

# Time for submitting application extended

A CORRESPONDENT, Rangamati

Chittagong Hill Tracts (CHT) Land Commission at its second meeting here yesterday extended the time until further announcement for submitting application to resolve land disputes in the hill districts.

The meeting was held at Rangamati Circuit House amid road blockade called by the five organisations of Bangalee settlers in Rangamati and Khagrachhari.

Chairman of the CHT Regional Council Jotirindra Bodhipriya Larma and Chakma Circle Chief Raja Debashish Roy were present.



Serious pollution poses a major threat to the very existence of the Kudalichera canal filled with waste materials in Moulvibazar town. PHOTO: STAR

# Save Kudalicherra canal

OUR CORRESPONDENT, Moulvibazar

Serious pollution coupled with unabated encroachment for long poses a serious threat to the very existence of the Kudalicherra canal and survival of its aquatic life, apart from having harmful effects on humans.

Environmentalists and civil society members recently expressed their grave concern as no effective measures are being taken by the authorities concerned to stop pollution and illegal grabbing of the Kudalicherra canal in Moulvibazar district town.

When this correspondent visited Uttar Kolimabad, Arambag and Purbo Sultanpur areas under Moulvibazar municipality a few days ago, he found them filled with waste materials like plastic bottles, bags and all sorts of rubbish.

The encroachment spree unleashed by the grabbers has resulted in substantial narrowing down of the canal.

Environmentalists urged the government to take strict and sustainable steps to end the illegal grabbing and stop rampant pollution, which are threatening the very existence and operation of the once fast flowing canal.

Most of the residents of Kolimabad and Arambag areas fear that the canal will die and water-logging will become a regular feature if the grabbing continues.

General Secretary of the Sylhet chapter of Bangladesh Poribesh Andolon (BAPA) Abdul Karim Kim told this correspondent that short and long-term plans are urgently needed to save Kudalicherra canal.

Unplanned short-term dredging complicates the problem, he said, adding that it needs specific long-term actions to arrest pollution and stop illegal grabbing.

Joint Secretary of BAPA Sharif Jamil told this correspondent that canals are very important for any urban area as they carry rainwater to the river and also recharge groundwater.

Mayor of Moulvibazar municipality Fozulur Rahman said he will take immediate steps to solve the problem.

# AL lawmaker's men beat UZ chairman

OUR CORRESPONDENT, Pabna

Ruling party men allegedly backed by a local lawmaker yesterday assaulted the Tarash upazila parishad chairman in his office over establishing supremacy in the area.

The critically injured chairman Abdul Haque, 50, also a local Awami League leader, was taken to Dhaka for better treatment.

Heated debate with AL lawmaker Amzad Hossain Milon at the monthly coordination meeting held in the Tarash Upazila Parishad auditorium is the reason behind the attack, they added.

Amzad, member of Sirajganj district AL, was elected from Sirajganj-3 constituency.

Tarash Upazila Nirbahi Officer (UNO) Zillur Rahman said, "The chairmen of Barubash union and Tarash Sadar union started bargaining with the lawmaker in the meeting over local political issues. At one stage, there was a huge gathering in the official meeting, so we closed the meeting to avoid any untoward situation."

When the lawmaker left the meeting place, some people beat up Abdul Haque mercilessly

in front of the parishad's officials. He was taken to Tarash Upazila Health Complex, and later shifted to Dhaka for better treatment.

Upazila parishad Vice-chairman Md Farhad Ali said the the lawmaker's men assaulted the chairman when he was busy with official work.

"The lawmaker's men attacked Haque as the two UP chairmen and the upazila chairman harassed the lawmaker in the upazila coordination meeting yesterday," Farhad said, adding that the party men attacked them for taking revenge over the matter.

The attack on the chairman and the harassment of the lawmaker were unexpected, he added.

"There has been a longstanding enmity between lawmaker Milon and upazila chairman Haque, also president of Tarash upazila unit of Awami League (AL), over establishing dominion in local politics," said Farhad, also an upazila AL leader.

This correspondent could not contact Milon as his cellphone was switched off.

The UNO said steps will be taken after investigation.

# RESCUED FROM IN-LAWS' BRUTALITY

# Traumatised Parvin sues six

OUR CORRESPONDENT, Nilphamari

Parvin Aktar, rescued from brutal treatment under confinement at her in-laws' house at Khutamara Tahsildar Para village of Jaldhaka upazila, lodged a case with Women and Children Repression Prevention Court in Nilphamari yesterday.

Parvin, 20, filed the case with the help of district legal aid committee, following suggestion from upazila nirbahi officer (UNO) Rashedul Huq Prodhan, who had rescued the woman along with her one-year-old child on October 24.

