warrant issued against dividend for the year 2006-2022 which were not encashed or transfer to capital market stabilization fund until 31-03-2025.

	31-Mar-2025	31-Dec-2024
Opening Balance	854,575	610,450
Add: Provision during the Year	-	263,834
	854,575	874,284
Less: Payment in favour of CMSF	-	19,709
Less: Payment during the Year	15,475	-
Closing Balance	839,100	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.

During the year 2023 amount of Tk. 9,41,673 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:

	31-Mar-2025	31-Dec-2024
Opening balance	138,110,946	128,995,563
Add: Addition during the year	26,786,399	72,329,638
	164,897,345	201,325,201
Less: Adjustment during the year	20,571,326	63,214,255
Closing Balance	144,326,019	138,110,946

Operational segment-wise break-down is given below:

	31-Mar-2025	31-Dec-2024
Individual Product Line (IPL-Bokul)	39,303,485	35,579,359
Individual Product Line (IPL-Polash)	65,323,913	61,807,161
Individual Product Line (IPL-Metro)	6,240,262	5,674,413
Individual Product Line (IPL-Krishnachura)	7,222,078	6,271,339
Islami Jibon Bima Takaful (IJBT)	25,599,281	24,078,674
Pragati Bima & Pragati Islami Bima Division (PB & PIBD)	637,000	4,700,000
Total	144,326,019	138,110,946

05.00 Advances & Deposits

	31-Mar-2025	31-Dec-2024
Advance Income Tax	485,634,003	478,516,363
Income Tax Refund Due	1,783,600	1,783,600
Advance against Office Rent	44,355,474	47,447,289
Advance against Tender Security	610,750	704,597
Advance Company Registration Fees	4,658,929	6,211,906
Advance against Commission	250,000	200,000
Advance against Conference	1,723,750	-
Advance against Expenses	1,878,375	10,247,721
Advance against Salary	5,854,665	520,846
Advance VAT-Appeal Fees for 2012-2016	2,893,551	2,893,551
Advance against Building Construction	25,650,906	21,190,906
IOU	2,280,649	1,313,736
Revolving Fund	775,500	769,000
Motor Cycle Loan	20,791	24,865
Security Deposit	56,000	56,000
Earnest Money	325,000	325,000
Performance Bank Guarantee	25,893,339	25,893,339
Security Deposit (MRC) Icom Bd. Ltd.	571,200	571,200
Advance and Deposit to Jamuna Resort Ltd	7,980,360	7,980,360
Pragati Training Center	1,307,122	929,744
Pragati Insurance Limited	347,166	316,817
Advance against Traveling & Tour	171,975	164,975
Premium on BGTB	41,852,090	40,493,573
Deferred Expenses for Antivirus	812,759	812,759
	657,687,954	649,368,147


Ershad Ali Hero, FCA
AMD (Head of F&A)
Pragati Life Insurance PLC


চন্দন কুমার বসু, এফ.সি.এ
অতিরিক্ত ব্যবস্থাপনা পরিচালক
প্রগতি লাইফ ইন্স্যুরেন্স পিএলসি

06.00 Sundry Debtors

	31-Mar-2025	31-Dec-2024
Eminent Securities Ltd.	2,379	4,814
A.M. Securities Ltd.	2,778	2,214
BRAC EPL Stock Brokerage Ltd.	1,934	1,934
Trade Receivable	175,986,854	107,148,940
Other Receivable	7,287,559	7,137,476
Training Fees Receivable	801,271	801,271
Lanka Bangla Securities Ltd	1,721	1,721
Total	184,084,496	115,098,370

07.00 Fixed Deposit with Banks and Financial Institutions

	31-Mar-2025	31-Dec-2024
Bank:		
National Bank Ltd.	19,997,000	19,991,000
Padma Bank Limited	64,462,429	63,013,127
Premier Bank Limited	68,392,754	69,109,314
Social Islami Bank Limited	104,322,458	104,322,458
Southeast Bank Limited	97,110,014	227,110,014
Pubali Bank Limited	30,000,000	30,000,000
Mutual Trust Bank Limited	65,675,000	15,675,000
BRAC Bank Limited	20,000,000	-
Bank Asia	40,000,000	-
Sub Total	509,959,655	529,220,913
NBFI:		
Bangladesh Industrial Finance Corporation Ltd	14,277,103	14,177,103
Fareast Finance & Investment	20,543,640	20,260,000
FAS Finance & Investment Ltd	96,379,034	94,910,470
First Finance Ltd.	78,270,388	77,415,154
IIDFC	15,000,000	15,000,000
International Leasing	45,505,327	45,032,486
Premier Leasing & Finance Limited	89,790,967	88,794,434
Prime Finance & Investment Ltd.	13,556,227	13,556,224
Union Capital Ltd	56,515,121	55,570,424
Sub Total	429,837,807	424,716,295
Grand Total	939,797,462	953,937,208



Ershad Ali Hero, FCA
AMD (Head of F&A)
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চন্দ্র সেকর দাস, এফ.সি.এ
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 প্রগতি লাইফ ইন্স্যুরেন্স পিএলসি