

MEGHNA LIFE INSURANCE PLC
BALANCE SHEET (UN-AUDITED)
AS AT MARCH 31, 2025

1 CAPITAL & LIABILITIES	31.03.2025	31.12.2024	GROWTH
	TAKA	TAKA	(%)
CAPITAL			
AUTHORISED			
60,000,000 Ordinary Shares of Tk. 10/- each	600,000,000	600,000,000	-
ISSUED, SUBSCRIBED & PAID UP			
42,405,218 Ordinary Shares of Tk. 10/- each	424,052,180	424,052,180	-
BALANCE OF FUNDS & ACCOUNTS			
Life Insurance Fund	15,273,011,064	16,054,019,684	(4.86)
LIABILITIES & PROVISIONS			
Amount due to other persons or bodies carrying on insurance business	3,101,784	2,168,637	43.03
Estimated Liabilities in respect of outstanding claims whether due or intimated	15,771,336	20,100,155	(21.54)
Premium Deposit	601,766	1,545,624	(61.07)
Unpaid Dividend	4,865,559	4,887,066	(0.44)
Provision for Income Tax	913,980,017	1,194,122,303	(23.46)
Sundry Creditors	198,880,598	284,798,339	(30.17)
	1,137,201,060	1,507,622,124	(24.57)
Taka	16,834,264,304	17,985,693,988	(6.40)
2 PROPERTY & ASSETS :			
LOANS :			
On Mortgage of Properties	9,748,168	9,976,947	(2.29)
On Insurer's Policies within their Surrender Value	68,328,021	70,084,334	(2.51)
On Meghna Life Sec. & Inv. Ltd.	75,000,000	75,000,000	
	153,076,189	155,061,281	(1.28)
INVESTMENT (At Cost) :			
Securities & Shares	5,668,504,110	5,586,182,445	1.47
House Property (At cost Less Dep.)	1,114,903,123	1,116,219,052	(0.12)
	6,783,407,233	6,702,401,497	1.21
AGENTS BALANCE	117,463,182	117,463,182	
OUTSTANDING PREMIUM	1,582,062,887	1,837,996,916	(13.92)
INTEREST, DIVIDEND & RENTS			
ACCRUED BUT NOT DUE	559,392,816	505,284,528	10.71
ADVANCE, DEPOSIT & PREPAYMENTS	1,726,857,732	1,762,632,275	(2.03)
SUNDRY DEBTORS	999,243,683	1,457,375,248	(31.44)
RIGHT TO USE OF ASSET	4,643,171	5,678,438	(18.23)
CASH, BANK & OTHER BALANCES:			
On FDR with Banks	3,955,233,196	4,028,457,232	(1.82)
On C/D & STD A/C.	581,196,207	612,405,020	(5.10)
Cash & Other balances in hand	197,798,521	624,106,953	(68.31)
	4,734,227,924	5,264,969,205	(10.08)
Printing & Stationary in hand	13,335,501	13,562,206	(1.67)
Stamps in hand	4,952,968	5,323,438	(6.96)
OTHER ACCOUNTS			
Fixed Assets(At cost less Dep.)	151,568,519	153,957,671	(1.55)
Amount due from other persons or bodies carrying on insurance business	499,497	499,497	
Motor Cycle & By Cycle Loan	3,533,002	3,488,606	1.27
	155,601,018	157,945,774	(1.48)
Taka	16,834,264,304	17,985,693,988	(6.40)

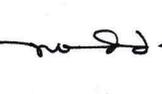
মেঘনা লাইফে বীমা করুন, নিজে লাভবান হউন, আপনার পরিবারের সুন্দর ভবিষ্যত নিশ্চিত করুন।

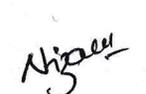
সময় মত নবায়ন প্রিমিয়াম জমা দিন, আপনার মূল্যবান পলিসি চালু রাখুন।


