VINE SERVICE CONTROL C	Prospe	ctus			DITA	NA ICES	DAI, A	PRIL 25, 1995	•7
Continued from page 7	Appropriation			MARINE CARGO INSURANCE REVENUI	E ACCOUNT	FOR THE Y	EAR ENDED	31 DECEMBER 199	4
Expenses of management 18,593,243 24,844,215 33,165,927 38,760,469 41,478,264 Reserve for un-expired risks as at 01 18,257,989 14,624,880 15,152,806 16,367,618 20,556,238	Reserve for exceptional losses 1,981,791 2 Provision for dividend: 3,2	800,000 4,718,790 3,308,33 ,750,000 5,400,000 31,661 31,661 60,7%	00 5,400,000		1994	1993	1992	1991 1990	
Total (b) 48.524.488 52.656.497 71.695.345 70.339.494 72.032.522	Service Control of the Control of th	31.661 31.661 60.79 581.661 4.750.451 8.769.12		Nose	Taka	Taka	Taka	Taka Taka	
Linderwriting profit (a - b) 2,144,863 7,079,382 3,453,916 15,528,305 19,832,528 Add Investment income 7,095,423 7,590,578 8,348,704 7,907,296 6,985,288 Add Miscellaneous income 12,437 18,038 44,241 24,423 179,714	We also report that the Company has declared divi	idends for the years 1991 & 199 vidend for the year 1994 on its or	ordinary shares.	Claums under policies less re-insurance			5,430,666 2	2,411,861 473.182	7
9,252,723 14,687,998 11,846,861 23,460,024 26,997,530 Les Expenses of management	No dividend was paid for the year 1990 & 1992.			Paid during the year 22	555,873	1,233,692	3,430,666	473,162	
(not applicable to any fund or account) 7.270,932 5.491.151 7.128.071 9.272.561 11.415.218	Accounts in respect of the period subsequent to 31			Total estimated liability in respect of outstanding claims at the end of the year					
Net profit before tax 981,791 9,196,847 4,718,790 14,187,463 15,582,312 Provision for Income Tax - 4,618,266 - 5,450,000 5,442,000 Net profit after tax 1,981,791 4,578,581 4,718,790 8,737,463 10,140,312	Company	sd/-		whether due or intimated 5	3,369,181		CPINICE SOCIETIES SOCIETIES	7,958,583 4,454,788 10,370,444 4,927,970	
Add Balance brought forward 3.080 3.080 31.661 31.661 50.793 from last year	Dhaka, 05 April 1995	Rahman Rahi Chartered A	nman Huq						\dashv
1,984,871 4.581,661 4.750,451 8.769,124 10,201,105 AUDITORS' REPORT TO THE MEMBERS OF	a true and fair view)	Less Outstanding at the end of previous year	(60)22(3)) 3)) 1,903,269	7,958,583 4	4,454,788 1,234,327 5,915,656 3,693,643	
FEDERAL INSURANCE COMPANY LIMITED We have audited the attached Balance Sheet of Federal Insurance Company Limited as at 31	(a) in the case of the Balance Sheet of the December 1994, and				(2,100,100	1,133,207			234
December 1994 and the annexed Fire, Marine Cargo, Marine Hull, Motor and Miscellaneous Insurance Revenue Accounts Profit and Loss Account and Profit and Loss Appropriation Account for	 (b) in the case of Revenue and Profit and L ended on that date. The Balance Sheet and the Revenue Accounts 		Ti i	Agency commission	5,489,828	1 2,884,372	×	976,043 1,105,584	4
the year ended on that date in which are incorporated the returns from the branch offices certified by the branch managers.	regulations contained in Part I and Part II (Form II (Form F) of the Third Schedule of Insurance	m A) of the First Schedule and I e Act 1938 and that the Compan	Part Land Part	Commission on re-insurance accepted Expenses of management 21	22,542,194	17,370,676	18,575,749	13,421,414 6,294,816	6
We report that: 1. We have obtained all the information and explanations necessary for the purpose of our	nor receive commission in any form outside Ban As per section 40-C(2) of the Insurance Act 1938	8 as amended, we certify that to t	the best of our	Profit transferred to Profit & Loss Account	13,583,63	7,910,002	11,942,761	- 2,382,804	4
2. In our opinion, proper books of account as required by law have been kept so far as appears	knowledge and belief and according to the in expenses of management, during the year, v respect of the Company's Fire, Marine Carp	wherever incurred, directly or go, Marine Hull, Motor and N	Miscellaneous	Balance of account at the end of the year					
from our examination and proper returns adequate for the purposes of our audit have been received from branches. 3. The Balance Sheet, Revenue Accounts, Profit and Loss Account and Profit and Loss	Insurance Business transacted in Bangladesh, h Accounts and the Profit and Loss Account of the	nave been duly charged to the re Company	elated Revenue	Reserve for unexpired risks 4	10,831,70	5,797,220	5,373,317	7,878,625 6,267,388	18
Appropriation Account are in agreement with the books of account and returns. In our opinion and to the best of our information and according to the explanations given to us,	We have verified the cash and bank balance investments by actual inspection or by the production	duction of certificates Sd/-			49,664,25	35,865,539	39,402,507	28,191,738 19,744,235	35
the said accounts give the information required by the Companies Act, 1913, in the manner applicable to Insurance Companies and on such basis, subject to the Notes to the accounts, give	Dated: April 5, 1995	Rahman Rahi Chartered Ac		MARINE HULL INSURANCE REVENUE				CO. 157 PRAIRS CO. 57 N. P. 2.	2.46
BALANCE SHEET AS AT 31 DECEMBER 1994	BALANCE SHEET AS A	T 31 DECEMBER 1994	XI		1994	1993	1992	1991 1990	1
CAPITAL AND LIABILITIES 1994 1993 1992 1991 1990 Notes Taka Taka Taka Taka Taka Taka Taka Tak	PROPERTY AND ASSETS 1994 Note Take		991 1990 Taka Taka	No		Taka	Taka	Taka Taka	k "
Authorized Capital:	Investments (at cost)			Claims under policies less re-insurance: Paid during the year 2	2 (237,35	200,713	854,377	55,877 138,029	9
2,000,000 ordinary shares of Tk.100 each 200,000,000 200,000,000 200,000,000 200,000,0	Statutory Deposit with Bangladesh Bank in the form of 8 years Pratirakkha Sanchaya Patra 8 4,500,0	000 4,500,000 4,500,000 4,50	500,000 4,500,000	raid during the year		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
Issued, Subscribed, and Paid up Capital: • 300,000 ordinary shares of Tk.100 each 2 30,000,000 30,000,000 30,000,000 30,000,00	17% Debenture 9 1,597,2 Share with Eastern Bank Ltd. 10 1,692,0		000,000 3,000,000	Total estimated liability in respect of outstanding claims at the end of the year					
Reserve or Contingency Accounts	Pratirakkha Sanchaya Patra 800,0 Agents Balance 11 6,276,9	PERSONAL SERVICIAL PROPERTY AND A SERVICIAL SERVICIAL SERVICIA SER	125,578 1,251,727	whether due or intimated	5 122,8	×	1,702,490	1,223,582 720,884 1,279,459 858,913	
