Annual Report 2017



সানলাইফ ইনসিওরেন্স কোম্পানী লিমিটেড

SUNLIFE INSURANCE COMPANY LTD.

সানলাইফ ইনসিওরেন্স কোম্পানী লিমিটেড
প্রকল্প ও পরিকল্পসমূহ

আমাদের প্রকল্পসমূহ ঃ

একক বীমা
ইসলামী একক বীমা (তাকাফুল)
গণমুখী বীমা
লোকমুখী বীমা
ইসলামী আ'সান বীমা
আদর্শ বীমা
গ্রুপ বীমা

Our Projects :

Ekok Bima
Islami Ekok Bima (Takaful)
Ganomukhi Bima
Lokomukhi Bima
Islami Asaan Bima
Adarsha Bima
Group Bima

আমাদের পরিকল্পসমূহ ঃ

শিশু নিরাপত্তা বীমা
একবার প্রিমিয়াম প্রদানকারী সঞ্চয়ী-নিশ্চিত লাভযুক্ত
পেনশন বীমা বোনাস বিহীন
নিশ্চিত লাভসহ মেয়াদী বীমা
পাঁচ কিস্তিতে পরিশোধযোগ্য মেয়াদী বীমা বোনাসযুক্ত
মেয়াদী সঞ্চয়ী বীমা বোনাস যুক্ত
তিন কিস্তি বীমা বোনাসসহ
প্রতি বছর নবায়নযোগ্য গ্রুপ সাময়িক বীমা
গ্রুপ মেয়াদী বোনাসবিহীন
মিতালী বীমা (প্রিমিয়াম ফেরত বীমা) বোনাস বিহীন
ডিপোজিট পেনশন স্কীম
দ্বিবার্ষিক বীমা পরিকল্প (বোনাসযুক্ত)
সানলাইফ পেনশন ডিপোজিট ইনসিওরেন্স
(এসপিডিআই) লাভযুক্ত
দুই কিস্তি বীমা পরিকল্প (বোনাসযুক্ত)
তিন কিস্তি বীমা পরিকল্প (বোনাসযুক্ত)
সানলাইফ প্রটেকটর প্লান ১,২,৩
গ্রুপ বীমা
সহযোগী বীমা চুক্তি

Our Schemes :

Child Protection Assurance With Bonus
Single Premium Endowment With Guaranteed Profit
Pension Bima Without Bonus
Endowment Assurance With Guaranteed Profit
Five Payment Endowment Assurance With Bonus
Endowment Assurance With Bonus
Three Payment Assurance With Bonus
Yearly Renewable Group Term Assurance
Group Endowment Assurance Without Bonus
Mitali Bima (Premium-Back Term) Without Bonus
Deposit Pension Scheme
Biennial Payment Plan With Profit
Sunlife Pension Deposit Insurance
(SPDI) With Profit
Two Payment Endowment Plan (With Bonus)
Three Payment Endowment Plan (With Bonus)
Sunlife Protector Plan 1,2,3
Group Bima
Supplementary Contract

AMARSTOCK

সানলাইফ ইনসিওরেন্স কোম্পানী লিমিটেড এর সাংগঠনিক কার্যালয় সমূহ



SUNLIFE

নিরাপত্তা ও নির্ভরতার প্রতীক

দেশের সর্বত্র যার শাখা বিরাজমান

আমাদের আকর্ষণীয় পরিকল্পসমূহ



"হজ্জ বীমা পরিকল্প"

বাইতুল্লা'র তাওয়াফ ও মসজিদে নববী'র যিয়ারত করার নিয়ত পূরণে।



"মেয়াদী সঞ্চয় বীমা ও ডিপোজিট পেনসন স্কীম (ডিপিএস)"

ক্ষুদ্র ক্ষুদ্র সঞ্চয়, সমৃদ্ধির অন্যতম সহায়ক।



"তিন কিস্তি বীমা ও দ্বি বার্ষিক বীমা"

মেয়াদের মধ্যবর্তী কালীন সময়ে আর্থিক নিরাপত্তা বিধানের নিশ্চয়তা।



"দেনমোহর বীমা"

দাম্পত্য জীবনে, ইসলামের দৃষ্টিতে অপরিহার্য।



"শিশু নিরাপত্তা বীমা"

মায়ের কোলে শিশু যেমন নিরাপদ-আমাদের গ্রাহকগণও তেমনি



"ফিক্স ডিপোজিট স্কীম"

আপনার শিশু আপনার ভবিষ্যৎ তার ভবিষ্যৎ নিশ্চয়তায়....



"শিক্ষা বৃত্তি বীমা"

আজকের শিশু আগামী দিনের ভবিষ্যৎ। তার জন্যই প্রয়োজন আমাদের শিক্ষা বৃত্তি বীমা।



"গ্রুপ বীমা"

প্রাতিষ্ঠানিক কর্মকর্তা-কর্মচারীদের আর্থিক নিরাপত্তা বিধানে গ্রুপ বীমাই একমাত্র অবলম্বন....



"পেনশন বীমা"

বার্ধক্য জীবনে অনাবিল প্রশান্তির প্রতীক আমাদের পেনশন বীমা।

সানলাইফ ইনসিওরেন্স কোম্পানী লিমিটেড

নিরাপত্তা ও নির্ভরতার প্রতীক

HEAD OFFICE : BTA Tower, 29 Kemal Ataturk Avenue, Road # 17, Banani C/A, Dhaka-1213, Bangladesh
Tel: 9821562-4, 9821567, Fax: 88-02-9821565, E-mail: Sunlife@dtechltd.com, www.sunlifeinsbd.org



মরহুম কর্নেল (অবঃ) এ মালেক পিএসসি

প্রতিষ্ঠাতা চেয়ারম্যান

(১৯৩৪-২০০০)

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Transmittal Letter

To
All Shareholders
Insurance Development & Regulatory Authority
BangladeshSecurities and Exchange Commission
Registrar of Joint Stock Companies & Firms
Dhaka Stock Exchange Limited
Chittagong Stock Exchange Limited
Central Depository Bangladesh Limited

Subject : Annual Report -2017.

Dear Sir (S) :

We are pleased to enclose a copy of the Annual Report-2017 together with the Audited Financial Statements including Balance Sheet as at 31st December 2017 and Life Revenue Account, Statement of Cash Flow, Statement of change in Shareholders Equity of Sunlife Insurance Company Limited for the year ended 31st December 2017 along with notes thereon, for your kind information, record and necessary measures.

Yours sincerely,



(Md. Rabiul Alam ACS)
Deputy Managing Director (F&A)
&
Company Secretary

NOTICE FOR 18th ANNUAL GENERAL MEETING

Notice is hereby given that the 18th Annual General Meeting of Sunlife Insurance Company Ltd. will be held on 19th September 2018 at 10.30 A.M. at Trust Milonayaton, 545, Old Airport Road, Tejgaon, Dhaka 1206 to transact the following business:

01 To receive & adopt the Directors' and Auditor's Reports and the Audited Accounts of the Company for the year ended 31st December 2017

02 To Declare Dividend for the year ended 31st December 2017

03 To elect/re-elect Directors as per the Articles of Association of the Company.

04 To appoint Auditors for the year 2018 and to fix their remuneration.

05 Any other business that may be transacted in the AGM with the permission of the Chair.

notice

Dated, Dhaka
3rd September 2018

By order of the Board

Md. Rabiul Alam ACS
Company Secretary

Notes:

A The Record Date of the Company was 28th August 2018. Trading of the Company's Share in the Stock Exchange suspended on the Record Date.

B The Shareholders whose names were in the Share Register/Depository Register of the Company on the Record Date would be entitled to the dividend to be declared in the AGM.

C The Board of Directors of the Company at its Board meeting held on 31.07.2018 has propossed 2% stock dividend.

D Any Shareholder of the Company entitled to attend and vote at the Annual General Meeting may appoint a proxy to attend and vote on his/her behalf.

E The instruments appointing a proxy duly signed by the Shareholder with stamp must be submitted at the Registered office of the Company at least 48 (Forty eight) hours before the meeting.

F Entry to the Annual General Meeting is reserved only for the Shareholder or his/her proxy.

G Shareholders are requested to notify change of address, if any, to the Company well ahed of time. In Case/ of BO A/C holders, the change of address, if any to be recorded with their Brokerage Houses well in time.

Special Note

Shareholders may please note that as per BSEC Notification No. SEC/CMRRCD/2009-193/154 dated October 24, 2013, no benefit will be given in cash or kinds like food box/gift/gift coupon etc. at the AGM.

BOARD OF DIRECTORS, AUDIT & EXECUTIVE COMMITTEE

A) Board of Directors	
Professor Rubina Hamid	Chairperson
Mrs. Fouzia Maleque	Director
Mrs. Shabana Maleque	Director
Dr. Kazi Aktar Hamid	Director
Adv.Shaila Ferdous Santaz Banu	Director
Alhaj Mofizur Rahman	Director
Mr.Rahat Maleque	Director
Mr. Ryan Hamid	Director
Adv. Golam Mohiuddin	Independent Director
Mr. Md. Ramjan Ali	Independent Director
B) Audit Committee	
Adv. Golam Mohiuddin	Chairman
Professor Rubina Hamid	Member
Mrs. Shabana Maleque	Member
Dr. Kazi Aktar Hamid	Member
Adv.Shaila Ferdous Santaz Banu	Member
Mr. Rahat Maleque	Member
Mr. Ryan Hamid	Member
C) Executive Committee	
Dr. Kazi Aktar Hamid	Chairman
Mrs. Shabana Maleque	Member
Adv.Shaila Ferdous Santaz Banu	Member
Alhaj Mofizur Rahman	Member
Mr. Rahat Maleque	Member
Mr. Ryan Hamid	Member
BOARD CONSULTANT	
A K MNurul Fazal Bulbul	
Chief Executive Officer (CEO)	
Mr. AKM Shariful Islam	
COMPANY SECRETARY	
Mr. Md. Rabiul Alam ACS	



Prof. Rubina Hamid
Chairperson



Fouzia Maleque
Director



Shabana Maleque
Director



Dr. Kazi Aktar Hamid
Director



Adv. Shaila Ferdous Santaz Banu
Director



Alhaj Mofizur Rahman
Director



Rahat Maleque
Director



Ryan Hamid
Director



Adv. Golam Mohiuddin
Independent Director



Md. Ramjan Ali
Independent Director



AKM Shariful Islam
Chief Executive Officer

CORPORATE INFORMATION

CORPORATE MANAGEMENT		Chief Executive Officer (CEO)	⊙	Mr.AKM Shariful Islam
		Additional Managing Director & CFO	⊙	Dr. Kalyan Kr. Chakraborty FCA
		Deputy Managing Director	⊙	Mr. S M Aslam Reza
		Deputy Managing Director & Company Secretary	⊙	Mr. Md. Rabiul Alam ACS
		Sr. Asst. Managing Director	⊙	Dr. A. Y. M. Nesar Uddin
			⊙	Mr. M A Rahim
			⊙	Mr. Md. Muhibur Rahman Khan (Bakul)
			⊙	Mrs. Sumona Parvin
			⊙	Mr. Abul Kashem Azad
		Asst. Managing Director	⊙	Mr. Shahedur Rahaman Khan
			⊙	Mr. Md. Shahadat Hossain
			⊙	Mr. A K M Mirjahan Chowdhury
			⊙	Mr. Kazi Atiqur Rahman
			⊙	Mr. Abul Kalam Azad
			⊙	Mr. Rafi Alam Tareque
			⊙	Mr Md. Abdur Rouf
		Sr. Executive Director	⊙	Mr. Humayun Kabir (ICT & MIS)
		Executive Director	⊙	Mr. Jamirul Islam (Dev. Adm.)
		Sr. General Manager	⊙	Mr. Sunamuddin (Audit & Inspection)
			⊙	Mr. Sabuj Talukder (Dev. Admin)
		General Manager	⊙	Mr. Md. Enamul Haque Chowdhury (HRD)
		Sr. Deputy General Manager	⊙	Mr. Md. Abdul Aziz
			⊙	Mr. Md. Rajibul Hasan
		ADVISOR	⊙	Professor Dr. Syed Samsuddin Ahmed
		AUDITORS		Islam Quazi Shafique & Co. Chartered Accountants Al-haj Shamsuddin Mansion (4th Floor) New Eskaton Road, Moghbazar, Dhaka.
		COMPLIANCE AUDITORS		M. Mohsin & Co. (Chartered Secretaries)
		LEGAL ADVISOR		Dr. Hamid & Associates Rahman Mention, 3rd Floor, Room No. 28 21 Court House Street, Kotoali, Dhaka.
BANKERS		⊙ Islami Bank Bangladesh Ltd ⊙ Premier Bank Ltd ⊙ Mercantile Bank Ltd ⊙ Eastern Bank Ltd ⊙ Rajshahi Krishi Unnayan Bank (RAKUB) ⊙ Dutch Bangla Bank Ltd. (DBBL)	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	Exim Bank Ltd Rupali Bank Limited Janata Bank Pubali Bank Limited Bangladesh Krishi Bank SonaliBank Ltd.
		(We maintain collection A/C with almost all the Bank of the country)		
		CORPORATE OFFICE		BTA Tower (12thFloor), 29 Kemal Ataturk Avenue Banani C/A, Dhaka-1213.

Shariah Council

Professor Dr. Md. Abu Baker Siddique Professor Department of Arabic, University of Dhaka	Chairman
Dr Kazi Aktar Hamid Former Consultant, Law Reform Commission of Canada Advocate, Supreme Court of Bangladesh Director, Sunlife Insurance Company Limited	Member Secretary
Mr.AKM Shariful Islam Chief Executive Officer Sunlife Insurance Company Ltd.	Member
Moulana Abu Tayub Md. Tazul Islam Prodhan Khateeb Korotia College Mosque, Tangail	Member
Moulana Mohammad Musa Principal Manikganj Islamia Kamil Madrasha, Manikganj	Member
Moulana Mufti Mansurul Haque Ex. Member, Shariah Board Shahajalal Islami Bank Limited	Member
Dr.Gazi Md.Zahirul Islam Director General Kuwit Joint Relif Committee Bangladesh	Member
Md. Rabiul Alam ACS Deputy Managing Director (F&A) & Company Secretary Sunlife Insurance Company Limited	Member
Dr. Abu Yousuf Md. Nesar Uddin Asstt. Managing Director Islami Ekok Bima Sunlife Insurance Company Limited	Member

Profile of Directors

Mrs. Rubina Hamid, Chairperson



Mrs. Rubina Hamid, daughter of Late Col. A. Maleque, Psc (Retd.) and wife of Dr. Kazi Aktar Hamid, was born in a respectable Muslim family of Manikgonj. She obtained B.Com (Hons), M.Com (Management) from University of Dhaka and had her higher education in Canada. Just after completion of her academic education she joined the University of Dhaka as a lecturer and at present she is a Professor, Department of Management Studies, University of Dhaka. She is the founder sponsor Director and the Chairperson of Sunlife Insurance Company Ltd. She is also sponsor Director and Chairperson of a number of companies, which include Bangladesh Thai Aluminium Ltd. BD Thai Food and Beverage Ltd, and BD Thai Cosmo Ltd. Her contribution to the development of the company is remarkable. Due to her outstanding contribution in Sunlife Insurance Company Limited she received Moulana Bhasani Research Award" in 2007 and General Osmani Gold Medal in 2014, for the best female entrepreneur in insurance industry. She also received SOFEN Joyeeta Gold Medal-2017 for her outstanding performance in female enterprenership. She is a member of Executive Committee and 1st Vice President of Bangladesh Insurance Association (BIA). Apart from this she is a person of pleasant personality, a renowned social worker and an ideal housewife in her personal life. She is a Bangladeshi national. She has traveled to many countries in connection with business and education.

Mrs. Fouzia Maleque, Sponsor Director



Mrs. Fouzia Maleque was born in the year 1942 in a renowned Muslim family in Bangladesh. Her husband, Late Col. A. Maleque Psc (Retd.), was the Mayor of Dhaka City Corporation and former Cabinet Minister of the Peoples Republic of Bangladesh. She is involved with different business organization as Director such as Bangladesh Thai Aluminium Ltd, Rahat Real Estate and Construction Ltd and Pristine Colour Ltd. She has been serving in the Sunlife Insurance Company Limited for last 18 years as Sponsor Director. Mrs. Fouzia Maleque is a Bangladeshi national and woman of amiable personality.

Mrs. Shabana Maleque, Sponsor Director



Mrs. Shabana Maleque, W/o Mr. Zahid Maleque was born in a respectable Muslim family of Rajshahi in Bangladesh. She obtained BA from Eden Mohila College under University of Dhaka. She is a founder Sponsor Director of Sunlife Insurance Company Ltd. Mrs. Shabana Maleque is involved with different business organization as Director. She is also Director of Bangladesh Thai Aluminium Ltd, Rahat Real Estate and Construction Ltd and Pristine Colour Ltd. She has been serving in the Sunlife Insurance Company Limited for last 18 years as Director. She is a woman of amiable personality and an ideal housewife in her personal life. She is a Bangladeshi national.

Dr. Kazi Aktar Hamid, Sponsor Director



Dr. Kazi Aktar Hamid, son of Late Abdul Hamid, was born in the year 1959 in Dhaka, Bangladesh. He obtained his L.L.B. degree with honours from the University of Dhaka and L.L.B (NCA, Canada) from the Faculty of Law (Fauteux Hall) University of Ottawa. He received the degree of the Master of Comparative Jurispurdence from the Howard law school, Washington, D.C and Doctorate of Laws (L.L.B) from the Faculty of Law (Fauteux Hall) University of Ottawa. Currrently, Dr. Hamid is the Head of Chambers of Dr. Hamid and Associates. He became the senior Advocate of the Supreme Court of Bangladesh on December 20, 2015 which is known as 'sliks' or 'Queen's counsel' in the United Kingdom. He served as Consultant of the law Reform Commission of Canada (LRCC) under the Department of Justice, Government of Canada. Dr. Hamid is a Director of Sunlife Insurance Company Ltd. He also a Director of BD Thai Food and Beverage Ltd. and BD Thai Cosmo Ltd.

Profile of Directors

Adv. Shaila Ferdous Santaz Banu, Director



Advocate Shaila Ferdous Santaz Banu was born in the year 1965. Her husband Mr. Nurul Fazal Bulbul is an imminent social worker and entrepreneur and Co-founder of Exim Bank Ltd. She did her MSc, LLB from University of Dhaka. She was a former APP (1996) and Notary Public for whole Bangladesh and Advocate of High Court Division, Supreme Court, Dhaka Bangladesh (1998). She has been serving in the Sunlife Insurance Company Ltd. for last 14 years as Director. She is also a Director of Japan Bangladesh Friendship Hospital Ltd., Doreen Power Generation Co. Ltd. and Sponsor shareholder of Exim Bank Ltd. She possesses pleasant personality and an ideal housewife in her personal life. She is a Bangladeshi national.

Alhaj Mofizur Rahman, Sponsor Director



Alhaj Mofizur Rahman, son of Late Alhaj Abdul Majid Madbor, was born in the year 1955 in a respectable Muslim family. He did his BSc from Shahid Sorowardi College under the University of Dhaka. After completion of his academic education he started business. He is a sponsor Director of Sunlife Insurance Company Ltd. He is involved in different businesses. He has been serving in the Sunlife Insurance Company Ltd. for last 18 years as Director. He is a Bangladeshi national. He is a nominee Director of BD Sunlife Securities Limited, Trustee Bangladesh Islami University, Chairman Sonargaon Finance & Commerce (MCS) Limited and Agro Fleet BD Private Limited.

Mr. Rahat Maleque, Director



Mr. Rahat Maleque was born in 1986 in a respectable Muslim family. He has completed his Bachelor of Business Administration degree from North South University, Dhaka and Masters in Business & Finance from Queen Marry University London. He is also Director of BD Sunlife Securities Limited, BD Thai Food & Beverage Limited and Rahat Real Estate & Construction Limited. He is serving as Managing Director of BD Sunlife Securities Limited. His contribution for development of Sunlife Insurance Company Limited is remarkable.

Mr. Ryan Hamid, Director



Mr. Ryan Hamid was born in 1990 in a respectable Muslim family.He has completed his LL.B Hon's from University of London and LLM from Cardiff University of UK. He is also the Director of BD Thai Cosmo Limited, BD Thai Food & Beverage Limited. Mr. Ryan Hamid is a Bangladeshi national and man of amiable personality. He has been serving in the Sunlife Insurance Company Limited for 5 years as Director.

Profile of Directors

Adv. Golam Mohiuddin, Independent Director



Adv. Golam Mohiuddin was born in the year 1952 in a respectable Muslim family in Bangladesh. He did his LL.B degree under University of Dhaka in 1982. He is a Bangladeshi national.

Mr. Ramjan Ali, Independent Director



Mr. Ramjan Ali S/o. Late Doat Ali was born in the year 1956 in a respectable Muslim family of Manikgonj in Bangladesh. He is a Bangladeshi national and a man of amiable personality.

Mr. AKM Shariful Islam, Chief Executive Officer



Mr. AKM Shariful Islam is the Chief Executive Officer of Sunlife Insurance Company Ltd. He has about 24 years experience in the field of life insurance sector in Bangladesh. He completed his BSS (Hon's) in Economices from Dhaka University & MBA from a Private Unversity, Dhaka Bangaldesh. He did diploma in personnel Management from BMDC. He has atttendend Micro insurance Conference held in Mexico in 2014. He started his insurance carrier from Jiban Bima Corporation and thereafter he served in the Delta Life Insurance Company Limited, National Life Insurance Company Limited, Golden Life Insurance Co. Ltd. and also Dimond Life Insurance Company Limited. Mr. AKM Shariful Islam was born in the year 1955 in a respectable Muslim family of Comilla in Bangladesh. He is a man of amiable personality.



