

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended SEPT 30, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended SEPT 30, 2012	
				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	19,477	3,209	-	33,120	27,656	579	1,244	7,875	293	2,363	-	137	12,803	86,070	108,756	
Travel, conveyance and vehicle running expenses	2,371	385	-	3,785	3,146	68	153	1,034	39	291	-	15	1,524	10,055	12,811	
Training expenses	118	20	-	208	174	4	8	46	2	14	-	1	79	536	674	
Rents, rates and taxes	6,487	1,079	-	11,450	9,585	197	412	2,495	92	781	-	49	4,323	29,384	36,950	
Repairs	3,695	602	-	5,982	4,977	107	238	1,586	60	452	-	24	2,387	15,813	20,110	
Printing and stationery	1,005	164	-	1,628	1,355	29	65	431	16	123	-	6	650	4,303	5,472	
Communication	1,450	237	-	2,373	1,977	42	93	614	23	177	-	9	940	6,248	7,935	
Legal and Professional charges	11,557	1,893	-	19,138	15,951	339	741	4,830	181	1,409	-	77	7,525	50,191	63,641	
Service Charges	6,141	1,025	-	11,031	9,245	188	389	2,303	84	736	-	48	4,119	28,143	35,309	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	(61)	(8)	-	6	12	(1)	(5)	(58)	(2)	(9)	-	-	(25)	(82)	(151)	
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	1,565	286	-	3,911	3,338	58	93	250	6	172	-	21	1,203	9,052	10,903	
Interest and Bank Charges	153	25	-	254	212	4	10	64	2	19	-	1	100	666	844	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	(30)	(3)	-	37	36	-	(2)	(39)	(2)	(5)	-	-	(7)	18	(15)	
Recruitment Expenses	241	38	-	359	297	7	16	113	4	30	-	1	151	978	1,257	
Information Technology Expenses	883	144	-	1,444	1,202	26	57	375	14	108	-	6	572	3,804	4,831	
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Membership & Subscription	141	23	-	244	204	4	9	56	2	17	-	1	93	630	794	
Miscellaneous Expenses	2,424	395	-	3,938	3,277	70	156	1,037	39	297	-	16	1,568	10,398	13,217	
Depreciation	4,030	668	-	7,032	5,882	121	256	1,574	58	486	-	30	2,674	18,113	22,811	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	61,647	10,182	-	105,940	88,526	1,842	3,933	24,586	911	7,461	-	442	40,679	274,320	346,149	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up To The Quarter Ended SEPT 30, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended SEPT 30, 2012	
				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	42,273	6,630	-	57,214	46,923	1,122	2,788	21,577	844	5,339	-	182	25,745	161,734	210,637	
Travel, conveyance and vehicle running expenses	4,313	676	-	5,837	4,788	114	284	2,201	86	545	-	19	2,627	16,501	21,490	
Training expenses	278	44	-	377	309	7	18	142	6	35	-	1	169	1,064	1,386	
Rents, rates and taxes	15,490	2,429	-	20,965	17,194	411	1,021	7,906	309	1,956	-	67	9,434	59,263	77,182	
Repairs	7,004	1,098	-	9,479	7,774	186	462	3,575	140	885	-	30	4,265	26,796	34,898	
Printing and Stationery	1,908	299	-	2,583	2,118	51	126	974	38	241	-	8	1,162	7,301	9,508	
Communication	2,838	445	-	3,841	3,150	75	187	1,448	57	358	-	12	1,728	10,856	14,139	
Legal and Professional charges	23,349	3,662	-	31,601	25,917	620	1,540	11,918	466	2,949	-	100	14,219	89,330	116,341	
Service Charges	15,312	2,401	-	20,724	16,996	406	1,010	7,816	306	1,934	-	66	9,325	58,583	76,296	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	238	37	-	323	265	6	16	122	5	30	-	1	145	913	1,188	
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	1	-	-	1	1	-	-	1	-	-	-	-	1	4	5	
Advertisement and publicity	7,611	1,194	-	10,301	8,448	202	502	3,885	152	961	-	33	4,635	29,119	37,924	
Interest and Bank Charges	309	48	-	418	343	8	20	158	6	39	-	1	188	1,181	1,538	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	230	36	-	312	256	6	15	118	5	29	-	1	140	882	1,148	
Recruitment Expenses	352	55	-	477	391	9	23	180	7	45	-	2	215	1,349	1,756	
Information Technology Expenses	1,720	270	-	2,328	1,910	46	113	878	34	217	-	7	1,048	6,581	8,571	
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Membership & subscription	321	50	-	435	356	9	21	164	6	41	-	1	196	1,229	1,600	
Miscellaneous Expenses	4,638	727	-	6,277	5,148	123	306	2,367	93	586	-	20	2,826	17,746	23,111	
Depreciation	9,350	1,466	-	12,655	10,379	248	617	4,773	187	1,181	-	40	5,694	35,774	46,590	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	137,535	21,567	-	186,148	152,666	3,649	9,069	70,203	2,747	17,371	-	591	83,762	526,206	685,308	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceeding Period Ended SEPT 30, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceeding Period Ended SEPT 30, 2011
