মেঘনা লাইকে বীমা করুন, নিজে লাভবান হউন, আপনার পরিবারের সুন্দর ভবিষ্যত নিশ্চিত করুন।

MEGHNA LIFE INSURANCE CO. LTD. BALANCE SHEET (UN-AUDITED) AS AT JUNE 30, 2022

	AS AT JUNE 30, 2022							
1	CAPITAL & LIABILITIES :	30.06.2022	31.12.2021	GROWTH				
		TAKA	TAKA	(%)				
	CAPITAL	*						
	AUTHORISED							
	60,000,000 Ordinary Shares							
	of Tk. 10/- each	600,000,000	600,000,000	SAME TO THE CONTRACT AND ADMINISTRATION OF THE CONT				
	ISSUED, SUBSCRIBED & PAID UP							
	38,550,200 Ordinary Shares	385,502,000	385,502,000	*				
	of Tk. 10/- each							
	BALANCE OF FUNDS & ACCOUNTS	47 044 456 502	10 670 001 054	-8.75%				
	Life Insurance Fund LIABILITIES & PROVISIONS	17,044,156,503	18,679,221,254		1			
	Amount due to other persons or		THE RESERVE AND A SECOND SECON	0.00%				
	bodies carrying on insurance business	3,907,346	_	0.00%	Ĺ			
	Estimated Liabilities in respect	0,007,010		0.00%				
	of outstanding claims whether			1 1				
	due or intimated	64,227,153	35,863,441	79.09%				
	Premium Deposit	590,705	1,590,944	-62.87%				
	Unpaid Dividend	2,482,611	4,111,469	-39.62%				
	Sundry Creditors	825,969,008	1,082,000,688	-23.66%)			
		897,176,823	1,123,566,542	-20.15%				
	Taka	18,326,835,326	20,188,289,796	79.09% -62.87% -39.62% -23.66% -20.15% -9.22%	-			
2	PROPERTY & ASSETS:	Commence of the Commence of th	de sind that commente comment ment of the class of the commente and the ment of the comment of the class of the class of the comment of the class of the comment of the class of the comment of the class of the clas					
-	LOANS:			-8.15% 5.73%	ĺ			
	On Mortgage of Properties	10,587,758	11,527,667	-8.15%	F			
	On insurer's Policies within			3	?			
	their Surrender Value	51,681,203	48,882,560	5.73%	Ĺ			
	On Meghna Life Sec. & Inv. Ltd.	75,000,000	100,000,000	-25.00%				
		137,268,961	160,410,227	-25.00% S	,			
	INVESTMENT (At Cost):	processors and their constraints of the section of		2	-			
	Securities & Shares	5,649,495,353	5,795,049,212	-2.51%	1			
	House Property (At cost Less Dep.)	1,048,707,183	1,045,825,814	0.28%				
		6,698,202,536	6,840,875,026	0.28% -2.09%				
	AGENTS BALANCE	142,665,842	142,665,842	40 220/				
	OUTSTANDING PREMIUM	1,013,436,186	1,909,202,137	-46.92%)_			
	INTEREST, DIVIDEND & RENTS	552,799,883	494,185,999	11.86%	0			
	ACCRUED BUT NOT DUE	1,583,250,904	1,594,471,297	-0.70%	0			
	ADVANCE, DEPOSIT & PREPAYMENTS SUNDRY DEBTORS	319,159,587	321,076,765	-0.60% <u>\$\frac{\sigma}{2}\$</u>	- Contraction			
	RIGHT TO USE OF ASSET	5,660,444	7,586,730	-25.39%				
	CASH, BANK & OTHER BALANCES:	3,000,111	,,000,,700	11.86% -0.70% -0.60% -25.39% -3.89% 24.65%	-			
	On FDR with Banks	5,809,565,540	6,044,565,540	-3.89%	7			
	On C/D & STD A/C.	1,843,887,161	2,447,179,603	-24.65%				
	Cash & Other balances in hand	31,159,189	30,153,650	3.33%				
		7,684,611,890	8,521,898,793	-9.83%				
	Printing & Stationary in hand	7,488,559	8,375,724	-10.59%				
	Stamps in hand	~ 7,593,905	7,547,939	0.61%				
	OTHER ACCOUNTS:	(WARRING LAND ALL POWER LINE TO CONTROL AND	THE THE WORLD STREET, AND THE PROPERTY OF THE	AND CONTROL OF THE PROPERTY AND CONTROL OF THE PROPERTY OF THE				
	Fixed Assets(At cost less Dep.)	170,593,121	175,719,809	-2.92%				
	Amount due from other persons or							
	bodies carrying on insurance business	499,497	499,497	0.00%				
	Motor Cycle & Cycle Loan	3,604,011	3,774,011	-4.50%				
	al a grant a g	174,696,629	179,993,317	-2.94%				
	Taka	18,326,835,326	20,188,289,796	=9.22%				

