

PERIODIC DISCLOSURES

FORM NLT-OPERATING EXPENSES SCHEDULE

Home of the Insurer: BIHARTI General Insurance Company Limited  
Registration No: 139 and Date of Registration with the IRDA: 27th June, 2008



OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	For the period ended June 30, 2020														(Rs. 000)			
	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Air/Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Credit Insurance	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	33,810	17,778	-	17,778	1,66,037	1,27,305	2,93,342	2,307	2,747	2,553	-	11,811	1,37,500	15,109	43	5,512	4,26,451	5,27,889
Travel, conveyance and vehicle running expenses	423	270	-	270	2,302	1,705	4,067	45	115	33	-	182	2,104	111	1	68	6,726	7,418
Training Expenses	714	549	-	549	4,217	3,234	7,451	85	227	35	-	350	4,209	71	1	111	12,566	14,830
Rents, rates and taxes	3,093	2,235	-	2,235	17,680	13,961	31,641	354	921	240	-	1,480	17,215	266	3	484	52,298	57,035
Repairs, Maintenance (including, Electricity)	538	414	-	414	3,174	2,435	5,608	64	167	41	-	271	3,168	84	1	84	9,458	10,411
Printing and stationery	63	38	-	38	792	676	1,468	5	19	3	-	70	714	84	0	21	2,236	2,327
Communication Expenses	2,168	1,667	-	1,667	12,752	9,812	22,564	268	674	186	-	1,029	12,711	216	4	327	38,122	41,956
Legal and professional charges	2,323	1,788	-	1,788	14,859	11,192	26,051	276	722	178	-	1,171	13,684	9,215	4	361	47,386	51,524
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	71	55	-	55	419	322	741	8	22	5	-	38	419	7	0	11	1,249	1,378
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification Fee	5	4	-	4	29	22	51	1	2	0	-	2	29	0	0	1	86	95
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	11	8	-	8	63	48	112	1	3	1	-	5	63	1	0	2	188	207
Advertisement and Publicity	32,102	13,848	-	13,848	1,00,600	1,15,515	2,66,114	2,829	6,954	2,711	-	10,333	1,14,534	942	21	5,375	4,09,814	4,54,814
Interest and Bank Charges	740	573	-	573	4,399	3,374	7,774	89	232	97	-	376	4,392	74	1	116	13,110	14,428
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	3,610	2,776	-	2,776	21,302	16,338	37,640	429	1,122	277	-	1,820	23,267	360	7	561	63,482	69,861
Marketing Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange (gain) / loss	16	12	-	12	91	70	160	2	6	1	-	8	90	2	0	2	270	296
Miscellaneous Expenses	483	372	-	372	2,981	2,196	5,177	67	160	37	-	244	2,847	48	1	73	8,486	9,360
Support Services	4,918	2,065	-	2,065	31,695	24,311	56,006	503	1,036	483	-	1,921	20,597	9,074	5	1,037	81,019	88,006
GST on Exempted Services	262	193	-	193	1,495	1,147	2,642	30	79	22	-	128	1,497	(16,845)	-	28,838	16,331	16,846
Profit / Loss on Disposal / Sale of Assets	2	1	-	1	11	8	20	0	1	0	-	1	11	0	0	0	34	36
Depreciation	1,219	937	-	937	7,190	5,515	12,705	145	378	94	-	611	7,119	141	2	189	21,429	23,584
	<b>85,618</b>	<b>48,484</b>	<b>-</b>	<b>48,484</b>	<b>4,41,688</b>	<b>3,38,739</b>	<b>7,80,480</b>	<b>8,087</b>	<b>20,386</b>	<b>6,069</b>	<b>-</b>	<b>31,029</b>	<b>3,84,682</b>	<b>14,910</b>	<b>85</b>	<b>43,136</b>	<b>23,70,680</b>	<b>14,02,875</b>