Six people including Parvin's husband Rokonzaman, 27, mother-in-law Fazila Begum, 48, father-in-law Mominur Rahman, uncle-in-law Mobu Mia, brother-in-law Khokon and husband's associate Ashrafur were made accused in the case.

The have been charged with brutal torture and confining Parvin with her infant child in a locked room for days without food and water to press for dowry. The victim and her family members

alleged that her husband's relatives including his younger brother Khokon threatened her of dire consequences if she files any case while two local influential people on behalf of the mother-in-law Fazila Begum pressed them to compromise.

"Two days after my rescue by the

a written complaint against the six people, as I was too weak and unable to move," Parvin told this correspondent.

"But OC (Investigation) Mofizuddin pressed my brother to exclude the names of Mobu Mia and Ashrafur from the list of accused. As my brother didn't agree, the OC refused to accept the case," she said.

OC Mofizuddin said he did not receive the case as it was incomplete and the complainant did not come in person.

Parvin's brother Shahidul Islam said they had also sought justice from local Khutamara union parishad Chairman Abu Sayed Shamim several times before and after the incident but the chairman advised them to take shelter of law.

Parvin Aktar said, "Finding no way, I met the UNO today [Sunday] morning and told him everything. He advised me to file a case with the court."

UNO Rashedul Huq Prodhan said he will continue providing all out co-operation to victim Parvin Aktar who has filed a case, following his suggestion.



Parvin Aktar talks to an official after submitting her complaint at the legal aid committee office in Nilphamari yesterday. PHOTO: STAR

# 123 sacks of cheap rated rice seized

OUR CORRESPONDENT, Jamalpur

A mobile court in a drive seized 123 sacks of cheap rated rice meant for the poor from two godowns in Nandina Bakultola area of Jamalpur Sadar upazila on Saturday night.

A total of 3,690 kilograms of rice contained in 123 sacks (each contains 30kgs) was allegedly bought by a syndicate from black market and kept in the godowns, said sources.

Upazila Nirbahi Officer (UNO) Mohammad Abdus Salam led the court.

The godowns were sealed off later, said Nasimul Islam, OC of Sadar Police Station.

One Motaleb, Milan and 5-6 unnamed people were sued for their alleged involvement in purchasing the rice through black marketing, he said.



Aman plants at a field under Baltoir village in Dinajpur Sadar upazila turn brownish due to attack by brown plant hopper. PHOTO: STAR

# Pest attack ahead of aman harvest worries farmers

OUR CORRESPONDENT, Dinajpur

Farmers in Dinajpur and Naogaon districts are worried as aman paddy fields in different villages have been affected by massive pest attack ahead of the harvest.

The massive attack is also creating fear among farmers about attaining the production target this year.

According to the effected farmers in the two districts, pests are destroying paddy sheaves which will be ready for harvest in two weeks time.

Officials of Department of Agriculture Extension (DAE) claim the situation is under control and the attack is not alarming.

But the farmers in the region said their aman fields have been attacked by brown plant hopper and the pesticides available in markets are ineffective in controlling the disease.

# 13 enclosures in Chalan Beel removed

OUR CORRESPONDENT, Pabna

Chatmohar upazila administration in a drive on Saturday removed 13 illegal bamboo enclosures put up by a section of fishermen in the Boral, Gumani and a few other connecting rivers.

During the drive, the UNO along with police found the illegal enclosures with shweti net (closely knitted net) in the rivers of Chalan Beel, said the upazila fishery officer.

A group of influential fishermen put up the enclosures obstructing the rivers' normal flow, contributing to the death of local variety of fishes, he said.

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## মেঘনা লাইফ ইন্স্যুরেন্স কোম্পানী লিমিটেড