ADDL MD & CFO


CEO


DIRECTOR


DIRECTOR


CHAIRMAN

Dated: 30 June, 2025



MEGHNA LIFE INSURANCE PLC
LIFE REVENUE ACCOUNT (UN-AUDITED)
FOR THE 1ST QUARTER ENDED MARCH 31, 2025

1 PREMIUM INCOME :	31.03.2025 TAKA	31.03.2024 TAKA	GROWTH (%)
1st Year Premium :			
First Year Premium (EB)	26,221,900	30,918,400	(15.19)
First Year Premium (LB)	9,753,600	16,804,900	(41.96)
First Year Premium (IB)	10,648,400	14,709,600	(27.61)
First Year Premium (SMART)	4,808,900	5,590,600	(13.98)
	51,432,800	68,023,500	(24.39)
Renewal Premium :			
Renewal Premium (EB)	128,334,309	142,959,237	(10.23)
Renewal Premium (LB)	39,410,783	47,471,293	(16.98)
Renewal Premium (IB)	45,840,593	52,948,729	(13.42)
Renewal Premium (SMART)	4,583,522	2,443,317	87.59
	218,169,207	245,822,576	(11.25)
Group Insurance Premium Gross Premium	10,055,353	-	
Less: Premium on Re-Ins.	2,421,361	1,854,687	30.55
Net Premium	277,235,999	311,991,389	(11.14)
2 INTEREST, RENT & DIVIDEND INCOME	160,857,096	155,239,541	3.62
3 PROFIT ON SALE OF SHARE	-	1,333,635	
4 PROFIT ON SALE OF CAR	-	-	
5 MISCELLANEOUS INCOME	4,848,789	5,990,047	(19.05)
[A] TOTAL (1+2+3+4+5)	442,941,884	474,554,612	(6.66)
6 CLAIMS & SURRENDERS (Less Re-Insurance)	1,043,486,646	1,275,502,503	(18.19)
7 MANAGEMENT EXPENSES :			
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	52,857,773	31,262,918	69.07
(b) OTHER MANAGEMENT EXPENSES	122,730,710	137,786,103	(10.93)
8 OTHER EXPENSES	4,875,375	4,908,392	(0.67)
[B] TOTAL (6+7+8)	1,223,950,504	1,449,459,916	(15.56)
SURPLUS TO LIFE FUND (A-B)	(781,008,620)	(974,905,304)	(14.74)
Add : Balance of Fund at the beginning of the year	16,054,019,684	16,750,948,038	(4.16)
LIFE FUND TRANSFERRED TO BALANCE SHEET Taka	15,273,011,064	15,776,042,734	(3.19)

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

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

ADDL. MD & CFO

CEO

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 30 June, 2025.

MEGHNA LIFE INSURANCE PLC AND IT'S SUBSIDIARY
Statement of Changes in Shareholder's Equity
As at 31 March 2025

Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total
Balance as on 01 March 2025	424,052,180	-	-	-	-	424,052,180
Add/less: Profit/loss during the year			-	-		-
			-			-
Balance as at 31 March 2025	424,052,180	-	-	-	-	424,052,180

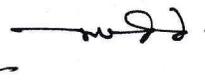
MEGHNA LIFE INSURANCE PLC AND IT'S SUBSIDIARY
Statement of Changes in Shareholder's Equity
For the year ended December 31, 2024

Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2024	424,052,180	-	-	-	-	424,052,180
Add/less: Profit/loss during the year			-	-		-
			-	-		-
Balance as on 31 December 2024	424,052,180	-	-	-	-	424,052,180


 ADDL. MD & CFO.


