

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended June 30, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended June 30, 2018	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Employees' remuneration and welfare benefits	12,290	1,993	-	41,334	40,086	202	9,885	22,998	89	419	-	-	33,558	10,357	1,58,928	1,73,211
Travel, conveyance and vehicle running expenses	759	123	-	2,552	2,475	12	610	1,420	5	26	-	-	2,072	639	9,811	10,693
Training expenses	4	1	-	14	13	-	3	8	-	-	-	-	11	3	52	57
Rents, rates and taxes	762	124	-	2,564	2,487	13	613	1,427	6	26	-	-	41,467	642	49,245	50,131
Repairs	2,520	409	-	8,476	8,220	41	2,027	4,716	18	86	-	-	6,881	2,124	32,589	35,518
Printing and stationery	536	87	-	1,801	1,747	9	431	1,002	4	18	-	-	1,463	451	6,926	7,549
Communication	962	156	-	3,236	3,138	16	774	1,800	7	33	-	-	2,627	811	12,442	13,560
Legal and Professional charges	2,307	374	-	8,843	8,576	38	1,856	4,317	17	79	-	-	6,299	1,944	31,969	34,650
Service Charges	3,471	563	-	14,217	13,788	57	12,977	6,496	25	118	-	-	15,679	2,925	66,282	70,316
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	44	7	-	149	145	1	36	83	-	2	-	-	121	37	574	625
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	7	1	-	24	23	-	6	13	-	-	-	-	19	6	91	99
d) out of pocket expenses	34	6	-	115	112	1	28	64	-	1	-	-	94	29	444	484
Advertisement and publicity	459	74	-	1,544	1,498	8	369	859	3	16	-	-	1,254	387	5,938	6,471
Interest and Bank Charges	149	24	-	500	485	2	120	278	1	5	-	-	406	125	1,922	2,095
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	2	-	-	7	7	-	2	4	-	-	-	-	6	2	28	30
Information Technology Expenses	2,196	356	-	7,387	7,164	36	1,767	4,110	16	75	-	-	5,998	1,851	28,404	30,956
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	75	12	-	251	243	1	60	139	1	3	-	-	203	63	964	1,051
Miscellaneous Expenses	798	129	-	2,682	2,600	13	641	1,497	6	27	-	-	2,175	727	10,368	11,295
Depreciation	1,992	323	-	6,699	6,497	33	1,602	3,727	14	68	-	-	5,439	1,679	25,758	28,073
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	29,367	4,762	-	1,02,395	99,304	483	33,807	54,958	212	1,002	-	-	1,25,772	24,802	4,42,735	4,76,864

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

UptoThe Quarter Ended June 30, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												UptoThe Quarter Ended June 30, 2018
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Employees' remuneration and welfare benefits	12,290	1,993	-	41,334	40,086	202	9,885	22,998	89	419	-	-	33,558	10,357	1,58,928	1,73,211
Travel, conveyance and vehicle running expenses	759	123	-	2,552	2,475	12	610	1,420	5	26	-	-	2,072	639	9,811	10,693
Training expenses	4	1	-	14	13	-	3	8	-	-	-	-	11	3	52	57
Rents, rates and taxes	762	124	-	2,564	2,487	13	613	1,427	6	26	-	-	41,467	642	49,245	50,131
Repairs	2,520	409	-	8,476	8,220	41	2,027	4,716	18	86	-	-	6,881	2,124	32,589	35,518
Printing and Stationery	536	87	-	1,801	1,747	9	431	1,002	4	18	-	-	1,463	451	6,926	7,549
Communication	962	156	-	3,236	3,138	16	774	1,800	7	33	-	-	2,627	811	12,442	13,560
Legal and Professional charges	2,307	374	-	8,843	8,576	38	1,856	4,317	17	79	-	-	6,299	1,944	31,969	34,650
Service Charges	3,471	563	-	14,217	13,788	57	12,977	6,496	25	118	-	-	15,679	2,925	66,282	70,316
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	44	7	-	149	145	1	36	83	-	2	-	-	121	37	574	625
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	7	1	-	24	23	-	6	13	-	-	-	-	19	6	91	99
d) out of pocket expenses	34	6	-	115	112	1	28	64	-	1	-	-	94	29	444	484
Advertisement and publicity	459	74	-	1,544	1,498	8	369	859	3	16	-	-	1,254	387	5,938	6,471
Interest and Bank Charges	149	24	-	500	485	2	120	278	1	5	-	-	406	125	1,922	2,095
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	2	-	-	7	7	-	2	4	-	-	-	-	6	2	28	30
Information Technology Expenses	2,196	356	-	7,387	7,164	36	1,767	4,110	16	75	-	-	5,998	1,851	28,404	30,956
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	75	12	-	251	243	1	60	139	1	3	-	-	203	63	964	1,051
Miscellaneous Expenses	798	129	-	2,682	2,600	13	641	1,497	6	27	-	-	2,175	727	10,368	11,295
Depreciation	1,992	323	-	6,699	6,497	33	1,602	3,727	14	68	-	-	5,439	1,679	25,758	28,073
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	29,367	4,762	-	1,02,395	99,304	483	33,807	54,958	212	1,002	-	-	1,25,772	24,802	4,42,735	4,76,864

