

CONSOLIDATED STATEMENT SHOWING
BUDGET 2025 VS PROVISIONAL FIGURES 2025

(Rs. in million)

S. No	Head of Income/Expenses	Actual (Audited) 2024	Budget - 2025	Actual upto 3rd Qtr 2025	Expected 4th Qtr.2025 (3 months)	Provisional Figures -2025 (Un-Audited)
1	2	3	4	5	6	7
A	Gross Premium	24,702	30,641	28,027	3,371	31,398
B	Net Premium	10,855	11,204	6,998	1,964	8,962
C	Net Claims	(5,436)	(5,327)	(4,843)	(987)	(5,830)
D	Net Commission	(1,074)	(1,310)	(802)	(278)	(1,079)
E	U/W Profit Before Management Exp.	4,345	4,567	1,353	699	2,052
F	Management Exp.	(2,020)	(2,301)	(1,318)	(704)	(2,022)
G	Underwriting Profit	2,325	2,266	36	(5)	30
H	Investment Income	3,443	2,355	2,483	652	3,134
I	Other Income	653	300	215	122	336
J	Rental income	150	175	123	44	167
K	Bad Debts (Written Off) / Reversal	114	-	-	-	-
L	Finance Cost	(9)	(9)	(6)	(2)	(8)
M	Other Expenses	(31)	(35)	(44)	(3)	(48)
N	Profit from Retakaful Window	175	160	58	19	77
O	Net Profit before tax	6,820	5,212	2,864	826	3,690
P	Corporate Tax	(3,035)	(2,033)	(1,034)	(322)	(1,356)
Q	Profit after Tax	3,786	3,179	1,831	504	2,334

STATEMENT SHOWING MANAGEMENT EXPENSES

(Rs. in Million)

S.No	Head of Income/Expenses	Actual (Audited) 2024	Budget - 2025	Actual upto 3rd Qtr 2025	Expected 4th Qtr.2025 (3 months)	Provisional Figures -2025 (Un-Audited)
1	2	3	4	5	6	7
1	Salaries Allowances & Perquisites	836.02	987.50	545.36	242.33	787.70
2	Employees Retirement Benefits	627.82	547.00	373.91	332.57	706.48
3	Travelling and Conveyance	26.41	39.50	12.94	4.23	17.17
4	Entertainment Exp.	7.13	8.00	2.11	0.70	2.81
5	Communication Charges	4.60	7.00	2.65	0.88	3.53
6	Insurance Premium	25.49	5.50	1.05	0.35	1.40
7	Utilities	42.19	72.50	8.18	2.73	10.90
8	Printing & Stationery	7.87	11.70	4.40	1.47	5.87
9	Medical Exps.	20.80	20.00	9.46	3.15	12.62
10	Rent, Rates & Taxes	9.56	54.00	6.20	2.07	8.27
11	Computer Related Exps.	46.65	48.50	29.63	9.88	39.50
12	Consultancy and Professional Chgs.	8.50	20.00	7.22	2.41	9.62
13	Newspapers & Periodicals	0.13	1.25	0.04	0.01	0.06
14	Depreciation	263.37	290.00	241.19	80.40	321.59
15	Director's Meetings	29.62	45.00	32.34	10.78	43.12
16	Advertisement & Business Promotion	5.12	23.00	3.89	1.17	5.06
17	Training & Research	2.30	6.00	1.44	0.48	1.93
18	Repairs & Maintenance	16.10	50.00	8.65	2.88	11.54
19	Third Party & Outsourcing	54.60	87.00	34.39	11.46	45.85
20	Other Charges	34.83	32.95	28.30	5.57	33.87
	Total Management Exps.	2,069.11	2,356.40	1,353.36	715.53	2,068.89
	Less: Investment related expenses	(19.51)	(25.00)	(16.73)	(4.80)	(21.53)
	Less: Rental related expenses	(30.00)	(30.00)	(19.01)	(6.34)	(25.35)
	Net Management Expenses	2019.61	2301.40	1317.62	704.39	2022.00
1	Bad Debts (Written Off)	(113.95)	0.00	0.00	0.00	0.00
2	Financial & CDC Charges	9.22	9.00	6.03	2.01	8.04
3	Other Charges	30.76	35.00	44.33	3.23	47.55

STATEMENT SHOWING CAPITAL EXPENDITURE

(Rs. in million)