 CEO


 DIRECTOR


 DIRECTOR


 CHAIRMAN

Dated: 30 June, 2025







MEGHNA LIFE INSURANCE PLC
CASH FLOW STATEMENT
FOR THE ENDED MARCH 31, 2025

<u>PARTICULARS</u>	<u>31.03.2025</u> TAKA	<u>31.03.2024</u> TAKA
<u>A. CASH FLOWS FROM OPERATING ACTIVITIES :</u>		
Collection from Premium	532,226,170	1,402,892,682
Interest, dividend & rent received	106,748,808	163,023,859
Other income received	4,848,789	5,990,047
Payment for Claims	(1,047,815,465)	(1,279,414,665)
Payment for Re-insurance, Management Expenses, Commission and others	(36,765,396)	(665,253,963)
Net Cash Flows from operating activities (A)	(440,757,094)	(372,762,040)
<u>B. CASH FLOWS FROM INVESTING ACTIVITIES :</u>		
Investment made	(87,497,964)	56,695,831
Acquisition of Fixed Assets	(2,486,223)	(3,254,146)
Net Cash Flows from investing activities (B)	(89,984,187)	53,441,685
Net increase in Cash & Cash equivalents (A+B)	(530,741,281)	(319,320,355)
Cash and Cash equivalents at the beginning of the period	5,264,969,205	6,236,047,948
Cash and Cash equivalents at the end of the period	4,734,227,924	5,916,727,593
Net Operating cash flows per share (NOCFPS)	Tk. (10.39)	Tk (8.79)

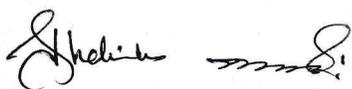

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Reconciliation of Cash Flows:

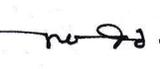
The reconciliation of Net Cash Flow from operating activities between Direct and indirect method as follows:

<u>Particulars</u>	<u>31.03.2025</u>	<u>31.03.2024</u>
Cash flow from operating activities :	(440,757,094)	(372,762,040)
As per direct method -statement of cash flows	<u>(440,757,094)</u>	<u>(372,762,040)</u>
As per indirect method:		
Increase in Life fund during the Year	(781,008,620)	(974,905,304)
Adjustments to reconcile net increase in life fund to net cash used by operating activity	-	-
a) Depreciation	4,875,375	4,908,392
b) Provision of income tax	-	-
c) Loss on fluctuation of share value	8,432,924	-
d) (Profit) /Loss on sale of share	-	-
e) Dividend paid.	-	-
f) Provision for bed debts	-	-
g) Profit on sale of cars	-	-
	<u>13,308,299</u>	<u>4,908,392</u>
Inocme tax paid in cash	-	-
(Increase)/Decrease in Advance and deposits	35,774,543	(117,477,474)
(Increase)/Decrease in Sundry debtors	458,131,565	-
(Increase)/Decrease in Stock	597,175	(3,661,002)
(Increase)/Decrease in Agent balances	-	865,502,139
(Increase)/Decrease in Right -of- use Asset	1,035,267	445,906
(Increase)/Decrease in amount due from other person & bodies carrying on Insurance Business	-	-
(Increase)/Decrease in Outstanding premium	255,934,029	227,410,240
(Increase)/Decrease in Interest , div. & rents accrued but not due	(54,108,288)	6,450,683
Increase/(Decrease) in Share Capital	-	-
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	933,147	(3,593,496)
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	(4,328,819)	(3,912,162)
Increase/(Decrease) in Sundry creditors	(366,081,533)	(371,918,876)
Increase/(Decrease) in Preimum Deposit	(943,859)	(2,011,086)
	<u>326,943,227</u>	<u>597,234,872</u>
	<u>(440,757,094)</u>	<u>(372,762,040)</u>


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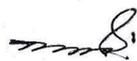

CEO


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CHAIRMAN







Meghna Life Insurance PLC
Head Office, Dhaka.

NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE 1ST QUARTER ENDED 31 MARCH, 2025

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 PLC and its subsidiary Meghna life securities and Investment Ltd.

7.00 Dividend Paid:

The dividend @ 15% in cash amounting to Tk 6,36,07,827/- for the year 2023 as approved in AGM has been disbursed on 19/09/2024 to the 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.

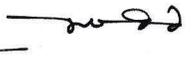
10.00 Material changes in Contingent Liabilities:

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


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