

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended March 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended March 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	11,384	871	6	30,787	25,235	180	332	29,270	(36)	523	-	(13)	15,281	1,01,559	1,13,820
Travel, conveyance and vehicle running expenses	3,057	263	1	7,434	5,659	71	129	6,621	11	191	-	(2)	3,452	23,566	26,887
Training expenses	(102)	(11)	-	(198)	(121)	(4)	(7)	(146)	(2)	(9)	-	-	(76)	(563)	(676)
Rents, rates and taxes	3,280	249	2	8,914	7,328	51	94	8,497	(12)	148	-	(4)	4,436	29,452	32,983
Repairs	3,438	290	1	8,519	6,577	75	137	7,682	8	205	-	(2)	4,007	27,208	30,937
Printing and stationery	1,323	116	-	3,146	2,354	33	59	2,760	6	87	-	(1)	1,439	9,883	11,322
Communication	2,014	174	1	4,883	3,709	47	86	4,341	7	127	-	(1)	2,263	15,462	17,651
Legal and Professional charges	7,695	710	1	17,372	12,451	214	389	14,678	60	561	-	(1)	7,645	53,369	61,775
Service Charges	21,241	1,890	6	49,914	36,994	539	979	43,427	118	1,430	-	(8)	22,634	1,56,027	1,79,164
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	31	2	-	93	81	-	-	93	-	1	-	-	49	317	350
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	80	8	-	171	116	3	5	138	1	6	-	-	72	512	600
d) out of pocket expenses	78	7	-	170	118	2	4	140	1	6	-	-	73	514	599
Advertisement and publicity	3,697	311	1	9,192	7,115	80	146	8,308	8	218	-	(2)	4,333	29,398	33,407
Interest and Bank Charges	194	18	-	428	301	6	10	356	2	15	-	-	185	1,303	1,515
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(13)	(1)	-	(26)	(17)	-	(1)	(20)	-	(1)	-	-	(10)	(75)	(89)
Recruitment Expenses	116	11	-	248	169	4	7	201	1	9	-	-	105	744	871
Information Technology Expenses	3,827	348	1	8,790	6,393	103	186	7,523	26	270	-	(1)	3,919	27,209	31,385
Membership & Subscription	105	8	-	282	230	2	3	267	-	5	-	-	139	928	1,041
Miscellaneous Expenses	(709)	(78)	-	(1,238)	(662)	(30)	(53)	(815)	(14)	(73)	-	(1)	(418)	(3,304)	(4,091)
Depreciation	1,623	134	1	4,109	3,222	33	61	3,756	2	91	-	(1)	1,959	13,232	14,990
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	62,359	5,320	21	1,52,990	1,17,252	1,409	2,566	1,37,077	187	3,810	-	(37)	71,487	4,86,741	5,54,441

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up To The Quarter Ended March 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up To The Quarter Ended March 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	68,481	6,616	6	1,46,052	99,350	2,140	3,869	1,17,926	746	5,506	-	5	61,364	4,36,958	5,12,061
Travel, conveyance and vehicle running expenses	11,066	1,069	1	23,601	16,054	346	625	19,056	121	890	-	1	9,916	70,610	82,746
Training expenses	80	8	-	171	116	3	5	138	1	6	-	-	72	512	600
Rents, rates and taxes	20,104	1,942	2	42,877	29,166	628	1,136	34,620	219	1,616	-	2	18,015	1,28,279	1,50,327
Repairs	13,841	1,337	1	29,519	20,080	433	782	23,834	151	1,113	-	1	12,402	88,315	1,03,494
Printing and Stationery	4,166	403	-	8,886	6,045	130	235	7,175	45	335	-	-	3,733	26,584	31,153
Communication	7,166	692	1	15,283	10,396	224	405	12,340	78	576	-	1	6,421	45,724	53,583
Legal and Professional charges	16,129	1,558	1	34,399	23,400	504	911	27,775	176	1,297	-	1	14,453	1,02,916	1,20,604
Service Charges	61,699	5,961	6	1,31,588	89,511	1,928	3,486	1,06,247	672	4,960	-	5	55,287	3,93,684	4,61,350
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	267	26	-	570	388	8	15	461	3	22	-	-	240	1,707	2,000
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	80	8	-	171	116	3	5	138	1	6	-	-	72	512	600
d) out of pocket expenses	112	11	-	238	162	3	6	192	1	9	-	-	100	711	834
Advertisement and publicity	15,171	1,466	1	32,355	22,009	474	857	26,125	165	1,220	-	1	13,594	96,800	1,13,438
Interest and Bank Charges	324	31	-	691	470	10	18	558	4	26	-	-	290	2,067	2,422
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	124	12	-	265	180	4	7	214	1	10	-	-	111	792	928
Information Technology Expenses	9,338	902	1	19,916	13,548	292	528	16,081	102	751	-	1	8,368	59,587	69,828
Membership & subscription	618	60	-	1,317	896	19	35	1,064	7	50	-	-	553	3,941	4,619
Miscellaneous Expenses	1,687	163	-	3,597	2,447	53	95	2,904	18	136	-	-	1,513	10,763	12,613
Depreciation	7,301	705	1	15,571	10,592	228	412	12,572	80	587	-	1	6,542	46,585	54,592
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,37,754	22,970	21	5,07,067	3,44,926	7,430	13,432	4,09,420	2,591	19,116	-	19	2,13,046	15,17,047	17,77,792

