

# Company Profile



**AAA**



**SENA INSURANCE PLC**  
**সেনা ইন্স্যুরেন্স পিএলসি**

# SENA INSURANCE ACHIEVED

## THE ICC, ICAB, ICSB & ICMAB AWARDS

3 International Awards in the 5<sup>th</sup> Emerging Asia Insurance Conclave & Awards 2024 organized at Bangkok, Thailand

23<sup>rd</sup> ICAB National Award for Best Presented Annual Reports-2022

9<sup>th</sup> & 11<sup>th</sup> ICSB National Award for Corporate Governance Excellence 2021 & 2023

13 & 14<sup>th</sup> ICMAB Best Corporate Award 2022 & 2023







Sena Insurance PLC  
**Achieved the Highest**  
Credit Rating in Bangladesh



Long Term Rating **AAA**

Short Term Rating **ST-1**

Outlook **Stable**

**Head Office:** SKS Tower (12<sup>th</sup> Floor), 7 VIP Road, Mohakhali, Dhaka -1206 , Bangladesh

**Phone:** +88 02 55058455-7, **Fax:** +88 02 55058458

 [info@senainsurance.com](mailto:info@senainsurance.com)  [www.senainsurance.com](http://www.senainsurance.com)

**Hotline: 01713 011891**

# SENA INSURANCE PLC AT A GLANCE

Sena Insurance PLC (formerly known as Sena Kalyan Insurance Company Limited) was incorporated as a Public Limited Company on 3rd September 2013 and obtained permission for commencement of insurance business from the Insurance Development & Regulatory Authority (IDRA) on 10<sup>th</sup> September 2013 and subsequently was listed with the Dhaka & Chittagong Stock Exchanges in 2021.

Sena Insurance PLC (SIPLC) is a concern of Sena Kalyan Sangstha (SKS) of Bangladesh Armed Forces. SKS is absolutely a welfare-oriented organization which is designed to undertake various welfare projects dedicated to the humanity and particularly for the distressed members of our Armed Forces. The Board of Sena Insurance PLC comprises of total nine (9) Directors, all of whom are Non-Executive Directors. Among the directors of the Company, two (2) are independent directors and seven (7) are nominated directors representing Sena Kalyan Sangstha (SKS). All the nominated directors are serving as senior officers in Bangladesh Armed Forces.

## OUR KEY DIFFERENTIATORS FOR THE YEAR 2024

<b>Consistent market leadership and growth</b>	We are one of the leading private sector non-life insurance companies in Bangladesh on the basis of Gross (Premium) Growth (%) in the last 5 Years, <b>75.52%</b>	
<b>Diverse products and multi-channel distribution</b>	We have a comprehensive and diverse product portfolio and an expanding distribution network with the aim of increasing penetration in Bangladesh. (Fire Insurance, Motor Insurance, Travel Insurance, Marine Insurance, Engineering Insurance, Aviation Insurance, Miscellaneous Insurance, Micro Insurance)	
<b>Excellence in customer service and technology</b>	We have a dedicated and digital arm focused on improving the speed of delivering service.	
<b>Risk management</b>	We target profitable growth by using risk selection and data analytics, maintaining robust reserves and prudent investment management.	
<b>Capital conservation</b>	We maintain a high level of solvency against the minimum regulatory requirement. A high solvency ratio means your business is in a strong financial position. <b>1.68 X Solvency as on 31 December 2024</b>	
<b>Ownership structure (As at 31 December 2024)</b>	Paid Up Capital <b>BDT 400 MN</b>	<b>60% Sponsor (SKS) shareholding 40% Public shareholding</b>
<b>Network</b>	<b>12 Branches</b>	
<b>Contribution through payment of Tax, VAT and Excise Duty</b>	<b>BDT 94.54 MN</b>	
<b>Total policyholders</b>	<b>97,872</b>	
<b>Claims honored</b>	<b>81.80 MN</b>	
<b>Present claims settlement ratio</b>	<b>88%</b>	

# OUR PHILOSOPHIES



## VISION

Sena Insurance PLC aspires to be the most compliant and trusted risk manager in Bangladesh.



## MISSION

To become a leading insurance company by providing innovative products and customer friendly services through highly motivated team of dedicated professionals and ensure profit for the sponsors and shareholders.

