

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 30,2021

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

Rs '000

For the quarter ended June 30,2021																
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	13,562	89	48,355	43,555	91,910	613	9,369	79,322	-	174	-	-	1,413	182,801	196,452
2	Travel, conveyance and vehicle running expenses	99	1	856	893	1,749	4	173	1,462	-	1	-	-	10	3,399	3,499
3	Training expenses	19	-	149	156	305	1	34	288	-	-	-	-	2	630	649
4	Rents, rates & taxes	393	3	3,000	3,127	6,127	18	4,147	10,609	-	5	-	-	42	20,948	21,344
5	Repairs and maintenance	115	1	883	921	1,804	5	201	1,704	-	1	-	-	12	3,727	3,843
6	Printing & stationery	56	-	425	444	869	3	97	839	-	1	-	-	6	1,815	1,871
7	Communication	71	-	573	598	1,171	3	123	1,055	-	7	-	-	7	2,360	2,431
8	Legal & professional charges	285	2	2,615	2,728	5,343	13	497	4,414	-	4	-	-	83	10,354	10,641
9	Auditors' fees, expenses etc															
	(a) as auditor	25	-	190	198	388	1	43	365	-	-	-	-	3	800	825
	(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	-	9	9	18	-	2	17	-	-	-	-	-	37	38
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,650	11	26,612	27,765	54,377	75	2,881	24,384	-	21	-	-	525	82,263	83,924
11	Interest & Bank Charges	124	1	953	994	1,947	6	217	1,838	-	2	-	-	13	4,023	4,148
12	Others															
	Membership and Subscription Fees	25	-	527	550	1,077	1	44	374	-	-	-	-	3	1,499	1,524
	Information Technology Related Expenses	2,249	15	17,225	17,972	35,197	102	3,927	33,242	-	29	-	-	234	72,731	74,995
	Electricity Expenses	33	-	253	264	517	1	58	487	-	-	-	-	3	1,066	1,099
	Directors Sitting Fees	12	-	92	96	188	1	21	177	-	-	-	-	1	388	400
	Miscellaneous Expenses	948	10	663	691	1,354	3	146	1,110	-	144	-	-	119	2,876	3,834
13	Depreciation	388	3	2,976	3,104	6,080	18	678	5,740	-	5	-	-	40	12,561	12,952
	TOTAL	20,055	136	106,356	104,065	210,421	868	22,658	167,427	-	388	-	-	2,516	404,278	424,469

For the quarter ended June 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	7,676	-	60,665	47,798	108,463	605	4,539	74,001	-	102	-	-	4,412	192,122	199,798
2	Travel, conveyance and vehicle running expenses	34	-	551	475	1,026	3	35	575	-	-	-	-	20	1,659	1,693
3	Training expenses	-	-	2	2	4	-	-	2	-	-	-	-	6	6	6
4	Rents, rates & taxes	283	-	3,493	3,009	6,502	26	3,538	8,802	-	4	-	-	163	19,035	19,318
5	Repairs and maintenance	102	-	1,260	1,084	2,344	8	104	1,697	-	1	-	-	59	4,213	4,315
6	Printing & stationery	31	-	385	332	717	2	32	617	-	-	-	-	18	1,386	1,417
7	Communication	24	-	309	266	575	2	24	400	-	-	-	-	14	1,015	1,039
8	Legal & professional charges	302	-	4,652	4,007	8,659	24	308	5,390	-	4	-	-	174	14,559	14,861
9	Auditors' fees, expenses etc															
	(a) as auditor	17	-	212	184	396	1	17	285	-	-	-	-	10	709	726
	(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	-	21	18	39	-	2	29	-	-	-	-	1	71	73
	(d) out of pocket expenses	-	-	2	2	4	-	-	3	-	-	-	-	-	7	7
10	Advertisement and publicity	714	-	23,243	20,021	43,264	57	728	11,911	-	10	-	-	832	56,802	57,516
11	Interest & Bank Charges	111	-	1,371	1,181	2,552	9	113	1,846	-	1	-	-	64	4,585	4,696
12	Others															
	Membership and Subscription Fees	23	-	353	304	657	2	23	383	-	-	-	-	13	1,078	1,101
	Information Technology Related Expenses	970	-	12,009	10,345	22,354	77	988	16,174	-	13	-	-	559	40,165	41,135
	Electricity Expenses	11	-	141	121	262	1	12	188	-	-	-	-	7	470	481
	Directors Sitting Fees	8	-	105	91	196	1	9	141	-	-	-	-	5	352	360
	Miscellaneous Expenses	566	-	160	138	298	-	10	85	-	120	-	-	90	603	1,169
13	Depreciation	242	-	3,082	2,656	5,738	19	246	4,091	-	3	-	-	139	10,236	10,478
	TOTAL	11,116	-	112,016	92,034	204,050	837	10,728	126,620	-	258	-	-	6,580	349,073	360,189

