


**MEGHNA LIFE INSURANCE CO. LTD.**  
**BALANCE SHEET (UN-AUDITED)**  
**AS AT MARCH 31, 2024**

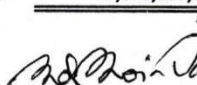
<b>1 CAPITAL &amp; LIABILITIES</b>	<b>31.03.2024</b>	<b>31.12.2023</b>	<b>GROWTH</b>
	<b>TAKA</b>	<b>TAKA</b>	<b>(%)</b>
<b>CAPITAL</b>			
<b>AUTHORISED</b>			
60,000,000 Ordinary Shares of Tk. 10/- each	600,000,000	600,000,000	-
<b>ISSUED, SUBSCRIBED &amp; PAID UP</b>			
42,405,218 Ordinary Shares of Tk. 10/- each	424,052,180	424,052,180	-
<b>BALANCE OF FUNDS &amp; ACCOUNTS</b>			
Life Insurance Fund	15,776,042,734	16,750,948,038	(5.82)
<b>LIABILITIES &amp; PROVISIONS</b>			
Amount due to other persons or bodies carrying on insurance business	1,729,771	5,323,267	(67.51)
Estimated Liabilities in respect of outstanding claims whether due or intimated	21,804,843	25,717,005	(15.21)
Premium Deposit	930,950	2,942,036	(68.36)
Unpaid Dividend	1,998,447	2,786,953	(28.29)
Provision for Income Tax	753,018,766	1,013,980,017	(25.74)
Sundry Creditors	93,830,157	203,999,276	(54.00)
	873,312,934	1,254,748,554	(30.40)
<b>Taka</b>	<b>17,073,407,848</b>	<b>18,429,748,772</b>	<b>(7.36)</b>
<b>2 PROPERTY &amp; ASSETS :</b>			
<b>LOANS :</b>			
On Mortgage of Properties	6,643,112	7,039,048	(5.62)
On Insurer's Policies within their Surrender Value	61,061,784	61,061,784	0.00
On Meghna Life Sec. & Inv. Ltd.	75,000,000	75,000,000	0.00
	142,704,896	143,100,832	(0.28)
<b>INVESTMENT (At Cost) :</b>			
Securities & Shares	5,360,278,023	5,420,504,725	(1.11)
House Property (At cost Less Dep.)	1,083,524,803	1,079,696,155	0.35
	6,443,802,826	6,500,200,880	(0.87)
AGENTS BALANCE	128,634,974	126,956,674	-
OUTSTANDING PREMIUM	1,643,164,676	1,870,574,916	(12.16)
INTEREST, DIVIDEND & RENTS			
ACCRUED BUT NOT DUE	453,782,877	460,233,560	(1.40)
ADVANCE, DEPOSIT & PREPAYMENTS	1,803,580,290	1,686,102,816	6.97
SUNDRY DEBTORS	359,603,810	1,226,784,249	(70.69)
RIGHT TO USE OF ASSET	1,915,798	2,361,704	(18.88)
<b>CASH, BANK &amp; OTHER BALANCES:</b>			
On FDR with Banks	4,511,273,160	4,762,365,355	(5.27)
On C/D & STD A/C.	1,284,913,274	849,007,168	51.34
Cash & Other balances in hand	120,541,159	624,675,425	(80.70)
	5,916,727,593	6,236,047,948	(5.12)
Printing & Stationary in hand	11,854,185	10,775,148	10.01
Stamps in hand	6,831,882	4,249,917	60.75
<b>OTHER ACCOUNTS</b>			
Fixed Assets (At cost less Dep.)	156,673,383	158,327,629	(1.04)
Amount due from other persons or bodies carrying on insurance business	499,497	499,497	-
Motor Cycle & Cycle Loan	3,631,161	3,533,002	2.78
	160,804,041	162,360,128	(0.96)
<b>Taka</b>	<b>17,073,407,848</b>	<b>18,429,748,772</b>	<b>(7.36)</b>

মেগনা লাইফে বীমা করুন, নিজে লাভবান হউন, আপনার পরিবারের সুপার ভবিষ্যত নিশ্চিত করুন।

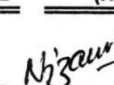
সময় মত নবায়ন প্রিন্সিপাল জমা দিন, আপনার মূল্যবান পলিসি চালু রাখুন।

  
ADDL. MD & CFO.

