

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 30,2020

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

Rs '000

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
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

For the quarter ended June 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	13,704	-	57,295	43,557	100,852	279	3,728	35,701	-	219	-	-	4,591	145,370	159,074
2	Travel, conveyance and vehicle running expenses	452	-	3,076	2,733	5,809	9	191	1,869	-	7	-	-	151	8,036	8,488
3	Training expenses	17	-	100	88	188	-	7	70	-	-	-	-	6	271	288
4	Rents, rates & taxes	901	-	5,199	4,619	9,818	18	2,998	5,403	-	15	-	-	302	18,554	19,455
5	Repairs and maintenance	265	-	1,531	1,360	2,891	5	112	1,272	-	4	-	-	89	4,373	4,638
6	Printing & stationery	102	-	589	524	1,113	2	43	422	-	2	-	-	34	1,616	1,718
7	Communication	149	-	863	767	1,630	3	63	603	-	2	-	-	50	2,351	2,500
8	Legal & professional charges	699	-	5,132	4,559	9,691	14	295	3,739	-	11	-	-	517	14,267	14,966
9	Auditors' fees, expenses etc															
	(a) as auditor	39	-	224	199	423	1	16	157	-	1	-	-	13	611	650
	(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	4	-	25	22	47	-	2	18	-	-	-	-	1	68	72
	(d) out of pocket expenses	1	-	7	6	13	-	-	5	-	-	-	-	-	18	19
10	Advertisement and publicity	954	-	16,249	14,437	30,686	19	403	3,862	-	15	-	-	430	35,415	36,369
11	Interest & Bank Charges	139	-	803	713	1,516	3	59	563	-	2	-	-	47	2,190	2,329
12	Others															
	Membership and Subscription Fees	42	-	418	372	790	1	18	170	-	1	-	-	14	994	1,036
	Information Technology Related Expenses	2,297	-	13,371	11,880	25,251	47	971	9,296	-	37	-	-	769	36,371	38,668
	Electricity Expenses	90	-	521	462	983	2	38	366	-	1	-	-	30	1,420	1,510
	Directors Sitting Fees	11	-	62	55	117	-	5	44	-	-	-	-	4	170	181
	Miscellaneous Expenses	826	-	772	686	1,458	1	37	310	-	182	-	-	73	2,061	2,887
13	Depreciation	583	-	3,454	3,069	6,523	12	246	2,421	-	9	-	-	195	9,406	9,989
	TOTAL	21,275	-	109,691	90,108	199,799	416	9,232	66,291	-	508	-	-	7,316	283,562	304,836

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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, 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	136	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	

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2	Travel, conveyance and vehicle running expenses	452	-	3,076	2,733	5,809	9	191	1,869	-	7	-	-	151	8,036	8,488
3	Training expenses	17	-	100	88	188	-	7	70	-	-	-	-	6	271	288
4	Rents, rates & taxes	901	-	5,199	4,619	9,818	18	2,998	5,403	-	15	-	-	302	18,554	19,455
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7	Communication	149	-	863	767	1,630	3	63	603	-	2	-	-	50	2,351	2,500
8	Legal & professional charges	699	-	5,132	4,559	9,691	14	295	3,739	-	11	-	-	517	14,267	14,966
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	39	-	224	199	423	1	16	157	-	1	-	-	13	611	650
	(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	4	-	25	22	47	-	2	18	-	-	-	-	1	68	72
	(d) out of pocket expenses	1	-	7	6	13	-	-	5	-	-	-	-	-	18	19
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11	Interest & Bank Charges	139	-	803	713	1,516	3	59	563	-	2	-	-	47	2,190	2,329
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	Information Technology Related Expenses	2,297	-	13,371	11,880	25,251	47	971	9,296	-	37	-	-	769	36,371	38,668
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	Directors Sitting Fees	11	-	62	55	117	-	5	44	-	-	-	-	4	170	181
	Miscellaneous Expenses	826	-	772	686	1,458	1	37	310	-	182	-	-	73	2,061	2,887
13	Depreciation	583	-	3,454	3,069	6,523	12	246	2,421	-	9	-	-	195	9,406	9,989
	TOTAL	21,275	-	109,691	90,108	199,799	416	9,232	66,291	-	508	-	-	7,316	283,562	304,836