## CORE VALUES



**TRUST**



**INTEGRITY**



**PROFESSIONALISM**

## OUR ETHICAL PRINCIPLES



Despite being the youngest general insurance company in the country, SIPLC has a continuous process of screening the business and short-listing risk-based products and services. In this regard, the numbers of customers have been increasing day by day in the last 12 years since its inception due to timely payment of insurance claims and remaining compliant with existing rules. We cherish the credible image of our beloved Armed Forces and do justice to it through our services.



# Key Features

• Nature of Business	: Non-life insurance/ General Insurance
• Date of Incorporation	: 03 September, 2013
• Date of Commencement of Business	: 03 September, 2013
• Date of Registration from IDRA	: 10 September, 2013
• Authorized Capital	: Tk. 100,00,00,000
• Paid up Capital	: Tk. 40,00,00,000
• Date of Listing	: 07 November, 2021
• Credit Rating Status	: Long Term Rating: AAA, Short Term Rating: ST-1
• Credit Rating Company	: Alpha Credit Rating Limited
• Company's Registration No.	: C-111100/13
• E-Tax Identification Number (E-TIN)	: 833679619109, LTU, Dhaka
• Vat Registration Number	: 001108614-0101
• Bancassurance Partners	: Trust Bank PLC, NRB Bank PLC & Brac Bank PLC
• Auditors	: Mahfel Huq & Co., Chartered Accountants
• Registered Address	: SKS Tower (12 <sup>th</sup> Floor) 7 Vip Road Mohakhali, Dhaka 1206, Bangladesh



# Capital & Shareholding

Shareholding Structure: Sena Insurance PLC (SIPLC) has a unique institutional shareholding structure. Total number of shares of the Company stands at 4,00,00,000 shares of Tk.10 each. The distribution is as following:

## Shareholding Structure:

Category of Shareholders	No of Shares	Percentage (%)
Sponsor (Sena Kalyan Sangstha)	2,40,00,000	60.00
General Public	1,60,00,000	40.00
<b>Total:</b>	<b>4,00,00,000</b>	<b>100.00</b>



■ Sponsor (Sena Kalyan Sangstha) 60%

■ General Public 40%

# Chairman

## Board of Trustees

### Sena Kalyan Sangstha

---

**General Waker-Uz-Zaman, SBP, OSP, SGP, psc**

Chief of Army Staff, Bangladesh Army

Chairman of Board of Trustees, Sena Kalyan Sangstha



“

In war and peace,  
everywhere we  
are for the Nation

”



# Chairman, Sena Kalyan Sangstha & Sena Insurance PLC

Major General Md Habib Ullah, SGP, SPP, ndc, afwc, psc, M Phil



"I firmly believe that  
SKS team would be  
able to maintain a  
sustained growth  
and continue to  
serve the humanity"



