

FORM NL-2-B-PL

Name of the Insurer: The Oriental Insurance Company Limited

Registration No. and Date of Registration with the IRDA: 556 dated 08.02.2013

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 30.09.2013

Sl. No.	Particulars	Schedule	For the quarter ending 30.09.2013 (Rs. '000)	Upto the quarter ending 30.09.2013 (Rs. '000)	For the quarter ending 30.09.2012 (Rs. '000)	Upto the quarter ending 30.09.2012 (Rs. '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-1545645	-559399	-690845	-168412
	(b) Marine Insurance		31085	513620	340601	1019345
	(c) Miscellaneous Insurance		1041634	595972	982144	548895
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		750520	1228258	618061	1010211
	(b) Profit on sale of investments		417080	842037	506932	985837
	Less: Loss on sale of investments		0	0	0	0
3	OTHER INCOME (To be specified)		97169	198989	27579	127726
	TOTAL (A)		791845	2819476	1784473	3523602
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		0	0	-116	-116
	(b) For doubtful debts		-1125	0	0	0
	(c) Others (to be specified)		629	837	4978	5023
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		0	0	0	0
	(b) Bad debts written off		-1074	-977	0	0
	(c) Others (To be specified)		3699	3699	974	1389
	TOTAL (B)		2129	3559	5835	6296
1	Profit Before Tax		789717	2815917	1778637	3517307
2	Provision for Taxation-CY		-298751	-891051	-147212	-664563
3	Provision for Taxation-Pys		0	0	67928	77903
4	Prior period items(Net)		1419	1463	-247	1382
5	Profit After Tax		492384	1926328	1699105	2932026
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		0	0	0	0
	(b) Proposed final dividend		0	0	0	0
	(c) Dividend distribution tax		0	0	0	0
	(d) Transfer to any Reserves or Other Accounts (to be specified)		0	0	0	0
	Balance of profit/ loss brought forward from last year		0	0	0	0
	Balance carried forward to Balance SGeet		492384	1926328	1699105	2932026

Notes: to Form NL-1-B-RA and NL-2-B- PL

- Premium income received from business concluded in and outside India shall be separately disclosed.
- Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.
- Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.
- Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- Fees and expenses connected with claims shall be included in claims.
- Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under "advance taxes paid and taxes deducted at source"
- Income from rent shall include only the realised rent. It shall not include any notional rent.