

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended DEC 31, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended DEC 31, 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	14,454	2,867	-	35,505	30,151	429	730	9,246	419	2,358	-	85	11,889	90,812	108,133	
Travel, conveyance and vehicle running expenses	2,532	470	-	5,350	4,512	73	140	1,518	66	384	-	14	1,914	13,971	16,973	
Training expenses	3	3	-	84	74	-	(1)	11	1	3	-	-	17	189	195	
Rents, rates and taxes	6,028	1,173	-	14,206	12,042	177	313	3,786	170	963	-	34	4,842	36,533	43,734	
Repairs	2,824	547	-	6,584	5,579	83	148	1,765	79	449	-	16	2,255	16,958	20,329	
Printing and stationery	916	174	-	2,034	1,720	27	49	561	25	142	-	5	712	5,275	6,365	
Communication	1,242	238	-	2,827	2,393	36	66	768	34	195	-	7	978	7,304	8,784	
Legal and Professional charges	(12,855)	(1,905)	-	(14,449)	(11,659)	(333)	(889)	(6,216)	(232)	(1,525)	-	(51)	(7,258)	(42,612)	(57,372)	
Service Charges	15,067	2,685	-	28,930	24,279	424	874	8,691	371	2,188	-	77	10,829	76,663	94,415	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	133	25	-	285	240	4	7	80	4	20	-	1	101	742	900	
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	10	2	-	16	14	-	1	5	-	1	-	-	7	44	56	
Advertisement and publicity	2,080	429	-	5,539	4,719	63	99	1,381	64	354	-	13	1,794	14,026	16,535	
Interest and Bank Charges	131	25	-	301	255	4	7	81	4	21	-	1	104	778	934	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	32	8	-	118	101	1	1	25	1	7	-	-	34	288	328	
Recruitment Expenses	53	13	-	185	159	2	2	40	2	10	-	-	54	454	520	
Information Technology Expenses	8,462	1,435	-	14,314	11,924	233	518	4,654	192	1,164	-	40	5,707	38,746	48,643	
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Membership & Subscription	174	32	-	374	316	5	10	105	5	27	-	1	133	976	1,182	
Miscellaneous Expenses	2,790	516	-	5,864	4,945	80	155	1,669	73	422	-	15	2,104	15,327	18,633	
Depreciation	2,421	504	-	6,585	5,615	74	113	1,623	75	416	-	15	2,115	16,631	19,556	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	46,497	9,241	-	114,652	97,379	1,382	2,343	29,793	1,353	7,599	-	273	38,331	293,105	348,843	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up To The Quarter Ended DEC 31, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended DEC 31, 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	56,728	9,497	-	92,719	77,074	1,551	3,517	30,823	1,263	7,697	-	266	37,634	252,544	318,769	
Travel, conveyance and vehicle running expenses	6,845	1,146	-	11,187	9,300	187	424	3,719	152	929	-	32	4,541	30,471	38,462	
Training expenses	281	47	-	460	382	8	17	153	6	38	-	1	187	1,252	1,580	
Rents, rates and taxes	21,518	3,603	-	35,171	29,236	588	1,334	11,692	479	2,920	-	101	14,275	95,796	120,917	
Repairs	9,828	1,645	-	16,064	13,353	269	609	5,340	219	1,334	-	46	6,520	43,754	55,227	
Printing and Stationery	2,825	473	-	4,617	3,838	77	175	1,535	63	383	-	13	1,874	12,575	15,873	
Communication	4,079	683	-	6,668	5,543	112	253	2,217	91	554	-	19	2,706	18,163	22,925	
Legal and Professional charges	10,494	1,757	-	17,152	14,258	287	651	5,702	234	1,424	-	49	6,962	46,719	58,970	
Service Charges	30,379	5,086	-	49,654	41,276	831	1,884	16,507	676	4,122	-	143	20,154	135,247	170,712	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	371	62	-	607	505	10	23	202	8	50	-	2	246	1,653	2,086	
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	11	2	-	18	15	-	1	6	-	1	-	-	7	48	61	
Advertisement and publicity	9,691	1,622	-	15,840	13,167	265	601	5,266	216	1,315	-	46	6,429	43,145	54,458	
Interest and Bank Charges	440	74	-	719	598	12	27	239	10	60	-	2	292	1,959	2,473	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	263	44	-	429	357	7	16	143	6	36	-	1	174	1,169	1,476	
Recruitment Expenses	405	68	-	662	551	11	25	220	9	55	-	2	269	1,804	2,277	
Information Technology Expenses	10,182	1,705	-	16,642	13,834	278	631	5,532	227	1,382	-	48	6,755	45,329	57,216	
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Membership & subscription	495	83	-	809	672	14	31	269	11	67	-	2	328	2,203	2,781	
Miscellaneous Expenses	7,427	1,244	-	12,141	10,092	203	461	4,036	165	1,005	-	35	4,930	33,068	41,739	
Depreciation	11,771	1,971	-	19,240	15,994	322	730	6,396	262	1,597	-	55	7,809	52,405	66,147	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	184,033	30,812	-	300,799	250,045	5,032	11,410	99,997	4,097	24,969	-	863	122,092	819,304	1,034,149	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceeding Peiord Ended DEC 31, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceeding Period Ended DEC 31, 2011	
				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	16,207	1,893	-	37,916	23,486	603	522	7,971	75	1,561	-	31	10,248	82,413	100,513	
Travel, conveyance and vehicle running expenses	2,226	265	-	4,928	3,041	79	91	1,096	14	223	-	5	1,402	10,879	13,370	
Training expenses	444	56	-	808	491	14	30	219	5	50	-	1	276	1,894	2,394	
Rents, rates and taxes	4,561	514	-	11,636	7,249	181	81	2,239	7	410	-	8	2,902	24,713	29,788	
Repairs	2,543	300	-	5,825	3,602	93	90	1,251	14	249	-	5	1,606	12,735	15,578	
Printing and Stationery	1,117	134	-	2,436	1,501	39	48	550	8	113	-	2	703	5,400	6,651	
Communication	1,500	179	-	3,312	2,043	53	62	739	10	150	-	3	945	7,317	8,996	
Legal and Professional charges	7,289	876	-	15,805	9,736	256	319	3,590	51	740	-	15	4,585	35,097	43,262	
Service Charges	15,218	1,842	-	32,342	19,893	528	711	7,499	116	1,564	-	33	9,562	72,248	89,308	
Auditors' fees, expenses etc.																