## Board of Directors

### Sena Insurance PLC



**Major General Md Habib Ullah, SGP, SPP, ndc, afwc, psc, M Phil**  
Chairman



**Cdre Md. Shamsul Aziz (L),  
NGP, psc, BN**  
Vice Chairman



**Brig Gen Tanveer Gani Chowdhury, PBGM**  
Director



**Brig Gen Md Abdur Rahim, BGBM, G+**  
Director



**Brigadier General Md Shaheen Iqbal,  
ndc, afwc, psc**  
Director



**Brig Gen Md Mahfuzur Rahman, PBGMS**  
Director



**Brig Gen Md Mahbub Hasan, BPM**  
Director



**Mr. Kazi Ahmad Pervez**  
Independent Director



**Dr. Ireen Akhter**  
Independent Director



**Brig Gen Md Shafique Shamim,  
psc, MDS (Retd), MBA, CII (Cert), ABIA**  
Managing Director & CEO



# Managing Director & CEO

Sena Insurance PLC

**Brig Gen Md Shafique Shamim,**  
psc, MDS (Retd), MBA, CII (Cert), ABIA



**“SIPLC is a family  
that is built on  
mutual respect  
and teamwork”**



## Top Management

Name	Position	Educational Qualification	Overall Experience
<b>Brig Gen Md Shafique Shamim, psc, MDS (Retd), MBA, CII (Cert), ABIA</b>	Managing Director & CEO	MBA, MDS, Certificate and Post Graduate Diploma (ABIA) from Bangladesh Insurance Academy (BIA) and Certificate from Chartered Insurance Institute of UK.	39 Years
<b>Mr. Pronab Kumar Saha</b>	Head of Special Underwriting	MBA, (IBA, DU), Cert CII (UK)	38 Years
<b>Col Md Abue Masud, PBGM (Retd)</b>	Head of Corporate Affairs	B.A (Chittagong University)	37 Years
<b>Mr. Maloy Kumar Saha</b>	Chief Financial Officer	M.Com, CA-CC & ITP	25 Years
<b>Mr. Tajul Islam</b>	Head of Claims & Re-Insurance	M.SS (DU)	23 Years
<b>Mr. M.M. Sajedul Islam, FCS</b>	Company Secretary	MBA (Finance), Chartered Secretaries (ICSB)	21 Years
<b>Mr. Md. Belal Hossain</b>	Head of Underwriting	MBA	25 years
<b>Engr Mohammad Shakhawat Hossain</b>	Head of IT	M.Sc.& Engineer- (DHNE) (CHNE)	21 Years
<b>Ms. Khadiza Khanom Mili</b>	Head of HR	MA, MBA (HRM)	18 Years
<b>Ms. Lasmin Akter</b>	Head of Internal Audit	MBA (Finance), DU	12 Years

## Senior Marketing Executives

Name	Position
<b>Col Md Aulad Hossain, psc,G (Retd)</b>	Deputy Managing Director
<b>Gp Capt Md Atiar Rahman, psc (Retd)</b>	Deputy Managing Director
<b>Lt Col Kazi Halimur Rashid (Retd)</b>	Assistant Managing Director
<b>Capt M Majedul Haque, (N), BCGM, PCGM, psc, BN (Retd)</b>	Senior Vice President
<b>Mr. Syed Rezaul Karim</b>	Vice President

# Branches Network

<b>MOTIJHEEL BRANCH</b> <b>Maj Said Hasan Taposh (Retd)</b> Branch In-charge  Amin Court Bhaban Floor 08, Room 801, 31 Bir Uttam Shahid Asfakus Samad Road (Old 62-63), Motijheel C/A, Dhaka-1000, Mob: 0172-703077, E-mail: skicl.motijheel@gmail.com	<b>MIRPUR BRANCH</b> <b>Lt Col Muhammad Ershad Hossain, G (Retd)</b> Branch In-charge  Cultural Centre Building, Level-7(Eastern Corner), Road-9, Mirpur DOHS, Pallabi, Dhaka-1216. Mobile: 01711-360076 E-mail: skiclmirpur@gmail.com	<b>DHAKA CANTONMENT BRANCH</b> <b>Major Khondker Helaluzzaman (Retd), MBA, PGDHRM</b> Branch In-charge  House # 413, Road # 30, New DOHS, Mohakhali, Dhaka-1206, Mobile: 01713-095080 E-mail: cantt.skicl@gmail.com
<b>KAWRAN BAZAR BRANCH</b> <b>Col Md Omar Faruk, SPP, psc, G (Retd)</b> Branch In-charge  93, Kazi Nazrul Islam Avenue, (4 <sup>th</sup> Floor), Room No-403, Kawran Bazar, Dhaka-1215 Mobile: 01769-002629 E-mail: kb.skicl@gmail.com	<b>CHITTAGONG BRANCH</b>  Sena kalyan Trade Center (SKTC), Level-4 29, Agrabad C/A, Chittagong. E-mail: ctg.skicl@gmail.com	<b>KHULNA BRANCH</b> <b>Maj Shahiduzzaman Chowdhury (Retd)</b> Branch In-charge  Tayamun Centre 181/1, Jessore Road, Shibbari More, Khulna-9100 Mobile: 01713-424150 E-mail: skickhulna@gmail.com
<b>SYLHET BRANCH</b> <b>Ms. Nazia Ferdows</b> Branch In-charge  Ignite Education Building (2 <sup>nd</sup> Floor) Kazitula, Masjid Market, Sylhet-3100, Bangladesh Mobile: 01742-981318 E-mail: skiclsylhet@gmail.com	<b>MOHAKHALI BRANCH</b> <b>Lt Col AKM Nazimul Islam, psc (Retd)</b> Branch In-charge  SKS Tower (Floor-02), Office space no-106, Block-B, 7 VIP Road, Mohakhali, Dhaka-1206. Mobile: 01755512467 E-mail: mohakhali.skicl@gmail.com	<b>DINAJPUR BRANCH</b> <b>Cdr Md Badruddoza Chowdhury,(C), psc (Retd)</b> Branch In-charge  House/Holding No - 1173, Ward No-3, Munshipara (Lilirmore), P/S: Kotwali, Sadar, Dinajpur. Mobile: 01322-870464, E-mail: skicldinajpur@gmail.com
<b>UTTARA BRANCH</b> <b>Major Aman Ullah Khan (Retd)</b> Branch In-charge  Syed Grand Centre (Floor-05), Plot-89, Road-28, Sector-07, Uttara, Dhaka-1230. Mobile: 01755-512463	<b>MOHAMMADPUR BRANCH</b> <b>Lt Col Asaduzzaman Hakim, BSP (LPR)</b> Branch In-charge  77-78, Rahbar Tower, Ring Road, Adabor, Dhaka. Mobile: 01711-487346	<b>PABNA BRANCH</b> <b>Squadron Leader Md. Mostafa Zaman (Retd)</b> Branch In-charge  Haji Bablu Tower, Holding No. 0327, 3 <sup>rd</sup> Floor, Abdul Hamid Road, Pabna Sadar, Pabna. Mobile: 01715-027898



