

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 ENDING 31.03.2018

Sl. No.	Particulars	Schedule	For the quarter ending 31.03.2018	Upto 12 months ending 31.03.2018	For the quarter ending 31.03.2017	Upto 12 months ending 31.03.2017
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		1046661	105029	-168755	-1118520
	(b) Marine Insurance		467558	1125028	47492	333784
	(c) Miscellaneous Insurance		8034709	10246421	-17485460	-23216639
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		283552	1246158	497659	2304922
	(b) Profit on sale of investments		647675	1902086	1028103	2247112
	Less: Loss on sale of investments		0	0	0	0
3	OTHER INCOME (To be specified)		966531	1018468	733783	872285
	TOTAL (A)		11446686	15643190	-15347179	-18577056
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		0	-1762	67	67
	(b) For doubtful debts		480946	46992	563403	563403
	(c) Others (to be specified)		7173	26104	8837	29335
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		0	0	0	0
	(b) Bad debts written off		303	2070	35	115
	(c) Others (To be specified)		861556	856797	663992	663577
	TOTAL (B)		1348216	930201	1236334	1256497
1	Profit Before Tax		-416989	14712989	-1236334	-19833553
2	Provision for Taxation-CY		-1930000	-2480000	0	0
3	Provision for Taxation-Pys		-212514	3756051	751284	2981579
4	Prior period items(Net)		833324	823249	20936	18321
	CSR Expenditure		34335	66874	-8050	40699
5	Profit After Tax		-3407012	15098917	-492706	-16910996
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		0	0	0	
	(b) Proposed final dividend		0	0	0	
	(c) Dividend distribution tax		0	0	0	
	(d) Transfer to any Reserves or Other Accounts (to be specified)		0	0	0	
	Balance of profit/ loss brought forward from last year		0	0	0	
	Balance carried forward to Balance SGeet		-3407012	15098917	-492706	-16910996

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.