

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 30,2020

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

Rs '000

For the quarter ended September 30,2020																
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	9,559	-	45,513	30,719	76,232	298	4,453	56,272	-	40	-	-	4,576	141,871	151,430
2	Travel, conveyance and vehicle running expenses	33	-	183	149	332	1	24	253	-	1	-	-	15	626	659
3	Training expenses	-	-	(1)	(1)	(2)	-	-	(1)	-	-	-	-	-	(3)	(3)
4	Rents, rates & taxes	513	-	3,563	2,991	6,554	20	4,827	11,102	-	3	-	-	250	22,756	23,269
5	Repairs and maintenance	172	-	1,173	985	2,158	6	136	1,782	-	1	-	-	84	4,167	4,339
6	Printing & stationery	85	-	694	586	1,280	4	70	845	-	1	-	-	43	2,243	2,328
7	Communication	137	-	1,163	986	2,149	6	117	1,654	-	1	-	-	70	3,997	4,134
8	Legal & professional charges	660	-	4,837	4,062	8,899	24	497	6,766	-	4	-	-	608	16,798	17,458
9	Auditors' fees, expenses etc															
	(a) as auditor	29	-	196	163	359	1	23	298	-	-	-	-	14	695	724
	(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	-	16	13	29	-	2	23	-	-	-	-	1	55	57
	(d) out of pocket expenses	4	-	29	25	54	-	3	42	-	-	-	-	2	101	105
10	Advertisement and publicity	2,798	-	32,145	27,081	59,226	127	2,356	32,755	-	19	-	-	1,419	95,902	98,700
11	Interest & Bank Charges	204	-	1,425	1,197	2,622	7	163	2,154	-	2	-	-	100	5,048	5,252
12	Others															
	Membership and Subscription Fees	53	-	594	501	1,095	1	34	438	-	1	-	-	21	1,590	1,643
	Information Technology Related Expenses	1,686	-	11,612	9,742	21,354	62	1,344	17,603	-	9	-	-	826	41,198	42,884
	Electricity Expenses	44	-	346	293	639	2	36	509	-	-	-	-	22	1,208	1,252
	Directors Sitting Fees	7	-	30	24	54	-	4	52	-	-	-	-	3	113	120
	Miscellaneous Expenses	1,030	-	810	687	1,497	2	109	522	-	112	-	-	32	2,274	3,304
13	Depreciation	433	-	3,097	2,599	5,696	16	346	4,614	-	3	-	-	213	10,888	11,321
	TOTAL	17,449	-	107,425	82,802	190,227	577	14,544	137,683	-	197	-	-	8,299	351,527	368,976

For the quarter ended September 30,2019																
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	11,338	-	46,210	39,244	85,454	136	4,701	32,202	-	(6)	-	-	7,441	129,928	141,266
2	Travel, conveyance and vehicle running expenses	528	-	2,636	2,534	5,170	7	265	1,882	-	1	-	-	320	7,645	8,173
3	Training expenses	250	-	1,269	1,174	2,443	4	117	930	-	2	-	-	122	3,618	3,868
4	Rents, rates & taxes	988	-	4,481	4,306	8,787	13	4,391	5,562	-	1	-	-	604	19,358	20,346
5	Repairs and maintenance	291	-	1,321	1,270	2,591	4	147	1,011	-	1	-	-	178	3,932	4,223
6	Printing & stationery	233	-	996	937	1,933	4	113	857	-	1	-	-	127	3,035	3,268
7	Communication	194	-	901	859	1,760	3	96	684	-	1	-	-	115	2,659	2,853
8	Legal & professional charges	1,007	-	5,195	4,962	10,157	14	498	4,227	-	4	-	-	708	15,608	16,615
9	Auditors' fees, expenses etc															
	(a) as auditor	45	-	203	196	399	-	23	156	-	-	-	-	27	605	650
	(b) as adviser or in any other capacity, in respect of	7	-	36	33	69	-	3	26	-	-	-	-	3	101	108
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services: and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	(4)	-	(25)	(22)	(47)	-	(2)	(18)	-	-	-	-	(1)	(68)	(72)
	(d) out of pocket expenses	-	-	(1)	-	(1)	-	1	-	-	-	-	-	1	1	1
10	Advertisement and publicity	1,964	-	18,661	17,749	36,410	29	954	7,069	-	10	-	-	1,083	45,555	47,519
11	Interest & Bank Charges	165	-	753	722	1,475	2	82	575	-	1	-	-	99	2,234	2,399
12	Others															
	Membership and Subscription Fees	60	-	267	259	526	1	30	213	-	-	-	-	35	805	865
	Information Technology Related Expenses	3,057	-	14,186	13,528	27,714	42	1,518	10,762	-	9	-	-	1,803	41,848	44,905
	Electricity Expenses	91	-	406	392	798	1	46	311	-	1	-	-	57	1,214	1,305
	Directors Sitting Fees	13	-	63	60	123	-	6	47	-	-	-	-	8	184	197
	Miscellaneous Expenses	1,041	-	497	484	981	1	67	390	-	116	-	-	56	1,611	2,652
13	Depreciation	685	-	3,225	3,089	6,314	9	344	2,454	-	2	-	-	414	9,537	10,222
	TOTAL	21,953	-	101,280	91,776	193,056	270	13,400	69,340	-	144	-	-	13,200	289,410	311,363