# Our Products, Services & Solutions

Organisation Strategy on Market Development,  
Product and Service Development

## Our Products (solutions):



### Fire Insurance

- Fire and its allied perils Insurance (Riot Strike & Damage, Flood, Cyclone, Earthquake)
- Industrial All Risks Insurance
- Property All Risks (PAR) Insurance
- Hotel Owners' All Risks Insurance (HOAR)
- House Hold Insurance (Fire & Earthquake)



### Motor Insurance (Comprehensive)

- Private Vehicle
- Commercial Vehicle



### Travel Insurance

- Comprehensive Travel Insurance



### Marine Insurance

- Marine Cargo (Transit by Steamer/Powered Vessel, Rail/Lorry/Truck, Air)
- Inland Transit Insurance (Rail/Road, Water Borne)
- Marine Hull (Total Loss Only/TLO, Sue & Labour)



### Engineering Insurance

- Boiler and Pressure Vessel Insurance (BPV)
- Deterioration of Stock Insurance (DOS)
- Contractors All Risks Insurance (CAR)
- Contractors Plant & Machinery Insurance (CPM)
- Erection All Risks Insurance (EAR)
- Machinery Breakdown Insurance (MBD)
- Power Plant All Risk Insurance
- Electronic Equipment Insurance (EEI)



### Aviation Insurance

- Hull Insurance
- Liability Insurance
- War Insurance
- Personal Accident to Crew of Aircraft



### Miscellaneous Accident Insurance

- Overseas Mediclaim (Holiday, Study & Employment)
- Health Plan Scheme (Hospitalization)
- Crop
- Cattle
- Burglary & House breaking Insurance
- Cash in safe
- Cash in Transit
- Cash on counter
- Personal Accident Insurance
- Fidelity Guarantee Insurance
- Product / Public Liability
- Workmen's Compensation Insurance

## Innovation and Services

### Industry First and Company First Initiatives

To increase the country's insurance penetration, Sena Insurance PLC is working with IDRA to innovate new products that will further connect the general public with insurance.

