

## 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 25.02.2014

## PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30.09.2020

Sl. No.	Particulars	Schedule	For the quarter ended 30.09.2020 (Rs.'000)	Upto the quarter ended 30.09.2020 (Rs.'000)	For the quarter ended 30.09.2019 (Rs.'000)	Upto the quarter ended 30.09.2019 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		482529	-1151617	-295835	-1703
	(b) Marine Insurance		87784	124533	-228153	-497410
	(c) Miscellaneous Insurance		-1170855	899805	-3113173	-5532848
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		390185	454839	537664	978000
	(b) Profit on sale of investments		119519	127526	413004	995128
	Less: Loss on sale of investments		0	0	0	0
3	OTHER INCOME (To be specified)		174425	214405	1154352	1119211
	<b>TOTAL (A)</b>		<b>83587</b>	<b>669491</b>	<b>-1532141</b>	<b>-2939621</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		1527	1527	0	0
	(b) For doubtful debts		9692	9692	186	186
	(c) Others (to be specified)		10312	12648	10004	22371
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		588	688	1181	2861
	(b) Bad debts written off		430	430	0	0
	(c) Provision on Standard Assets/NPA		12930	21127	-1084	-768
	(d) Investments written off (Net)		0	0	0	0
	(e) CSR Expenditure		1034	103370	0	3359
	(f) Interest on income-tax/service tax paid		167	208	94	131
	(g) Contribution to Policyholders Funds towards excess EoM		0	0	0	0
	(h) Add/(Less): Prior Period Income		-2763	-2723	-625	-2343
	(i) Add/(Less): Prior Period Expenses		6361	5531	5792	6200
	(j) Expenses related to issue of NCD		2037	2037	2561	2801
	(k) Interest accrued on NCDs		330904	330904	330904	330904
	(l) Rights Issue Expenses		9065	9065	0	0
	(m) Indirect Tax Charges (GST/ST)		20522	20522	0	0
	<b>TOTAL (B)</b>		<b>402806</b>	<b>515027</b>	<b>349011</b>	<b>365702</b>
1	Profit Before Tax		<b>-319219</b>	<b>154464</b>	<b>-1881153</b>	<b>-3305324</b>
2	Provision for Taxation-CY		0	0	0	0
3	Provision for Taxation-Pys		0	0	0	0
4	Prior period items(Net)		0	0	0	0
	CSR Expenditure		0	0	0	0
5	Profit After Tax		<b>-319219</b>	<b>154464</b>	<b>-1881153</b>	<b>-3305324</b>
	<b>APPROPRIATIONS</b>					
	(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)		<b>-319219</b>	<b>154464</b>	<b>-1881153</b>	<b>-3305324</b>
	Balance of profit/ loss brought forward from last year		0	0	0	0
	Balance carried forward to Balance Sheet		0	0	0	0

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

- (a) Premium income received from business concluded in and outside India shall be separately disclosed.
- (b) 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.
- (c) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.
- (d) 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.
- (e) Fees and expenses connected with claims shall be included in claims.
- (f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- (g) 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".
- (h) Income from rent shall include only the realised rent. It shall not include any notional rent.