

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended June 30, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For The Quarter Ended June 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	18,388	4,902	21	65,495	35,834	419	7,567	26,002	194	1,981	-	4	14,075	151,571	174,882
Travel, conveyance and vehicle running expenses	1,484	396	2	5,285	2,892	34	611	2,098	16	160	-	-	1,136	12,232	14,114
Training expenses	61	16	-	219	120	1	25	87	1	7	-	-	47	507	584
Rents, rates and taxes	9,955	2,654	11	35,458	19,400	227	4,097	14,077	105	1,073	-	2	7,620	82,059	94,679
Repairs	2,141	571	2	7,625	4,172	49	881	3,027	23	231	-	-	1,639	17,647	20,361
Printing and stationery	541	144	1	1,925	1,053	12	222	764	6	58	-	-	414	4,454	5,140
Communication	559	149	1	1,990	1,089	13	230	790	6	60	-	-	428	4,606	5,315
Legal and Professional charges	867	231	1	3,087	1,689	20	357	1,226	9	93	-	-	663	7,144	8,243
Service Charges	23,386	6,234	27	83,299	45,576	533	9,624	33,070	246	2,520	-	5	17,901	192,774	222,421
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	4	1	-	13	7	-	1	5	-	-	-	-	3	29	34
Advertisement and publicity	341	91	-	1,213	664	8	140	482	4	37	-	-	261	2,809	3,241
Interest and Bank Charges	7	2	-	25	14	-	3	10	-	1	-	-	5	58	67
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	10	3	-	34	19	-	4	13	-	1	-	-	7	78	91
Recruitment Expenses	3	1	-	12	6	-	1	5	-	-	-	-	3	27	31
Information Technology Expenses	873	233	1	3,110	1,702	20	359	1,235	9	94	-	-	668	7,197	8,304
Membership & Subscription	175	47	-	625	342	4	72	248	2	19	-	-	134	1,446	1,668
Miscellaneous Expenses	24	6	-	85	47	1	10	34	-	3	-	-	13	193	223
Depreciation	2,134	569	2	7,601	4,159	49	878	3,018	22	230	-	-	1,633	17,590	20,295
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	60,957	16,251	69	217,116	118,793	1,390	25,084	86,197	643	6,568	-	11	46,653	502,455	579,732

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OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up To The Quarter Ended June 30, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up To The Quarter Ended June 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	18,388	4,902	21	65,495	35,834	419	7,567	26,002	194	1,981	-	4	14,075	151,571	174,882
Travel, conveyance and vehicle running expenses	1,484	396	2	5,285	2,892	34	611	2,098	16	160	-	-	1,136	12,232	14,114
Training expenses	61	16	-	219	120	1	25	87	1	7	-	-	47	507	584
Rents, rates and taxes	9,955	2,654	11	35,458	19,400	227	4,097	14,077	105	1,073	-	2	7,620	82,059	94,679
Repairs	2,141	571	2	7,625	4,172	49	881	3,027	23	231	-	-	1,639	17,647	20,361
Printing and Stationery	541	144	1	1,925	1,053	12	222	764	6	58	-	-	414	4,454	5,140
Communication	559	149	1	1,990	1,089	13	230	790	6	60	-	-	428	4,606	5,315
Legal and Professional charges	867	231	1	3,087	1,689	20	357	1,226	9	93	-	-	663	7,144	8,243
Service Charges	23,386	6,234	27	83,299	45,576	533	9,624	33,070	246	2,520	-	5	17,901	192,774	222,421
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	4	1	-	13	7	-	1	5	-	-	-	-	3	29	34
Advertisement and publicity	341	91	-	1,213	664	8	140	482	4	37	-	-	261	2,809	3,241
Interest and Bank Charges	7	2	-	25	14	-	3	10	-	1	-	-	5	58	67
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	10	3	-	34	19	-	4	13	-	1	-	-	7	78	91
Recruitment Expenses	3	1	-	12	6	-	1	5	-	-	-	-	3	27	31
Information Technology Expenses	873	233	1	3,110	1,702	20	359	1,235	9	94	-	-	668	7,197	8,304
Membership & subscription	175	47	-	625	342	4	72	248	2	19	-	-	134	1,446	1,668
Miscellaneous Expenses	24	6	-	85	47	1	10	34	-	3	-	-	13	193	223
Depreciation	2,134	569	2	7,601	4,159	49	878	3,018	22	230	-	-	1,633	17,590	20,295
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	60,957	16,251	69	217,116	118,793	1,390	25,084	86,197	643	6,568	-	11	46,653	502,455	579,732