In our commitment to innovation and differentiation aimed at enhancing awareness and engagement, the team undertook multiple Industry First and Company First initiatives. Sena Insurance is known for its innovation and services. The market for Insurance in Bangladesh is highly competitive, which motivates the market leaders to think and innovate new products and services. SIPLC has been constantly innovating and creating exceptional and authentic packages for its clients. Besides the traditional insurance portfolio, SIPLC introduced the following personal line of products in last year and some of these are in the pipeline:

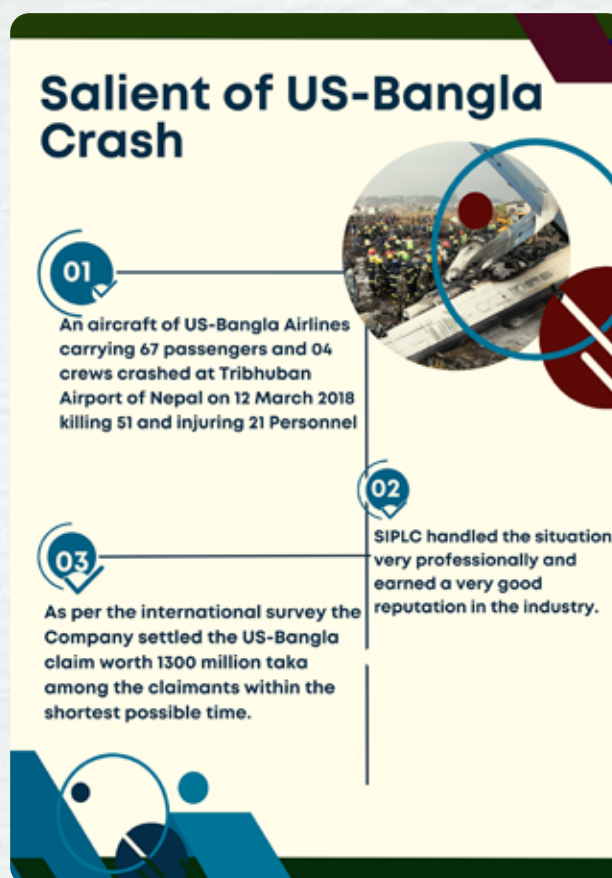
- > Crop insurance on area yield concept for crops like potato, maize, boro rice, etc
- > Pet Insurance
- > Cellular phone protection insurance
- > Micro-insurance for online purchases
- > Extended warranty insurance for electrical devices.



## Claim Record

The effectiveness of an insurance company is put to test in the event of a claim. As a sincere and disciplined Armed Forces' sponsored organization, we always believe that prompt settlement of claim is a very important strategy to instill confidence in our partners.

Sena Insurance PLC believes that in a highly competitive insurance market, differentiation through new and more effective claims management practices are one of the most important and effective ways to maintain market share and profitability. The Company earns premium by selling policies/cover note but the largest outflow of money goes through settling claim. So, smooth and swift claim settlement play vital role in the development of the Company.



We commenced our business in 2014 and we have so far settled claims amounting more than **Taka 175 cr** in various classes of business. Our present claim settlement ratio is **88%**.

