

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended December 31, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended December 31, 2018	Grand Total
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others		
Employees' remuneration and welfare benefits	1,313	(24)	-	22,543	34,624	15	1,483	5,158	(16)	114	-	-	95,409	2,048	1,61,378	1,62,667
Travel, conveyance and vehicle running expenses	226	13	-	2,131	2,992	3	178	627	1	14	-	-	14,538	253	20,737	20,976
Training expenses	26	3	-	137	160	-	16	57	-	1	-	-	252	23	646	675
Rents, rates and taxes	854	63	-	6,822	9,218	11	617	2,185	5	48	-	-	79,136	885	98,927	99,844
Repairs	437	7	-	5,962	8,907	5	425	1,488	(2)	33	-	-	23,457	594	40,869	41,313
Printing and stationery	149	9	-	1,368	1,911	2	115	407	1	9	-	-	4,848	164	8,825	8,983
Communication	249	14	-	2,404	3,391	3	198	699	1	15	-	-	8,179	282	15,172	15,435
Legal and Professional charges	640	53	-	4,501	6,067	9	435	1,548	5	34	-	-	12,325	629	25,553	26,246
Service Charges	1,236	115	-	32,273	37,102	17	1,644	5,709	12	62	-	-	1,03,813	1,145	1,81,777	1,83,128
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	28	2	-	196	254	-	19	68	-	1	-	-	523	28	1,089	1,119
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	71	7	-	351	400	1	42	149	1	3	-	-	589	61	1,597	1,675
d) out of pocket expenses	(4)	(1)	-	3	17	-	(2)	(6)	-	-	-	-	91	(2)	101	96
Advertisement and publicity	301	(39)	-	8,522	13,627	3	489	1,683	(10)	38	-	-	39,245	661	64,258	64,520
Interest and Bank Charges	100	9	-	686	887	1	67	240	1	5	-	-	1,816	97	3,800	3,909
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(5)	(1)	-	(12)	(8)	-	(2)	(8)	-	-	-	-	18	(3)	(15)	(21)
Recruitment Expenses	(29)	(4)	-	(64)	(28)	-	(14)	(50)	(1)	(1)	-	-	181	(21)	2	(31)
Information Technology Expenses	674	39	-	6,401	9,001	9	532	1,876	2	41	-	-	21,591	756	40,209	40,922
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	2	(1)	-	147	243	-	7	25	-	1	-	-	729	10	1,162	1,163
Miscellaneous Expenses	14	(1)	-	274	256	-	17	60	-	1	-	-	3,386	88	4,082	4,095
Depreciation	282	2	-	4,097	6,173	3	286	997	(2)	22	-	-	16,449	397	28,422	28,706
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,564	265	-	98,742	1,35,194	82	6,552	22,912	(2)	441	-	-	4,26,575	8,095	6,98,591	7,05,420

