

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 30,2019

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

Rs '000

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	3	-	11	11	22	-	1	8	-	-	-	-	2	33	36
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(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
	Business Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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
	<b>TOTAL</b>	<b>21,953</b>	<b>-</b>	<b>101,280</b>	<b>91,776</b>	<b>193,056</b>	<b>270</b>	<b>13,400</b>	<b>69,340</b>	<b>-</b>	<b>144</b>	<b>-</b>	<b>-</b>	<b>13,200</b>	<b>289,410</b>	<b>311,363</b>

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
	Depreciation	1,277	-	9,644	8,779	18,423	-	381	7,592	-	49	-	-	1,600	28,045	29,322
	<b>TOTAL</b>	<b>9,306</b>	<b>-</b>	<b>78,361</b>	<b>71,311</b>	<b>149,672</b>	<b>-</b>	<b>4,333</b>	<b>59,410</b>	<b>-</b>	<b>373</b>	<b>-</b>	<b>-</b>	<b>12,426</b>	<b>226,214</b>	<b>235,520</b>

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 30,2019

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	25,042	-	103,505	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	7.00	-	36.00	33.00	69.00	-	3.00	26.00	-	-	-	-	3.00	101.00	108.00
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	-	0	0	0	-	-	0	-	-	-	-	0	0	0
	(d) out of pocket expenses	1.00	-	6	6	12.00	-	1.00	5	-	-	-	-	1.00	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
	Business Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Directors Sitting Fees	24	-	125	115	240	-	11	91	-	0	-	-	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
	<b>TOTAL</b>	<b>43,228</b>	<b>-</b>	<b>210,971</b>	<b>181,884</b>	<b>392,855</b>	<b>686</b>	<b>22,632</b>	<b>135,631</b>	<b>-</b>	<b>652</b>	<b>-</b>	<b>-</b>	<b>20,516</b>	<b>572,972</b>	<b>616,200</b>

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	40	-	365	333	698	-	12	206	-	2	-	-	41	959	999
	(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)	-	-	(1)	-	-	-	-	(3)	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	37	-	507	462	969	-	11	190	-	2	-	-	38	1,210	1,247
	Information Technology Related Expenses	1,808	-	16,605	15,149	31,754	-	554	9,368	-	102	-	-	1,873	43,651	45,459
	Electricity Expenses	58	-	531	485	1,016	-	18	300	-	3	-	-	60	1,397	1,455
	Business Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Directors Sitting Fees	12	-	110	100	210	-	4	62	-	1	-	-	12	289	301
	Miscellaneous Expenses	1,551	-	1,905	1,738	3,643	-	46	736	-	295	-	-	133	4,853	6,404
13	Depreciation	2,145	-	19,931	18,183	38,114	-	658	11,245	-	121	-	-	2,225	52,363	54,508
	<b>TOTAL</b>	<b>15,730</b>	<b>-</b>	<b>168,138</b>	<b>153,393</b>	<b>321,531</b>	<b>-</b>	<b>7,385</b>	<b>93,289</b>	<b>-</b>	<b>752</b>	<b>-</b>	<b>-</b>	<b>17,550</b>	<b>440,507</b>	<b>456,237</b>