PHOTO: STAR

Family members and relatives wail as college girl Rumana Khatun was brutally murdered allegedly by her dowry-greedy husband and in-laws at Bakchipara village in Pabna Sadar upazila yesterday.

## College girl killed for 'dowry' in Pabna

Accused husband flees, his parents arrested

OUR CORRESPONDENT, Pabna

A college girl, who dreamt of becoming a doctor, was brutally killed allegedly by her husband for dowry at Bakchipara village in Sadar upazila yesterday. A second year student

of Pabna Islamia College, Rumana Khatun, 18, was wife of Awkat Hossain of the village and daughter of Rafikul Islam of the She married her neigh-

bour Awkat, son of Abdul Latif, without the consent of her parents last vear.

After the marriage,

Awkat, a worker engaged in setting tiles, and his parents often tortured her for a motorbike as dowry, said family sources.

"At one stage, he prevented my daughter from going to college. She had a dream of becoming a doctor," said Poly Khatun, mother of the victim, adding that finding no other alternative, Rumana recently joined a local preprimary school of Brac as a teacher

Early yesterday, her daughter was tortured to death following an altercation over dowry, she alleged.

However, Kazi Haniful Islam, officer in-charge of Sadar Police Station, said Rumana was hacked to death as the body bore stab injury marks.

The body was sent to Pabna Medical College Hospital morgue for autopsy, he said.

Police arrested Abdul Latif and Kulsum Begum, parents of Awkat, who went into hiding after the incident, in this connection, said the OC.

The deceased's father Rafikul Islam filed a case, accusing four people, including the husband, said the OC.

# beaten dead

OUR CORRESPONDENT,

Two alleged thieves were beaten to death in Char Sharikal under Gournadi upazila of the district early yesterday.

The dead were identified as Mohammad Modasser and Md Rafik of Alimabad village in Muladi upazila of the district.

Assistant Sub-Inspector Sarwar Hossain, in charge of Sharikal police camp, quoted locals as saying that a gang of thieves entered the house of Kamrul Islam, a retired BDR personal, at around 2:30am.

When the thieves were trying to break the lock of an almirah, family members awakened to the sound and

raised a hue and cry.

Neighbours rushed to the spot, chased the thieves and caught two of them while the rest managed to flee. They beat up the duo, leaving Modasser dead on the spot and Rafik critically injured.

Rafik was sent to Gournadi Upazila Health Complex and then shifted to Barisal Sher-e-Medical College Hospital Hospital where he succumbed to his injuries at around 8:00am.

Police recovered the bodies and sent them to the hospital morgue for postmortem examinations. Officer-in-Charge Abul Kalam of Gournadi Police Station said they are investigating the incident.

caught Shyamol red handed

but his uncle Debendra

Nath snatch away him from

On May 1 the same year, a

case was filed under Women

and Children Repression

## Two alleged thieves Robbers loot jeweller's house, shop in Bogra

OUR CORRESPONDENT, Bogra

Armed robbers looted cash, gold ornaments and other valuables worth Tk 10 lakh from the house and shop of a jeweller after injuring five people in Choumohoi area under Dupchanchia upazila of Bogra district early yesterday.

The injured are jeweller Azizur Rahman, 65, his wife Bilkis Bibi, 50, sons Mahfuzar Rahman, 35, Tarigul Islam, 25, and relative Liton Pramanik, 32, reports our correspondent.

Police said a gang swooped on the house and took away 22 tolas of gold ornaments and 20 tolas of bronzes. They also looted about Tk 50,000 from the

shop beside the residence.

The family members came under the attack when they tried to resist the rob-

bers, said trader Azizur. On information, police rushed to the spot and clashed with the gang. At one stage, the robbers charged several cocktails targeting the law enforcers. In retaliation, they fired five bullets.

Police were raiding different areas to arrest the criminals, said Reaz Ahmed, officer in-charge of Dupchanchia Police the area and took away cash Station.

In Gaibandha, robbers stabbed the upazila Jubo League leader at Higerpara on Sadullapur-Dhaperhat them.

road yesterday, reports our correspondent.

Khaleque Akanda, 45, vice president of Sadullapur upazila Jubo League, was admitted to the upazila health complex with stab injuries.