চেয়ারপার্সনের শুভেচ্ছা বার্তা

প্রিয় শেয়ারহোল্ডারবৃন্দ
আসসালামু আলাইকুম

সানলাইফ ইনসিওরেন্স কোম্পানী লিমিটেড এর ১৮তম বার্ষিক সাধারণ সভায় উপস্থিত সম্মানিত পরিচালকমণ্ডলী, শেয়ারহোল্ডারবৃন্দ,সাংবাদিক, শুভানুধ্যায়ীসহ সকলকে আন্তরিক অভিনন্দন ও স্বাগতম জানাচ্ছি।

জীবন বীমা একটি সম্ভাবনাময় সেবামূলক খাত। বর্তমান সরকার তথ্য প্রযুক্তির উন্নয়নের ক্ষেত্রে অগ্রণী ভূমিকা পালন করে চলছে। জীবন বীমা সুবিধা দ্রুত ও স্বচ্ছভাবে বীমা গ্রাহকগণের হাতে পৌঁছে দেওয়ার লক্ষ্যে আমরা কাজ করে যাচ্ছি। আধুনিক যুগোপযোগী কম্পিউটার সফ্টওয়ার স্থাপনের মাধ্যমে উন্নত গ্রাহক সেবা নিশ্চিত করার লক্ষ্যে ইতোমধ্যে আমরা প্রয়োজনীয় সকল ব্যবস্থা গ্রহণ করেছি। তা ছাড়া বীমা উন্নয়ন ও নিয়ন্ত্রণ কর্তৃপক্ষের নির্দেশনা অনুযায়ী যথাযথ ট্রেনিং এর মাধ্যমে আমরা আমাদের কর্মী বাহিনীকে একটি দক্ষ ও প্রশিক্ষিত কর্মীবাহিনীতে রুপান্তর করতে সক্ষম হয়েছি। আগামীতে এই প্রক্রিয়া অব্যাহত থাকবে।

সানলাইফ ইনসিওরেন্স কোম্পানী লিমিটেড দেশের অর্থনৈতিক উন্নয়নে গুরুত্বপূর্ণ ভূমিকা রেখে আসছে এবং সঞ্চয়, বিনিয়োগ ও কর্মসংস্থানের সুযোগ সৃষ্টিতে অবদান রেখে চলছে। ২০১৭ সালে আমরা নবায়ন বৃদ্ধি ও তামাদির হার কমিয়ে আনার জন্য আপ্রাণ চেষ্টা করেছি, কারণ পলিসি ল্যাপস বা তামাদি হয়ে গেলে গ্রাহকগণ ক্ষতিগ্রস্ত হন।

২০১৭ সালে পলিসি হোল্ডারগণকে মৃত্যুদাবী, মেয়াদউত্তীর্ণ দাবী, প্রত্যাশিত সুবিধা ও সমর্পন মূল্য বাবদ মোট প্রায় ৭৫ কোটি টাকা পরিশোধ করা হয়েছে যা ২০১৬ সালের তুলনায় ১ কোটি টাকা বেশী।

২০১৭ সালে মোট প্রিমিয়াম অর্জিত হয়েছে ১০৮.৪৬ কোটি টাকা, একই সময়ে কোম্পানীর লাইফ ফান্ড দাঁড়িয়েছে ৩০৩.৬০ কোটি টাকা।

এ বছরের মানসম্মত ব্যবসা করার গুরুত্ব দিয়েছি বলে আশানুরুপ ব্যবসা করতে না পারলেও শেয়ার হোল্ডাদের কথা বিবেচনা করে ২% স্টক (বোনাস) ডিভিডেন্ড দেয়ার প্রস্তাব করা হয়েছে।

আপনারা জেনে খুশি হবেন যে, মহাখালীতে কোম্পানীর ক্রয়কৃত ৮.৩৯ কাঠা জমির উপর একটি (২০তলা+৩বেজমেন্ট) ভবন নির্মানের জন্য ষ্টার পার্থ হোল্ডিং লিঃ এর সঙ্গে চুক্তি সম্পন্ন করেছি এবং নির্মাণ কাজ চলছে। ইনসাআল্লাহ আগামী ৩ বছরের মধ্যে নির্মাণ কাজ শেষ হবে। এতে কোম্পানীর নতুন দ্বার উম্মোচিত হবে। ইহা ছাড়া খুলনা শহরের প্রাণ কেন্দ্রে কোম্পানীর ৫.৪৮ কাঠা জমির উপর ১০ তলা ভবন তৈরীর পরিকল্পনা হাতে নেওয়া হয়েছে।

আশা করি আরো অধিকতর যোগ্য ও দক্ষ প্রশিক্ষিত কর্মীবাহিনী সৃষ্টি করে মানসম্পন্ন ব্যবসা বৃদ্ধি, গ্রাহকসেবা ত্বরান্বিত করার মাধ্যমে সানলাইফ ইনসিওরেন্স কোম্পানী লিমিটেডকে এগিয়ে নিতে সক্ষম হবো।

পরিশেষে, ব্যবসায়িক সাফল্যের জন্য আমি আন্তরিক ধন্যবাদ ও কৃতজ্ঞতা জানাই, আমাদের সম্মানিত পরিচালক মণ্ডলী, শেয়ারহোল্ডার, বীমা গ্রাহক, কর্মকর্তা, কর্মচারী এবং শুভাকাঙ্ক্ষীদের যারা কোম্পানীর ব্যবসা সুন্দরভাবে পরিচালনার জন্য সর্বদা সহযোগিতা, পৃষ্ঠপোষকতা ও মূল্যবান উপদেশ প্রদান করছেন। সেই সাথে নিষ্ঠা ও আন্তরিকতার সাথে দায়িত্ব পালনের জন্য কোম্পানীতে কর্মরত সকল নির্বাহী, কর্মকর্তা, কর্মচারী মাঠকর্মীদের ধন্যবাদ জানাই। সর্বশক্তিমান আল্লাহর রহমতে আমরা আশাকরছি আপনাদের সহযোগিতা পেলে আমরা কোম্পানীর উন্নয়ন ও অগ্রগতির প্রচেষ্টা অব্যাহত রাখতে সক্ষম হবো।
আপনাদের সবার সু-স্বাস্থ্য ও দীর্ঘায়ু কামনা করছি।

Rubina

প্রফেসর রুবিনা হামিদ
চেয়ারপার্সন



মুখ্য নির্বাহী কর্মকর্তার প্রতিবেদন

সানলাইফ ইনসিওরেন্স কোম্পানী লিমিটেড ২০০০ সালে প্রাইভেট সেক্টরে লাইফ ইনসিওরেন্স কোম্পানী হিসাবে প্রতিষ্ঠিত হওয়ার পর দেশের বীমা শিল্পে একটি আস্থাভাজন ও নির্ভরশীল লাইফ ইনসিওরেন্স কোম্পানী হিসাবে আত্মপ্রকাশ করেছে। প্রতিষ্ঠিত হওয়ার পর থেকে লাইফ ইনসিওরেন্স সেক্টরে একটি দায়িত্বশীল ভূমিকা রাখার প্রত্যয়ে সানলাইফ ইনসিওরেন্স কোম্পানী লিমিটেড ইহার কার্যক্রম পরিচালনা করে আসছে। কোম্পানীটি ইনসিওরেন্স ডেভেলপমেন্ট এন্ড রেগুলেটরী অথরিটি (আইডিআরএ), বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন (বিএসইসি), স্টক এক্সচেঞ্জ এর রুলস এন্ড রেগুলেশন অনুযায়ী ইহার কার্যক্রম চালিয়ে আসছে এবং গত ৩০শে জুন ২০১৩ সালে আই .পি. ও এর মাধ্যমে তালিকাভূক্ত কোম্পানী হিসাবে আত্মপ্রকাশ করে। কোম্পানীর বর্তমান প্রকল্পের সংখ্যা ৬টি যথা: একক বীমা, গণমুখী বীমা, ইসলামী একক বীমা , লোকমুখী বীমা, আ'সান বীমা ও আদর্শ বীমা। এছাড়া গ্রুপ বীমা ও স্বাস্থ্য বীমা চালু আছে। এ সকল প্রকল্পের মাধ্যমে কোম্পানী ইহার বাৎসরিক কার্যক্রম পরিচালনা করছে। ২০১৭ সালে প্রকল্প ভিত্তিক প্রিমিয়াম অর্জিত হয়েছে, একক বীমা ২৭.২৯ কোটি, গণমুখী বীমা ১৬.৬৫ কোটি, ইসলামী একক বীমা ২২.০৮ কোটি, লোকমুখী বীমা ১৩.৩৫ কোটি, আ'সান বীমা ১৬.১৮ কোটি, আদর্শ বীমা ১১.৩৫ ও গ্রুপ বীমা ১.৬০ কোটি অর্থাৎ সর্বমোট ১০৮.৪৬ কোটি টাকা প্রিমিয়াম অর্জিত হয়েছে। ২০১৭ সালে কোম্পানী মানসম্মত ব্যবসা অর্জনের উপর বেশী জোর দেওয়া হয়েছে, যাতে করে ভবিষ্যতে তামাদির হার কমে আসে এবং পলিসির সচল থাকার হার বৃদ্ধি পায়।

আমরা আশা করি ২০১৮ সাল, পিছনের অন্যান্য বছরের তুলনায় অনেকটা ভালো করবে। ২০১৮ সালের জন্য প্রিমিয়াম লক্ষ্যমাত্রা নির্ধারণ করা হয়েছে ১৫২ কোটি টাকা। উক্ত লক্ষ্যমাত্রা অর্জনের জন্য ইতোমধ্যে অনেক বীমা এজেন্ট নিয়োগ দেওয়া হয়েছে। ইহা ছাড়া নতুন নতুন কর্ম এলাকা সৃষ্টি করে ব্যবসায়িক এলাকা বৃদ্ধি করা হচ্ছে, সেই সঙ্গে যেসকল এলাকায় ব্যবসা তুলনামূলক কম সেই সকল অফিসে ব্যবসা বৃদ্ধির জন্য প্রয়োজনীয় বাস্তবমুখী পদক্ষেপ গ্রহণ করা হয়েছে এবং যে সকল এলাকায় ব্যবসা বেশী সেখানে নতুন নতুন অফিস বৃদ্ধি করা হয়েছে।

২০১৮ সালে প্রিমিয়াম লক্ষ্যমাত্রা অর্জন, লাইফ ফান্ড বৃদ্ধি, বিনিয়োগ বৃদ্ধি ও ব্যবস্থাপনা ব্যয় হ্রাস করে পলিসিহোল্ডারদের জন্য সর্বোচ্চ পলিসি বোনাস এবং সম্মানিত শেয়ারহোল্ডারদের জন্য সর্বোচ্চ ডিভিডেন্ড প্রদান করার লক্ষ্যে আমরা কাজ করে যাচ্ছি। সকলের সহযোগিতা পেলে আশা রাখি আমরা সফলকাম হতে পারব। সকল ক্ষেত্রে আপনাদের সহযোগিতা কামনা করছি।

এ কে এম শরীফুল ইসলাম
মুখ্য নির্বাহী কর্মকর্তা

Report of the Audit Committee

The Audit Committee comprises of 6 members. All of them are Directors nominated by the Board of Directors. The Chairman of this committee is Adv. Golam Mohiuddin, an Independent Director of the Board. The committee operates according to the Terms of Reference approved by the Board and in compliance with the Bangladesh Securities and Exchange Commission Notification No. SEC/CMRRCD/2006-158/Admin/02-08 dated 20th February 2006.

The Committee ensures that a sound financial reporting system is well managed, providing accurate, appropriate and timely information to the Board of Directors, management, regulatory bodies, shareholders and other interested parties.

The Audit Committee Meetings were held to carry out the following tasks:

01) Reviewed the internal audit reports and findings of different offices of the company audited by the Internal Audit Department;

02) Advised and recommended follow up actions based on the findings of those audit reports;

03) Reviewed the financial statement of the company which contained full disclosure and ensured that the same was prepared in accordance with the International Accounting Standard (IAS) and the International Financial Reporting Standard (IFRS) as adopted in Bangladesh;

04) Reviewed overall financial and operational activities of the company.

(Adv. Golam Mohiuddin)
Chairman
Audit Committee

Dated:25th July 2018

Certification by the Chief Executive Officer and the Chief Financial Officer on financial reporting

We have reviewed financial statements for the year ended 31st December 2017 and that to the best of our knowledge and belief:

a) These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;

b) These statements together present a true and fair view of the company's affairs and comply with existing accounting standards and applicable laws.

To the best of our knowledge and belief, no transactions entered into by the company during the year 2017 which are fraudulent, illegal or violation of the company's code of conduct.

(Dr. Kalyan Kr. Chakraborty FCA)
Chief Financial Officer

(AKM Shariful Islam)
Chief Executive Officer



CORPORATE PERFORMANCE AT A GLANCE AND DIRECTORS' REPORTS

SUNLIFE INSURANCE COMPANY LTD.

Corporate Performance at a glance

PREMIUM	S 2017	S 2016	C.S 2016	C.S 2015	C.S 2014	C.S 2013
First year premium	40.67	39.26	39.26	81.57	61.11	60.43
Renewal Premium	66.19	72.43	72.43	82.74	84.49	83.29
Group Insurance Premium	1.60	2.03	2.03	0.99	0.11	0.22
Gross Premium	108.46	113.72	113.72	165.30	145.71	143.94
Investment Income	17.56	11.25	11.94	21.11	22.82	22.95
Revenue (BDSSL)	-	-	7.89	3.31	1.47	0.20
Claims Settled	74.67	74.04	74.04	60.99	53.43	42.77
MANAGEMENT EXPENSES						
a) Commission	17.18	20.65	20.65	39.02	25.52	27.77
b) Total Management Expenses(including Commission)	59.30	74.99	78.79	116.21	77.33	85.86
Management exp. To premium(%)	54.67%	65.94%	69.28%	70.30%	53.07%	59.65%
Assets	353.05	369.59	408.17	428.78	407.25	370.22
Life Fund	303.60	315.50	318.23	344.75	340.25	309.69
Investment (Including Immovable Property)	219.72	251.80	263.49	294.60	281.96	266.87
Claims to premium (%)	68.84%	65.11%	65.11%	36.90%	36.66%	29.71%
PERCENTAGE GROWTH	In %	In %	In %	In %	In %	In %
Premium	(4.63%)	(31.20) %	(31.20) %	13.44%	1.23%	(2.47)%
Claims	0.85%	21.40%	21.40%	14.15%	24.92%	29.53%
Assets	(13.50%)	(8.75%)	(4.81%)	5.29%	10.00%	1.20%
Life Fund	(3.77%)	(8.33)%	(7.69)%	1.32%	9.86%	11.15%
Investment	(16.61%)	(11.86)%	(10.56)%	4.48%	5.65%	22.02%

S= Individual Sunlife Statement
C.S= Consolidated Sunlife Statement

REPORT OF THE BOARD OF DIRECTORS

For the year ended 31st December 2017

পরিচালনা পর্ষদের প্রতিবেদন

৩১শে ডিসেম্বর ২০১৭ইং তারিখে সমাপ্ত বছরের জন্য

Bismillahir Rahmanir Rahim

Dear Respected Shareholders,

Assalam U Alaikum

বিসমিল্লাহির রহমানির রাহিম

সম্মানিত শেয়ার হোল্ডারবৃন্দ

আসসালামু আলাইকুম

On behalf of the Board of Directors and myself I have the pleasure to welcome you all for attending the18th Annual General Meeting of the Company.

As per section 184 of the companies Act 1994 we are delighted to present before you the Annual Report for the year 2017 together with the Audited Financial Statements and Audited Reports for the year ended 31st December 2017 as approved by the Board of the company for the year 2017. Directors. These reports reflected the performance of the company for the year 2017.

আমি আমার নিজের ও কোম্পানীর পরিচালনা পর্ষদের পক্ষ থেকে কোম্পানীর ১৮তম বার্ষিক সাধারণ সভায় আপনাদের স্বাগত জানাচ্ছি।

আমরা আনন্দের সাথে কোম্পানী আইন ১৯৯৪ এর ১৮৪ ধারা অনুযায়ী পরিচালনা পর্ষদ অনুমোদিত ৩১শে ডিসেম্বর ২০১৭ এ সমাপ্ত বছরের আর্থিক প্রতিবেদন ও অডিটরস রিপোর্ট ২০১৭ আপনাদের কাছে পেশ করছি। এ' প্রতিবেদনে আলোচ্য বছরের কর্মকাণ্ড প্রতিফলিত হয়েছে।

BUSINESS REVIEW

ব্যবসায়িক পর্যালোচনা

We are pleased to inform you the premium collection as on 31.12.2017 through various projects which are as follows:

আমরা আনন্দের সাথে ৩১ ডিসেম্বর ২০১৭ সমাপ্ত বছরে কোম্পানীর বিভিন্ন প্রকল্পের মাধ্যমে যে প্রিমিয়াম সংগৃহীত হয়েছে তাহার বিবরণ নিম্নে উপস্থাপন করছি :

Name of Projects	2017	2016	2015	প্রকল্পের নাম	২০১৭	২০১৬	২০১৫
Ekok Bima	27.29	26.18	37.40	একক বীমা	২৭.২৯	২৬.১৮	৩৭.৪০
Islamic Ekok Bima	22.04	17.98	26.77	ইসলামী একক বীমা	২২.০৪	১৭.৯৮	২৬.৭৭
Ganomukhi Bima	16.65	20.66	32.95	গনমুখী বীমা	১৬.৬৫	২০.৬৬	৩২.৯৫
Islamic Asaan Bima	16.18	19.06	27.84	ইসলামী আ'সান বীমা	১৬.১৮	১৯.০৬	২৭.৮৪
Lokomukhi Bima	13.35	17.08	25.77	লোকমুখী বীমা	১৩.৩৫	১৭.০৮	২৫.৭৭
Adrasha Bima	11.35	10.73	13.58	আদর্শ বীমা	১১.৩৫	১০.৭৩	১৩.৫৮
Group Insurance Business	1.60	2.03	0.99	গ্রুপ ইনসিওরেন্স বিজনেস	১.৬০	২.০৩	০.৯৯
Total	108.46	113.72	165.30	মোট	১০৮.৪৬	১১৩.৭২	১৬৫.৩০

FINANCIAL RESULTS

The year 2017 was a year of quality business achievement rather than in volume. The total premium of Tk. 108.46 Crore was collected in 2017 compared to Tk. 113.72 Crore in 2016.The breakup of the same is as follows:

আর্থিক ফলাফল

২০১৭ সাল পরিমানের চেয়ে মান সম্পন্ন ব্যবসা সংগ্রহের ক্ষেত্রে ছিল অত্যন্ত সফল বৎসর। ২০১৭ সালে মোট প্রিমিয়াম সংগ্রহ হয় ১০৮.৪৬কোটি টাকা ২০১৬ সালে যার পরিমাণ ছিল ১১৩.৭২ কোটি টাকা। ইহার বিবরণ নিম্নে প্রদত্ত হলো:

	Name of Project	S 2017	S 2016	C.S 2016	প্রকল্পের নাম	সানলাইফ ২০১৭	সানলাইফ ২০১৬	সাবসিডিয়ারি সহ ২০১৬	
		(In Taka Crore)				(কোটি টাকায়)			
1ST YEAR PREMIUM	Ekok Bima	11.48	10.07	10.07	একক বীমা	১১.৪৮	১০.০৭	১০.০৭	প্রথম বর্ষ প্রিমিয়াম
	Islamic Ekok Bima	10.16	7.13	7.13	ইসলামী একক বীমা	১০.১৬	৭.১৩	৭.১৩	
	Ganamukhi Bima	5.28	5.67	5.67	গণমুখী বীমা	৫.২৮	৫.৬৭	৫.৬৭	
	Islamic Asaan Bima	3.92	4.94	4.94	ইসলামী আ'সান বীমা	৩.৯২	৪.৯৪	৪.৯৪	
	Lokomukhi Bima	4.90	6.09	6.09	লোকমুখী বীমা	৪.৯০	৬.০৯	৬.০৯	
	Adrasha Bima	4.93	5.35	5.35	আদর্শ বীমা	৪.৯৩	৫.৩৫	৫.৩৫	
	Total	40.67	39.26	39.26	**মোট**	**৪০.৬৭**	**৩৯.২৬**	**৩৯.২৬**	
RENEWAL PREMIUM	Ekok Bima	15.81	16.11	16.11	একক বীমা	১৫.৮১	১৬.১১	১৬.১১	নবায়ন প্রিমিয়াম
	Islami Ekok Bima	11.87	10.08	10.08	ইসলামী একক বীমা	১১.৮৭	১০.০৮	১০.০৮	
	Ganamukhi Bima	11.38	14.99	14.99	গণমুখী বীমা	১১.৩৮	১৪.৯৯	১৪.৯৯	
	Islami Asaan Bima	12.26	14.12	14.12	ইসলামী আসান বীমা	১২.২৬	১৪.১২	১৪.১২	
	Lokomukhi Bima	8.45	10.99	10.99	লোকমুখী বীমা	৮.৪৫	১০.৯৯	১০.৯৯	
	Adarsha Bima	6.42	5.38	5.38	আদর্শ বীমা	৬.৪২	৫.৩৮	৫.৩৮	
	Total	66.19	72.43	72.43	**মোট**	**৬৬.১৯**	**৭২.৪৩**	**৭২.৪৩**	
	GroupInsurance Premium	1.60	2.03	2.03	গ্রুপ ইনসিওরেন্স প্রিমিয়াম	১.৬০	২.০৩	২.০৩	
	Gross Premium	108.46	113.72	113.72	মোট প্রিমিয়াম	১০৮.৪৬	১১৩.৭২	১১৩.৭২	
	Increase %	(4.63%)	(31.20)%	(31.20)%	বৃদ্ধি %	(৪.৬৩%)	(৩১.২০)%	(৩১.২০)%	
	Re-Insurance premium	0.34	0.54	0.54	পূণ: বীমা প্রিমিয়াম	০.৩৪	০.৫৪	০.৫৪	
	Net Premium	108.12	113.17	113.17	নীট প্রিমিয়াম	১০৮.১২	১১৩.১৭	১১৩.১৭	
	Life Fund	303.60	315.50	318.23	লাইফ ফান্ড	৩০৩.৬০	৩১৫.৫০	৩১৮.২৩	
	Investment	219.72	251.80	263.49	বিনিয়োগ	২১৯.৭২	২৫১.৮০	২৬৩.৪৯	
	Commission	17.18	20.65	20.65	কমিশন	১৭.১৮	২০.৬৫	২০.৬৫	
	Management Expenses (including commission)	59.30	74.99	78.79	ব্যবস্থাপনা ব্যয় কমিশনসহ	৫৯.৩০	৭৪.৯৯	৭৮.৭৯	
	Management Exp as % of Gross Premium	54.67%	65.94%	69.28%	মোট প্রিমিয়ামের উপর % হারে ব্যবস্থাপনা ব্যয়	৫৪.৬৭%	৬৫.৯৪%	৬৯.২৮%	

Appointment of Chief Executive Officer

The tenure of Chief Executive Officer AKM Shariful Islam was ended on 3rd June 2018. The Board of Directors at its Meeting held on 15th appril 2018 proposed Mr. AKM Shariful Islam for renewal of his appointment as Chief Executive Officer of Sunlife Insruace Company Limited for the next two year term which will be effective subject to approval from Insurance Development & Regulatory Authority. The Board Congratulates the Chief Executive Officer and whishes his success in developing Sunlife Insurance Company Limited in all aspect

মুখ্য নির্বাহী কর্মকর্তার নিয়োগ:

০৩ জুন ২০১৮ তারিখে কোম্পানীর মুখ্য নির্বাহী কর্মকর্তা জনাব একেএম শরীফুল ইসলাম চুক্তির মেয়াদ শেষ হয়। পরিচালনা পর্ষদের ১৫.০৪.২০১৮ তারিখের মিটিং এ জনাব একেএম শরীফুল ইসলামকে পরবর্তী দুই বছর মেয়াদের জন্য মুখ্য নির্বাহী কর্মকর্তা হিসাবে নিয়োগ নবায়ন করার প্রস্তাব গৃহীত হয় যাহা বীমা উন্নয়ণ ও নিয়ন্ত্রণ কর্তৃপক্ষের অনুমোদন সাপেক্ষে কার্যকর হবে। পরিচালনা পর্ষদ জনাব একেএম শরীফুল ইসলামকে স্বাগত জানান এবং দেশের বীমা জগতে সানলাইফ ইনসিওরেন্স কোম্পানী লিমিটেড এর অবস্থানকে আরও সুদৃঢ় করার ক্ষেত্রে তার সাফল্য কামনা করেন।

AUDITORS

The auditors of the Company M/s Islam Quazi Shafique & Co., Chartered Accountants was re-appointed as statutory Auditor for the year 2017 in the 17th Annual General Meeting 2017. They Audited the Financial Statements of Sunlife Insurance Company Ltd. for the year 2015, 2016, 2017 but as per Bangladesh Securities & Exchange Commission (BSCE) notification an external Auditor can't be appointed / re-appointed for more than three consecutive years, so new audit firm have to be appointed for the year 2018. In the mean time four audit firm M/s Mahfel Huq & Co., M/s Shafiq Basak & Co., M/s Siraj Basak & Co. and M/s Rahman Mostofa Alam & Co. Chartered Accountants expressed their intention to be appointed as Statutory Auditors for the year 2018.

