Financial Highlights of the company

Statement of Financial Position

NRs.

Particulars	2018-19	2017-18	2016-17	2015-16
	FY 2074-75	FY 2073/74	FY 2072/73	FY 2071/72
	(Provisional)	,	,	,
Sources				
1. Paid up Capital	7,177,500,000	5,000,000,000	5,000,000,000	4,846,908,693
2. Reserves & Surplus	1,750,876,323	951,360,905	690,977,661	1,028,814,912
3. Insurance fund	1,113,640,980	683,851,269	428,799,298	180,670,810
4. Catastrophic reserve	-	223,312,803	147,019,146	101,178,601
5. Long term loan & borrowings	-	-	-	-
Total Sources	10,042,017,303	6,858,524,977	6,266,796,105	6,157,573,016
Uses				
6. Fixed Assets (Net)	407,356,980	402,277,306	389,169,439	7,111,857
7. Long term Investments	7,776,436,389	1,516,236,389	460,574,584	339,717,000
8. Long term loan	-	-	-	-
Current Assets, Loans and				
Advances:				
9. Cash & Bank Balances	122,454,757	78,654,577	257,622,706	1,518,102,456
10.Short term Investments	1,450,070,637	5,200,070,637	4,910,232,411	3,584,524,907
11.Short term loan	-	3,118	180,947	180,947
12.Other Assets	4,238,424,322	2,823,651,073	1,778,048,664	1,977,893,092
Total (A)	5,810,949,715	8,102,379,405	6,946,084,728	7,080,701,403
Current liabilities and provisions:				
13. Current liabilities	444,854,145	443,956,914	605,418,896	910,141,423
14. Provision of Unexpired risk	1,690,584,096	1,428,524,748	348,495,965	153,402,040
15. Provision for outstanding claims	535,455,849	514,063,087	137,848,254	46,090,023
16.Other Provision	1,282,134,291	776,428,574	438,177,331	161,534,159
Total (B)	3,953,028,381	3,162,973,323	1,529,940,446	1,271,167,645
17.Net Current Assets C= (A-B)	1,857,921,334	4,939,406,082	5,416,144,282	5,809,533,758
18. Miscellaneous expenses (To the				
extent not written off)	302,600	605,200	907,800	1,210,400
19.Loss transferred from profit and				
loss account.	-	-	-	-
Total Uses	10,042,017,303	6,858,524,977	6,266,796,105	6,157,573,016



Statement of Comprehensive Income

FY 2074-75 FY 2073/74 FY 2072/73 FY 2071/72	Particulars	2018-19	2017-18	2016-17	2015-16
Income 1. Profit/(Loss) Transfer from Revenue account 1,378,559,669 818,786,494 506,048,014 410,412,507 2. Income from Investment, loan and others 530,915,200 311,079,935 287,353,554 116,203,095 3. Written back provision -748,042 4,292,497 -4. Other Income 60,787,692 70,331,512 9,512,203 7041 Income (A) 1,970,262,560 1,200,945,984 807,206,268 526,615,601 1,200,945,984 807,206,268 526,615,601 1,200,945,984 807,206,268 526,615,601 1,200,945,984 807,206,268 526,615,601 1,200,945,984 807,206,268 526,615,601 1,200,945,984 807,206,268 526,615,601 1,200,945,984 807,206,268 526,615,601 1,200,945,984 807,206,268 526,615,601 1,200,945,984 807,206,268 526,615,601 1,200,945,984 807,206,268 526,615,601 1,200,945,984 807,206,268 1,200,945,984 807,206,268 1,200,945,984 807,206,268 1,200,945,984 807,206,268 1,200,945,984 807,206,268 1,200,945,984 807,206,268 1,200,945,984 1,200		FY 2074-75	FY 2073/74	FY 2072/73	FY 2071/72
1. Profit/(Loss) Transfer from Revenue account 1.378.559,669 818,786,494 506,048,014 410,412,507 2. Income from Investment, loan and others 530,915,200 311,079,935 287,353,554 116,203,095 31. Written back provision -748,042 4.292,497 -748,042 4.292,497 -748,042 4.292,497 -748,042 4.292,497 -748,042 4.292,497 -748,042 4.292,497 -748,042 4.292,497 -748,042 4.292,497 -748,042 4.292,497 -748,042 4.292,497 -748,042 4.292,497 -748,042 4.292,497 -748,042 4.292,497 -748,042 4.292,497 -748,042 4.292,049 526,615,601 -748,042 4.432,977 2.761,880 526,615,601 -748,042 4.432,977 2.761,880 -748,042 4.432,977 2.761,880 -748,042 4.432,977 2.761,880 -748,042 4.432,977 2.761,880 -748,042 4.432,977 2.761,880 -748,042 4.432,977 2.761,880 -748,042 4.292,977 -748,042 4.292,977 -748,042 4.292,977 -748,042 4.292,977 -748,042 4.292,977 -748,042 4.292,977 -748,042 4.292,977 -748,042 4.292,978 -748,042 4.292,978 -748,042 4.292,777 -748,042 4.292,777 -748,042 4.292,777 -748,042 4.292,042 4.292,777,724 -748,042 4.292,778		(Provisional)			