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, 2021

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	
				Upto the quarter ended June 30, 2021													
1	Employees' remuneration & welfare benefits	13,562	89	48,355	43,555	91,910	613	9,369	79,322	-	174	-	-	-	1,413	182,801	196,452
2	Travel, conveyance and vehicle running expenses	99	1	856	893	1,749	4	173	1,462	-	1	-	-	-	10	3,399	3,499
3	Training expenses	19	-	149	156	305	1	34	288	-	-	-	-	-	2	630	649
4	Rents, rates & taxes	393	3	3,000	3,127	6,127	18	4,147	10,609	-	5	-	-	-	42	20,948	21,344
5	Repairs and maintenance	115	1	883	921	1,804	5	201	1,704	-	1	-	-	-	12	3,727	3,843
6	Printing & stationery	56	-	425	444	869	3	97	839	-	1	-	-	-	6	1,815	1,871
7	Communication	71	-	573	1,171	598	3	123	1,055	-	1	-	-	-	7	2,360	2,431
8	Legal & professional charges	285	2	2,615	2,728	5,343	13	497	4,414	-	4	-	-	-	83	10,354	10,641
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	25	-	190	198	388	1	43	365	-	-	-	-	-	3	800	825
	(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	-	9	9	18	-	2	17	-	-	-	-	-	-	37	38
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,650	11	26,612	27,765	54,377	75	2,881	24,384	-	21	-	-	-	525	82,263	83,924
11	Interest & Bank Charges	124	1	953	994	1,947	6	217	1,838	-	2	-	-	-	13	4,023	4,148
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	25	-	527	550	1,077	1	44	374	-	-	-	-	-	3	1,499	1,524
	Information Technology Related Expenses	2,249	15	17,225	17,972	35,197	102	3,927	33,242	-	29	-	-	-	234	72,731	74,995
	Electricity Expenses	33	-	253	264	517	1	58	487	-	-	-	-	-	3	1,066	1,099
	Directors Sitting Fees	12	-	92	95	188	1	21	177	-	-	-	-	-	1	388	400
	Miscellaneous Expenses	948	10	463	491	1,354	3	146	1,110	-	144	-	-	-	119	2,876	3,834
13	Depreciation	388	3	2,976	3,104	6,080	18	678	5,740	-	5	-	-	-	40	12,561	12,952
	TOTAL	20,055	136	106,356	104,065	210,421	868	22,658	167,427	-	388	-	-	2,516	404,278	424,469	

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4	Rents, rates & taxes	283	-	3,493	3,009	6,502	26	3,538	8,802	-	4	-	-	-	163	19,035	19,318
5	Repairs and maintenance	102	-	1,260	1,084	2,344	8	104	1,697	-	1	-	-	-	59	4,213	4,315
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	(a) as auditor	17	-	212	184	396	1	17	285	-	-	-	-	-	10	709	726
	(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	-	21	18	39	-	2	29	-	-	-	-	-	1	71	73
	(d) out of pocket expenses	-	-	2	2	4	-	-	3	-	-	-	-	-	-	7	7
10	Advertisement and publicity	714	-	23,243	20,021	43,264	57	728	11,911	-	10	-	-	-	832	56,802	57,516
11	Interest & Bank Charges	111	-	1,371	1,181	2,552	9	113	1,846	-	1	-	-	-	64	4,585	4,696
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	Electricity Expenses	11	-	141	121	262	1	12	188	-	-	-	-	-	7	470	481
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13	Depreciation	242	-	3,082	2,656	5,738	19	246	4,091	-	3	-	-	-	139	10,236	10,478
	TOTAL	11,116	-	112,016	92,034	204,050	837	10,728	126,620	-	258	-	-	6,580	349,073	360,189	