

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 March 31,2019

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

Rs '000

For the quarter ended March 31,2019																
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	11,750	-	56,886	24,952	81,838	711	5,255	33,198	-	54	-	-	10,989	132,045	143,795
2	Travel, conveyance and vehicle running expenses	163	-	3,321	2,914	6,235	25	298	2,112	-	(28)	-	-	205	8,847	9,010
3	Training expenses	282	-	3,436	3,072	6,508	11	224	2,021	-	-	-	-	324	9,088	9,370
4	Rents, rates & taxes	155	-	3,557	3,063	6,620	43	5,156	4,600	-	(55)	-	-	211	16,575	16,730
5	Repairs and maintenance	91	-	1,593	1,396	2,989	14	171	1,176	-	(17)	-	-	114	4,447	4,538
6	Printing & stationery	56	-	1,104	976	2,080	8	102	718	-	(9)	-	-	72	2,971	3,027
7	Communication	87	-	1,457	1,283	2,740	12	144	1,035	-	(12)	-	-	109	4,028	4,115
8	Legal & professional charges	304	-	6,925	6,110	13,035	77	488	3,805	-	(41)	-	-	1,309	18,673	18,977
9	Auditors' fees, expenses etc															
	(a) as auditor	16	-	281	247	528	2	29	206	-	(2)	-	-	21	784	800
	(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	9	-	100	91	191	-	6	58	-	-	-	-	10	265	274
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	826	-	20,678	18,351	39,029	80	937	7,417	-	(48)	-	-	1,473	48,888	49,714
11	Interest & Bank Charges	46	-	865	755	1,620	9	99	656	-	(10)	-	-	59	2,433	2,479
12	Others															
	Membership and Subscription Fees	69	-	1,006	899	1,905	8	66	557	-	(2)	-	-	77	2,611	2,680
	Information Technology Related Expenses	706	-	13,026	11,425	24,451	115	1,352	9,264	-	(131)	-	-	897	35,948	36,654
	Electricity Expenses	20	-	406	353	759	4	47	313	-	(5)	-	-	28	1,146	1,166
	Business Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Directors Sitting Fees	7	-	101	90	191	1	10	70	-	(1)	-	-	8	279	286
	Miscellaneous Expenses	322	-	(1,296)	(1,223)	(2,519)	3	(48)	(694)	-	85	-	-	(160)	(3,333)	(3,011)
13	Depreciation	(177)	-	3,118	2,347	5,465	105	893	4,271	-	(167)	-	-	(95)	10,472	10,295
	TOTAL	14,732	-	116,564	77,101	193,665	1,228	15,229	70,783	-	(389)	-	-	15,651	296,167	310,899

For the quarter ended March 31,2018																
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	2,523	-	38,198	41,534	79,732	-	823	24,417	-	-	-	-	1,945	106,918	109,440
2	Travel, conveyance and vehicle running expenses	68	-	1,783	1,408	3,191	-	11	811	-	-	-	-	63	4,077	4,145
3	Training expenses	11	-	285	215	499	-	7	120	-	-	-	-	11	636	648
4	Rents, rates & taxes	154	-	3,299	2,675	5,973	-	697	2,309	-	-	-	-	146	9,125	9,279
5	Repairs and maintenance	56	-	1,289	1,014	2,303	-	14	650	-	-	-	-	53	3,020	3,076
6	Printing & stationery	23	-	578	464	1,042	-	1	290	-	-	-	-	22	1,354	1,377
7	Communication	42	-	996	790	1,786	-	7	509	-	-	-	-	50	2,352	2,394
8	Legal & professional charges	182	-	4,886	3,771	8,657	-	81	2,139	-	-	-	-	248	11,124	11,306
9	Auditors' fees, expenses etc															
	(a) as auditor	8	-	173	142	316	-	(1)	101	-	-	-	-	8	425	433
	(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	-	31	22	53	-	1	10	-	-	-	-	1	65	66
	(d) out of pocket expenses	0	-	7	5	11	-	1	2	-	-	-	-	0	14	15
10	Advertisement and publicity	114	-	3,108	2,657	5,765	-	107	1,063	-	-	-	-	150	7,085	7,199
11	Interest & Bank Charges	17	-	404	308	712	-	8	179	-	-	-	-	16	915	931
12	Others															
	Membership and Subscription Fees	12	-	303	234	536	-	5	125	-	-	-	-	11	678	690
	Information Technology Related Expenses	346	-	7,901	6,240	14,141	-	71	4,040	-	-	-	-	328	18,580	18,926
	Electricity Expenses	10	-	228	184	412	-	1	125	-	-	-	-	10	548	558
	Business Promotion	0	-	(0)	(0)	(0)	-	(0)	0	-	-	-	-	0	(0)	-
	Directors Sitting Fees	3	-	67	53	119	-	1	34	-	-	-	-	3	157	160
	Miscellaneous Expenses	420	-	758	556	1,314	-	45	164	-	-	-	-	17	1,540	1,960
13	Depreciation	399	-	9,220	7,270	16,490	-	83	4,707	-	-	-	-	375	21,656	22,055
	TOTAL	4,390	-	73,513	69,541	143,053	-	1,962	41,797	-	-	-	-	3,455	190,270	194,658