CHAIRMAN

DIRECTOR

নেঘনা লাইফে বীমা করুন, নিজে লাভবান হউন, আপনার পারবারের সুন্দর ভাবষ্যত নিশ্চত করুন

MEGHNA LIFE INSURANCE CO. LTD. LIFE REVENUE ACCOUNT (UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2022

1	PREMIUM INCOME:	30.06.2022	30.06.2021	GROWTH	
		TAKA	TAKA	(%)	
	1st Year Premium :				4
	First Year Premium (EB)	115,458,201	108,997,708	5.93%	Y N N
	First Year Premium (LB)	47,582,801	52,541,448	-9.44%	
	First Year Premium (IB)	46,119,209	43,496,719	6.03%	2
		209,160,211	205,035,875	2.01%	
		A CONTRACTOR OF THE CONTRACTOR			2 2 22 2 2 2
	Renewal Premium :	0.10.000.470	400 040 004	-15.64%	2/2
	Renewal Premium (EB)	343,289,476	406,948,364	3 11	-6
	Renewal Premium (LB)	92,991,877	122,669,843	-24.19%	
	Renewal Premium (IB)	122,173,950	160,107,630	-23.69%	24)
		558,455,303	689,725,837	-19.03%	विभियान
	Group Insurance Premium	10,359,000	6,951,403	49.02%	
	Gross Premium	777,974,514	901,713,115		55
	Less: Premium on Re-Ins.	24,386,028	7,893,905	208.92%	जिसी निन्न,
_	Net Premium	753,588,486	893,819,210	-6.80%	3
	INTEREST, RENT & DIVIDEND INCOME	429,528,207	460,867,874		3
	PROFIT ON SALE OF SHARES	9,607,785	6,928,802	38.66%	
	PROFIT ON SALE OF CAR	987,231	2,204,807	0.00%	3
5	MISCELLANEOUS INCOME	18,609,906	8,981,930	107.19%	- <u>지</u>
	[A] TOTAL (1+2+3+4+5)	1,212,321,615	1,372,802,623	-11.69%	
•	CLAIMS & SURRENDERS	2,412,037,312	2,209,588,024	9.16%	24 M
0	(Less Re-Insurance)	2,712,001,012	2,200,000,024	0.1070	
	(ress ve-illaniance)			- 18	2
7	MANAGEMENT EXPENSES:				3
1	(a) COMMISSION TO INSURANCE AGENTS				3
	& EMPLOYER OF AGENTS	129,614,510	112,895,097	14.81%	=
	(b) OTHER MANAGEMENT EXPENSES	292,609,004	245,876,042	19.01%	
	(b) Office (Minus Linear)		a a a ao		পলিসি চালু
8	OTHER EXPENSES:	13,125,540	13,064,934	0.46%	اهر ا
	[B] TOTAL (6+7+8)	2,847,386,366	2,581,424,097	10.30%	- 의 - 의 - 의
	SURPLUS TO LIFE FUND (A-B)	(1,635,064,751)	(1,208,621,474)	35.28%	2
	Add: Balance of Fund at the	(, , , , , , , , , , , , , , , , , , ,			STATES.
	beginning of the year	18,679,221,254	18,896,406,142	-1.15%	4
	3		3 3	180	v
	LIFE FUND TRANSFERRED				
	TO BALANCE SHEET Taka	17,044,156,503	17,687,784,668	-3.64%	-
		SEASON CONTRACTOR OF THE SEASON CONTRACTOR OF	West of the second of the seco	Carlo III Oli Talanda Albanda Albanda	
				1	
	(120)		· Lew	has -	