2. Income from Investment, Ioan and others 530,915,200 311,079,935 287,353,554 116,203,095 3. Written back provision 748,042 4,292,497 - 170tal Income (A) 1,970,262,560 1,200,945,984 807,206,268 526,615,601					
2. Income from Investment, loan and others 530,915,200 311,079,935 287,353,554 116,203,095 3. Written back provision - 748,042 4,292,497 - 4. Other Income 60,787,692 70,331,512 9,512,203 - 748,042 4,292,497 - 4. Other Income (A) 1,970,262,560 1,200,945,984 807,206,268 526,615,601	1. Profit/(Loss) Transfer from Revenue				
Store Stor		1,378,559,669	818,786,494	506,048,014	410,412,507
3. Written back provision - 748,042 4,292,497 - 4. Other Income 60,787,692 70,331,512 9,512,203 - Total Income (A) 1,970,262,560 1,200,945,984 807,206,268 526,615,601 Expenses 5. Management expenses 5,843,746 4,504,422 4,432,977 2,761,880 6. Written off expenses 302,600 302,600 902,600 977,941 7. Share related expenses - 82,380 - - 8. Other expenses/ Insurance service charge 393,902,356 18,054,931 - 8. Other expenses/ Insurance service charge 257,220,333 18,054,931 - 9. Provision for loss 14,684,217 2,264,2816 586,268 4,524,907 10. Provision for employee bonus 115,128,678 58,345,238 56,747,638 - 12. Adjusted Income tax 450,943,370 264,482,877 217,130,117 157,009,251 2,565,1779 b. Income tax 436,943,370 264,482,877 217,130,117 157,009,251 2,614,684 298,533,823					
4. Other Income 60,787,692 70,331,512 9,512,203 - Total Income (A) 1,970,262,560 1,200,945,984 807,206,268 526,615,601 Expenses 5. Management expenses 5.843,746 4,504,422 4,432,977 2,761,880 6. Written off expenses 302,600 302,600 302,600 97,941 7. Share related expenses - 82,380 8. Other expenses/ Insurance service charge 257,220,333 18,054,931 - 9. Provision for loss 14,684,217 2,264,2816 586,268 4,524,907 10. Provision for employee housing - 11. Provision for employee bonus 115,128,678 58,345,238 56,747,638 - 12. Adjusted Income tax a = (b-c) 433,116,151 257,771,349 218,409,409 155,651,779 15. Income tax 243,433,70 264,482,877 217,130,117 157,009,251 17. Otal expenses (B) 962,977,748 600,869,138 298,533,823 163,916,507 Net Profit/(Loss) A=(B-C) 1,007,284,812 600,076,846 508,672,445 362,699,094 13. A. Transfer to Insurance fund 429,789,710 255,051,971 248,128,488 180,670,810 B. Transfer to Insurance reserve (1,292,486) 1,292,486 14. (Expenses)/Income pertaining to previous year (8,347,973) (698,972,972) - 15. Profit transfer from previous year 679,931,384 426,259,666 909,249,934 829,757,724 Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (a) Deferred tax reserve -		530,915,200			116,203,095
1,970,262,560 1,200,945,984 807,206,268 526,615,601	•	-	,		-
Expenses 5. Management expenses 5.843,746 4,504,422 4,432,977 2,761,880 6. Written off expenses 302,600 302,600 302,600 977,941 7. Share related expenses 8.2,380 82,380					-
5. Management expenses 5,843,746 4,504,422 4,432,977 2,761,880 6. Written off expenses 302,600 302,600 302,600 977,941 7. Share related expenses - 82,380 - - 8. Other expenses/ Insurance service charge 393,902,356 257,220,333 18,054,931 - 9. Provision for loss 14,684,217 2,264,2816 586,268 4,524,907 10. Provision for employee housing - - - - 11. Provision for employee bonus 115,128,678 58,345,238 56,747,638 - 12. Adjusted Income tax a=(b-c) 433,116,151 257,771,349 218,409,409 155,651,779 b. Income tax 436,943,370 264,482,877 217,130,117 157,009,251 1,279,292 (1,357,472) Total expenses (B) 962,977,748 600,869,138 298,533,823 163,916,507 Net Profit/(Loss) A=(B-C) 1,007,284,812 600,076,846 508,672,445 362,699,094 13. A. Transfer to Insurance fund 429,789,710 255,051,971 248,128,488	Total Income (A)	1,970,262,560	1,200,945,984	807,206,268	526,615,601