Reserve for exceptional losses 3 16,597,370 11,897,370 8,589,039 3,870,249 3,070,249 Proposed Dividend 5,400,000 5,400,000 - 3,750,000	Outstanding Premium 12 3,123,2		42,714 6,757,820	35		-			
Profit and Loss Appropriation Account Balance 101,105 60,793 31,661 31,661 3,080 Balance of Funds and Accounts 4	Interest accrued but not due (on investment in Pratirakkha Sanchaya Patra,	Me Me		Less Outstanding at the end of previous year	490,5			720,884 170,358 558,575 688,555	
Fire Insurance Business 7,127,661 7,960,917 6,292,257 4,026,753 7,491,929	debenture and fixed term deposits with banks) 13 7,971,7	796 6,917,421 5,853,618 5,12	124,079 4,353,344		(605,0	67) (156,878)	478,908	558,575 688,555	22
Marine Cargo Insurance Business 10,831,709 5,797,220 5,373,317 7,878,625 6,267,388 Marine Hull Insurance Business 134,724 163,318 1,320,237 275,133 358,951	Amount due from other persons or bodies carrying on insurance business 14 26,979,4	 444 22,550,133 6,130,275 9,80	808,182 29,854	Agency commission		- 1,181	22	80,661	ıl
Motor Insurance Business 1.865,346 1,586,673 1,125,536 1,017,484 946,492 Miscellaneous Insurance Business 596,798 859,490 1,041,459 1,426,885 3,193,229	Sundry Debtors including advances, deposits and prepayments 15 19,542.5	521 5,798,974 2,422,629 1,87	877,772 1,621,528	Commission on re-insurance accepted Expenses of management	21 187,5	02 54,239	323,763	11,594 24,772 185,142	42
20,556,238 16,367,618 15,152,806 14,624,880 18,257,989 Estimated liability in respect of outstanding	Cash			Profit transferred to Profit & Loss Account	660,6	15 2,403,396	%	R 3	
claims whether due or intimated 5 7,221,231 13,756,675 14,752,778 14,700,674 9,840,952	At bank on fixed deposit and short term deposit account 16 98,544,5		130,091 73,334,816	Balance of account at the end of the year					
Amount due to other persons or bodies carrying on insurance business 6 37,182,366 39,265,421 26,944,292 21,159,255 19,825,301	Current account 1,570,8 Cash in hand 806,3	332 801,202 743,635 93	379,669 455,594 936,331 1,534,956	as shown in the balance sheet:	4 134,7	24 163,318	1,320,237	275,133 358,951	51
Sundry Creditors (including provision for expenses and taxes) 7 28,858,319 16,322,197 9,875,348 16,188,596 14,046,980	Cash in transit 100,921,6 Other Accounts	- 100,000 679 97,423,601 77,348,392 72,44	- 95,467 446,091 75,420,833	Reserve for unexpired risks	7	22			
(including provision for expenses and taxes) 7 28,858,319 16,322,197 9,875,348 16,188,596 14,046,980 Other Sums Owing	Library account 57.1 Fixed assets (at cost less depreciation) 17 21,020,6		11,136 - 708,344 8,326,890	MOTOR INSURANCE REVENUE ACC		74 2,465,256 R THE YEAR		870,074 1,313,30 ECEMBER 1994	
Premium Deposit Accounts 49,157,689 21,137,498 6,906,899 8,453,135 10,451,562 195,074,318 154,207,572 112,252,823 112,778,450 105,496,113	Stock of stationery and stamps 591.7	735 414,126 320,108 23	234,554 234,117	No	1994 otc Taka	1993 Taka	1992 Taka	1991 1990 Taka Taka	
		100 0 100 110 T 101 010 T 01	954,034 8,561,007	V=0 350100					
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 1994	SN 66 (EC)	476 8,423,115 7,684,948 7,95 318 154,207,572 112,252,823 112,7	778,450 105,496,113	Claims under policies less re-insurance:					
. 1994 1993 1992 1991 1990	SN 66 (EC)	318 154,207,572 112,252,823 112,7		00 9.43 39	1,508,5	42 790,959	715,917	671,725 763,344	44
	PROFIT AND LOSS ACCOUNT FOR THE	318 154,207,572 112,252,823 112,7 IE YEAR ENDED 31 DECEM	MBER 1994 1991 1990	Paid during the year 2 Total estimated liability in respect of	1,508,5	790,959	715,917	671,725 763,34	44
1994 1993 1992 1991 1990 Note Taka	PROFIT AND LOSS ACCOUNT FOR THE	318 154,207,572 112,252,823 112,7 E YEAR ENDED 31 DECEM 1994 1993 1992 Taka Taka Taka	MBER 1994	Paid during the year		42 790,959 21 1,942,818			20220
. 1994 1993 1992 1991 1990 Note Taka Taka Taka Taka Taka Taka Interest on Investments and	PROFIT AND LOSS ACCOUNT FOR THE Expenses of Management (not applicable to any particular fund or account) Directors' Fees 195,074,3 19 19 19 19 19 19 19 10 10 10	318 154,207,572 112,252,823 112,77 IE YEAR ENDED 31 DECEM 1994 1993 1992 Taka Taka Taka 1,266 7,568,196 5,520,381 3,86 1,500 144,000 41,500 15	MBER 1994 1991 1990 Taka Taka	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year		21 1,942,818	1,558,238		44_
1994 1993 1992 1991 1990 Note Taka	PROFIT AND LOSS ACCOUNT FOR THE Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees 195,074,3 19 19 19 19 19 19 19 19 19 1	318 154,207,572 112,252,823 112,77 IE YEAR ENDED 31 DECEM 1994 1993 1992 Taka Taka 266 7,568,196 5,520,381 3,86 3500 144,000 41,500 15 800 90,000 58,000 116 260 18,900 32,000 81	MBER 1994 1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year	5 <u>916,2</u> 2,424,7	21 1,942,818	1,558,238 2,274,155	1,210,782 921,944 1,882,507 1,685,28	288
1994 1993 1992 1991 1990 Note Taka Taka Taka Taka Taka Taka Taka	PROFIT AND LOSS ACCOUNT FOR THE Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations	318 154,207,572 112,252,823 112,77 E YEAR ENDED 31 DECEM 1994 1993 1992 Taka Taka 266 7,568,196 5,520,381 3,86 2500 144,000 41,500 15 2800 90,000 58,000 116 260 18,900 32,000 81 2502 129,684 114,697 68 2715 33,110 146,602 88	MBER 1994 1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Outstanding at the end of previous year	5 <u>916,2</u> 2,424,7 1,942,8 481,9	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539	1,558,238 2,274,155 1,210,783	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85	288 33 855
1994 1993 1992 1991 1990 Note Taka	PROFIT AND LOSS ACCOUNT FOR THE Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Loss on Sale of Assets	318 154,207,572 112,252,823 112,77 IE YEAR ENDED 31 DECEM 1994 1993 1992 Taka Taka 1,266 7,568,196 5,520,381 3,86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,502 129,684 114,697 68 1,715 33,110 146,602 88 1,869 111,507 83,622 59	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 10,250 50,200 31,653 90,540 88,559 83,465 28,690 22,422 59,062 77,366 29,180	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated	5 <u>916,2</u> 2,424,7 1,942,8 481,9	21 1,942,818 63 2,733,777 18 1,558,238	1,558,238 2,274,155 1,210,783	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433	288 33 855