a) as auditors	214	26	-	431	264	7	12	106	2	23	-	-	134	979	1,219	
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	9	1	-	35	22	-	(1)	4	-	-	-	-	6	66	76	
Advertisement and publicity	(530)	(116)	-	1,518	1,059	13	(204)	(273)	(41)	(134)	-	(4)	(283)	1,651	1,005	
Interest and Bank Charges	516	66	-	923	559	16	36	255	5	58	-	1	321	2,174	2,756	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	203	26	-	359	218	6	14	101	3	23	-	1	126	851	1,080	
Recruitment Expenses	139	17	-	265	161	4	9	68	-	15	-	-	86	608	764	
Information Technology Expenses	1,392	169	-	2,937	1,805	48	67	686	11	144	-	3	874	6,575	8,136	
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Membership & subscription	69	7	-	204	128	3	(1)	34	-	5	-	-	44	417	493	
Miscellaneous Expenses	4,535	536	-	10,198	8,928	164	172	2,228	26	450	-	9	2,855	25,030	30,101	
Depreciation	4,540	526	-	10,814	6,707	171	133	2,232	18	432	-	8	2,875	23,390	28,456	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	62,216	7,320	-	142,733	90,918	2,279	2,193	30,607	324	6,079	-	121	39,282	314,536	384,072	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding Period Ended DEC 31, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding Period Ended DEC 31, 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	53,901	6,914	-	94,770	57,359	1,637	3,862	26,648	691	6,138	-	138	33,495	224,738	285,553
Travel, conveyance and vehicle running expenses	6,287	807	-	11,055	6,691	191	450	3,108	81	716	-	16	3,907	26,215	33,309
Training expenses	554	71	-	975	590	17	40	274	7	63	-	1	345	2,312	2,937
Rents, rates and taxes	19,031	2,441	-	33,461	20,252	578	1,364	9,409	244	2,167	-	49	11,826	79,350	100,822
Repairs	7,956	1,021	-	13,988	8,466	242	570	3,933	102	906	-	20	4,944	33,171	42,148
Printing and Stationery	3,007	386	-	5,287	3,200	91	215	1,487	39	342	-	8	1,868	12,537	15,930
Communication	4,199	539	-	7,382	4,468	128	301	2,076	54	478	-	11	2,609	17,507	22,245
Legal and Professional charges	19,250	2,469	-	33,847	20,486	585	1,379	9,517	247	2,192	-	49	11,963	80,265	101,984
Service Charges	37,564	4,818	-	66,046	39,974	1,141	2,691	18,571	481	4,278	-	96	23,343	156,621	199,003
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	433	56	-	762	461	13	31	214	6	49	-	1	269	1,806	2,295
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	23	3	-	41	25	1	2	12	-	3	-	-	15	99	125
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	87	11	-	153	93	3	6	43	1	10	-	-	54	363	461
Advertisement and publicity	9,272	1,189	-	16,302	9,867	282	664	4,584	119	1,056	-	24	5,761	38,659	49,120
Interest and Bank Charges	577	74	-	1,014	614	18	41	285	7	66	-	1	359	2,405	3,056
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	210	27	-	369	224	6	15	104	3	24	-	1	130	876	1,113
Recruitment Expenses	223	29	-	391	237	7	16	110	3	25	-	1	138	928	1,180
Information Technology Expenses	3,348	429	-	5,887	3,563	102	240	1,655	43	381	-	9	2,080	13,960	17,737
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	398	51	-	700	424	12	29	197	5	45	-	1	247	1,660	2,109
Miscellaneous Expenses	13,515	1,730	-	23,711	18,430	410	966	6,667	173	1,544	-	35	8,380	60,316	75,561
Depreciation	15,869	2,036	-	27,901	16,887	482	1,137	7,845	203	1,807	-	41	9,861	66,164	84,069
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	195,704	25,101	-	344,042	212,311	5,946	14,019	96,739	2,509	22,290	-	502	121,594	819,952	1,040,757