

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For The Quarter Ended March 31, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For The Quarter Ended March 31, 2016	
				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	6,796	368	3	43,983	33,406	198	1,533	13,834	19	251	-	5	17,860	111,089	118,256
Travel, conveyance and vehicle running expenses	1,454	123	-	6,322	4,396	43	292	2,823	2	130	-	1	2,603	16,612	18,189
Training expenses	32	3	-	138	95	1	6	63	-	3	-	-	57	363	398
Rents, rates and taxes	4,544	387	1	19,648	13,642	134	910	8,815	5	408	-	4	8,090	51,656	56,588
Repairs	3,820	345	1	15,142	10,242	113	749	7,350	3	377	-	3	6,258	40,237	44,403
Printing and stationery	1,236	116	-	4,587	3,035	37	239	2,365	1	130	-	1	1,902	12,297	13,649
Communication	722	41	-	4,504	3,399	21	161	1,462	2	31	-	1	1,831	11,412	12,175
Legal and Professional charges	1,017	33	1	8,109	6,359	29	248	2,139	4	-	-	1	3,275	20,164	21,215
Service Charges	19,223	1,711	3	77,920	53,076	569	3,789	37,060	18	1,855	-	15	32,172	206,474	227,411
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	107	11	-	362	231	3	20	204	-	12	-	-	151	983	1,101
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	(11)	(2)	-	(6)	4	-	(2)	(19)	-	(2)	-	-	(3)	(28)	(41)
d) out of pocket expenses	21	2	-	64	40	1	4	39	-	2	-	-	27	177	200
Advertisement and publicity	8,643	845	1	29,753	19,160	257	1,641	16,427	4	964	-	7	12,381	80,594	90,083
Interest and Bank Charges	(4)	(1)	-	23	24	-	-	(6)	-	(1)	-	-	9	49	44
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	3	-	-	11	7	-	1	5	-	-	-	-	4	28	31
Recruitment Expenses	4	-	-	12	7	-	1	8	-	1	-	-	5	34	38
Information Technology Expenses	3,594	334	-	13,571	9,035	107	697	6,884	3	371	-	3	5,621	36,292	40,220
Membership & Subscription	169	15	-	695	475	5	33	326	-	16	-	-	287	1,837	2,021
Miscellaneous Expenses	(993)	(113)	-	(2,348)	(1,248)	(30)	(176)	(1,840)	-	(137)	-	(1)	(1,006)	(6,786)	(7,892)
Depreciation	1,454	115	-	6,893	4,905	43	298	2,847	2	116	-	1	2,828	17,933	19,502
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	51,831	4,333	10	229,383	160,290	1,531	10,444	100,786	63	4,527	-	41	94,352	601,417	657,591

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up To The Quarter Ended March 31, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up To The Quarter Ended March 31, 2016	
				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	58,986	6,241	-	170,343	101,615	1,761	10,816	110,655	-	7,386	-	48	71,589	474,213	539,440
Travel, conveyance and vehicle running expenses	5,999	635	-	17,335	10,341	179	1,101	11,261	-	752	-	5	7,285	48,259	54,893
Training expenses	127	13	-	368	219	4	23	239	-	16	-	-	155	1,024	1,164
Rents, rates and taxes	18,528	1,960	-	53,506	31,918	553	3,397	34,758	-	2,320	-	15	22,487	148,954	169,442
Repairs	12,624	1,336	-	36,458	21,748	377	2,315	23,683	-	1,581	-	10	15,322	101,494	115,454
Printing and Stationery	3,414	361	-	9,859	5,881	102	626	6,404	-	428	-	3	4,143	27,446	31,221
Communication	5,906	625	-	17,056	10,174	176	1,083	11,079	-	740	-	5	7,168	47,481	54,012
Legal and Professional charges	12,097	1,280	-	34,934	20,839	361	2,218	22,693	-	1,515	-	10	14,681	97,251	110,628
Service Charges	67,233	7,114	-	194,159	115,822	2,007	12,328	126,126	-	8,419	-	55	81,598	540,514	614,861
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	219	23	-	632	377	7	40	410	-	27	-	-	266	1,759	2,001
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	44	5	-	126	75	1	8	82	-	5	-	-	53	350	399
d) out of pocket expenses	30	3	-	87	52	1	5	56	-	4	-	-	36	241	274
Advertisement and publicity	18,914	2,001	-	54,622	32,584	565	3,468	35,482	-	2,369	-	16	22,956	152,062	172,977
Interest and Bank Charges	71	8	-	206	123	2	13	134	-	9	-	-	86	573	652
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	9	1	-	27	16	-	2	17	-	1	-	-	11	74	84
Recruitment Expenses	4	-	-	12	7	-	1	8	-	1	-	-	5	34	38
Information Technology Expenses	10,434	1,104	-	30,132	17,975	311	1,913	19,574	-	1,307	-	9	12,663	83,884	95,422
Membership & subscription	612	65	-	1,769	1,055	18	112	1,149	-	77	-	1	743	4,924	5,601
Miscellaneous Expenses	122	13	-	353	210	4	22	229	-	15	-	-	156	989	1,124
Depreciation	7,229	765	-	20,877	12,454	216	1,326	13,562	-	905	-	6	8,774	58,120	66,114
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	222,602	23,553	-	642,861	383,485	6,645	40,817	417,601	-	27,877	-	183	270,177	1,789,646	2,035,801

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceding Period Ended March 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For the corresponding quarter of the preceding period ended March 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	11,384	871	6	30,787	25,235	180	332	29,270	(36)	523	-	(13)	15,281	101,559	113,820
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	3,731	293	2	9,874	7,981	65	119	9,272	(7)	184	-	(4)	4,840	32,324	36,350
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	4,879	438	1	11,367	8,367	126	230	9,830	29	334	-	(2)	5,123	35,404	40,722
Service Charges	23,607	2,118	6	54,958	40,426	613	1,113	47,500	144	1,620	-	(8)	24,753	171,119	196,850
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)	(419)	(3,305)	(4,092)
Depreciation	1,623	134	1	4,109	3,222	33	61	3,756	2	91	-	(1)	1,960	13,233	14,991
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	62,360	5,320	21	152,989	117,253	1,409	2,566	137,077	187	3,809	-	(38)	71,488	486,740	554,441

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding period ended March 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up to the Quarter of the preceding period Ended March 31, 2015	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Trade Credit	Others		Total
Employees' remuneration and welfare benefits	68,481	6,616	6	146,052	99,350	2,140	3,869	117,926	746	5,506	-	5	61,364	436,958	512,061
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	20,554	1,986	2	43,837	29,820	642	1,161	35,395	224	1,652	-	2	18,418	131,151	153,693
Repairs	13,841	1,337	1	29,519	20,080	433	782	23,834	151	1,113	-	1	12,402	88,315	103,494
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	13,314	1,286	1	28,395	19,315	416	752	22,927	145	1,070	-	1	11,930	84,951	99,552
Service Charges	64,064	6,189	6	136,632	92,942	2,002	3,619	110,320	698	5,150	-	5	57,407	408,775	479,034
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	13,595	96,801	113,439
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	-	-	113	794	930
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	-	-	1,512	10,762	12,612
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	237,754	22,970	21	507,067	344,926	7,430	13,431	409,420	2,591	19,115	-	19	213,048	1,517,047	1,777,792