### MeghnaLife Insurance Company Limited

THIRD QUARTER FINANCIAL STATEMENT-2016

LIFE REVENUE ACCOUNT (UN-AUDITED)						BALANCE SHEET (UN-AUDITED)			
FOR THE 3rd QUARTER ENDED SEPTEMBER 30, 2016						AS AT SEPTEMBER 30, 2016			
	Jan'16 to Sept'16 Taka*	Jan'15 to Sept'15 Taka*	Growth rate (%)	July'16 to Sept'16 Taka*	July'15 to Sept'15 Taka*	Growth rate (%)	30.09.2016 (Taka)	31.12.2015 (Taka)	Growth (%)
<b>1. PREMIUM INCOME:</b>						<b>1. CAPITAL &amp; LIABILITIES</b>			
<b>1st Year Premium:</b>						<b>CAPITAL AUTHORISED</b>			
First Year Premium (EB)	296,495,905	308,841,700	-4.00%	39,650,796	28,122,650	40.99%	6,00,00,000	600,000,000	-
First Year Premium (LB)	137,526,303	171,262,100	-19.70%	11,675,691	35,846,900	-67.43%	31,925,632	304,053,640	5.00%
First Year Premium (IB)	105,577,302	145,467,100	-27.42%	6,629,944	38,710,680	-82.87%	ISSUED, SUBSCRIBED & PAID UP of Tk. 10/- each	319,256,320	304,053,640
	<b>539,599,510</b>	<b>625,570,900</b>	<b>-13.74%</b>	<b>57,956,421</b>	<b>102,680,210</b>	<b>-43.56%</b>	<b>BALANCE OF FUNDS &amp; ACCOUNTS</b>		
<b>Renewal Premium:</b>						<b>Life Insurance Fund</b>			
Renewal Premium (EB)	882,965,700	782,978,500	12.77%	333,008,695	289,748,700	30.87%	14,160,139,366	13,773,040,054	2.81%
Renewal Premium (LB)	476,109,300	534,760,400	-10.97%	49,988,684	114,617,700	-56.39%	LIABILITIES & PROVISIONS		
Renewal Premium (IB)	348,064,500	382,177,500	-9.53%	135,607,945	174,989,800	-22.51%	Amount due to other persons or bodies carrying on insurance business	2,382,230	3,399,626
	<b>1,707,139,500</b>	<b>1,699,914,400</b>	<b>0.43%</b>	<b>538,604,424</b>	<b>559,356,200</b>	<b>-3.71%</b>	Estimated Liabilities in respect of outstanding claims whether due or intimated	280,036,682	521,154,428
Group Insurance Premium	19,680,500	18,382,200	7.06%	7,440,744	7,229,902	2.92%	Premium Deposit	501,965	431,787
Gross Premium	2,266,419,510	2,343,867,500	-3.30%	604,001,589	669,266,312	-9.75%	Sundry Creditors	731,726,512	577,342,858
Less: Premium on Re-ins.	4,239,440	3,551,314	19.38%	1,274,285	1,274,285	-		1,014,547,389	1,102,328,699
	<b>2,262,180,070</b>	<b>2,340,316,186</b>	<b>-3.34%</b>	<b>602,727,304</b>	<b>668,000,027</b>	<b>-9.94%</b>	<b>Taka</b>	<b>15,494,043,075</b>	<b>15,179,422,393</b>
<b>2. INTEREST, RENT &amp; DIVIDEND INCOME*</b>						<b>PROPERTY &amp; ASSETS:</b>			
	687,317,345	687,683,347	-1.49%	237,330,477	227,378,620	4.38%	<b>LOANS:</b>		
	198,417	-	-	198,417	198,417	-	On Mortgage of Properties	18,230,565	19,860,414
	4,364,893	-	-	3,949,180	3,949,247	-	On Insurer's Policies within their Surrender Value	25,804,788	21,088,030
	7,415,287	7,773,282	-4.61%	1,905,061	3,902,247	-51.16%		44,035,353	40,948,444
	650,382	1,094,525	-40.52%	30,464	68,875	-55.77%	<b>INVESTMENT (At Cost):</b>		
	<b>2,961,928,577</b>	<b>3,047,065,757</b>	<b>-2.79%</b>	<b>845,942,486</b>	<b>900,814,471</b>	<b>-6.09%</b>	Securities & Shares	5,070,602,819	4,861,292,248
<b>7. CLAIMS &amp; SURROGERS</b>						House Property (At cost Less Dep.)			
	1,661,436,806	1,656,411,297	0.30%	559,443,402	586,260,229	-4.57%		5,616,545,445	5,348,925,927
<b>8. MANAGEMENT EXPENSES:</b>						<b>AGENTS BALANCE</b>			
<b>(a) COMMISSION TO INSURANCE</b>						OUTSTANDING PREMIUM			
<b>(b) AGENTS &amp; EMPLOYER OF AGENTS</b>						INTEREST, DIVIDEND & RENTS			
<b>(c) OTHER MANAGEMENT EXPENSES</b>						ACCURUED BUT NOT DUE			
<b>9. OTHER EXPENSES</b>						ADVANCE, DEPOSIT & PREPAYMENTS			
<b>Loss on Investment in Shares</b>						SUNDRY DEBTORS			
	387,099,312	327,235,675	18.29%	4,890,653	2,842,151	72.08%		262,502,506	264,507,377
	13,773,040,054	13,406,881,695	2.73%	13,773,040,054	13,406,881,695	2.73%		139,626,198	1,177,694,488
<b>(B) TOTAL (1+2+3+4+5+6+7+8+9)</b>						<b>OTHER ACCOUNTS</b>			
	<b>2,574,829,265</b>	<b>2,719,830,082</b>	<b>-3.33%</b>	<b>841,851,833</b>	<b>897,872,320</b>	<b>-6.34%</b>	Fixed Assets (At cost Less Dep.)	182,491,153	200,305,677
<b>SURPLUS TO LIFE FUND(A-B)</b>						Amount due from other persons or bodies carrying on insurance business			
	387,099,312	327,235,675	18.29%	4,890,653	2,842,151	72.08%	Motor Cycle & Cycle Loan	4,990,568	4,896,568
<b>TO BALANCE SHEET Tk.</b>						<b>Other balances in hand</b>			