Police said Khaleque along with two other persons, who was returning home from Dhaka, hired a CNG-run three-wheeler from Dhaperhat on Rangpur-Bogra highway at 2:00am.

A gang waylaid the trio in and mobile phone sets from them. At this, the robbers stabbed the Jubo League leader as he tried to resist

### Two get life for rape Five gamblers jailed in Lalmonirhat

the mob.

Prevention Act.

OUR CORRESPONDENT,

A court here on Tuesday sentenced two people to life imprisonment in a rape case filed in 2012.

The lifers are Shyamol Chandra, 30, son of Jitendra Nath Roy and his uncle Debendra Nath, 46, son of Dharoni Kanto of Chandonpat village in Aditmari upazila.

Acting Judge of the District and Session Judge Court Siddiqul Arefin Chowdhury also fined them TK 50,000 each. In default, they have to suffer another six months in jail.

According to the prosecution, Shyamol raped a 10year-old girl at his house on April 29 in 2012.

Hearing the hue and cry, locals rushed to the spot and OUR CORRESPONDENT,

A mobile court in Kaunia upazila on Wednesday sentenced five gamblers to one month's imprisonment.

The convicts are Jewel Rana, 28, Fazlul Haque, 30,

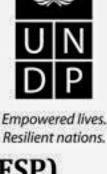
Masum Mian, 26, Nur police team arrested the file Islam, 45, of Purbo while they were gambling in Changhat village and Bailey bridge area in the Paritosh Barman, 27, of evening. Shibu Kuntiram village, said Md Rejaul Karim, officer incharge of Kaunia Police Station.

On seceret information, a

They were later produced before the court, led by UNO Md Abdul Motaleb Sarker, which pronounced the verdict, said the OC.

#### REQUEST FOR PROPOSAL (RFP) PROMOTION OF DEVELOPMENT AND CONFIDENCE BUILDING IN THE CHITTAGONG HIIL TRACTS (CHT)





Conducting Baseline survey for the Agriculture and Food Security Project (AFSP) Phase II in the Chittagong Hill Tracts of CHTDF, UNDP

Due to the Countrywide 72 hours Hartal called, proposal submission deadline for above mentioned RFP which advertised on 17 Oct. 2014 in the Ittefaq and Daily Star has been extended on 05 November, 2014 Wednesday at 04:30 am, all other terms and conditions will remain un-changed.

The RFP along with the instructions for submission can be downloaded from UNDP website: http://procurement-notices.undp.org/view\_notice.cfm?notice\_id=18768.

#### **SNIPPETS**

#### Kid drowns in pond OUR CORRESPONDENT, Rangpur

A kid drowned in a pond at Ramkrishnapur-Dangapara

village under Badarganj upazila yesterday. The deceased is Shovan, 2, son of Masud Mian of the village. Jahangir Alam, chairman of Ramnathpur Union Parishad, said Shovan accidentally fell into the pond near their house while playing on its bank and drowned at 5:00pm.

#### Eight shops gutted

OUR CORRESPONDENT, Rangamati

At least eight shops were gutted in a fire at Reserve Bazar in the district town yesterday. The fire originated from a cigarette at a shop and soon engulfed the adjoining shops at 9:30am, said Rangamati fire station sources said. Being informed, fire fighters from the district fire station rushed to the spot and doused the blaze after one hour of frantic effort. The loss caused by the fire could go up to Tk 50 lakh, claimed the affected shop owners.

#### 30 bombs recovered

UNB, Chapainawabganj

Members of Rapid Action Battalion (Rab) recovered 30 crude bombs from Lalabazar area in Sadar upazila yesterday morning. On secret information, a team raided a mango orchard in the area around 6.00am and recovered 30 crude bombs in an abandoned condition, said Major Kamruzzaman Pavel, camp commander of Rab-5. However, none was arrested in this connection. The bombs were kept in the area to carry out subversive activities during hartal, added Kamruzzaman.

#### Mason electrocuted

UNB, Rajshahi

A mason died from electrocution at Baneshwar Bazar in Puthia upazila on Wednesday morning. The dead is Arif, 26, son of Amzad of Sardah area of Charghat upazila. Witnesses said Arif came in contact with a high voltage cable overhead when he was working at an under construction multi-storey building in the area around 11:00am. He was rushed to local Baneshwar Das Hospital where on duty doctors declared him dead.