The Board of Directors at the meeting held on 31.07.2018 recommended to appoint M/s Siraj Basak & Co. Chartered Accountants as statutory Auditor for the year 2018 at a remuneration of Tk. 1,50,000/- (one lac fifty thousand) which need to be approved by the shareholders in this Annual General Meeting (AGM)

নিরীক্ষকবৃন্দ

কোম্পানীর ২০১৭ সালের হিসাব নিরীক্ষার জন্য পুনরায় মেসার্স ইসলাম কাজী সফিক এন্ড কোং কে ১৭তম বার্ষিক সাধারণ সভায় পুনঃনিয়োগ দেয়া হয়। পরপর তিন বছর অর্থাৎ ২০১৫,২০১৬ ও ২০১৭ সালের বার্ষিক হিসাব মেসার্স ইসলাম কাজী সফিক এন্ড কোং কর্তৃক নিরীক্ষিত হয় কিন্তু বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন (বিএসইসি) এর নিয়মানুযায়ী কোন নিরীক্ষা প্রতিষ্ঠানকে পরপর তিন বছরের বেশী বিধিবদ্ধ নিরীক্ষক হিসাবে নিয়োগ দেওয়া যাবে না। তাই ২০১৮ সালের বার্ষিক হিসাব নিরীক্ষার জন্য নতুন কোন নিরীক্ষা প্রতিষ্ঠান নিয়োগ দিতে হবে। ইতোমধ্যে চারটি নিরীক্ষা প্রতিষ্ঠান যথা মেসার্স মাহফিল হক এন্ড কোঃ, মেসার্স শফিক বসাক এন্ড কোঃ, মেসার্স সিরাজ বসাক এন্ড কোঃ এবং রহমান মোস্তফা আলম এন্ড কোঃ নিরীক্ষক হিসাবে নিয়োগ পাওয়ার জন্য আবেদন করছেন।

গত ৩১.০৭.২০১৮ তারিখে অনুষ্ঠিত বোর্ড সভায় ২০১৮ সালের বার্ষিক হিসাব নিরীক্ষার জন্য মেসার্স সিরাজ বসাক এন্ড কোং কে ১,৫০,০০০/- (এক লক্ষ পঞ্চাশ হাজার টাকা মাত্র) ফি সাপেক্ষে নিয়োগ দানের জন্য সুপারিশ করা হয়েছে, যাহা ১৮তম বার্ষিক সাধারণ সভায় শেয়ারহোল্ডাদের দ্বারা অনুমোদিত হলে কার্যকর হবে।

Corporate Governance Compliance Auditors

The Board of Directors at the meeting held on 31.07.2018 to appoint M/s M. Mohosin & Co. Chartered Secretaries Corporate Governance Compliance Auditor for the year 2018 at a remuneration of Tk. 25,000/- (twenty five thousand) which need to be approved by the shareholders in this Annual General Meeting (AGM)

কর্পোরেট গভর্নেন্স কমপ্লায়েন্স অডিটরস

গত ৩১.০৭.২০১৮ তারিখে অনুষ্ঠিত বোর্ড সভায় ২০১৮ সালের কর্পোরেট গভর্নেন্স কমপ্লায়েন্স অডিটরস হিসাবে,মেসার্স এম মহসিন এন্ড কোঃ চার্টার্ড সেক্রেটারিজ কে ২৫,০০০/- (পঁচিশ হাজার টাকা মাত্র) ফি সাপেক্ষে নিয়োগ দানের জন্য সুপারিশ করা হয়েছে, যাহা ১৮তম বার্ষিক সাধারণ সভায় শেয়ারহোল্ডাদের দ্বারা অনুমোদিত হলে কার্যকর হবে।

In compliance with the requirements of the Bangladesh Securities and Exchange Commission (BSECnotification, M. Mohosin & Co. Chartered Secretaries issued the Corporate Governance Compliance Report which is appended herewith. (See Page 24 - 50)

কর্পোরেট গভর্নেন্স কমপ্লায়েন্স রির্পোট

বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন এর নোটিফিকেশন অনুযায়ী কর্পোরেট গভর্নেন্স গাইডলাইন কমপ্লায়েন্স সংক্রান্ত মহসিন এন্ড কোং চাটার্ড সেক্রেটারিজ এর রির্পোট ২৪ - ৫০ পৃষ্ঠায় দেখানো হয়েছে।

Directors' Responsibility Statement

In terms of Condition No. 1.5 issued by the Bangladesh Securities and Exchange Commission notification no. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012, the Board of Directors of the Company state that :

1. The Financial Statements prepared by the management present fairly the Company's state of affairs, the results of its operations, cash flows and changes in equity.
2. Proper books of accounts of the company have been maintained.
3. Appropriate accounting policies have been consistently applied in the preparation of financial statements and the accounting estimates are based on responsible and prudent judgment.
4. The International Accounting Standards, as applicable in Bangladesh (BAS), have been followed in the preparation of financial statements.
5. The sound systems are internal control effective implementations and monitoring process thereof are in place.
6. There are no significant doubts upon the Company's ability to continue as a going concern.

পরিচালকগণের দায়-দায়িত্ব প্রতিবেদন

বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন এর নোটিফিকেশন নংএসইসি/সিএমআরআরসিডি/২০০৬/১৫৮/১৩৪/এ্যাডমিন/৪৪/ তারিখ ০৭ আগস্ট ২০১২, এর ১.৫ শর্তানুযায়ী পরিচালনা পর্ষদের বিবৃতি নিম্নে উল্লেখ করা হইল:

১. ব্যবস্থাপনা কর্তৃপক্ষ কর্তৃক প্রস্তুতকৃত আর্থিক বিবরণীসমূহে কোম্পানীর ব্যবসা পরিচালনার ফলাফল, অর্থ প্রবাহ এবং তারল্যের পরিবর্তন সঠিকভাবে উপস্থাপিত হয়েছে।

২. কোম্পানীর হিসাব নিকাশ সংক্রান্ত নথি-পত্র যথাযথভাবে রক্ষিত হয়েছে।

৩. আর্থিক বিবরণীসমূহ প্রস্তুতকালে হিসাব সংক্রান্ত নীতিমালা যথাযথভাবে প্রয়োগ করা হয়েছে এবং হিসাব সংক্রান্ত প্রাক্কলনসমূহ যৌক্তিকতা ও দূরদর্শিতার সঙ্গে করা হয়েছে।

৪. আর্থিক বিবরণীসমূহ প্রস্তুতকালে বাংলাদেশে প্রযোজ্য আন্তর্জাতিক হিসাব মান (বিএএস) নিয়ম-নীতি অনুসরণ করা হয়েছে।

৫. অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থা ছিল যথাযথ এবং উক্ত নিয়ন্ত্রণ ব্যবস্থা বিদ্যমান।

৬. অত্র প্রতিষ্ঠানটিকে নিঃসন্দেহে চলমান বিবেচনা করা যায়।

Expectation for Business 2018

We expect the year 2018 to be more hopeful of future growth and progress rather than the last 2017. We believe that 2018 will be prospective for Sunlife Insurance Company Limited. To achieve the above, management has projected a premium target of TK. 152 core for the year 2018. The collection of premium is seen encouraging. Management is optimistic and all efforts are being made accordingly to achieve the target. During the year 2018, the construction work of Sunlife Tower (20 storied + 3 basements) Commercial Bhaban at Mohakhali has started, management also planned to build multistoried commercial Bhaban at its Khulna lands.

২০১৮ সালের ব্যবসায়িক প্রত্যাশা

২০১৮ সালকে আমাদের পিছনে ফেলে আসা ২০১৭ সালের চেয়ে আরও বেশি উন্নতি ও অগ্রগতির বছর হিসাবে দেখতে চাই । আমরা বিশ্বাস করি ২০১৮ সাল সানলাইফ ইনসিওরেন্স কোম্পানী লিমিটেড এর জন্য আশাব্যঞ্জক হবে। সেই লক্ষ্যে ব্যবস্থাপনা কর্তৃপক্ষ ২০১৮ সালের প্রিমিয়াম লক্ষ্যমাত্রা নির্ধারণ করেন ১৫২ কোটি টাকা । প্রিমিয়াম অর্জনের লক্ষ্যে কর্তৃপক্ষ সকল পদক্ষেপ গ্রহণ করেছেন।

২০১৮ সালে ব্যবস্থাপনা কর্তৃপক্ষ কোম্পানীর ক্রয়কৃত মহাখালী জমির উপর সানলাইফ টাওয়ার (২০তলা+৩ বেজমেন্ট) বাণিজ্যিক ভবনের কাজ শুরু করছে এবং খুলনায় নিজস্ব ভূমির উপর বহুতল বাণিজ্যিক ভবন নির্মাণের জন্য পরিকল্পনা গ্রহণ করেছেন।

APPRECIATION

On behalf of the Board of Directors, I would like to express my heartiest thanks to our honourable shareholders, valued policy holders, Bangladesh Securities & Exchange Commission (BSEC), Dhaka Stock Exchange Ltd. (DSE), Chittagong Stock Exchange Ltd. (CSE), the office of the IDRA, Registerar of Joint Stock Companies & Firms, our bankers and other esteemed well-wishers and stakeholders for their confidence and support given to us. We deeply appreciate the dedicated services of all our employees for their contribution in the Company's progress and achievement.

মূল্যায়ন

পরিচালনা পর্ষদের পক্ষ থেকে আমি সম্মানিত শেয়ারহোল্ডার, পলিসি হোল্ডার, বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন (বিএসইসি), ঢাকা স্টক এক্সচেঞ্জ লি: (ডিএসই), চিটাগাং স্টক এক্সচেঞ্জ লি: (সিএসই), আইডিআরএ, রেজিস্ট্রারার অব জয়েন্ট স্টক কোম্পানীজ এন্ড ফার্মস, সংশ্লিষ্ট ব্যাংকসমূহের সকল কর্মকর্তা এবং সম্মানিত শুভানুধ্যায়ী ও স্বার্থ সংশ্লিষ্টদেরকে তাঁদের দৃঢ় বিশ্বাস, আস্থা ও সহযোগিতার জন্য আন্তরিক ধন্যবাদ জ্ঞাপন করছি। কোম্পানীর সাফল্য ও অগ্রগতিতে উল্লেখযোগ্য অবদানের জন্য সকল স্তরের কর্মকর্তা ও কর্মচারীবৃন্দকে ধন্যবাদ জানাচ্ছি।

In fine we are committed to achieve our objects and goals and sincerely look forward to every one's continuous support and co-operation.

পরিশেষে, কোম্পানীর লক্ষ্য ও উদ্দেশ্য অর্জনে আমরা দৃঢ় প্রত্যয় ব্যক্ত করছি এবং সকলের আন্তরিক সহযোগিতা প্রত্যাশা করছি।

For and on behalf of the Board

Prof. Rubina Hamid
Chairperson

পরিচালনা পর্ষদের পক্ষে

প্রফেসর রুবিনা হামিদ
চেয়ারপার্সন

Report on Corporate Governance

Concept of corporate governance

Corporate governance is a matter of discipline complied through corporate rules. Compliance of corporate governance ensures integrity, transparency, accountability internal control and responsibilities in all activities in an organization. The basic foundation of Corporate Governance is Board i.e. Board of Directors.

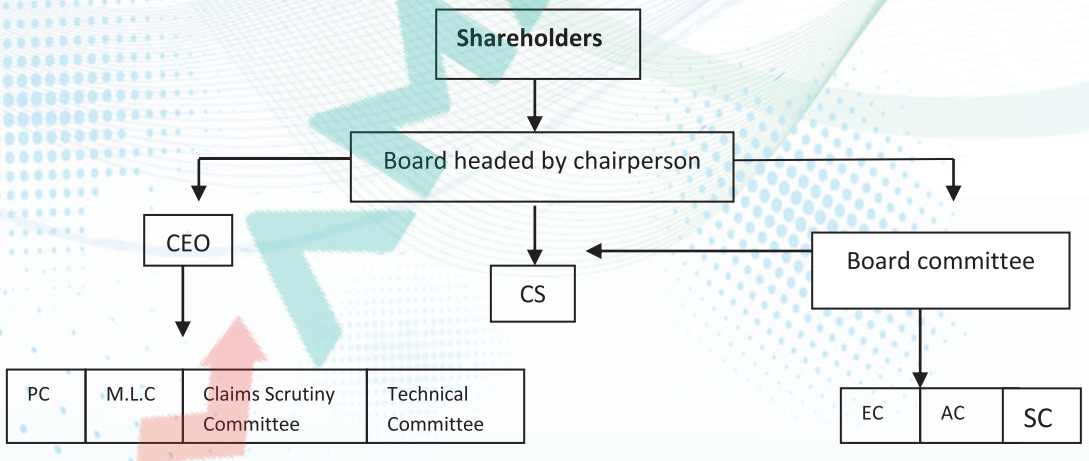
Board of Directors is the central entity in functioning corporate governance system it is the governing body of any organization and is accountable to the shareholder and other stake holders of the organization. To meet these organizational objectives, the Board provides strategic policy and direction to the management and not involved in day to day operational decisions. Management is accountable to the Board and therefore, provides relevant transparent and material information to the Board. The Board to achieve its objectives operates its function through different Board Committees viz.

1. Executive Committee (EC)
2. Audit Committee (AC)
3. Sharia Council

Framework of corporate governance

Although Board is the basic foundation of Corporate Governance, but not only the Board is responsible for compliance of corporate governance. All individual officers/ executives are liable for good corporate governance practices.

The Company operates the functions of corporate governance within a comprehensive frame work which is outlined in the diagram below:



Report on Corporate Governance

Composition of the Board

The Board of Directors of Sunlife Insurance Company Limited is Comprised with 10 Director out of whom 2 Independent Director having versatile knowledge, professional and adequate skills and expertise.

The Chairperson and CEO of the Company are different persons with different rules and responsibilities. Md. Rabiul Alam ACS is the secretary to the Board.

Role of the Board

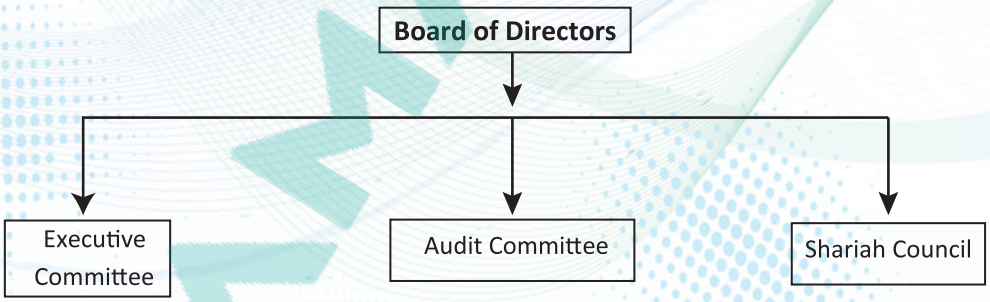
The principal roles of the Board are to define strategic objectives and frame policy/plans for running the company. The other specific responsibilities are to approve Annual, Half Yearly & Quarterly Accounts, Annual budget, capital expenditure and to review the operational and financial performance financial Control and risk management.

Role of the Chairman and CEO

The roles of the Chairman and the CEO are quite separate. The Chairman presides over the meetings of the Board and organizes the business of the Board ensuring effectiveness settings agenda of the Board meeting and offer of appointment and revision of remuneration of the CEO are also signed by the Chairperson.

Directors Responsibility

Each Director uses his or her best efforts to attend in all the meetings of the Board and the Committee of which such Director is appointed. The Directors are responsible for developing and upgrading Governance Principles, Code of Business Conduct and the Charter of each Committee of Sunlife Insurance Company Ltd. on which such Directors servers. For review, materials are provided to the members in advance of Board/Committee meetings.



Report on Corporate Governance – Continued

Board Meeting

Meetings of the Board of Directors are held on regular monthly basis to discuss and resolve the policy matters. During the year, Nine (9) meetings were held. A detail of the meetings of the Board is given at page of this report.

Independent Director

To comply with Bangladesh Securities and Exchange Commission's Corporate Governance guidelines, the Board of Directors appointed two Independent Directors to the Board. Full compliance report of the said guidelines is provided at annexure-I

Membership of Independent Director

One Independent Director is also a member and chairman of the Audit Committee of the Board of Directors as per notification of the BSEC.

Audit committee

The Audit Committee maintains regular contact with both external and internal auditors and ensures that complaints and observations from the auditors are acted upon. Furthermore, the Audit Committee discusses accounting principles and changes thereto. The Audit Committee consults and advises the Board on the scope of internal audits. The committee keeps under review the scope and results of the audit and its cost-effectiveness and the independence and objectivity of the auditors. The committee ensures transparency and accountability in the operations of the bank and the activities of the Bank are conducted within framework of policies. Principles and plan as lay down by the Board and the guidelines of the regulatory authorities issued from time to time.

Corporate Secretariat Affairs Division

The Corporate Secretariat affairs Division is vigilant to assist the Board of Directors in the discharge of its responsibility to ensure Corporate Good Governance and implementation of the Code on corporate Governance norms and other legal requirements.

Company Secretary

As part of the statutory requirement the Sunlife Insurance Company Ltd. has appointed a qualified Company Secretary with diverse experience in various Core fields. He is an Associate member of the Institute of Chartered Secretaries of Bangladesh (ICSB) .He is responsible for dealing with various corporate matters of the Sunlife Insurance Company Ltd. and acts as officers of the Board, Bridge in –between Board and other shareholders, custodian of the shareholders and also conducts the statutory

functions pursuant to the applicable laws and regulations. The Board of Directors clearly defined the rules, Responsibilities and duties of the Company Secretary.

Internal Control

Standard Accounting system alongside Internal Audit is vital factors to ensure internal Check in doing so IFRS is maintained in Sunlife insurance Company Ltd. and internal Audit Dept is allow to work independently and free from any interference.

Going Concern Assumption

The directors Confirm that they are satisfied that the Company has adequate resources to continue to operate for the foreseeable future and is financially sound. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Relation and Communication with Shareholder

The Company acknowledges and takes necessary steps to provide shareholders with all relevant and reliable information. All relevant information is placed in website for the Company for convenience of the shareholders. Moreover, as per BSEC guidelines all the price sensitive information having possible impact on share prices of the Company are communicated to the shareholders by publication in the national dailies and to the DES,CSE and BSEC through official letters for appearance in their website. Quarterly Financial Statements are communicated to all the shareholders through DSE, CSE and BSEC Half, Yearly Financial statements are directly communicated to all shareholders. Audited yearly financial statements are published in two national dailies. Finally, the company arrange Annual General Meeting as its statutory duty to give their shareholders parliamentary session to communicate their assertions about the Company All the suggestions or recommendations made by the shareholders in AGM or any time during the year are taken very seriously for compliance and better Corporate Governance of the Company.

Conflict to interest

There may arise any situation conflict of interest wherein Directors. Officers; loyalty are divided between business interest and interest of the Company and everybody avoids any actual or apparent conflict of interest that may arise. In Sunlife Insurance Company Limited, it is complied with as any matter is discussed in the Board/Committee and Directors participate in the discussion independently.

Compliances

In order to, make sure the integrity of the corporate governance with accountability for inspiring the confidence of investors, regulators, financier and other shareholders. Sunlife Insurance Company Ltd. is committed to keep them compliant with the requirements of the corporate governance as required by the Bangladesh Securities and Exchange Commission (BSEC).

M. MOHASHIN & CO.
PRINCIPAL:
M. Mohashin, FCS
CHARTERED SECRETARIES IN PRACTICE
(A Firm recognized by ICSB
formed under an Act of Parliament)

Shahera Tropical (3rd floor), Room # 4
218, Elephant Road, Dhaka-1205, Bangladesh
Ph: 01534 940893, 01815 583682, 01759 847608

Compliance Report

Annexure –B

Certificate as per condition No. 1(5) (xxvii)

Report to the Shareholder of Sunlife Insurance Company Limited on compliance on the Corporate Governance Code.

We have examined the compliance status to the Corporate Governance Code by **Sunlife Insurance Company limited** for the year ended on 31st Dec 2017. This Code relates to the Notification No. SEC/CMRRCD/2006-158/207/Admin/80, dated 3 June 2018 of the Bangladesh Securities and Exchange Commission.

Such compliance with the Corporate Governance Code is the responsibility of the Company. Our examination was limited to the procedures and implementation thereof as adopted by the Management in ensuring compliance to the conditions of the Corporate Governance Code.

This is scrutiny and verification and an independent audit on compliance of the conditions of the Corporate Governance Code as well as the provisions of relevant Bangladesh Secretarial Standards (BSS) as adopted by Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Corporate Governance Code.

We state that we have obtained all the information and explanations, which we have required, and after due scrutiny and verification thereof, we report that, in our opinion:

(a) The Company has complied with the conditions of the Corporate Governance Code as stipulated in the above mentioned Corporate Governance Code issued by the commission; Except condition No. 1.4, 1.5(xxv), 1.7, 6, 9.2.

(b) The Company has complied with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the institute of Chartered Secretaries Bangladesh (ICSB) as required by this Code;

(c) Proper books and records have been kept by the company as required under the Companies Act, 1994, the securities laws and other relevant laws; and

(d) The Governance of the company is satisfactory;

For M. MOHASHIN & CO.
Chartered Secretaries

Place: Dhaka

Mohammed MOHASHIN, FCS
Principal

Date: 31st July, 2018

Sunlife Insurance Company Limited

BTA Tower (12nd Floor), 29 Kamal Ataturk Avenue, Banani CA, Dhaka-1213

Our observation on Sunlife Insurance Company Limited on Compliance Status maintained by the company is mentioned below:

CORPORATE GOVERNANCE COMPLIANCE REPORT:

Status of Compliance with the conditions imposed by the Bangladesh Securities and Exchange Commission's Notification No.SEC/CMRRCD/2006-158/134/Admin/44 dated 07th August 2012 issued under section 2CC of the Securities and Exchange Ordinance, 1969 is presented below:

(Report under Condition No.9)

Condition No.	Title	Compliance Status		Explanation for Non compliance with the condition
		Complied	Non-Complied	
1	**Board of Directors (BoD)**			
1.1	Board's Size (The total number of the Board members shall not be less than 5 and more than 20).	√		The Board of directors consists of 8(Eight) members
1.2	**Independent Directors**			
1.2 (a)	At least one fifth (1/5) of total number of directors in the company's Board shall be independent directors, any fraction shall be considered to the next integer or whole number for calculating number of independent director's	√		2(Two) independent directors as per insurance Act.2010
1.2	**Independent director means a director**			
1.2 (b)(i)	Who either does not hold any share in the company or holds less than 1% shares of the total paid-up shares of the Company.	√		

1.2(b)(ii)	Who is not a sponsor of the company or is not connected with the company's any sponsor or director or nominated director or shareholder of the company or any of its associates, sister concerns, subsidiaries and partners or holding entities who holds 1% or more shares of the total paid-up shares of the company on the basis of family relationship and his/her family members also should not hold above mentioned shares in the company. Provided that spouse, son, daughter, father, mother, brother, sister, son-in-law and daughter-in-law shall be considered as family members	√		
1.2(b)(iii)	who has not been an executive of the company in immediately preceding 2 (two) financial years;	√		
1.2(b) (iv)	Who does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary/associated companies	√		
1.2(b)(v)	Who is not a member or TREC (Trading Right Entitlement Certifcate) holder, director or officer of any stock exchange.	√		
1.2(b)(vi)	Who is not a shareholder, director excepting independent director or officer of any member or TREC holder of stock exchange or an intermediary of the capital market.	√		
1.2 (b)(vii)	Who is not a partner or an executive or was not a partner or an executive during the preceding 3 (three) years of any statutory audit firm or audit firm engaged in internal audit services or audit firm conducting special audit or professional certifying compliance of this Code.	√		

1.2(b) (viii)	Who is not independent director in more than 5 (five) listed companies.	√		
1.2 (b) (ix)	Who has not been convicted by a court of competent jurisdiction as a defaulter in payment of any loan to a bank or a Non-Bank Financial Institution (NBFI).	√		
1.2 (b) (x)	Who has not been convicted for a criminal offence involving moral turpitude.	√		
1.2 (c)	The Independent Directors shall be appointed by board of directors approved by the shareholders in the Annual General Meeting (AGM).	√		
1.2(d)	The post of Independent Director cannot remain vacant for more than 90 (ninety) days;	√		No vacancy occurred
1.2(e)	The tenure of office of an Independent Director shall be for a period of 3 (three) years, which may be extended for 1 (one) tenure only. Provided that a former independent director may be consider for reappointment for another tenure after a time gap of one tanure, i.e. three years from his or her completion of consecutive two tenures [i.e. six years] . Provided further that the independent director shall not be subject to retirement by rotation as per the (Companies Act 1994)	√		

1.3	**Qualification of Independent Directors**			
1.3(a)	Independent Director Shall be a Knowledgeable individual with integrity who is able to ensure compliance with financial, regulatory and corporate laws and can make meaningful contribution to business.	√		
1.3(b)	Independent Director shall have following qualification:			
1.3(b) (i)	Business leader who is or was a promoter or director of an unlisted company having minimum paid-up capital of Tk. 100.00 million or any listed company or a member of any national or international chamber of commerce or business association. Or			Shall be complied within 31 December 2018
1.3(b) (ii)	Corporate Leader who is or was a top level executive not lower than Chief Executive Officer or Managing Director or Deputy Managing Director or Chief Financial Officer or Head of Finance or Accounts or Company Secretary or Head of Internal Audit and Compliance or Head of Legal Service or a candidaten with equivalent position of an unlisted company having paid-up capital of Tk.100.00 million or of a listed company. or			Not Required
	Explanation: Top level executive includes Managing Director (MD) or Chief Executive Officer (CEO),Additional or Deputy Managing Director (AMD or DMD),Chief Opeating Officer (COO),Chief Financial Officer (CFO),Company Secretary (CS),Head of Internal Audit and Compliance (HIAC),Head of Administration and Human Resources or equivalent positions and same level or ranked or salaried officials of the company.			Shall be complied within 31 December 2018

1.3(b)(iii)	Formar official of government or statutory or autonomous or regulatory body in the position not below 5th Grade of the national pay scale, who has at least educational background of bachelor degree in economics or commerce or business or Law,or			Shall be complied within 31 December 2018
1.3(b)(iv)	University Teacher who has educational background in Economics or Commerce or Business Studies or Law or	√		
1.3(b)(v)	Professional who is or was an advocate practicing at least in the High Court Division of Bangladesh Supreme Court or a Chartered Accountant or Cost and Management Accountant or Chartered Financial Analyst or Chartered Certified Accountant or Certified Public Accountant or Chartered Management Accountant or Chartered Secretary or equivalent qualification.	√		
1.3(c)	The independent director shall have at least 10 (ten) years of experiences in any field mentioned in clause	√		
1.3(d)	In special cases,the above qualifications or experiences may be relaxed subject to prior approval of the Commission.	√		
1.4	**Duality of Chairperson of the Board of Directors and Managing Director or Chief Executive Officer**			
1.4(a)	The positions of the Chairperson of the Board and the Managing Director (MD) and/or Chief Executive Officer (CEO) of the company shall be filled by different individuals.			Shall be complied within 31 December 2018
1.4(b)	The Managing Director (MD) and/or Chief Executive Officer (CEO) of a listed company shall not hold the same position in another listed company.			Shall be complied within 31 December 2018