	<b>14,160,139,366</b>	<b>13,733,917,370</b>	<b>3.18%</b>	<b>13,777,930,707</b>	<b>13,409,523,846</b>	<b>2.75%</b>		187,552,152	205,672,676
<b>CASH FLOW STATEMENT (UN-AUDITED)</b>						<b>Some Selected Explanatory Notes in the preparation of interim financial statements (BAS 34, Para 08):</b>			
<b>FOR THE 3RD QUARTER ENDED 30 SEPTEMBER, 2016</b>						Some Policies and practices pertain to the users-focus area of significant have been adopted in the interim un-audited financial statements in the same manner as those are applied in the preparation of annual audited financial statements of our Company. Namely:			
<b>PARTICULARS</b>						<b>Basis of Preparation:</b>			
<b>A. CASH FLOWS FROM OPERATING ACTIVITIES:</b>						These 3rd 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 1997.			
Collection from Premium	3,300,318,538	3,095,858,089		629,204,948	717,558,138		<b>Accounting Policy:</b>		
Other income received	(1,902,554,552)	(1,702,450,643)		(775,765,942)	(1,222,866,127)		Accounting policies adopted for interim financial reports are the same as adopted for most recent audited accounts (that is financial statements 2015).		
Payment for Claims	1,251,202,992	888,099,457		(270,706,427)	(181,697,943)		<b>Seasonality of Interim operation:</b>		
Net Cash Flows from operating activities	1,156,561,004	1,505,307,000		(270,706,427)	(181,697,943)		The Company's business is not heavily seasonal.		
<b>B. CASH FLOWS FROM INVESTING ACTIVITIES:</b>						<b>Unusual and Extra Ordinary items:</b>			
Purchase of Fixed Assets	(4,213,636)	-		(4,213,636)	-		There were no Extra Ordinary items the nature and amount of which can effect the assets, liabilities, net income or cash flows because of their nature, size or incidents.		
Investment made during the Period	-	-		-	-		<b>Changes in estimates:</b>		
Net Cash Flows from investing activities	(4,213,636)	-		(4,213,636)	-		There were no significant amounts of changes in estimates reported in the prior financial year which have material effects in the current interim report.		
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES:</b>						<b>Dividend Paid:</b>			
Increase of Share Capital	15,202,680	50,675,600		15,202,680	50,675,600		As proposed and recommended by the Board of Directors, the shareholders approved the dividend of @ 25% Cash @ 20% and Bonus Shares @ 5% for each share of Tk. 10 each on the paid-up capital of Tk. 30,40,53,640/- (Taka Thirty crore forty (30) billion three thousand six hundred forty only) at the 20th Annual General Meeting for the year 2015 held on 29th September 2016. The effect of the dividend has been incorporated in the interim financial statements/reports in this quarter.		
Net Cash used in financing activities	15,202,680	50,675,600		15,202,680	50,675,600		<b>Events after the reporting period:</b>		
D. Net increase/Decrease in cash and cash equivalents (A+B+C)	991,485,609	757,077,114		991,485,609	757,077,114		There were no changes in the composition of the enterprise during the interim period.		
E. Cash and Cash Equivalents at the beginning of the Period	6,477,949,676	6,813,174,554		6,477,949,676	6,813,174,554		<b>Material changes in Contingent Liabilities:</b>		
F. Cash and Cash Equivalents at the end of the Period	7,469,435,285	7,570,251,668		7,469,435,285	7,570,251,668		There were no changes in liabilities of the company since the last annual balance sheet date.		
<b>Consolidated Statement of Changes in Shareholders' Equity As at September 30, 2016</b>						<b>AS AT SEPTEMBER 30, 2016</b>			
Particulars	Share Capital	Share Premium	General Reserve	Reserve for Exceptional Losses	Retained Earnings	Total			
Balance as on 1st January 2016	304,053,640	-	-	-	-	304,053,640			
Addition during the period (Issue of bonus Share)	15,202,680	-	-	-	-	15,202,680			
Balance as on 30th September 2016	319,256,320	-	-	-	-	319,256,320			

(Mohammad Tarek FCA) Chief Financial Officer

(Narayan Chandra Rudra) Chief Executive Officer-C.C

NB: The details of the published quarterly financial statements are available in the website of the company. The address of the website is www.meghnalife.com

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

মেঘনা লাইফে বীমা করুন, নিজের লাভবান হউন, আপনার পরিবারকে সুন্দর ভবিষ্যৎ নিশ্চিত করুন।