

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 September 30,2018

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

Rs '000

For the quarter ended September 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	3,711	-	36,144	32,870	69,014	-	1,616	31,432	-	42	-	-	6,346	108,450	112,161
2	Travel, conveyance and vehicle running expenses	249	-	2,350	2,140	4,490	-	75	1,474	-	10	-	-	448	6,497	6,746
3	Training expenses	24	-	161	146	307	-	8	149	-	1	-	-	32	497	521
4	Rents, rates & taxes	477	-	3,288	2,990	6,278	-	1,464	4,029	-	16	-	-	627	12,414	12,891
5	Repairs and maintenance	150	-	1,105	1,005	2,110	-	44	885	-	5	-	-	188	3,232	3,382
6	Printing & stationery	89	-	746	679	1,425	-	27	515	-	4	-	-	104	2,075	2,164
7	Communication	112	-	927	844	1,771	-	34	662	-	4	-	-	137	2,608	2,720
8	Legal & professional charges	406	-	3,580	3,259	6,839	-	121	2,149	-	16	-	-	718	9,843	10,249
9	Auditors' fees, expenses etc															
	(a) as auditor	23	-	161	146	307	-	6	134	-	1	-	-	28	476	499
	(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	-	-	(2)	(1)	(3)	-	-	2	-	-	-	-	-	(1)	(1)
	(d) out of pocket expenses	-	-	(1)	(1)	(2)	-	-	(1)	-	-	-	-	-	(3)	(3)
10	Advertisement and publicity	478	-	9,119	8,317	17,436	-	146	2,505	-	26	-	-	553	20,666	21,144
11	Interest & Bank Charges	47	-	337	306	643	-	14	283	-	2	-	-	61	1,003	1,050
12	Others															
	Membership and Subscription Fees	22	-	201	183	384	-	6	129	-	1	-	-	27	547	569
	Information Technology Related Expenses	1,128	-	8,626	7,854	16,480	-	337	6,556	-	45	-	-	1,383	24,801	25,929
	Electricity Expenses	33	-	243	222	465	-	10	198	-	1	-	-	42	716	749
	Business Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Directors Sitting Fees	4	-	12	10	22	-	1	27	-	-	-	-	6	56	60
	Miscellaneous Expenses	1,076	-	1,720	1,563	3,283	-	43	690	-	150	-	-	126	4,292	5,368
13	Depreciation	1,277	-	9,644	8,779	18,423	-	381	7,592	-	49	-	-	1,600	28,045	29,322
	TOTAL	9,306	-	78,361	71,311	149,672	-	4,333	59,410	-	373	-	-	12,426	226,214	235,520

For the quarter ended September 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	980	-	38,487	26,525	65,012	-	2,894	13,847	-	-	-	-	434	82,187	83,166
2	Travel, conveyance and vehicle running expenses	59	-	1,969	1,382	3,351	-	109	477	-	-	-	-	53	3,990	4,050
3	Training expenses	6	-	158	109	267	-	10	44	-	-	-	-	5	327	333
4	Rents, rates & taxes	165	-	3,732	2,541	6,272	-	1,638	1,345	-	-	-	-	142	9,397	9,562
5	Repairs and maintenance	52	-	1,598	1,122	2,720	-	97	422	-	-	-	-	47	3,285	3,337
6	Printing & stationery	24	-	712	495	1,207	-	46	207	-	-	-	-	22	1,482	1,506
7	Communication	41	-	1,137	788	1,925	-	70	319	-	-	-	-	36	2,351	2,392
8	Legal & professional charges	117	-	3,855	2,657	6,512	-	182	1,594	-	-	-	-	100	8,388	8,505
9	Auditors' fees, expenses etc															
	(a) as auditor	8	-	229	160	389	-	14	63	-	-	-	-	7	474	482
	(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	1	-	7,406	5,178	12,584	-	(7)	(28)	-	-	-	-	45	12,594	12,594
11	Interest & Bank Charges	17	-	432	299	731	-	28	121	-	-	-	-	15	894	910
12	Others															
	Membership and Subscription Fees	8	-	304	211	515	-	16	70	-	-	-	-	8	608	616
	Information Technology Related Expenses	314	-	8,090	5,588	13,678	-	522	2,280	-	-	-	-	275	16,755	17,069
	Electricity Expenses	12	-	398	281	680	-	24	103	-	-	-	-	11	817	829
	Business Promotion	(0)	-	(12)	(9)	(20)	-	(1)	(3)	-	-	-	-	(0.29)	(24)	(25)
	Directors Sitting Fees	3	-	76	52	128	-	5	21	-	-	-	-	3	157	160
	Miscellaneous Expenses	1,531	-	(37)	(38)	(75)	-	(18)	5	-	-	-	-	9	(79)	1,452
13	Depreciation	355	-	9,578	6,643	16,221	-	605	2,718	-	-	-	-	313	19,857	20,212
	TOTAL	3,694	-	78,110	53,985	132,095	-	6,236	23,604	-	-	-	-	1,525	163,460	167,153

