



Statement of Cash Flow

For the year ended 31 December, 2011

Particulars

A. Cash Flow from operating Activities:

	2011 Taka	2010 Taka
Collection from Premium & Other income	1,257,549,364	1,149,589,071
Less: Payment for Expenses of Management, Re-insurance, Claim and Commission etc.	1,197,833,255	1,079,168,048
Less: Tax paid/or deducted	17,706,789	21,112,822
Net Cash Flow From Operating Activities	42,009,320	49,308,201

B. Cash Flow from Investing Activities:

Interest & other Income	44,851,212	36,240,665
Dividend Income	4,509,534	6,444,797
Rental Income	27,981,511	23,723,977
Purchase of Fixed Assets	(36,075,964)	(9,169,994)
Disposal Of Fixed Assets	4,191,469	1,221,970
Land & Building	(32,820,402)	1,104,190
Net Fund adjustment with Brokers house	(11,818,532)	12,516,941
Net Cash Flow From Investing Activities	818,828	72,082,546

C. Cash Flow from Financing Activities

Increase of bank Overdraft	849,213	(2,780,036)
Dividend Paid	(56,447,947)	(68,415,322)
Net Cash Flow From Financing Activities	(55,598,734)	(71,195,358)

Increase/Decrease in Cash Flow(A+B+C)

Increase/Decrease in Cash Flow(A+B+C)	(12,770,586)	50,195,389
Opening Cash In hand& Bank	523,234,896	473,039,507
Closing Cash In hand& Bank	510,464,310	523,234,896
Net operating cash flow per share	0.94	1.16

The annexed Notes 1 to 35 form an integral part of these finance statements. These financial statement were approved by the Board of Directors on 09-04-2012 and were signed on its behalf by:

M. J. Azim
Managing Director (I.C.)

Tabith Mohd. Awal
Director

A.S.M. Mohiuddin Monem
Director

Abdul Awal Minto
Chairman

Subject to our separate report of even date.

(A. WAHAB & CO)
Chartered Accountants

Dated : Dhaka, April 16, 2012