  
CEO

  
DIRECTOR

  
DIRECTOR

  
CHAIRMAN

Dated, 27 June, 2024

**MEGHNA LIFE INSURANCE CO. LTD.**  
**LIFE REVENUE ACCOUNT (UN-AUDITED)**  
**FOR THE 1ST QUARTER ENDED MARCH 31, 2024**

1 PREMIUM INCOME :	31.03.2024	31.03.2023	GROWTH
	TAKA	TAKA	(%)
<b>1st Year Premium :</b>			
First Year Premium (EB)	30,918,400	36,364,005	(14.98)
First Year Premium (LB)	16,804,900	16,919,573	(0.68)
First Year Premium (IB)	14,709,600	14,829,692	(0.81)
First Year Premium (SMART)	5,590,600	-	
	<b>68,023,500</b>	<b>68,113,270</b>	<b>(0.13)</b>
<b>Renewal Premium :</b>			
Renewal Premium (EB)	142,959,237	139,562,747	2.43
Renewal Premium (LB)	47,471,293	47,016,405	0.97
Renewal Premium (IB)	52,948,729	38,094,712	38.99
Renewal Premium (SMART)	2,443,317	-	
	<b>245,822,576</b>	<b>224,673,864</b>	<b>9.41</b>
<b>Group Insurance Premium</b>	-	3,450,100	
<b>Gross Premium</b>	313,846,076	296,237,234	5.94
<b>Less: Premium on Re-Ins.</b>	1,854,687	2,792,294	(33.58)
<b>Net Premium</b>	<b>311,991,389</b>	<b>293,444,940</b>	<b>6.32</b>
<b>2 INTEREST, RENT &amp; DIVIDEND INCOME</b>	155,239,541	185,360,393	(16.25)
<b>3 PROFIT ON SALE OF SHARE</b>	1,333,635	1,753,717	(23.95)
<b>4 PROFIT ON SALE OF CAR</b>	-	-	0.00
<b>5 MISCELLANEOUS INCOME</b>	5,990,047	7,111,195	(15.77)
<b>[A] TOTAL (1+2+3+4+5)</b>	<b>474,554,612</b>	<b>487,670,245</b>	<b>(2.69)</b>
<b>6 CLAIMS &amp; SURRENDERS</b>	1,275,502,503	1,313,272,191	(2.88)
(Less Re-Insurance)			
<b>7 MANAGEMENT EXPENSES :</b>			
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	31,262,918	32,516,308	(3.85)
(b) OTHER MANAGEMENT EXPENSES	137,786,103	120,815,927	14.05
<b>8 OTHER EXPENSES</b>	4,908,392	5,379,190	(8.75)
<b>[B] TOTAL (6+7+8)</b>	<b>1,449,459,916</b>	<b>1,471,983,616</b>	<b>(1.53)</b>
<b>SURPLUS TO LIFE FUND (A-B)</b>	(974,905,304)	(984,313,371)	(14.74)
<b>Add : Balance of Fund at the beginning of the year</b>	16,750,948,038	17,919,489,411	(6.52)
<b>LIFE FUND TRANSFERRED TO BALANCE SHEET Taka</b>	<b>15,776,042,734</b>	<b>16,935,176,040</b>	<b>(6.84)</b>

মোঘনা লাইফে বীমা করুন, নিজে লাভবান হউন, আপনার পরিবারের সুন্দর ভবিষ্যত নিশ্চিত করুন।

সময় মত নবায়ন প্রক্রিয়ায় জমা দিন, আপনার মূল্যবান পলিসি চাও রাখুন।

ADDL. MD & CFO.