1994 1993 1992 1991 1990 Note Taka Taka Taka Taka Taka Taka Taka	PROFIT AND LOSS ACCOUNT FOR THE Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Loss on Sale of Assets Deferred Revenue Expenditure Written Off	1994 1993 1992 Taka Taka Taka 1,266 7,568,196 5,520,381 3,86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,715 33,110 146,602 88 1,869 111,507 83,622 59 1,306 1,162,638 1,116,743 1,18	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 19,062 77,366 29,180 182,859 1,271,843 950,000	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Outstanding at the end of previous year Agency commission	5 <u>916,2</u> 2,424,7 1,942,8 481,9	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935	1,558,238 2,274,155 1,210,783 1,063,372	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76	288 33 855 703
1994 1993 1992 1991 1990 Note Taka Taka Taka Taka Taka Taka Taka	PROFIT AND LOSS ACCOUNT FOR THE Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off	1994 1993 1992 Taka Taka Taka 1,266 7,568,196 5,520,381 3,86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,715 33,110 146,602 88 1,869 111,507 83,622 59 1,306 1,162,638 1,116,743 1,18	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 19,062 77,366 29,180 182,859 1,271,843	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less:Outstanding at the end of previous year Agency commission Commission on re-insurance accepted	5 <u>916,2</u> 2,424,7 1,942,8 481,9 736	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935	1,558,238 2,274,155 1,210,783 1,063,372	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76	288 33 855 703
1994 1993 1992 1991 1990 Note Taka Taka Taka Taka Taka Taka Taka Interest on Investments and on Deposits with Banks (Net) 18 6,985,288 7,907,296 8,348,704 7,590,578 7,095,423 Miscellaneous Income 179,714 24,423 44,241 18,038 12,437 Profit transferred from: 3,356,447 2,602,615 5,017,391 925,658 Marine Cargo Insurance Revenue Account 13,583,639 7,910,002 11,942,761 2,382,804 Marine Hull Insurance Revenue Account 1,400,894 270,824 Motor Insurance Revenue Account 830,933 2,941,043 3,997,077 Miscellaneous Insurance Revenue Account 660,615 2,403,396	PROFIT AND LOSS ACCOUNT FOR THE Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account	1994 1993 1992 Taka Taka 1,266 7,568,196 5,520,381 3,86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,715 33,110 146,602 88 1,869 111,507 83,622 59 1,306 1,162,638 1,116,743 1,18 1,526 14,526 14	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 59,062 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less:Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management	5 916,2 2,424,7 1,942,8 481,9 736	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935	1,558,238 2,274,155 1,210,783 1,063,372 5 -	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76	288 33 855 703
1994 1993 1992 1991 1990 Note Taka Taka Taka Taka Taka Taka Taka Interest on Investments and on Deposits with Banks (Net) 18 6,985,288 7,907,296 8,348,704 7,590,578 7,095,423 Miscellaneous Income 179,714 24,423 44,241 18,038 12,437 Profit transferred from: 3,356,447 2,602,615 5,017,391 925,658 Marine Cargo Insurance Revenue Account 13,583,639 7,910,002 11,942,761 2,382,804 Marine Hull Insurance Revenue Account 1,400,894 270,824 Motor Insurance Revenue Account 830,933 2,941,043 3,997,077 Miscellaneous Insurance Revenue Account 660,615 2,403,396 26,997,530 23,788,775 20,606,530 16,623,084 10,416,322	PROFIT AND LOSS ACCOUNT FOR THE Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Cargo Insurance Revenue Account Marine Hull Insurance Revenue Account	1994 1993 1992 Taka Taka 1,266 7,568,196 5,520,381 3,86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,715 33,110 146,602 88 1,869 111,507 83,622 59 1,306 1,162,638 1,116,743 1,18 14,526 14,526 14 - 7,779,006 - 7,779,006 - 7,779,006 - 7,779,006 - 7,779,006 - 7,779,006 - 7,779,006 - 7,779,006	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 19,062 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935	1,558,238 2,274,155 1,210,783 1,063,372 5 1,651,153 270,824	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76	288 33 855 703
1994 1993 1992 1991 1990 Note Taka Taka Taka Taka Taka Taka Taka Interest on Investments and on Deposits with Banks (Net) 18 6,985,288 7,907,296 8,348,704 7,590,578 7,095,423 Miscellaneous Income 179,714 24,423 44,241 18,038 12,437 Profit transferred from: 3,356,447 2,602,615 5,017,391 925,658 Marine Cargo Insurance Revenue Account 13,583,639 7,910,002 11,942,761 2,382,804 Marine Hull Insurance Revenue Account 1,400,894 270,824 Motor Insurance Revenue Account 830,933 2,941,043 3,997,077 Miscellaneous Insurance Revenue Account 660,615 2,403,396 26,997,530 23,788,775 20,606,530 16,623,084 10,416,322 PROFIT AND LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDED 31 DECEMBER, 1994	PROFIT AND LOSS ACCOUNT FOR THE Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Cargo Insurance Revenue Account	1994 1993 1992 Taka Taka 1,266 7,568,196 5,520,381 3,86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,715 33,110 146,602 88 1,869 111,507 83,622 59 1,306 1,162,638 1,116,743 1,18 14,526 14,526 14 - 7,779,006 - 7,779,006 - 7,779,006 - 7,779,006 - 7,779,006 - 7,779,006 - 7,779,006 - 7,779,006	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 19,062 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet:	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 .928 2,951,94	1,558,238 2,274,155 1,210,783 1,063,372 1,0651,153 270,824	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76	288 33 855 703 - 5,848
1994 1993 1992 1991 1990 Note Taka Taka Taka Taka Taka Taka Taka Interest on Investments and on Deposits with Banks (Net) 18 6,985,288 7,907,296 8,348,704 7,590,578 7,095,423 Miscellaneous Income 179,714 24,423 44,241 18,038 12,437 Profit transferred from: 3,356,447 2,602,615 5,017,391 925,658 Marine Cargo Insurance Revenue Account 13,583,639 7,910,002 11,942,761 2,382,804 Marine Hull Insurance Revenue Account 1,400,894 270,824 Motor Insurance Revenue Account 830,933 2,941,043 3,997,077 Miscellaneous Insurance Revenue Account 660,615 2,403,396 26,997,530 23,788,775 20,606,530 16,623,084 10,416,322	PROFIT AND LOSS ACCOUNT FOR THE Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Hull Insurance Revenue Account Marine Hull Insurance Revenue Account Motor Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Balance for the year carried to Profit and	1994 1993 1992 Taka Taka Taka 1,266 7,568,196 5,520,381 3,86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,502 129,684 114,697 68 1,715 33,110 146,602 88 1,869 111,507 83,622 59 1,306 1,162,638 1,116,743 1,18 14,526 14,526 14 - 7,779,006 - 1,4 - 579,828 32 328,751 - 20 - 400,835	MBER 1994 1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 22,422 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet:	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 	1,558,238 2,274,155 1,210,783 1,063,372 3 1,0651,153 270,824	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76	288 33 855 703 - 5,848