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 30,2020

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

Upto the quarter ended September 30, 2020															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	17,235	-	106,178	78,517	184,695	903	8,922	130,273	-	142	-	-	8,988	333,993	351,228
2	Travel, conveyance and vehicle running expenses	67	-	734	624	1,358	4	59	828	-	1	-	-	35	2,285	2,352
3	Training expenses	-	-	1	-	2	-	-	1	-	-	-	-	-	3	3
4	Rents, rates & taxes	796	-	7,056	6,000	13,056	46	8,365	19,904	-	7	-	-	413	41,791	42,587
5	Repairs and maintenance	274	-	2,433	2,069	4,502	14	240	3,479	-	2	-	-	143	8,380	8,654
6	Printing & stationery	116	-	1,079	918	1,997	6	102	1,462	-	1	-	-	61	3,629	3,745
7	Communication	161	-	1,472	1,252	2,724	8	141	2,054	-	1	-	-	84	5,012	5,173
8	Legal & professional charges	962	-	9,489	8,069	17,558	48	805	12,156	-	8	-	-	782	31,357	32,319
9	Auditors' fees, expenses etc															
	(a) as auditor	46	-	408	347	755	2	40	583	-	-	-	-	24	1,404	1,450
	(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	4	-	37	31	68	-	4	52	-	-	-	-	2	126	130
	(d) out of pocket expenses	4	-	31	27	58	-	3	45	-	-	-	-	2	108	112
10	Advertisement and publicity	3,512	-	55,388	47,102	102,490	184	3,084	44,666	-	29	-	-	2,251	152,704	156,216
11	Interest & Bank Charges	315	-	2,796	2,378	5,174	16	276	4,000	-	3	-	-	164	9,633	9,948
12	Others															
	Membership and Subscription Fees	76	-	947	805	1,752	3	57	821	-	1	-	-	34	2,668	2,744
	Information Technology Related Expenses	2,656	-	23,621	20,087	43,708	139	2,332	33,777	-	22	-	-	1,385	81,363	84,019
	Electricity Expenses	55	-	487	414	901	3	48	697	-	-	-	-	29	1,678	1,733
	Directors Sitting Fees	15	-	135	115	250	1	13	193	-	-	-	-	8	465	480
	Miscellaneous Expenses	1,594	-	970	825	1,795	2	119	607	-	232	-	-	122	2,877	4,473
13	Depreciation	675	-	6,179	5,255	11,434	35	592	8,705	-	6	-	-	352	21,124	21,799
	TOTAL	28,565	-	219,441	174,836	394,277	1,414	25,272	264,303	-	455	-	-	14,879	700,600	729,165

Upto the quarter ended September 30, 2019															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	25,042	-	103,506	82,801	186,306	415	8,429	67,903	-	213	-	-	12,032	275,298	300,340
2	Travel, conveyance and vehicle running expenses	980	-	5,712	5,267	10,979	16	456	3,751	-	8	-	-	471	15,681	16,661
3	Training expenses	267	-	1,369	1,262	2,631	4	124	1,000	-	2	-	-	128	3,889	4,156
4	Rents, rates & taxes	1,889	-	9,680	8,925	18,605	31	7,389	10,965	-	16	-	-	906	37,912	39,801
5	Repairs and maintenance	556	-	2,852	2,630	5,482	9	259	2,283	-	5	-	-	267	8,305	8,861
6	Printing & stationery	335	-	1,585	1,461	3,046	6	156	1,279	-	3	-	-	161	4,651	4,986
7	Communication	343	-	1,764	1,626	3,390	6	159	1,287	-	3	-	-	165	5,010	5,353
8	Legal & professional charges	1,706	-	10,327	9,521	19,848	28	793	7,966	-	15	-	-	1,225	29,875	31,581
9	Auditors' fees, expenses etc															
	(a) as auditor	84	-	427	395	822	1	39	313	-	1	-	-	40	1,216	1,300
	(b) as adviser or in any other capacity, in respect of	7	-	36	33	69	-	3	26	-	-	-	-	3	101	108
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	1	-	6	6	12	-	1	5	-	-	-	-	1	19	20
10	Advertisement and publicity	2,918	-	34,910	32,186	67,096	48	1,357	10,931	-	25	-	-	1,513	80,970	83,888
11	Interest & Bank Charges	304	-	1,556	1,435	2,991	5	141	1,138	-	3	-	-	146	4,424	4,728
12	Others															
	Membership and Subscription Fees	102	-	685	631	1,316	2	48	383	-	1	-	-	49	1,799	1,901
	Information Technology Related Expenses	5,354	-	27,557	25,408	52,965	89	2,489	20,058	-	46	-	-	2,572	78,219	83,573
	Electricity Expenses	181	-	927	854	1,781	3	84	677	-	2	-	-	87	2,634	2,815
	Directors Sitting Fees	24	-	125	115	240	-	11	91	-	-	-	-	12	354	378
	Miscellaneous Expenses	1,867	-	1,269	1,170	2,439	2	104	700	-	298	-	-	129	3,672	5,539
13	Depreciation	1,268	-	6,679	6,158	12,837	21	590	4,875	-	11	-	-	609	18,943	20,211
	TOTAL	43,228	-	210,971	181,884	392,855	686	22,632	135,631	-	652	-	-	20,516	572,972	616,199