5. Management expenses 5,843,746 4,504,422 4,432,977 2,761,880 6. Written off expenses 302,600 302,600 302,600 977,941 7. Share related expenses - 82,380 - - 8. Other expenses/ Insurance service charge 393,902,356 257,220,333 18,054,931 - 9. Provision for loss 14,684,217 2,264,2816 586,268 4,524,907 10. Provision for employee housing - - - - 11. Provision for employee bonus 115,128,678 58,345,238 56,747,638 - 12. Adjusted Income tax a=(b-c) 433,116,151 257,771,349 218,409,409 155,651,779 b. Income tax 436,943,370 264,482,877 217,130,117 157,009,251 1,279,292 (1,357,472) Total expenses (B) 962,977,748 600,869,138 298,533,823 163,916,507 Net Profit/(Loss) A=(B-C) 1,007,284,812 600,076,846 508,672,445 362,699,094 13. A. Transfer to Insurance fund 429,789,710 255,051,971 248,128,488	European				
6. Written off expenses 302,600 302,600 302,600 977,941 7. Share related expenses - 82,380 - - 8. Other expenses/ Insurance service charge 393,902,356 257,220,333 18,054,931 - 9. Provision for loss 14,684,217 2,264,2816 586,268 4,524,907 10. Provision for employee bonus 115,128,678 58,345,238 56,747,638 - 12. Adjusted Income tax a=(b-c) 433,116,151 257,771,349 218,409,409 155,651,779 b. Income tax 436,943,370 264,482,877 217,130,117 157,009,251 C. Deferred Tax Assets /(Liabilities) (3,827,219) (6,711,528) 1,279,292 (1,357,472) Total expenses (B) 962,977,748 600,869,138 298,533,823 163,916,507 Net Profit/(Loss) A=(B-C) 1,007,284,812 600,076,846 508,672,445 362,699,094 13. A. Transfer to Insurance fund 429,789,710 255,051,971 248,128,488 180,670,810 B. Transfer to Insurance preserve (8,347,973) (698,972,972) -	•	5 8/2 7/6	4 504 422	4 400 000	0.7/1.000
7. Share related expenses - 82,380 - - 8. Other expenses/ Insurance service charge 393,902,356 257,220,333 18,054,931 - 9. Provision for loss 14,684,217 2,264,2816 586,268 4,524,907 10. Provision for employee housing - - - - - 11. Provision for employee bonus 115,128,678 58,345,238 56,747,638 - 12. Adjusted Income tax a=(b-c) 433,116,151 257,771,349 218,409,409 155,651,779 b. Income tax 436,943,370 264,482,877 217,130,117 157,009,251					
8. Other expenses/ Insurance service charge 257,220,333 18,054,931 - 9. Provision for loss 14,684,217 2,264,2816 586,268 4,524,907 - 10. Provision for employee housing	-	302,600	·	302,600	9//,941
Charge 257,220,333 18,054,931 - 9. Provision for loss 14,684,217 2,264,2816 586,268 4,524,907 10. Provision for employee housing -	1	202.002.257	82,380	-	-
9. Provision for loss 14,684,217 2,264,2816 586,268 4,524,907 10. Provision for employee housing - - - - 11. Provision for employee bonus 115,128,678 58,345,238 56,747,638 - 12. Adjusted Income tax a=(b-c) 433,116,151 257,771,349 218,409,409 155,651,779 b. Income tax 436,943,370 264,482,877 217,130,117 157,009,251 c. Deferred Tax Assets / (Liabilities) (3,827,219) (6,711,528) 1,279,292 (1,357,472) Total expenses (B) 962,977,748 600,869,138 298,533,823 163,916,507 Net Profit/(Loss) A=(B-C) 1,007,284,812 600,076,846 508,672,445 362,699,094 13. A. Transfer to Insurance fund 429,789,710 255,051,971 248,128,488 180,670,810 B. Transfer to Insurance reserve (1,292,486) (8,347,973) (698,972,972) - 15. Profit transfer from previous year 679,931,384 426,259,666 909,249,934 829,757,724 Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (b) Capital re	· · · · · · · · · · · · · · · · · · ·	393,902,356	257 220 222	10 054 021	
