

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended September 30, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For The Quarter Ended September 30, 2016	
				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	17,516	339	13	57,465	40,995	200	1,243	14,513	2	674	-	6	20,629	135,727	153,595
Travel, conveyance and vehicle running expenses	1,852	91	1	6,139	4,247	24	208	1,666	3	87	-	1	2,089	14,464	16,408
Training expenses	20	(4)	-	61	55	-	(5)	5	-	(1)	-	-	32	147	163
Rents, rates and taxes	8,591	54	6	28,055	20,285	93	454	6,850	(4)	299	-	3	10,306	66,341	74,992
Repairs	3,586	265	3	11,986	8,082	50	524	3,435	9	193	-	1	3,896	28,176	32,030
Printing and stationery	931	71	1	3,113	2,095	13	139	896	2	51	-	-	1,008	7,317	8,320
Communication	2,206	255	2	7,478	4,827	35	449	2,330	9	144	-	1	2,245	17,518	19,981
Legal and Professional charges	3,489	405	3	11,830	7,632	55	712	3,690	15	229	-	1	3,547	27,711	31,608
Service Charges	29,016	1,415	23	96,165	66,559	371	3,235	26,062	39	1,356	-	9	32,750	226,546	257,000
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	148	22	-	505	316	3	36	167	1	11	-	-	143	1,182	1,352
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	(4)	(1)	-	(15)	(8)	-	(2)	(6)	-	-	-	-	(3)	(34)	(39)
d) out of pocket expenses	-	-	-	-	1	-	(1)	(1)	-	-	-	-	1	-	-
Advertisement and publicity	2,815	370	3	9,595	6,089	47	634	3,080	14	197	-	1	2,790	22,447	25,635
Interest and Bank Charges	150	21	-	513	322	3	36	167	1	11	-	-	146	1,199	1,370
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(2)	(1)	-	(6)	(1)	-	(2)	(4)	-	-	-	-	-	(13)	(16)
Recruitment Expenses	230	33	-	788	493	4	56	259	1	17	-	-	223	1,841	2,104
Information Technology Expenses	3,621	423	3	12,280	7,914	58	743	3,836	15	238	-	1	3,675	28,760	32,807
Membership & Subscription	135	(2)	-	437	321	1	4	102	-	4	-	-	165	1,034	1,167
Miscellaneous Expenses	507	71	-	1,732	1,089	9	120	565	3	37	-	-	494	4,049	4,627
Depreciation	2,471	103	2	8,169	5,695	31	252	2,179	3	111	-	1	2,818	19,259	21,835
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>77,278</b>	<b>3,930</b>	<b>60</b>	<b>256,290</b>	<b>177,008</b>	<b>997</b>	<b>8,835</b>	<b>69,791</b>	<b>113</b>	<b>3,658</b>	<b>-</b>	<b>25</b>	<b>86,954</b>	<b>603,671</b>	<b>684,939</b>

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter Ended September 30, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter Ended September 30, 2016
				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	35,904	5,241	34	122,960	76,829	619	8,810	40,515	195	2,656	-	10	34,704	287,298	328,477
Travel, conveyance and vehicle running expenses	3,336	487	3	11,424	7,138	58	819	3,764	18	247	-	1	3,224	26,693	30,519
Training expenses	82	12	-	280	175	1	20	92	-	6	-	-	79	653	747
Rents, rates and taxes	18,545	2,707	18	63,513	39,685	320	4,551	20,927	101	1,372	-	5	17,926	148,400	169,670
Repairs	5,726	836	5	19,611	12,254	99	1,405	6,462	31	424	-	2	5,535	45,823	52,390
Printing and Stationery	1,471	215	1	5,039	3,148	25	361	1,660	8	109	-	-	1,422	11,772	13,459
Communication	2,765	404	3	9,468	5,916	48	678	3,120	15	204	-	1	2,672	22,122	25,294
Legal and Professional charges	4,356	636	4	14,918	9,321	75	1,069	4,915	24	322	-	1	4,210	34,855	39,851
Service Charges	52,402	7,650	50	179,464	112,134	904	12,859	59,132	285	3,876	-	14	50,651	419,319	479,421
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	148	22	-	505	316	3	36	167	1	11	-	-	143	1,182	1,352
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	4	1	-	13	8	-	1	4	-	-	-	-	4	30	35
Advertisement and publicity	3,156	461	3	10,808	6,753	54	774	3,561	17	233	-	1	3,050	25,251	28,871
Interest and Bank Charges	157	23	-	538	336	3	39	177	1	12	-	-	152	1,258	1,438
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	8	1	-	27	17	-	2	9	-	1	-	-	8	64	73
Recruitment Expenses	234	34	-	800	500	4	57	264	1	17	-	-	226	1,869	2,137
Information Technology Expenses	4,494	656	4	15,390	9,616	78	1,103	5,071	24	332	-	1	4,344	35,959	41,113
Membership & subscription	310	45	-	1,061	663	5	76	350	2	23	-	-	300	2,480	2,835
Miscellaneous Expenses	531	77	1	1,817	1,136	9	130	599	3	39	-	-	509	4,242	4,851
Depreciation	4,605	672	4	15,770	9,854	79	1,130	5,196	25	341	-	1	4,451	36,847	42,128
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>138,234</b>	<b>20,180</b>	<b>130</b>	<b>473,406</b>	<b>295,799</b>	<b>2,384</b>	<b>33,920</b>	<b>155,985</b>	<b>751</b>	<b>10,225</b>	<b>-</b>	<b>37</b>	<b>133,610</b>	<b>1,106,117</b>	<b>1,264,661</b>

