

SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT June 30, 2018

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Rs '000

For the quarter ended June 30, 2018																
Sr No.	Particulars	Fire	Marine	Miscellaneous												Grand Total
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
1	Employees' remuneration & welfare benefits	3,228	-	55,321	50,575	1,05,896	-	1,644	21,246	-	8	-	-	3,154	1,31,948	1,35,176
2	Travel, conveyance and vehicle running expenses	148	-	2,110	1,929	4,039	-	47	628	-	12	-	-	107	4,833	4,981
3	Training expenses	23	-	273	250	523	-	7	96	-	2	-	-	17	645	668
4	Rents, rates & taxes	426	-	4,991	4,563	9,554	-	672	2,323	-	35	-	-	307	12,891	13,317
5	Repairs and maintenance	105	-	1,229	1,124	2,353	-	34	434	-	9	-	-	76	2,906	3,011
6	Printing & stationery	36	-	419	383	802	-	11	154	-	3	-	-	26	996	1,032
7	Communication	66	-	814	744	1,558	-	21	281	-	6	-	-	48	1,914	1,980
8	Legal & professional charges	237	-	3,213	2,938	6,151	-	76	1,660	-	20	-	-	171	8,078	8,315
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	17	-	204	187	391	-	6	72	-	1	-	-	13	483	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	-	12	10	22	-	-	4	-	-	-	-	1	27	28
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	28	-	1,610	1,472	3,082	-	9	117	-	2	-	-	20	3,230	3,258
11	Interest & Bank Charges	38	-	438	401	839	-	12	155	-	3	-	-	27	1,036	1,074
12	Others															
	Membership and Subscription Fees	15	-	306	279	585	-	5	61	-	1	-	-	11	663	678
	Information Technology Related Expenses	680	-	7,979	7,295	15,274	-	217	2,812	-	57	-	-	490	18,850	19,530
	Electricity Expenses	25	-	288	263	551	-	8	102	-	2	-	-	18	681	706
	Directors Sitting Fees	8	-	98	90	188	-	3	35	-	1	-	-	6	233	241
	Miscellaneous Expenses	475	-	185	175	360	-	3	46	-	145	-	-	7	561	1,036
13	Depreciation	868	-	10,287	9,404	19,691	-	277	3,653	-	72	-	-	625	24,318	25,186
	TOTAL	6,424	-	89,777	82,082	1,71,859	-	3,052	33,879	-	379	-	-	5,124	2,14,293	2,20,717

For the quarter ended June 30, 2017																
Sr No.	Particulars	Fire	Marine	Miscellaneous												Grand Total
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
1	Employees' remuneration & welfare benefits	1,984	-	43,313	32,020	75,333	-	2,095	7,817	-	-	-	-	183	85,428	87,412
2	Travel, conveyance and vehicle running expenses	14	-	1,166	862	2,027	-	51	232	-	-	-	-	16	2,326	2,340
3	Training expenses	2	-	164	122	286	-	8	34	-	-	-	-	2	331	333
4	Rents, rates & taxes	71	-	5,528	4,087	9,615	-	1,203	1,335	-	-	-	-	84	12,238	12,309
5	Repairs and maintenance	11	-	889	657	1,547	-	43	185	-	-	-	-	14	1,788	1,799
6	Printing & stationery	5	-	589	435	1,025	-	18	78	-	-	-	-	6	1,126	1,131
7	Communication	14	-	1,085	802	1,888	-	51	230	-	-	-	-	16	2,185	2,198
8	Legal & professional charges	64	-	4,327	3,199	7,526	-	184	930	-	-	-	-	136	8,776	8,840
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	-	194	143	337	-	9	40	-	-	-	-	3	389	392
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	5	-	5,195	3,840	9,035	-	61	452	-	-	-	-	6	9,555	9,560
11	Interest & Bank Charges	6	-	439	324	763	-	21	91	-	-	-	-	7	882	888
12	Others															
	Membership and Subscription Fees	2	-	279	207	486	-	6	26	-	-	-	-	2	519	521
	Information Technology Related Expenses	110	-	8,574	6,338	14,912	-	414	1,783	-	-	-	-	130	17,239	17,350
	Electricity Expenses	2	-	151	112	262	-	7	31	-	-	-	-	2	303	305
	Directors Sitting Fees	1	-	79	58	138	-	4	16	-	-	-	-	1	159	160
	Miscellaneous Expenses	6	-	497	367	864	-	24	103	-	-	-	-	8	999	1,005
13	Depreciation	115	-	8,997	6,651	15,648	-	431	1,869	-	-	-	-	431	18,085	18,200
	TOTAL	2,415	-	81,466	60,226	1,41,692	-	4,631	15,253	-	-	-	-	751	1,62,328	1,64,743

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Upto the quarter ended June 30, 2018																
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	(a) as auditor	17	-	204	187	391	-	6	72	-	1	-	-	13	483	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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