

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 | - | 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 | 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 | 96 | 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 | |

| 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, 2020 | | | | | | | | | | | | | |
| 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 |
| 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 | |