

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended March 31,2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For The Quarter Ended March 31,2013	
				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	16,684	2,655	-	34,231	32,264	363	564	14,394	59	2,263	74	31	11,957	96,200	115,539
Travel, conveyance and vehicle running expenses	2,901	467	-	5,666	5,215	67	117	2,284	23	394	10	7	2,043	15,826	19,194
Training expenses	304	50	-	552	489	8	15	208	4	41	1	1	209	1,528	1,882
Rents, rates and taxes	5,705	904	-	11,906	11,310	122	179	5,076	11	774	27	9	4,115	33,529	40,138
Repairs	3,279	524	-	6,602	6,168	73	119	2,733	17	445	13	7	2,334	18,511	22,314
Printing and stationery	1,520	246	-	2,896	2,633	36	66	1,141	15	206	4	4	1,061	8,062	9,828
Communication	1,129	179	-	2,339	2,215	24	37	992	3	153	5	2	812	6,582	7,890
Legal and Professional charges	3,982	639	-	7,880	7,302	91	154	3,214	27	540	14	9	2,817	22,048	26,669
Service Charges	10,973	1,759	-	21,857	20,315	248	415	8,964	68	1,488	41	25	7,781	61,202	73,934
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	9	1	-	51	62	-	(2)	32	(1)	1	-	-	10	153	163
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	175	29	-	303	262	5	10	108	3	24	-	1	118	834	1,038
Advertisement and publicity	7,726	1,261	-	14,279	12,773	189	367	5,462	98	1,048	17	25	5,336	39,594	48,581
Interest and Bank Charges	267	43	-	503	455	6	12	196	3	36	1	1	186	1,399	1,709
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	43	7	-	99	98	1	1	45	-	6	-	-	32	282	332
Recruitment Expenses	29	4	-	88	96	-	(1)	47	(1)	4	-	-	24	257	290
Information Technology Expenses	395	46	-	1,648	1,919	(3)	(43)	982	(36)	53	11	(5)	390	4,916	5,357
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	440	72	-	808	720	11	21	307	6	60	1	1	303	2,238	2,750
Miscellaneous Expenses	1,336	207	-	3,015	2,961	25	27	1,362	(8)	181	9	1	993	8,566	10,109
Depreciation	2,728	429	-	5,833	5,601	56	76	2,534	(1)	370	15	3	1,985	16,472	19,629
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	59,625	9,522	-	120,556	112,858	1,322	2,134	50,081	290	8,087	243	122	42,506	338,199	407,346

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up To The Quarter Ended March 31,2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up To The Quarter Ended March 31,2013	
				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	73,412	12,153	-	126,950	109,338	1,915	4,081	45,217	1,322	9,960	74	297	49,591	348,745	434,310
Travel, conveyance and vehicle running expenses	9,746	1,613	-	16,853	14,515	254	542	6,003	175	1,322	10	39	6,584	46,297	57,656
Training expenses	585	97	-	1,012	872	15	33	361	11	79	1	2	395	2,781	3,463
Rents, rates and taxes	27,223	4,507	-	47,077	40,546	710	1,513	16,768	490	3,693	27	110	18,390	129,324	161,054
Repairs	13,107	2,170	-	22,666	19,522	342	729	8,073	236	1,778	13	53	8,854	62,266	77,543
Printing and Stationery	4,344	719	-	7,513	6,471	113	242	2,676	78	589	4	18	2,935	20,639	25,702
Communication	5,208	862	-	9,007	7,757	136	290	3,208	94	707	5	21	3,518	24,743	30,813
Legal and Professional charges	14,475	2,396	-	25,032	21,559	378	805	8,916	261	1,964	14	59	9,778	68,766	85,637
Service Charges	41,353	6,845	-	71,511	61,590	1,078	2,299	25,471	745	5,610	41	167	27,934	196,446	244,644
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	380	63	-	658	566	10	21	234	7	52	-	2	257	1,807	2,250
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	186	31	-	321	277	5	10	114	3	25	-	1	125	881	1,098
Advertisement and publicity	17,417	2,883	-	30,119	25,940	454	968	10,728	314	2,363	17	71	11,765	82,739	103,039
Interest and Bank Charges	707	117	-	1,222	1,053	18	39	435	13	96	1	3	477	3,357	4,181
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	305	51	-	528	455	8	17	188	5	41	-	1	206	1,449	1,805
Recruitment Expenses	434	72	-	751	647	11	24	267	8	59	-	2	293	2,062	2,568
Information Technology Expenses	10,577	1,751	-	18,290	15,753	276	588	6,515	190	1,435	11	43	7,145	50,246	62,574
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	935	155	-	1,616	1,392	24	52	576	17	127	1	4	631	4,440	5,530
Miscellaneous Expenses	8,765	1,451	-	15,157	13,054	229	487	5,399	158	1,189	9	35	5,921	41,638	51,854
Depreciation	14,499	2,400	-	25,073	21,595	378	806	8,931	261	1,967	15	59	9,794	68,879	85,778
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	243,658	40,336	-	421,356	362,902	6,354	13,546	150,080	4,388	33,056	243	987	164,593	1,157,505	1,441,499

