

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended December 31, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For The Quarter Ended December 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	13,622	1,570	26	54,350	35,863	140	4,160	19,101	53	643	-	1	14,710	129,021	144,239
Travel, conveyance and vehicle running expenses	2,049	254	3	7,853	5,114	25	592	2,717	9	112	-	-	2,148	18,570	20,876
Training expenses	(53)	(8)	-	(176)	(109)	(1)	(12)	(57)	-	(4)	-	-	(50)	(409)	(470)
Rents, rates and taxes	5,345	578	12	22,019	14,677	47	1,706	7,831	19	219	-	-	5,911	52,429	58,364
Repairs	3,322	408	6	12,782	8,334	40	964	4,429	14	179	-	-	3,492	30,234	33,970
Printing and stationery	837	103	1	3,227	2,105	10	244	1,119	4	45	-	-	881	7,635	8,576
Communication	1,664	206	3	6,388	4,162	20	481	2,212	7	91	-	-	1,747	15,108	16,981
Legal and Professional charges	2,678	331	4	10,264	6,684	33	773	3,551	12	146	-	-	2,807	24,270	27,283
Service Charges	16,211	1,787	34	66,183	43,990	149	5,110	23,460	59	694	-	1	17,806	157,452	175,484
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	(40)	(7)	-	(121)	(71)	(1)	(8)	(37)	-	(4)	-	-	(35)	(277)	(324)
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	8	1	-	28	18	-	2	9	-	1	-	-	8	66	75
d) out of pocket expenses	7	1	-	27	17	-	2	9	-	-	-	-	7	62	70
Advertisement and publicity	76	(16)	1	761	600	(5)	72	329	(1)	(18)	-	-	174	1,912	1,973
Interest and Bank Charges	197	26	-	730	470	3	54	249	1	12	-	-	202	1,721	1,944
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(8)	(1)	-	(27)	(17)	-	(2)	(9)	-	(1)	-	-	(8)	(64)	(73)
Recruitment Expenses	12	-	-	78	58	-	7	31	-	(1)	-	-	19	192	204
Information Technology Expenses	3,103	389	5	11,809	7,670	39	887	4,074	14	174	-	-	3,236	27,903	31,400
Membership & Subscription	298	38	-	1,116	721	4	83	382	1	18	-	-	307	2,632	2,968
Miscellaneous Expenses	2,272	308	3	8,216	5,241	34	604	2,775	11	147	-	-	2,283	19,311	21,894
Depreciation	2,005	237	4	7,895	5,187	22	601	2,760	8	100	-	-	2,144	18,717	20,963
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	53,605	6,205	102	213,402	140,714	559	16,320	74,935	211	2,553	-	2	57,789	506,485	566,397

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter Ended December 31, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter Ended December 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	49,526	6,811	60	177,310	112,692	760	12,970	59,616	248	3,299	-	11	49,413	416,319	472,716
Travel, conveyance and vehicle running expenses	5,385	741	7	19,278	12,252	83	1,410	6,482	27	359	-	1	5,372	45,264	51,397
Training expenses	29	4	-	105	66	-	8	35	-	2	-	-	29	245	278
Rents, rates and taxes	23,891	3,286	29	85,533	54,362	367	6,257	28,758	120	1,591	-	5	23,837	200,830	228,036
Repairs	9,048	1,244	11	32,393	20,588	139	2,370	10,891	45	603	-	2	9,027	76,058	86,361
Printing and Stationery	2,309	318	3	8,266	5,253	35	605	2,779	12	154	-	1	2,303	19,408	22,038
Communication	4,429	609	5	15,856	10,078	68	1,160	5,331	22	295	-	1	4,419	37,230	42,273
Legal and Professional charges	7,034	967	9	25,182	16,005	108	1,842	8,467	35	468	-	2	7,018	59,127	67,137
Service Charges	68,613	9,436	84	245,647	156,124	1,053	17,969	82,592	344	4,570	-	15	68,458	576,772	654,905
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	107	15	-	384	244	2	28	129	1	7	-	-	107	902	1,024
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	8	1	-	28	18	-	2	9	-	1	-	-	8	66	75
d) out of pocket expenses	11	2	-	40	25	-	3	13	-	1	-	-	11	93	106
Advertisement and publicity	3,232	444	4	11,570	7,353	50	846	3,890	16	215	-	1	3,224	27,165	30,845
Interest and Bank Charges	354	49	-	1,268	806	5	93	426	2	24	-	-	353	2,977	3,380
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	245	34	-	877	558	4	64	295	1	16	-	-	244	2,059	2,338
Information Technology Expenses	7,597	1,045	9	27,199	17,286	117	1,990	9,145	38	506	-	2	7,580	63,863	72,514
Membership & subscription	608	84	1	2,177	1,384	9	159	732	3	41	-	-	607	5,112	5,805
Miscellaneous Expenses	2,802	385	3	10,033	6,377	43	734	3,373	14	187	-	1	2,791	23,553	26,743
Depreciation	6,610	909	8	23,665	15,041	101	1,731	7,957	33	440	-	1	6,595	55,564	63,091
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	191,838	26,384	233	686,811	436,512	2,944	50,241	230,920	961	12,779	-	43	191,396	1,612,607	1,831,062

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceding period ended December 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period ended December 31, 2015
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	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	956	6,216	7,195
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	79,499	416,323	475,862

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding period ended December 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period ended December 31, 2015
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	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