DIRECTOR

CEO

MEGHNA LIFE INSURANCE COMPANY LIMITED LIFE REVENUE ACCOUNT (UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2022

PREMIUM INCOME: 1st Year Premium:	Jan'22 to Jun'22 Taka	Jan'21 to Jun'21 Taka	Growth rate (%) Taka	Apr'22 to Jun'22 Taka	Apr'21 to Jun'21 Tak	Growth rate (%) Take
					PARTICULAR CONTROL OF THE PARTICULAR CONTROL OF T	
First Year Premium (EB)	115,458,201	108,997,708	5.93%	61,347,892	58,674,006	4.56%
First Year Premium (LB)	47,582,801	52,541,448	-9.44%	16,593,200	22,708,341	-26.93%
First Year Premium (IB)	46,119,209	43,496,719	6.03%	18,318,218	17,496,816	4.69%
	209,160,211	205,035,875	2.01%	96,259,310	98,879,163	-2.65%
Renewal Premium:	The second secon					
Renewal Premium (EB)	343,289,476	406,948,364	-15.64%	245,591,368	316,946,656	-22.51%
Renewal Premium (L8)	92,991,877	122,669,843	-24.19%	56,829,976	92,124,643	-38.31%
Renewal Premium (IB)	122,173,950	160,107,630	-23.69%	84,018,943	122,259,830	-31.28%
	558,455,303	689,725,837	-19.03%	386,440,287	531,331,129	-27.27%
Group Insurance Premium	10,359,000	6,951,403	49.02%	6,761,070	3,860,694	75.13%
Gross Premium	777,974,514	901,713,115	-13.72%	489,460,667	634,070,986	-22.81%
Less: Premium on Re-Ins.	24,386,028	7,893,905	208.92%	2,015,824	7,085,910	-71.55%
Net Premium	753,588,486	893,319,210	-15.69%	437,444,843	626,985,076	-22.26%
2. INTEREST, RENT & DIVIDEND INCOME	429,528,207	460,867,874	-6.80%	201,057,014	208,468,766	-3.56%
3. PROFIT ON SALE OF SHARES	9,607,785	6,928,802	38.66%	3,911,256	4,725,970	0.00%
4. PROFIT ON SALE OF CAR	987,231	2,204,807	0.00%	987,231	2,204,807	0.00%
5. MISCELLANEOUS INCOME	18,609,906	8,981,930	107.19%	9,813,923	908,025	980.30%
(A) TOTAL (1+2+3+4+5)	1,212,321,615	1,372,802,623	-11.69%	703,214,267	843,292,644	-16.61%
6. CLAIMS & SURRNDERS	The Court of the C					
Less: Re-Insurance	2,412,037,312	2,209,588,024	9.16%	983,008,416	1,006,492,291	-2.33%
7. MANAGEMENT EXPENSES:						
(a) COMMISSION TO INSURANCE						*
AGENTS & EMPLOYER OF AGENTS	129,614,510	112,895,097	14.81%	77,340,554	60,914,196	26.97%
(b) OTHER MANAGEMENT EXPENSES	292,609,004	245,876,042	19.01%	153,619,734	126,528,137	21.41%
8. OTHER EXPENSES	13,125,540	13,064,934	0.46%	5,647,770	4,879,029	15.76%
(B) TOTAL (6+7+8)	2,847,386,366	2,581,424,097	10.30%	1,219,616,474	1,198,813,653	1.74%
SURPLUS TO LIFE FUND (A-B)	(1,635,064,751)	(1,208,621,474)	35.28%	(516,402,207)	(355,521,009)	45.25%
Add: Balance of Fund at the					¥	· ·
beginning of the year	18,679,221,254	18,896,406,142	-1.15%	18,679,221,254	17,907,725,420	4.31%
LIFE FUND TRANSFERRED	THE CONTROL OF A CONTROL OF THE CONT	Cargon Cayles Control of Control and Control of Control		приводили принципални при принципални прин		tarrestors for the second
TO BALANCE SHEET	17,044,156,503	17,687,784,668	-3.64%	18,162,819,047	17,552,204,411	3.48%
		The control of the co				

DIRECTOR

MEGHNA LIFE INSURANCE COMPANY LIMITED CASH FLOW STATEMENT (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE, 2022

PARTICULARS	30.06.2022 TAKA	30.06.2021 TAKA
A. CASH FLOWS FROM OPERATING ACTIVITIES:		
Collection from Premium	1,648,354,198	2,393,483,471
Other income received	400,119,245	487,666,571
Payment for Claims	(2,383,673,600)	(2,189,318,700)
Payment for Management Expenses & others	(659,901,650)	(453,204,374)
Net Cash Flows from operating activities	(995,101,807)	238,626,968
B. CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of Fixed Assets	(7,998,852)	
Investment made	(424,803,876)	(510,127,343)
Disposal of Investment	590,617,632	365,041,838
Net Cash Flows from investing activities	157,814,904	(145,085,505)
C. CASH FLOWS FROM FINANCING ACTIVITIES:		
D. Net increase/Decrease in cash and cash equivalents (A+B+C)	(837,286,903)	93,541,463
E. Cash and Cash Equivalents at the beginning of the Period	8,521,898,793	8,733,305,773
F. Cash and Cash Equivalents at the end of the Period	7,684,611,890	8,826,847,236
Net Operating cash flows per share (NOCFPS)	Tk. (25.81)	
		$\bigcap_{i=0}^{\infty}$
() de Pesser -	- for	600
DMD & CFO. CEO DIRECTOR	DIRECTOR	CHAIRMAN

Reconciliation of Cash Flows:
The reconciliation of Net Cash Flow from operating activities between Direct and indirect method as follows:

Particulars	30.06,2022	30.06.2021
Cash flow from operating activities :	(995,101,807)	238,626,968
As per direct method -statement of cash flows	(995,101,807)	238,626,968
As per indirect method:	Commence of the Commence of th	
Increase in Life fund during the Year	// AAF AA / TE/	(1 222 221 1 1 1 1
Depreciation	(1,635,064,751)	(1,208,621,474)
Depressiation	13,125,540	13,064,934
(Increase)/Decrease in Advance and deposits	11,220,393	30,110,627
(Increase)/Decrease in Sundry debtors	1,917,178	2,228,876
(Increase)/Decrease in Right to Use of Asset	1,926,286	4,440,070
(Increase)/Decrease in Stock	841,199	£40 750
(Increase)/Decrease in Agent balances	041,199	518,758
(Increase)/Decrease in Outstanding premium	205 705 054	4,407,446
(Increase)/Decrease in interest, div. & rents accroued	895,765,951	1,499,833,535
but not due	(50.040.004)	0.000.470
(Increase)/Decrease in Motor Cycle	(58,613,884)	8,683,158
(Increase)/Decrease in amount due from other person & bodies	170,000	30,832
carrying on insurance Business		
	es	₩
(Increase)/Decrease in amount due to other person & bodies		
carrying on Insurance Business	3,907,346	
(Increase)/Decrease in estimated liabilities respect of outstanding		
claims whether due or intimated	28,363,712	20,269,324
(Increase)/Decrease in Unpaid Dividend	(1,628,858)	
(Increase)/Decrease in Sundry creditors except unclaimed dividend	1258 D24 BODY	(424 700 774)
(Increase)/Decrease in Preimum Deposit	(256,031,680)	(131,729,774)
(morodoc), bedrease in Fremium Deposit	(1,000,239) 639,962,944	(169,274)
	(995,101,807)	1,447,248,442
*	(333,101,007)	238,626,968

DIRECTOR

Meghna Life Insurance Company Ltd., Head Office, Dhaka.

Statement of Changes in Shareholders' Equity As at June 30, 2022

Particulars	Share	Share	General	Reserve for	Retained	Total
	Capital	Premium	Reserve	Exceptional	Earnings	
and the sales works a plant complete complete and the sales complete comple				Losses	a .	
Balance as on 1st January 2022	385,502,000	-	=			385,502,000
Addition during the period (Issue of bonus Share)	-		160 Marie 180 Marie 1		da d	MONTH OF THE STATE
Balance as on 30, June 2022	385,502,000	-				385,502,000

Statement of Changes in Shareholders' Equity For the year ended 31st December 2021

Particulars	Share	Share	General	Reserve for	Retained	Total
	Capital	Premium	Reserve	Exceptional	Earnings	
				Losses	_	
Balance as on	385,502,000	-		14		385,502,000
1st January 2021				N.		000,002,000
Addition during the			NOT THE REAL PROPERTY.	CONTRACTOR NO CONTRACTOR NAMED IN CONTRACTOR N		
period (Issue of	_	_	cu		_	,
bonus Share)					_	-
Balance as on					The state of the s	
31, December 2021	385,502,000	-		-	-	385,502,000

DMD & CFO.

CEO

DIRECTOR

DIRECTOR

Meghna Life Insurance Company Ltd., Head Office, Dhaka.

<u>Some Selected Explanatory Notes in the preparation of interim financial statements (IAS 34, Para 08) :</u>

Same Policies and practices pertaining to the users-focus area of significants have been adopted in the interim un-audited financial statements in the same manner as those are applied in the preparation of annual audited financial statements of our Company. Namely:

Accounting Policy:

Accounting policies adopted for interim financial reports are the same as adopted for most recent audited accounts (that is financial statements 2021).

Seasonality of interim operation:

The Company's business is not heavily seasonal.

Unusual and Extra Ordinary items:

There were no extra ordinary items the nature and amount of which can affect the assets, liabilities, net income or cash flows because of their nature, size or incidents.

Changes in estimates:

There were no significant amounts of changes in estimates reported in the prior financial year which have material effects in the current interim report.

Dividend Paid:

The Company did not pay any dividend to its shareholders during the interim period.

However, the Board of Directors of Meghna Life Insurance Company Limited in its 152th Board meeting held on September 04, 2022 has recommended for declaration of Cash Dividend @ 15% & Stock Dividend 10% totaling 25% on the paid-up capital of Tk. 38,55,02,000/- (Taka Thirty eight crore fifty five lac two thousand only) to the Shareholders for approval in the ensuring Annual General Meeting. The effect of the dividend will be incorporated in the interim financial statements in the next quarter.

Event after the reporting period:

There were no material events subsequent to the end of the interim period that have not been reflected in the interim financial statements except the event that has been mentioned above under "Dividend Paid".