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Employees' remuneration and welfare benefits	18,852	2,415	-	33,570	21,067	667	1,296	6,455	160	1,796	-	107	13,152	78,270	99,537
Travel, conveyance and vehicle running expenses	1,980	253	-	3,554	2,235	71	134	662	16	186	-	12	1,390	8,260	10,493
Training expenses	51	7	-	93	59	2	3	16	-	5	-	-	36	214	272
Rents, rates and taxes	1,231	96	-	5,465	4,005	139	(154)	(1,418)	(84)	(197)	-	41	1,831	9,628	10,955
Repairs	2,858	368	-	5,007	3,128	99	202	1,025	27	280	-	15	1,969	11,752	14,978
Printing and Stationery	1,053	136	-	1,816	1,129	36	77	393	11	106	-	5	717	4,290	5,479
Communication	1,235	157	-	2,262	1,431	46	80	388	9	112	-	8	880	5,216	6,608
Legal and Professional charges	5,804	742	-	10,433	6,564	208	392	1,933	47	544	-	34	4,078	24,233	30,779
Service Charges	11,842	1,524	-	20,724	12,942	408	840	4,259	111	1,163	-	64	8,154	48,665	62,031
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	125	16	-	215	133	4	9	48	1	13	-	1	85	509	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	43	6	-	75	47	1	3	16	-	4	-	-	30	176	225
Advertisement and publicity	52	(43)	-	2,735	2,181	79	(189)	(1,468)	(76)	(249)	-	28	821	3,862	3,871
Interest and Bank Charges	(55)	(8)	-	(51)	(24)	(1)	(7)	(45)	(3)	(10)	-	-	(24)	(165)	(228)
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	1	-	-	3	2	-	-	-	-	-	-	-	1	6	7
Recruitment Expenses	61	8	-	98	60	2	5	26	-	7	-	-	39	237	306
Information Technology Expenses	1,055	136	-	1,837	1,145	36	76	385	10	104	-	6	723	4,322	5,513
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	164	21	-	293	184	6	11	56	1	16	-	1	115	683	868
Miscellaneous Expenses	7,169	943	-	11,274	8,273	211	597	3,264	103	827	-	26	4,554	29,129	37,241
Depreciation	5,484	701	-	9,865	6,208	197	370	1,822	44	513	-	32	3,856	22,907	29,092
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	59,005	7,478	-	109,268	70,769	2,211	3,745	17,817	377	5,220	-	380	42,407	252,194	318,677

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding Period Ended SEPT 31, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding Period Ended SEPT 30, 2011
				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	37,693	5,021	-	56,854	33,873	1,035	3,340	18,677	616	4,577	-	107	23,247	142,326	185,040
Travel, conveyance and vehicle running expenses	4,062	541	-	6,127	3,650	112	360	2,013	66	493	-	12	2,505	15,338	19,941
Training expenses	111	15	-	167	99	3	10	55	2	13	-	-	69	418	544
Rents, rates and taxes	14,470	1,927	-	21,825	13,003	397	1,282	7,170	236	1,757	-	41	8,924	54,635	71,032
Repairs	5,412	721	-	8,163	4,864	149	480	2,682	88	657	-	15	3,338	20,436	26,569
Printing and Stationery	1,890	252	-	2,851	1,699	52	167	937	31	229	-	5	1,166	7,137	9,279
Communication	2,699	360	-	4,071	2,425	74	239	1,337	44	328	-	8	1,664	10,190	13,249
Legal and Professional charges	11,962	1,593	-	18,042	10,749	328	1,060	5,927	196	1,452	-	34	7,377	45,165	58,720
Service Charges	22,345	2,977	-	33,704	20,081	613	1,980	11,072	365	2,713	-	64	13,781	84,373	109,695
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	219	29	-	330	197	6	19	109	4	27	-	1	135	828	1,076
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	79	10	-	119	71	2	7	39	1	10	-	-	49	298	387
Advertisement and publicity	9,802	1,306	-	14,784	8,808	269	868	4,857	160	1,190	-	28	6,045	37,009	48,117
Interest and Bank Charges	61	8	-	91	55	2	5	30	1	7	-	-	38	229	298
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	6	1	-	10	6	-	1	3	-	1	-	-	4	25	32
Recruitment Expenses	84	11	-	127	76	2	7	42	1	10	-	-	52	317	412
Information Technology Expenses	1,956	260	-	2,950	1,758	54	173	969	32	237	-	6	1,206	7,385	9,601
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	329	44	-	496	296	9	29	163	5	40	-	1	203	1,242	1,615
Miscellaneous Expenses	8,981	1,193	-	13,513	9,504	246	794	4,439	146	1,094	-	26	5,525	35,287	45,461
Depreciation	11,328	1,509	-	17,087	10,180	311	1,004	5,613	185	1,375	-	32	6,987	42,774	55,611
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	133,489	17,778	-	201,311	121,394	3,664	11,825	66,134	2,179	16,210	-	380	82,315	505,412	656,679