

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended JUNE 30, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended JUNE 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	22,796	3,420	-	24,094	19,268	543	1,543	13,703	551	2,977	-	45	12,942	75,666	101,882	
Travel, conveyance and vehicle running expenses	1,942	291	-	2,053	1,642	46	131	1,167	47	254	-	4	1,103	6,447	8,680	
Training expenses	160	24	-	169	135	4	11	96	4	21	-	-	91	531	715	
Rents, rates and taxes	9,002	1,351	-	9,515	7,609	214	609	5,411	218	1,175	-	18	5,111	29,880	40,233	
Repairs	3,309	497	-	3,498	2,797	79	224	1,989	80	432	-	7	1,879	10,985	14,791	
Printing and stationery	903	135	-	954	763	21	61	543	22	118	-	2	513	2,997	4,035	
Communication	1,388	208	-	1,467	1,173	33	94	834	34	181	-	3	788	4,607	6,203	
Legal and Professional charges	11,791	1,769	-	12,462	9,966	281	798	7,088	285	1,540	-	23	6,694	39,137	52,697	
Service Charges	9,171	1,376	-	9,693	7,751	218	621	5,513	222	1,197	-	18	5,206	30,439	40,986	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	299	45	-	316	253	7	20	180	7	39	-	1	170	993	1,337	
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	6,046	907	-	6,390	5,110	144	409	3,634	146	789	-	12	3,433	20,067	27,020	
Interest and Bank Charges	156	23	-	165	132	4	11	94	4	20	-	-	88	518	697	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	260	39	-	275	220	6	18	156	6	34	-	1	148	864	1,163	
Recruitment Expenses	112	17	-	118	95	3	8	67	3	15	-	-	64	373	502	
Information Technology Expenses	837	126	-	885	708	20	57	503	20	109	-	2	475	2,779	3,742	
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Membership & Subscription	180	27	-	190	152	4	12	108	4	23	-	-	102	595	802	
Miscellaneous Expenses	2,213	332	-	2,339	1,869	53	150	1,330	53	289	-	4	1,259	7,346	9,891	
Depreciation	5,321	798	-	5,623	4,497	127	360	3,198	129	695	-	10	3,021	17,660	23,779	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	75,887	11,385	-	80,207	64,141	1,807	5,137	45,615	1,835	9,908	-	150	43,088	251,888	339,160	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up To The Quarter Ended JUNE 30, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended JUNE 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	22,796	3,420	-	24,094	19,268	543	1,543	13,703	551	2,977	-	45	12,942	75,666	101,882	
Travel, conveyance and vehicle running expenses	1,942	291	-	2,053	1,642	46	131	1,167	47	254	-	4	1,103	6,447	8,680	
Training expenses	160	24	-	169	135	4	11	96	4	21	-	-	91	531	715	
Rents, rates and taxes	9,002	1,351	-	9,515	7,609	214	609	5,411	218	1,175	-	18	5,111	29,880	40,233	
Repairs	3,309	497	-	3,498	2,797	79	224	1,989	80	432	-	7	1,879	10,985	14,791	
Printing and Stationery	903	135	-	954	763	21	61	543	22	118	-	2	513	2,997	4,035	
Communication	1,388	208	-	1,467	1,173	33	94	834	34	181	-	3	788	4,607	6,203	
Legal and Professional charges	11,791	1,769	-	12,462	9,966	281	798	7,088	285	1,540	-	23	6,694	39,137	52,697	
Service Charges	9,171	1,376	-	9,693	7,751	218	621	5,513	222	1,197	-	18	5,206	30,439	40,986	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	299	45	-	316	253	7	20	180	7	39	-	1	170	993	1,337	
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	6,046	907	-	6,390	5,110	144	409	3,634	146	789	-	12	3,433	20,067	27,020	
Interest and Bank Charges	156	23	-	165	132	4	11	94	4	20	-	-	88	518	697	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	260	39	-	275	220	6	18	156	6	34	-	1	148	864	1,163	
Recruitment Expenses	112	17	-	118	95	3	8	67	3	15	-	-	64	373	502	
Information Technology Expenses	837	126	-	885	708	20	57	503	20	109	-	2	475	2,779	3,742	
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Membership & subscription	180	27	-	190	152	4	12	108	4	23	-	-	102	595	802	
Miscellaneous Expenses	2,213	332	-	2,339	1,869	53	150	1,330	53	289	-	4	1,259	7,346	9,891	
Depreciation	5,321	798	-	5,623	4,497	127	360	3,198	129	695	-	10	3,021	17,660	23,779	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	75,887	11,385	-	80,207	64,141	1,807	5,137	45,615	1,835	9,908	-	150	43,088	251,888	339,160	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceeding Peiord Ended JUNE 30, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceeding Period Ended JUNE 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	18,841	2,607	-	23,283	12,806	368	2,044	12,222	456	2,781	-	-	10,094	64,054	85,502
Travel, conveyance and vehicle running expenses	2,082	288	-	2,573	1,415	41	226	1,350	50	307	-	-	1,115	7,077	9,447
Training expenses	59	8	-	73	40	1	6	39	1	9	-	-	32	201	268
Rents, rates and taxes	13,239	1,832	-	16,360	8,998	258	1,436	8,588	320	1,954	-	-	7,093	45,007	60,078
Repairs	2,554	353	-	3,156	1,736	50	277	1,657	62	377	-	-	1,368	8,683	11,590
Printing and Stationery	838	116	-	1,035	569	16	91	543	20	124	-	-	449	2,847	3,801
Communication	1,464	203	-	1,809	995	29	159	950	35	216	-	-	784	4,977	6,644
Legal and Professional charges	6,157	852	-	7,609	4,185	120	668	3,994	149	909	-	-	3,299	20,933	27,942
Service Charges	10,504	1,453	-	12,980	7,139	205	1,140	6,813	254	1,550	-	-	5,627	35,708	47,665
Auditors' fees, expenses etc.															