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the corresponding quarter of the preceding period ended September 30, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											(₹ '000)	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total	For the corresponding quarter of the preceding period ended September 30, 2015
Employees' remuneration and welfare benefits	20,362	1,530	(551)	47,889	25,202	569	3,218	30,480	(434)	3,544	-	14	18,916	129,398	150,739	
Travel, conveyance and vehicle running expenses	1,944	148	(51)	4,558	2,397	54	311	2,947	(40)	337	-	1	1,799	12,364	14,405	
Training expenses	13	-	(1)	38	21	-	-	2	(1)	3	-	-	16	79	91	
Rents, rates and taxes	(1,342)	(524)	(340)	(195)	275	(43)	(1,148)	(10,170)	(269)	105	-	(4)	287	(11,162)	(13,368)	
Repairs	3,943	317	(88)	9,128	4,785	110	669	6,305	(69)	670	-	3	3,587	25,188	29,360	
Printing and Stationery	882	69	(22)	2,056	1,080	25	145	1,366	(17)	151	-	1	810	5,617	6,546	
Communication	2,082	162	(52)	4,861	2,554	58	340	3,216	(41)	358	-	1	1,916	13,263	15,455	
Legal and Professional charges	4,800	354	(136)	11,338	5,973	134	743	7,050	(107)	841	-	3	4,485	30,460	35,478	
Service Charges	19,601	1,501	(504)	45,898	24,128	548	3,162	29,901	(397)	3,388	-	14	18,104	124,746	145,344	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	65	4	(2)	156	82	2	9	87	(2)	12	-	-	62	408	475	
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	91	10	-	195	100	3	21	191	-	14	-	-	75	599	700	
d) out of pocket expenses	7	-	-	17	9	-	1	8	-	1	-	-	7	43	50	
Advertisement and publicity	1,914	107	(84)	4,755	2,535	53	222	2,164	(66)	362	-	1	1,910	11,936	13,873	
Interest and Bank Charges	(109)	(16)	(4)	(203)	(100)	(3)	(34)	(311)	(3)	(13)	-	-	(74)	(741)	(870)	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Recruitment Expenses	4	-	-	8	4	-	1	8	-	1	-	-	3	25	29	
Information Technology Expenses	2,755	252	(34)	6,164	3,203	78	535	4,996	(27)	443	-	2	2,396	17,790	20,763	
Membership & subscription	85	-	(8)	241	132	2	-	11	(6)	20	-	-	100	500	577	
Miscellaneous Expenses	2	(9)	(8)	66	43	-	(19)	(167)	(6)	7	-	-	28	(48)	(63)	
Depreciation	2,093	152	(61)	4,958	2,613	58	320	3,040	(48)	368	-	1	1,962	13,272	15,456	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>59,192</b>	<b>4,057</b>	<b>(1,946)</b>	<b>141,928</b>	<b>75,036</b>	<b>1,648</b>	<b>8,496</b>	<b>81,124</b>	<b>(1,533)</b>	<b>10,612</b>	<b>-</b>	<b>37</b>	<b>56,389</b>	<b>373,737</b>	<b>435,040</b>	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Up to the Quarter of the preceding period ended September 30, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period ended September 30, 2015
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Employees' remuneration and welfare benefits	37,023	3,926	16	79,066	40,590	1,048	8,382	77,490	16	5,529	-	34	30,246	242,401	283,366
Travel, conveyance and vehicle running expenses	3,484	369	1	7,440	3,819	99	789	7,291	2	520	-	3	2,846	22,809	26,663
Training expenses	48	5	-	103	53	1	11	101	-	7	-	-	40	316	369
Rents, rates and taxes	8,763	929	4	18,714	9,607	248	1,984	18,341	4	1,309	-	8	7,159	57,374	67,070
Repairs	6,617	702	3	14,131	7,255	187	1,498	13,850	3	988	-	6	5,406	43,324	50,646
Printing and Stationery	1,539	163	1	3,287	1,687	44	348	3,221	1	230	-	1	1,257	10,076	11,779
Communication	3,650	387	2	7,795	4,002	103	826	7,639	2	545	-	3	2,982	23,897	27,936
Legal and Professional charges	8,913	945	4	19,036	9,772	252	2,018	18,656	4	1,331	-	8	7,282	58,359	68,221
Service Charges	34,873	3,698	15	74,475	38,233	987	7,895	72,990	15	5,207	-	32	28,490	228,324	266,910
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	131	14	-	279	143	4	30	273	-	20	-	-	107	856	1,001
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	91	10	-	195	100	3	21	191	-	14	-	-	75	599	700
d) out of pocket expenses	16	2	-	34	17	-	4	33	-	2	-	-	13	103	121
Advertisement and publicity	4,441	471	2	9,485	4,869	126	1,006	9,296	2	663	-	4	3,629	29,080	33,994
Interest and Bank Charges	5	-	-	10	5	-	1	10	-	1	-	-	4	31	36
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	4	-	-	8	4	-	1	8	-	1	-	-	3	25	29
Information Technology Expenses	3,813	404	2	8,143	4,180	108	863	7,981	2	569	-	4	3,115	24,965	29,184
Membership & subscription	312	33	-	667	343	9	71	654	-	47	-	-	255	2,046	2,391
Miscellaneous Expenses	236	25	-	504	259	7	53	494	-	35	-	-	198	1,550	1,811
Depreciation	3,936	417	2	8,405	4,315	111	891	8,238	2	588	-	4	3,215	25,769	30,124
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>117,895</b>	<b>12,500</b>	<b>52</b>	<b>251,777</b>	<b>129,253</b>	<b>3,337</b>	<b>26,692</b>	<b>246,757</b>	<b>53</b>	<b>17,606</b>	<b>-</b>	<b>107</b>	<b>96,322</b>	<b>771,904</b>	<b>902,351</b>