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceding Period Ended March 31,2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding Year 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	16,711	1,215	-	26,961	17,728	316	366	6,004	109	2,629	-	47	12,039	66,199	84,125
Travel, conveyance and vehicle running expenses	2,324	185	-	3,791	2,467	47	65	874	17	353	-	6	1,646	9,266	11,775
Training expenses	50	(2)	-	68	53	-	(4)	6	-	12	-	-	45	180	228
Rents, rates and taxes	7,786	646	-	12,770	8,265	164	242	2,992	60	1,162	-	22	5,467	31,144	39,576
Repairs	3,892	343	-	6,438	4,133	86	139	1,545	32	565	-	11	2,696	15,645	19,880
Printing and Stationery	1,716	158	-	2,855	1,822	39	67	697	15	244	-	5	1,177	6,921	8,795
Communication	1,671	137	-	2,736	1,773	35	51	638	13	251	-	5	1,176	6,678	8,486
Legal and Professional charges	6,296	471	-	10,193	6,680	122	150	2,296	43	979	-	18	4,511	24,992	31,759
Service Charges	5,738	166	-	8,604	6,072	57	(99)	1,452	9	1,098	-	17	4,580	21,790	27,694
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	(27)	(9)	-	(62)	(29)	(2)	(7)	(26)	(1)	1	-	-	(7)	(133)	(169)
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	-	-	28	159	202
Advertisement and publicity	4,667	415	-	7,728	4,956	104	170	1,862	39	675	-	13	3,227	18,774	23,856
Interest and Bank Charges	(100)	(19)	-	(193)	(107)	(4)	(13)	(65)	(2)	(7)	-	-	(51)	(442)	(561)
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	231	24	-	390	245	6	11	100	2	31	-	1	154	940	1,195
Recruitment Expenses	29	-	-	42	31	-	(1)	6	-	6	-	-	24	108	137
Information Technology Expenses	5,904	636	-	10,063	6,276	154	314	2,623	62	767	-	16	3,886	24,161	30,701
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	204	18	-	339	217	5	8	82	2	29	-	1	141	824	1,046
Miscellaneous Expenses	(3,597)	(588)	-	(6,611)	(5,173)	(135)	(372)	(2,080)	(61)	(312)	-	(9)	(1,984)	(16,737)	(20,922)
Depreciation	5,478	422	-	8,900	5,813	108	141	2,026	38	843	-	15	3,904	21,788	27,688
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	58,989	4,218	-	95,036	61,239	1,102	1,227	21,036	377	9,329	-	168	42,644	232,158	295,365

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding Year Ended March 31,2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding Year 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	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	8,612	991	-	14,846	9,157	238	516	3,982	97	1,069	-	23	5,553	35,481	45,084
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	11,846	1,364	-	20,426	12,599	328	709	5,479	134	1,471	-	31	7,640	48,817	62,027
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	25,546	2,941	-	44,041	27,165	707	1,530	11,813	289	3,172	-	67	16,473	105,257	133,744
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	9,252	1,065	-	15,950	9,839	256	554	4,278	105	1,149	-	24	5,966	38,121	48,438
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	603	69	-	1,039	641	17	36	279	7	75	-	2	388	2,484	3,156
Miscellaneous Expenses	9,920	1,142	-	17,100	13,258	274	594	4,587	113	1,231	-	25	6,397	43,579	54,641
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	273,547	7,047	15,251	117,776	2,883	31,621	-	667	164,236	1,052,111	1,336,125