10. Provision for employee housing	<u> </u>	14 (04 017			4 524 007
11. Provision for employee bonus 115,128,678 58,345,238 56,747,638 - 12. Adjusted Income tax a=(b-c) 433,116,151 257,771,349 218,409,409 155,651,779 b. Income tax 436,943,370 264,482,877 217,130,117 157,009,251 c. Deferred Tax Assets / (Liabilities) (3,827,219) (6,711,528) 1,279,292 (1,357,472) Total expenses (B) 962,977,748 600,869,138 298,533,823 163,916,507 Net Profit/(Loss) A=(B-C) 1,007,284,812 600,076,846 508,672,445 362,699,094 13. A. Transfer to Insurance fund 429,789,710 255,051,971 248,128,488 180,670,810 B. Transfer to Insurance reserve (1,292,486) - 14. (Expenses)/Income pertaining to previous year (8,347,973) (698,972,972) - 15. Profit transfer from previous year 679,931,384 426,259,666 909,249,934 829,757,724 Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (a) Deferred tax reserve (b) Capital reserve		14,004,217	2,204,2816	386,268	4,324,907
12. Adjusted Income tax a=(b-c) 433,116,151 257,771,349 218,409,409 155,651,779 b. Income tax 436,943,370 264,482,877 217,130,117 157,009,251 c. Deferred Tax Assets / (Liabilities) (3,827,219) (6,711,528) 1,279,292 (1,357,472) Total expenses (B) 962,977,748 600,869,138 298,533,823 163,916,507 Net Profit/(Loss) A=(B-C) 1,007,284,812 600,076,846 508,672,445 362,699,094 13. A. Transfer to Insurance fund 429,789,710 255,051,971 248,128,488 180,670,810 B. Transfer to Insurance reserve 1 (1,292,486) (8,347,973) (698,972,972) - 15. Profit transfer from previous year 679,931,384 426,259,666 909,249,934 829,757,724 Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (a) Deferred tax reserve - - - - (b) Capital reserve - - - - (c) Special reserve - - - - (d) Other reser		115 100 (70	- E0 24E 220	- E(747 (20	-
b. Income tax c. Deferred Tax Assets / (Liabilities) (3,827,219) (6,711,528) (1,279,292) (1,357,472) Total expenses (B) 962,977,748 600,869,138 298,533,823 163,916,507 Net Profit/(Loss) A=(B-C) 1,007,284,812 600,076,846 13. A. Transfer to Insurance fund 429,789,710 255,051,971 248,128,488 180,670,810 B. Transfer to Insurance reserve 14. (Expenses)/Income pertaining to previous year (8,347,973) 15. Profit transfer from previous year (8,347,973) (698,972,972) 15. Profit from previous year (8,347,973) (698,972,972) 15. Profit from previous year	1 3	113,128,678	38,343,238	30,/4/,038	-
b. Income tax c. Deferred Tax Assets / (Liabilities) (3,827,219) (6,711,528) (1,279,292) (1,357,472) (1,357,472) Total expenses (B) 962,977,748 600,869,138 298,533,823 163,916,507 Net Profit/(Loss) A=(B-C) 1,007,284,812 600,076,846 508,672,445 362,699,094 13. A. Transfer to Insurance fund B. Transfer to Insurance reserve 14. (Expenses)/Income pertaining to previous year (1,292,486) previous year (2,347,973) (698,972,972) - 15. Profit transfer from previous year (3,827,219) (6,711,528) (1,279,292) (1,357,472) (698,972,445) (698,972,972) - 1,011,786,007 (a) Deferred tax reserve (b) Capital reserve (c) Special reserve (d) Other reserve (e) Proposed dividend (f) Bonus share (g) Cash dividend (12. Adjusted income tax a-(b-c)	122 116 151	257 771 240	218 400 400	155 651 770
c. Deferred Tax Assets / (Liabilities) (3,827,219) (6,711,528) 1,279,292 (1,357,472) Total expenses (B) 962,977,748 600,869,138 298,533,823 163,916,507 Net Profit/(Loss) A=(B-C) 1,007,284,812 600,076,846 508,672,445 362,699,094 13. A. Transfer to Insurance fund 429,789,710 255,051,971 248,128,488 180,670,810 B. Transfer to Insurance reserve - - - - - 14. (Expenses)/Income pertaining to previous year (1,292,486) (8,347,973) (698,972,972) - 15. Profit transfer from previous year 679,931,384 426,259,666 909,249,934 829,757,724 Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (a) Deferred tax reserve 3,827,219 6,711,528 (1,279,292) 1,357,472 (b) Capital reserve - - - - (c) Special reserve - - - - (d) Other reserve - - - -	h Ingomo tou				
