

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended December 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended December 31, 2014
				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	19,358	919	-	44,787	28,648	720	269	18,267	68	973	-	10	15,987	109,729	130,006
Travel, conveyance and vehicle running expenses	2,869	149	-	6,569	4,204	106	51	2,849	12	153	-	1	2,365	16,310	19,328
Training expenses	50	1	-	121	77	2	-	36	-	2	-	-	42	280	331
Rents, rates and taxes	7,710	527	-	16,942	10,858	278	253	9,123	58	500	-	3	6,310	44,325	52,562
Repairs	3,928	219	-	8,909	5,703	144	84	4,076	20	220	-	2	3,233	22,391	26,538
Printing and stationery	829	28	-	1,978	1,264	31	2	658	1	34	-	-	688	4,656	5,513
Communication	1,439	44	-	3,467	2,215	55	(2)	1,075	-	55	-	1	1,197	8,063	9,546
Legal and Professional charges	2,091	37	-	5,180	3,305	81	(27)	1,264	(5)	62	-	1	1,748	11,609	13,737
Service Charges	16,242	974	-	36,450	23,342	593	409	17,653	96	958	-	8	13,342	92,851	110,067
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	40	(1)	-	110	70	2	(2)	-	-	-	-	-	34	214	253
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	14	1	-	31	20	1	-	15	-	1	-	-	11	79	94
Advertisement and publicity	8,272	745	-	17,183	11,036	289	434	11,844	97	661	-	3	6,707	48,254	57,271
Interest and Bank Charges	75	6	-	159	102	3	3	98	1	5	-	-	61	432	513
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(55)	(7)	-	(102)	(66)	(2)	(5)	(107)	(1)	(6)	-	-	(44)	(333)	(395)
Recruitment Expenses	-	-	-	2	1	-	-	(2)	-	-	-	-	-	1	1
Information Technology Expenses	1,717	69	-	4,039	2,582	64	13	1,480	4	78	-	1	1,422	9,683	11,469
Membership & Subscription	261	19	-	565	362	9	10	326	2	18	-	-	213	1,505	1,785
Miscellaneous Expenses	(3,537)	(518)	-	(6,244)	(4,038)	(113)	(365)	(7,346)	(79)	(421)	-	(1)	(2,794)	(21,401)	(25,456)
Depreciation	1,897	88	-	4,402	2,815	71	24	1,765	6	94	-	1	1,567	10,745	12,730
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	63,200	3,300	-	144,548	92,500	2,334	1,151	63,074	280	3,387	-	30	52,089	359,393	425,893

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up To The Quarter Ended December 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended December 31, 2014
				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	57,097	5,745	-	115,264	74,116	1,960	3,537	88,656	782	4,983	-	18	46,084	335,400	398,242
Travel, conveyance and vehicle running expenses	8,009	806	-	16,167	10,396	275	496	12,435	110	699	-	3	6,462	47,043	55,858
Training expenses	182	18	-	368	237	6	11	283	3	16	-	-	149	1,073	1,273
Rents, rates and taxes	16,824	1,693	-	33,963	21,839	578	1,042	26,123	230	1,468	-	5	13,579	98,827	117,344
Repairs	10,402	1,047	-	21,000	13,503	357	644	16,152	143	908	-	3	8,397	61,107	72,556
Printing and Stationery	2,843	286	-	5,740	3,691	98	176	4,415	39	248	-	1	2,294	16,702	19,831
Communication	5,152	518	-	10,400	6,687	177	319	7,999	71	450	-	2	4,157	30,262	35,932
Legal and Professional charges	8,435	849	-	17,028	10,949	290	523	13,097	116	736	-	3	6,805	49,547	58,831
Service Charges	40,458	4,071	-	81,674	52,517	1,389	2,506	62,820	554	3,531	-	13	32,652	237,656	282,185
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	237	24	-	478	307	8	15	367	3	21	-	-	190	1,389	1,650
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	34	3	-	68	44	1	2	52	-	3	-	-	29	199	236
Advertisement and publicity	11,474	1,155	-	23,163	14,894	394	711	17,816	157	1,001	-	4	9,261	67,401	80,030
Interest and Bank Charges	130	13	-	263	169	4	8	202	2	11	-	-	106	765	908
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	13	1	-	26	17	-	1	20	-	1	-	-	12	77	91
Recruitment Expenses	8	1	-	17	11	-	1	13	-	1	-	-	7	50	59
Information Technology Expenses	5,511	555	-	11,126	7,154	189	341	8,558	76	481	-	2	4,449	32,376	38,442
Membership & subscription	513	52	-	1,036	666	18	32	797	7	45	-	-	413	3,014	3,579
Miscellaneous Expenses	2,395	241	-	4,835	3,109	82	148	3,719	33	209	-	1	1,933	14,069	16,705
Depreciation	5,678	571	-	11,462	7,370	195	352	8,816	78	496	-	2	4,583	33,354	39,603
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	175,395	17,649	-	354,078	227,676	6,021	10,865	272,340	2,404	15,308	-	57	141,562	1,030,311	1,223,355