## Operational and Financial Highlights (Audited)


















### Key Performance Indicators (KPIs) of SIPLC

BDT in million except ratios and per share item

Particulars	2024	2023	2022	2021	2020
Gross Premium Income	1,018.88	999.55	800.57	780.23	580.52
Re-Insurance Premium Ceded	648.25	578.65	456.12	503.77	282.84
Net Premium Income	370.64	420.90	344.45	276.46	297.68
Gross Claims	81.75	133.31	210.49	23.36	37.52
Investment and Other Income	135.41	86.64	67.93	54.34	58.22
Underwriting Profit or Loss	103.33	89.85	82.29	80.99	66.82
Net Profit Before Tax	206.71	150.22	129.75	115.98	114.23
Net Profit After Tax	171.68	136.66	114.33	106.15	94.28
Paid-up Capital	400.00	400.00	400.00	400.00	240.00
Shareholders' Equity	1,006.38	897.06	806.67	748.37	506.20
Total liabilities	836.30	703.48	677.04	633.44	472.09
Total Long Term Investments	203.99	143.72	146.57	105.44	64.27
Total Assets	1,842.69	1,600.54	1,483.71	1,381.81	978.29
Total Reserve Fund	557.72	455.83	355.87	275.82	197.79
Rate of Dividend Cash (%)	15.00%	13.50%	12%	12%	10%
Face Value Per Share	10.00	10.00	10.00	10.00	10.00
Earnings Per Share (EPS)	4.29	3.42	2.86	3.83	3.93
Net Asset Value Per Share (NAV)	25.16	22.43	20.17	26.99	21.09
Return on Shareholders Equity (%)	18.40%	16.40%	14.70%	16.92%	20.05%
Dividend Payout Ratio (%)	34.95%	39.51%	41.98%	45.22%	25.46%
Price Earning Ratio (Times)	10.02	15.40	20.15	20.19	-
Net operating Cash Flows Per Share	7.23	5.82	4.45	8.89	9.24
Net Underwriting Margin (%)	10.14%	8.99%	10.28%	10.38%	11.51%
Return on Average Assets (ROAA) (%)	9.97%	8.86%	7.98%	9.00%	10.93
Return on Average Equity (ROAE) (%)	18.40%	16.40%	14.70%	16.92%	20.05%
Expense Ratio (%)	15.09%	12.89%	15.89%	14.18%	16.15%
Liquid Asset to Total Assets (%)	80.29%	82.51%	81.30%	89.93%	101.49%
Net Worth to Total Assets (%)	54.62%	56.05%	54.37%	54.16%	58.68%
Size of FDR	1,258.16	1,443.29	1,084.86	978.81	711.64
Adjusted Net Premium	370.64	420.90	344.45	276.46	297.68
Return on capital employed	17.06 %	15.23 %	14.17 %	14.18 %	18.62 %
Customer Retention Ratio	82.00%	-	-	-	-
Shareholders' Fund/Shareholder's Equity	1006.38	897.05	806.67	748.37	506.20
Employees as remuneration	71.15 %	71.14 %	65.61 %	65.94 %	68.59 %
Dividend Retained by the entity	0.65	0.60	0.58	0.69	-
Employee Productivity Rate	31.32	25.56	26.63	25.99	23.83
Providers of Debt	Nil	Nil	Nil	Nil	Nil

## Our Re-Insurers

Sena Insurance is engaged with the following worldwide Re-insurer Companies/ Corporations:

Logo	Reinsurer Name	Country Name	Rating	Rated By
	<b>Sadharan Bima Corporation</b>	Bangladesh		
	<b>AXA XL Insurance Company UK Ltd.</b>	UK	A+(Stable)	A.M. Best
			AA-(Stable)	S & P
	<b>XL CATLIN Insurance Company UK Ltd.</b>	UK	A+(Stable)	A.M. Best
			AA-(Stable)	S & P
	<b>HDI Global Specialty Se</b>	Germany	'A'	A.M. Best
	<b>GENERAL INSURANCE CORPORATION OF INDIA</b>	India	B++	A.M. Best
	<b>CICA Re</b>	Togo	B+(Stable)	A.M. Best
	<b>WACIA Re</b>	Western Africa	B+ (Good)	A.M. Best
	<b>Asian Reinsurance Corporation</b>	Thailand	B+ (Good)	A.M. Best
	<b>KLAPTON Re</b>	Zambia	Caa3 IFS	Moody's
	<b>KLPP Insurance &amp; Reinsurance Co. Ltd.</b>	Cyprus	80% — A+	(S&P)
			20% — A-	A.M. Best
	<b>KENYA RE</b>	Kenya	"bb+"	A.M. Best
	<b>TRANSSIBRE Overseas Ltd</b>	Malaysia	"bb+"	A.M. Best
	<b>The New India Assurance Co. (Gift City)</b>	India	"bbb+" (Good)	A.M. Best
	<b>GIC Bhutan Re</b>	Bhutan	"B++ "	A.M. Best
	<b>Saudi Re</b>	Saudia Arabia	"A-"	(S&P)
	<b>AL AHLEIA</b>	Kuwait	A-	S & P
			A3	Moody's
			A-	A M Best
	<b>MISR</b>	Egypt	B3	Moody's
	<b>Best Meridian International Ins. Com. SPC (BMIIC)</b>	America	A-	A M Best



## Our Wealth Our Clients



### Aviation

- Us-Bangla Airlines Ltd
- Sky Capital Airlines Ltd
- NXT Air Ltd
- Beximco Aviation Ltd
- Galaxy Flying Academy Ltd
- South Asian Airlines Ltd
- Astra Airlines Ltd
- M/S Vivellatex Ltd