#### 55 motorbikes seized

UNB, Sylhet

Members of Rapid Action Battalion (Rab) seized 55 motorbikes from the city's Shahi Eidghah area on Wednesday for not having valid documents. Rab-9 sources in a press release said a team, led by Assistant Superintendent of Police Fazlur Rahman, set up a check post in the area and seized the motorbikes during a one and a half-hour drive. Cases were lodged against 51 under the Motor Vehicle Act.

#### Two held with Yaba tablets

OUR CORRESPONDENT, Gazipur

Police in separate drives arrested two alleged drug peddlers along with 1050 pieces of yaba tablets in Keowa Bazar area and Tepirbari village under Sreepur upazila on Wednesday night. The arrestees were identified as Younus Ali, 30, son of Abdur Rouf of Moheshkali area in Coxe's Bazar district and Mozibur Rahman, 26, son of Amin Uddin of Tepirbari village in Sreepur upazila of Gazipur.

#### হস্যুরেন্স THIRD QUARTER FINANCIAL STATEMENT-2014 LIFE REVENUE ACCOUNT (UN-AUDITED) **BALANCE SHEET (UN-AUDITED)** FOR THE 3rd QUARTER ENDED SEPTEMBER 30, 2014 AS AT SEPTEMBER 30, 2014 1. CAPITAL & LIABILITIES GROWTH . PREMIUM INCOME: Jan'14 30.09.2014 31.12.2013 July'14 Jan'13 July'13 Growth Growth (TAKA) (TAKA) rate (%)

	Sept'14 Taka	Sept'13 Taka	Taka	Sept'14	Sept'13 Taka	Taka
1st Year Premium :	laka	laka	Digita Age	Taka	laka	20935 200
First Year Premium (OL)	244,500,100	229,195,800	6.68%	62,093,168	58,145,400	6.79%
First Year Premium (LB)	165,425,201	162,449,044	1.83%	6,358,043	4,638,104	37.08%
First Year Premium (IB)	100,342,900	82,276,800	21.96%	21,533,680	7,258,495	196.67%
First Year Premium (IKB)		44,175,253	2.12%	2,665,495	2,150,000	23.97%
First Year Premium (SB)	62,169,100	59,735,700	4.07%	10,872,495	10,843,695	0.26%
First Year Premium (PB)	529,400	851,000	(37.79%)	529,400	851,000	(37.79%)
Bt X	618,077,701	578,683,597	6.81%	104,052,281	83,886,694	24.04%
Renewal Premium :	160011011010	ESTANDAMENTOS	2000	55000000000000000000000000000000000000	32,525,525,5	
Renewal Premium (OL)	620,406,500	566,936,300	9.43%	183,445,046	137,827,794	33.09%
Renewal Premium (LB)	506,903,400	541,521,336	(6.39%)	75,309,397	122,502,886	(38.52%)
Renewal Premium (IB)	224,454,200	195,749,600	14.66%	96,868,525	74,242,290	30.47%
Renewal Premium (IKB)	123,265,814	119,829,315	2.87%	40,245,042	39,216,915	2.62%
Renewal Premium (SB)	50,378,300	50,282,000	0.19%	27,091,903	28,179,695	(3.86%)
Renewal Premium (PB)	5,540,500	5,043,300	9.86%	5,540,500	5,043,300	9.86%
The state of the s	1,530,948,714	1,479,361,851	3.49%	428,500,413	407,012,880	5.28%
Group Insurance Premium	13,900,767	10,289,458	35.10%	5,284,867	2,785,228	89.74%
Gross Premium	2,162,927,182	2,068,334,906	4.57%	537,837,561	493,684,802	8.94%
Less: Premium on Re-Ins.	3,479,073	2,524,288	37.82%	1,316,421	1,216,442	8.22%
Net Premium	2,159,448,109	2,065,810,618	4.53%	536,521,140	492,468,360	8.94%
INTEREST, RENT	NOTES CALLS	DESCRIPTION OF THE PROPERTY.		Tarre Ant Steel Visite Case City	- PACADE CONTESTABLE	102007303084
& DIVIDEND INCOME	735,384,676	626,844,853	17.32%	261,783,342	214,079,498	22.28%
PROFIT ON SALE OF SHAR	E •	23,199,858	7999050=105 5	11.00	23,199,858	
PROFIT ON SALE OF CAR 2,146,532		38	3	2,146,532		3.85
MISCELLANEOUS INCOME 1,052,105		1,023,682	2.78%	301,680	303,377	(0.5%)
[A] TOTAL (1+2+3+4+5)	2,898,031,422	2,716,879,011	6.67%	800,752,694	730,051,093	9.68%
<b>CLAIMS &amp; SURRENDERS</b>	Ž		A 2		5 5	55
(Less Re-Insurance)	1,217,480,113	879,404,565	38.44%	508,520,483	398,492,296	27.61%
MANAGEMENT EXPENS	SES:	#4000.42P##########	50.76025 (4.750)	THE SHARE SHEET SHEET SHEET SHEET		
(a) COMMISSION TO INSU	RANCE AGENTS					
& EMPLOYER OF AGENT	S 377,392,307	397,740,802	(5.12%)	75,279,653	96,552,278	(22.03%)
(b) OTHER MANAGEMENT EXPENSES 423,972,214		446,139,839	(4.97%)	63,873,572	89,124,411	28.33%
(c) LOSS ON INVESTMENT IN SHARES 1653666		= %		1,653,666	- M - M - g	24
OTHER EXPENSES	106,527,014	99,489,070	7.07%	80,596,292	71,601,275	12.56%
[B] TOTAL (6+7+8)	2,127,025,314	1,822,774,276	16.69%	729,923,666	655,770,260	11.30%
SURPLUS TO LIFE FUND (A-B)		894,104,735	(13.77%)	70,829,028	74,280,833	(4.65%)
Add : Balance of Fu		respect vertilities.	20 <u>8</u> 0005-0005/2028		ANTENDER (1997)	P\$00488405\$0
the beginning						
202	DESERVATION OF THE PROPERTY OF	V1000000000000000000000000000000000000	380007 0277000		WHERE THIS IS NOT BEEN	