1.4(c)	The Chairperson of the Board shall be elected from among the non-executive directors of the company.			Shall be complied within 31 December 2018
1.4(d)	The Board shall clearly define respective roles and responsbilities of the Chairperson and the Managing Director and/or Chief Executive Officer.			Shall be complied within 31 December 2018
1.4(e)	In the absence of the Chairperson of the Board,the remaining members may elect one of themselves from non-executive directors as Chairperson for that particular Board's meeting the reason of absence of the regular Chairperson shall be duly recorded in the minutes.			Shall be complied within 31 December 2018
1.5	**The directors report shall include the following additional statement**			
1.5(i)	Industry outlook and possible future developments in the industry.	√		
1.5(ii)	Segment-wise or product-wise performance;	√		
1.5(iii)	Risks and Concerns including internal and external risk factors, threat to sustainability and negative impact on environment,if any;	√		
1.5(iv)	A discussion on Cost of goods sold, Gross profit margin and Net profit margin,where applicable;			N/A
1.5(v)	A discussion on continuity of any extra-ordinary activities and their implications (gain or loss).			N/A
1.5(vi)	A detailed discussion on related party transactions along with a statement showing amount, nature of related party,nature of transactions and basis of transactions of all related party transactions;			Shall be complied within 31 December 2018
1.5(vii)	A statement of utilization of proceeds raised through public issues, rights issues and/or any other instrument.	√		

1.5(viii)	An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Share Offer and Direct Listing etc.	√		Growth of profitability structure after IPO not specifically mentioned
1.5(ix)	An explanation on any significant variance that occurs between Quarterly Financial performances and Annual Financial Statement.	√		
1.5(x)	A statement of remuneration paid to the directors including independent directors.	√		Summarized list of remuneration not given
1.5(xi)	A statement that the financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity.	√		
1.5(xii)	A statement that proper books of account of the issuer company have been maintained.	√		
1.5(xiii)	A statement that appropriate accounting policies have been consistently applied in preparation of the financial statement and that the accounting estimates are based on reasonable and prudent judgement .	√		
1.5(xiv)	A statement that International Accounting Standard (IAS) or International Financial Reporting Standards (IFRS), as applicable in Bangladesh have been followed in preparation of the financial statements and any departure there from has been adequately disclosed.	√		
1.5(xv)	A statement that the system of internal control is sound in design and has been effectively implemented and monitored.	√		
1.5(xvi)	A statement that minority shareholders have been protected from abusive actions by, or in the interest of,controlling shareholders acting either directly or indirectly and have effective means of redress			Shall be complied within 31 December 2018
1.5(xvii)	A statement that there is no significant doubt upon the issuer company's ability to continue as a going concern,if the issuer company is not considered to be a going concern, the fact along with reasons there of shall be disclosed	√		

1.5(xviii)	An explanation that significant deviations from the last year's operating results of the issuer company shall be highlighted and the reasons thereof shall be explained.	√		
1.5(xix)	A statement where key operating and financial data of at least preceding 5(five) years shall be summarized.	√		
1.5(xx)	An explanation on the reasons for not declared dividend (cash or stock) for the year.			N/A
1.5(xxi)	Board's statement to the effect that no bonus share or stock dividend has been or shall be declared as interim dividend			Shall be complied within 31 December 2018
1.5(xxii)	The total number of Board meetings held during the year and attendance by each director.			Statement of attendance is not given
1.5(xxiii)	**A report on the pattern of shareholding and name wise details (disclosing aggregate number of shares)**			
1.5(xxiii) (a)	Parent/subsidiary/associated companies and other related parties (Name wise details).	√		
1.5(xxiii) (b)	Directors, Chief Executive Officer (CEO), Company secretary (CS), Chief Financial Officer (CFO), Head of Internal Auditor (HIA) and their spouses and minor children (Name wise details).	√		Information about spouses, minor children are not mentioned
1.5(xxiii) (c)	Executives (Name wise details).	√		
1.5(xxiii) (d)	Shareholders holding ten percent (10%) or more voting interest (Name wise details). **Explanation**:For the purpose of this clause, the expression "executive" means top 5 (five) salaried employees of the company, other than the Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, and head of Internal Audit and Compliance	√		Shall be complied within 31 December 2018
1.5 (xxiv)	**In case of the appointment/re-appointment of a director, disclose**			

1.5 (xxiv) (a)	A brief resume of the director.	√		
1.5 (xxiv) (b)	Expertise in specific functional areas.	√		
1.5 (xxiv) (c)	Names of companies in which the person also held the directorship and the membership of committees of the board other than this company.	√		Other directorship is not mentioned
1.5 (xxv)	**A Managements Discussion and Analysis signed by CEO or MD presenting analysis of the company's position and operations along with a brief discussion of changes in the financial statements, among others, focusing on**			
1.5 (xxv)(a)	accounting policies and estimation for preparation of financial statements			Shall be complied within 31 December 2018
1.5 (xxv)(b)	changes in accounting policies and estimation,if any, clearly describing the effect on financial performance or results and financial position as well as cash flows in absolute figure for such changes			Shall be complied within 31 December 2018
1.5 (xxv)(c)	comparative analysis (including effects of inflation) of financial performance or results and financial position as well as cash flows for current financial year with immediate preceding five years explaining reasons thereof.			Shall be complied within 31 December 2018
1.5 (xxv)(d)	compare such financial performance or results and financial position as well as cash flows with the peer industry scenario			Shall be complied within 31 December 2018
1.5 (xxv)(e)	briefly explain the financial and economic scenario of the country and the globe			Shall be complied within 31 December 2018
1.5 (xxv)(f)	risks and concerns issues related to the financials statements, explaining sch risk and concerns mitigation plan of the company			Shall be complied within 31 December 2018
1.5 (xxv)(g)	future plan or projection or forecast for company's operation,performance and financial position, with justification thereof, i.e; actual position shall be explained to the shareholders in the next AGM;			Shall be complied within 31 December 2018

1.5 (xxvi)	Declaration or certification by the CEO and the CFO to the Board as required under condition No .3(3) shall be disclosed as per **Annexure-A**;and			Shall be complied within 31 December 2018
1.5 (xxvii)	The report as well as certificate regarding compliance of conditions of this Code as required under condition No 9 shall be disclosed as per **Annexure-B** and **Annexure-C**			Shall be complied within 31 December 2018
1.6	**Meeting of the Board of Directors**			
	The company shall conduct its Board meetings and record the minutes of the meetings as well as keep required books and records in line with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code			Shall be complied within 31 December 2018
1.7	**Code of Conduct for the Chairperson, other Board members and Chief Executive Officer**			
1.7(a)	The Board shall lay down a code of conduct, based on the recommendation of the Nomination and Remuneration Committee (NRC) at condition No 6, for the Chairperson of the Board, other board members and Chief Executive Officer of the company.			Shall be complied within 31 December 2018
1.7(b)	The code of conduct as determined by the NRC shall be posted on the website of the company including ,among others, prudent conduct and behavior, confidentiality,conflict of interest,compliance with laws,rules and regulations, prohibition of insider trading, relationship with environment, employees,			Shall be complied within 31 December 2018
2	**Governance of Board of Directors of Subsidiary Company**			
2(a)	Composition of the Board of the holding company shall be made applicable to the composition of the Board of the subsidiary company.	√		
2(b)	Least 1 (one) Independent Director to the subsidiary company.	√		

2(c)	Submission of minutes to the holding company.	√		
2(d)	Review of minutes by the holding company.	√		
2(e)	Review of financial statements by holding company.	√		
3	**Managing Director (MD) or Chief Executive Officer (CEO) Chief Financial Officer(CFO), Head Of Internal Audit and Compliance (HIAC)& Company Secretary (CS)**			
3.1	**Appointment**			
3.1(a)	The Board shall appoint a Managing Director (MD) or Chief Executive Officer (CEO),a Chief Financial Officer (CFO), a Head of Internal Audit and Compliance(HIAC) and a Company Secretary (CS).	√		
3.1(b)	The positions of the Managing Director (MD) or Chief Executive Officer (CEO), Chief Financial Officer (CFO), Head of Internal Audit and Compliance(HIAC) Company Secretary (CS) shall be filledby different individuals.			Shall be complied within 31 December 2018
3.1(c)	The MD or CEO,CS,CFO and HIAC of a listed company shall not hold any executive position in any other company at the same time			Shall be complied within 31 December 2018
3.1(d)	The Board of Directors shall clearly define respective roles, responsibilities and duties of the CFO,the HIAC and the CS	√		
3.1(e)	The MD or CEO,CS,CFO and HIAC shall not be removed from their position without approval of the Board as well as immediate dissemination to the Commission and stock exchange(s)			Shall be complied within 31 December 2018
3.2	**Requirement to attend Board of Directors'Meeting**			
	The MD or CEO,CS,CFO and HIAC of the Company shall attend the meetings of the Board.Provided that the CS,CFO and/or the HIAC shall noy attend such part of a meeting of the Board which involves consideration of an agenda item relating to their personal matters	√		Not stated in the board meeting attendance sheet
3.3	**Duties of Managing Director (MD) or Chief Executive Officer (CEO) and Chief Financial Officer (CFO)**			

3.3(a)(i)	Financial statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.	√		
3.3(a)(ii)	Financial statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws.	√		
3.3(b)	The MD or CEO and CFO shall also certify that there are, to the best of knowledge and belief,No transactions entered into by the Company during the year which are fraudulent, illegal or violation of the code of conduct for the company's Board or its members;.	√		
3.3(c)	The certification of the MD or CEO and CFO shall be disclosed in the Annual Report	√		
4	**Board of Directors' Committee**			
	For ensuring good governance in the company,the Board shall have at least following sub-committees: (i)Audit Committee (ii)Nomination and Remuneration Committee			Shall be complied within 31 December 2018
5	**Audit Committee**			
5.1	**Responsbility to the Board of directors**			
5.1 (a)	The company shall have an Audit Committee as a sub- committee of the Board of Directors.	√		
5.1 (b)	The Audit Committee shall assist the Board in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business.			Shall be complied within 31 December 2018

5.1 (c)	The Audit Committee shall be responsible to the Board of Directors. The duties of the Audit Committee shall be clearly set forth in writing.	√		Duties are not mentioned
5.2	**Constitution of the Audit Committee**			
5.2 (a)	The Audit Committee shall be composed of at least three (3) members.	√		
5.2 (b)	The Board shall appoint members of the Audit Committee who shall be non executive directors of the company excepting Chairparson of the Board and shall include at least 1 (one) independent Directors.	√		
5.2 (c)	All members of the audit committee should be"financially literate" and at least 1 (one) member shall have accounting or related fianancial management background and 10 (ten) years of such experience.	√		
	Explanation: The term "fianacially literate" means the ability to read and understand the financial statement like statement of financial position, statement of comprehensive income, statement of changes in equity and cash flows statement and a person will be considered to have accounting all related financial management expertise if he or she possesses professional qualification or accounting or finance graduate with at least 10 (ten) years of corporate management or professional experiances			
5.2 (d)	When the term of service of any committee member expires or there is any circumastance causing any committee member to be unable to hold office before expiration of the term of service, thus making the number of the committee members to be lower than the prescribed number of 3 (three) persons, the Board shall appoint the new committe member to fillup the vacancy immediately or not later than 1 (one) month from the date of vacancy in the committee to ensure continuity of the performance of work of the audit committee.			

5.2 (e)	The company secretary shall act as the secretatry of the committee	√		
5.2 (f)	The quorum of the Audit Committee (AC) meeting shall not constitute without at least 1 (one) Independent Director.	√		
5.3	**Chairperson of the Audit Committee**			
5.3 (a)	The Board of Directors shall select 1 (one) member of the Audit Committee to be Chairmen of the Audit Committee, who shall be an Independent Director.	√		
5.3 (b)	In the absence of the Chairperson of the Audit Committee, the remaining members may elect one of themselves as Chairperson for that particular meeting, in that case there shall be no problem of constituting a qouram as required under condition no. 5(4)(b) and the reason of absence of the regular Chairperson shall be duly recorded in the minutes.			Shall be complied within 31 December 2018
5.3 (c)	Chairpersonn of the Audit Committee shall remain present in the Annual General Meeting (AGM).	√		
5.4	**Meeting of the Audit Committee:**			
5.4(a)	The audit committee shall conduct at least its four meeting in financial year. Any emergency meeting in addition to regular meeting may be convened at the request of any one of the members of the committee.			Shall be complied within 31 December 2018
5.4(b)	The quorum of the meeting of the audit committee shall be constituted in presence of either two members or two-third of the members of the Audit Committee, which ever is higher, where presence of an independent director is a must.			Shall be complied within 31 December 2018
5.5	**Role of Audit Committee**			
5.5(a)	Oversee the financial reporting process.	√		

5.5 (b)	Monitor choice of accounting policies and principles.	√		
5.5(c)	Monitor Internal Audit and Complaince process.	√		
5.5 (d)	Oversee hiring and performance of external auditors.	√		
5.5 (e)	Hold meeting with the external or statutory auditors for review of the annual financial statements before submission to the Board for approval or adoption.			Shall be complied within 31 December 2018
5.5(f)	Review along with the management, the annual financial statements before submission to the Board for approval.	√		
5.5(g)	Review along with the management, the quarterly and half yearly financial statements before submission to the Board for approval.	√		
5.5(h)	Review the adequacy of internal audit function.	√		
5.5(i)	Review the Management's Discussion and Analysis before disclosing in the Annual Report.			Shall be complied within 31 December 2018
5.5(j)	Review statement of all related party transactions submitted by the management.	√		
5.5(k)	Review management letters/letter of internal control weakness issued by statutory auditors.	√		
5.5(l)	Oversee the determination of audit fees based on scope and magnitude, level of expertise deployed and time required for effective audit and evaluate the performance of external auditors; and			Shall be complied within 31 December 2018

5.5(m)	Oversee whether the proceeds raised through Initial Public Offering (IPO) or Repeat Public Offering (RPO) or Rights Share Offer have been utilized as per the purposes stated in relevent offer document or prospectus approved by the Commission.	√		
5.6	**Reporting of the Audit Committee**			
5.6(a)	**Reporting to the Board of Directors**			
5.6(a) (i)	The Audit Committee shall report on its activities to the Board of Directors.	√		
5.6(a)(ii)(a)	Report on conflicts of interest to the Board of Directors.	√		
5.6(a)(ii)(b)	Will report any suspected or presumed fraud or irregularities or material defect in the internal and compliance process or in the financial statements.	√		
5.6 (a)(ii)(c)	Will report any suspected infringement of laws,regulatory compliances including securities related laws, rules and regulations to the Board.	√		
5.6(a)(ii)(d)	Will report any other matters which the Audit Committee deems necessary shall be disclosed to the Board of Directors immediately.	√		
5.6(b)	Reporting to the Authorities (BSEC) If any materials impact on the financial condition & results of operation and has discussed with the Board and the management that any rectification is necessary.	√		
5.7	Reporting to the Shareholders and General Investors Report on activities carried out by the Audit Committee, including any report made to the Board of Directors under	√		Audit committee report is not clearly mentioned
	condition 5(6)(a) (ii) above during the year, shall be signed by the Chairman of the Audit Committee and disclosed in the annual report of the issuer company.			
6	**Nomination and Remuneration Committee**			

6.1	**Responsibility to the Board of directors**			
6.1(a)	The company shall have a Nomination and Remuneration Committee (NRC) as a sub-committee of the Board.			Shall be complied within 31 December 2018
6.1(b)	The NRC shall assist the Board in formulation of the nomination criteria or policy for determining qualifications, positive attributes, experiences and independence of directors and top level executive as well as a policy for formal process of considering remuneration of directors, top level executive.			Shall be complied within 31 December 2018
6.1(c)	The terms of Reference (ToR) of the NRC shall be clearly set forth in writing covering the areas stated at the condition No.6(5)(b).			Shall be complied within 31 December 2018
6.2	**Constitution of the NRC**			
6.2(a)	The Committee shall comprise of at least three members including an independent director			Shall be complied within 31 December 2018
6.2(b)	All members of the Committee shall be non-executive directors			Shall be complied within 31 December 2018
6.2(c)	Members of the Committee shall be nominated and appointed by the Board			Shall be complied within 31 December 2018
6.2(d)	The Board shall have authority to remove and appoint any member of the Committee			Shall be complied within 31 December 2018
6.2(e)	In case of death,resignation,disqualification,or removal of any member of the Committee or in any other cases of vacancies,the board shall fill the vacancy within 180 (one hundred eighty) days of occuring such vacancy in the Committee.			Shall be complied within 31 December 2018

6.2(f)	The Chairperson of the Committee may appoint or co-opt any external expert and/or member(s) of staff to the committee as advisor who shall be non voting member,if the Chairperson feels that advice or suggestion from such external expert and/or member(s) of staff shall be required or valuable for the committee			Shall be complied within 31 December 2018
6.2(g)	The company secretary shall act as the secretatry of the committee			Shall be complied within 31 December 2018
6.2(h)	The quorum of the NRC meeting shall not constitute without attendance of at least an independent director			Shall be complied within 31 December 2018
6.2(i)	No member of the NRC shall receive,either directly or indirectly,any remuneration for any advisory or consultancy role or otherwise,other than Director's fees or honorarium from the company			Shall be complied within 31 December 2018
6.3	**Chairperson of the NRC**			
6.3(a)	The Board shall select 1 (one) member of the NRC to be Chairperson of the Committee,who shall be an independent director			Shall be complied within 31 December 2018
6.3(b)	In the absence of the Chairperson of the NRC,the remaining members may elect one of themselves as Chairperson for that particular meeting, the reason of absence of the regular Chairperson shall be duly recorded in the minutes;			Shall be complied within 31 December 2018
6.3(c)	The Chairperson of the NRC shall attend the annual general meeting(AGM) to answer the queries of the shareholders			Shall be complied within 31 December 2018
6.4	**Meeting of the NRC**			
6.4(a)	The NRC shall conduct at least one meeting in a financial year,			Shall be complied within 31 December 2018

6.4(b)	The Chairperson of the NRC may convene any emergency meeting upon request by any member of the NRC;			Shall be complied within 31 December 2018
6.4(c)	The quorum of the meeting of the NRC shall be constituted in presence of either two members two-third of the members of the Committee,whichever is higher, where presence of an independent director is must as required under condition No.6(2)(h)			Shall be complied within 31 December 2018
6.4(d)	The proceedings of each meeting of the NRC shall duly be recorded in the minutes and such minutes shall be confirmed in the next meeting of the NRC.			Shall be complied within 31 December 2018
6.5	**Role of the NRC**			
6.5(a)	NRC shall be independent and responsible or accountable to the Board and to the shareholders;			Shall be complied within 31 December 2018
6.5(b)(i)	formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend a policy to the Board, relating to the remuneration of the directors, top level executive, considering the following:			Shall be complied within 31 December 2018
6.5(b)(i)(a)	the level composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the company successfully;			Shall be complied within 31 December 2018
6.5(b)(i)(b)	the relationship of remuneration to performance is clear and meets appropriate performance benchmarks; and			Shall be complied within 31 December 2018
6.5(b)(i)(c)	remuneration to directors, top level executive involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the company and its goals;			Shall be complied within 31 December 2018

SUNLIFE INSURANCE COMPANY LIMITED
Life Revenue Account
For the Year Ended December 31, 2017

Particulars	Note	Amount in Taka	
		31.12.2017	31.12.2016
BALANCE OF FUND AT THE BEGINNING OF THE YEAR		3,154,972,657	3,441,823,871
PREMIUM LESS REINSURANCE	20		
First year Premium (Ekok)		114,832,279	100,715,747
First year Premium (GM)		52,791,576	56,684,673
First year Premium (Is Ekok)		101,644,455	71,342,411
First year Premium (Is Asaan)		39,174,793	49,351,325
First year Premium (LM)		49,004,425	60,943,602
First year Premium (Adarsha)		49,289,228	53,547,860
		406,736,756	**392,585,618**
Renewal Premium (Ekok)		158,096,224	161,089,137
Renewal Premium (GM)		113,754,109	149,893,055
Renewal Premium (Is Ekok)		118,710,451	108,431,495
Renewal Premium (Is Asaan)		122,649,875	141,168,377
Renewal Premium (LM)		84,500,871	109,850,754
Renewal Premium (Adarsha)		64,222,089	53,834,161
		661,933,619	**724,266,979**
Group Insurance Premium		**15,988,851**	**20,299,016**
Gross Premium		**1,084,659,226**	**1,137,151,613**
Less Re-Insurance Premium		3,415,568	5,361,943
Net Premium		**1,081,243,658**	**1,131,789,670**
Interest, Dividend & Profit on Share Sale & Disposal	21	168,285,859	109,484,177
Other Income	22	7,316,639	3,009,655
		4,411,818,813	**4,686,107,373**
Piror year Adjustment		**8,410,981**	**-**
	Total	**4,420,229,794**	**4,686,107,373**

First year premium, where the maximum premium paying period is		
Single	-	-
Two Years	-	-
Three Years	-	-
Four Years	-	-
Five Years	-	-
Six Years	-	-
Seven Years	-	-
Eight Years	-	-
Nine Years	-	-
Ten Years	48,808,410	41,214,215
Eleven Years	275,258	243,814
Twelve Years or Over (Including throughout life)	357,653,088	351,127,589
	406,736,756	**392,585,618**

Continued

SUNLIFE INSURANCE COMPANY LIMITED
Life Revenue Account
For the Year Ended December 31, 2017

Particulars	Note	Amount in Taka	
		31.12.2017	31.12.2016
CLAIMS UNDER POLICIES (INCLUDING PROVISION FOR CLAIMS DUE OR INTIMATED), LESS RE-INSURANCE	23		
By Maturity		542,179,743	521,185,671
By Death		19,017,045	13,907,789
By Survival		173,555,648	191,369,257
By Surrender		1,383,844	2,309,999
Group Insurance		9,867,101	11,358,195
By Others		710,402	314,259
		746,713,783	**740,445,170**
EXPENSES OF MANAGEMENT			
Commission :			
a) Commission to Insurance Agents(Less that on Re-Insurance)		120,290,847	154,893,962
Sub-item (a) Preceding)		51,553,220	51,631,321
		171,844,067	**206,525,283**
Salaries etc.(other than to agents and those contained in the allowance and commission)		178,255,778	233,945,703
Traveling and conveyance		72,785,449	79,560,843
Directors' Fees		477,000	470,000
Auditors' Fees		202,500	172,500
Medical Fees		454,405	2,851,530
Actuarial Fees		-	575,000
Insurance Policy Stamps		3,973,735	4,978,123
Advertisement and publicity		2,155,375	4,657,063
Printing and stationery		4,513,770	7,946,342
Legal & Professional Fees		799,165	902,565
Office Rent		47,051,861	63,234,031
Bank Charges		2,147,597	3,897,997
Repairs & Maintenance on Others		14,405,858	16,191,848
Car Repair & Maintenance		12,684,299	15,259,935
Car Fuel Expenses		13,824,318	14,210,774
Corporate Social responsibility		297,925	242,006
Papers & Periodicals		213,131	316,427
Telephone, Mobile,Internet and Fax etc.		4,578,531	5,132,181
Training & Recruitment Exp.		165,420	509,640
Fees, Subscription and Donation		723,995	27,183
		359,710,112	**455,081,691**

continued

SUNLIFE INSURANCE COMPANY LIMITED
Life Revenue Account
For the Year Ended December 31, 2017

Particulars	Note	Amount in Taka	
		31.12.2017	31.12.2016
B/F		**359,710,112**	**455,081,691**
Entertainment		2,836,758	4,376,447
Insurance Premium (General)		338,604	304,395
Postage & Telegrams		403,738	686,388
Development Expenses		38,531,478	59,614,209
Company Registration Fees		3,975,912	6,653,279
Forms & Stamps		204,420	358,090
AGM Expenses		591,700	219,903
Deffered Expenses(written off)		1,940,200	1,940,200
Agent balance(written off)		-	-
Credit Rating Fee		143,750	-
Gas Water & Electricity		7,235,693	8,671,014
Cleaning & Washing			18,300
Trade Licence		9,973	20,600
Group Insuranec Premium		594,100	946,185
Share Transfer, Listing & Membership fees (CDBL)		111,478	460,767
Contribution to Employees P.F		3,979,766	3,723,333
Other expenses		516,597	366,796
		421,124,279	**543,441,597**
Other Expenses:			
Depreciation on Fixed Assets		44,588,973	40,722,667
		1,384,271,102	**1,531,134,717**
Stock Dividend		-	
Balance of fund at the end of the year		**3,035,958,692**	**3,154,972,656**

The accompanying notes 1 to 29 and 4 Annexure is an integral part of the financial statements.

