

## 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 YEAR ENDED 30.09.2015

Sl. No.	Particulars	Schedule	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-129219	-332448	-1635311	-1053418
	(b) Marine Insurance		24534	295804	166278	608737
	(c) Miscellaneous Insurance		-459520	701830	882696	1424772
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		886012	1558071	859320	1382895
	(b) Profit on sale of investments		369577	646491	477663	1119300
	Less: Loss on sale of investments		0	0	0	0
3	OTHER INCOME (To be specified)		227615	181514	35832	41727
	<b>TOTAL (A)</b>		<b>918999</b>	<b>3051262</b>	<b>786478</b>	<b>3524013</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		0	0	0	0
	(b) For doubtful debts		0	0	0	0
	(c) Others (to be specified)		7384	14533	118	157
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-23132	1868	20622	41622
	(b) Bad debts written off		-107	-115	0	0
	(c) Others (To be specified)		1819	8867	1396	1342
	<b>TOTAL (B)</b>		<b>-14036</b>	<b>25154</b>	<b>22136</b>	<b>43121</b>
1	Profit Before Tax		<b>933035</b>	<b>3026109</b>	<b>764342</b>	<b>3480892</b>
2	Provision for Taxation-CY		-300000	-900000	-100000	-900000
3	Provision for Taxation-Pys		1233296	1233296	0	0
4	Prior period items(Net)		-5365	-5368	26116	26792
	CSR Expenditure		0	0	0	0
5	Profit After Tax		<b>1860967</b>	<b>3354038</b>	<b>690457</b>	<b>2607684</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)		0	0	0	0
	Balance of profit/ loss brought forward from last year		0	0	0	0
	Balance carried forward to Balance Sheet		1860967	3354038	690457	2607684

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.