Total expenses (B) 962,977,748 600,869,138 298,533,823 163,916,507 Net Profit/(Loss) A=(B-C) 1,007,284,812 600,076,846 508,672,445 362,699,094 13. A. Transfer to Insurance fund 429,789,710 255,051,971 248,128,488 180,670,810 B. Transfer to Insurance reserve - - - - 14. (Expenses)/Income pertaining to previous year (1,292,486) (8,347,973) (698,972,972) - 15. Profit transfer from previous year 679,931,384 426,259,666 909,249,934 829,757,724 Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (a) Deferred tax reserve - - - - (b) Capital reserve - - - - (c) Special reserve - - - - (d) Other reserve - - - - (e) Proposed dividend - - - - (f) Bonus share - - - -					
Net Profit/(Loss) A=(B-C) 1,007,284,812 600,076,846 508,672,445 362,699,094 13. A. Transfer to Insurance fund 429,789,710 255,051,971 248,128,488 180,670,810 B. Transfer to Insurance reserve - - - - 14. (Expenses)/Income pertaining to previous year (1,292,486) (8,347,973) (698,972,972) - 15. Profit transfer from previous year 679,931,384 426,259,666 909,249,934 829,757,724 Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (a) Deferred tax reserve 3,827,219 6,711,528 (1,279,292) 1,357,472 (b) Capital reserve - - - - (c) Special reserve - - - (d) Other reserve - - - (e) Proposed dividend - - - (f) Bonus share - - - (g) Cash dividend - - - (h) Catastrophic reserve 125,613,400 76,	, ,	,	. ,		,
13. A. Transfer to Insurance fund 429,789,710 255,051,971 248,128,488 180,670,810 B. Transfer to Insurance reserve - - - - 14. (Expenses)/Income pertaining to previous year (1,292,486) (8,347,973) (698,972,972) - 15. Profit transfer from previous year 679,931,384 426,259,666 909,249,934 829,757,724 Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (a) Deferred tax reserve 3,827,219 6,711,528 (1,279,292) 1,357,472 (b) Capital reserve - - - - (c) Special reserve - - - - (d) Other reserve - - - - (e) Proposed dividend - - - - (f) Bonus share - - - - (g) Cash dividend - - - - (h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601	Total expenses (b)	902,977,740	000,009,130	290,333,023	103,910,307
13. A. Transfer to Insurance fund 429,789,710 255,051,971 248,128,488 180,670,810 B. Transfer to Insurance reserve - - - - 14. (Expenses)/Income pertaining to previous year (1,292,486) (8,347,973) (698,972,972) - 15. Profit transfer from previous year 679,931,384 426,259,666 909,249,934 829,757,724 Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (a) Deferred tax reserve 3,827,219 6,711,528 (1,279,292) 1,357,472 (b) Capital reserve - - - - (c) Special reserve - - - - (d) Other reserve - - - - (e) Proposed dividend - - - - (f) Bonus share - - - - (g) Cash dividend - - - - (h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601	Net Profit/(Loss) A=(B-C)	1.007.284.812	600.076.846	508.672.445	362,699,094
B. Transfer to Insurance reserve 14. (Expenses)/Income pertaining to previous year 15. Profit transfer from previous year 1679,931,384 126,259,666 127,724 Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (a) Deferred tax reserve 3,827,219 (b) Capital reserve - (c) Special reserve - (d) Other reserve - (e) Proposed dividend - (f) Bonus share (g) Cash dividend (h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601	- ' ' '				