Company Secretary | Additional MD & CFO | Chief Executive Officer

Director | Director | Chairperson

Dated;Dhaka.
The 31st July,2018

Islam Quazi Shafique & Co.
Chartered Accountants.

SUNLIFE INSURANCE COMPANY LIMITED
Cash Flow Statement
As at December 31, 2017

Particulars	Amount in Taka	
	31.12.2017	31.12.2016
Cash Flow From Operating Activities		
Collection from Premium	1,123,778,771	1,161,900,070
Other Income Received	15,727,620	3,009,655
Payment for Claim	(753,986,882)	(740,083,958)
Payment for Re-insurance, Management Exps. & Others	(584,613,914)	(746,459,668)
Net Cash from Operating Activities	**(199,094,405)**	**(321,633,901)**
Cash Flow From Investing Activity		
Investment Made	435,299,605	320,867,032
Acquisition of Fixed Assets	(175,344,922)	(50,980,036)
Loan Against Policies Paid	58,393	(259,808)
Other Loan realized/ Paid	(91,125,248)	65,528,504
Interest & Dividend Received	184,145,291	128,688,225
Net Cash used in investing activities	**353,033,119**	**463,843,917**
Cash Flow From Financing Activities		
Payment of Refund Warrant to the Unsuccessfull share applicant	-	-
Payment of SOD/ realiezed of SOD	(47,500,000)	(14,725,418)
Net Cash from Financing Activities	**(47,500,000)**	**(14,725,418)**
Net increase/decrease in cash and cash equivalents	106,438,714	127,484,598
Cash and cash equivalents at the beginning of the period	402,123,993	274,639,395
Cash and cash equivalents at the end of the period	**508,562,707**	**402,123,993**

Note:

Closing Cash & Bank Balance :

Cash & Bank Balance as shown in the Balance Sheet	867,885,213	886,061,700
Less: Investment as FDR with Banks	359,322,506	483,937,707
	508,562,707	**402,123,993**

The accompanying notes 1 to 29 and 4 Annexure is an integral part of the financial statements.

Company Secretary | Additional MD & CFO | Chief Executive Officer

Director | Director | Chairperson

Dated;Dhaka.
The 31st July,2018

Islam Quazi Shafique & Co.
Chartered Accountants.

SUNLIFE INSURANCE COMPANY LIMITED
Statement of Life Insurance Fund
As at December 31, 2017

	Amount in Taka	
ASSETS	**31.12.2017**	**31.12.2016**
Loan on Insurer's Policies within their Surrender Value	4,026,541	4,084,934
Investments	1,095,174,454	1,405,858,857
Agent Balance	-	-
Outstanding Premium	394,252,115	436,787,228
Interest & Dividend accruing but not due	31,190,648	47,050,080
Advance,Loans & Deposits	382,470,908	289,405,460
Cash & Bank Balance	867,885,213	886,061,700
Fixed Assets (at cost less depreciation)	745,342,220	615,597,465
Deffered Expenses	3,119,970	5,060,170
Stamps, Printing and Stationery in hand	7,052,559	6,043,115
	3,530,514,628	**3,695,949,009**
LIABILITIES		
Estimated Liabilities in respect of outstanding claims, whether due or intimated	4,525,752	11,798,851
Amount due to other persons of bodies carrying on insurance business	1,444,620	566,421
Re-valuation reserve Flat (BTA)	14,156,722	15,167,916
Sundry Creditors	123,833,841	162,848,164
Total	**143,960,935**	**190,381,352**
Gross Fund (Assets minus Liabilities)	**3,386,553,693**	**3,505,567,657**
Less : Shareholders' Capital (Paid up Capital)	350,595,000	350,595,000
Life insurance fund at the end of the period	**3,035,958,693**	**3,154,972,657**

The accompanying notes 1 to 29 and 4 Annexure is an integral part of the financial statements.

Company Secretary | Additional MD & CFO | Chief Executive Officer

Director | Director | Chairperson

Dated;Dhaka.
The 31st July,2018

Islam Quazi Shafique & Co.
Chartered Accountants.

SUNLIFE INSURANCE COMPANY LIMITED
Classified Summary of the Assets in Bangladesh
As at December 31, 2017

Sl No	Class of Assets	Book Value (Tk)	Market Value (Tk)	Remarks
1	Statutory Deposits with Bangladesh Bank	15,000,000	15,000,000	At Cost
2	Loan on Insurer's Policies	4,026,541	4,026,541	Realizable Value
3	Investment in Shares	381,474,454	352,814,988	Fair Value
4	Bangladesh Govt. Treasury Bond	698,700,000	698,700,000	At Cost
5	Fixed Deposits with Bank	359,322,505	359,322,505	Realizable Value
6	Cash in hand and STD & Current Accounts	508,562,707	508,562,707	Realizable Value
7	Interest, Dividends & Rent accrued but not due	31,190,648	31,190,648	Realizable Value
8	Outstanding Premium	394,252,115	394,252,115	Realizable Value
9	Advance,loan & Deposits	382,470,908	382,470,908	Realizable Value
10	Fixed Assets (at cost less depreciation)	745,342,220	617,792,808	WDV
11	Deffered Expenses	3,119,970	3,119,970	At Cost
12	Stamps, Printing and Stationery in hand	7,052,559	7,052,559	At Cost
		3,530,514,628	**3,374,305,750**	

The accompanying notes 1 to 29 and 4 Annexure is an integral part of the financial statements.

Company Secretary | Additional MD & CFO | Chief Executive Officer

Director | Director | Chairperson

Dated;Dhaka.
The 31st July,2018

Islam Quazi Shafique & Co.
Chartered Accountants.

Sunlife Insurance Company Ltd

Statement of Changes in Equity
As at December 31, 2017

Particulars	Share Capital	Share Premium	General Reserve	Reserve for Exceptional Losses	Retained earning	Total
As at 01 January 2017	350,595,000	-	-	-	-	350,595,000
Addition during this year (Bonus Share)		-	-	-	-	-
As at 31 December 2017	**350,595,000**	**-**	**-**	**-**	**-**	**350,595,000**

Sunlife Insurance Company Ltd

Statement of Changes in Equity
As at December 31, 2016

Particulars	Share Capital	Share Premium	General Reserve	Reserve for Exceptional Losses	Retained earning	Total
As at 01 January 2016	350,595,000	-	-	-	-	350,595,000
Addition during this year (Bonus Share)		-	-	-	-	
As at 31 December 2016	**350,595,000**			**-**	**-**	**350,595,000**

Company Secretary | Additional MD & CFO | Chief Executive Officer

Director | Director | Chairperson

Dated;Dhaka.
The 31st July,2018

Islam Quazi Shafique & Co.
Chartered Accountants.

SunlifeInsurance Company Limited

Notes to the Financial Statements
For the year ended December 31, 2017

1.0 Company and It's Activities:

1.1 Legal Status of Reporting Entity

The company is a public company limited by shares which came into operation on 30.05.2000 (License No. CCI-13/08/99-1075 dated 30.05.2000 of CCI & Incorporation No. C-39753(1721)2000 dated 31.03.2000) with an Authorized Share Capital of Tk 20 Crore divided into 20,00,000 Ordinary shares of Tk.100 each, of were issued and fully paid in cash by the Sponsors/ Directors. The company raised its Authorised Capital to Tk. 50 Crore by splitting off its share value from Tk. 100 to Tk. 10 with the approval of Extra Ordinary General Meeting (EGM) held in 16.01.2011. The Authorised Capital has now divided into 50,000,000 ordinary shares of Tk. 10 each, of which 35,059,500 ordinary shares of Tk. 10 each were issued and fully paid up.

1.2 Subsidiary to Associate Company

The Company was a subsidiary company named BD Sunlife Securities Ltd. incorporated on 2008 January 2013 with a paid up Capital Tk. 50,00,000 raised and thereafter to Tk. 9,90,00,000/- in 2014 of which the company owns 65% shares. The Board of Director sold 30% share of BD Sunlife Securities Ltd. Because of that, BD Sunlife Securities Ltd. is an Associate Company from this period and Other Associate Company Named BD Thai Food & Beverage Ltd. The audited accounts of the company taken profit from Two Associate Company only.

1.3 Principal Activities of the entity

The company is engaged in Life Insurance Business since the date of obtaining License from Chief Controller of Insurance. The Company is mainly engaged in Individual Life, Islamic Individual Life and Group life Insurance business. It also operates in non-traditional micro life insurance under the name Ganomukhi Bima, Islamic Asaan Bima and Lokomukhi Bima. And also it engages in Deposit Pension Scheme insurance business.

2.0 Basis of Preparation and Significant Accounting Policies

2.1 Components of Financial Statement

The financial Statement comprises-

a) Balance Sheet
b) Life Revenue Account
c) Statement of Cash Flows
d) Statement of Changes in Equity
e) Statement of Life Fund Account
f) Classified Summary of the Assets in Bangladesh
g) Accounting Policies & Explanatory Notes.

2.2 Statement of Compliances

(a) Compliance of Bangladesh Financial Reporting Standards;

The financial statements have been prepared in accordance with the applicable Bangladesh Financial Reporting Standards (BFRS) including Bangladesh Accounting Standards (BAS) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) based on International

Accounting Standards (IAS) and International Financial Reporting Standards (IFRS).

(b) Compliance of Local Laws and Regulations
The following underlying laws, rules, regulations and accounting pronouncements have been considered in preparing and presenting the Financial Statements;

i) Insurance Act,2010
ii) Companies Act,1994
iii) Securities and Exchange Commission Act, rules & regulations.
iv) Income Tax Ordinance 1984
v) Listing Regulations of Dhaka and Chittagong Stock Exchanges.
vi) The Bangladesh Accounting Standards(BAS)
vii) Any other applicable legislation.

2.3 Basis of Measurement

The financial statements have been prepared on historical cost basis except for financial instruments at fair value through profit or loss measured at fair value.

2.4 Functional and presentation currency and level of precision

The financial statements are presented in Bangladesh Taka (Taka/Tk) currency, which is the Company's functional currency. All financial information presented in Taka has been rounded off to the nearest Taka.

2.5 Foreign Currency

Foreign Currency is converted into taka currency at the rate prevailing on the date of bank credit.

2.6 Use of estimates and judgments

The preparation of the financial statements in conformity with BFRSs requires management to use judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

2.7 Financial Instruments

Non-derivative financial instruments comprise accounts and other receivable, cash and cash equivalents borrowings and other payables and are shown transaction cost.

2.8 Going Concern

The company has adequate resources to continue in operation for the foreseeable future. For this reasons the Shareholders continue to adopt going concern basis in preparing the accounts. The current resources of the company provides sufficient fund to meet the present requirements of its existing business.

2.9 Subsequent events after Reporting Period

Where necessary, all the material events after the reporting period have been

considered and appropriate adjustments / disclosures have been made in the financial statements declaration of dividends.

2.10 Reporting Period

The financial period of the Company has been determined to be from 1 January to 31 December each period. These financial statements cover the period from 1 January 2017 to 31 December 2017.

2.11 Comparative Information

Comparative information have been disclosed in respect of the year 2016 for all numerical information of the financial statements and also the narrative and descriptive information when it is relevant for understanding of the current period's financial statements. Last year's figures have been rearranged where considered necessary to conform to current year's presentation.

2.12 Impairment

In accordance with the provisions of BAS 36: Impairment of assets, the carrying amount of non-financial assets, other than inventories is reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount and impairment losses are recognized in profit and loss account. No such indication of impairment has been raised till to date.

2.13 Provisions

In accordance with the guideline as prescribed by BAS 37: Provisions, contingent liabilities and Contingent Assets, provisions are recognized in the following situations;

a. When the company has an obligation (legal or constructive) as a result of past events.
b. When it is probable that an outflow of resource embodying economic benefits will be required to settle the obligation; and
c. Reliable estimate can be made of the amount of the obligations.

2.14 Accrued Expenses and other Payable

Liabilities are recognized for the goods and services received, whether paid or not for those goods and services. Payables are not interest bearing and are stated at their nominal value.

2.15 Approval of Financial Statement

The financial statements were approved by the Board of Directors on 31/07/2018.

2.16 Related Party Disclosures

The company carried out a number of transactions with related parties in the normal course of business and on arm's length basis.

The information is required by BAS 24: Related party disclosures have been disclosed in separate note-28 to the financial statements.

3.00 Significant Account ing Policies

The accounting policies set out below have been applied consistently (otherwise as stated) to all periods presented in these financial statements-

3.1 Revenue Recognition

As per Bangladesh Accounting Standard (BAS) 18 Revenue, revenue is recognized when it is probable that the economic benefits associated with the transaction will flow to the Company and the amount of revenue and the cost incurred or to be incurred in respect of the transaction can be measured reliably.

Premium :

i) Individual Life Policies

First year premiums are recognized as the related policies/First Premium receipts are issued against the premiums received by the company. Renewal premiums are recognized after received of the premium.

ii) Group Life Policies

The premiums of Group policies are recognized receipts of the premiums and in certain circumstances, premiums falling due under the policies within financial period of which premiums are subsequently received.

3.2 Property, Plant and Equipment

3.2.1 Recognition and Measurement

Items of property, plant and equipment are measured initially at cost and subsequently at cost less accumulated depreciation in compliance with Bangladesh Accounting Standard (BAS) 16 Property, Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any direct cost for bringing the asset to its Working condition for its intended use. Expenditures incurred after the assets have been put into use, such as repairs and maintenance is normally

3.2.2 Subsequent Cost

The cost of replacing part of an item of property, plant and equipment is recognized in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the Company and its cost can be measured reliably. The costs of the day-to- day servicing of property, plant and equipment are recognized in life revenue account as incurred.

3.2.3 Depreciation

Depreciation on fixed Assets has been calculated adopting straight line method on all assets at varying rates depending on the class and the estimated useful life of assets. Methods and Rates of providing depreciation are consistently applied in relation to:

Furniture & Fixtures	10%
Office Decoration	15%
Vehicles	15%
Computer & Software	15%
Building & Building Construction	2%
Photocopy Machine	15%
Telephone Installation	15%
Water Filter, Vacuum Cleaner etc.	15%

3.2.4 Disposal of Fixed Assets

Gains and losses on disposal of an item of property, plant and equipment are to be determined by comparing the proceeds from disposal with the carrying amount of the property, plant and equipment disposed off and is recognized net with “other income” life revenue account.

3.3 Investment in FDR(Fixed Deposit Receipt)

If the Company has the positive intent and ability to hold FDR to maturity, then such financial assets are classified as held to maturity. Held-to-maturity financial assets are recognized initially at fair value plus any directly attributable transaction costs. Subsequent to initial recognition, held-to- maturity financial assets are measured at amortized cost using the effective interest method, less any impairment losses.

3.4 Cash and Cash Equivalent

Cash and cash equivalents comprise cash balances and all call deposits with original maturities of three months or less. Bank overdrafts that are repayable on demand and form an integral part of the Company's cash management are included as a component of cash and cash equivalents for the purpose only of the statement of cash flows.

3.5 Leased Assets

Leases in terms of which the company assumes substantially all the risks and rewards of ownership are classified as finance leases. Upon initial recognition, the leased asset is measured at an amount equal to the lower of its fair value and the present value of the minimum lease payments. Subsequent to initial recognition, the asset is accounted for in accordance with the accounting policy applicable to that asset.

3.6 Interest Income

Interest Income is derived from Investment of BGTB, FDR Investment and on STD account which is recognized on accrual basis.

3.7 Statement of Cash Flow

The net cash flow from operating activities is determined for the year under direct method as per Bangladesh Accounting Standard (BAS) 7 Statement of Cash Flows.

3.8 Investment

Investments include Bangladesh Govt.Treasury Bond (BGTB) (as statutory deposit with Bangladesh Bank), at face value and share at cost.

3.9 Taxation

i) Income Tax of Life Insurance Companies

Income Tax of Life Insurance Companies are determined under the Fourth Schedule of the Income Tax Ordinance 1984 on the basis of actuarial Valuation Report and the Income Tax has been provided in the Life Revenue account on that basis.

ii) Tax on Profit and gains of Insurance Business

The profits and gains of the Insurance Business from all sources are to be computed in accordance with the Actuarial Valuation Report under the provision in the Fourth Schedule of the Income Tax Ordinance and not under different heads of income.

So the management feels it is not necessary to make estimate of deferred Tax Assets/Liabilities as per provision of BAS-12.

3.10 Commission

Commission to Insurance Agents (Less that on Re-insurance) represents First Year Commission and Renewal Commission.
Allowances and Commission Represent Commission (Other than commission to Insurance Agents less that on Re-insurance).

3.11 Stock of Stationary As per BAS-2 :

Inventory consists of Stock of Stationary, stamps and printed materials have been valued at cost and such valuation was certified by the management.

3.12 Employees Benefit Plans As Per BAS-19:

The Company operates a recognized Contributory Provident Fund for all its regular employees. The Provident Fund is administered by the Board of Trustees and is funded both by contribution from employees and from the Company @ 10% of the basic pay each. Company also provided Group Insurance facilities of the employees.

3.13 Re-Insurance Premium

The company has re-insurance arrangement with SCOR GLOBAL LIFE SE, SINGAPORE Branch.

3.14 Borrowing Cost

This has been dealt with the requirements of BAS 23: Borrowing Cost-
Borrowing costs as part of the cost of assets or as an expenses in profit or loss. Borrowing Costs relating to operation are recognized as expenses in the year in which they are incurred.

3.15 Investment in Shares

(a) In compliance with the requirements of BAS 27 : Consolidated and Separate Financial Statement, a consolidated financial statements was prepared combining the financial statements of the parents (the company) and its subsidiary line by line by adding together like items of assets,liabilities,equity,income and expenses of year 2016. All the intra group balances, transactions, income and expenses was eliminated in full of 2016. During reporting period it has become an associate from Subsidiary because of selling of shares of BD Sunlife Securities Ltd.

(b) In compliances with the requirements of BAS 25: Accounting for Investment, Investment in other shares being classified as Long-Term assets, are carried in the balance sheet at cost.

3.16 Loans, Advance, Deposit and Pre-Payments

Advances are initially measured at cost. After initial recognition, advances are carried at cost less deductions, adjustments or charges to other account heads such as property, plant and equipment or expenses. Deposits are measured at payment value.

4.0 Operation

4.01 Premium

During the year under audit, through the operation of Divisional and Agency Offices the Gross Premium earned by the Company amounted to Tk. 1,084,659,226 the net amount of premium is comprised of the following :

Name of Policy	First Year Premium	Renewal Premium	Total
Ekok Bima Premium	114,832,279	158,096,224	272,928,503
Ganamukhi Bima Premium	52,791,576	113,754,109	166,545,685
Islami Ekok Bima Premium	101,644,455	118,710,451	220,354,906
Islamic Asaan Bima Premium	39,174,793	122,649,875	161,824,668
Lokomukhi Bima Premium	49,004,425	84,500,871	133,505,296
Adarsha Bima Premium	49,289,228	64,222,089	113,511,317
Total	**06,736,756**	**661,933,619**	**1,068,670,375**
Group Insurance Premium	15,988,851	-	15,988,851
	422,725,607	-	1,084,659,226
Less : Re-Insurance Premium	3,415,568	-	3,415,568
Net Premium	**19,310,039**	**661,933,619**	**1,081,243,658**

4.02 Management Expenses

Management expenses inclusive of Commission, Salaries etc. have been charged to Revenue Account for an aggregate amount of Tk 592,968,346 which is 54.67% of gross premium.

	Amount in Taka	
	31.12.17	31.12.16

5.00 SHARE CAPITAL:

5.01 Authorized Capital:

5,00,00,000 Ordinary Shares of Tk 10 each	500,000,000	500,000,000

5.02 Issued, Subscribed and Paid-up Capital:

3,50,59,500 Ordinary Shares of Tk 10 each	350,595,000	350,595,000

5.03 The position of share holders as at December 31, 2017 is as follows :

Group	No. of Shares	% of Share Holding
Sponsor	14,721,484	41.99%
General Public	10,707,171	30.54%
Institutions	9,630,845	27.47%
Total:	35,059,500	100.00%

Year Wise Breakup of Bonus Share/Cash Dividend:

Declaration in the AGM	Type	Percentage	Quantity	Amount	Year of Acturial valuation
11th	Stock	20%	6,00,000	6,000,000	2009
12th	Cash	20%	-	6,000,000	2010
13th	Stock	5%	1,500,000	15,000,000	2012
14th	Stock	5%	1,575,000	15,750,000	2013
15th	Stock	6%	1,984,500	19,845,000	2014

6.00 LIFE INSURANCE FUND

Balance as on January 01, 2017	3,154,972,657	3,441,823,871
Add : Life fund Generate during the year	(119,013,965)	(286,851,214)
Balance as on 31.12.2017	**3,035,958,692**	**3,154,972,657**

This consists of the accumulated balance of Life Insurance Fund up to December 31, 2017.

7.00 AMOUNT DUE TO OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS

Ordinary Life (Note- 7.01)	699,948	537,168
Takaful Life (Note- 7.02)	258,827	258,827
New Project (Note- 7.03)	95,012	(177,144)
Group Re-Insurance (note-7.04)	390,834	(52,429)
	1,444,620	**566,422**

	Amount in Taka	
	31.12.17	31.12.16
7.01 Ordinary Life		
Opening Balance	537,168	519,970
Add: Premium on Re-insurance	687,518	1,475,610
Add: Exp. Refunds	97,354	75,808
	1,322,041	2,071,388
Less: Commission on Re-insurance	622,093	1,534,220
Closing Balance	**699,948**	**537,168**
7.02 Takaful Life		
Opening Balance	258,827	258,827
Add: Premium on Re-insurance	-	-
	258,827	258,827
Less: Commission on Re-insurance	-	-
Closing Balance	**258,827**	**258,827**
7.03 New Project		
Opening Balance	(177,144)	(134,324)
Add: Premium on Re-insurance	2,001,681	3,344,683
Add: Exp. Refund	149,921	110,619
	1,974,459	3,320,979
Less: Commission on Re-insurance	1,879,447	3,498,123
Closing Balance	**95,012**	**(177,144)**
7.04 Group Re-Insurance		
Opening Balance	(52,429.00)	
Add: Premium on Re-insurance	479,091	541,650
	426,662	541,650
Less: Commission on Re-insurance	35,829	594,079
Closing Balance	**390,834**	**(52,429)**
8.00 Re-Valuation Reserve		
The amount is made up as follows:		
Revaluation Reserve Original Balance	50,559,720	50,559,720
Add : Revaluation made during the year	-	-
	50,559,720	50,559,720
Less: Accumulated Depreciation on original cost	36,402,998	35,391,804
Closing Balance	**14,156,722**	**15,167,916**

Depreciation on increased value due to revaluation has been adjusted against Revaluation Reserve. No impact on deferred tax has been calculated as the life insurance is assessed for income tax on the basis of actuarial valuation irrespective of book profit.

9.00 ESTIMATED LIABILITIES IN RESPECT OF OUTSTANDING

WHETHER DUE OF INTIMATED.

The above amount has been arrived at as under :

Death Claim:		
Ekok Bima	2,348,524	1,200,779
Islami Ekok Bima	445,289	648,807
Gonomukhi Bima	(212,238)	2,291,522
Lokomukhi Bima	1,829,177	7,446,970
Islami Asan Bima	-	95,773
Urban Bima	115,000	115,000
	4,525,752	**11,798,851**

	Amount in Taka	
	31.12.17	31.12.16
10.00 SUNDRY CREDITORS:		
Mediclaim Ins Premium Payable	1,490,200	1,490,200
Auditors' Fees (Note– 10.01)	582,500	582,500
Agents License fees	2,873,477	2,668,234
Employer of agents License fees	2,257,016	2,114,866
Tax & VAT deduction at source	24,149,276	19,361,358
Income Tax deducted against Insurance Comm.	34,208,509	33,264,964
Accrued Expenses (Provision for exp.)	11,134,775	4,415,764
Security Money	339,000	329,000
Staff Premium Payable	302,348	257,204
Provision for Doubtful Outstanding Premium	3,072,464	3,072,464
Employees P.F. Contribution	8,672,539	8,112,205
SOD Loan (Notes no.10.02)	-	47,500,000
Lease Liability A/C (Notes no.10.03)	15,750,206	21,831,145
Share Application Money Refundable	8,760,630	8,760,630
Provision for IPO Expenses	338,968	338,968
Other Creditors (Notes - 10.04)	9,901,933	8,748,662
	123,833,841	**162,848,164**

10.01 Auditors' Fees

For the year 2005	50,000	50,000
For the year 2008	120,000	120,000
For the year 2009	120,000	120,000
For the year 2010	120,000	120,000
Statutory Audit Fees 2016	-	172,500
Statutory Audit Fees 2017	172,500	-
	582,500	**582,500**

10.02 SOD Loan:

Exim Bank Ltd. A/c #151612300033	-	11,500,000
FAS Finance & Investment	-	16,000,000
International Leaseing & Finance Services	-	20,000,000
	-	**47,500,000**

10.03 Lease Liability

IDLC Finance & Investment Ltd.	3,198,460	5,218,540
LankaBangla Finance Ltd.	12,551,746	16,612,605
	15,750,206	**21,831,145**

10.04 Other Creditors

Provident fund Loan & Interest	4,477,309	3,763,668
Others	5,424,624	4,984,994
	9,901,933	**8,748,662**

		Amount in Taka	
		31.12.17	31.12.16
11.00	**Policy Loan**		
	Opening Balances	4,084,934	3,825,126
	Add: Addintion during the year	791,075	1,370,366
		4,876,009	5,195,492
	Less: Realize during the year	849,468	1,110,558
	Closing Balances	**4,026,541**	**4,084,934**

The amount represents loan paid to policy holders within the surrender value of the respective policies as per provision of Insurance Act, 2010.