a) as auditors	94	13	-	116	64	2	10	61	2	14	-	-	50	319	426
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	35	5	-	44	24	1	4	23	1	5	-	-	19	121	161
Advertisement and publicity	9,750	1,349	-	12,049	6,627	190	1,058	6,325	236	1,439	-	-	5,224	33,148	44,247
Interest and Bank Charges	115	16	-	143	78	2	13	75	2	17	-	-	62	392	523
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	6	1	-	7	4	-	1	4	-	1	-	-	3	20	27
Recruitment Expenses	23	3	-	29	16	-	3	15	-	3	-	-	13	79	105
Information Technology Expenses	901	125	-	1,114	613	18	98	585	22	133	-	-	483	3,066	4,092
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	165	23	-	203	112	3	18	107	4	24	-	-	88	559	747
Miscellaneous Expenses	1,812	251	-	2,239	1,953	35	197	1,175	44	267	-	-	971	6,881	8,944
Depreciation	5,844	808	-	7,221	3,972	114	634	3,791	141	862	-	-	3,131	19,866	26,518
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	74,483	10,306	-	92,043	51,346	1,453	8,083	48,317	1,799	10,992	-	-	39,905	253,938	338,727

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding Period Ended JUNE 31, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding Period Ended JUNE 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	18,841	2,607	-	23,283	12,806	368	2,044	12,222	456	2,781	-	-	10,094	64,054	85,502
Travel, conveyance and vehicle running expenses	2,082	288	-	2,573	1,415	41	226	1,350	50	307	-	-	1,115	7,077	9,447
Training expenses	59	8	-	73	40	1	6	39	1	9	-	-	32	201	268
Rents, rates and taxes	13,239	1,832	-	16,360	8,998	258	1,436	8,588	320	1,954	-	-	7,093	45,007	60,078
Repairs	2,554	353	-	3,156	1,736	50	277	1,657	62	377	-	-	1,368	8,683	11,590
Printing and Stationery	838	116	-	1,035	569	16	91	543	20	124	-	-	449	2,847	3,801
Communication	1,464	203	-	1,809	995	29	159	950	35	216	-	-	784	4,977	6,644
Legal and Professional charges	6,157	852	-	7,609	4,185	120	668	3,994	149	909	-	-	3,299	20,933	27,942
Service Charges	10,504	1,453	-	12,980	7,139	205	1,140	6,813	254	1,550	-	-	5,627	35,708	47,665
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	94	13	-	116	64	2	10	61	2	14	-	-	50	319	426
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	35	5	-	44	24	1	4	23	1	5	-	-	19	121	161
Advertisement and publicity	9,750	1,349	-	12,049	6,627	190	1,058	6,325	236	1,439	-	-	5,224	33,148	44,247
Interest and Bank Charges	115	16	-	143	78	2	13	75	2	17	-	-	62	392	523
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	6	1	-	7	4	6	1	4	-	1	-	-	3	20	27
Recruitment Expenses	23	3	-	29	16	-	3	15	-	3	-	-	13	79	105
Information Technology Expenses	901	125	-	1,114	613	18	98	585	22	133	-	-	483	3,066	4,092
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	165	23	-	203	112	3	18	107	4	24	-	-	88	559	747
Miscellaneous Expenses	1,812	251	-	2,239	1,953	35	197	1,175	44	267	-	-	971	6,881	8,944
Depreciation	5,844	808	-	7,221	3,972	114	634	3,791	141	862	-	-	3,131	19,866	26,518
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	74,483	10,306	-	92,043	51,346	1,453	8,083	48,317	1,799	10,992	-	-	39,905	253,938	338,727