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

UptoThe Quarter Ended December 31, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											UptoThe Quarter Ended December 31, 2018	Grand Total
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others		
Employees' remuneration and welfare benefits	22,581	2,391	-	1,07,476	1,20,010	314	13,071	46,918	286	1,026	-	-	1,64,409	19,240	4,72,750	4,97,722
Travel, conveyance and vehicle running expenses	1,604	170	-	7,633	8,524	22	928	3,332	20	73	-	-	19,804	1,367	41,703	43,477
Training expenses	41	4	-	197	220	1	24	86	1	2	-	-	300	35	866	911
Rents, rates and taxes	4,455	472	-	21,203	23,676	62	2,579	9,256	57	202	-	-	1,55,494	3,796	2,16,325	2,21,252
Repairs	5,501	582	-	26,181	29,235	77	3,184	11,429	70	250	-	-	39,883	4,687	1,14,996	1,21,079
Printing and Stationery	1,011	107	-	4,812	5,373	14	585	2,101	13	46	-	-	8,333	861	22,138	23,256
Communication	1,840	195	-	8,757	9,778	26	1,065	3,823	23	84	-	-	13,340	1,568	38,464	40,499
Legal and Professional charges	2,559	271	-	13,855	15,471	36	1,481	5,316	32	116	-	-	18,550	2,180	57,037	59,867
Service Charges	3,334	353	-	41,847	46,727	46	13,308	9,827	42	151	-	-	2,30,408	2,840	3,45,196	3,48,883
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	108	11	-	512	572	1	62	224	1	5	-	-	781	92	2,250	2,369
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	90	10	-	427	477	1	52	186	1	4	-	-	651	76	1,875	1,975
d) out of pocket expenses	26	3	-	125	140	-	15	55	-	1	-	-	191	22	549	578
Advertisement and publicity	9,552	1,011	-	45,462	50,764	133	5,529	19,846	121	434	-	-	69,255	8,138	1,99,682	2,10,245
Interest and Bank Charges	372	39	-	1,770	1,976	5	215	773	5	17	-	-	2,696	317	7,774	8,185
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	8	1	-	38	43	-	5	17	-	-	-	-	58	7	168	177
Recruitment Expenses	69	7	-	329	367	1	40	143	1	3	-	-	501	59	1,444	1,520
Information Technology Expenses	4,844	513	-	23,054	25,743	67	2,804	10,064	61	220	-	-	35,120	4,127	1,01,260	1,06,617
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	180	19	-	857	957	3	104	374	2	8	-	-	1,305	153	3,763	3,962
Miscellaneous Expenses	292	31	-	1,385	1,371	4	168	617	4	13	-	-	4,450	463	8,475	8,798
Depreciation	3,877	411	-	18,455	20,607	54	2,245	8,056	49	176	-	-	28,113	3,304	81,059	85,347
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	62,344	6,601	-	3,24,375	3,62,031	867	47,464	1,32,443	789	2,831	-	-	7,93,642	53,332	17,17,774	17,86,719

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended December 31, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended December 31, 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	6,574	389	112	56,384	49,747	(26)	8,203	10,038	(13)	194	-	-	20,601	6,181	1,51,309	1,58,384
Travel, conveyance and vehicle running expenses	725	60	9	5,310	4,696	8	840	1,101	1	33	-	-	1,634	753	14,376	15,170
Training expenses	(61)	(11)	-	(163)	(149)	(4)	(50)	(91)	(1)	(7)	-	-	62	(86)	(489)	(561)
Rents, rates and taxes	4,530	429	43	30,470	26,994	82	5,056	6,865	12	245	-	-	8,305	4,919	82,948	87,950
Repairs	1,405	89	23	11,751	10,372	(2)	1,732	2,143	(2)	45	-	-	4,193	1,344	31,576	33,093
Printing and Stationery	357	27	5	2,760	2,439	2	424	543	-	15	-	-	908	359	7,450	7,839
Communication	842	75	9	5,911	5,232	12	958	1,278	2	42	-	-	1,717	895	16,047	16,973
Legal and Professional charges	677	6	19	10,214	9,007	(24)	972	1,045	(6)	(4)	-	-	3,383	495	25,082	25,784
Service Charges	(11,446)	(1,967)	81	35,233	30,680	(753)	(9,507)	(17,063)	(144)	(1,228)	-	-	83,740	(16,049)	1,04,909	91,577
Auditors' fees, expenses etc.																
a) as auditors	(17)	(4)	-	19	14	(2)	(9)	(24)	-	(3)	-	-	61	(28)	28	7
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	18	2	-	101	90	1	19	28	-	1	-	-	18	22	280	300
d) out of pocket expenses	14	1	-	90	80	-	15	21	-	1	-	-	22	16	245	260
Advertisement and publicity	1,482	68	29	13,709	12,082	(18)	1,920	2,269	(5)	31	-	-	5,345	1,315	36,648	38,227
Interest and Bank Charges	177	19	1	1,095	972	4	191	267	1	11	-	-	258	199	2,998	3,195
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	38	4	-	213	189	1	40	58	-	3	-	-	39	45	588	630
Recruitment Expenses	(1)	-	-	2	2	-	-	(1)	-	-	-	-	3	(1)	5	4
Information Technology Expenses	1,754	151	20	12,607	11,155	22	2,015	2,663	3	84	-	-	3,783	1,841	34,173	36,098
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	95	9	1	634	562	2	106	145	-	5	-	-	169	104	1,727	1,832
Miscellaneous Expenses	489	9	5	2,386	2,101	(4)	326	401	(1)	4	-	-	967	206	6,386	6,889
Depreciation	811	49	14	6,886	6,076	(2)	1,007	1,239	(1)	25	-	-	2,491	769	18,490	19,364
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	8,463	(595)	371	1,95,612	1,72,341	(701)	14,258	12,925	(154)	(503)	-	-	1,37,699	3,299	5,34,776	5,43,015