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceding Peiord Ended March 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period ended March 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	16,112	988	-	34,919	20,474	339	1,439	22,513	60	1,097	(4)	-	14,783	95,620	1,12,720
Travel, conveyance and vehicle running expenses	2,597	165	-	5,600	3,366	58	229	3,588	10	190	-	-	2,351	15,392	18,154
Training expenses	294	20	-	628	396	7	25	398	1	24	-	-	259	1,738	2,052
Rents, rates and taxes	5,820	366	-	12,570	7,497	127	515	8,070	23	417	(1)	-	5,290	34,508	40,694
Repairs	3,039	191	-	6,566	3,909	66	269	4,217	12	216	(1)	-	2,765	18,019	21,249
Printing and Stationery	1,164	76	-	2,500	1,531	27	101	1,595	5	90	-	-	1,043	6,892	8,132
Communication	1,886	123	-	4,053	2,480	44	164	2,585	8	145	-	-	1,691	11,170	13,179
Legal and Professional charges	4,014	273	-	8,574	5,397	98	343	5,429	18	332	-	1	3,540	23,732	28,019
Service Charges	11,155	761	-	23,814	15,031	275	952	15,067	52	930	1	2	9,821	65,945	77,861
Auditors' fees, expenses etc.															
a) as auditors	71	4	-	156	89	1	6	101	-	4	-	-	67	424	499
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	72	6	-	149	108	2	6	91	-	8	-	-	58	422	500
Advertisement and publicity	10,240	786	-	21,453	14,763	298	825	13,246	58	1,046	4	3	8,549	60,245	71,271
Interest and Bank Charges	96	6	-	210	120	2	9	136	-	6	-	-	89	572	674
Others:															
Agents Training	(208)	(19)	-	(422)	(332)	(8)	(15)	(249)	(2)	(28)	-	-	(158)	(1,214)	(1,441)
Recruitment Expenses	73	5	-	158	96	2	6	101	-	6	-	-	66	435	513
Information Technology Expenses	3,441	244	-	7,305	4,734	89	289	4,589	17	306	1	1	2,983	20,314	23,999
Membership & subscription	70	3	-	160	73	1	7	108	-	2	-	-	73	424	497
Miscellaneous Expenses	(2,667)	(268)	-	(5,303)	(4,516)	(109)	(180)	(3,042)	(23)	(406)	(4)	(2)	(1,902)	(15,487)	(18,422)
Depreciation	2,546	162	-	5,493	3,298	56	224	3,520	10	186	-	-	2,306	15,093	17,801
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	59,815	3,892	-	1,28,583	78,514	1,375	5,214	82,063	249	4,571	(4)	5	53,674	3,54,244	4,17,951

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding period ended March 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period Ended March 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	66,780	5,599	-	1,37,713	1,01,466	2,184	5,112	83,238	440	7,857	49	29	53,247	3,91,335	4,63,714
Travel, conveyance and vehicle running expenses	9,929	833	-	20,476	15,086	325	760	12,376	65	1,168	7	4	7,918	58,185	68,947
Training expenses	940	79	-	1,938	1,428	31	72	1,172	6	111	1	-	749	5,508	6,527
Rents, rates and taxes	22,833	1,914	-	47,086	34,693	747	1,748	28,460	150	2,686	17	10	18,207	1,33,804	1,58,551
Repairs	11,993	1,006	-	24,731	18,222	392	918	14,948	79	1,411	9	5	9,562	70,277	83,276
Printing and Stationery	4,166	349	-	8,591	6,330	136	319	5,193	27	490	3	2	3,321	24,412	28,927
Communication	6,766	567	-	13,954	10,281	221	518	8,434	45	796	5	3	5,395	39,652	46,985
Legal and Professional charges	12,888	1,081	-	26,577	19,582	421	987	16,064	85	1,516	9	6	10,276	75,523	89,492
Service Charges	35,405	2,969	-	73,012	53,795	1,158	2,710	44,130	233	4,166	26	15	28,230	2,07,475	2,45,849
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	324	27	-	668	492	11	25	404	2	38	-	-	259	1,899	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	93	8	-	193	142	3	7	117	1	11	-	-	74	548	649
Advertisement and publicity	20,298	1,702	-	41,859	30,842	664	1,554	25,301	134	2,388	15	9	16,185	1,18,951	1,40,951
Interest and Bank Charges	426	36	-	879	647	14	33	531	3	50	-	-	339	2,496	2,958
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	271	23	-	558	411	9	21	337	2	32	-	-	216	1,586	1,880
Information Technology Expenses	9,694	813	-	19,990	14,729	317	742	12,083	64	1,141	7	4	7,728	56,805	67,312
Membership & subscription	500	42	-	1,030	759	16	38	623	3	59	-	-	400	2,928	3,470
Miscellaneous Expenses	3,205	269	-	6,610	4,870	105	245	3,995	21	377	2	1	2,557	18,783	22,257
Depreciation	9,772	819	-	20,153	14,848	320	748	12,181	64	1,150	7	4	7,793	57,268	67,859
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,16,283	18,136	-	4,46,018	3,28,623	7,074	16,557	2,69,587	1,424	25,447	157	92	1,72,456	12,67,435	15,01,854