

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 December 31,2020

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

Rs '000

For the quarter ended December 31,2020																
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	9,833	2	59,495	42,673	102,168	301	4,737	51,709	-	140	-	-	5,193	164,248	174,083
2	Travel, conveyance and vehicle running expenses	106	-	1,070	864	1,934	4	81	1,015	-	1	-	-	55	3,090	3,196
3	Training expenses	1	-	4	3	7	-	-	5	-	-	-	-	-	12	13
4	Rents, rates & taxes	495	-	4,090	3,197	7,287	15	4,579	7,786	-	7	-	-	255	19,929	20,424
5	Repairs and maintenance	166	-	1,364	1,064	2,428	6	117	1,252	-	3	-	-	85	3,891	4,057
6	Printing & stationery	114	-	972	775	1,747	4	84	990	-	1	-	-	58	2,884	2,998
7	Communication	160	-	1,348	1,075	2,423	15	119	1,407	-	2	-	-	83	4,049	4,209
8	Legal & professional charges	591	-	5,608	4,389	9,997	19	420	4,625	-	8	-	-	306	15,375	15,966
9	Auditors' fees, expenses etc															
	(a) as auditor	29	-	242	189	431	1	21	228	-	1	-	-	15	697	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	-	14	11	25	-	1	12	-	-	-	-	1	39	41
	(d) out of pocket expenses	-	-	2	-	2	-	-	(4)	-	-	-	-	-	(2)	(2)
10	Advertisement and publicity	2,966	1	41,247	32,636	73,883	104	2,177	25,048	-	38	-	-	1,592	102,842	105,809
11	Interest & Bank Charges	119	-	950	713	1,663	3	76	667	-	2	-	-	61	2,472	2,591
12	Others															
	Membership and Subscription Fees	20	-	388	296	684	1	12	90	-	-	-	-	10	797	817
	Information Technology Related Expenses	2,044	1	16,990	13,423	30,413	70	1,485	16,805	-	27	-	-	1,058	49,858	51,903
	Electricity Expenses	34	-	280	219	499	1	24	258	-	1	-	-	17	800	834
	Directors Sitting Fees	7	-	56	43	99	-	5	45	-	-	-	-	4	153	160
	Miscellaneous Expenses	983	1	(359)	(321)	(680)	10	161	2,383	-	123	-	-	252	2,249	3,233
13	Depreciation	466	-	3,934	3,089	7,023	16	334	3,761	-	6	-	-	241	11,381	11,847
	TOTAL	18,136	5	137,695	104,338	242,033	570	14,433	118,082	-	360	-	-	9,286	384,764	402,905

For the quarter ended December 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	9,564	-	48,483	34,709	83,192	168	3,134	35,649	-	54	-	-	4,578	126,775	136,339
2	Travel, conveyance and vehicle running expenses	193	-	1,828	1,371	3,199	4	90	1,244	-	1	-	-	92	4,630	4,823
3	Training expenses	17	-	196	116	312	1	8	185	-	-	-	-	8	514	531
4	Rents, rates & taxes	630	-	4,184	3,280	7,464	11	4,258	6,350	-	4	-	-	300	18,387	19,017
5	Repairs and maintenance	245	-	1,567	1,261	2,828	5	114	1,257	-	1	-	-	117	4,322	4,567
6	Printing & stationery	321	-	1,891	1,599	3,490	5	149	1,509	-	2	-	-	153	5,308	5,629
7	Communication	236	-	1,433	1,188	2,621	4	110	1,131	-	1	-	-	113	3,980	4,216
8	Legal & professional charges	1,484	-	10,175	8,529	18,704	26	692	7,615	-	10	-	-	711	27,758	29,242
9	Auditors' fees, expenses etc															
	(a) as auditor	34	-	224	178	402	1	16	180	-	-	-	-	17	616	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	10	-	54	48	102	-	5	41	-	-	-	-	5	153	163
	(d) out of pocket expenses	-	-	2	1	3	-	-	1	-	-	-	-	(1)	3	3
10	Advertisement and publicity	2,438	-	28,469	23,611	52,080	42	1,136	11,398	-	16	-	-	1,169	65,841	68,279
11	Interest & Bank Charges	183	-	1,123	923	2,046	3	85	890	-	1	-	-	87	3,112	3,295
12	Others															
	Membership and Subscription Fees	(25)	-	630	527	1,157	(1)	(12)	(60)	-	-	-	-	(12)	1,072	1,048
	Information Technology Related Expenses	2,637	-	16,574	13,444	30,018	46	1,230	13,256	-	16	-	-	1,263	45,829	48,466
	Electricity Expenses	73	-	473	378	851	1	34	383	-	-	-	-	35	1,304	1,377
	Directors Sitting Fees	6	-	42	32	74	1	3	35	-	-	-	-	3	116	122
	Miscellaneous Expenses	707	-	459	352	811	1	53	300	-	140	-	-	53	1,358	2,065
13	Depreciation	579	-	3,766	3,037	6,803	10	269	3,009	-	3	-	-	278	10,372	10,951
	TOTAL	19,325	-	121,537	94,551	216,088	328	11,371	84,347	-	249	-	-	8,966	321,349	340,674