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceding Period Ended June 30, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For the corresponding quarter of the preceding period ended June 30, 2015	
				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	16,661	2,397	566	31,178	15,388	479	5,164	47,010	450	1,985	-	20	11,330	113,004	132,628
Travel, conveyance and vehicle running expenses	1,540	222	52	2,882	1,422	44	477	4,345	42	183	-	2	1,047	10,444	12,258
Training expenses	35	5	1	66	32	1	11	99	1	4	-	-	24	238	279
Rents, rates and taxes	10,105	1,454	343	18,909	9,333	291	3,132	28,511	273	1,204	-	12	6,871	68,536	80,438
Repairs	2,674	385	91	5,004	2,470	77	829	7,545	72	319	-	3	1,818	18,137	21,287
Printing and Stationery	658	95	22	1,230	607	19	204	1,855	18	78	-	1	447	4,459	5,234
Communication	1,568	226	53	2,934	1,448	45	486	4,423	42	187	-	2	1,066	10,633	12,480
Legal and Professional charges	4,113	592	140	7,698	3,799	118	1,275	11,606	111	490	-	5	2,797	27,899	32,744
Service Charges	15,272	2,197	519	28,578	14,105	439	4,734	43,090	413	1,819	-	19	10,385	103,582	121,570
Auditors' fees, expenses etc.															
a) as auditors	66	9	2	123	61	2	20	186	2	8	-	-	45	447	524
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	9	1	-	17	8	-	3	25	-	1	-	-	6	60	70
Advertisement and publicity	2,528	364	86	4,730	2,335	73	784	7,132	68	301	-	3	1,719	17,145	20,123
Interest and Bank Charges	114	16	4	213	105	3	35	321	3	14	-	-	77	771	905
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	1,058	152	36	1,979	977	30	328	2,985	29	126	-	1	719	7,174	8,420
Membership & subscription	228	33	8	426	210	7	71	643	6	27	-	-	155	1,545	1,814
Miscellaneous Expenses	234	34	8	438	216	7	73	661	6	28	-	-	153	1,582	1,858
Depreciation	1,842	265	63	3,447	1,702	53	571	5,198	50	219	-	2	1,253	12,495	14,665
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	58,705	8,447	1,994	109,852	54,218	1,688	18,197	165,635	1,586	6,993	-	70	39,912	398,151	467,297

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding period ended June 30, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period Ended June 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	16,661	2,397	566	31,178	15,388	479	5,164	47,010	450	1,985	-	20	11,330	113,004	132,628
Travel, conveyance and vehicle running expenses	1,540	222	52	2,882	1,422	44	477	4,345	42	183	-	2	1,047	10,444	12,258
Training expenses	35	5	1	66	32	1	11	99	1	4	-	-	24	238	279
Rents, rates and taxes	10,105	1,454	343	18,909	9,333	291	3,132	28,511	273	1,204	-	12	6,871	68,536	80,438
Repairs	2,674	385	91	5,004	2,470	77	829	7,545	72	319	-	3	1,818	18,137	21,287
Printing and Stationery	658	95	22	1,230	607	19	204	1,855	18	78	-	1	447	4,459	5,234
Communication	1,568	226	53	2,934	1,448	45	486	4,423	42	187	-	2	1,066	10,633	12,480
Legal and Professional charges	4,113	592	140	7,698	3,799	118	1,275	11,606	111	490	-	5	2,797	27,899	32,744
Service Charges	15,272	2,197	519	28,578	14,105	439	4,734	43,090	413	1,819	-	19	10,385	103,582	121,570
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	66	9	2	123	61	2	20	186	2	8	-	-	45	447	524
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	9	1	-	17	8	-	3	25	-	1	-	-	6	60	70
Advertisement and publicity	2,528	364	86	4,730	2,335	73	784	7,132	68	301	-	3	1,719	17,145	20,123
Interest and Bank Charges	114	16	4	213	105	3	35	321	3	14	-	-	77	771	905
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	1,058	152	36	1,979	977	30	328	2,985	29	126	-	1	719	7,174	8,420
Membership & subscription	228	33	8	426	210	7	71	643	6	27	-	-	155	1,545	1,814
Miscellaneous Expenses	234	34	8	438	216	7	73	661	6	28	-	-	153	1,582	1,858
Depreciation	1,842	265	63	3,447	1,702	53	571	5,198	50	219	-	2	1,253	12,495	14,665
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	58,705	8,447	1,994	109,852	54,218	1,688	18,197	165,635	1,586	6,993	-	70	39,912	398,151	467,297