Impact of major events, activities and circumstances:

There were no changes in the composition of the enterprise during the interim period.

Material changes in Contingent Liabilities:

There were no material changes in liabilities of the company since the last annual balance sheet date.

Net Assets Value (NAV) & Earning Per Share (EPS):

NAV & EPS are calculated based on actuarial valuation. Actuarial valuation is done once in a year. Therefore, NAV & EPS have not shown in the Second quarter (Q2) accounts.

Reference note numbers:

Second quarter accounts are formulated in abridged manner. Details of account is not shown in the notes.

NOCFPS:

NOCFPS become negative due to lower premium collection due to prevailing economic crisis & relatively higher claim payment in the second quarter.

July 1

CEO

REAG

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সময় মত নবায়ন প্রিমিয়াম জমা দিন, আপনার মূল্যবান পলিসি চালু রাখুন।

जिएक माण्याम अर्जेम जाममान भविनारवन अभव शविशा निमिष्ठ करून त्यथा लाउँ तह बार्स करन

MEGHNA LIFE INSURANCE CO. LTD. CONSOLIDATED BALANCE SHEET (UN-AUDITED) AS AT JUNE 30, 2022

	-	CAPITAL & LIABILITIES	Total <u>30.06.2022</u>	<u>31.12.2021</u>
		CAPITAL		
		AUTHORISED		
		60,000,000 Ordinary Shares		
		of Tk. 10/- each	600,000,000	600,000,000
6		ISSUED, SUBSCRIBED & PAID UP		× ×
6		38,550,200 Ordinary Shares	385,502,000	385,502,000
		of Tk. 10/- each	1.4	
भूक्त अवस्ति विकि		BALANCE OF FUNDS & ACCOUNTS Life Insurance Fund	17 060 026 024	40 700 650 060
3		LIABILITIES & PROVISIONS	17,069,036,924	18,700,658,069
5		Amount due to other persons or		
9		bodies carrying on insurance business	3,907,346	
N		Estimated Liabilities in respect	3,307,340	-
<u> </u>		of outstanding claims whether	64,227,153	
9)		due or intimated	04,227,100	35,863,441
Z.		Premium Deposit	590,705	1,590,944
3 3(1)		Unpaid Dividend	2,482,611	4,111,469
		Sundry Creditors	916,266,367	1,173,682,459
A.		Non Controlling Interest	3,666,461	3,743,921
		Tron Sondoning Interest	991,140,643	1,218,992,234
\$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\			18,445,679,567	20,305,152,303
Z.	9	PROPERTY & ASSETS:		20,000,102,000
2 2 2 2 3 3	do.	LOANS:	Para varior second and control	
\$		On Mortgage of Properties	25,300,620	26,398,089
5		On Insurer's Policies within		
		their Surrender Value	51,681,203	48,882,560
30		On Meghna Life Sec. & Inv. Ltd.		•
3) 3)		1011/20201212/04/0-41	76,981,823	75,280,649
		INVESTMENT (At Cost):	E 007 004 404	F 400 000 004
Y		Securities & Shares	5,287,324,401	5,428,932,961
2000 E		House Property (At cost Less Dep.)	1,048,707,183	1,045,825,814
		In DSC Membership	240,148,377	240,148,377
5		ACENTS DALANCE	6,576,179,961	6,714,907,152
3		AGENTS BALANCE OUTSTANDING PREMIUM	142,665,842	142,665,842
		INTEREST, DIVIDEND & RENTS	1,013,436,186	1,909,202,137
~ €		ACCRUED BUT NOT DUE	552,799,883	494,185,999
Č		ADVANCE, DEPOSIT & PREPAYMENTS	1,621,184,523	1,630,552,400
promov Marrov		SUNDRY DEBTORS	516,531,553	555,191,452
13 V		RIGHT TO USE OF ASSET	5,660,444	7,586,730
		CASH, BANK & OTHER BALANCES:	0,000,444	7,000,700
3		On FDR with Banks	5,839,565,540	6,074,565,540
SI		On C/D & STD A/C.	1,869,776,748	2,467,523,726
6		Cash & Other balances in hand	31,437,245	30,201,032
\$ \frac{1}{8} \fra		oddi d odioi balanood iii nand	7,740,779,533	8,572,290,298
N		Printing & Stationary in hand	7,488,559	8,375,724
C		Stamps in hand	7,593,905	7,547,939
		OTHER ACCOUNTS	.,000,000	1,011,000
		Fixed Assets(At cost less Dep.)	180,273,847	183,092,473
		Amount due from other persons or	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	100,000,710
		bodies carrying on insurance business	499,497	499,497
		Motor Cycle & Cycle Loan	3,604,011	3,774,011
4 4 4 4	1		184,377,355	187,365,981
		and the second control of the second control	4.0 4.12 0.22 0.22	

