

	2018 <u>BDT</u>	2017 <u>BDT</u>
A. Cash Flow from operating Activities		
Collection from Premium & Other income	2,142,999,082	1,700,771,241
Less: Payment for Expenses of Management, Re-insurance, Claim and Commission etc.	2,060,383,239	1,633,343,355
Less: Tax paid/or deducted	47,232,201	36,094,391
Net Cash Flow From Operating Activities	35,383,642	31,333,495
B. Cash Flow from Investing Activities		
Interest & other Income	31,068,069	26,209,674
Dividend Income	19,292,750	22,725,499
Rental Income	49,048,736	45,587,926
Purchase of Fixed Assets	(18,324,280)	(1,549,767)
Land & Building	(10,572,590)	(21,664,876)
Net Fund adjustment with Brokers house	42,965,735	49,483,082
Net Cash Flow From Investing Activities	113,478,420	120,791,538
C. Cash Flow from Financing Activities		
Increase/(Decreased) of Bank Overdraft	52,993,530	(61,989,813)
Dividend Paid	(75,894,461)	(55,600,339)
Net Cash Flow From Financing Activities	(22,900,931)	(117,590,152)
Increase/Decrease in Cash Flow(A+B+C)	125,961,131	34,534,881
Opening Cash In hand & At Banks	586,918,464	552,383,589
Closing Cash In hand & At Banks	712,879,594	583,918,464
Net operating cash flow per share	0.61	0.54

The annexed notes an integral part of these financial statements. These financial statements were approved by the Board of Directors on 11th April, 2019 and were signed on its behalf.



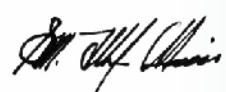
Md. Rezaul Karim
Managing Director



Santosh Sharma
Director

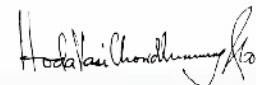


Tabith Mohd. Awal
Director



Syed M. Altaf Hussain
Chairman

*Auditors' Report to the Shareholders
See annexed report of date*



Hoda Vasi Chowdhury & Co
Chartered Accountants