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OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended June 30, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended June 30, 2017	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Employees' remuneration and welfare benefits	12,112	2,256	13	50,189	39,577	805	6,217	17,696	159	2,065	-	-	-	17,720	1,34,428	1,48,809
Travel, conveyance and vehicle running expenses	940	175	1	3,896	3,072	63	483	1,374	12	160	-	-	-	1,375	10,435	11,551
Training expenses	182	34	-	756	596	12	94	266	2	31	-	-	-	267	2,024	2,240
Rents, rates and taxes	6,287	1,171	7	26,052	20,544	418	3,227	9,186	82	1,072	-	-	-	9,198	69,779	77,244
Repairs	2,809	523	3	11,641	9,180	187	1,442	4,105	37	479	-	-	-	4,110	31,181	34,516
Printing and Stationery	636	118	1	2,634	2,077	42	326	929	8	108	-	-	-	930	7,054	7,809
Communication	1,004	187	1	4,158	3,279	67	515	1,466	13	171	-	-	-	1,468	11,137	12,329
Legal and Professional charges	1,680	313	2	6,963	5,491	112	863	2,455	22	286	-	-	-	2,458	18,650	20,645
Service Charges	15,243	2,840	16	63,167	49,811	1,014	7,825	22,272	200	2,599	-	-	-	22,302	1,69,190	1,87,289
Auditors' fees, expenses etc.																
a) as auditors	47	9	-	194	153	3	24	68	1	8	-	-	-	68	519	575
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	15	3	-	63	49	1	8	22	-	3	-	-	-	22	168	186
Advertisement and publicity	68	13	-	281	222	5	35	99	1	12	-	-	-	99	754	835
Interest and Bank Charges	75	14	-	310	245	5	38	109	1	13	-	-	-	110	831	920
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	14	3	-	57	45	1	7	20	-	2	-	-	-	20	152	169
Recruitment Expenses	8	1	-	33	26	1	4	12	-	1	-	-	-	12	89	98
Information Technology Expenses	3,023	563	3	12,528	9,879	201	1,552	4,417	40	515	-	-	-	4,423	33,555	37,144
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	93	17	-	385	304	6	48	136	1	16	-	-	-	136	1,032	1,142
Miscellaneous Expenses	666	124	1	2,762	2,178	44	342	974	9	114	-	-	-	973	7,396	8,187
Depreciation	1,676	312	2	6,945	5,477	111	860	2,449	22	286	-	-	-	2,452	18,602	20,592
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	46,578	8,676	50	1,93,014	1,52,205	3,098	23,910	68,055	610	7,941	-	-	-	68,143	5,16,976	5,72,280

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OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

UptoThe Quarter Ended June 30, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											UptoThe Quarter Ended June 30, 2017	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Employees' remuneration and welfare benefits	12,112	2,256	13	50,189	39,577	805	6,217	17,696	159	2,065	-	-	-	17,720	1,34,428	1,48,809
Travel, conveyance and vehicle running expenses	940	175	1	3,896	3,072	63	483	1,374	12	160	-	-	-	1,375	10,435	11,551
Training expenses	182	34	-	756	596	12	94	266	2	31	-	-	-	267	2,024	2,240
Rents, rates and taxes	6,287	1,171	7	26,052	20,544	418	3,227	9,186	82	1,072	-	-	-	9,198	69,779	77,244
Repairs	2,809	523	3	11,641	9,180	187	1,442	4,105	37	479	-	-	-	4,110	31,181	34,516
Printing and Stationery	636	118	1	2,634	2,077	42	326	929	8	108	-	-	-	930	7,054	7,809
Communication	1,004	187	1	4,158	3,279	67	515	1,466	13	171	-	-	-	1,468	11,137	12,329
Legal and Professional charges	1,680	313	2	6,963	5,491	112	863	2,455	22	286	-	-	-	2,458	18,650	20,645
Service Charges	15,243	2,840	16	63,167	49,811	1,014	7,825	22,272	200	2,599	-	-	-	22,302	1,69,190	1,87,289
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	47	9	-	194	153	3	24	68	1	8	-	-	-	68	519	575
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	15	3	-	63	49	1	8	22	-	3	-	-	-	22	168	186
Advertisement and publicity	68	13	-	281	222	5	35	99	1	12	-	-	-	99	754	835
Interest and Bank Charges	75	14	-	310	245	5	38	109	1	13	-	-	-	110	831	920
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	14	3	-	57	45	1	7	20	-	2	-	-	-	20	152	169
Recruitment Expenses	8	1	-	33	26	1	4	12	-	1	-	-	-	12	89	98
Information Technology Expenses	3,023	563	3	12,528	9,879	201	1,552	4,417	40	515	-	-	-	4,423	33,555	37,144
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	93	17	-	385	304	6	48	136	1	16	-	-	-	136	1,032	1,142
Miscellaneous Expenses	666	124	1	2,762	2,178	44	342	974	9	114	-	-	-	973	7,396	8,187
Depreciation	1,676	312	2	6,945	5,477	111	860	2,449	22	286	-	-	-	2,452	18,602	20,592
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	46,578	8,676	50	1,93,014	1,52,205	3,098	23,910	68,055	610	7,941	-	-	-	68,143	5,16,976	5,72,280