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OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

UptoThe Quarter Ended December 31, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											UptoThe Quarter Ended December 31, 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	29,986	3,518	138	1,66,400	1,48,002	962	30,958	45,225	166	2,089	-	-	30,157	35,343	4,59,302	4,92,944
Travel, conveyance and vehicle running expenses	2,240	263	10	12,429	11,055	72	2,312	3,378	12	156	-	-	2,253	2,640	34,307	36,820
Training expenses	145	17	1	804	715	5	150	218	1	10	-	-	146	171	2,220	2,383
Rents, rates and taxes	10,804	1,267	50	59,955	53,326	347	11,154	16,295	60	753	-	-	10,866	12,735	1,65,491	1,77,612
Repairs	6,058	711	28	33,619	29,902	194	6,255	9,137	34	422	-	-	6,093	7,141	92,797	99,594
Printing and Stationery	1,275	150	6	7,078	6,295	41	1,317	1,924	7	89	-	-	1,283	1,503	19,537	20,968
Communication	2,298	270	11	12,751	11,342	74	2,372	3,466	13	160	-	-	2,311	2,708	35,197	37,776
Legal and Professional charges	5,198	610	24	31,462	27,983	167	5,367	7,840	29	362	-	-	5,228	6,127	84,565	90,397
Service Charges	26,744	3,137	123	2,14,695	1,90,957	858	27,611	40,335	148	1,863	-	-	99,328	31,522	6,07,317	6,37,321
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	114	13	1	633	563	4	118	172	1	8	-	-	115	134	1,748	1,876
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	18	2	-	101	90	1	19	28	-	1	-	-	18	22	280	300
d) out of pocket expenses	27	3	-	151	134	1	28	41	-	2	-	-	27	32	416	446
Advertisement and publicity	7,933	931	36	44,024	39,156	255	8,190	11,965	44	553	-	-	7,979	9,351	1,21,517	1,30,417
Interest and Bank Charges	311	36	1	1,725	1,534	10	321	469	2	22	-	-	313	366	4,762	5,110
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	38	4	-	213	189	1	40	58	-	3	-	-	39	45	588	630
Recruitment Expenses	6	1	-	32	29	-	6	9	-	-	-	-	6	7	89	96
Information Technology Expenses	5,133	602	24	28,484	25,335	165	5,299	7,741	28	358	-	-	5,162	6,050	78,622	84,381
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	218	26	1	1,212	1,078	7	226	329	1	15	-	-	220	257	3,345	3,590
Miscellaneous Expenses	1,695	170	7	8,052	7,162	47	1,498	2,213	8	101	-	-	1,459	1,710	22,250	24,122
Depreciation	3,614	424	17	20,056	17,838	116	3,731	5,451	20	252	-	-	3,635	4,260	55,359	59,414
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,03,855	12,155	478	6,43,876	5,72,685	3,327	1,06,972	1,56,294	574	7,219	-	-	1,76,638	1,22,124	17,89,709	19,06,197