12.00	**INVESTMENT (AT COST)**		
	Bangladesh Government Treasury Bond	698,700,000	947,900,000
	Statutory Deposit With Bangladesh Bank	15,000,000	15,000,000
	Investment in shares of Publicly Traded Shares(Note-12.01)	97,042,101	100,497,937
	Investment in shares of Non-Listed Shares (Note-12.02)	285,920	101,285,920
	Investment in Subsidiary (Note: 12.03)	135,650,000	64,350,000
	Share Money Deposit (Note: 12.04)	148,496,433	176,825,000
		1,095,174,454	**1,405,858,857**
12.01	**Investment in Publicly Traded Share**		
	Name of Securities House:		
	Synthia Securities Limited	-	21,985,417
	BD Sunlife Securities Limited	94,735,424	76,367,571
	AB Investments Limited	2,306,677	
	BD MSL	-	2,144,950
		97,042,101	**100,497,937**

(Details of Investment in Public Traded Share has been shown in Annexure-2)

12.02	**Investment in Non-Listed Company**		
	BD Thai Food & Beverage Ltd.	-	101,000,000
	ICAB AMCL ISLAMIC unit Fund	285,920	285,920
		285,920	**101,285,920**
12.03	**Investment in Associate Company**		
	BD Sunlife Securities Ltd. *	34,650,000	64,350,000
	BD Thai Food & Beverage Ltd.	101,000,000	-
		135,650,000	**64,350,000**
12.04	**Share Money Deposit**		
	Farr Ceramic Ltd.	18,500,000	20,000,000
	BD Thai Food & Beverage Ltd.	32,238,741	7,525,000
	BD Sunlife Securities Ltd. *(Associate)	97,757,692	149,300,000
		148,496,433	**176,825,000**

* It represent the amount paid to Dhaka Stock Exchange Ltd. (DSE) TREC Acquisition Cost in this name of the subsidiary of Sunlife Insurance Company Ltd. Now It is Associate.

Insurance Development Regulatory Authority (IDRA) has allowed/ permitted to form this subsidiary vide its IDRA/Life 4183/2012-1567.

The money so paid to DSE by this Company shall be converted into this share Capital of the subsidiary BD Sunlife Securities Ltd. Now It is an Associate.

	Amount in Taka	
	31.12.17	31.12.16
13.00 OUTSTANDING PREMIUM		
Opening Balances	436,787,228	466,760,206
Add: Addition during the year	1,084,659,226	1,137,151,613
	1,521,446,454	1,603,911,819
Less: Realize during the year	1,127,194,339	1,167,124,591
Closing Balances	**394,252,115**	**436,787,228**

The above amount represents premium receivable from policy holders. which has been fully realized subsiquently.

14.00 INTEREST & DIVIDEND ACCRUING BUT NOT DUE

Break up of the above is given below :

Interest on fixed deposits with bank (Note- 14.01)	10,795,604	19,977,413
bank (Note- 14.02)	20,395,044	27,072,667
	31,190,648	**47,050,080**

14.01 Interest On Fixed Deposits With Bank

Opening Balance as on 01.01.2017	19,977,413	39,736,015
Add: Addition during the year	28,268,658	44,004,900
	48,246,071	**83,740,915**
Less: Received during the year	37,450,467	63,763,502
	10,795,604	**19,977,413**

(Details of FDR Interest has been shown in Annexure-3)

14.02 Interest On BGTB

Opening Balance as on 01.01.2017	27,072,667	26,518,113
Add:Addition during the year	98,815,959	108,571,319
	125,888,626	**135,089,432**
Less: Received during the year	105,493,582	108,016,765
(Details of BGTB Interest has been shown in Annexure-4)	**20,395,044**	**27,072,667**

15.00 ADVANCES,LOANS AND DEPOSITS

Loans against Assets Procurement(Note: 15.01)	5,158,811	5,240,596
Loan to Inter Company (Note: 15.02)	1,000,000	1,000,000
Advance Office Rent (Note:15.03)	32,293,519	36,654,769
Advance Income Tax	52,038,440	41,259,189
Advance Against Salary	9,408,266	9,619,673
Other Advances (Note: 15.04)	282,571,873	195,631,233
	382,470,908	**289,405,460**

15.01 Loans against Assets Procurement

Motor cycle Loan	4,658,604	4,740,389
Bi-cycle Loan	452,573	452,573
Mobile Purchase Loan	47,634	47,634
	5,158,811	**5,240,596**

15.02 Loan to Inter Company

BD Foods and Beverage Ltd.	1,000,000	1,000,000
	1,000,000	**1,000,000**

	Amount in Taka	
	31.12.17	31.12.16
15.03 Advances Offices Rent		
Opening Balance as on 01.01.2017	36,654,769	53,105,713
Add : Paid during the period	2,960,375	4,390,800
	39,615,144	**57,496,513**
Less : Adjusted during the period	7,321,625	20,841,744
	32,293,519	**36,654,769**
15.04 Other Advances		
The above balance is made up as under :		
01 Advance against printing stationary Expenses	1,858,499	1,977,317
02 Advance against TA/DA	2,710,455	4,603,628
03 Advance against Dev. Meeting Expenses/Bonus	10,748,751	9,399,703
04 Advance against Furniture Purchase	4,662,707	5,181,807
05 Advance against Commission/ Release	35,475,618	26,177,301
06 Advance against Vehicle repairs	5,123,233	5,744,673
07 Advance against Office Equipment	1,334,540	1,334,540
08 Receivable from Buyer	880,323	-
09 Advance against Annual General Meeting		300,000
10 Advance against Vehicle Purchases	2,737,789	2,814,901
11 Unsettled Prium Receipts (PR)	78,401,951	77,594,480
12 Advance against Flat Purchases	112,419,266	72,293,815
13 Advances against Software & Data Processing	365,000	325,000
14 Advances against Advertisement	1,518,464	1,121,150
15 Advances stamp in hand		380,220
16 Advances against Training Expenses	2,574,600	966,250
17 Advance against Garage Rent	2,414,724	1,864,724
18 Advances against Air Condition	1,062,000	1,555,000
19 Advances against Security Money	400,000	400,000
20. Advances against Legal & Professional fees	101,900	104,900
21. Advance against Entertainments	565,920	575,345
22. Advance against Picnic	1,686,727	1,686,727
23. Advance against Cookeries	13,850	13,850
24. Advance against Tax Token	58,022	325,274
25. Advance against Office Maintenances	343,887	446,409
26. Advance against Electric goods	382,251	382,977
27. Advance against Vehicle Fuel	261,933	261,933
28. Advance against ISO Certification	52,500	52,500
29. Advance against Survival Benefits	109,405	109,405
30. Advance against Internet Bill	1,934,471	1,933,270
31. Advance against Office Decoration	2,264,260	2,284,260
32. Advance against Software Purchases	935,000	935,000
33. Advance against Prize and Awards	2,298,205	2,261,405

	Amount in Taka	
	31.12.17	31.12.16
34. Advance against Insurance Car	213,300	314,355
35. Advance against Computer purchases	1,410,090	1,345,090
36. Interest Receivable BD Sunlife Securities	1,678,938	2,678,938
37. Receivable from BD Sunlife Securities Ltd.	5,761,631	5,761,631
38.Advance against Share sale of BD Sunlife Securities Ltd.	(20,000,000)	(50,648,285)
39. Advance against Sales Promotion	2,658,429	3,258,794
40. Inter project Accounts	3,403,138	-
41. Advance T & T	366,250	-
42. BAPLAC Security	50,000	-
43. Others	11,333,846	7,512,946
	282,571,873	**195,631,233**

16.00 CASH AND CASH EQUIVALENT

Fixed Deposits with Bank (Note 16.01)	359,322,505	689,820,673
STD Account with Bank (Note 16.02)	208,916,507	7,504,169
Current Account with Bank	299,234,724	246,583,057
BO Accounts Balances (Notes 16.03)	34,885	20,310,114
Cash in hand	376,592	242,055
	867,885,213	**964,460,068**

16.01 Fixed Deposit with Bank

1 Exim Bank Ltd.	290,638,370	299,909,892
3 Relieance Finance Ltd.	-	18,000,000
5 South Bangla Agriculture & Commerce Bank	68,684,136	96,930,000
7 FAS Finance and Investment	-	20,000,000
8 Premier Leasing & Finances Limited	-	16,503,750
14 First Lease Finance & Investment Ltd	-	8,013,405
17 International lease & Financial Services Ltd	-	24,580,660
	359,322,505	**483,937,707**

(Details of FDR Balance has been shown in Annexure-3)

16.02 STD Accounts with Bank

i) IPO Lead Bank Accounts		
City Bank Principal Br. HVT	8,951,567	8,951,567
City Bank Principal Br. USD	478,232	478,232
City Bank principal Br. GBP	35,011	35,011
City Bank Principal Br.Euro	5,001	5,001
	9,469,811	**9,469,811**
ii) Other STD Accounts	199,446,696	186,491,655
	208,916,507	**195,961,466**

16.03 BO Accounts

BD Sunlife Securities Ltd.	7,517	7,358
CMSL	-	290
Synthia Securities Ltd.	6,974	10,843
Multi Securities Ltd.	568	1,018
AB Investments Ltd.	19,825	57,965
	34,885	**77,474**

	Amount in Taka	
	31.12.17	31.12.16
17.00 Land and Building		
Opening Balance at Cost	560,518,213	559,305,284
(+) Addition during this year	69,740,334	1,212,929
(+) Appreciation for Revaluation	-	-
	630,258,547	**560,518,213**
Depreciation		
accumulated at beginning	79,040,220	67,748,760
for the year	2,258,292	11,291,460
(-) Adjustment of Dep.	-	-
accumulated at ending	81,298,512	79,040,220
Written Down Value	**548,960,035**	**481,477,993**

(Details of land & Building has been shown in Annexure-1 of Property, Plant & Equipment)

18.00 Other Fixed Assets		
Opening Balance at Cost	403,051,602	354,609,493
(+) Addition during this year	105,871,189	49,768,659
(-) Disposal	5,500,871	1,326,550
	503,421,919	**403,051,602**
Depreciation		
accumulated at beginning	268,932,130	235,769,951
for the year	43,341,879	34,487,179
(-) Adjustment of Dep.	5,234,275	1,325,000
accumulated at ending	307,039,734	268,932,130
Written Down Value	**196,382,185**	**134,119,472**

(Details of Other Fixed Assets has been shown in Annexure-1 of Property, Plant & Equipment)

19.00 Deferred Expenses		
Opening Balance	5,060,170	7,000,370
Less : Wirtten of during the year		
against interest received on BGTB in 2010	1,940,200	1,940,200
	3,119,970	**5,060,170**

The amount represents excess amount paid for purchasing Bangladesh Government Treasure Bond (BGTB) during the 2010.

		Amount in Taka	
		2017	2016
20.00	**Gross Premium Income**		
	First Year Premium (Note-20.01)	406,736,756	815,664,103
	Renewal Premium (Note-20.02)	661,933,619	827,444,602
	Group Insurance Premium	15,988,851	20,299,016
		1,084,659,226	**1,663,407,721**

20.01	**First Year Premium**	Gross Premium	RI Premium	Net Premium 2017	Net premium 2016
	Ekok Bima Premium	114,832,279	3,415,568	111,416,711	95,353,804
	Ganamukhi Bima Premium	52,791,576	-	52,791,576	56,684,673
	Is.Ekok Bima Premium	101,644,455	-	101,644,455	71,342,411
	Is.Asaan Bima Premium	39,174,793	-	39,174,793	49,351,325
	Lokomukhi Bima Premium	49,004,425	-	49,004,425	60,943,602
	Adarsha Bima Premium	49,289,228	-	49,289,228	53,547,860
	Sub-Total:	**406,736,756**	**3,415,568**	**403,321,188**	**387,223,675**

20.02	**Renewal Premium**	Gross Premium	RI Premium	Net Premium 2017	Net Premium 2016
	Ekok Bima Premium	158,096,224		158,096,224	161,089,137
	Ganamukhi Bima Premium	113,754,109	-	113,754,109	149,893,055
	Is.Ekok Bima Premium	118,710,451	-	118,710,451	108,431,495
	Is.Asaan Bima Premium	122,649,875	-	122,649,875	141,168,377
	Lokomukhi Bima Premium	84,500,871	-	84,500,871	109,850,754
	Adarsha Bima Premium	64,222,089	-	64,222,089	53,834,161
	Sub-Total	**661,933,619**	-	**661,933,619**	**724,266,979**
	Group Insurance Premium	15,988,851	-	15,988,851	20,299,016
	Grand Total	**1,084,659,226**	**3,415,568**	**1,081,243,658**	**1,131,789,670**

21.00	**INTEREST & DIVIDEND**		
	Interest Realized (Note-21.01)	95,563,778	56,359,284
	Interest Accrued (Note-21.02)	31,190,648	47,050,080
	Dividend Income	6,253,993	6,074,813
	Profit on Associate Company & Disposal (Note 21.03)	35,277,419	-
		168,285,838	**109,484,177**
21.01	**Interest Realized**		
	Bangladesh Govt. Treasury Bonds	78,420,915	81,498,652
	Fixed Deposit with Bank	17,473,053	24,027,487
	On STD	1,513,168	2,771,872
	Interest on Policy Loan	-	240,955
	Interest on BD Sunlife Securities Ltd.	(1,000,000)	3,726,883
	Profit /Loss on share Sales	3,439,662	(51,692,194)
	Interest on SOD	(4,283,021)	(4,214,372)
		95,563,778	**56,359,284**
21.02	**Interest Accrued**		
	Fixed Deposits with Bank	10,795,604	19,977,413
	Bangladesh Govt. Treasury Bond with Bank	20,395,044	27,072,667
		31,190,648	**47,050,080**
21.03	**Profit on Associate Company & Disposal**		
	BD Sunlife Securities Ltd	14,840,915	-
	Bd Thai Food & Bevarage Ltd	9,902,766	-
	Share Disposal of BD Sunlife Securities Ltd.	10,533,738	-
		35,277,419	-

	Amount in Taka	
	2017	2016
22.00 Other Income		
Fine, Alteration fee, Late fee ,leave without & Re-writing fee etc.	1,507,679	676,936
Old Material Sale	41,300	485,550
Interest on Policy Loan	293,266	-
Servicing Charges	1,910	15,705
Sale of Tender Schedule	8,000	-
Diary & Calender Sale	49,430	189,908
Sale of old Assets	-	1,540,000
Premium on BGTB Sales	5,249,410	-
Miscellanuous Receipts	165,644	101,556
	7,316,639	**3,009,655**

23.00 CLAIMS UNDER POLICIES INCLUDING PROVISION FOR CLAIMS DUE OR INTIMATED LESS REINSURANCE

Name of project	Maturity	Death	Survival	Surrender	Group & Others	Total	Total
Ekok Bima	89,778,377	6,725,515	48,980,741	750,252	10,461,916	156,696,801	195,656,259
Islamic Ekok Bima	73,441,548	2,586,982	41,061,865	82,956	-	117,173,351	112,282,946
Ganamukhi Bima	158,590,112	4,541,247	24,164,258	149,925	115,587	187,561,129	148,276,308
Islamic Asaan Bima	109,460,853	3,901,958	23,366,923	191,578	-	136,921,312	130,675,310
Lokomukhi Bima	107,148,525	583,687	16,148,753	-	-	123,880,965	128,525,564
Adrasha Bima	3,760,328	677,656	19,833,108	209,133	-	24,480,225	25,028,783
Total	**542,179,743**	**19,017,045**	**173,555,648**	**1,383,844**	**10,577,503**	**746,713,783**	**740,445,170**

24.00 CREDIT FACILITY AVAILABLE FOR THE COMPANY

There was no credit facility available for the company under any contact as on 31.12.2017 except Lease Liability 1.58 Crore and other than trade credit available in the ordinary course of business.

25.00 EXPENSES INCURRED IN FOREIGN CURRENCY

The company did not incur any expenses nor did it earn any income in foreign currency on account of royalty, technical expert and professional advisory fee, interest etc. apart from those out of re-insurance treaties.

26.00 COMPANIES ACT 1994, SCHEDULE XI PART-II

i) Number of emloyees drawing salary above Tk 6,300 Per month	885	1,515
ii) Number of emloyees drawing salary below Tk 6,300 Per month	185	212
	1,070	**1,727**

27.00 PAYMENTS / PERQUISITES TO DIRECTORS/ OFFICERS

27.01 The aggregate amount paid/ provided during the period in-respect of directors and officers of the company as defined in the securities and Exchange Rules 1987 are disclosed below:

Amount in Taka

	2017		2016	
	Directors	Officers	Directors	Officers
Board Meeting Fees	477,000	-	470,000	-
Basic Salary	-	89,127,889	-	116,972,852
Other Allowances	-	89,127,889	-	116,972,851
	477,000	178,255,778	470,000	233,945,703

	Amount in Taka	
	2017	2016

28.00 Related Party Disclosure under BAS-24

During the year ended on December 31,2017, Company entered into a transaction with related party in the normal course of business. The names of the related parties,nature of these transactions and amount thereof have been set out below in accordance with the provisions of BAS 24-"Related Party Disclosures".

Sl. No.	Name of the Related Party	Position/ Relation	Purpose	Amount paid during this year	Balance at the end December 31,2017	Year-2016
1	Zahid Maleque	Director	Rent	15,450,992	-	21,144,564
2	Rubina Hamid	Chairperson	Remuneration	480,000	-	480,000
3	Sabana Maleque	Director	Remuneration	300,000	-	300,000
4	Rahat Real Estate Ltd	Common Director	Flat Purchase	-	72,293,815	72,293,815
5	BD Sunlife Securities Ltd.	Subsidiaries	Loan	-	-	-
6	BD Foods & Beverage Ltd.& BD Sunlife Sec. Ltd.	Common Director	Share Purchase	-	101,000,000	34,650,000
7	BD Foods & Beverage Ltd.& BD Sunlife Sec. Ltd.	Common Director	Share Money Deposit	-	32,238,741	97,757,692
8	Zahid Maleque	Director	Share Transfer of BD Sunlife Securities Ltd	105,736,665	-	-
Total:				**121,967,657**	**205,532,556**	**226,626,071**

29.00 SUBSEQUENT EVENT (BAS-10)

The Board of Director in its meeting held on 31.07.2018 recommended stock Dividend of 2 % for year 2017 subject to approved by the shareholders in Annual General Meeting 2018.

(a) There is no significant event that has occurred between the Balance Sheet date.

Sunlife Insurance Company Ltd

Schedule of Property,Plant and Equipment
As at December 31, 2017

Annexure-1

Sl. No	Particulars	At Cost				Rate	Depreciation				WDV as on 31.12.17
		Opening Balance	Addition	Disposal	Total		Opening Balance	Charge during this year	Adjustment of Dep.	Total	
Land and Building:											
1	Flat-BTA Tower	62,354,880	-	-	62,354,880	2%	43,648,416	1,247,098	-	44,895,514	17,459,366
	Flat-Revaluation	50,559,720	-	-	50,559,720	2%	35,391,804	1,011,194	-	36,402,998	14,156,722
2	Land (Mohakhali)	435,730,389	-	-	435,730,389	0%	-	-	-	-	435,730,389
3	Land (Khulna)	10,660,295	15,025,784	-	25,686,079	0%	-	-	-	-	25,686,079
	Manikgonj floor	-	22,530,156	-	22,530,156	0%	-	-	-	-	22,530,156
4	Building & Cons.	1,212,929	32,184,394	-	33,397,323		-	-	-	-	33,397,323
	Sub-Total:	**560,518,213**	**69,740,334**		**630,258,547**		**79,040,220**	**2,258,292**	-	**81,298,512**	**548,960,035**
Other Fixed Assets											
1	Furniture & Fixture	89,403,432	8,531,583	(4)	97,935,019	10%	65,349,524	5,621,008	-	70,970,531	26,964,488
2	Office Decoration	53,698,329	78,806,427	-	132,504,756	15%	18,734,185	18,559,145	-	37,293,330	95,211,427
3	Vehicles	189,095,974	10,477,457	5,500,875	194,072,557	15%	134,746,069	12,916,354	5,234,275	142,428,148	51,644,409
4	Computer & Software	34,027,611	7,479,146	-	41,506,757	15%	25,588,495	3,276,089	-	28,864,584	12,642,174
5	Air Conditioner	18,507,464	71,700	-	18,579,164	15%	12,452,233	1,195,958	-	13,648,191	4,930,974
6	Office Equipment	15,924,999	175,651	-	16,100,650	15%	10,005,441	1,607,783	-	11,613,224	4,487,426
7	Telephone Installation	2,064,081	320,724	-	2,384,805	15%	1,792,547	145,444	(232)	1,938,223	446,582
8	Water Filter/Vacuum Cleaner e	329,711	8,500	-	338,211	15%	263,638	20,098	232	283,505	54,706
	Sub-Total:	**403,051,601**	**105,871,189**	**5,500,871**	**503,421,918**		**268,932,130**	**43,341,879**	**5,234,275**	**307,039,734**	**196,382,185**
Grand Total:		**963,569,814**	**175,611,523**	**5,500,871**	**1,133,680,465**		**347,972,350**	**45,600,171**	**5,234,275**	**388,338,246**	**745,342,220**

Note: Amount of Depreciaiton charged to revenue account for the year ended 31 December,2017 Tk.(43,341,879 + 2,258,292) = TK. 45,600,171/- less depreciation on revaluated amount of flat Tk. 1,011,194/- = Tk. 44,588,977/-

Sunlife Insurance Company Ltd.

Schedule of Investment in Public Traded Share
As at December 31, 2017.

Annexure-2

1. Investment through Synthia Securities House

BO A/c # 1203190000803592

Sl No.	Name of the Company	No of share	31.12.17		31.12.16
			Book value	Market value	
1	AGRANIINS	-	-	-	120,323
2	Beximco	-	-	-	1,841,117
3	Delta Life	-	-	-	1,018,757
4	EHL	-	-	-	719,401
5	Fu-wang food	-	-	-	945,481
6	Islamic Finance	-	-	-	464,927
7	Islamic Insurance	-	-	-	462,802
8	Lanka Bangla Fin	-	-	-	3,967,718
9	MPPETROLIUM	-	-	-	1,024,045
10	Nitol Insurances	-	-	-	1,098,968
11	Pragati Insurance	-	-	-	808,221
12	Pravati Insurance	-	-	-	437,678
13	Prime Bank Ltd.	-	-	-	361,881
14	PTL	-	-	-	256,564
15	RAK Ceramic	-	-	-	5,232,392
16	RSRMSTEEL	-	-	-	562,322
17	Tallu Spinning	-	-	-	1,788,982
18	WMSHIPYARD	-	-	-	873,839
Total		-	-	-	**21,985,417**

2. Investment through BD Sunlife Securities Ltd.

BO A/c # 1205670000803592

Sl No.	Name of the Company	No of share	31.12.2017		31.12.2016
			Book value	Market value	
1	1st PRIMEF	412,500	7,900,888	6,228,750	7,900,888
2	AGRANI INS	100,452	2,851,783	2,069,311	2,851,783
3	Asia Ins	14,306	603,290	341,913	603,290
4	BD THAI	690,252	19,856,599	19,741,207	-
5	BEXIMCO	30,478	1,841,117	822,906	-
6	BXSYNTHETIC	110,200	2,738,298	980,780	2,738,298
7	Central Pharma Ltd.	-	-	-	-
8	CITYGENINS	12,298	339,329	223,824	339,329
9	CVOPRL	352	87,972	72,864	-
10	Delta Life Insurance	11,855	2,576,753	1,275,598	1,557,996
11	DHAKAINS	29,960	1,713,761	737,016	1,713,761
12	EHL	7,519	719,401	369,935	-
13	FORTUNE	26,600	1,393,617	1,056,020	-
14	FASFIN	-	-	-	1,894,564
15	Generation Next	151,896	2,363,535	1,427,822	2,363,535
16	ILFSL	83,596	3,038,251	1,847,472	3,038,251
17	IMAM BUTTON	-	-	-	1,076,735
18	Islamic Finance	16,597	464,927	348,537	-

Sunlife Insurance Company Ltd.