14. (Expenses)/Income pertaining to previous year (1,292,486) (8,347,973) (698,972,972) - 15. Profit transfer from previous year 679,931,384 426,259,666 909,249,934 829,757,724 Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (a) Deferred tax reserve 3,827,219 6,711,528 (1,279,292) 1,357,472 (b) Capital reserve - - - - (c) Special reserve - - - - (d) Other reserve - - - - (e) Proposed dividend - - - - (f) Bonus share - - - - - (g) Cash dividend - - - - - (h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601		125). 65). 16	-	-	-
15. Profit transfer from previous year 679,931,384 426,259,666 909,249,934 829,757,724 Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (a) Deferred tax reserve 3,827,219 6,711,528 (1,279,292) 1,357,472 (b) Capital reserve (c) Special reserve (d) Other reserve (e) Proposed dividend (f) Bonus share (g) Cash dividend		(1,292,486)			
15. Profit transfer from previous year 679,931,384 426,259,666 909,249,934 829,757,724 Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (a) Deferred tax reserve 3,827,219 6,711,528 (1,279,292) 1,357,472 (b) Capital reserve - - - - (c) Special reserve - - - - (d) Other reserve - - - - (e) Proposed dividend - - - - (f) Bonus share - - - - (g) Cash dividend - - - - (h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601	, , ,	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(8,347,973)	(698,972,972)	_
Amount available for appropriation 1,256,133,999 762,936,568 470,820,919 1,011,786,007 (a) Deferred tax reserve 3,827,219 6,711,528 (1,279,292) 1,357,472 (b) Capital reserve - - - - (c) Special reserve - - - - (d) Other reserve - - - - (e) Proposed dividend - - - - (f) Bonus share - - - - (g) Cash dividend - - - - (h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601	ı y	679,931,384	, ,	,	829,757,724
(a) Deferred tax reserve 3,827,219 6,711,528 (1,279,292) 1,357,472 (b) Capital reserve - - - - (c) Special reserve - - - - (d) Other reserve - - - - - (e) Proposed dividend - - - - - (f) Bonus share - - - - - (g) Cash dividend - - - - - (h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601		, ,			
(a) Deferred tax reserve 3,827,219 6,711,528 (1,279,292) 1,357,472 (b) Capital reserve - - - - (c) Special reserve - - - - (d) Other reserve - - - - - (e) Proposed dividend - - - - - (f) Bonus share - - - - - (g) Cash dividend - - - - - (h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601	Amount available for appropriation	1,256,133,999	762,936,568	470,820,919	1,011,786,007
(b) Capital reserve - - - - (c) Special reserve - - - - (d) Other reserve - - - - (e) Proposed dividend - - - - (f) Bonus share - - - - - (g) Cash dividend - - - - - (h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601		3,827,219			
(d)Other reserve - - - - (e) Proposed dividend - - - - (f) Bonus share - - - - (g) Cash dividend - - - - (h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601	(b) Capital reserve	-	-	-	-
(e) Proposed dividend - - - (f) Bonus share - - - (g) Cash dividend - - - (h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601	(c) Special reserve	-	-	-	-
(f) Bonus share - - - - (g) Cash dividend - - - - - (h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601	(d)Other reserve	-	-	-	-
(g) Cash dividend (h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601	(e) Proposed dividend	-	-	-	-
(h) Catastrophic reserve 125,613,400 76,293,657 45,840,545 101,178,601	(f) Bonus share	-	-	-	-
	(g) Cash dividend	-	-	-	-
Profit/ (Loss) transferred to Balance Sheet 1,126,693,380 679,931,384 426,259,666 909,249,934	` '	125,613,400	76,293,657	45,840,545	101,178,601
	Profit/ (Loss) transferred to Balance Sheet	1,126,693,380	679,931,384	426,259,666	909,249,934

Consolidated Revenue account (Non-Life)

NRs.