### Hotels

- Le Meridian Dhaka
- Hotel Radisson Blue Water Garden Dhaka
- Hotel Radisson Blue Bay View Chittagong
- Alliance Hotel & resorts Ltd
- Best Western SKS
- Hotel Sarina
- Maple Leaf Hotel & Resort Ltd
- Sena Hotel Developments Ltd



### Pharmaceuticals:

- Beximco Pharmaceuticals Ltd
- Radiant International
- Virgo Pharmaceuticals Ltd
- Jenphar Bangladesh Ltd



### Others

- Sena Filling Station
- SKS LPG
- Energypac Fashions Ltd
- Astha Feed Industries Ltd
- Probridhi Apparels Ltd
- L Usine Fashion Ltd
- Sweet Agrovet Ltd
- Ingen Technology Ltd
- International Convention Centre
- Isphani Agro Ltd
- Isphani Marshall Ltd
- Lark International
- Lyric Industries Ltd
- Micro Fibre Group
- Momen Real Estates Ltd
- Trust Bank Ltd
- Shimanto Bank Ltd
- BRAC Bank PLC
- Islami Bank Bangladesh PLC
- NRB Bank PLC
- Super Star Group
- Shanta Western Tower
- GMS Trims Ltd
- KB Petro Chemicals
- Sena Kalvan Sangstha
- Sena Electric
- Sena Flour Mills
- Beximco Engineering Ltd
- Dhaka Garments and Washing Ltd
- East West Media Group Ltd
- Popular Enterprise
- Ictddrb
- Remi Holdings Limited.
- Actor Sporting Ltd
- Tarasima Apparels Ltd
- Deluxe Fashion Ltd
- Saleeb Corporation
- Liz Fashion Industry Ltd
- Lida Textile & Dyeing Limited



### Micro Insurance (Agriculture & Livestock):

- BRAC
- Adorsho Pranisheta Ltd
- DESHA
- CDIP
- APDS



### Industrial Units:

- Bangladesh Steel Re-Rolling Mills Ltd
- Bashundhara Multi Paper Industries Ltd
- Bashundhara Oil & Gas Co. Ltd
- Bashundhara LP Gas Ltd
- Bashundhara Readymix and Construction Industries Ltd
- Goldtex Ltd
- Blue Planet Knit Co. Ltd
- BSRM Wires Ltd
- BSRM Steel Mills Ltd
- Petromax Refinery Ltd
- Baizid Steel Ind. Ltd
- CSS Corporation (BD) Ltd
- Designtex Knitwear Ltd
- Diamond Food Ind.
- Elite Aquaculture Ltd
- Fauji Flour Mill
- Trust Knitwear Industries Ltd
- Global Attire Ltd
- Hamko Ind. Ltd
- Mongla Cement Factory
- Sena Edible Oil Industries Ltd
- Sena Kalyan Electronic Ind.
- Amanat Shah Fabrics Ltd
- Amanat Shah Weaving Processing Ltd
- Hazrat Amanat Shah Spinning Mills Ltd
- Liberty Knitwear Ltd
- Paharali Textile & Hosiery Mills
- South China Bleaching & Dyeing Factory Ltd
- United LPG Ltd
- United Enterprises and co. Ltd
- United Engineering & Power Services Ltd
- United Lube Oil Ltd
- United Sulpho- Chemicals
- Leviathan global BD Ltd
- Unimart Ltd
- Deshbandhu Cement Mills Ltd
- Salek Textile Mills Ltd
- T-Design Ltd
- Golden Refit Garments Ltd
- GMS Textile Ltd
- GMS Composite Knitting Industries Ltd
- R.M. Jute Diversification Mills Ltd
- Ekhlash Spinning Mills Ltd

### Business in collaboration with Insuretech:

- Carnival Assure Ltd
- Waadaa Insure
- Bimafy Ltd
- Ezy Fintech Ltd
- Bahaza

## Pictorials







**SENA INSURANCE PLC**  
**সেনা ইন্স্যুরেন্স প্রিএলসি**

**Head Office**

SKS Tower (12<sup>th</sup> Floor)

7 VIP Road, Mohakhali, Dhaka -1206, Bangladesh

Phone: +88 02 55058455-7, Fax: +88 02 55058458



[info@senainsurance.com](mailto:info@senainsurance.com)



[www.senainsurance.com](http://www.senainsurance.com)