18,445,679,567

20,305,152,303

MEGHNA LIFE INSURANCE CO. LTD. CONSOLIDATED REVENUE ACCOUNT (UN-AUDITED) FOR THE JUNE 30, 2022

	1	PREMIUM INCOME:	Total	
Asserted			30.06.2022	30.06.2021
15			CONTINUES AND ONE OF THE PROPERTY OF THE PROPE	particular and a superior and a supe
%		1st Year Premium :		
6		First Year Premium (EB)	115,458,201	108,997,708
6		First Year Premium (LB)	47,582,801	52,541,448
4				
15		First Year Premium (IB)	46,119,209	43,496,719
4			209,160,211	205,035,875
9				
357		Renewal Premium:	International contractions are contracted by	
(A)		Renewal Premium (EB)	343,289,476	406,948,364
190		Renewal Premium (LB)	92,991,877	122,669,843
y.		Renewal Premium (IB)	122,173,950	160,107,630
3			558,455,303	689,725,837
120		Group Insurance Premium	10,359,000	6,951,403
100 m		Gross Premium	777,974,514	901,713,115
فظ		Less: Premium on Re-Ins.	24,386,028	7,893,905
পরিবারের সুন্দর ভবিষ্যত নিশ্চিত করুন		Net Premium	753,588,486	893,819,210
A.	2	INTEREST, RENT & DIVIDEND INCOME	429,820,290	460,867,874
		PROFIT ON SALE OF SHARES	9,607,785	6,928,802
100		PROFIT ON SALE OF CAR	987,231	2,204,807
জ্যাঞ্চু ব্যা		BROKERAGE COMMISSION	9,761,187	2,204,007
2	5			
		INCOME FROM DEALER A/C.	6,371,771	0.004.000
প্ৰডিগ,		MISCELLANEOUS INCOME	18,685,112	8,981,930
JD,	8	RETAINED EARNINGS OF MLISIL	21,887,329	4 070 000 000
M		[A] TOTAL (1+2+3+4+5+6+7+8)	1,250,709,191	1,372,802,623
<u>জ</u> জিব্				
12	9	CLAIMS & SURRENDERS	2,412,037,312	2,209,588,024
	15	(Less Re-Insurance)		
जिट्ट	10	MANAGEMENT EXPENSES:		9 2
(5		(a) COMMISSION TO INSURANCE AGENTS	100 044 540	440 005 007
		& EMPLOYER OF AGENTS	129,614,510	112,895,097
5		(b) OTHER MANAGEMENT EXPENSES	292,609,004	245,876,042
ক্ষত	44	OTHER EXPENSES	22,603,332	13,064,934
19			804,569	10,004,504
13		Operating Risk Requirement	956,308	
NA		Provision for Diminution in value of Investment		
C		Povision for Income Tax	2,242,446	
10	15	Non Controlling Interest	26,040	0 704 404 007
মেখনা লাইফে বীমা		[B] TOTAL (9+10+11+12+13+14+15)	2,860,893,521	2,581,424,097
} ₩		SURPLUS TO LIFE FUND (A-B)	(1,610,184,330)	(1,208,621,474)
3		Add: Balance of Fund at the	10.000.00	10.000.100.410
1		beginning of the year	18,679,221,254	18,896,406,142
C				
		LIFE FUND TRANSFERRED	Annual services and the services and the services are services as a service and the services are services as a	THE RESIDENCE OF THE PARTY OF T
		TO BALANCE SHEET Taka	17,069,036,924	17,687,784,668
			The second secon	

সমগ্র মত নবায়ন প্রিমিয়াম জমা দিন, আপনার মূল্যবান পলিসি চালু রাখুন।

CEO

DIRECTOR

DIRECTOR

MEGHNA LIFE INSURANCE COMPANY LIMITED CONSOLIDATED LIFE REVENUE ACCOUNT(UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2022