Schedule of Investment in Public Traded Share

As at December 31, 2017.

Annexure-2

2. Investment through Synthia Securities House

BO A/c # 1203190000803592

Sl No.	Name of the Company	No of share	31.12.2017		31.12.2016
			Book value	Market value	
2. Investment through BD Sunlife Securities Ltd.					
BO A/c # 1205670000803592					
19	ISLAMIC INS	11,313	462,802	368,804	-
20	JANATA INURANCE	18,636	447,308	292,585	447,308
21	Karnofuly Insurance	44,320	1,170,296	780,032	1,170,296
22	KPCL	25,000	1,827,593	1,462,500	1,827,593
23	KBPPWBIL	26,095	506,142	464,491	-
24	LAFSURCEML	10,000	831,540	699,000	-
25	MAKSON SPIN	786,822	8,863,046	7,946,902	1,256,676
26	Metro Spinning	62,475	1,233,487	718,463	1,233,487
27	MIRACLEIND	-	-	-	14,656,612
28	MPETROLEUM	4,070	1,024,045	768,823	-
29	NILO CEMENTS	3,750	342,472	977,813	342,472
30	NITOL INS	20,992	1,098,968	680,142	-
31	PLFSL	143,247	4,994,665	1,962,484	4,994,665
32	PROGATIINSU	6,843	808,221	203,921	-
33	PROVATI INS	9,897	437,678	195,961	-
34	PREMIER BANK	8,910	361,881	244,134	4,192,167
35	PREMIER LEASING	104,737	3,274,341	1,832,898	3,274,341
36	PTL	5,328	202,621	233,899	1,202,775
37	RAKCERAMIC	39,046	5,232,392	2,338,855	-
38	RUPALI INS	27,376	939,910	558,470	939,910
39	SHAHJA BANK	-	-	-	2,272,505
40	SP CREMIC	69,900	1,767,074	1,188,300	1,767,074
41	STANDARD INS	2,725	84,121	79,843	84,121
42	TALU Spinning	232,480	6,860,893	2,255,056	5,071,911
43	UNITED AIR	3,200,000	2,655,986	1,792,000	788,261
44	WM Shipyard	-	-	-	4,766,966
45	ZAIHAN TEX	39,600	818,422	657,360	-
	Total =	**6,602,423**	**94,735,424**	**66,246,690**	**76,367,571**

3. AB Investment Limited

BO A/c # 1601760060990020

Sl No.	Name of the Company	No of share	31.12.2017		31.12.2016
			Book value	Market value	
1	BD THAI	67,300	2,005,344	1,924,780	-
2	CENTRALPHL	6,600	207,122	123,420	-
3	FAMILY TEX	745	7,404	5,665	-
	SALVOCHEM	3,800	86,806	82,080	-
	Total=	**78,445**	**2,306,677**	**2,135,945**	-

Annexure-2

4. Investment through Multi Securities Ltd.

BO A/c # 1205670000803592

Sl No.	Name of the Company	No of share	31.12.2017		31.12.2016
			Book value	Market value	
1	FAMILY TEX	-	-	-	148,436
2	KPCL	-	-	-	681,738
3	MIRACLIEND	-	-	-	935,553
4	SUMMIT POWER	-	-	-	379,223
	Total=	-	-	-	**2,144,950**
Grand Total: ***		**6,680,868**	**97,042,101**	**68,382,635**	**100,497,937**

***** Remarks:

1.00 The cost value of Shares in Publicly Traded Companies are Tk. 97,042,101/- as per company ledger balances and Cost balance as per broker house portfolios are Tk. 93,881,744/- The diferrence amount Tk. 3,160,357/- has been made because of following diferrent calculation method. The company follows the average method and the broker house follows FIFO method for calculating cost value of Shares.

2.00 The market value of share portfolio is less than cost price by Tk.28,659,466/- which is considered to be temporary result of market fluctuation.

3.00 The book Value of Share is under reconcilation with the BO Account Balances.

SUNLIFE INSURANCE COMPANY LIMITED

H.O, 29, Kemal Ataturk Avenue, Banani, Dhaka # 1213

Details Schedule of FDR

From 1st Janu to 31 December -2017

Islam Quazi Shafique & Co.
Chartered Accountants

Details of FDR Interest & Balances(Annexure-3)

Sl No	Name Of Bank & Branch	FDR NO:	Opening Balance FDR 2017	Addition during the year	Interest Credited	Less Encashment	Interest withdraw	IT Deduction	Exicse Duty/ Bank Charge	Closing Balance FDR-2017
1	6	2	7	8	9	13		10	11	14
01	Reliance Finance Limited. Motijheel Br.	01/10264	18,000,000.00	-	1,935,000.00	19,726,500.00		193,500.00	15,000.00	-
02	Peoples Leasing And Financial Services Ltd.	PLFS/TDR/5312/2017	-	18,000,000.00	984,375.00	18,873,937.50		98,437.50	12,000.00	-
03	South Bangla Agriculture & Com. Banani Br.	01244000125219	10,000,000.00	-	725,000.00	-		72,500.00	1,500.00	10,651,000.00
04	South Bangla Agriculture & Com. Banani Br.	01244000057688	54,500,000.00	-	3,950,706.26	-		395,070.63	22,500.00	58,033,135.63
05	Exim Bank Ltd. Gulshan Br:	00760100309541	120,000,000.00	-	9,150,000.00	6,480,000.00		915,000.00	-	121,755,000.00
06	Premier Leasing & Finance Ltd. Motijheel	5271	16,503,750.00	-	1,567,855.63	17,907,320.00		156,785.63	7,500.00	(0.00)
07	First Lease Finance & Investment , Gulshan	0000182	8,013,405.00	-	781,307.00	8,712,081.00		78,131.00	4,500.00	-
08	Peoples Leasing And Financial Services Ltd.	PLFS/TDR/5521/2017		10,000,000.00	484,375.00	10,423,937.50		48,437.50	12,000.00	-
09	Reliance Finance Limited. Motijheel Br.	01/12552 ID IN-0003/2014		15,000,000.00	377,812.25	15,328,031.00		37,781.25	12,000.00	-
10	Peoples Leasing And Financial Services Ltd.	PLFS/TDR/5549/2017		10,000,000.00	473,958.33	10,414,562.50		47,395.83	12,000.00	0.00
11	FAS Finance & Investment Ltd. Gulshan	0816/16 Lien	20,000,000.00	-	2,000,000.00	21,785,000.00		200,000.00	15,000.00	-
12	Interna:Leas and Financial service Ltd, Motijheel	03271/13	19,077,409.88	-	1,907,740.99	20,786,876.77		190,774.10	7,500.00	(0.00)
13	Exim Bank Ltd. Gulshan Br:	2430001572-1	10,832,500.00	-	704,112.50	-		70,411.25	-	11,466,201.25
14	Exim Bank Ltd. Ladies Br, Uttara	10160100010231 Lien	13,100,000.00	-	851,500.00	13,858,850.00		85,150.00	7,500.00	-
15	Interna:Leas and Financial services Ltd, Motijheel	05021/15 TDR 1558809	5,503,250.00	-	644,945.00	6,082,200.50		64,494.50	1,500.00	-
16	Exim Bank Ltd. Banani Br:	0553925/ 06160100041504	375,913.98	-	27,253.76		845.81	2,725.37	-	399,596.56
17	Exim Bank Ltd. Banani Br:	0553926/ 06160100041512	434,978.31	-	31,535.92		978.70	3,153.59	-	462,381.94
18	Exim Bank Ltd. Gulshan Br.	401353300005491	2,166,500.00	-	142,989.00	-		14,298.90	-	2,295,190.10
19	South Bangla Agriculture & Com. Banani Br.	012440000106773	32,430,000.00	-	-	32,415,000.00		-	15,000.00	-
20	Exim Bank Ltd. Gulshan Br:	00760100475762	133,000,000.00	-	9,310,000.00	-	8,379,000.00	931,000.00	-	133,000,000.00
21	Exim Bank Ltd. Gulshan Corpo Br. H/O	03960100025321	10,000,000.00	-	700,000.00	-		70,000.00	-	10,630,000.00
22	Exim Bank Ltd. Gulshan Corpo Br. H/O	03960100025529	10,000,000.00	-	700,000.00	-		70,000.00	-	10,630,000.00
Total =			**483,937,707.17**	**53,000,000.00**	**37,450,466.64**	**202,794,296.77**	**8,380,824.51**	**3,745,047.05**	**145,500.00**	**359,322,505.48**

* Interest Credited in FDR Account means the accumulated figure of realization from Previous provision of Interest and realization of Interest from Current year total recognition.

** Interest withdrawn from FDR Account means the debited figure from total FDR balance during the reporting period.

Interest Credited in FDR Accounts is equal to-

1) Deposited to FDR Account from last year provision of Interest	19,977,413
2) Deposited to FDR Account from Current year total Recognition	17,473,054
	37,450,467

Details of FDR Interest & Balances (Annexure-3)

SUNLIFE INSURANCE COMPANY LIMITED

Details of BGTB Interest and Closing Balance of BGTB & Security Deposit

For the period ended on December 31, 2017.

Annexure-4

Sl No	BGTB NO:	Date			Term	Name Of Bank & Branch	Investment Amount	Interest %	Date of Interest		Interest Credit		Total	Days of Accrued	New Accrued 31/12/17	Less Old Accrued-2016	Less Hod: Inte: 2017	Net Interest 31/12/2017
		Purchase	Issue	Maturity					1st quarter	2nd quarter	1st quarter	2nd quarter						
01	BDH-000001762	24-01-2007	10/01/07	10/01/17	10 Years	Jamuna Bank Ltd. H.O	-	9	10/01/17	10/07/16	212,500	212,500	425,000	0	-	203,767	-	221,233
02	BDH-000001945	23-05-2007	09/05/07	09/05/17	10 Years	Jamuna Bank Ltd. H.O	-	9	09/05/17	09/11/16	1,062,500	-	1,062,500	0	-	308,562	-	753,938
03	BDH-000000002	30-07-2007	11/07/07	11/07/22	15 Years	Jamuna Bank Ltd. H.O	10,000,000	14	11/01/17	11/07/17	700,000	700,000	1,400,000	174	667,397	667,397	-	1,400,000
04	BDJ-00000026	28-11-2007	29-08-2007	29-08-2027	20 Years	Jamuna Bank Ltd. H.O	10,000,000	15	29/02/17	29/08/17	772,000	772,000	1,544,000	125	528,767	528,767	-	1,544,000
06	BDH00002281	26-02-2008	06/02/08	06/02/18	10 Years	Jamuna Bank Ltd. H.O	-	12	06/02/17	H.P. Inter:	2,856,148	-	2,856,148	0	-	1,425,666	-	1,430,482
07	BDH-000002299	15-042008	05/03/08	05/03/18	10 Years	Jamuna Bank Ltd. H.O	10,000,000	12	05/03/17	05/09/17	586,000	586,000	1,172,000	118	378,893	378,893	-	1,172,000
08	BD0918291107	24-04-2008	06/02/08	06/02/18	10 Years	Jamuna Bank Ltd. H.O	-	12	06/02/17	H.P. Inter:	586,000	542,652	1,128,652	0	-	475,222	-	653,430
09	BD-0000000242	07/08/08	14-05-2008	14-05-2023	15 Years	Jamuna Bank Ltd. H.O	20,000,000	12	14/05/17	14-11-17	1,222,000	1,222,000	2,444,000	48	321,403	321,403	-	2,444,000
10	BDI-000000242	18-08-2008	14-05-2008	14-05-2023	15 Years	Jamuna Bank Ltd. H.O	15,000,000	12	14/05/17	14-11-17	916,500	916,500	1,833,000	48	241,052	241,052	-	1,833,000
11	BDI-000000242	08/09/08	14-05-2008	14-05-2023	15 Years	Jamuna Bank Ltd. H.O	10,000,000	12	14/05/17	14-11-17	611,000	611,000	1,222,000	48	160,701	160,701	-	1,222,000
12	000000242	03/12/08	14-05-2008	14-05-2023	15 Years	Jamuna Bank Ltd. H.O	5,000,000	12	14/05/17	14-11-17	305,500	305,500	611,000	48	80,351	80,351	-	611,000
13	000000242	22-12-08	14-05-2008	14-05-2023	15 Years	Jamuna Bank Ltd. H.O	10,000,000	12	14/05/17	14-11-17	611,000	611,000	1,222,000	48	160,701	160,701	-	1,222,000
14	000000325	03/02/09	14-01-2009	14-01-2024	15 Years	Jamuna Bank Ltd. H.O	10,000,000	12	14/01/17	14-7-17	607,000	607,000	1,214,000	171	568,751	568,751	-	1,214,000
15	000000325	05/02/09	14-01-2009	14-01-2024	15 Years	Jamuna Bank Ltd. H.O	10,000,000	12	14/01/17	14-7-17	607,000	607,000	1,214,000	171	568,751	568,751	-	1,214,000
16	000000325	21-05-2009	14-01-2009	14-01-2024	15 Years	Jamuna Bank Ltd. H.O	5,000,000	12	14/01/17	14-7-17	303,500	303,500	607,000	171	284,375	284,375	-	607,000
17	BD0924341151	24-05-2009	11/03/09	11/03/24	15 Years	Jamuna Bank Ltd. H.O	10,000,000	12	11/03/17	11/09/17	607,000	607,000	1,214,000	112	372,515	372,515	-	1,214,000
18	000002414	03/06/09	04/03/09	04/03/19	10 Years	Jamuna Bank Ltd. H.O	15,000,000	12	04/03/17	04/09/17	879,000	879,000	1,758,000	119	573,156	573,156	-	1,758,000
19	000002398	30-06-2009	07/01/09	07/01/19	10 Years	Jamuna Bank Ltd. H.O	-	12	07/01/17	7/7/2017+HP I	586,000	663,063	1,249,063	0	-	571,551	-	677,512
20	000002398	13-07-2009	07/01/09	07/01/19	10 Years	Jamuna Bank Ltd. H.O	-	12	07/01/17	7/7/2017+HP I	586,000	663,063	1,249,063	0	-	571,551	-	677,512
21	000002398	28-07-2009	07/01/09	07/01/19	10 Years	Jamuna Bank Ltd. H.O	-	12	07/01/17	7/7/2017+HP I	586,000	663,063	1,249,063	0	-	571,551	-	677,512
22	000002398	30-07-2009	07/01/09	07/01/19	10 Years	Jamuna Bank Ltd. H.O	10,000,000	12	07/01/17	07/07/17	586,000	586,000	1,172,000	178	571,551	571,551	-	1,172,000

Details of BGTB Interest & Balances (Annexure-4)

Annexure-4

Sl No	BGTB NO:	Date			Term	Name Of Bank & Branch	Investment Amount	Interest %	Date of Interest		Interest Credit		Total	Days of Accrued	New Accrued 31/12/17	Less Old Accrued-2016	Less Hod: Inte: 2017	Net Interest 31/12/2017
		Purchase	Issue	Maturity					1st quarter	2nd quarter	1st quarter	2nd quarter						
23	BDI-000000390	12/08/09	12/08/09	12/08/24	15 Years	Jamuna Bank Ltd. H.O	4,000,000	9	12/02/17	12/08/17	171,800	171,800	343,600	142	133,675	133,675	-	343,600
24	000002398	27-08-2009	07/01/09	07/01/19	10 Years	Jamuna Bank Ltd. H.O	10,000,000	12	07/01/17	07/07/17	586,000	586,000	1,172,000	178	571,551	571,551	-	1,172,000
25	000002398	04/10/09	07/01/09	07/01/19	10 Years	Jamuna Bank Ltd. H.O	10,000,000	12	07/01/17	07/07/17	586,000	586,000	1,172,000	178	571,551	571,551	-	1,172,000
26	000002398	19-11-2009	07/01/09	07/01/19	10 Years	Jamuna Bank Ltd. H.O	10,000,000	12	07/01/17	07/07/17	586,000	586,000	1,172,000	178	571,551	571,551	-	1,172,000
27	000002505	23-12-2009	02/12/09	02/12/19	10 Years	Jamuna Bank Ltd. H.O	-	9	02/06/17	29/10/17-HP I.149D	437,500	357,192	794,692	0	-	71,918	-	722,774
28	000002505	31-12-2009	02/12/09	02/12/19	10 Years	Jamuna Bank Ltd. H.O	-	9	02/06/17	29/10/17-HP I.149D	437,500	357,192	794,692	0	-	71,918	-	722,774
29	000002521	22/3/2010	03/03/10	03/03/20	10 Years	Jamuna Bank Ltd. H.O	-	9	03/03/17	29/10/17+HP I.56D	438,500	573,053	1,011,553	0	-	288,329	-	723,224
30	000002398	29-09-2010	07/01/10	07/01/19	10 Years	Jamuna Bank Ltd. H.O	8,800,000	12	07/01/17	07/07/17	515,680	515,680	1,031,360	178	502,965	502,965	-	1,031,360
31	218	03/10/10	13-02-2008	13-02-2023	15 Years	Jamuna Bank Ltd. H.O	10,000,000	12	13/02/17	13-08-17	611,000	611,000	1,222,000	141	472,060	472,060	-	1,222,000
32	309	31-10-2010	12/11/08	12-112023	15 Years	Jamuna Bank Ltd. H.O	10,000,000	12	12/05/17	12/11/17	607,000	607,000	1,214,000	50	166,301	166,301	-	1,214,000
33	309	02/12/10	12-112008	12/11/23	15 Years	Jamuna Bank Ltd. H.O	20,000,000	12	12/05/17	12/11/17	1,214,000	1,214,000	2,428,000	50	332,603	332,603	-	2,428,000
34	BDH000002588	08/01/11	07/12/10	07/12/20	10 Years	Jamuna Bank Ltd. H.O	-	10	08/06/17	23/8/17+HP I	475,000	197,808	672,808	0	-	62,466	-	610,342
35	BDH000002588	10/01/11	07/12/10	07/12/20	10 Years	Jamuna Bank Ltd. H.O	-	10	08/06/17	23/8/17+HP I	475,000	197,808	672,808	0	-	62,466	-	610,342
36	BDH000002588	26-01-2011	08/12/10	08/12/20	10 Years	Jamuna Bank Ltd. H.O	-	10	08/06/17	23/8/17+HP I	475,000	197,808	672,808	0	-	62,466	-	610,342
37	BDH000002588	02/03/11	08/12/10	08/12/20	10 Years	Jamuna Bank Ltd. H.O	-	10	08/06/17	23/8/17+HP I	950,000	395,616	1,345,616	0	-	124,932	-	1,220,685
38	BDH000002588	10/03/11	08/12/10	08/12/20	10 Years	Jamuna Bank Ltd. H.O	-	10	08/06/17	28/9/17 HPI	475,000	291,507	766,507	0	-	62,466	-	704,041
39	BDH000002588	10/03/11	08/12/10	08/12/20	10 Years	N C C Bank Ltd.	10,000,000	10	08/06/17	08/12/17	475,000	475,000	950,000	24	62,466	62,466	-	950,000
40	BDH000002588	05/04/11	08/12/10	08/12/20	10 Years	N C C Bank Ltd.	10,000,000	10	08/06/17	08/12/17	475,000	475,000	950,000	24	62,466	62,466	-	950,000
41	BDH000002588	09/05/11	08/12/10	08/12/20	10 Years	Jamuna Bank Ltd. H.O	-	10	08/06/17	28/9/17 HPI	475,000	291,507	766,507	0	-	62,466	-	704,041
42	BDH000002588	01/06/11	08/12/10	08/12/20	10 Years	Jamuna Bank Ltd. H.O	-	10	08/06/17	28/9/17 HPI	475,000	291,507	766,507	0	-	62,466	-	704,041
43	BDH000002588	30/06/2011	08/12/10	08/12/20	10 Years	N C C Bank Ltd.	10,000,000	10	08/06/17	08/12/17	475,000	475,000	950,000	24	62,466	62,466	-	950,000
44	BDH0000002596	13/07/2011	05/01/11	05/01/21	10 Years	Jamuna Bank Ltd. H.O	-	10	05/01/17	5/7/2017+HPI	476,500	698,432	1,174,932	0	-	469,973	-	704,959

Annexure-4

Sl No	BGTB NO:	Date			Term	Name Of Bank & Branch	Investment Amount	Interest %	Date of Interest		Interest Credit		Total	Days of Accrued	New Accrued 31/12/17	Less Old Accrued-2016	Less Hod: Inte: 2017	Net Interest 31/12/2017
		Purchase	Issue	Maturity					1st quarter	2nd quarter	1st quarter	2nd quarter						
45	BDH0000002596	25/08/2011	05/01/11	05/01/21	10 Years	Jamuna Bank Ltd. H.O	11,000,000	10	05/01/17	05/07/17	524,150	524,150	1,048,300	180	516,970	516,970	-	1,048,300
46	BDH000002687	09/10/11	14/09/11	14/09/2021	10 Years	Jamuna Bank Ltd. H.O	-	10	14/03/17	14/09/17+HPI	476,500	513,053	989,553	0	-	284,595	-	704,958
47	BDH000002695 (Old) BD0921141109 (New)	03/11/11	12/10/11	12/10/21	10 Years	Jamuna Bank Ltd. H.O	-	10	12/04/17	12/10/17+HPI 17⊠	477,500	521,979	999,479	0	-	211,932	-	787,547
48	BDH00000630(Old) BD0926191158(New)	28/11/11	16/11/2011	16/11/2026	15 Years	Jamuna Bank Ltd. H.O	10,000,000	11	16/05/17	16/11/17	550,000	550,000	1,100,000	46	138,630	138,630	-	1,100,000
49	BDH00000630(Old) BD0926191158(New)	15/12/11	16/11/2011	16/11/2026	15 Years	Jamuna Bank Ltd. H.O	20,000,000	11	16/05/17	16/11/17	1,100,000	1,100,000	2,200,000	46	277,260	277,260	-	2,200,000
50	BDH000002737(Old) BD0922301108(New)	28/02/12	15/02/2012	15/02/2022	10 Years	Jamuna Bank Ltd. H.O	10,000,000	11	15/02/17	15/08/17	567,500	567,500	1,135,000	139	432,233	432,233	-	1,135,000
51	BD 0922301108	04/03/12	15/02/2012	15/02/2022	10 Years	NCC Bank Ltd. H. O	20,000,000	11	15/02/17	15/08/17	1,135,000	1,135,000	2,270,000	139	864,466	864,466	-	2,270,000
52	BDH000002745(Iod) BD092341104(new)	05/04/12	14/03/2012	14/03/2022	10 Years	Jamuna Bank Ltd. H.O	30,000,000	11	14/03/17	14/09/17	1,710,000	1,710,000	3,420,000	109	1,021,315	1,021,315	-	3,420,000
53	BD0922421104 (New)	05/06/12	16/05/2012	16/0520/22	10 Years	Jamuna Bank Ltd. H.O	10,000,000	12	16/05/17	16/11/17	578,000	578,000	1,156,000	46	145,688	145,688	-	1,156,000
54	BD0922461100 (New)	26/06/12	13/06/2012	13/06/2022	10 Years	Jamuna Bank Ltd. H.O	10,000,000	12	13/06/17	13/12/17	580,000	580,000	1,160,000	19	60,384	60,384	-	1,160,000
55	BD0922021102 (New)	12/07/12	11/07/12	11/07/22	10 Years	Jamuna Bank Ltd. H.O	10,000,000	12	11/01/17	11/07/17	582,500	582,500	1,165,000	174	555,370	555,370	-	1,165,000
56	BD0922021102 (New)	23/07/12	11/07/12	11/07/22	10 Years	Jamuna Bank Ltd. H.O	10,000,000	12	11/01/17	11/07/17	582,500	582,500	1,165,000	174	555,370	555,370	-	1,165,000
57	BD0922021102 (New)	31/07/12	11/07/12	11/07/22	10 Years	Jamuna Bank Ltd. H.O	10,000,000	12	11/01/17	11/07/17	582,500	582,500	1,165,000	174	555,370	555,370	-	1,165,000
58	BD0922221108	30/12/12	12/12/12	12/12/22	10 Years	Jamuna Bank Ltd. H.O	5,000,000	12	12/06/16	12/12/17	295,000	295,000	590,000	20	32,329	32,329	-	590,000
59	BD0923261103	29/01/13	09/01/13	09/01/23	10 Years	Jamuna Bank Ltd. H.O	10,000,000	12	09/01/17	09/07/17	595,000	595,000	1,190,000	76	247,781	573,808	-	863,973
60	BD0928311150	07/03/13	20/02/13	20/02/28	15 Years	Jamuna Bank Ltd. H.O	5,000,000	12	20/02/17	20/08/17	307,500	307,500	615,000	134	225,781	225,781	-	615,000
61	BD933361208	25/03/13	27/03/13	27/03/33	20 Years	Jamuna Bank Ltd. H.O	50,000,000	12	27/03/17	27/09/17	3,120,000	3,120,000	6,240,000	96	1,641,205	1,641,205	-	6,240,000
62	BD0928391152	10/06/13	17/04/13	17/04/28	15 Years	Jamuna Bank Ltd. H.O	10,000,000	12	17/04/17	17/10/17	619,000	619,000	1,238,000	76	257,775	257,775	-	1,238,000
63	BD0928041153	31/07/13	24/07/13	24/07/28	15 Years	Jamuna Bank Ltd. H.O	10,000,000	12	24/01/17	24/07/17	620,000	620,000	1,240,000	161	546,959	546,959	-	1,240,000
64	BD0928041153	13/08/13	24/07/13	24/07/28	15 Years	Jamuna Bank Ltd. H.O	2,500,000	12	24/01/17	24/07/17	155,000	155,000	310,000	161	136,740	136,740	-	310,000
65	BD0928391152	21/01/14	17/04/2013	17/04/28	15 Years	Jamuna Bank Ltd. H.O	5,000,000	12	17/04/17	17/10/17	309,500	309,500	619,000	76	128,888	128,888	-	619,000
66	BD0927231151	03/02/14	19/12/2012	19/12/27	15 Years	Jamuna Bank Ltd. H.O	25,000,000	12	19/06/17	19/12/17	1,512,500	1,512,500	3,025,000	13	107,740	107,740	-	3,025,000
67	BD0932481205	10/02/14	27/06/2012	27/06/32	20 Years	Jamuna Bank Ltd. H.O	10,000,000	12	27/06/17	27/12/17	606,000	606,000	1,212,000	5	16,603	16,603	-	1,212,000