LIFE FUND TRANSFERRED TO BALANCE SHEET Taka 12,855,595,854 11,365,518,139 13.11% 12,155,418,774 10,545,694,237 **CASH FLOW STATEMENT (UN-AUDITED)** FOR THE 3rd QUARTER ENDED SEPTEMBER 30, 2014 **PARTICULARS** 30.09.2014 TAKA A. CASH FLOWS FROM OPERATING ACTIVITIES : 2,864,152,290 Collection from Premium 741,586,361 Other income received Payment for Claims

12,084,589,746

**B. CASH FLOWS FROM INVESTING ACTIVITIES:** Purchase of Fixed Assets Investment made during the Period Net Cash Flows from investing activities

Payment for Management Expenses & others

Net Cash Flows from operating activities

12.084,589,746

10,471,413,404

of the year

**Particulars** 

Balance as on

1st January 2014

period (Issue of

bonus Share)

Balance as on

30th June 2014

Addition during the

Net Cash Flows from investing activities D. Net increase/Decrease in cash and cash equivalents (A+B+C) E. Cash and Cash Equivalents at the beginning of the Period F. Cash and Cash Equivalents at the end of the Period

Share Capital

C. CASH FLOWS FROM FINANCING ACTIVITIES :

7,270,434,041 **CONSOLIDATED STATEMENT OF CHANGES IN SHARHOLDER'S EQUITY** AS AT SEPTEMBER 30, 2014 Total Share Premium General Reserve for Retained Earnings Reserve Exceptional Losses 230,343,680 23,034,360 253,378,040 253,378,040