CEO

DIRECTOR

DIRECTOR

CHAIRMAN

Dated 27 June, 2024.

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**MEGHNA LIFE INSURANCE COMPANY LIMITED**  
**STATEMENT OF CHANGES IN EQUITY**  
As at March 31, 2024

Particulars	Share Capital	Bonus Share	General Reserve	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2024	424,052,180	-	-	-	-	424,052,180
Bonus Share for the Year 2023	-	-	-	-	-	-
<b>Balance as on 31 March 2024</b>	<b>424,052,180</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>424,052,180</b>

**MEGHNA LIFE INSURANCE COMPANY LIMITED**  
**STATEMENT OF CHANGES IN EQUITY**  
FOR THE YEAR ENDED DECEMBER 31, 2023

Particulars	Share Capital	Bonus Share	General Reserve	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2023	424,052,180	-	-	-	-	424,052,180
Bonus Share for the Year 2022	-	-	-	-	-	-
<b>Balance as on 31 December 2023</b>	<b>424,052,180</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>424,052,180</b>






  
**ADDL. MD & CFO.**    **CEO**    **DIRECTOR**    **DIRECTOR**    **CHAIRMAN**

Dated : Dhaka 27 June, 2024



**MEGHNA LIFE INSURANCE COMPANY LIMITED**  
**CASH FLOW STATEMENT (UN-AUDITED)**  
**FOR THE 1ST QUARTER ENDED MARCH, 2024**

<u>PARTICULARS</u>	<u>31.03.2024</u>	<u>31.03.2023</u>
	TAKA	TAKA
<b><u>A. CASH FLOWS FROM OPERATING ACTIVITIES :</u></b>		
Collection from Premium & Others	1,402,892,682	876,665,031
Interest, dividend & rent received	163,023,859	185,927,257
Other income received	5,990,047	8,864,912
Payment for Claims	(1,279,414,665)	(1,310,734,359)
Payment for Management Expenses & others	(665,253,963)	(192,390,994)
<b>Net Cash Flows from operating activities</b>	<b><u>(372,762,040)</u></b>	<b><u>(431,668,153)</u></b>
<b><u>B. CASH FLOWS FROM INVESTING ACTIVITIES :</u></b>		
Acquisition of Fixed Assets	(3,254,146)	5,754,278
Investment made	56,695,831	75,043,125
<b>Net Cash Flows from investing activities</b>	<b><u>53,441,685</u></b>	<b><u>80,797,403</u></b>
<b><u>C. CASH FLOWS FROM FINANCING ACTIVITIES :</u></b>		
D. Net increase/Decrease in cash and cash equivalents (A+B+C)	(319,320,355)	(350,870,750)
E. Cash and Cash Equivalents at the beginning of the Period	6,236,047,948	8,122,302,259
F. Cash and Cash Equivalents at the end of the Period	<b><u>5,916,727,593</u></b>	<b><u>7,771,431,509</u></b>
<b>Net Operating cash flows per share (NOCFPS)</b>	<b>Tk. (8.79)</b>	

  
**ADDL. MB & CFO.**  
Dated : Dhaka 27 June, 2024

  
**CEO**

  
**DIRECTOR**

  
**DIRECTOR**

  
**CHAIRMAN**

### Reconciliation of Cash Flows:

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

<u>Particulars</u>	<u>31.03.2024</u> <u>TAKA</u>	<u>31.03.2023</u> <u>TAKA</u>
<b>Cash flow from operating activities :</b>		
As per direct method -statement of cash flows	<u>(372,762,040)</u>	<u>(431,668,153)</u>
<b>As per indirect method:</b>		
Increase in Life fund during the Year	(974,905,304)	(984,313,371)
Depreciation	4,908,392	5,379,190
(Increase)/Decrease in Advance and deposits	(117,477,474)	89,153,143
(Increase)/Decrease in Sundry debtors	-	(24,039,854)
(Increase)/Decrease in Right to Use of Asset	445,906	609,270
(Increase)/Decrease in Stock	(3,661,002)	5,400,806
(Increase)/Decrease in Agent balances	865,502,139	(1,632,545)
(Increase)/Decrease in Outstanding premium	227,410,240	586,683,572
(Increase)/Decrease in interest, div. & rents accrued but not due carrying on Insurance Business	6,450,683	566,864
	(3,593,496)	(2,334,775)
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	(3,912,162)	2,537,832
Increase/(Decrease) in Unpaid Dividend	(788,506)	(17,885)
Increase/(Decrease) in Sundry creditors	(371,130,370)	(106,196,919)
Increase/(Decrease) in Preimum Deposit	(2,011,086)	(3,463,481)
	<u>602,143,264</u>	<u>552,645,218</u>
	<u>(372,762,040)</u>	<u>(431,668,153)</u>