	Jan'22	Jan'21	Growth	Apr'22	Apr'21	Growth
1. PREMIUM INCOME:	to	to	rate (%)	to	to	rate (%)
1	Jun'22 Taka	Jun'21 Taka	Taka	Jun'22 Taka	Jun'21 Tak	Take
1st Year Premium:	laka	idka		laka	i ak	
ase real remain.						
First Year Premium (EB)	115,458,201	108,997,708	5.93%	61,347,892	58,674,006	4.56%
First Year Premium (LB)	47,582,801	52,541,448	-9.44%	16,593,200	22,708,341	-26.93%
First Year Premium (IB)	46,119,209	43,496,719	6.03%	18,318,218	17,496,816	4.69%
	209,160,211	205,035,875	2.01%	96,259,310	98,379,163	-2.65%
Renewal Premium:		The state of the s				
Renewal Premium (EB)	343,289,476	406,948,364	-15.64%	245,591,368	316,946,656	-22.51%
Renewal Premium (LB)	92,991,877	122,669,843	-24.19%	56,829,976	92,124,643	-38.31%
Renewal Premium (IB)	122,173,950	160,107,630	-23.69%	84,018,943	122,259,830	-31.28%
	558,455,303	689,725,837	-19.03%	386,440,287	531,331,129	-27.27%
Group Insurance Premium	10,359,000	6,951,403	49.02%	6,761,070	3,860,694	75.13%
Gross Premium	777,974,514	901,713,115	-13.72%	489,460,667	634,070,986	-22.81%
Less: Premium on Re-Ins.	24,386,028	7,893,905	208.92%	2,015,824	7,085,910	-71.55%
Net Premium	. 753,588,486	893,819,210	-15.69%	487,444,843	626,985,076	-22.26%
2. INTEREST, RENT & DIVIDEND INCOME	429,820,290	460,867,874	-6.74%	200,130,189	208,468,766	-4.00%
3. PROFIT ON SALE OF SHARES	9,607,785	6,928,802	38.56%	3,911,256	4,725,970	0.00%
4. PROFIT ON SALE OF CAR	987,231	2,204,807	0.00%	987,231	2,204,807	0.00%
5. BROKERAGE COMMISSION	9,761,187		0.00%	3,820,472		0.00%
6. INCOME FROM DEALER A/C.	6,371,771		0.00%	1,541,607		0.00%
7. MISCELLANEOUS INCOME	18,685,112	8,981,930	108.03%	9,882,451	908,025	988.35%
8. RETAINED EARNINGS OF MLISIL	21,887,329	-	0.00%	(10,917,919)	6,479,548	-268.50%
(A) TOTAL (1+2+3+4+5+6+7+8)	1,250,709,191	1,372,802,623	-8.89%	696,800,130	849,772,192	-18.00%
9. CLAIMS & SURRNDERS	**************************************	Appropriation of the control of the	ASSESSED CONTRACTOR CO		200	2)
Less: Re-Insurance	2,412,037,312	2,209,588,024	9.16%	983,008,416	1,006,492,291	-2.33%
10. MANAGEMENT EXPENSES:						
(a) COMMISSION TO INSURANCE						
AGENTS & EMPLOYER OF AGENTS	129,614,510	112,895,097	14.81%	77,340,554	60,914,196	26.97%
(b) OTHER MANAGEMENT EXPENSES	292,609,004	245,876,042	19.01%	153,619,734	130,959,761	17.30%
11. OTHER EXPENSES	22,603,332	13,064,934	73.01%	9,890,473	8,055,995	22.77%
12. OPERATING RISK REQUIREMENT	804,569	-	0.00%	804,569		
13. Provision for Diminution in value of Investment	956,308	× 🖦	0.00%	421,810	: -	
14. PROVISION FOR INCOME TAX	2,242,446	*	0.00%	341,344	□ (•	
15. NON CONTROLLING INTEREST	26,040	The second section (where the original section (section (0.00%	(11,270)	65,450	-117.22%
(B) TOTAL (9+10+11+12+13+14+15)	2,860,893,521	2,581,424,097	10.83%	1,225,415,630	1,206,487,693	1.57%
SURPLUS TO LIFE FUND (A-B)	(1,610,184,330)	(1,208,621,474)	33.22%	(528,615,500)	(356,715,501)	48.19%
Add: Balance of Fund at the						
beginning of the year	18,679,221,254	18,896,406,142	-1.15%	18,679,221,254	18,915,661,853	-1.25%
LIFE FUND TRANSFERRED	ACCOUNT OF THE PROPERTY PROPERTY AND THE	tennes regionalist socialist automorphisms and 19	Name and the contract of the c		rank grant character annual constant, conjust a more for convenient and	SECRETARY SECTION AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF THE
TO BALANCE SHEET	17,069,036,924	17,587,784,668	-3.50%	18,150,605,754	18,558,946,352	-2.20%



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MEGHNA LIFE INSURANCE COMPANY LIMITED CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE, 2022