1994 1993 1992 1991 1990 Note Taka Taka Taka Taka Taka Taka Taka Taka Taka Taka Taka	Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Cargo Insurance Revenue Account Marine Hull Insurance Revenue Account Miscellaneous Insurance Revenue Account Balance for the year carried to Profit and Loss Appropriation Account 15,382 26,997	1994 1993 1992 Taka Taka Taka 1.266 7.568,196 5.520,381 3.86 1.500 144,000 41,500 15 1.800 90,000 58,000 116 1.260 18,900 32,000 81 1.502 129,684 114,697 68 1.715 33,110 146,602 88 1.869 111,507 83,622 59 1.306 1,162,638 1,116,743 1,18 14,526 14,526 14 14,526 14,526 14 14,526 14,526 14 14,526 14,526 14 14,526 14,526 14 14,526 14,526 14 14,526 14,526 14	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 22,422 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 176,904	Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less:Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 	1,558,238 2,274,155 1,210,783 1,063,372 3 1,0651,153 270,824	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76	288 33 855 703 - 5,848 -
1994 1993 1992 1991 1990 Note Taka Taka Taka Taka Taka Taka Interest on Investments and on Deposits with Banks (Net) 18 6,985,288 7,907,296 8,348,704 7,590,578 7,095,423 Miscellaneous Income 179,714 24,423 44,241 18,038 12,437 Profit transferred from:	Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Cargo Insurance Revenue Account Marine Hull Insurance Revenue Account Motor Insurance Revenue Account Miscellaneous Insurance Revenue Account Balance for the year carried to Profit and Loss Appropriation Account 15,582 26,997 PROFIT AND LOSS APPROPRIATION ACCOUNT	1994 1993 1992 Taka Taka Taka 1,266 7,568,196 5,520,381 3,86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,715 33,110 146,602 88 1,715 33,110 146,602 88 1,869 111,507 83,622 59 1,306 1,162,638 1,116,743 1,18 14,526 14,526 14 - 7,779,006 - 1,41 - 579,828 32 328,751 - 20 400,835	1991 1990 Taka Taka 869,752 4,652,189 5,800 29,200 10,250 50,200 31,653 90,540 88,559 83,465 88,690 22,422 59,062 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 176,904 196,847 1,981,791 623,084 10,416,322	Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08	1,558,238 2,274,155 1,210,783 1,063,372 1,0651,153 270,824 73 1,125,536 89 4,110,885	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,017,484 946,4 3,935,400 3,490,	288 33 855 703 - 5,848 - 0
1994 1993 1992 1991 1990 Note Taka Taka Taka Taka Taka Taka Taka Taka Taka Taka Taka	Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Hull Insurance Revenue Account Marine Hull Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Balance for the year carried to Profit and Loss Appropriation Account 15,582 26,997 PROFIT AND LOSS APPROPRIATION ACCOUNT Reserve for exceptional losses 4,700, Proposed dividend	1994 1993 1992 Taka Taka Taka 1,266 7,568,196 5,520,381 3,86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,502 129,684 114,697 68 1,715 33,110 146,602 88 1,869 111,507 83,622 59 1,306 1,162,638 1,116,743 1,18 14,526 14,526 14 - 7,779,006 - 1,41 - 579,828 32 328,751 - 20 400,835 1,312 14,187,463 4,718,790 9,19 1,530 23,788,775 20,606,530 16,6 1,000 3,308,331 4,718,790 800 1,000 3,308,331 4,718,790 800 1,000 3,308,331 4,718,790 800 1,000 3,308,331 4,718,790 800 1,000 3,308,331 4,718,790 800 1,000 3,308,331 4,718,790 800 1,000 3,308,331 4,718,790 800 1,000 3,308,331 4,718,790 800 1,000 3,308,331 4,718,790 800 1,000 3,308,331 4,718,790 800 1,000 3,400,000 3,75	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 99,062 77,366 29,180 182,859 1,271,843 - 950,000 14,526 14,527 411,906 411,906 21,301 130,346 01,879 856,349 - 176,904 196,847 1,981,791 1623,084 10,416,322 DECEMBER, 1994 100,000 1,981,791 1750,000	Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08 FOR THE YE 1993 Taka	1,558,238 2,274,155 1,210,783 1,063,372 1,0651,153 270,824 23 1,125,536 EAR ENDED 31 1992 Taka	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,957,353 1,115, 1,017,484 946,4 3,935,400 3,490,4 1DECEMBER 1994 1991 1990	288 33 855 703
1994 1993 1992 1991 1990 1991 1990 1942 1941 1942 1442	Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Hull Insurance Revenue Account Marine Hull Insurance Revenue Account Motor Insurance Revenue Account Miscellaneous Insurance Revenue Account Balance for the year carried to Profit and Loss Appropriation Account Reserve for exceptional losses Proposed dividend Provision for taxation Balance at the end of the year as shown in the	1994 1993 1992 Taka	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 31,653 90,540 88,559 83,465 88,690 22,422 99,062 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 176,904 196,847 1,981,791 623,084 10,416,322 DECEMBER, 1994 00,000 1,981,791 750,000 618,266	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less:Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612 0E ACCOUNT	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08 FOR THE YE 1993 Taka	1,558,238 2,274,155 1,210,783 1,063,372 1,0651,153 270,824 23 1,125,536 EAR ENDED 31 1992 Taka	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,957,353 1,115, 1,017,484 946,4 3,935,400 3,490, 1 DECEMBER 1994 1991 1990 Taka Taka	288 33 855 703 - 5,848 - 0 8
