

## Financial Highlights of the company

### Statement of Financial Position

NRs.

Particulars	2018-19	2017-18	2016-17	2015-16
	FY 2074-75 (Provisional)	FY 2073/74	FY 2072/73	FY 2071/72
<b>Sources</b>				
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	-	-	-	-
<b>Total Sources</b>	<b>10,042,017,303</b>	<b>6,858,524,977</b>	<b>6,266,796,105</b>	<b>6,157,573,016</b>
<b>Uses</b>				
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	-	-	-	-
<b>Current Assets, Loans and Advances:</b>				
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
<b>Total (A)</b>	<b>5,810,949,715</b>	<b>8,102,379,405</b>	<b>6,946,084,728</b>	<b>7,080,701,403</b>
<b>Current liabilities and provisions:</b>				
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
<b>Total (B)</b>	<b>3,953,028,381</b>	<b>3,162,973,323</b>	<b>1,529,940,446</b>	<b>1,271,167,645</b>
17. Net Current Assets C= (A-B)	<b>1,857,921,334</b>	<b>4,939,406,082</b>	<b>5,416,144,282</b>	<b>5,809,533,758</b>
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.	-	-	-	-
<b>Total Uses</b>	<b>10,042,017,303</b>	<b>6,858,524,977</b>	<b>6,266,796,105</b>	<b>6,157,573,016</b>



## Statement of Comprehensive Income

Particulars	2018-19	2017-18	2016-17	2015-16
	FY 2074-75 (Provisional)	FY 2073/74	FY 2072/73	FY 2071/72
<b>Income</b>				
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	-
<b>Total Income (A)</b>	<b>1,970,262,560</b>	<b>1,200,945,984</b>	<b>807,206,268</b>	<b>526,615,601</b>
<b>Expenses</b>				
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	-
<b>12. Adjusted Income tax a=(b-c)</b>	<b>433,116,151</b>	<b>257,771,349</b>	<b>218,409,409</b>	<b>155,651,779</b>
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)
<b>Total expenses (B)</b>	<b>962,977,748</b>	<b>600,869,138</b>	<b>298,533,823</b>	<b>163,916,507</b>
<b>Net Profit/(Loss) A=(B-C)</b>	<b>1,007,284,812</b>	<b>600,076,846</b>	<b>508,672,445</b>	<b>362,699,094</b>
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
<b>Amount available for appropriation</b>	<b>1,256,133,999</b>	<b>762,936,568</b>	<b>470,820,919</b>	<b>1,011,786,007</b>
(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
<b>Profit/ (Loss) transferred to Balance Sheet</b>	<b>1,126,693,380</b>	<b>679,931,384</b>	<b>426,259,666</b>	<b>909,249,934</b>



## Consolidated Revenue account (Non-Life)

NRs.

Particulars	FY 2074-75 (Provisional)	FY 2073/74	FY 2072/73	FY 2071/72
<b>INCOME</b>				
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
<b>Total Income (A)</b>	<b>5,402,669,497</b>	<b>3,766,117,157</b>	<b>1,481,288,897</b>	<b>851,821,547</b>
<b>EXPENDITURE</b>				
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 the end of the year	1,459,310,726	1,281,760,018	306,036,869	153,402,040
<b>Total Expenditure (B)</b>	<b>4,249,520,713</b>	<b>3,078,674,346</b>	<b>994,025,632</b>	<b>441,409,040</b>
15. Surplus/(Deficit) transferred to profit and loss account	1,153,148,785	687,442,811	487,263,266	410,412,507

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## Consolidated Revenue account (Life)

Particulars	2018-19	2017-18	2016-17	2015-16
	FY 2074/75 (Provisional)	FY 2073/74	FY 2072/73	FY 2071/72
<b>INCOME</b>			-	-
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 beginning of the year	144,150,030	42,459,276	-	-
<b>Total Income (A)</b>	<b>579,988,019</b>	<b>340,095,458</b>	<b>84,918,553</b>	-
<b>EXPENDITURE</b>				
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 of the year	11,827,139	-	-	-
17. Provision for unexpired risk reserve at the end of the year	202,881,416	144,150,030	42,459,276	-
<b>Total Expenditure (B)</b>	<b>354,577,134</b>	<b>208,751,774</b>	<b>66,133,804</b>	-
18. Surplus transferred to life fund (A-B)	-	-	-	-
19. Surplus/(Deficit) transferred to profit and loss account	<b>225,410,884</b>	<b>131,343,684</b>	<b>18,784,748</b>	-