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 September 30,2018

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

Rs '000

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	6,939	-	91,465	83,445	174,910	-	3,260	52,678	-	50	-	-	9,500	240,398	247,337
2	Travel, conveyance and vehicle running expenses	397	-	4,460	4,069	8,529	-	122	2,102	-	22	-	-	555	11,330	11,727
3	Training expenses	47	-	434	396	830	-	15	245	-	3	-	-	49	1,142	1,189
4	Rents, rates & taxes	903	-	8,279	7,553	15,832	-	2,136	6,352	-	51	-	-	934	25,305	26,208
5	Repairs and maintenance	255	-	2,334	2,129	4,463	-	78	1,319	-	14	-	-	264	6,138	6,393
6	Printing & stationery	125	-	1,165	1,062	2,227	-	38	669	-	7	-	-	130	3,071	3,196
7	Communication	178	-	1,741	1,588	3,329	-	55	943	-	10	-	-	185	4,522	4,700
8	Legal & professional charges	643	-	6,793	6,197	12,990	-	197	3,809	-	36	-	-	889	17,921	18,564
9	Auditors' fees, expenses etc	40	-	365	333	698	-	12	206	-	2	-	-	41	959	999
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(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	-	10	9	19	-	6	-	-	-	-	-	1	26	27
	(d) out of pocket expenses	-	-	(1)	(1)	(2,000)	-	-	(1)	-	-	-	-	-	(3)	(3)
10	Advertisement and publicity	506	-	10,729	9,789	20,518	-	155	2,622	-	28	-	-	573	23,896	24,402
11	Interest & Bank Charges	85	-	775	707	1,482	-	26	438	-	5	-	-	88	2,039	2,124
12	Others	37	-	507	462	969	-	11	190	-	2	-	-	38	1,210	1,247
	Membership and Subscription Fees	1,808	-	16,605	15,149	31,754	-	554	9,368	-	102	-	-	1,873	43,651	45,459
	Information Technology Related Expenses	58	-	531	485	1,016	-	18	300	-	3	-	-	60	1,397	1,455
	Electricity Expenses	12	-	110	100	210	-	4	62	-	1	-	-	12	289	301
	Business Promotion	1,551	-	1,905	1,738	3,643	-	46	736	-	295	-	-	133	4,853	6,404
	Directors Sitting Fees	2,145	-	19,931	18,183	38,114	-	658	11,245	-	121	-	-	2,225	52,363	54,508
	Miscellaneous Expenses	15,730	-	168,138	153,393	321,531	-	7,385	93,289	-	752	-	-	17,550	440,507	456,237
13	Depreciation	2,145	-	19,931	18,183	38,114	-	658	11,245	-	121	-	-	2,225	52,363	54,508
	TOTAL	15,730	-	168,138	153,393	321,531	-	7,385	93,289	-	752	-	-	17,550	440,507	456,237

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	2,964	-	81,800	58,545	140,345	-	4,989	21,664	-	-	-	-	617	167,615	170,579
2	Travel, conveyance and vehicle running expenses	73	-	3,134	2,243	5,378	-	161	709	-	-	-	-	70	6,317	6,390
3	Training expenses	8	-	322	231	553	-	18	79	-	-	-	-	8	658	666
4	Rents, rates & taxes	237	-	9,260	6,628	15,888	-	2,841	2,680	-	-	-	-	226	21,635	21,872
5	Repairs and maintenance	63	-	2,487	1,780	4,267	-	139	607	-	-	-	-	61	5,073	5,137
6	Printing & stationery	29	-	1,301	931	2,232	-	64	285	-	-	-	-	28	2,608	2,637
7	Communication	55	-	2,222	1,591	3,813	-	121	549	-	-	-	-	52	4,536	4,591
8	Legal & professional charges	181	-	8,182	5,856	14,037	-	366	2,524	-	-	-	-	236	17,164	17,345
9	Auditors' fees, expenses etc	11	-	423	303	726	-	24	103	-	-	-	-	10	863	874
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(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	6	-	12,601	9,018	21,619	-	55	424	-	-	-	-	51	22,149	22,155
11	Interest & Bank Charges	22	-	871	623	1,494	-	49	212	-	-	-	-	21	1,776	1,798
12	Others	10	-	583	417	1,001	-	22	95	-	-	-	-	9	1,127	1,137
	Membership and Subscription Fees	425	-	16,663	11,926	28,590	-	936	4,063	-	-	-	-	405	33,994	34,419
	Information Technology Related Expenses	14	-	549	393	942	-	31	134	-	-	-	-	13	1,120	1,134
	Electricity Expenses	(0)	-	(12)	(9)	(20)	-	(1)	(3)	-	-	-	-	(0.29)	(24)	(25)
	Business Promotion	4	-	155	111	266	-	9	38	-	-	-	-	4	316	320
	Directors Sitting Fees	1,537	-	460	329	789	-	6	108	-	-	-	-	16	921	2,458
	Miscellaneous Expenses	470	-	18,575	13,295	31,869	-	1,037	4,586	-	-	-	-	449	37,941	38,411
13	Depreciation	2,145	-	19,931	18,183	38,114	-	658	11,245	-	121	-	-	2,225	52,363	54,508
	TOTAL	6,109	-	159,576	114,211	273,787	-	10,867	38,857	-	-	-	-	2,276	325,788	331,897