1994 1995 1992 1991 1990 1994 1995 1991 1990 1942 1442	Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Cargo Insurance Revenue Account Motor Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Balance for the year carried to Profit and Loss Appropriation Account Reserve for exceptional losses Proposed dividend Provision for taxation Balance at the end of the year as shown in the Balance Sheet	1994 1993 1992 Taka	MBER 1994 1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 89,062 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 176,904 196,847 1,981,791 1623,084 10,416,322 DECEMBER, 1994 00,000 1,981,791 1750,000 181,266 1750,000 181,266 199,927 1,984,871	Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less:Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU No Claims under policies less re-insurance: Paid during the year Total estimated liability in respect of outstanding claims at the end of the year	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612 E ACCOUNT 1994 22 283,2	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08 FOR THE YE 1993 Taka	1,558,238 2,274,155 1,210,783 1,063,372 3 1,063,372 3 1,125,536 270,824 270,824 505,409 505,409	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,017,484 946,4 3,935,400 3,490, DECEMBER 1994 1991 1990 Taka 1984 215,358 264,103	44 288 33 855 703
1994 1993 1992 1991 1990 1991 1990 Taka	Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions, and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Hull Insurance Revenue Account Marine Hull Insurance Revenue Account Miscellaneous Insurance Revenue Account Motor Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Balance for the year carried to Profit and Loss Appropriation Account PROFIT AND LOSS APPROPRIATION ACCOUNT Reserve for exceptional losses 4,700, Proposed dividend 5,4400, Provision for taxation Sale of Assets 101, 15,643, FIRE INSURANCE REVENUE ACCOUNT Forms 15,643,	1994 1993 1992 Taka Taka Taka 1266 7.568,196 5.520,381 3.86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,502 129,684 114,697 68 1,715 33,110 146,602 88 1,869 111,507 83,622 59 1,306 1,162,638 1,116,743 1,18 14,526 14,526 14 - 7,779,006 - 1,4 - 579,828 32 328,751 - 20 400,835 1,312 14,187,463 4,718,790 9,19 1,500 3,308,331 4,718,790 9,19 1,500 3,308,331 4,718,790 80 1,000 3,308,331 4,718,790 80 1,000 3,308,331 4,718,790 80 1,000 5,450,000 4,61 1,005 60,793 31,661 31 1,005 60,793 31,661 31 1,005 14,219,124 4,750,451 9,15 106 THE YEAR ENDED 31 DEA	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 19,062 77,366 29,180 182,859 1,271,843 - 950,000 14,526 14,527 411,906	Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less:Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU Note that the end of the year as shown in the balance sheet: Reserve for unexpired risks	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612 E ACCOUNT 1994 22 283,2 5 1,358,8	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08 FOR THE YE 1993 Taka	1,558,238 2,274,155 1,210,783 1,063,372 1,063,372 1,063,372 1,125,536 270,824 2,603,790 2,603,790	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,017,484 946,4 3,935,400 3,490, DECEMBER 1994 1991 1990 Taka 1984 215,358 264,103	44 288 33 855 703 - 5,848 - 02 202
1994 1995 1992 1991 1996 1948 1948 1948 1348	Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Cargo Insurance Revenue Account Motor Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Balance for the year carried to Profit and Loss Appropriation Account Reserve for exceptional losses Proposed dividend Provision for taxation Balance at the end of the year as shown in the Balance Sheet	1994 1993 1992 1994 1993 1992 1994 1993 1992 1994 1993 1992 1994 1993 1992 1994 1993 1992 1995 1996	MBER 1994 1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 89,062 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 176,904 196,847 1,981,791 1623,084 10,416,322 DECEMBER, 1994 00,000 1,981,791 1750,000 181,266 1750,000 181,266 199,927 1,984,871	Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less:Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU No Claims under policies less re-insurance: Paid during the year Total estimated liability in respect of outstanding claims at the end of the year	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612 01c Taka 22 283,2 1,642,1 2,202,7	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,906 6,176,08 FOR THE YE 1993 Taka 2,618,473 77 2,618,473 77 2,618,473 77 2,618,473	1,558,238 2,274,155 1,210,783 1,063,372 1,063,372 1,063,372 1,125,536 270,824 2,603,790 1,109,199 2,603,790 3,109,199	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 999,76 1,017,484 946,4 3,935,400 3,490,3 1 DECEMBER 1994 1991 1990 Taka Taka 215,358 264,103	44 288 33 855 703 - 5,848 - - - - - - - - - - - - - - - - - -
1994 1995 1992 1991 1990 1996	Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Cargo Insurance Revenue Account Marine Hull Insurance Revenue Account Motor Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Balance for the year carried to Profit and Loss Appropriation Account Reserve for exceptional losses Proposed dividend Provision for taxation Balance Sheet 101, 15,643, FIRE INSURANCE REVENUE ACCOUNT For Insurance Revenue Account in the Balance Sheet	1994 1993 1992 1994 1993 1992 1994 1993 1992 1994 1993 1992 1994 1993 1992 1994 1993 1992 1995 1996	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 18,690 22,422 19,062 77,366 29,180 182,859 1,271,843 - 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 - 176,904 196,847 1,981,791 1623,084 10,416,322 DECEMBER, 1994 190,000 1,981,791 150,000 182,266 1981,791 1750,000 1981,791 1750,000 1981,791 1750,000 1981,791 1750,000 1981,791 1750,000 1981,791 1750,000 1981,791 1750,000	Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU No Claims under policies less re-insurance: Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Outstanding at the end of previous year	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612 01c Taka 22 283,2 1,642,1 2,202,7 (560,5	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08 FOR THE YE 1993 Taka 2,202,707 77 2,618,473 77 2,618,473 77 2,603,790 630) 14,683	1,558,238 2,274,155 1,210,783 1,063,372 1,063,372 1,063,372 1,125,536 270,824 2,603,790 3,109,199 527,557 2,581,642	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,957,353 1,115, 1,017,484 946,4 3,935,400 3,490, 1 DECEMBER 1994 1991 1990 Taka Taka 215,358 264,105 527,557 1,056,16 742,915 1,320,26 1,056,167 433,12	288 33 855 703 -5,848 -02 2,898 0 269 27 42