ADDL. MD & CFO.

Dated: Dhaka 27 June,2024

CEO

DIRECTOR

DIRECTOR

CHAIRMAN



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

**NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)  
FOR THE 1ST QUARTER ENDED 31 MARCH, 2024**

**1.00 Basis of Preparation of Financial Statements:**

These financial statements have been prepared on the historical cost basis as going concern and therefore, do not take into consideration of the effect of inflation.

**2.00 Basis of Reporting:**

The Quarterly financial statements have been prepared based on International Accounting Standards (IAS)-34: Interim Financial Reporting.

**3.00 Seasonality of interim operation:**

The Company's business is not heavily seasonal.

**4.00 Unusual and Extra Ordinary items:**

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

**5.00 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.

**6.00 Basis of consolidation (IFRS-10):**

The Financial statements of the company and its subsidiary have been consolidated in accordance with International Financial Reporting Standard (IFRS-10) "Consolidated Financial Statements". The consolidated financial statements include the financial statement of Meghna Life Insurance Co. Ltd. and its subsidiary Meghna life securities and Investment Ltd.

**7.00 Dividend Paid:**

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

**8.00 Events 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".

**9.00 Impact of major events, activities and circumstances:**

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

**10.00 Material changes in Contingent Liabilities:**

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

  
ADDL. MD & CFO.