Details of BGTB Interest & Balances (Annexure-4)

Annexure-4

Sl No	BGTB NO:	Date			Term	Name Of Bank & Branch	Investment Amount	Interest %	Date of Interest		Interest Credit		Total	Days of Accrued	New Accrued 31/12/17	Less Old Accrued-2016	Less Hod: Inte: 2017	Net Interest 31/12/2017
		Purchase	Issue	Maturity					1st quarter	2nd quarter	1st quarter	2nd quarter						
68	BD0932161203	13/02/14	25/10/2012	25/10/32	20 Years	NCC Bank Ltd. H. O	10,000,000	12	25/04/17	25/10/17	608,000	608,000	1,216,000	68	226,542	226,542	-	1,216,000
69	BD0933241202	18/02/14	26/12/2013	26/12/33	20 Years	NCC Bank Ltd. H. O	10,000,000	12	26/06/17	26/12/17	616,500	616,500	1,233,000	6	20,268	20,268	-	1,233,000
70	BD0933241202	27/02/14	26/12/2013	26/12/33	20 Years	NCC Bank Ltd. H. O	15,000,000	12	26/06/17	26/12/17	924,750	924,750	1,849,500	6	30,403	30,403	-	1,849,500
71	BD0933241202	06/03/14	26/12/2013	26/12/33	20 Years	NCC Bank Ltd. H. O	10,000,000	12	26/06/17	26/12/17	616,500	616,500	1,233,000	6	20,268	20,268	-	1,233,000
72	BD0932161203	13/03/14	25/10/2012	25/10/32	20 Years	Jamuna Bank Ltd. H.O	15,000,000	12	25/04/17	25/10/17	912,000	912,000	1,824,000	68	339,814	339,814	-	1,824,000
73	BD0934361207	15/04/14	27/03/2014	27/03/34	20 Years	Jamuna Bank Ltd. H.O	25,000,000	12	27/03/17	27/09/17	1,517,500	1,517,500	3,035,000	96	798,247	798,247	-	3,035,000
74	BD0934361207	20/04/14	27/03/2014	27/03/34	20 Years	Jamuna Bank Ltd. H.O	5,000,000	12	27/03/17	27/09/17	303,500	303,500	607,000	96	159,649	159,649	-	607,000
75	BD0934401201	19/05/14	23/04/2014	23/04/2034	20 Years	Jamuna Bank Ltd. H.O	10,000,000	12	23/04/17	23/10/17	607,000	607,000	1,214,000	70	232,822	232,822	-	1,214,000
76	BD0934361207	28/05/14	27/03/2014	27/03/34	20 Years	Jamuna Bank Ltd. H.O	10,000,000	12	27/03/17	27/09/17	607,000	607,000	1,214,000	96	319,299	319,299	-	1,214,000
77	BD 0929201152	15/02/15	26/11/2014	26/11/29	15 Years	Jamuna Bank Ltd. H.O	15,000,000	11	26/05/17	26/11/17	860,250	860,250	1,720,500	36	169,693	169,693	-	1,720,500
78	BD 0929201152	19/02/15	26/11/2014	26/11/29	15 Years	Jamuna Bank Ltd. H.O	15,000,000	11	26/05/17	26/11/17	860,250	860,250	1,720,500	36	169,693	169,693	-	1,720,500
79	BD 0929201152	05/03/15	26/11/2014	26/11/29	15 Years	Jamuna Bank Ltd. H.O	10,000,000	11	26/05/17	26/11/17	573,500	573,500	1,147,000	36	113,129	113,129	-	1,147,000
80	BD 0929201152	12/03/15	26/11/2014	26/11/29	15 Years	Jamuna Bank Ltd. H.O	10,000,000	11	26/05/17	26/11/17	573,500	573,500	1,147,000	36	113,129	113,129	-	1,147,000
81	BD0926271109	17/02/2016	20/01/2016	20/01/26	10 Years	Jamuna Bank Ltd. H.O	-	7	20/01/17	H.P. Inter:	939,380	-	939,380	0	-	554,554	-	384,826
82	BD0927251100	18/01/2017	18/01/2017	18/01/2027	10 Years	Jamuna Bank Ltd. H.O	7,400,000	7	18/01/2018	18/07/2017	-	250,490	250,490	167	229,216	-	-	479,706
Total :							**713,700,000**				**55,786,408**	**49,707,174**	**105,493,582**		**20,395,044**	**27,072,667**	**-**	**98,816,067**

Details of BGTB Interest & Balances (Annexure-4)

DIRECTORS' CERTIFICATE

As per Insurance Act 2010, Section 62 of the said Act, we certify that:

01 The value of investments in shares and debentures have been taken at cost with the Market Value of share portfolio is less than cost price by Tk. 31,856,095/- which is considered to be temporary result of market fluctuation.

02 The values of all assets as shown in the balance sheet and as classified on FORM "AA" annexed have been duly reviewed as at 31.12.2017 and in our belief, the said assets have been set forth in the balance sheet at amounts not exceeding their book value or carrying amounts.

03 All expenses of management in respect of life Insurance business transacted by the company in Bangladesh have been fully debited to the life revenue Account as expenses.

Company Secretary	Additional MD & CFO	Chief Executive Officer
Director	Director	Chairperson

Dated;Dhaka.
The 31st July,2018

History of the Company

Corporate Information		
1st Board Meeting	:	15th March 2000
Date of Incorporation	:	1st March 2000
Obtained certificate for commencement of Business	:	1st March 2000
Registered with the Department of Insurance	:	30th May 2000
Commencement of Commercial Operation	:	9th July 2000
1st Dividend declared	:	2010
Listing on Dhaka Stock Exchange	:	31st January 2013
Listing on Chittagong Stock Exchange	:	31st January 2013
Prospectus issued for public Subscription	:	3rd October 2012
Subscription Opened	:	4th November 2012
Subscription Closed	:	8th November 2012
Public Subscription	:	12 Crore
Amount over Subscription	:	758 Crore
First Trading of Shares on Dhaka Stock Exchange	:	31st January 2013
First Trading of Shares on Chittagong Stock Exchange	:	31st January 2013
Market Price of each share as introduce in DSE	:	Tk. 100.00
Issuance at 1st Bonus Share	:	2010
Launching of Ganamukhi Bima	:	1st June 2000
Launching of Islamic Ekok Bima	:	1st October 2000
Launching of Islamic Assan Bima	:	14th May 2001
Launching of Lokomukhi Bima	:	1st August 2002
Launching of Islami Adarsha Bima	:	1st March 2008
Launching of BD Sunlife Insurance Co. Ltd. (Sub. Co.)	:	17th September 2013
Capital structure & Share Value		
Authorized Capital	:	50 Crore
Issued, Subscribed & Paid-up Capital	:	35.06Crore
Number of Share issued	:	3.51 Crore
Face Value	:	TK.10.00
Market Lot	:	1

একক বীমা

ক্রমিকনং	অফিসের নাম	ঠিকানা
১.	হাজীগঞ্জ সাভিসিং সেল	রাফা টাওয়ার (৪র্থ তলা) পশ্চিম বাজার হাজীগঞ্জ,চাঁদপুর।
২.	চট্টগ্রাম সাভিসিং সেল	৮৪ জালাল প্লাজা (৪র্থ তলা), সিডিএ এভিনিউ, মুরাদপুর চট্টগ্রাম।
৩.	চাটখিল সাভিসিং সেল	আজিজ সুপার মার্কেট (২য় তলা), চাটখিল পৌরসভা, পোঃ চাটখিল-৩৮৭০,থানা চাটখিল,নোয়াখালী
৪.	কুমিল্লা সাভিসিং সেল	সিদ্দিক-ম্যানশন, শাহা মেডিকেল সংলগ্ন রাজগঞ্জ (ছাতিপট্টি), কুমিল্লা।
৫.	বাগের হাট সার্ভিসিংসেল	মমতাজ মঞ্জিল(নীচতলা) আলিয়া মাদ্রাসা বাগের হাট।
৬.	সিলেট সাভিসিং সেল	মীরা বাজার, মৌসুমী ১, সিলেট সদর সিলেট
৭.	মতিঝিল সাভিসিং সেল	মতিঝিল স্কয়ার (১০ তলা পশ্চিম পার্শ্ব) ১/ বি ডিআইটি এভিনিউ মতিঝিল, দৈনিক বাংলা মোড়, ঢাকা-১০০০।
৮.	পাবনা সাভিসিং সেল	আল-মনুসুর সুপার মাকেট আব্দুল হামিদ রোড, পাবনা।
৯.	মানিকগঞ্জ সাভিসিং সেল	কর্ণেল মালেক সানলাইফ টাওয়ার (৫ম তলা) বাস স্ট্যান্ড, মানিকগঞ্জ।
১০.	বরিশাল সাভিসিং সেল	মালেক ভবন, (৩য় তলা) নতুন বাজার বরিশাল।
১১.	খুলনা সাভিসিং সেল	আলী ম্যানশন, এ/৭ মজিদ স্মরণী, সোনাডাংগা, খুলনা।
১২.	বগুড়া সাভিসিং সেল	আরএস ম্যানশন (২য় তলা) শিবাতি সেবক সমিতি কালিতলা,বগুড়া।
১৩.	রাজশাহী সাভিসিং সেল	হাজেরা ভিলা ,মিয়া পাড়া সাহেব বাজার,রাজশাহী।

ইসলামী একক বীমা

ক্রমিকনং	অফিসের নাম	ঠিকানা
১৪.	চট্টগ্রাম সাভিসিং সেল	আগ্রাবাদ সেন্টার ,২৪৭০/৭,এএসকে,মুজিব রোড চৌমোহনী ,চট্টগ্রাম।
১৫.	হাজীগঞ্জ সাভিসিং সেল	সোনালী প্লাজা,(৪র্থ তলা), পশ্চিম বাজার রোড হাজীগঞ্জ সদর,চাঁদপুর।
১৬.	আগ্রবাদ সার্ভিসিংসেল	আগ্রাবাদ সেন্টার, ২৪৭০/৭,এএসকে,মুজিব রোড চৌমোহনী ,চট্টগ্রাম।
১৭.	ফেনি সার্ভিসিংসেল	মুন্সি নাদেরুজ্জামান, শাহ আলম টাওয়ার(৯ম তলা)এসএসকে রোড ফেনি সদর,ফেনি
১৮.	কুমিল্লা সাভিসিং সেল	চকবাজার পট্টি ইসলাম ব্রাদার্স (৩য় তলা) আর, কুমিল্লা।
১৯.	সিলেট সদর সাভিসিং সেল	সৈয়দ ম্যানশন (৩য় তলা) এনসিসি ব্যাংকের উপরে,আম্বরখানা সিলেট সদর ,সিলেট
২০.	ময়মনসিং সাভিসিং সেল	বজোরাজ নিকেতন, ৬২ছোট বাজার, ময়মনসিংহ সদর ময়মনসিংহ।
২১.	বোর্ড বাজার সার্ভিসিং সেল	সামসুলহুদ্দা গাজীপুর চৌরাস্তা,ময়ময়নসিং, মনা কমপ্লেক্স, গাজীপুর।
২২.	মানিকগঞ্জ সাভিসিং সেল	কর্ণেল মালেক সানলাইফ টাওয়ার (৫ম তলা) বাস স্ট্যান্ড, মানিকগঞ্জ।
২৩	রাজশাহী সার্ভিসিং সেল	কাবিলম্যানশন (৪র্থ তলা), মালোপাড়া,জিপিও-৬০০০,বুয়ারী, রাজশাহী।
২৪.	রংপুর সাভিসিং সেল	শহীদ শপিং কমপ্লেক্স (৫ম তলা),জাহাজ কোম্পানী মোড় রংপুর সদর,রংপুর।
২৫.	বরিশাল সাভিসিং সেল	ফাতেমা রহমান মঞ্জিল সিএন্ডডি বি রোড, বরিশাল সদর, বরিশাল
২৬.	খুলনা সাভিসিং সেল	হাওলাদার আলী ভবন, এ/৭, মাজিদ স্মরণী, সোনাডাংগা, খুলনা।
২৭.	বান্দর টিলা সার্ভিসিং সেল	এ চেম্বার,২৪৬১ বান্দর টিলা সাউথ হলিসোহরাব ,শায়লাক বাহার পাচলাসি, চট্টগ্রাম।
২৮.	বাড্ডা সার্ভিসিং সেল	কেএইচএ-২৭ কুড়িল চৌরাস্তা,জোয়ার সাহারা, খিলক্ষেত ভাটড়া, ঢাকা।
২৯.	বন্দারহাট সার্ভিসিং সেল	সিরাজ বিল্ডিং(৩য়তলা) ৬৭১/ডি সিডিএ এভিনিউ শায়লাক বাহার পাচলাসি, চট্টগ্রাম।

ইসলামী আদর্শ বীমা

ক্রমিকনং	অফিসের নাম	ঠিকানা
৩০.	ময়মনসিং সাভিসিং সেল	৪৩/এ সারদা গেইটরোড, ময়মনসিংহ।
৩১.	ধনবাড়ী সাভিসিং সেল	চালাস, পোঃ+ থানাঃ ধনবাড়ী, জেলাঃ টাঙ্গাইল।
৩২.	ঢাকা সার্ভিসিং সেল	সুলতান আহমেদ প্লাজা, ৩২ পুরানা পল্টন, ঢাকা।
৩৩.	সাভার সাভিসিং সেল	জিরানী সেন্ট্রাল মসজিদ মার্কেট (৪র্থ তলা), জিরানী বাজার,কাসিমপুর গাজীপুর।
৩৪.	বরিশাল সাভিসিং সেল	অপরাজিতা ভবন (৫ম তলা) মুসলিম রোড সি এন্ড বি রোড বরিশাল।
৩৫.	ফরিদপুর সাভিসিং সেল	৮৯/এ,জনতা ব্যাংক মোড়,মুজিব রোড ,ফরিদপুর।

গণমুখী বীমা

ক্রমিকনং	অফিসের নাম	ঠিকানা
৩৬.	ফেনী সার্ভিসিং সেল	শাহাপুর থানা+জেলাঃ ফেনী
৩৭.	কুমিল্লা সাভিসিং সেল	গ্রাম:শীবালাবপুর উপজেলাঃ সদর দক্ষিন জেলাঃ কুমিল্লা।
৩৮.	ময়মনসিং সাভিসিং সেল	৭৬/এ ছোট বাজার (৫ম তলা) ইসলামী ব্যাংক সংলগ্ন ময়মনসিংহ।
৩৯.	গাজীপুর সাভিসিং সেল	রাবিন পিভিসি পাইপ ইন্ড্রাটিজ লিমিটেড কেওড়া ওয়াড নং -৬ শ্রীপুর পৌরসভা গাজীপুর।
৪০.	ঠাকুরগাঁও সাভিসিং সেল	গোলাম রসুল চৌধুরী ,বঙ্গবন্ধু রোড, ঠাকুরগাঁও
৪১.	কালামপুর সাভিসিং সেল	গ্রাম: কালামপুর পৌরসভা ধামরাই জেলা: ঢাকা।
৪২.	রংপুর সাভিসিং সেল	নিউ জামাল মার্কেট (৩য় তলা) গ্রাউন হোটেল ট্রেশন রোড,জেলাঃ রংপুর।
৪৩.	রাজশাহী সাভিসিং সেল	হাজেরা ভিলা,মিয়াপাড়া সাহেব বাজার রাজশাহী।
৪৪.	জয়পুর হাট সার্ভিসিং সেল	আমতলী,৭৭, সিও কলোনী,উপজেলা রোড জয়পুরহাট।
৪৫.	বরিশাল সাভিসিং সেল	খান্দা বাড়ি, নতুন বাজার হসপিটাল রোড, বরিশাল
৪৬	কুষ্টিয়া সাভিসিং সেল	এসএন রোড ৫৫/১, লাভলী টাওয়ার (৯ম তলা), কুষ্টিয়া।
৪৭.	গাজীপুর সাভিসিং সেল	দিগির চালা পোঃ ন্যাশনাল ইউনর্ভারসিটি জেলাঃ গাজীপুর।
৪৮.	মানিকগঞ্জ সাভিসিং সেল	কর্ণেল মালেক সানলাইফ টাওয়ার (৫ম তলা) বাস স্ট্যান্ড, মানিকগঞ্জ।

ইসলামী আ'সান বীমা

ক্রমিকনং	অফিসের নাম	ঠিকানা
৪৯.	কুমিল্লা সাভিসিং সেল	বাড়ী #৬৭-৫৮ নাহার মঞ্জিল,কানদিরপাড়া নজরুল এভিনিউ কুমিল্লা।
৫০.	বুড়িচং সাভিসিং সেল	গ্রাম: করটিয়া, পো: করটিয়া, গাজীপুর পিএস বুড়িচং,কুমিল্লা।
৫১.	ঢাকা সাভিসিং সেল	সাইজুল ভবন,ব্লকএ, হাজী মার্কেট এস-মিল পশ্চিম পিএস ভাটারা, ঢাকা ১২১২।
৫২.	বরিশাল সাভিসিং সেল	চৌধুরী ভবন, সি এন্ড বি রোড, বরিশাল
৫৩.	কুষ্টিয়া সাভিসিং সেল	লাভলী টাওয়ার,১৫৫/১, সিরাজউদ্দৌলা রোড, কুষ্টিয়া।
৫৪.	বগুড়া সাভিসিং সেল-২	মেরীনা কমপ্লেক্স (৩র্থ তলা) সাতমাথা,বগুড়া।
৫৫.	নীলফামারী সাভিসিং সেল	উত্তর আকাশকুরী, পোঃ নওতারা, থানাঃ ডিমলা,জেলা নীলফামারী।
৫৬.	মানিকগঞ্জ সাভিসিং সেল	কর্ণেল মালেক সানলাইফ টাওয়ার (৫ম তলা) বাস স্ট্যান্ড, মানিকগঞ্জ।
৫৭.	চট্টগ্রাম সাভিসিং সেল	গ্রার্ডেন সিটি কমপ্লেক্স (৮ম তলা) ৪২ এম এম আরী রোড লালখান বাজার চট্টগ্রাম।
৫৮.	খুলনা সার্ভিসিং সেল	হাওলাদার আলী ভবন,এ/৭ মাজিদ স্মরনী সোনাডাঙ্গা, খুলনা।
৫৯	চট্টগ্রাম সাভিসিং সেল	জিন্নত সেন্টার-০৩(৩য় তলা) ২৩২ শেখ মুজিব চৌমহোনী আগ্রাবাদ চট্টগ্রাম।

লোকমুখী বীমা

ক্রমিকনং	অফিসের নাম	ঠিকানা
৬০.	মানিকগঞ্জ সাভিসিং সেল	কর্ণেল মালেক সানলাইফ টাওয়ার (৫ম তলা) বাস স্ট্যান্ড, মানিকগঞ্জ।
৬১.	কুমিল্লা সাভিসিং সেল	জনতা হাউজ বাড়ী নং #৫১৩/১ (৫ম তলা) কান্দিরপাড়া কুমিল্লা।
৬২.	ময়মনসিং সাভিসিং সেল	১৩-কে-১,জিল রোড,পুলিশলাইন,(৪র্থ তলা) ময়মনসিংহ।
৬৩.	নরসিংদী সার্ভিসিং সেল	১০১২ চাইনীজপুর (তিতাস রোড),পোঃ+ থানা+জেলাঃ নরসিংদী।
৬৪.	খুলনা সার্ভিসিং সেল	হাওলাদার আলী ভবন,এ/৭ মাজিদ স্মরনী সোনাডাঙ্গা, খুলনা।
৬৫.	ঝিনাইদাহ সার্ভিসিং সেল	মুন্সি ইমদাদ সুপার মার্কেট (৩য় তলা), আরাফপুর ঝিনাইদহ।
৬৬.	রাজশাহী সাভিসিং সেল	গ্রাম: হাতেমখাঁ, পোঃ বোয়ালিয়া,বোয়ালিয়া,জেলাঃ রাজশাহী।
৬৭.	ঠাকুরগাঁও সাভিসিং সেল	হাজী পাড়া পোঃ+থানা+জেলাঃ ঠাকুরগাঁও
৬৮.	ফরিদপুর সার্ভিসিং সেল	আদনান ভবন,রাগুনান্দনপুর,পোঃ+থানা কোতোয়ালী,জেলাঃ ফরিদপুর।
৬৯.	কক্সবাজার সার্ভিসিং সেল	আলী নূর প্লাজা,কক্সবাজার সদর, কক্সবাজার।
৭০.	মুন্সিগঞ্জ সার্ভিসিং সেল	মুন্সিগঞ্জ পৌরসভা মার্কেট, রুমনং ২০৯, পো:+থানা+জেলা মুন্সিগঞ্জ।

SUNLIFE INSURANCE COMPANY LIMITED
সানলাই ফইনসিওরেন্স কোম্পানী লিমিটেড
PROXY FORM

I/We……..…of……..
……
In the district of …….. being a Member of SUNLIFE INSURANCE COMPANY LIMITED hereby appoint Mr/Mrs.……of ……(Address)
……
as my proxy to attend on my behalf at the 18th Annual General Meeting of the Company to be held on Wednesday, the 19th September 2018 at 10.30 A.M. at Trust Milonayaton, 545, Old Airport Road, Tejgaon, Dhaka 1206 and at any adjournment thereof, the poll that may be taken in consequence thereof.

as withness I put my hand this …….. day of ……..2018.

Revenue Stamp (Tk. 20.00)

…….
(Signature of Proxy)

…….
(Signature of Shareholder)

Signature of withness …… Folio No. /BO ID No. ……..
No. of Shares ……

Important

1. The proxy form, duly filed in & stamped, must be deposited at the Registered Office of the Company at least 48 (Forty Eight) hours before the time for holding the meeting.
2. Signatures of the Shareholder and the Proxy must conform to the specimen signature registered with the Company /Depository Participant(s).

SUNLIFE INSURANCE COMPANY LIMITED
সানলাই ফইনসিওরেন্স কোম্পানী লিমিটেড
ATTENDANCE SLIP

I/We do hereby record my attendance at the 18th Annual General Meeting of the Company to be held on Wednesday, the 19th September 2018 at 10.30 A.M. at Trust Milonayaton, 545, Old Airport Road, Tejgaon, Dhaka 1206.

Name of the member /Proxy (in Block Letter)															
BO ID No.															
Mobile Number															

Signature Verified by

……..
Signature of the Member/Proxy

…….
Authorised Signatory of the Company

Note :

1. Please note that AGM can only be attended by the honourable shareholder or properly constituted proxy. Threfore, any friend or children accompanying with honourable shareholder or proxy cannot be allowed into the meeting.
2. Please present this slip at the reception desk.
3. Shareholders may please note that as per BSEC Notification No. SEC/CMRRCD/2009-193/154 dated October 24, 2013, no benefit will be given in cash or kinds like food box/gift/gift coupon etc. at the AGM.