1994 1995 1992 1991 1996 1996 Taka	PROFIT AND LOSS ACCOUNT FOR THE Expenses of Management (not appticable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions, and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Cargo Insurance Revenue Account Motor Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Balance for the year carried to Profit and Loss Appropriation Account Reserve for exceptional losses Proposed dividend Provision for taxation Balance at the end of the year as shown in the Balance Sheet Iol, 15,643. FIRE INSURANCE REVENUE ACCOUNT For Italian Insurance Revenue Account	1994 1993 1992 Taka Taka Taka 1266 7.568,196 5.520,381 3,86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,502 129,684 114,697 68 1,715 33,110 146,602 88 1,869 111,507 83,622 59 1,306 1,162,638 1,116,743 1,18 14,526 14,526 14 14,526 14,526 14 14,526 14,526 14 14,526 14,526 14 17,779,006 1,41 1,579,828 32 328,751 - 20 400,835 1,116,743 1,18 14,526 14,526 14 14,526 14,526 14 1579,828 32 328,751 - 20 16,60 17 FOR THE YEAR ENDED 31 DI 18,000 3,308,331 4,718,790 9,19 18,000 5,400,000 3,75 18,000 5,400,000 4,61 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1993 1	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 18,690 22,422 19,062 77,366 29,180 182,859 1,271,843 - 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 - 176,904 196,847 1,981,791 1623,084 10,416,322 DECEMBER, 1994 190,000 1,981,791 150,000 182,266 1981,791 1750,000 1981,791 1750,000 1981,791 1750,000 1981,791 1750,000 1981,791 1750,000 1981,791 1750,000 1981,791 1750,000	Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less:Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU No Claims under policies less re-insurance: Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less:Outstanding at the end of previous year Agency commission	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612 01c Taka 22 283,2 1,642,1 2,202,7	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08 FOR THE YE 1993 Taka 2,618,473 183 415,766 194 2,202,707 177 2,618,473 183 14,683	1,558,238 2,274,155 1,210,783 1,063,372 1,063,372 1,063,372 1,125,536 270,824 2,603,790 3,109,199 527,557 2,581,642	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,957,353 1,115, 1,017,484 946,4 3,935,400 3,490,3 1 DECEMBER 1994 1991 1996 Taka Taka 215,358 264,106 527,557 1,056,16 742,915 1,320,26 1,056,167 433,12 (313,252) 887,14	288 33 855 703 -5,848 -6 492 0,898 0 27 42
1994 1995 1992 1991 1996	PROFIT AND LOSS ACCOUNT FOR THE Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions, and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Cargo Insurance Revenue Account Marine Hull Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Balance for the year carried to Profit and Loss Appropriation Account 15,582 26,997 PROFIT AND LOSS APPROPRIATION ACCOUN Reserve for exceptional losses 4,700, Provision for taxation Subscriptions 5,400, Provision for taxation Subscriptions FIRE INSURANCE REVENUE ACCOUNT For Insurance Account at the end of the year as shown in the Balance of account at beginning of the year: Reserve for unexpired risks 7,960	1994 1993 1992 Taka Taka Taka 1266 7.568,196 5.520,381 3,86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,502 129,684 114,697 68 1,715 33,110 146,602 88 1,869 111,507 83,622 59 1,306 1,162,638 1,116,743 1,18 14,526 14,526 14 14,526 14,526 14 14,526 14,526 14 14,526 14,526 14 17,779,006 1,41 1,579,828 32 328,751 - 20 400,835 1,116,743 1,18 14,526 14,526 14 14,526 14,526 14 1579,828 32 328,751 - 20 16,60 17 FOR THE YEAR ENDED 31 DI 18,000 3,308,331 4,718,790 9,19 18,000 5,400,000 3,75 18,000 5,400,000 4,61 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1993 1	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 77,366 29,180 182,859 1,271,843 - 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 - 176,904 196,847 1,981,791 623,084 10,416,322 DECEMBER, 1994 00,000 1,981,791 750,000 518,266 31,661 3,080 199,927 1,984,871 CCEMBER 1994 1990 Taka Taka	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU No Claims under policies less re-insurance: Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Outstanding at the end of previous year Agency commission Commission on re-insurance accepted	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612 E ACCOUNT 1994 Otc Taka 22 283,2 1,642,1 2,202,7 (560,3 595,1 31,4	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08 FOR THE YE 1993 Taka 2,618,473 183 415,766 194 2,202,707 177 2,618,473 183 14,683	1,558,238 2,274,155 1,210,783 1,063,372 3 1,063,372 3 1,125,536 89 4,110,885 EAR ENDED 31 1992 Taka 505,409 2,603,790 3,109,199 527,557 2,581,642	1,210,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,957,353 1,115, 1,017,484 946,4 3,935,400 3,490,4 1991 1990 Taka Taka 215,358 264,107 742,915 1,320,26 1,056,167 433,12 (313,252) 887,14 8,000 452,516 21,503 25,718 2,073,664 3,342,86	288 33 855 703 - 5,848 - 492 0,898 0 27 42 14
1994 1993 1992 1991 1990 1990 1990 1991 1990 1946 Taka	PROFIT AND LOSS ACCOUNT FOR THE Expenses of Management (not applicable to any particular fund or account) Directors' Fees 160. Audit Fees 79. Legal Expenses 89. Statutory Fees for Business License and Annual Registration 20 131. Charity and Donations 55. Subscriptions, and Other Fees 73. Loss on Sale of Assets Depreciation 1.965. Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Cargo Insurance Revenue Account Marine Hull Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account 26,997. PROFIT AND LOSS APPROPRIATION ACCOUNT Reserve for exceptional losses 4,700. Proposed dividend 5,400. Provision for taxation 5,442. Balance at the end of the year as shown in the Balance Sheet 101. 15,643. FIRE INSURANCE REVENUE ACCOUNT For Insurance of account at beginning of the year: Reserve for unexpired risks 7,960. 1994. 19	1994 1993 1992 Taka Taka Taka 1266 7.568,196 5.520,381 3,86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,502 129,684 114,697 68 1,715 33,110 146,602 88 1,869 111,507 83,622 59 1,306 1,162,638 1,116,743 1,18 14,526 14,526 14 14,526 14,526 14 14,526 14,526 14 14,526 14,526 14 17,779,006 1,41 1,579,828 32 328,751 - 20 400,835 1,116,743 1,18 14,526 14,526 14 14,526 14,526 14 1579,828 32 328,751 - 20 16,60 17 FOR THE YEAR ENDED 31 DI 18,000 3,308,331 4,718,790 9,19 18,000 5,400,000 3,75 18,000 5,400,000 4,61 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1992 1 1993 1993 1	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 19,062 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 176,904 196,847 1,981,791 623,084 10,416,322 DECEMBER, 1994 00,000 1,981,791 750,000 518,266 31,661 3,080 199,927 1,984,871 DECEMBER 1994 1991 1990 Taka Taka	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU No Claims under policies less re-insurance: Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612 E ACCOUNT 1994 016 Taka 22 283,2 (560,3 1,642,1 2,202,7 (560,3 31,4	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08 FOR THE YE 1993 Taka 2,603,790 330) 14,683 371 622,308 190 55,990	1,558,238 2,274,155 1,210,783 1,063,372 3 1,1651,153 270,824 73 1,125,536 89 4,110,885 EAR ENDED 31 1992 Taka 505,409 505,409 16,734 1,752,546	1,219,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,957,353 1,115, 1,017,484 946,4 3,935,400 3,490, 1 DECEMBER 1994 1991 1990 Taka Taka 215,358 264,107 742,915 1,320,26 1,056,167 433,12 (313,252) 887,14 8,000 452,516 21,503 25,718	288 33 855 703 - 5,848 - 492 0,898 0 27 42 14