S. No.	Head of Expenditure	Actual (Audited) 2024	Budget - 2025	Actual upto 3rd Qtr 2025	Expected 4th Qtr. 2025 (3 months)	Provisional Figures -2025 (Un-Audited)
1	2	3	4	5	6	7
1	Furniture Fixture Office Equipment etc.	0.56	5.00	0.68	0.23	0.90
3	Standby Generator for PRC Towers.		0.00	0.00	0.00	0.00
4	Installation of Lifts	3.11	0.00	0.00	0.00	0.00
5	Renovation of PRC Buildings Renovation of Washrooms (Ground to 10th floor)	81.63	90.00	76.91	25.64	102.55
6	Upgradation of PRC House	0.77	0.00	0.00	0.00	0.00
7	Upgradation of PRC Old PRC Buildings	0.00	5.00	0.00	0.00	0.00
8	Purchase of Office Equipment	1.95	0.00	0.67	0.22	0.89
9	Electrical Installations (including Air Conditions)	0.00	6.00	0.00	0.00	0.00
10	Upgradation of Fire Fighting - Safety and Security System	0.00	30.00	0.00	0.00	0.00
11	Solarization/UPS System	0.00	30.00	0.00	0.00	0.00
12	Consultancy Services (Building Development)	0.00	20.00	0.00	0.00	0.00
13	Upgradation of HT/LT Panels	0.00	10.00	0.00	0.00	0.00
14	Neon Sign Boards	0.00	3.00	0.00	0.00	0.00
15	Vehicles (Purchase)	7.75	15.00	0.00	0.00	0.00
	Total Admin Related	95.78	214.00	78.25	26.08	104.34

A-Computer Hardware

1	Purchase of Servers (HCI)	0.000	10.000	0.000	0.000	0.000
2	Purchase of new PCs / Laptops, Scanners & Printers	15.099	12.000	5.140	1.713	6.854
3	Revamping of Networking and upgradation of Firewall	20.318	14.000	3.887	1.296	5.183
4	CCTV and Access Control	0.000	2.500	0.000	0.000	0.000
5	IP PBX System	0.000	1.000	0.000	0.000	0.000
6	Safety & Security of Data Center Room with Smart Rack Soutlion	0.000	10.000	0.000	0.000	0.000

B-Computer Software

1	ERP Business solution & Back Office Apps	0.724	33.000	0.000	0.000	0.000
2	Online Portals	0.000	5.000	0.000	0.000	0.000
3	Electronic Filing & Office Automation	1.000	7.000	0.000	0.000	0.000
5	Other Software (KYC, Antivirus, Email Security, Archive System)	0.000	30.500	0.000	0.000	0.000
6	Cyber Security Risk Assessment and Control	7.140	10.000	0.000	0.000	0.000
7	IFRS 17 Software	0.000	0.000	0.000	0.000	0.000
	Total IT Related	44.281	135.000	9.027	3.009	12.037

Total Admin & IT Related Capital Expenditure	140.059	349.000	87.282	29.094	116.376
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Loan / Advances to Employees

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Sr.	Discription	Actual (Audited) 2024	Budget - 2025	Actual upto 3rd Qtr 2025	Expected 4th Qtr.2025 (3 months)	Provisional Figures -2025 (Un-Audited)
1	2	3	4	5	6	7
	PARTICIPANTS' RETAKAFUL FUND					
	Gross Contribution	2,007	1,983	1,461	349	1,810
	Net Contribution	1,590	1,426	1,339	321	1,660
	Net Claims	(912)	(741)	(819)	(163)	(982)
	Surplus Before Wakala Fee.	678	684	520	158	678
	Wakala Fee @ 23% of earned contribution	(357)	(456)	(297)	(99)	(396)
	Underwriting Surplus	321	228	223	59	282
	Investment Income	89	300	105	35	140
	Other Income	265	-	79	26	106
	Less: Modarib Fee @ 25%	(88)	(75)	(46)	(15)	(62)
	Reversal / (Provision) for doubtful contributions	36	-	-	-	-
	SURPLUS/(DEFICIT) PARTICIPANTS' RETAKAFUL FUND BEFORE TAX	622	453	362	105	467
	Less: Taxation	(60)	-	(37)	(10)	(48)
	SURPLUS/(DEFICIT) PARTICIPANTS' RETAKAFUL FUND AFTER TAX	562	453	324	95	419
	OPERATOR'S RETAKAFUL FUND					
	Wakala Fee	357	456	297	99	396
	Less Commission	(338)	(401)	(310)	(103)	(413)
	Less Management Expenses	(17)	(37)	(15)	(5)	(20)
	Operating Profit	2	18	(28)	(9)	(38)
	Investment Income	22	25	26	9	35
	Modarib Fee @ 25%	88	75	46	15	62
	Other Income	62	42	13	4	18
	Net Profit before tax	175	160	58	19	77
	Less: Taxation	(77)	-	(23)	(8)	(30)
	Net Profit after tax	98	160	35	12	47