  
CEO

  
DIRECTOR

  
DIRECTOR

  
CHAIRMAN

**MEGHNA LIFE INSURANCE CO. LTD.**  
**CONSOLIDATED BALANCE SHEET (UN-AUDITED)**  
**AS AT MARCH 31, 2024**

<b>1 CAPITAL &amp; LIABILITIES</b>	<b>31.03.2024</b>	<b>31.12.2023</b>	<b>GROWTH</b>
	<b>TAKA</b>	<b>TAKA</b>	<b>(%)</b>
<b>CAPITAL</b>			
<b>AUTHORISED</b>			
60,000,000 Ordinary Shares of Tk. 10/- each	600,000,000	600,000,000	-
<b>ISSUED, SUBSCRIBED &amp; PAID UP</b>			
42,405,218 Ordinary Shares of Tk. 10/- each	424,052,180	424,052,180	-
<b>BALANCE OF FUNDS &amp; ACCOUNTS</b>	15,771,803,389	16,752,784,763	(5.86)
<b>LIABILITIES &amp; PROVISIONS</b>			
Amount due to other persons or bodies carrying on insurance business	1,729,771	5,323,267	(67.51)
Estimated Liabilities in respect of outstanding claims whether due or intimated	21,804,843	25,717,005	(15.21)
Premium Deposit	930,950	2,942,036	(68.36)
Unpaid Dividend	1,998,447	2,786,953	(28.29)
Provision for Income Tax	803,843,703	1,078,079,467	(25.44)
Sundry Creditors	184,327,633	226,176,937	(18.50)
Non Controlling Interest	3,413,118	3,465,979	(1.53)
Capital Reserve	1,462,754	1,462,754	0.00
	1,019,511,219	1,345,954,398	(24.25)
<b>Taka</b>	<b>17,215,366,788</b>	<b>18,522,791,341</b>	<b>(7.06)</b>
<b>2 PROPERTY &amp; ASSETS :</b>			
<b>LOANS :</b>			
On Mortgage of Properties	21,355,974	21,751,910	(1.82)
On Insurer's Policies within their Surrender Value	61,061,784	61,061,784	-
On Meghna Life Sec. & Inv. Ltd.	-	-	-
	82,417,758	82,813,694	(0.48)
<b>INVESTMENT (At Cost) :</b>			
Securities & Shares	5,005,221,015	5,309,033,624	(5.72)
House Property (At cost Less Dep.)	1,083,524,803	1,079,696,155	0.35
In DSE Membership	240,148,377	-	-
	6,328,894,195	6,388,729,779	(0.94)
<b>AGENTS BALANCE</b>	128,634,974	126,956,674	1.32
<b>OUTSTANDING PREMIUM</b>	1,643,164,676	1,870,574,916	(12.16)
<b>INTEREST, DIVIDEND &amp; RENTS</b>	-	-	-
<b>ACCRUED BUT NOT DUE</b>	453,782,877	460,233,560	(1.40)
<b>ADVANCE, DEPOSIT &amp; PREPAYMENTS</b>	1,851,254,318	1,703,878,666	8.65
<b>SUNDRY DEBTORS</b>	553,688,117	1,421,646,324	(61.05)
<b>RIGHT TO USE OF ASSET</b>	1,915,798	2,361,704	(18.88)
<b>CASH, BANK &amp; OTHER BALANCES:</b>			
On FDR with Banks	4,531,763,160	4,782,855,355	(5.25)
On C/D & STD A/C.	1,324,913,271	865,631,844	53.06
Cash & Other balances in hand	120,919,047	624,807,471	(80.65)
	5,977,595,478	6,273,294,670	(4.71)
Printing & Stationary in hand	11,854,185	10,775,148	10.01
Stamps in hand	6,831,882	4,249,917	60.75
<b>OTHER ACCOUNTS</b>			
Fixed Assets(At cost less Dep.)	171,201,872	173,243,790	(1.18)
Amount due from other persons or bodies carrying on insurance business	499,497	499,497	0.00
Motor Cycle & Cycle Loan	3,631,161	3,533,002	2.78
	175,332,530	177,276,289	(1.10)
<b>Taka</b>	<b>17,215,366,788</b>	<b>18,522,791,341</b>	<b>(7.06)</b>

মেঘনা লাইফে বীমা করুন, নিজে লাভবান হউন, আপনার পরিবারের সুখের ভবিষ্যত নিশ্চিত করুন।

সময় মত নবায়ন শিবিয়াস জমা দিন, আপনার মূল্যবান পলিসি চান্স রাখুন।

ADDL. MD & CFO. CEO DIRECTOR DIRECTOR CHAIRMAN  
Dated, 27 June, 2024

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**MEGHNA LIFE INSURANCE CO. LTD.**  
**CONSOLIDATED LIFE REVENUE ACCOUNT (UN-AUDITED)**  
**FOR THE 1ST QUARTER ENDED MARCH 31, 2024**