Particulars	For the period ended June 30, 2019														(Rs. 000)			
	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Air/Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Credit Insurance	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	20,124	22,785	-	22,785	2,05,458	1,39,386	3,44,844	2,599	7,391	2,892	-	8,923	1,19,172	14,744	69	3,679	5,04,234	5,47,143
Travel, conveyance and vehicle running expenses	1,080	1,183	-	1,183	13,805	9,956	23,761	155	374	174	-	504	6,816	1,020	4	214	32,443	34,701
Training Expenses	369	466	-	466	4,710	3,196	7,906	105	182	59	-	193	2,467	6	1	70	10,910	11,747
Rents, rates and taxes	1,847	2,134	-	2,134	23,973	18,254	40,227	270	681	299	-	926	12,434	8	7	371	55,233	59,215
Repairs, Maintenance (including, Electricity)	244	326	-	326	3,109	2,109	5,218	36	100	39	-	128	1,628	4	1	46	7,201	7,763
Printing and stationery	148	160	-	160	2,182	1,480	3,662	16	37	17	-	109	2,140	(28)	0	48	6,004	6,307
Communication Expenses	1,782	2,250	-	2,250	22,723	15,416	38,139	266	734	286	-	933	11,900	299	7	338	52,632	56,664
Legal and professional charges	848	1,070	-	1,070	13,287	10,311	23,598	127	349	136	-	444	5,658	4,200	3	161	38,846	39,763
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	43	55	-	55	950	715	1,665	6	18	7	-	23	289	1	0	8	1,277	1,316
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	2	3	-	3	30	20	50	0	1	0	-	1	16	0	0	0	70	78
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification Fee	4	6	-	6	53	36	89	1	2	1	-	2	28	0	0	1	123	133
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	4	5	-	5	54	36	90	1	2	1	-	2	28	0	0	1	124	135
Advertisement and Publicity	21,900	17,070	-	17,070	3,21,321	2,17,990	5,39,311	3,246	5,050	4,007	-	8,638	1,27,317	3,490	53	4,970	6,96,084	7,35,116
Interest and Bank Charges	277	350	-	350	3,536	2,399	5,935	41	114	45	-	145	1,852	(786)	1	53	7,390	8,207
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	4,316	4,337	-	4,337	43,803	29,116	73,519	513	1,414	932	-	1,799	22,939	56	14	652	1,01,457	1,09,230
Marketing Expenses	223	280	-	280	2,847	1,932	4,779	33	92	36	-	117	1,491	4	0	42	6,996	7,100
Exchange (gain) / loss	14	18	-	18	180	122	302	2	6	2	-	7	84	0	0	3	416	445
Miscellaneous Expenses	159	201	-	201	2,028	1,375	3,403	24	65	25	-	83	1,062	3	1	30	4,696	5,027
Support Services	1,298	1,225	-	1,225	18,619	12,652	31,271	181	388	116	-	601	9,154	1,228	1	294	49,995	52,515
GST on Exempted Services	193	155	-	155	1,642	1,128	2,770	4,087	30	65	-	101	1,331	(11,181)	-	35	21,073	23,515
Profit / Loss on Sale of Assets	(20)	(18)	-	(18)	(320)	(220)	(540)	(4)	(16)	(4)	-	(13)	(170)	(40)	(0)	(0)	(753)	(869)
Depreciation	722	934	-	934	9,237	6,234	14,670	169	201	118	-	393	4,889	12	1	139	21,626	23,281
	<b>54,788</b>	<b>50,064</b>	<b>-</b>	<b>50,064</b>	<b>6,98,828</b>	<b>4,72,087</b>	<b>11,67,888</b>	<b>7,674</b>	<b>17,318</b>	<b>8,814</b>	<b>-</b>	<b>24,062</b>	<b>3,42,624</b>	<b>46,006</b>	<b>163</b>	<b>11,162</b>	<b>16,16,890</b>	<b>17,28,008</b>

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rt. 000)

Particulars	For the quarter ended June 30, 2020														Miscellaneous Total	Total			
	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Org / Weather Insurance			Credit Insurance	Others	
Employees' remuneration and welfare benefits	33,810	17,778	-	17,778	1,66,037	1,27,305	2,93,342	2,907	7,274	2,953	-	11,811	1,37,500	15,109	43	5,512	4,78,421	5,27,988	
Travel, conveyance and vehicle running expenses	423	270	-	270	2,302	1,156	4,087	46	116	33	-	182	2,104	111	-	66	6,726	7,418	
Training Expenses	714	549	-	549	4,217	3,234	7,451	85	222	95	-	360	4,209	71	-	111	12,566	13,829	
Rents, rates and taxes	3,093	2,235	-	2,235	17,680	13,951	31,242	394	921	240	-	1,490	17,215	266	-	5	484	52,208	57,334
Repairs, Maintenance (including Electrical)	938	414	-	414	3,174	2,435	5,608	64	167	41	-	271	3,168	54	-	31	83	9,458	10,451
Printing and Stationery	53	38	-	38	752	576	1,328	5	101	3	-	70	714	84	-	21	2,236	2,320	
Communication Expenses	2,108	1,667	-	1,667	12,792	9,812	22,604	298	674	166	-	1,093	12,771	218	-	4	337	38,122	41,956
Legal and professional charges	3,303	3,786	-	3,786	14,992	11,892	26,784	278	729	178	-	1,171	13,684	3,310	-	4	363	42,396	43,924
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	73	56	-	56	418	322	741	8	22	5	-	36	418	7	-	0	33	1,248	1,376
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Identification Fee	5	4	-	4	28	22	51	1	2	0	-	3	28	0	-	0	1	86	95
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	11	8	-	8	63	48	112	1	3	1	-	5	63	1	-	0	2	188	207
Advertisement and Publicity	32,152	13,848	-	13,848	1,60,600	1,15,535	2,66,114	2,829	6,954	2,711	-	10,333	1,14,534	944	-	21	5,375	4,08,814	4,58,814
Interest and Bank Charges	743	573	-	573	4,399	3,374	7,774	89	232	57	-	376	4,392	74	-	1	116	13,110	14,428
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	3,610	3,776	-	3,776	21,302	16,338	37,640	429	1,122	277	-	1,820	21,267	360	-	7	561	63,482	69,887
Marketing Expenses	15	12	-	12	91	70	160	2	5	1	-	8	90	2	-	0	2	269	295
Exchange (Gst) / Fees	483	372	-	372	2,851	2,186	5,037	67	150	37	-	244	2,847	48	-	1	75	8,496	9,351
Miscellaneous Expenses	4,938	2,668	-	2,668	31,693	24,111	55,806	603	1,408	483	-	1,921	20,857	3,074	-	2	1,037	81,238	88,009
Support Services	262	193	-	193	1,495	1,147	2,642	30	73	22	-	128	1,497	(16,845)	-	-	28,838	16,391	16,846
IT on Embedded Services	2	1	-	1	11	9	20	0	3	0	-	1	11	0	-	0	0	34	37
(Phony) Loss on Discard / Sale of Assets	1,218	937	-	937	7,190	5,515	12,705	148	378	84	-	615	7,178	121	-	2	189	21,420	23,841
Depreciation	86,618	46,884	-	46,884	4,43,650	3,38,798	7,82,448	8,087	20,887	6,887	-	31,850	3,84,681	14,813	-	94	45,188	12,70,880	14,02,878