CAPITAL **AUTHORISED** 30,000,000 Ordinary Shares 600,000,000 of Tk. 10/- each 600,000,000 **ISSUED, SUBSCRIBED & PAID UP** 253,378,040 230,343,680 25,337,804 Ordinary Shares of Tk. 10/- each **BALANCE OF FUNDS & ACCOUNTS** 6.38% 12,855,595,854 12,084,589,746 Life Insurance Fund LIABILITIES & PROVISIONS Amount due to other persons or bodies carrying on insurance business 3,429,545 55,656 (98.38%)Estimated Liabilities in respect of outstanding claims whether (44.51%) due or intimated 411,454,930 228,311,015 243,275 Premium Deposit 501,512 106.15% Sundry Creditors 562,122,496 758,276,613 (25.87%)(32.59%)790,990,679 1,173,404,363 13,899,964,573 13,488,337,789 3.05% Taka PROPERTY & ASSETS: LOANS: 164.97% 5,628,430 On Mortgage of Properties 14,913,613 On Insurer's Policies within 13.92% 19,426,847 17,053,489 their Surrender Value 51.40% 34,340,460 22,681,919 INVESTMENT (At Cost): 8.66% 4,933,475,058 4,540,170,910 Securities & Shares 422,385,721 384,834,504 9.76% House Property (At cost Less Dep.) 8.75% 5,355,860,779 4,925,005,414 **OUTSTANDING PREMIUM** (85.57%) 118,831,793 823,277,737 INTEREST, DIVIDEND & RENTS (0.77%)ACCRUED BUT NOT DUE 387,566,141 390,569,189 21.72% ADVANCE, DEPOSIT & PREPAYMENTS 428,134,474 351,723,802 0.00% SUNDRY DEBTORS 38,657,250 38,657,250 CASH, BANK & OTHER BALANCES: 5.02% 4,606,252,965 On FDR with Banks 4,386,116,851 1,146,324,644 62.41% 1,861,711,691 On C/D & STD A/C. (31.01%)Cash & Other balances in hand 802,469,385 1,163,214,207 8.58% 7,270,434,041 6,695,655,702

3.05% 13,899,964,573 13,488,337,789 Taka Some Selected Explanatory Notes in the preparation of interim financial statements (BAS 34, Para 08): Same Policies and parctices pertain to the users-focus area of significants have been adopted in the interim un-audited financial statements in the the same manner as those are applied in the preparation of annual audited financial statements of our Company Namely:

8,490,856

9,438,744

470,431

6,489,957

248,210,035

241,249,647

9,555,591

10,443,956

214,307,226

470,431

5,989,572

220,767,229

(11.14%)(9.62%)

12.57%

0.00%

8.35%

12.43%

Basis of Preparation: These third quarterly financial statements are being prepared and presented in condensed form in accordance with the requirements of Bangladesh Accounting Standard (BAS-34) "Interim Financial Reporting", Securities & Exchange Rules 1987. Accounting Policy:

Accounting policies adopted for interim financial reports are the same as adopted for most recent audited accounts (that is financial statements 2013). Seasonality of interim operation:

The Company's business is not heavily seasonal. Unusual and Extra Ordinary items: There were no Extra Ordinary items the nature and amount of which can affect the assets, liabilities, net

income or cash flows because of their nature, size or incidents.

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. Dividend Paid:

As proposed and recommended by the Board of Directors, the shareholders approved the dividend of @ 30% (Cash @ 20% and Bonus Shares @ 10% (10:1) for each share of Tk. 10 each) on the paid-up capital of Tk. 23,03,43,680/- (Taka Twenty three crore three lac forty three thousand six hundred eighty only) at the 18th Annual General Meeting for the year 2013 held on 19th June 2014. The effect of the dividend has been incorporated in the interim financial statements/reports in this quarter.

Events after the reporting period: There were no material events subsequent to the end of the interim period that have not been reflected i the interim financial statements except the event that has been mentioned above under "Dividend Paid". Impact of major events, activities and circumstances:

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

(Muhammed Shah Alam, FCA) Managing Director & CEO

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

#### 30.09.2013 TAKA 2,688,791,697 578,431,104

10,471,413,404

(977,778,633) (1,400,624,028)(1,123,456,047) (1,119,610,529) 1,081,658,576 1,169,833,639 (64,366,331)(31,870,632 (442,513,906)

(593,064,701) (506,880,237)(624,935,333)

574,778,339 544,898,306 5,855,534,221

6,695,655,702 6,400,432,527

230,343,680

23,034,360

(Mohammad Tarek, FCA)

Printing & Stationary in hand

Fixed Assets (At cost less Dep.)

Motor Cycle & Cycle Loan

Amount due from other persons or

bodies carrying on insurance business

Stamps in hand

15.40%

OTHER ACCOUNTS

Sr. Executive Director & CFO