

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended September 30, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended September 30, 2014	
				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	19,977	2,183	-	39,066	26,645	561	1,411	27,537	591	1,266	-	3
Travel, conveyance and vehicle running expenses	2,614	281	-	5,131	3,515	72	181	3,492	80	156	-	-	2,098	14,725	17,620	
Training expenses	65	7	-	129	89	2	4	85	2	4	-	-	52	367	439	
Rents, rates and taxes	5,210	585	-	10,116	6,843	150	381	7,580	145	365	-	1	4,175	29,756	35,551	
Repairs	3,499	385	-	6,830	4,648	99	250	4,898	102	228	-	1	2,806	19,862	23,746	
Printing and stationery	1,145	128	-	2,225	1,506	33	84	1,660	32	80	-	-	918	6,538	7,811	
Communication	2,078	231	-	4,042	2,740	60	151	2,980	59	142	-	-	1,665	11,839	14,148	
Legal and Professional charges	3,126	332	-	6,156	4,233	85	213	4,068	98	177	-	-	2,509	17,539	20,997	
Service Charges	14,816	1,698	-	28,600	19,214	437	1,114	22,489	393	1,121	-	3	11,865	85,236	101,750	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	(17)	(7)	-	(10)	11	(2)	(5)	(148)	2	(12)	-	-	(12)	(176)	(200)	
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	(60)	(9)	-	(104)	(61)	(2)	(7)	(156)	-	(10)	-	-	(47)	(387)	(456)	
Advertisement and publicity	2,156	254	-	4,129	2,749	65	168	3,448	53	179	-	-	1,724	12,515	14,925	
Interest and Bank Charges	38	4	-	73	48	1	3	61	1	3	-	-	30	220	262	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	28	3	-	56	39	1	2	29	1	1	-	-	22	151	182	
Recruitment Expenses	-	-	-	2	2	-	-	(4)	-	-	-	-	-	-	-	
Information Technology Expenses	2,805	338	-	5,336	3,523	87	225	4,690	65	250	-	1	2,242	16,419	19,562	
Membership & Subscription	118	12	-	234	162	3	8	147	4	6	-	-	95	659	789	
Miscellaneous Expenses	5,553	702	-	10,408	6,745	181	474	10,150	110	572	-	1	4,435	33,076	39,331	
Depreciation	1,805	189	-	3,566	2,461	49	121	2,284	58	96	-	-	1,448	10,083	12,077	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	64,956	7,316	-	125,985	85,112	1,882	4,778	95,290	1,796	4,624	-	10	52,048	371,525	443,797	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up To The Quarter Ended September 30, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up To The Quarter Ended September 30, 2014	
				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	37,739	4,826	-	70,478	45,467	1,241	3,268	70,389	714	4,010	-	8	30,095	225,670	268,235
Travel, conveyance and vehicle running expenses	5,139	657	-	9,598	6,192	169	445	9,586	97	546	-	1	4,099	30,733	36,529
Training expenses	133	17	-	248	160	4	11	247	3	14	-	-	106	793	943
Rents, rates and taxes	9,114	1,166	-	17,021	10,981	300	789	17,000	173	968	-	2	7,270	54,504	64,784
Repairs	6,474	828	-	12,091	7,800	213	561	12,076	123	688	-	1	5,164	38,717	46,019
Printing and Stationery	2,014	258	-	3,762	2,427	66	174	3,757	38	214	-	-	1,607	12,045	14,317
Communication	3,712	475	-	6,933	4,473	122	321	6,924	70	394	-	1	2,963	22,201	26,388
Legal and Professional charges	6,344	811	-	11,848	7,643	209	549	11,833	120	674	-	1	5,059	37,936	45,091
Service Charges	24,216	3,097	-	45,224	29,175	796	2,097	45,167	458	2,573	-	5	19,313	144,808	172,121
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	197	25	-	368	237	6	17	367	4	21	-	-	157	1,177	1,399
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	20	3	-	37	24	1	2	37	-	2	-	-	17	120	143
Advertisement and publicity	3,202	410	-	5,980	3,858	105	277	5,973	61	340	-	1	2,552	19,147	22,759
Interest and Bank Charges	56	7	-	104	67	2	5	104	1	6	-	-	44	333	396
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	68	9	-	128	82	2	6	128	1	7	-	-	56	410	487
Recruitment Expenses	8	1	-	15	10	-	1	15	-	1	-	-	8	50	59
Information Technology Expenses	3,795	485	-	7,087	4,572	125	329	7,078	72	403	-	1	3,026	22,693	26,973
Membership & subscription	252	32	-	471	304	8	22	470	5	27	-	-	202	1,509	1,793
Miscellaneous Expenses	5,933	759	-	11,079	7,148	195	514	11,065	112	630	-	1	4,730	35,474	42,166
Depreciation	3,780	483	-	7,060	4,555	124	327	7,051	72	402	-	1	3,015	22,607	26,870
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	112,196	14,349	-	209,532	135,175	3,688	9,715	209,267	2,124	11,920	-	23	89,483	670,927	797,472