(Rt. 000)

Particulars	For the quarter ended June 30, 2019														Miscellaneous Total	Total			
	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Org / Weather Insurance			Credit Insurance	Others	
Employees' remuneration and welfare benefits	20,124	22,785	-	22,785	2,05,458	1,39,388	3,44,844	2,509	7,391	2,882	-	8,921	1,19,172	14,744	63	3,676	5,04,234	5,47,143	
Travel, conveyance and vehicle running expenses	1,080	1,183	-	1,183	13,805	9,366	23,171	195	374	174	-	504	6,818	1,030	-	4	214	32,443	34,707
Training Expenses	369	466	-	466	4,743	3,196	7,939	88	152	59	-	183	2,467	8	-	3	73	10,941	11,741
Rents, rates and taxes	1,847	3,134	-	3,134	23,973	16,204	40,237	279	683	299	-	928	12,434	18	-	7	371	52,233	59,214
Repairs, Maintenance (including Electrical)	244	309	-	309	3,109	2,109	5,218	36	100	39	-	128	1,628	4	-	46	48	7,201	7,733
Printing and Stationery	146	160	-	160	2,182	1,480	3,662	16	37	17	-	109	2,140	(28)	-	0	48	6,001	6,308
Communication Expenses	1,782	2,250	-	2,250	22,723	15,416	38,139	266	734	286	-	933	11,900	29	-	7	338	52,632	56,665
Legal and professional charges	848	1,070	-	1,070	15,287	10,371	25,658	127	349	136	-	444	5,658	4,310	-	3	161	38,848	38,763
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	43	55	-	55	550	375	925	6	18	7	-	23	289	1	-	0	8	1,277	1,373
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Insurance matters	2	3	-	3	30	20	50	0	1	0	-	1	16	0	-	0	0	70	75
(ii) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Identification Fee	4	3	-	3	53	36	89	1	2	1	-	2	26	0	-	0	1	123	133
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	4	5	-	5	54	36	90	1	2	1	-	2	28	0	-	0	1	124	134
Advertisement and Publicity	21,960	17,070	-	17,070	3,21,323	2,17,960	5,39,283	3,246	8,260	4,007	-	8,628	1,27,217	3,480	-	53	4,970	6,96,086	7,28,115
Interest and Bank Charges	277	350	-	350	3,538	2,399	5,935	41	114	45	-	145	1,852	(786)	-	1	53	7,450	8,028
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	3,436	4,337	-	4,337	43,803	29,716	73,519	513	1,414	502	-	1,789	22,939	56	-	14	602	1,01,457	1,09,230
Marketing Expenses	223	282	-	282	2,847	1,932	4,779	33	92	36	-	117	1,491	4	-	1	42	6,596	7,100
Exchange (Gst) / Fees	14	18	-	18	180	122	302	2	6	2	-	7	94	0	-	0	3	417	430
Miscellaneous Expenses	191	203	-	203	2,028	1,378	3,403	24	65	20	-	83	1,062	3	-	1	30	4,696	5,064
Support Services	1,298	1,223	-	1,223	18,619	12,632	31,251	187	358	218	-	601	9,194	7,929	-	4	294	49,990	52,518
IT on Embedded Services	398	252	-	252	2,542	1,725	4,267	30	82	32	-	104	3,131	15,118	-	1	38	21,078	23,305
(Phony) Loss on Sale of Assets	(20)	(50)	-	(50)	(20)	(20)	(40)	(1)	(6)	(3)	-	(13)	(170)	(0)	-	0	(6)	(75)	(85)
Depreciation	732	824	-	824	9,337	6,334	15,670	109	303	118	-	383	4,889	12	-	3	139	21,622	23,282
<b>84,788</b>	<b>58,064</b>	<b>-</b>	<b>58,064</b>	<b>6,08,628</b>	<b>4,72,087</b>	<b>3,14,784</b>	<b>7,874</b>	<b>17,818</b>	<b>8,816</b>	<b>-</b>	<b>24,063</b>	<b>3,82,858</b>	<b>46,008</b>	<b>168</b>	<b>14,150</b>	<b>16,16,690</b>	<b>17,28,908</b>		