

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended June 30, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended June 30, 2014
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Employees' remuneration and welfare benefits	17,761	2,644	-	31,412	18,822	680	1,857	42,853	124	2,744	-	5	14,073	112,570	132,975
Travel, conveyance and vehicle running expenses	2,526	376	-	4,467	2,676	97	264	6,093	18	390	-	1	2,001	16,007	18,909
Training expenses	67	10	-	119	71	3	7	162	-	10	-	-	53	425	502
Rents, rates and taxes	3,904	581	-	6,905	4,138	149	408	9,420	27	603	-	1	3,094	24,745	29,230
Repairs	2,975	443	-	5,261	3,153	114	311	7,178	21	460	-	1	2,357	18,856	22,274
Printing and stationery	869	129	-	1,537	921	33	91	2,097	6	134	-	-	689	5,508	6,506
Communication	1,635	243	-	2,891	1,732	63	171	3,944	11	253	-	-	1,295	10,360	12,238
Legal and Professional charges	3,218	479	-	5,692	3,411	123	336	7,765	22	497	-	1	2,550	20,397	24,094
Service Charges	9,399	1,399	-	16,623	9,961	360	983	22,678	66	1,452	-	3	7,448	59,574	70,372
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	214	32	-	378	226	8	22	516	1	33	-	-	169	1,353	1,599
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	80	12	-	142	85	3	8	193	1	12	-	-	63	507	599
Advertisement and publicity	1,047	156	-	1,851	1,109	40	109	2,525	7	162	-	-	829	6,632	7,835
Interest and Bank Charges	18	3	-	31	19	1	2	43	-	3	-	-	14	113	134
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	41	6	-	72	43	2	4	98	-	6	-	-	32	257	304
Recruitment Expenses	8	1	-	14	8	-	1	19	-	1	-	-	6	49	58
Information Technology Expenses	990	147	-	1,751	1,049	38	104	2,389	7	153	-	-	784	6,275	7,412
Membership & Subscription	134	20	-	237	142	5	14	323	1	21	-	-	106	849	1,003
Miscellaneous Expenses	379	56	-	671	402	15	40	915	3	59	-	-	305	2,410	2,845
Depreciation	1,976	294	-	3,494	2,094	76	207	4,767	14	305	-	1	1,564	12,522	14,792
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	47,241	7,031	-	83,548	50,062	1,810	4,939	113,978	329	7,298	-	13	37,432	299,409	353,681

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up To The Quarter Ended June 30, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended June 30, 2014
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Trade Credit	Others	Total	Grand Total
Employees' remuneration and welfare benefits	17,761	2,644	-	31,412	18,822	680	1,857	42,853	124	2,744	-	5	14,073	112,570	132,975
Travel, conveyance and vehicle running expenses	2,526	376	-	4,467	2,676	97	264	6,093	18	390	-	1	2,001	16,007	18,909
Training expenses	67	10	-	119	71	3	7	162	-	10	-	-	53	425	502
Rents, rates and taxes	3,904	581	-	6,905	4,138	149	408	9,420	27	603	-	1	3,094	24,745	29,230
Repairs	2,975	443	-	5,261	3,153	114	311	7,178	21	460	-	1	2,357	18,856	22,274
Printing and Stationery	869	129	-	1,537	921	33	91	2,097	6	134	-	-	689	5,508	6,506
Communication	1,635	243	-	2,891	1,732	63	171	3,944	11	253	-	-	1,295	10,360	12,238
Legal and Professional charges	3,218	479	-	5,692	3,411	123	336	7,765	22	497	-	1	2,550	20,397	24,094
Service Charges	9,399	1,399	-	16,623	9,961	360	983	22,678	66	1,452	-	3	7,448	59,574	70,372
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	214	32	-	378	226	8	22	516	1	33	-	-	169	1,353	1,599
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	80	12	-	142	85	3	8	193	1	12	-	-	63	507	599
Advertisement and publicity	1,047	156	-	1,851	1,109	40	109	2,525	7	162	-	-	829	6,632	7,835
Interest and Bank Charges	18	3	-	31	19	1	2	43	-	3	-	-	14	113	134
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	41	6	-	72	43	2	4	98	-	6	-	-	32	257	304
Recruitment Expenses	8	1	-	14	8	-	1	19	-	1	-	-	6	49	58
Information Technology Expenses	990	147	-	1,751	1,049	38	104	2,389	7	153	-	-	784	6,275	7,412
Membership & subscription	134	20	-	237	142	5	14	323	1	21	-	-	106	849	1,003
Miscellaneous Expenses	379	56	-	671	402	15	40	915	3	59	-	-	305	2,410	2,845
Depreciation	1,976	294	-	3,494	2,094	76	207	4,767	14	305	-	1	1,564	12,522	14,792
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	47,241	7,031	-	83,548	50,062	1,810	4,939	113,978	329	7,298	-	13	37,432	299,409	353,681