PARTICULARS A. CASH FLOWS FROM OPERATING ACTIVITIES:	30.06.2022	30.06.2021 TAKA
Collection from Premium Other income received Payment for Claims Payment for Management Expenses & others Income Tax paid/deducted Net Cash Flows from operating activities	1,648,354,198 410,184,228 (2,383,673,600) (673,048,667) (1,843,517) (1,000,027,358)	2,393,483,471 527,577,635 (2,189,318,700) (468,722,003) (2,032,174) 260,988,229
B. CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of Fixed Assets Investment made Disposal of Investment Loan paid to Customers Investment Income Investment IPO Investment in Mortgage Loan Interest Income Investment in Share (Dealer Account) Net Cash Flows from investing activities	(10,918,925) (394,803,876) 590,617,632 20,027,331 6,351,771 19,400,000 157,560 359,357 (7,674,255) 223,516,595	(3,106,960) (510,127,343) 395,041,838 (5,826,847) 2,738,676 (5,278,783) (126,559,419)
C. CASH FLOWS FROM FINANCING ACTIVITIES: Increase of Share Capital Long Term Loan From MLICL	(25,000,000) (25,000,000)	5,000,000 5,000,000
D. Net increase/Decrease in cash and cash equivalents (A+B+C) E. Cash and Cash Equivalents at the beginning of the Period F. Cash and Cash Equivalents at the end of the Period	(801,510,763) 8,542,290,298 7,740,779,535	139,428,810 8,748,864,735 8,888,293,545
Net Operating cash flows per share (NOCFPS)	Tk. (25.94)	e de la companya de l
DMD & CFO. CEO DIRECTOR	DIRECTOR C	QQC HAIRMAN

Reconciliation of Cunsolidated Cash Flows:

The reconciliation of Net Cash Flow from operating activities between Direct and indirect method as follows:

Particulars	30.06.2022	30.06.2021
Cash flow from operating activities :	(1,000,027,358)	260,988,229
As per direct method -statement of cash flows	(1,000,027,358)	260,988,229
As per indirect method:	(i) Bibliothomic yets discount operations and controlled the place of processing and are marked to controlled the place of the place	Augustus (A. 2004 Andre de Cartista de Primero de maior de Cartista de Cartista de Cartista de Cartista de Car Augustus (A. 2004 Andre de Cartista de Augustus (A. 2004 Andre de Cartista
Increase in Life fund during the Year	(1,635,064,751)	(1,191,772,224)
Net Profit before Income Tax	5,261,578	
Depreciation	13,737,552	13,416,822
Interest Income	(80,107)	(249,795)
Investment Income	(6,351,771)	(2,738,677)
Operating Risk Requirement (ORR)	804,569	-
Provition for Diminution in Value of Investment	956,308	
Advance Tax Paid	(1,843,517)	(2,032,174)
(Increase)/Decrease in Advance and deposits	11,220,393	29,544,023
(Increase)/Decrease in Sundry debtors	(1,046,682)	13,030,749
(Increase)/Decrease in Right to Use of Asset	1,926,286	
(Increase)/Decrease in Stock	841,199	518,758
(Increase)/Decrease in Agent balances	28	4,407,446
(Increase)/Decrease in Outstanding premium	895,765,951	1,499,833,535
(Increase)/Decrease in interest, div. & rents accroued but not due	(58,613,884)	8,683,158
(Increase)/Decrease in Motor Cycle	170,000	30,832
(Increase)/Decrease in amount due from other person & bodies	30 E	
carrying on Insurance Business		. 600
(Increase)/Decrease in amount due to other person & bodies		
carrying on Insurance Business	3,907,346	1 4
(Increase)/Decrease in estimated liabilities respect of outstanding	, and .	
claims whether due or intimated	28,363,712	20,269,324
(Increase)/Decrease in Unpaid Dividend	(1,628,858)	
(Increase)/Decrease in Sundry creditors except unclaimed dividend	(257,352,444)	(131,784,274)
(Increase)/Decrease in Preimum Deposit	(1,000,239)	(169,274)
	635,037,393	1,452,760,453
	(1,000,027,358)	260,988,229

DIRECTOR

Meghna Life Insurance Company Ltd., Head Office, Dhaka.

Consolidated Statement of Changes in Shareholders' Equity As at June 30, 2022

Particulars	Share	Share	General	D'assure for	D-1-1-1	272
			THE RESIDENCE PROPERTY.	Reserve for	1	Total
	Capital	Premium	Reserve	Exceptional	Earnings	
				Losses		*
Balance as on	385,502,000	-	-		7710-7710 PROPERTY OF A	385,502,000
1st January 2022		Difference				300,302,000
Addition during the						
period (Issue of	_	_	_			
bonus Share)		2		-	-	-
Balance as on	The state of the s					
30, June 2022	385,502,000	_	-	_	81	385,502,000

Consolidated Statement of Changes in Shareholders' Equity For the year ended 31st December 2021

Particulars	Share Capital	Share Premium	General Reserve			Total
				Losses		
Balance as on 1st January 2021	385,502,000			The state of the s	*	385,502,000
Addition during the period (Issue of bonus Share)	-	~			-	av
Balance as on 31, December 2021	385,502,000		/m			385,502,000

DMD & CFO.

CEO

DIRECTOR

DIRECTOR