

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For The Quarter Ended December 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended December 31, 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	15,168	1,947	(19)	47,293	27,619	515	900	19,331	(35)	1,607	-	9	23,483	120,722	137,818	
Travel, conveyance and vehicle running expenses	1,065	142	(2)	3,573	2,126	38	20	1,147	(3)	102	-	1	1,837	8,841	10,046	
Training expenses	47	6	-	127	71	1	6	75	-	6	-	-	58	344	397	
Rents, rates and taxes	5,222	644	(5)	15,144	8,670	171	503	7,602	(9)	603	-	4	7,238	39,926	45,787	
Repairs	2,187	289	(3)	7,184	4,252	76	68	2,483	(6)	216	-	1	3,658	17,932	20,405	
Printing and stationery	639	82	(1)	1,986	1,159	22	39	819	(1)	68	-	-	985	5,077	5,797	
Communication	1,535	196	(2)	4,757	2,774	52	96	1,979	(4)	164	-	1	2,355	12,174	13,903	
Legal and Professional charges	2,166	302	(4)	7,789	4,708	79	(47)	1,898	(8)	184	-	1	4,124	18,728	21,192	
Service Charges	13,137	1,705	(18)	41,764	24,513	451	644	16,075	(33)	1,356	-	8	20,936	105,714	120,538	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	(19)	(1)	-	(9)	3	-	(10)	(67)	-	(4)	-	-	8	(79)	(99)	
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	(37)	(4)	-	(63)	(29)	(1)	(11)	(90)	-	(6)	-	-	(19)	(219)	(260)	
d) out of pocket expenses	(7)	(1)	-	(12)	(5)	-	(2)	(16)	-	(1)	-	-	(3)	(39)	(47)	
Advertisement and publicity	5,830	685	(3)	15,383	8,555	182	821	9,759	(6)	741	-	4	6,946	42,385	48,897	
Interest and Bank Charges	71	8	-	173	94	2	12	130	-	10	-	-	74	495	574	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	7	1	-	16	9	-	1	12	-	1	-	-	7	46	54	
Recruitment Expenses	(4)	-	-	(8)	(4)	-	(1)	(8)	-	(1)	-	-	(3)	(25)	(29)	
Information Technology Expenses	3,027	365	(2)	8,418	4,759	97	353	4,709	(4)	366	-	2	3,927	22,627	26,017	
Membership & Subscription	131	17	-	407	237	4	8	169	-	14	-	-	201	1,040	1,188	
Miscellaneous Expenses	879	100	-	2,197	1,199	27	145	1,575	(1)	117	-	1	950	6,210	7,189	
Depreciation	1,840	233	(2)	5,579	3,234	62	136	2,477	(4)	202	-	1	2,731	14,418	16,489	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	52,884	6,716	(61)	161,698	93,944	1,778	3,681	70,059	(114)	5,745	-	33	79,493	416,317	475,856	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up To The Quarter Ended December 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up To The Quarter Ended December 31, 2015	
				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	52,190	5,873	(3)	126,360	68,209	1,563	9,283	96,820	(19)	7,135	-	43	53,729	363,123	421,183
Travel, conveyance and vehicle running expenses	4,549	512	-	11,013	5,945	136	809	8,438	(2)	622	-	4	4,683	31,648	36,709
Training expenses	95	11	-	230	124	3	17	176	-	13	-	-	98	661	767
Rents, rates and taxes	13,984	1,574	(1)	33,858	18,277	419	2,487	25,943	(5)	1,912	-	12	14,397	97,300	112,857
Repairs	8,804	991	(1)	21,316	11,506	264	1,566	16,333	(3)	1,204	-	7	9,064	61,257	71,051
Printing and Stationery	2,178	245	-	5,272	2,846	65	387	4,040	(1)	298	-	2	2,242	15,151	17,574
Communication	5,184	583	-	12,552	6,776	155	922	9,618	(2)	709	-	4	5,337	36,071	41,838
Legal and Professional charges	11,079	1,247	(1)	26,825	14,480	332	1,971	20,554	(4)	1,515	-	9	11,406	77,088	89,413
Service Charges	48,010	5,403	(3)	116,239	62,746	1,438	8,539	89,066	(18)	6,564	-	40	49,426	334,040	387,450
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	112	13	-	270	146	3	20	207	-	15	-	-	115	776	901
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	55	6	-	132	71	2	10	101	-	7	-	-	56	379	440
d) out of pocket expenses	9	1	-	22	12	-	2	17	-	1	-	-	9	63	73
Advertisement and publicity	10,272	1,156	(1)	24,869	13,424	308	1,827	19,055	(4)	1,404	-	9	10,574	71,466	82,893
Interest and Bank Charges	75	8	-	183	99	2	13	140	-	10	-	-	78	525	608
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	7	1	-	16	9	-	1	12	-	1	-	-	7	46	54
Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	6,840	770	-	16,561	8,940	205	1,217	12,690	(3)	935	-	6	7,042	47,593	55,203
Membership & subscription	444	50	-	1,074	580	13	79	823	-	61	-	-	457	3,087	3,581
Miscellaneous Expenses	1,117	116	-	2,701	1,458	33	198	2,069	-	153	-	1	1,147	7,760	8,993
Depreciation	5,776	650	-	13,984	7,549	173	1,027	10,715	(2)	790	-	5	5,946	40,187	46,613
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	170,780	19,210	(10)	413,477	223,197	5,114	30,375	316,817	(63)	23,349	-	142	175,813	1,188,221	1,378,201

