



STATEMENT CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER, 2019

Particulars	2019	2018
A. Cash Flow from operating Activities		
Collection from Premium & Other income	2,597,051,779	2,142,999,082
Less: Payment for Expenses of Management, Re-insurance, Claim and Commission etc.	2,182,271,306	2,060,383,239
Less: Tax paid/or deducted	49,120,343	47,232,201
Net Cash Flow From Operating Activities	365,660,130	35,383,642
B. Cash Flow from Investing Activities		
Interest & other Income	33,477,327	31,068,069
Dividend Income	12,979,435	19,292,750
Rental Income	55,552,338	49,048,736
Purchase of Fixed Assets	(14,922,085)	(18,324,280)
Land & Building	8,982,870	(10,572,590)
Net Fund adjustment with Brokers house	11,042,674	42,965,735
Net Cash Flow From Investing Activities	107,112,559	113,478,420
C. Cash Flow from Financing Activities		
Increase/(Decreased) of bank Overdraft	(113,922,165)	52,993,530
Dividend Paid	(79,689,185)	(75,894,461)
Net Cash Flow From Financing Activities	(193,611,350)	(22,900,931)
Increase/Decrease in Cash Flow(A+B+C)	279,161,339	125,961,131
Opening Cash In hand & At Banks	712,879,594	586,918,464
Closing Cash In hand & At Banks	992,040,933	712,879,594
Net operating cash flow per share	5.57	0.61

The annexed notes an integral part of these financial statements. These financial statements were approved by the Board of Directors on July 23, 2020 and were signed on its behalf.

Md. Rezaul Karim
Managing Director

Santosh Sharma
Director

Nasir Latif
Director

Syed M. Altaf Hussain
Chairman

Auditors' Report to the Shareholders
See annexed report of date

Hoda Vasi Chowdhury & Co
Chartered Accountants

Dated, Dhaka, July 23, 2020