

**PROVATI INSURANCE COMPANY LIMITED**

**DIRECTORS' CERTIFICATE**

As per regulations contained in the First Schedule of the Insurance Act, 1938 and as per Section 40-C of the Act we certify that:

01. The value of all assets shown in the Balance Sheet and classified on **Form-"AA"** annexed have been reviewed as at 31st December, 2015 & in our belief, the said assets have been set forth in the Balance Sheet at amount not exceeding their realizable or market value under the several headings enumerated in the annexed form:
  
02. All expenses of management wherever incurred, whether directly or indirectly in respect of Fire, Marine Cargo, Marine Hull, Motor & Miscellaneous insurance business have been fully debited in the respective Revenue Account as expenses.

Dated: 27th April, 2016  
Place: Dhaka, Bangladesh

Sd/  
**MANAGING DIRECTOR**

Sd/  
**DIRECTOR**

Sd/  
**DIRECTOR**

Sd/  
**CHAIRMAN**