

CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2015.

PARTICULARS	<u>Jan to June 2015</u>	<u>Jan to June 2014</u>
A. Cash flow from Operating Activities		
Collection from Premium & Other income	28,673,079	24,921,075
Payments for Management expenses, Re-Insurance, Claim, Commission & Others	(9,582,564)	(9,302,579)
Income tax paid and deducted at source	(1,895,795)	(1,431,889)
Vat paid to Government	(1,212,381)	(1,377,006)
Net Cash flow from Operating Activities	<u>15,982,339</u>	<u>12,809,601</u>
B. Cash flow from Investing Activities		
Purchase of Fixed assets	-	-
Purchase of Share of listed companies	(22,829,571)	(19,834,100)
Sale of Fixed assets	-	-
Sale proceeds of Share of listed companies	6,019,605	4,900,492
Right Share money Subscribed by underwriter Refund	-	(7,793,060)
Net Cash used in Investing Activities	<u>(16,809,966)</u>	<u>(22,726,668)</u>
C. Cash flow from Financing Activities		
Dividend Paid	-	-
Net cash used in Financing Activities	<u>-</u>	<u>-</u>
Net Cash inflow/(outflow) (A+B+C)	<u>(827,627)</u>	<u>(9,917,067)</u>
Opening Cash and Bank Balances	272,929,770	282,925,426
Closing Cash and Bank Balances	<u>272,102,143</u>	<u>273,008,359</u>

STATEMENT OF CHANGES IN SHARE HOLDERS EQUITY (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2015

Particulars	Share Capital	Reserve for Exceptional Losses	Retained Earnings	Total Taka
Balance as on 01.01.2015	348,529,005	10,815,092	110,864,648	470,208,745
Net profit after tax			20,881,350	20,881,350
Reserve for exceptional losses		1,013,612	(1,013,612)	-
Balance as on 30.06.2015	348,529,005	11,828,704	130,732,386	491,090,095

STATEMENT OF CHANGES IN SHARE HOLDERS EQUITY (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2014

Particulars	Share Capital	Reserve for Exceptional Losses	Retained Earnings	Total Taka
Balance as on 01.01.2014	303,068,700	8,848,207	100,629,966	412,546,873
Net profit after tax			15,841,313	15,841,313
Reserve for exceptional losses		1,158,585	(1,158,585)	-
Bonus Share Issued	45,460,305		(45,460,305)	-
Balance as on 30.06.2014	348,529,005	10,006,792	69,852,389	428,388,186


(Sukumar Chandra Roy)
D.M.D & CFO


(Md. Yusuf)
Addl. Managing Director


(Md. Abul Kashem)
Chief Executive Officer (CEO)

HALF YEARLY UN-AUDITED ACCOUNTS 2015



Purabi General Insurance Co. Ltd.

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HALF YEARLY UN-AUDITED ACCOUNTS 2015

To
The Shareholders

We have the pleasure to present the Un-Audited Financial Statement of Purabi General Insurance Company Ltd. for the half-year ended June 30, 2015 as per rule 13 of the Securities and Exchange Rules 1987.

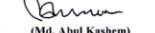

(Md. Abul Kashem)
Chief Executive Officer (CEO)

PURABI GENERAL INSURANCE CO. LTD.
INCOME STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2015

PARTICULARS	Jan to June 2015	Jan to June 2014	1st April to June 30, 2015	1st April to June 30, 2014
Opening Reserve for Un-expired Risks	4,016,716	4,170,550	2,008,358	2,085,275
Premium Less Re-Insurance	10,136,123	11,585,848	5,725,543	6,755,918
Re-Insurance Commission	3,271,144	3,051,030	1,431,129	947,145
	17,423,983	18,807,428	9,165,030	9,788,338
Claims Paid & Due	(748,095)	(951,282)	(817,030)	(394,438)
Commission, Management Expenses	(9,537,507)	(10,865,422)	(4,727,529)	(5,005,687)
Closing Reserve for Un-expired Risks	(4,134,008)	(4,646,736)	(2,333,054)	(2,713,194)
Underwriting Profit	3,004,373	2,343,988	1,287,417	1,675,019
Income from Investment & Others	24,328,960	20,030,726	16,122,860	10,574,664
Gain from Sales of Shares	3,854,169	3,860,013	-	1,136,875
Management Expenses (Not Applicable to any particular fund or account)	(2,551,295)	(2,631,236)	(1,308,856)	(1,350,447)
Net Profit Before tax	28,636,207	23,603,491	16,101,421	12,036,111
Provision for Current Income tax	(8,249,539)	(8,284,581)	(4,490,158)	(4,458,736)
Provision for Deferred tax	494,682	522,403	247,341	261,201
Net Profit after Tax	20,881,350	15,841,313	11,858,604	7,838,576
Earning Per Share (EPS)	.60	.46	.34	.23


(Sukumar Chandra Roy)
D.M.D & CFO


(Md. Youssuf)
Addl. Managing Director


(Md. Abul Kashem)
Chief Executive Officer (CEO)


(Sukumar Chandra Roy)
D.M.D & CFO


(Md. Youssuf)
Addl. Managing Director

PURABI GENERAL INSURANCE CO.LTD.
BALANCE SHEET (UN-AUDITED)
AS AT JUNE 30, 2015

	June 30, 2015	Dec. 31, 2014
CAPITAL & LIABILITIES		
SHARE CAPITAL:		
Authorized		
50,000,000 ordinary shares of Tk. 10/- each	500,000,000	500,000,000
Issued subscribed & Paid up:		
34,852,900.5 ordinary shares of Tk. 10/- each	348,529,005	348,529,005
RESERVE OR CONTINGENCY ACCOUNTS		
Reserve for Exceptional Losses :	11,828,704	10,815,092
DEPRECIATION FUND	61,049,644	59,469,767
BALANCE OF FUND AND ACCOUNTS	8,150,722	8,033,430
(Fire, Marine Cargo, Marine Hull, Motor & Misc. Insurance Business)		
Premium Deposit	581,156	180,273
ESTIMATED LIABILITIES IN RESPECT OF OUTSTANDING CLAIMS WHETHER DUE OR INTIMATED AMOUNT DUE TO OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS	46,772,160	47,138,460
SUNDRY CREDITORS	68,610,570	67,348,012
UNCLAIMED DIVIDEND	13,294,831	11,423,168
PROVISION FOR TAXATION	1,524,470	1,524,470
RETAINED EARNINGS	77,979,656	69,730,117
TOTAL	769,053,304	735,056,442
PROPERTY & ASSETS		
INVESTMENT (AT COST)	228,129,074	202,356,080
Statutory Deposits	4,500,000	4,500,000
Shares	223,629,074	197,856,080
PREMIUM OUTSTANDING:	32,083,281	30,512,848
INTEREST, DIVIDEND & RENT RECEIVABLES (accrued but not due)	34,109,019	33,580,920
AMOUNT DUE FROM OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS	88,842,064	84,156,990
ADVANCE DEPOSITS, PRE-PAYMENTS & RECEIVABLE	49,284,260	47,482,004
CASH IN HAND & AT BANK	272,102,143	272,929,770
Fixed Deposit with Banks	270,000,000	269,500,000
Short Terms Deposit with Banks	998,512	2,618,361
Current account & Cash in Hand	1,103,631	811,409
DEFERRED TAX ASSETS	2,863,388	2,368,706
OTHERS ACCOUNTS:	61,640,075	61,669,124
Fixed Assets (at cost)	61,513,551	61,513,551
Stock of Stationary and forms	117,970	138,165
Stamp In Hand	8,554	17,408
TOTAL	769,053,304	735,056,442