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceeding Peiod Ended June 30, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceeding period ended June 30, 2013
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Employees' remuneration and welfare benefits	25,818	5,946	-	21,561	18,048	438	1,649	21,921	138	2,933	133	65	13,106	79,992	111,756
Travel, conveyance and vehicle running expenses	4,000	921	-	3,340	2,796	68	256	3,396	21	454	21	10	2,030	12,392	17,313
Training expenses	618	142	-	517	432	11	40	525	3	70	3	2	314	1,917	2,677
Rents, rates and taxes	10,615	2,445	-	8,865	7,421	180	678	9,013	57	1,206	55	27	5,388	32,890	45,950
Repairs	4,158	958	-	3,472	2,907	71	266	3,530	22	472	21	10	2,111	12,882	17,998
Printing and Stationery	1,542	355	-	1,287	1,078	26	98	1,309	8	175	8	4	783	4,776	6,673
Communication	1,866	430	-	1,558	1,304	32	119	1,584	10	212	10	5	947	5,781	8,077
Legal and Professional charges	6,703	1,544	-	5,598	4,686	114	428	5,691	36	762	34	17	3,402	20,768	29,015
Service Charges	14,604	3,363	-	12,196	10,209	248	933	12,400	78	1,659	75	37	7,413	45,248	63,215
Auditors' fees, expenses etc.															
a) as auditors	485	112	-	405	339	8	31	412	3	55	2	1	246	1,502	2,099
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	3,573	823	-	2,984	2,498	61	228	3,034	19	406	18	9	1,814	11,071	15,467
Interest and Bank Charges	498	115	-	415	348	8	32	422	3	57	3	1	253	1,542	2,155
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	402	93	-	336	281	7	26	342	2	46	2	1	204	1,247	1,742
Recruitment Expenses	150	35	-	125	105	3	10	128	1	17	1	-	76	466	651
Information Technology Expenses	3,739	861	-	3,123	2,614	64	239	3,175	20	425	19	9	1,898	11,586	16,186
Membership & subscription	182	42	-	152	127	3	12	155	1	21	1	-	92	564	788
Miscellaneous Expenses	1,309	300	-	1,093	915	22	84	1,112	7	149	7	3	662	4,054	5,663
Depreciation	3,724	858	-	3,110	2,603	63	238	3,162	20	423	19	9	1,889	11,536	16,118
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	83,986	19,343	-	70,137	58,711	1,427	5,367	71,311	449	9,542	432	210	42,628	260,214	363,543

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding period ended June 30, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period Ended June 30, 2013
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Employees' remuneration and welfare benefits	25,818	5,946	-	21,561	18,048	438	1,649	21,921	138	2,933	133	65	13,106	79,992	111,756
Travel, conveyance and vehicle running expenses	4,000	921	-	3,340	2,796	68	256	3,396	21	454	21	10	2,030	12,392	17,313
Training expenses	618	142	-	517	432	11	40	525	3	70	3	2	314	1,917	2,677
Rents, rates and taxes	10,615	2,445	-	8,865	7,421	180	678	9,013	57	1,206	55	27	5,388	32,890	45,950
Repairs	4,158	958	-	3,472	2,907	71	266	3,530	22	472	21	10	2,111	12,882	17,998
Printing and Stationery	1,542	355	-	1,287	1,078	26	98	1,309	8	175	8	4	783	4,776	6,673
Communication	1,866	430	-	1,558	1,304	32	119	1,584	10	212	10	5	947	5,781	8,077
Legal and Professional charges	6,703	1,544	-	5,598	4,686	114	428	5,691	36	762	34	17	3,402	20,768	29,015
Service Charges	14,604	3,363	-	12,196	10,209	248	933	12,400	78	1,659	75	37	7,413	45,248	63,215
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	485	112	-	405	339	8	31	412	3	55	2	1	246	1,502	2,099
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	3,573	823	-	2,984	2,498	61	228	3,034	19	406	18	9	1,814	11,071	15,467
Interest and Bank Charges	498	115	-	415	348	8	32	422	3	57	3	1	253	1,542	2,155
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	402	93	-	336	281	7	26	342	2	46	2	1	204	1,247	1,742
Recruitment Expenses	150	35	-	125	105	3	10	128	1	17	1	-	76	466	651
Information Technology Expenses	3,739	861	-	3,123	2,614	64	239	3,175	20	425	19	9	1,898	11,586	16,186
Membership & subscription	182	42	-	152	127	3	12	155	1	21	1	-	92	564	788
Miscellaneous Expenses	1,309	300	-	1,093	915	22	84	1,112	7	149	7	3	662	4,054	5,663
Depreciation	3,724	858	-	3,110	2,603	63	238	3,162	20	423	19	9	1,889	11,536	16,118
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	83,986	19,343	-	70,137	58,711	1,427	5,367	71,311	449	9,542	432	210	42,628	260,214	363,543