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceding Peiord Ended December 31, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period ended December 31, 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	24,435	4,029	-	34,381	25,365	425	1,121	14,538	154	3,902	96	53	15,762	95,797	124,261
Travel, conveyance and vehicle running expenses	3,380	552	-	4,814	3,539	58	152	1,985	21	532	13	7	2,192	13,313	17,245
Training expenses	104	10	-	225	149	1	-	28	1	6	-	-	83	493	607
Rents, rates and taxes	6,441	1,001	-	9,726	7,031	104	256	3,544	40	937	24	15	4,291	25,968	33,410
Repairs	4,195	687	-	5,949	4,379	72	190	2,476	26	664	16	9	2,716	16,497	21,379
Printing and Stationery	1,232	196	-	1,815	1,321	20	52	698	8	186	5	3	811	4,919	6,347
Communication	2,649	447	-	3,616	2,692	47	128	1,624	17	438	11	6	1,686	10,265	13,361
Legal and Professional charges	3,392	529	-	5,106	3,695	55	136	1,873	21	496	13	8	2,257	13,660	17,581
Service Charges	9,840	1,559	-	14,542	10,577	162	410	5,552	62	1,475	38	22	6,490	39,330	50,729
Auditors' fees, expenses etc.															
a) as auditors	43	4	-	91	60	-	-	13	-	3	-	-	34	201	248
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	12	2	-	16	12	-	1	7	-	2	-	-	7	45	59
Advertisement and publicity	8,803	1,587	-	10,900	8,365	172	492	5,882	56	1,611	37	18	5,373	32,906	43,296
Interest and Bank Charges	245	43	-	312	237	5	13	160	2	44	1	1	151	926	1,214
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	2	(3)	-	40	22	-	(2)	(15)	-	(5)	-	-	9	49	48
Recruitment Expenses	81	13	-	119	87	1	3	46	1	12	-	-	53	322	416
Information Technology Expenses	1,904	276	-	3,096	2,194	28	63	951	12	246	7	5	1,314	7,916	10,096
Membership & subscription	110	15	-	191	133	1	3	49	1	12	-	-	78	468	593
Miscellaneous Expenses	4,187	735	-	5,382	4,081	79	222	2,712	27	739	17	9	2,593	15,861	20,783
Depreciation	3,468	571	-	4,886	3,603	60	159	2,060	22	553	14	8	2,237	13,602	17,641
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	74,523	12,253	-	105,207	77,542	1,290	3,399	44,183	471	11,853	292	164	48,137	292,538	379,314

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding period ended December 31, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period Ended December 31, 2013
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Trade Credit	Others	Total	
Employees' remuneration and welfare benefits	72,539	13,613	-	83,981	65,889	1,488	4,399	51,005	467	14,081	313	142	43,077	264,842	350,994
Travel, conveyance and vehicle running expenses	10,498	1,970	-	12,153	9,535	215	637	7,381	68	2,038	45	21	6,234	38,327	50,795
Training expenses	925	174	-	1,071	840	19	56	650	6	180	4	2	549	3,377	4,476
Rents, rates and taxes	24,357	4,571	-	28,199	22,124	500	1,477	17,126	157	4,728	105	48	14,464	88,928	117,856
Repairs	12,819	2,406	-	14,841	11,644	263	777	9,013	83	2,488	55	25	7,612	46,801	62,026
Printing and Stationery	4,298	807	-	4,976	3,904	88	261	3,022	28	834	19	8	2,552	15,692	20,797
Communication	6,986	1,311	-	8,088	6,346	143	424	4,912	45	1,356	30	14	4,149	25,507	33,804
Legal and Professional charges	12,704	2,384	-	14,708	11,540	261	770	8,933	82	2,466	55	25	7,544	46,384	61,472
Service Charges	34,718	6,515	-	40,194	31,535	712	2,105	24,411	223	6,739	150	68	20,617	126,754	167,987
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	362	68	-	419	329	7	22	254	2	70	2	1	215	1,321	1,751
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	31	6	-	36	28	1	2	22	-	6	-	-	18	113	150
Advertisement and publicity	14,400	2,702	-	16,672	13,080	295	873	10,125	93	2,795	62	28	8,551	52,574	69,676
Interest and Bank Charges	472	89	-	546	429	10	29	332	3	92	2	1	280	1,724	2,285
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	298	56	-	344	270	6	18	209	2	58	1	1	177	1,086	1,440
Recruitment Expenses	283	53	-	327	257	6	17	199	2	55	1	1	168	1,033	1,369
Information Technology Expenses	8,952	1,680	-	10,364	8,131	184	543	6,294	58	1,738	39	18	5,316	32,685	43,317
Membership & subscription	615	115	-	711	558	13	37	432	4	119	3	1	365	2,243	2,973
Miscellaneous Expenses	8,407	1,578	-	9,732	7,636	172	510	5,911	54	1,632	36	16	4,989	30,688	40,673
Depreciation	10,345	1,941	-	11,977	9,397	212	627	7,274	67	2,008	45	20	6,143	37,770	50,056
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	224,009	42,039	-	259,339	203,472	4,595	13,584	157,505	1,444	43,483	967	440	133,020	817,849	1,083,897