

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended MARCH 31, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended MARCH 31, 2012	
				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	16,711	1,215	-	26,961	17,728	316	366	6,004	109	2,629	-	185	11,901	66,199	84,125	
Travel, conveyance and vehicle running expenses	2,273	179	-	3,703	2,412	46	62	850	16	347	-	22	1,597	9,055	11,507	
Training expenses	50	(2)	-	68	53	-	(4)	6	-	12	-	2	44	181	229	
Rents, rates and taxes	7,786	646	-	12,770	8,265	164	242	2,992	60	1,162	-	70	5,418	31,143	39,575	
Repairs	3,468	295	-	5,707	3,682	74	114	1,349	27	512	-	30	2,403	13,898	17,661	
Printing and stationery	1,716	158	-	2,855	1,822	39	67	697	15	244	-	12	1,169	6,920	8,794	
Communication	1,671	137	-	2,736	1,773	35	51	638	13	251	-	15	1,165	6,677	8,485	
Legal and Professional charges	11,197	1,036	-	18,642	11,891	257	444	4,562	98	1,588	-	80	7,622	45,184	57,417	
Service Charges	5,738	166	-	8,604	6,072	57	(99)	1,452	9	1,098	-	114	4,484	21,791	27,695	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	(27)	(9)	-	(62)	(29)	(2)	(7)	(26)	(1)	1	-	1	(9)	(134)	(170)	
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	(24)	(3)	-	(41)	(25)	(1)	(2)	(12)	-	(3)	-	-	(15)	(99)	(126)	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d) out of pocket expenses	40	3	-	65	42	1	1	16	-	6	-	-	27	158	201	
Advertisement and publicity	4,667	415	-	7,728	4,956	104	170	1,862	39	675	-	37	3,203	18,774	23,856	
Interest and Bank Charges	(100)	(19)	-	(193)	(107)	(4)	(13)	(65)	(4)	(7)	-	1	(53)	(445)	(564)	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	231	24	-	390	245	6	11	100	2	31	-	1	153	939	1,194	
Recruitment Expenses	29	-	-	42	31	-	(1)	6	-	6	-	1	23	108	137	
Information Technology Expenses	1,003	71	-	1,615	1,064	19	21	357	6	159	-	11	717	3,969	5,043	
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Membership & Subscription	204	18	-	339	217	5	8	82	2	29	-	2	140	824	1,046	
Miscellaneous Expenses	(3,091)	(533)	-	(5,791)	(3,297)	(122)	(344)	(1,861)	(55)	(245)	-	27	(1,712)	(13,400)	(17,024)	
Depreciation	5,478	422	-	8,900	5,813	108	141	2,026	38	843	-	56	3,864	21,789	27,689	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	59,020	4,219	-	95,038	62,608	1,102	1,228	21,035	374	9,338	-	667	42,141	233,531	296,770	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up To The Quarter Ended MARCH 31, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended MARCH 31, 2012
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Employees' remuneration and welfare benefits	70,612	8,129	-	121,731	75,087	1,953	4,228	32,652	799	8,767	-	185	45,534	290,936	369,677
Travel, conveyance and vehicle running expenses	8,560	985	-	14,758	9,103	237	513	3,958	97	1,063	-	22	5,520	35,271	44,816
Training expenses	605	70	-	1,043	643	17	36	280	7	75	-	2	390	2,493	3,168
Rents, rates and taxes	26,817	3,087	-	46,231	28,517	742	1,606	12,401	304	3,329	-	70	17,293	110,493	140,397
Repairs	11,424	1,315	-	19,695	12,148	316	684	5,283	129	1,418	-	30	7,367	47,070	59,809
Printing and Stationery	4,723	544	-	8,142	5,022	131	283	2,184	53	586	-	12	3,045	19,458	24,725
Communication	5,869	676	-	10,119	6,241	162	351	2,714	66	729	-	15	3,785	24,182	30,727
Legal and Professional charges	30,446	3,505	-	52,489	32,377	842	1,823	14,079	345	3,780	-	80	19,634	125,449	159,400
Service Charges	43,301	4,985	-	74,650	46,046	1,198	2,593	20,023	490	5,376	-	114	27,923	178,413	226,699
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	405	47	-	700	432	11	24	188	5	50	-	1	262	1,673	2,125
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	127	14	-	218	134	4	8	59	1	16	-	-	80	520	661
Advertisement and publicity	13,939	1,605	-	24,030	14,823	386	835	6,446	158	1,731	-	37	8,989	57,435	72,979
Interest and Bank Charges	477	55	-	822	507	13	29	220	5	59	-	1	307	1,963	2,495
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	441	51	-	760	469	12	26	204	5	55	-	1	284	1,816	2,308
Recruitment Expenses	251	29	-	434	267	7	15	116	3	31	-	1	162	1,036	1,316
Information Technology Expenses	4,351	501	-	7,501	4,627	120	261	2,012	49	540	-	11	2,806	17,927	22,779
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	603	69	-	1,039	641	17	36	279	7	75	-	2	388	2,484	3,156
Miscellaneous Expenses	10,395	1,197	-	17,920	11,054	288	622	4,807	118	1,291	-	27	6,702	42,829	54,421
Depreciation	21,347	2,457	-	36,801	22,700	591	1,278	9,871	242	2,650	-	56	13,765	87,954	111,758
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	254,693	29,321	-	439,083	270,838	7,047	15,251	117,776	2,883	31,621	-	-	164,236	1,049,402	1,333,416