1994 1993 1992 1991 1990 1991 1990 1991 1990 1992 1991 1990 1992 1991 1990 1992 1991 1990 1992 1991 1990 1800 1800 1800 1800 1800 1900	Expenses of Management (not applicable to any particular fund or account) Directors' Fees 160. Audit Fees 79. Legal Expenses 89. Statutory Fees for Business License and Annual Registration 20 131. Charity and Donations 55. Subscriptions and Other Fees 73. Loss on Sale of Assets Depreciation 1,965. Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurânce Revenue Account Marine Cargo Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account 54,997. PROFIT AND LOSS APPROPRIATION ACCOUNT Reserve for exceptional losses 4,700. Provision for taxation 5,442. Balance at the end of the year as shown in the Balance Sheet 101. Insurance Revenue Account 15,643. FIRE INSURANCE REVENUE ACCOUNT For Insurance of account at beginning of the year: Reserve for unexpired risks 7,960. Premium less re-insurance 18,178	1994 1993 1992 1994 1993 1992 1994 1993 1992 1995 1996	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 19,062 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 176,904 196,847 1,981,791 623,084 10,416,322 DECEMBER, 1994 00,000 1,981,791 750,000 518,266 31,661 3,080 199,927 1,984,871 DECEMBER 1994 1991 1990 Taka Taka	Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU No Claims under policies less re-insurance: Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612 E ACCOUNT 1994 016 Taka 22 283,2 (560,3 1,642,1 2,202,7 (560,3 31,4	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08 FOR THE YE 1993 Taka 283 415,766 194 2,202,707 2,618,473 2,603,790 330) 14,683 371 622,308 390 55,990 512 1,599,526	1,558,238 2,274,155 1,210,783 1,063,372 1,063,372 1,125,536 1,125,536 1,125,536 2,603,790 3,109,199 527,557 2,581,642 16,734 1,752,546	1,219,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,957,353 1,115, 1,017,484 946,4 3,935,400 3,490, 1 DECEMBER 1994 1991 1990 Taka Taka 215,358 264,106 527,557 1,056,16 742,915 1,320,26 1,056,167 433,12 (313,252) 887,14 8,000 452,516 21,503 25,718 2,073,664 3,342,86 3,997,077	44 288 33 855 703 - 5,848 - 492 0,898 0 a 167 269 27 42 14 18 890
1994 1993 1992 1991 1990 1991 1990 1991 1990 174a	Expenses of Management (not applicable to any particular fund or account) Directors' Fees 160. Audit Fees 160	1994 1993 1992 1994 1993 1992 1994 1993 1992 1995 1996	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 176,904 196,847 1,981,791 623,084 10,416,322 DECEMBER, 1994 00,000 1,981,791 750,000 518,266 31,661 3,080 199,927 1,984,871 DECEMBER 1994 1990 Taka Taka	Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU No Claims under policies less re-insurance: Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612 E ACCOUNT 1994 Ote Taka 22 283,2 (560,3 1,642,1 2,202,7 (560,3 31,4 21 1,789,6 830,9	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08 FOR THE YE 1993 Taka 283 415,766 294 2,202,707 77 2,618,473 Taka 283 415,766 294 2,202,707 77 2,618,473 78 2,603,790 512 1,599,526 533 2,941,043 798 859,490	1,558,238 2,274,155 1,210,783 1,063,372 3 1,1651,153 270,824 73 1,125,536 89 4,110,885 EAR ENDED 31 1992 Taka 505,409 2,603,790 3,109,199 527,557 2,581,642 16,734 1,752,546	1,219,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,957,353 1,115, 1,017,484 946,4 3,935,400 3,490,3 1 DECEMBER 1994 1991 1990 Taka Taka 215,358 264,106 527,557 1,056,16 742,915 1,320,26 1,056,167 433,12 (313,252) 887,14 8,000 452,516 21,503 25,718 2,073,664 3,342,86 3,997,077	288 33 855 703
1994 1995 1992 1991 1996 1996 1992 1991 1996 1348 Taka	Expenses of Management (not applicable to any particular fund or account) Directors' Fees 160. Audit Fees 79. Legal Expenses 89. Statutory Fees for Business License and Annual Registration 20 131. Charity and Donations 55. Subscriptions and Other Fees 73. Loss on Sale of Assets Depreciation 1,965. Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurânce Revenue Account Marine Cargo Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account 54,997. PROFIT AND LOSS APPROPRIATION ACCOUNT Reserve for exceptional losses 4,700. Provision for taxation 5,442. Balance at the end of the year as shown in the Balance Sheet 101. Insurance Revenue Account 15,643. FIRE INSURANCE REVENUE ACCOUNT For Insurance of account at beginning of the year: Reserve for unexpired risks 7,960. Premium less re-insurance 18,178	1994 1993 1992 1994 1993 1992 1994 1993 1992 1995 1996	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 176,904 196,847 1,981,791 623,084 10,416,322 DECEMBER, 1994 00,000 1,981,791 750,000 518,266 31,661 3,080 199,927 1,984,871 DECEMBER 1994 1990 Taka Taka	Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Cutstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU Claims under policies less re-insurance: Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet:	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612 E ACCOUNT 1994 Ote Taka 22 283,2 (560,3 1,642,1 2,202,7 (560,3 31,4 21 1,789,6 830,9	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08 FOR THE YE 1993 Taka 283 415,766 294 2,202,707 77 2,618,473 Taka 283 415,766 294 2,202,707 77 2,618,473 78 2,603,790 512 1,599,526 533 2,941,043 798 859,490	1,558,238 2,274,155 1,210,783 1,063,372 3 1,1651,153 270,824 73 1,125,536 89 4,110,885 EAR ENDED 31 1992 Taka 505,409 2,603,790 3,109,199 527,557 2,581,642 16,734 1,752,546	1,219,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,957,353 1,115, 1,017,484 946,4 3,935,400 3,490, 1 DECEMBER 1994 1991 1990 Taka Taka 215,358 264,106 527,557 1,056,16 742,915 1,320,26 1,056,167 433,12 (313,252) 887,14 8,000 452,516 21,503 25,718 2,073,664 3,342,86 3,997,077	288 33 855 703