1 PREMIUM INCOME :	31.03.2024 TAKA	31.03.2023 TAKA	GROWTH (%)
<b>1st Year Premium :</b>			
First Year Premium (EB)	30,918,400	36,364,005	(14.98)
First Year Premium (LB)	16,804,900	16,919,573	(0.68)
First Year Premium (IB)	14,709,600	14,829,692	(0.81)
First Year Premium (SMART)	5,590,600	-	
	<b>68,023,500</b>	<b>68,113,270</b>	(0.13)
<b>Renewal Premium :</b>			
Renewal Premium (EB)	142,959,237	139,562,747	2.43
Renewal Premium (LB)	47,471,293	47,016,405	0.97
Renewal Premium (IB)	52,948,729	38,094,712	38.99
Renewal Premium (SMART)	2,443,317	-	
	<b>245,822,576</b>	<b>224,673,864</b>	9.41
<b>Group Insurance Premium</b>	-	3,450,100	
<b>Gross Premium</b>	313,846,076	296,237,234	5.94
<b>Less: Premium on Re-Ins.</b>	1,854,687	2,792,294	(33.58)
<b>Net Premium</b>	<b>311,991,389</b>	<b>293,444,940</b>	6.32
<b>2 INTEREST, RENT &amp; DIVIDEND INCOME</b>	157,248,346	187,211,331	(16.00)
<b>3 PROFIT ON SALE OF SHARE</b>	1,333,635	1,753,717	(23.95)
<b>4 PROFIT ON SALE OF CAR</b>	-	-	
<b>5 BROKERAGE COMMISSION</b>	3,962,975	2,421,390	63.67
<b>6 INCOME FROM DEALER A/C</b>	1,994,793	1,525,422	30.77
<b>7 MISCELLANEOUS INCOME</b>	6,003,611	7,128,087	(15.78)
<b>8 RETAINED EARNINGS OF MLISIL</b>	1,836,725	13,538,631	(86.43)
<b>[A] TOTAL (1+2+3+4+5+6+7+8)</b>	<b>484,371,474</b>	<b>507,023,518</b>	(4.47)
<b>9 CLAIMS &amp; SURRENDERS (Less Re-Insurance)</b>	1,275,502,503	1,313,272,191	(2.88)
<b>10 MANAGEMENT EXPENSES :</b>			
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	31,262,918	32,516,308	(3.85)
(b) OTHER MANAGEMENT EXPENSES	137,786,103	120,815,927	14.05
<b>11 OTHER EXPENSES</b>	10,477,893	9,099,275	15.15
<b>12 Operating Risk Management</b>	-	358,310	
<b>13 Provision for Diminution in value of investment</b>	1,896,443	472,014	301.78
<b>14 Provision for Loss on Fluctuation of Shares</b>	5,064,810	1,256,767	303.00
<b>15 Provision for Income Tax</b>	1,578,314	692,624	127.87
<b>16 Non Controlling Interest</b>	(52,861)	(5,911)	794.28
<b>[B] TOTAL (9+10+11+12+13+14+15+16)</b>	<b>1,463,516,123</b>	<b>1,478,477,505</b>	(1.01)
<b>SURPLUS TO LIFE FUND (A-B)</b>	<b>(979,144,649)</b>	<b>(971,453,987)</b>	(14.74)
<b>Add : Balance of Fund at the beginning of the year</b>	16,750,948,038	17,919,489,411	(6.52)
<b>LIFE FUND TRANSFERRED TO BALANCE SHEET Taka</b>	<b>15,771,803,389</b>	<b>16,948,035,424</b>	(6.94)

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

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

ADDL. MD & CFO.

CEO

DIRECTOR

DIRECTOR

CHAIRMAN

Dated 27 June, 2024.



**MEGHNA LIFE INSURANCE COMPANY LIMITED AND IT'S SUBSIDIARY**  
**Consolidated Statement of Changes in Shareholder's Equity**  
**As at 31 March 2024**

Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total	Non Controlling Interest
Balance as on 01 January 2024	424,052,180	-	1,462,754	1,836,725	-	427,351,659	3,465,979
Add/less: Profit/loss during the year			-	(6,076,070)		(6,076,070)	(52,861)
			-			-	
Balance as at 31 March 2024	424,052,180	-	1,462,754	(4,239,345)	-	421,275,589	3,413,118

**MEGHNA LIFE INSURANCE COMPANY LIMITED AND IT'S SUBSIDIARY**  
**Consolidated Statement of Changes in Shareholder's Equity**  
**For the year ended December 31, 2023**

Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total	Non Controlling Interest
Balance as on 01 January 2023	424,052,180	-	1,462,754	13,538,631	-	439,053,565	3,567,787
Add/less: Profit/loss during the year			-	(14,729,317)		(14,729,317)	(128,147)
ORR			-	3,027,411		3,027,411	26,339
Balance as on 31 December 2023	424,052,180	-	1,462,754	1,836,725	-	427,351,659	3,465,979

  
ADD.MD & CFO.