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceding Period Ended September 30, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period ended September 30, 2013
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Employees' remuneration and welfare benefits	22,287	3,638	-	28,039	22,476	625	1,629	14,545	175	7,246	84	24	14,209	89,052	114,977
Travel, conveyance and vehicle running expenses	3,118	497	-	3,999	3,200	89	230	2,000	25	1,052	12	3	2,011	12,621	16,236
Training expenses	202	21	-	329	259	8	16	97	2	103	1	-	152	967	1,190
Rents, rates and taxes	7,301	1,125	-	9,608	7,672	216	543	4,569	60	2,585	26	6	4,785	30,070	38,496
Repairs	4,466	761	-	5,420	4,358	120	322	3,007	34	1,352	18	5	2,786	17,422	22,649
Printing and Stationery	1,524	256	-	1,874	1,505	42	110	1,015	12	474	6	2	958	5,998	7,778
Communication	2,472	435	-	2,914	2,350	64	176	1,704	18	706	10	3	1,516	9,461	12,368
Legal and Professional charges	2,609	312	-	4,004	3,159	92	206	1,368	25	1,209	8	-	1,885	11,956	14,877
Service Charges	10,274	1,593	-	13,456	10,749	302	763	6,460	84	3,605	37	9	6,713	42,178	54,045
Auditors' fees, expenses etc.															
a) as auditors	(167)	(48)	-	(77)	(71)	(1)	(9)	(171)	(1)	12	(1)	(1)	(66)	(386)	(601)
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	19	4	-	20	16	-	1	15	-	4	-	-	11	67	90
Advertisement and publicity	2,024	292	-	2,787	2,218	63	153	1,209	17	778	7	1	1,365	8,598	10,914
Interest and Bank Charges	(270)	(69)	-	(181)	(156)	(3)	(16)	(250)	(1)	(8)	(2)	(1)	(123)	(741)	(1,080)
Others:															
Agents Training	(107)	(34)	-	(32)	(32)	-	(6)	(118)	-	17	(1)	-	(37)	(209)	(350)
Recruitment Expenses	51	6	-	82	65	2	4	25	1	26	-	-	38	243	300
Information Technology Expenses	3,309	543	-	4,144	3,324	92	241	2,168	26	1,067	13	4	2,104	13,183	17,035
Membership & subscription	323	59	-	369	298	8	23	228	2	86	1	-	194	1,209	1,591
Miscellaneous Expenses	2,910	537	-	3,257	2,639	71	204	2,087	20	744	12	5	1,728	10,767	14,214
Depreciation	3,154	513	-	3,981	3,191	89	231	2,052	25	1,032	12	3	2,014	12,630	16,297
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	65,499	10,441	-	83,993	67,220	1,879	4,821	42,010	524	22,090	243	63	42,243	265,086	341,026

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding period ended September 30, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period Ended September 30, 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	48,105	9,584	-	49,600	40,524	1,063	3,278	36,467	313	10,179	217	89	27,315	169,045	226,734
Travel, conveyance and vehicle running expenses	7,118	1,418	-	7,339	5,996	157	485	5,396	46	1,506	32	13	4,043	25,013	33,549
Training expenses	820	163	-	846	691	18	56	622	5	174	4	2	466	2,884	3,867
Rents, rates and taxes	17,916	3,570	-	18,473	15,093	396	1,221	13,582	117	3,791	81	33	10,173	62,960	84,446
Repairs	8,624	1,718	-	8,892	7,265	191	588	6,537	56	1,825	39	16	4,895	30,304	40,646
Printing and Stationery	3,066	611	-	3,161	2,583	68	209	2,324	20	649	14	6	1,739	10,773	14,450
Communication	4,338	864	-	4,472	3,654	96	296	3,288	28	918	20	8	2,463	15,243	20,445
Legal and Professional charges	9,312	1,855	-	9,602	7,845	206	635	7,059	61	1,970	42	17	5,288	32,725	43,892
Service Charges	24,878	4,957	-	25,652	20,958	550	1,696	18,860	162	5,264	112	46	14,126	87,426	117,261
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	318	63	-	328	268	7	22	241	2	67	1	1	182	1,119	1,500
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	19	4	-	20	16	-	1	15	-	4	-	-	11	67	90
Advertisement and publicity	5,597	1,115	-	5,771	4,715	124	381	4,243	36	1,184	25	10	3,181	19,670	26,382
Interest and Bank Charges	227	45	-	234	191	5	15	172	1	48	1	-	132	799	1,071
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	295	59	-	304	249	7	20	224	2	62	1	1	168	1,038	1,392
Recruitment Expenses	202	40	-	208	170	4	14	153	1	43	1	-	114	708	950
Information Technology Expenses	7,048	1,404	-	7,267	5,937	156	480	5,343	46	1,491	32	13	4,003	24,768	33,220
Membership & subscription	505	101	-	521	425	11	34	383	3	107	2	1	287	1,774	2,380
Miscellaneous Expenses	4,219	839	-	4,351	3,555	93	288	3,199	27	893	19	8	2,397	14,830	19,888
Depreciation	6,877	1,370	-	7,091	5,794	152	469	5,214	45	1,455	31	13	3,905	24,169	32,416
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	149,484	29,780	-	154,132	125,929	3,304	10,188	113,322	971	31,630	674	277	84,888	525,315	704,579