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 December 31, 2020

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 December 31, 2020													
1	Employees' remuneration & welfare benefits	27,068	2	165,673	121,190	286,863	1,204	13,729	181,982	-	282	-	-	-	14,181	498,241	525,311
2	Travel, conveyance and vehicle running expenses	173	-	1,804	1,488	3,292	8	140	1,843	-	2	-	-	-	90	5,375	5,548
3	Training expenses	1	-	5	4	9	-	-	6	-	-	-	-	-	-	15	16
4	Rents, rates & taxes	1,291	-	11,146	9,197	20,343	61	12,944	27,690	-	14	-	-	-	668	61,720	63,011
5	Repairs and maintenance	440	-	3,797	3,133	6,930	20	357	4,731	-	5	-	-	-	238	12,271	12,711
6	Printing & stationery	230	-	2,051	1,693	3,744	10	186	2,452	-	2	-	-	-	119	6,513	6,743
7	Communication	321	-	2,820	2,327	5,147	23	260	3,461	-	3	-	-	-	167	9,061	9,382
8	Legal & professional charges	1,553	-	15,097	12,458	27,555	67	1,225	16,781	-	16	-	-	-	1,088	46,732	48,285
9	Auditors' fees, expenses etc																
	(a) as auditor	75	-	650	536	1,186	3	61	811	-	1	-	-	-	39	2,101	2,176
	(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	6	-	51	42	93	-	5	64	-	-	-	-	-	3	165	171
	(d) out of pocket expenses	4	-	33	27	60	-	3	41	-	-	-	-	-	2	106	110
10	Advertisement and publicity	6,478	1	96,635	79,738	176,373	288	5,261	69,714	-	67	-	-	-	3,843	255,546	262,025
11	Interest & Bank Charges	434	-	3,746	3,091	6,837	19	352	4,667	-	5	-	-	-	225	12,105	12,539
12	Others																
	Membership and Subscription Fees	96	-	1,335	1,101	2,436	4	69	911	-	1	-	-	-	44	3,465	3,561
	Information Technology Related Expenses	4,700	1	40,611	33,510	74,121	209	3,817	50,582	-	49	-	-	-	2,443	131,221	135,922
	Electricity Expenses	89	-	767	633	1,400	4	72	955	-	1	-	-	-	46	2,478	2,567
	Directors Sitting Fees	22	-	191	158	349	1	18	238	-	-	-	-	-	12	618	640
	Miscellaneous Expenses	2,579	1	611	504	1,115	12	280	2,990	-	355	-	-	-	374	5,128	7,705
13	Depreciation	1,141	-	10,113	8,344	18,457	51	926	12,466	-	12	-	-	-	593	32,505	33,646
	TOTAL	46,701	5	357,136	279,174	636,310	1,984	39,705	382,385	-	815	-	-	24,165	1,085,364	1,132,070	

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 December 31, 2019													
1	Employees' remuneration & welfare benefits	34,606	-	151,988	117,510	269,498	583	11,563	103,552	-	267	-	-	-	16,610	402,073	436,679
2	Travel, conveyance and vehicle running expenses	1,173	-	7,540	6,638	14,178	20	546	4,995	-	9	-	-	-	563	20,311	21,484
3	Training expenses	284	-	1,565	1,378	2,943	5	132	1,185	-	2	-	-	-	136	4,403	4,687
4	Rents, rates & taxes	2,519	-	13,864	12,205	26,069	42	11,647	17,315	-	20	-	-	-	1,206	56,299	58,818
5	Repairs and maintenance	801	-	4,419	3,891	8,310	14	373	3,540	-	6	-	-	-	384	12,627	13,428
6	Printing & stationery	656	-	3,476	3,060	6,536	11	305	2,788	-	5	-	-	-	314	9,959	10,615
7	Communication	579	-	3,197	2,814	6,011	10	269	2,418	-	4	-	-	-	278	8,990	9,569
8	Legal & professional charges	3,190	-	20,502	18,050	38,552	54	1,485	15,581	-	25	-	-	-	1,936	57,633	60,823
9	Auditors' fees, expenses etc																
	(a) as auditor	118	-	651	573	1,224	2	55	493	-	1	-	-	-	57	1,832	1,950
	(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	-	54	48	102	-	5	41	-	-	-	-	-	5	153	163
	(d) out of pocket expenses	1	-	8	7	15	-	1	6	-	-	-	-	-	-	22	23
10	Advertisement and publicity	5,356	-	63,379	55,797	119,176	90	2,493	22,329	-	41	-	-	-	2,682	146,811	152,167
11	Interest & Bank Charges	487	-	2,679	2,358	5,037	8	226	2,028	-	4	-	-	-	233	7,536	8,023
12	Others																
	Membership and Subscription Fees	77	-	1,315	1,158	2,473	1	36	323	-	1	-	-	-	37	2,871	2,948
	Information Technology Related Expenses	7,991	-	44,131	38,852	82,983	135	3,719	33,314	-	62	-	-	-	3,835	124,048	132,039
	Electricity Expenses	254	-	1,400	1,232	2,632	4	118	1,060	-	2	-	-	-	122	3,938	4,192
	Directors Sitting Fees	30	-	167	147	314	1	14	126	-	-	-	-	-	15	470	500
	Miscellaneous Expenses	2,574	-	1,728	1,522	3,250	3	157	1,000	-	438	-	-	-	182	5,030	7,604
13	Depreciation	1,847	-	10,445	9,195	19,640	31	859	7,884	-	14	-	-	-	887	29,315	31,162
	TOTAL	62,553	-	332,508	276,435	608,943	1,014	34,003	219,978	-	901	-	-	29,482	894,321	956,874	