1994 1993 1992 1991 1990 1990 1990 1990 1990 1980 1348 Taka	Expenses of Management (not applicable to any particular fund or account) Directors' Fees 160. Audit Fees 160. Audit Fees 89. Statutory Fees for Business License and Annual Registration 20 131. Charity and Donations 55. Subscriptions and Other Fees 73. Loss on Sale of Assets Depreciation 1,965. Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off 191. Loss Transferred from: Fire Insurfance Revenue Account Marine Cargo Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account 15,882, 26,997. PROFIT AND LOSS APPROPRIATION ACCOUNT Reserve for exceptional losses 4,700, Proposed dividend 5,400, Provision for taxation 5,442. Balance at the end of the year as shown in the Balance Sheet 101, 15,643. FIRE INSURANCE REVENUE ACCOUNT For Insurance of account at beginning of the year: Reserve for unexpired risks 7,960 Premium less re-insurance 18,178 Commission on re-insurance coded 5,786 Adjustment of accounts in respect of public	18 154,207,572 112,252,823 112,7 IE YEAR ENDED 31 DECEM 1994 1993 1992 Taka Taka Taka 1,266 7,568,196 5,520,381 3,86 1,500 144,000 41,500 15 1,800 90,000 58,000 116 1,260 18,900 32,000 81 1,502 129,684 114,697 68 1,715 33,110 146,602 88 1,869 111,507 83,622 59 1,306 1,162,638 1,116,743 1,18 14,526 14,526 14 - 7,779,006 - 1,41 - 579,828 32 328,751 20 400,835 1,150 14,187,463 4,718,790 9,19 1,530 23,788,775 20,606,530 16,6 1,500 5,400,000 3,75 1,000 5,400,000 4,61 1,005 60,793 31,661 31 1,105 14,219,124 4,750,451 9,15 107 THE YEAR ENDED 31 DECEM 1 993 1992 1 Taka Taka 3 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 18,045 19,902,292 16,417,138 10, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7, 10,917 6,292,257 4,026,753 7,	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 176,904 196,847 1,981,791 623,084 10,416,322 DECEMBER, 1994 00,000 1,981,791 750,000 518,266 31,661 3,080 199,927 1,984,871 DECEMBER 1994 1990 Taka Taka	Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated. Less:Outstanding at the end of previous year. Agency commission Commission on re-insurance accepted. Expenses of management. Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks. MISCELLANEOUS INSURANCE REVENU. No. Claims under policies less re-insurance: Paid during the year. Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated. Less:Outstanding at the end of previous year. Agency commission. Commission on re-insurance accepted. Expenses of management. Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks.	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612 E ACCOUNT 1994 Ote Taka 22 283,2 (560,3 1,642,1 2,202,7 (560,3 31,4 21 1,789,6 830,9	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08 FOR THE YE 1993 Taka 798 2,202,707 77 2,618,473 77 2,618,473 797 2,618,473 798 359,526 798 859,490 798 859,490	1,558,238 2,274,155 1,210,783 1,063,372 3 1,063,372 3 1,125,536 89 4,110,885 EAR ENDED 31 1992 Taka 505,409 2,603,790 3,109,199 527,557 2,581,642 16,734 1,752,546 3 1,041,459 5,392,381	1,219,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,957,353 1,115, 1,017,484 946,4 3,935,400 3,490,3 1 DECEMBER 1994 1991 1990 Taka Taka 215,358 264,106 527,557 1,056,16 742,915 1,320,26 1,056,167 433,12 (313,252) 887,14 8,000 452,516 21,503 25,718 2,073,664 3,342,86 3,997,077	288 33 855 703 - 5,848 - 6 8 9 167 269 27 42 14 18 890
1994 1993 1992 1991 1996 1996 174a Taka	Expenses of Management (not applicable to any particular fund or account) Directors' Fees Audit Fees Legal Expenses Statutory Fees for Business License and Annual Registration Charity and Donations Subscriptions and Other Fees Loss on Sale of Assets Depreciation Deferred Revenue Expenditure Written Off Preliminary Expenses Written Off Loss Transferred from: Fire Insurance Revenue Account Marine Cargo Insurance Revenue Account Marine Hull Insurance Revenue Account Miscellaneous Insurance Revenue Account Miscellaneous Insurance Revenue Account Balance for the year carried to Profit and Loss Appropriation Account PROFIT AND LOSS APPROPRIATION ACCOUN Reserve for exceptional losses Proposed dividend Provision for taxation Salance at the end of the year as shown in the Balance Sheet FIRE INSURANCE REVENUE ACCOUNT Note Balance of account at beginning of the year: Reserve for unexpired risks 7,960 Premium less re-insurance 18,178 Commission on re-insurance coded 5,786 Adjustment of accounts in respect of public sector business	1994	1991 1990 Taka Taka 869,752 4,652,189 15,800 29,200 10,250 50,200 81,653 90,540 88,559 83,465 88,690 22,422 77,366 29,180 182,859 1,271,843 950,000 14,526 14,527 411,906 21,301 130,346 01,879 856,349 176,904 196,847 1,981,791 623,084 10,416,322 DECEMBER, 1994 00,000 1,981,791 750,000 518,266 31,661 3,080 199,927 1,984,871 DECEMBER 1994 1990 Taka Taka	Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Cutstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet: Reserve for unexpired risks MISCELLANEOUS INSURANCE REVENU Claims under policies less re-insurance: Paid during the year Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated Less: Outstanding at the end of previous year Agency commission Commission on re-insurance accepted Expenses of management Profit transferred to Profit & Loss Account Balance of account at the end of the year as shown in the balance sheet:	5 916,2 2,424,7 1,942,8 481,9 736 21 2,127 1,400 4 1,865 6,612 01E ACCOUNT 1994 1994 1994 1994 1994 1994 1994 1994 1,642,1 2,202,7 (560,3 31,4 21 1,789,6 830,5 4 596,6	21 1,942,818 63 2,733,777 18 1,558,238 45 1,175,539 ,793 461,935 ,928 2,951,94 ,894 ,346 1,586,67 ,906 6,176,08 FOR THE YE 1993 Taka 283 415,766 194 2,202,707 2,618,473 283 415,766 199 55,990 14,683 415,766 199 55,990 14,683 415,766 199 55,990 14,683 415,766 199 55,990 171 622,308 190 55,990 172 1,599,526 173 2,941,043 488 859,490 174 6,093,040	1,558,238 2,274,155 1,210,783 1,063,372 3 1,1651,153 270,824 73 1,125,536 89 4,110,885 EAR ENDED 31 1992 Taka 505,409 2,603,790 3,109,199 527,557 2,581,642 16,734 1,752,546	1,219,782 921,944 1,882,507 1,685,28 921,944 356,433 960,563 1,328,85 99,76 1,957,353 1,115, 1,017,484 946,4 3,935,400 3,490,3 1 DECEMBER 1994 1991 1990 Taka Taka 215,358 264,106 527,557 1,056,16 742,915 1,320,26 1,056,167 433,12 (313,252) 887,14 8,000 452,516 21,503 25,718 2,073,664 3,342,86 3,997,077	288 33 855 703 5,848