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 March 31,2019

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	
Upto the quarter ended March 31,2019																
1	Employees' remuneration & welfare benefits	21,408	-	187,799	154,145	341,944	711	10,938	103,289	-	162	-	-	24,482	481,526	502,934
2	Travel, conveyance and vehicle running expenses	749	-	10,456	9,486	19,942	25	5,455	5,239	-	6	-	-	856	26,613	27,362
3	Training expenses	342	-	6,716	6,093	12,809	11	249	2,334	-	3	-	-	391	15,797	16,139
4	Rents, rates & taxes	1,304	-	15,343	13,919	29,262	43	9,938	13,214	-	10	-	-	1,484	53,951	55,255
5	Repairs and maintenance	436	-	5,138	4,661	9,799	14	317	2,972	-	3	-	-	498	13,603	14,039
6	Printing & stationery	254	-	3,008	2,729	5,737	8	185	1,756	-	2	-	-	291	7,979	8,233
7	Communication	351	-	4,262	3,866	8,128	12	255	2,422	-	3	-	-	402	11,222	11,573
8	Legal & professional charges	1,173	-	19,275	17,485	36,760	77	854	9,316	-	9	-	-	2,633	49,649	50,822
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	74	-	878	797	1,675	2	54	508	-	1	-	-	86	2,326	2,400
	(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	10	-	115	105	220	-	7	66	-	-	-	-	12	305	315
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,925	-	50,065	45,418	95,483	80	1,400	13,129	-	15	-	-	2,745	112,852	114,777
11	Interest & Bank Charges	258	-	3,043	2,761	5,804	9	188	1,760	-	2	-	-	295	8,058	8,316
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	121	-	1,973	1,790	3,763	8	88	828	-	1	-	-	283	4,971	5,092
	Information Technology Related Expenses	3,447	-	41,206	37,381	78,587	115	2,507	23,517	-	26	-	-	3,942	108,694	112,141
	Electricity Expenses	127	-	1,499	1,360	2,859	4	92	867	-	1	-	-	146	3,969	4,096
	Business Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Directors Sitting Fees	22	-	258	234	492	1	16	149	-	-	-	-	25	683	705
	Miscellaneous Expenses	2,512	-	2,108	1,913	4,021	3	40	676	-	556	-	-	115	5,431	7,943
13	Depreciation	3,167	-	37,817	34,307	72,124	105	2,303	21,852	-	24	-	-	3,622	100,030	103,197
	TOTAL	37,680	-	390,959	338,450	729,409	1,228	29,996	203,894	-	824	-	-	42,308	1,007,659	1,045,339

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 March 31,2018																
1	Employees' remuneration & welfare benefits	6,127	-	160,513	125,452	285,964	-	7,541	56,737	-	-	-	-	5,156	355,399	361,526
2	Travel, conveyance and vehicle running expenses	241	-	7,467	5,308	12,775	-	276	2,115	-	-	-	-	217	15,382	15,623
3	Training expenses	28	-	785	558	1,344	-	32	244	-	-	-	-	26	1,645	1,673
4	Rents, rates & taxes	601	-	16,658	11,840	28,498	-	4,765	6,287	-	-	-	-	544	40,094	40,695
5	Repairs and maintenance	188	-	5,235	3,721	8,956	-	216	1,624	-	-	-	-	170	10,966	11,154
6	Printing & stationery	89	-	2,708	1,925	4,632	-	102	786	-	-	-	-	81	5,602	5,691
7	Communication	150	-	4,311	3,064	7,374	-	172	1,336	-	-	-	-	146	9,028	9,178
8	Legal & professional charges	525	-	16,960	12,055	29,016	-	584	5,739	-	-	-	-	540	35,879	36,403
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	34	-	939	667	1,606	-	39	290	-	-	-	-	31	1,965	1,999
	(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	-	31	22	54	-	1	10	-	-	-	-	1	66	67
	(d) out of pocket expenses	0.27	-	8	5	13	-	1	2	-	-	-	-	0.25	16	17
10	Advertisement and publicity	176	-	21,249	15,103	36,352	-	243	1,885	-	-	-	-	205	38,685	38,861
11	Interest & Bank Charges	45	-	1,257	893	2,150	-	52	390	-	-	-	-	41	2,633	2,679
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	32	-	1,063	756	1,819	-	37	276	-	-	-	-	29	2,161	2,193
	Information Technology Related Expenses	1,189	-	33,172	23,578	56,751	-	1,363	10,258	-	-	-	-	1,079	69,450	70,639
	Electricity Expenses	39	-	1,087	773	1,860	-	45	337	-	-	-	-	35	2,277	2,316
	Business Promotion	0.04	-	1	1	2	-	0.04	0.31	-	-	-	-	0.03	2	2
	Directors Sitting Fees	10	-	282	200	482	-	12	87	-	-	-	-	9	590	600
	Miscellaneous Expenses	2,519	-	1,480	1,052	2,533	-	64	333	-	-	-	-	40	2,970	5,489
13	Depreciation	1,362	-	38,210	27,160	65,370	-	1,560	11,967	-	-	-	-	1,233	80,129	81,492
	TOTAL	13,358	-	313,415	234,133	547,548	-	17,105	100,702	-	-	-	-	9,583	674,939	688,297