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceeding Peiord Ended MARCH 31, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceeding Year Ended MARCH 31, 2011
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Employees' remuneration and welfare benefits	17,152	1,999	-	30,547	12,564	344	410	6,904	72	1,814	-	-	13,749	66,404	85,555
Travel, conveyance and vehicle running expenses	2,103	243	-	3,805	1,564	43	58	850	10	222	-	-	1,666	8,218	10,564
Training expenses	73	8	-	133	54	1	2	29	-	8	-	-	57	284	365
Rents, rates and taxes	7,057	817	-	12,738	5,236	143	190	2,851	34	747	-	-	5,599	27,538	35,412
Repairs	2,579	300	-	4,600	1,892	52	63	1,038	11	273	-	-	2,065	9,994	12,873
Printing and Stationery	1,170	138	-	2,022	833	23	20	467	3	124	-	-	960	4,452	5,760
Communication	1,469	172	-	2,588	1,065	29	31	590	5	155	-	-	1,188	5,651	7,292
Legal and Professional charges	7,696	875	-	14,379	5,900	160	270	3,138	50	815	-	-	5,936	30,648	39,219
Service Charges	13,716	1,605	-	24,232	9,970	274	303	5,509	53	1,450	-	-	11,063	52,854	68,175
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	49	6	-	66	28	1	(2)	18	-	5	-	-	47	163	218
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	(8)	(1)	-	(18)	(8)	-	(1)	(3)	-	(1)	-	-	(5)	(36)	(45)
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	20	2	-	31	13	-	-	8	-	2	-	-	17	71	93
Advertisement and publicity	7,445	802	-	15,306	6,253	167	440	3,121	85	789	-	-	5,261	31,422	39,669
Interest and Bank Charges	38	4	-	67	28	1	1	15	-	4	-	-	31	147	189
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	44	5	-	85	35	1	2	18	-	5	-	-	33	179	228
Recruitment Expenses	52	6	-	84	35	1	-	20	-	5	-	-	44	189	247
Information Technology Expenses	1,241	142	-	2,288	939	26	40	504	7	131	-	-	967	4,902	6,285
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	34	5	-	40	17	1	(2)	12	-	4	-	-	34	106	145
Miscellaneous Expenses	931	106	-	1,734	712	19	32	379	6	99	-	-	720	3,701	4,738
Depreciation	5,965	690	-	10,779	4,430	121	163	2,410	29	631	-	-	4,728	23,291	29,946
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	68,826	7,924	-	125,506	51,560	1,407	2,020	27,878	365	7,282	-	-	54,160	270,178	346,928

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding year Ended MARCH 31, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding year Ended MARCH 31, 2011
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Employees' remuneration and welfare benefits	60,404	6,461	-	125,525	51,257	1,367	3,743	25,406	722	6,406	-	-	42,216	256,642	323,507
Travel, conveyance and vehicle running expenses	6,908	739	-	14,355	5,862	156	428	2,905	83	733	-	-	4,828	29,350	36,997
Training expenses	232	25	-	483	197	5	14	98	3	25	-	-	162	987	1,244
Rents, rates and taxes	23,418	2,505	-	48,665	19,872	530	1,451	9,850	280	2,484	-	-	16,367	99,499	125,422
Repairs	9,020	965	-	18,744	7,654	204	559	3,794	108	957	-	-	6,304	38,324	48,309
Printing and Stationery	4,647	497	-	9,657	3,944	105	288	1,955	56	493	-	-	3,248	19,746	24,890
Communication	5,418	580	-	11,259	4,597	123	336	2,279	65	575	-	-	3,786	23,020	29,018
Legal and Professional charges	21,386	2,288	-	44,443	18,148	484	1,325	8,995	256	2,268	-	-	14,947	90,866	114,540
Service Charges	49,969	5,345	-	103,841	42,402	1,130	3,097	21,017	597	5,300	-	-	34,923	212,307	267,621
Auditors' fees, expenses etc.															
a) as auditors	350	37	-	728	297	8	22	147	4	37	-	-	245	1,488	1,875
b) as advisor or in any other capacity, in respect of :															
(i) Taxation matters	8	1	-	17	7	-	1	4	-	1	-	-	6	36	45
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and															
d) out of pocket expenses	105	11	-	217	89	2	6	44	1	11	-	-	73	443	559
Advertisement and publicity	8,861	948	-	18,414	7,519	200	549	3,727	106	940	-	-	6,193	37,648	47,457
Interest and Bank Charges	141	15	-	293	119	3	9	59	1	15	-	-	98	597	753
Others:															
Agents Training	103	11	-	214	87	2	6	43	1	11	-	-	72	436	550
Recruitment Expenses	248	26	-	515	210	6	15	104	2	26	-	-	173	1,051	1,325
Information Technology Expenses	3,705	396	-	7,699	3,144	84	230	1,558	44	393	-	-	2,589	15,741	19,842
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	296	32	-	615	251	7	18	124	4	31	-	-	207	1,257	1,585
Miscellaneous Expenses	2,637	282	-	5,480	2,238	60	163	1,109	32	280	-	-	1,843	11,205	14,124
Depreciation	19,685	2,106	-	40,908	16,704	445	1,220	8,280	235	2,088	-	-	13,758	83,638	105,429
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	217,541	23,270	-	452,072	184,598	4,921	13,480	91,498	2,600	23,074	-	-	152,038	924,281	1,165,092