  
CHIEF EXECUTIVE OFFICER

  
DIRECTOR

DIRECTOR

  
CHAIRMAN

Dated: Dhaka, June 27, 2024

**MEGHNA LIFE INSURANCE COMPANY LIMITED**  
**CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)**  
**AS AT 31 MARCH , 2024**

<b><u>PARTICULARS</u></b>	<b><u>31.03.2024</u></b>	<b><u>31.03.2023</u></b>
	<b>TAKA</b>	<b>TAKA</b>
<b><u>A. CASH FLOWS FROM OPERATING ACTIVITIES :</u></b>		
Collection from Premium & Others	1,402,892,682	868,030,370
Interest, Dividend & Rent received	163,023,859	
Other income received	4,396,859	194,792,169
Payment for Claims	(1,279,414,665)	(1,310,734,359)
Payment for Management Expenses & others	(647,775,284)	(185,111,918)
<b>Net Cash Flows from operating activities</b>	<b>(356,876,549)</b>	<b>(433,023,738)</b>
<b><u>B. CASH FLOWS FROM INVESTING ACTIVITIES :</u></b>		
Purchase of Fixed Assets	(3,304,044)	5,754,278
Investment made	56,695,831	(410,118,325)
Disposal of Investment	3,635,012	489,455,977
Other Loan Realized	-	872,341
Investment in Share (Dealer Account)	4,150,560	
<b>Net Cash Flows from investing activities</b>	<b>61,177,357</b>	<b>85,964,271</b>
<b>D. Net increase/Decrease in cash and cash equivalents (A+B+C)</b>	<b>(295,699,192)</b>	<b>(347,059,467)</b>
<b>E. Cash and Cash Equivalents at the beginning of the Period</b>	<b>6,273,294,670</b>	<b>8,165,020,701</b>
<b>F. Cash and Cash Equivalents at the end of the Period</b>	<b>5,977,595,478</b>	<b>7,817,961,234</b>
<b>Net Operating cash flows per share (NOCFPS)</b>	<b>TK. (8.42)</b>	

  
Addl. MD & CFO.

Dated : Dhaka 27 June,2024

  
CEO

  
DIRECTOR

  
DIRECTOR

  
CHAIRMAN



**Reconciliation of Consolidated Cash Flows:**

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

Particulars	31.03.2024	31.03.2023
	TAKA	TAKA
<b>Cash flow from operating activities :</b>		
As per direct method -statement of cash flows	(356,876,549)	(433,023,738)
	<u>(356,876,549)</u>	<u>(433,023,738)</u>
<b>As per indirect method:</b>		
Increase in Life fund during the Year	(977,314,438)	(986,449,632)
Depreciation	5,345,964	5,877,041
Profit on sale of Car	-	-
(Increase)/Decrease in Advance and deposits	(117,492,474)	89,153,143
(Increase)/Decrease in Sundry debtors	244,901	(31,998,978)
(Increase)/Decrease in Right to Use of Asset	445,906	609,270
(Increase)/Decrease in Stock	(3,661,002)	5,400,806
(Increase)/Decrease in Agent balances	865,502,139	(1,632,545)
(Increase)/Decrease in Outstanding premium	227,410,240	586,683,572
(Increase)/Decrease in interest, div. & rents accrued but not due	6,450,683	566,864
Increase/(Decrease) in amount due to other person & bodies	(3,593,496)	(2,334,775)
claims whether due or intimated	(3,912,162)	2,537,832
Increase/(Decrease) in Unpaid Dividend	(788,506)	(17,885)
Increase/(Decrease) in Sundry creditors	(353,503,218)	(97,954,970)
Increase/(Decrease) in Preimum Deposit	(2,011,086)	(3,463,481)
	<u>620,437,889</u>	<u>553,425,894</u>
	<u>(356,876,549)</u>	<u>(433,023,738)</u>

  
ADDL. MD & CFO.

Dated : Dhaka 27 June,2024

  
CEO  
DIRECTOR  
DIRECTOR  
CHAIRMAN