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceding Period Ended December 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For the corresponding quarter of the preceding period ended December 31, 2014	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others		Total
Employees' remuneration and welfare benefits	19,358	919	-	44,787	28,648	720	269	18,267	68	973	-	10	15,987	109,729	130,006
Travel, conveyance and vehicle running expenses	2,869	149	-	6,569	4,204	106	51	2,849	12	153	-	1	2,365	16,310	19,328
Training expenses	(18)	(7)	-	(7)	(5)	-	(6)	(91)	(1)	(5)	-	-	(13)	(128)	(153)
Rents, rates and taxes	6,970	433	-	15,560	9,966	254	189	7,743	44	421	-	3	5,720	39,900	47,303
Repairs	3,871	211	-	8,802	5,634	142	79	3,970	19	214	-	2	3,187	22,049	26,131
Printing and Stationery	829	28	-	1,978	1,264	31	2	658	1	34	-	-	688	4,656	5,513
Communication	1,439	44	-	3,467	2,215	55	(2)	1,075	-	55	-	1	1,197	8,063	9,546
Legal and Professional charges	2,091	37	-	5,180	3,305	81	(27)	1,264	(5)	62	-	1	1,748	11,609	13,737
Service Charges	16,242	974	-	36,450	23,342	593	409	17,653	96	958	-	8	13,342	92,851	110,067
Auditors' fees, expenses etc.															
a) as auditors	40	(1)	-	110	70	2	(2)	-	-	-	-	-	34	214	253
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	14	1	-	31	20	1	-	15	-	1	-	-	11	79	94
Advertisement and publicity	8,272	745	-	17,183	11,036	289	434	11,844	97	661	-	3	6,707	48,254	57,271
Interest and Bank Charges	75	6	-	159	102	3	3	98	1	5	-	-	61	432	513
Others:															
Agents Training	13	1	-	26	17	-	1	20	-	1	-	-	10	75	89
Recruitment Expenses	-	-	-	2	1	-	-	(2)	-	-	-	-	-	1	1
Information Technology Expenses	1,717	69	-	4,039	2,582	64	13	1,480	4	78	-	1	1,422	9,683	11,469
Membership & subscription	261	19	-	565	362	9	10	326	2	18	-	-	213	1,505	1,785
Miscellaneous Expenses	(2,740)	(416)	-	(4,755)	(3,078)	(87)	(296)	(5,860)	(64)	(337)	-	-	(2,159)	(16,636)	(19,792)
Depreciation	1,897	88	-	4,402	2,815	71	24	1,765	6	94	-	1	1,568	10,746	12,731
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	63,200	3,300	-	144,548	92,500	2,334	1,151	63,074	280	3,386	-	31	52,088	359,392	425,892

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding period ended December 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period Ended December 31, 2014
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Employees' remuneration and welfare benefits	57,097	5,745	-	115,264	74,116	1,960	3,537	88,656	782	4,983	-	18	46,084	335,400	398,242
Travel, conveyance and vehicle running expenses	8,009	806	-	16,167	10,396	275	496	12,435	110	699	-	3	6,462	47,043	55,858
Training expenses	182	18	-	368	237	6	11	283	3	16	-	-	149	1,073	1,273
Rents, rates and taxes	16,824	1,693	-	33,963	21,839	578	1,042	26,123	230	1,468	-	5	13,579	98,827	117,344
Repairs	10,402	1,047	-	21,000	13,503	357	644	16,152	143	908	-	3	8,397	61,107	72,556
Printing and Stationery	2,843	286	-	5,740	3,691	98	176	4,415	39	248	-	1	2,294	16,702	19,831
Communication	5,152	518	-	10,400	6,687	177	319	7,999	71	450	-	2	4,157	30,262	35,932
Legal and Professional charges	8,435	849	-	17,028	10,949	290	523	13,097	116	736	-	3	6,805	49,547	58,831
Service Charges	40,458	4,071	-	81,674	52,517	1,389	2,506	62,820	554	3,531	-	13	32,652	237,656	282,185
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	237	24	-	478	307	8	15	367	3	21	-	-	190	1,389	1,650
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	34	3	-	68	44	1	2	52	-	3	-	-	29	199	236
Advertisement and publicity	11,474	1,155	-	23,163	14,894	394	711	17,816	157	1,001	-	4	9,261	67,401	80,030
Interest and Bank Charges	130	13	-	263	169	4	8	202	2	11	-	-	106	765	908
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	13	1	-	26	17	-	1	20	-	1	-	-	12	77	91
Recruitment Expenses	8	1	-	17	11	-	1	13	-	1	-	-	7	50	59
Information Technology Expenses	5,511	555	-	11,126	7,154	189	341	8,558	76	481	-	2	4,449	32,376	38,442
Membership & subscription	513	52	-	1,036	666	18	32	797	7	45	-	-	413	3,014	3,579
Miscellaneous Expenses	2,395	241	-	4,835	3,109	82	148	3,719	33	209	-	1	1,933	14,069	16,705
Depreciation	5,678	572	-	11,462	7,370	195	352	8,816	78	496	-	2	4,583	33,354	39,604
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	175,395	17,650	-	354,078	227,676	6,021	10,865	272,340	2,404	15,308	-	57	141,562	1,030,311	1,223,356