Particulars					
	FY 2074-75 (Provisional)	FY 2073/74	FY 2072/73	FY 2071/72	
INCOME					
1. Net Premium	2,918,621,452	2,563,520,037	612,073,377	306,804,080	
2. Re-insurance commission income	319,532,761	200,446,996	626,209,953	332,099,706	
3. Investment, loan and other income	222,101,171	99,690,457	43,513,504	20,651,333	
4. Other direct income	172,368,262	461,189,426	-	-	
5. Provision for outstanding claims at the beginning of the year	514,063,087	137,848,253	46,090,023	170,571,099	
6. Provision for unexpired risk reserve at the beginning of the year	1,255,982,764	303,421,988	153,402,040	21,695,328	
Total Income (A)	5,402,669,497	3,766,117,157	1,481,288,897	851,821,547	
EXPENDITURE					
7. Claim Payment (Net)	950,990,055	414,201,229	90,285,431	24,650,072	
8. Agent Commission	-	-	-	-	
9. Re-Insurance Commission expenses	1,193,403,004	784,415,870	415,630,346	189,341,947	
10. Service charges (Net)	29,186,215	25,635,200	6,120,734	3,068,041	
11. Other direct expenses	44,971,736	21,033,519	-	-	
12. Management expenses	48,030,267	37,565,422	38,104,179	24,856,918	
13. Provision for outstanding claims at the end of the year	523,628,710	514,063,087	137,848,253	46,090,023	
14. Provision for unexpired risk reserve at	1,459,310,726	1,281,760,018	306,036,869	153,402,040	
the end of the year	1,409,010,720	1,201,700,010	300,030,009	133,402,040	
Total Expenditure (B)	4,249,520,713	3,078,674,346	994,025,632	441,409,040	
15. Surplus/(Deficit) transferred to profit and loss account	1,153,148,785	687,442,811	487,263,266	410,412,507	



Consolidated Revenue account (Life)

Particulars	2018-19	2017-18	2016-17	2015-16
	FY 2074/75	FY 2073/74	FY 2072/73	FY 2071/72
	(Provisional)			
INCOME			-	-
1. Net Premium	405,762,833	288,300,059	84,918,553	-
2. Re-insurance commission income	-	-	-	-
3. Investment, loan and other income	30,075,156	9,336,123	-	-
4. Income from policy loan	-	-	-	-
5. Other direct income	-	-	-	-
6. Provision for outstanding claims at the	_	-	_	_
beginning of the year				
7. Provision for unexpired risk reserve at the	144,150,030	42,459,276	_	_
beginning of the year				
Total Income (A)	579,988,019	340,095,458	84,918,553	-
EXPENDITURE				
8. Claim Payment (Net)	109,944,543	42,794,399	3,240,716	-
9. Agent Commission	-	-	-	-
10. Medical fees	-	-	-	-
11. Re-Insurance Commission expenses	21,302,957	15,949,966	12,238,132	-
12. Service charges (Net)	4,057,628	2,883,001	849,186	-
13. Other direct expenses	-	-	5,553,879	-
14. Management expenses	4,563,450	2,974,378	1,792,615	-
15. Income tax	-	-	-	-
16. Provision for outstanding claims at the end	11,827,139			
of the year	11,027,139	-	_	-
17. Provision for unexpired risk reserve at the	202,881,416	144,150,030	42,459,276	_
end of the year	, ,			
Total Expenditure (B)	354,577,134	208,751,774	66,133,804	-
18. Surplus transferred to life fund (A-B)	-	-	-	-
19. Surplus/(Deficit) transferred to profit and	225,410,884	131,343,684	18,784,748	_
loss account	22J, 11U, UU 1	101,040,004	10,701,710	-

