

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 31,2019

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

Rs '000

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	1,047
	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

For the quarter ended December 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	2,719	-	39,448	45,748	85,196	-	2,423	17,413	-	58	-	-	3,993	109,083	111,802
2	Travel, conveyance and vehicle running expenses	189	-	2,675	2,503	5,178	-	125	1,025	-	12	-	-	96	6,436	6,625
3	Training expenses	13	-	2,846	2,625	5,471	-	10	68	-	-	-	-	18	5,567	5,580
4	Rents, rates & taxes	246	-	3,507	3,303	6,810	-	2,646	2,262	-	14	-	-	339	12,071	12,317
5	Repairs and maintenance	90	-	1,211	1,136	2,347	-	68	477	-	6	-	-	120	3,018	3,108
6	Printing & stationery	73	-	739	691	1,430	-	45	369	-	4	-	-	89	1,937	2,010
7	Communication	86	-	1,064	995	2,059	-	56	444	-	5	-	-	108	2,672	2,758
8	Legal & professional charges	226	-	5,557	5,178	10,735	-	169	1,702	-	14	-	-	435	13,055	13,281
9	Auditors' fees, expenses etc															
	(a) as auditor	18	-	232	217	449	-	13	96	-	1	-	-	24	583	601
	(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	-	-	5	5	10	-	1	2	-	-	-	-	1	14	14
	(d) out of pocket expenses	-	-	1	1	2	-	-	1	-	-	-	-	-	3	3
10	Advertisement and publicity	593	-	18,658	17,278	35,936	-	308	3,090	-	35	-	-	699	40,068	40,661
11	Interest & Bank Charges	127	-	1,403	1,299	2,702	-	63	666	-	7	-	-	148	3,586	3,713
12	Others															
	Membership and Subscription Fees	15	-	460	429	889	-	11	81	-	1	-	-	168	1,150	1,165
	Information Technology Related Expenses	933	-	11,575	10,807	22,382	-	601	4,885	-	55	-	-	1,172	29,095	30,028
	Electricity Expenses	49	-	562	522	1,084	-	27	254	-	3	-	-	58	1,426	1,475
	Directors Sitting Fees	3	-	47	44	91	-	2	17	-	-	-	-	5	115	118
	Miscellaneous Expenses	639	-	1,499	1,398	2,897	-	62	634	-	176	-	-	142	3,911	4,550
13	Depreciation	1,199	-	14,768	13,777	28,545	-	752	6,336	-	70	-	-	1,492	37,195	38,394
	TOTAL	7,218	-	106,257	107,956	214,213	-	7,382	39,822	-	461	-	-	9,107	270,985	278,203

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 31,2019

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 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	1,527	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	

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 31,2018														
1	Employees' remuneration & welfare benefits	9,658	-	130,913	129,193	260,106	-	5,683	70,091	-	108	-	-	-	-	13,493	349,481	359,139
2	Travel, conveyance and vehicle running expenses	586	-	7,135	6,572	13,707	-	247	3,127	-	34	-	-	-	-	651	17,766	18,352
3	Training expenses	60	-	3,280	3,021	6,301	-	25	313	-	3	-	-	-	-	67	6,709	6,769
4	Rents, rates & taxes	1,149	-	11,786	10,856	22,642	-	4,782	8,614	-	65	-	-	-	-	1,273	37,376	38,525
5	Repairs and maintenance	345	-	3,545	3,265	6,810	-	146	1,796	-	20	-	-	-	-	384	9,156	9,501
6	Printing & stationery	198	-	1,904	1,753	3,657	-	83	1,038	-	11	-	-	-	-	219	5,008	5,206
7	Communication	264	-	2,805	2,583	5,388	-	111	1,387	-	15	-	-	-	-	293	7,194	7,458
8	Legal & professional charges	869	-	12,350	11,375	23,725	-	366	5,511	-	50	-	-	-	-	1,324	30,976	31,846
9	Auditors' fees, expenses etc																	
	(a) as auditor	58	-	597	550	1,147	-	25	302	-	3	-	-	-	-	65	1,542	1,600
	(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	-	15	14	29	-	1	8	-	-	-	-	-	-	2	40	41
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,099	-	29,387	27,067	56,454	-	463	5,712	-	63	-	-	-	-	1,272	63,964	65,063
11	Interest & Bank Charges	212	-	2,178	2,006	4,184	-	89	1,104	-	12	-	-	-	-	236	5,625	5,837
12	Others																	
	Membership and Subscription Fees	52	-	967	891	1,858	-	22	271	-	3	-	-	-	-	206	2,360	2,412
	Information Technology Related Expenses	2,741	-	28,180	25,956	54,136	-	1,155	14,253	-	157	-	-	-	-	3,045	72,746	75,487
	Electricity Expenses	107	-	1,093	1,007	2,100	-	45	554	-	6	-	-	-	-	118	2,823	2,930
	Directors Sitting Fees	15	-	157	144	301	-	6	79	-	1	-	-	-	-	17	404	419
	Miscellaneous Expenses	2,190	-	3,404	3,136	6,540	-	108	1,370	-	471	-	-	-	-	275	8,764	10,954
13	Depreciation	3,344	-	34,699	31,960	66,659	-	1,410	17,581	-	191	-	-	-	-	3,717	89,558	92,902
	TOTAL	22,948	-	274,395	261,349	535,744	-	14,767	133,111	-	1,213	-	-	-	26,657	711,492	734,440	