

## FORM NL-7-OPERATING EXPENSES SCHEDULE

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended June 30, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended June 30, 2019	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others		Total
Employees' remuneration and welfare benefits	12,313	1,556	21	55,392	52,391	250	13,825	33,943	366	819	-	2	2,760	9,027	1,68,775	1,82,665
Travel, conveyance and vehicle running expenses	733	93	1	3,299	3,120	15	823	2,021	22	49	-	-	970	538	10,857	11,684
Training expenses	19	2	-	87	83	-	22	54	1	1	-	-	4	14	266	287
Rents, rates and taxes	2,380	301	4	10,708	10,128	48	2,673	6,562	71	158	-	-	21,379	1,745	53,472	56,157
Repairs	2,612	330	4	11,749	11,112	53	2,932	7,199	78	174	-	-	572	1,915	35,784	38,730
Printing and stationery	507	64	1	2,279	2,155	10	569	1,396	15	34	-	-	111	371	6,940	7,512
Communication	763	96	1	3,432	3,246	15	857	2,103	23	51	-	-	167	559	10,453	11,313
Legal and Professional charges	1,800	227	3	11,411	10,793	37	2,021	4,963	53	120	-	-	395	1,320	31,113	33,143
Service Charges	1,863	235	3	8,977	8,491	38	8,199	7,637	55	124	-	-	9,211	1,366	44,098	46,199
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	55	7	-	246	233	1	62	151	2	4	-	-	12	40	751	813
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	31	4	-	138	131	1	34	85	1	2	-	-	7	22	421	456
d) out of pocket expenses	1	-	-	5	5	-	1	3	-	-	-	-	-	1	15	16
Advertisement and publicity	915	116	2	4,118	3,895	19	1,028	2,523	27	61	-	-	201	671	12,543	13,576
Interest and Bank Charges	273	34	-	1,228	1,161	6	306	752	8	18	-	-	60	200	3,739	4,046
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	3	-	-	15	14	-	4	9	-	-	-	-	1	2	45	48
Recruitment Expenses	3	-	-	12	11	-	3	7	-	-	-	-	1	2	36	39
Information Technology Expenses	2,687	339	5	12,085	11,431	55	3,016	7,406	80	179	-	-	589	1,969	36,810	39,841
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	98	12	-	443	419	2	111	271	3	7	-	-	22	72	1,350	1,460
Miscellaneous Expenses	815	95	1	3,373	3,113	15	842	2,071	22	66	-	-	783	554	10,839	11,750
Depreciation	1,925	243	3	8,662	8,193	39	2,162	5,308	57	128	-	-	422	1,412	26,383	28,554
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>29,796</b>	<b>3,754</b>	<b>49</b>	<b>1,37,659</b>	<b>1,30,125</b>	<b>604</b>	<b>39,490</b>	<b>84,464</b>	<b>884</b>	<b>1,995</b>	<b>-</b>	<b>2</b>	<b>37,667</b>	<b>21,800</b>	<b>4,54,690</b>	<b>4,88,289</b>

## FORM NL-7-OPERATING EXPENSES SCHEDULE

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter Ended June 30, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter Ended June 30, 2019	
				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	12,313	1,556	21	55,392	52,391	250	13,825	33,943	366	819	-	2	2,760	9,027	1,68,775	1,82,665
Travel, conveyance and vehicle running expenses	733	93	1	3,299	3,120	15	823	2,021	22	49	-	-	970	538	10,857	11,684
Training expenses	19	2	-	87	83	-	22	54	1	1	-	-	4	14	266	287
Rents, rates and taxes	2,380	301	4	10,708	10,128	48	2,673	6,562	71	158	-	-	21,379	1,745	53,472	56,157
Repairs	2,612	330	4	11,749	11,112	53	2,932	7,199	78	174	-	-	572	1,915	35,784	38,730
Printing and Stationery	507	64	1	2,279	2,155	10	569	1,396	15	34	-	-	111	371	6,940	7,512
Communication	763	96	1	3,432	3,246	15	857	2,103	23	51	-	-	167	559	10,453	11,313
Legal and Professional charges	1,800	227	3	11,411	10,793	37	2,021	4,963	53	120	-	-	395	1,320	31,113	33,143
Service Charges	1,863	235	3	8,977	8,491	38	8,199	7,637	55	124	-	-	9,211	1,366	44,098	46,199
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	55	7	-	246	233	1	62	151	2	4	-	-	12	40	751	813
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	31	4	-	138	131	1	34	85	1	2	-	-	7	22	421	456
d) out of pocket expenses	1	-	-	5	5	-	1	3	-	-	-	-	-	1	15	16
Advertisement and publicity	915	116	2	4,118	3,895	19	1,028	2,523	27	61	-	-	201	671	12,543	13,576
Interest and Bank Charges	273	34	-	1,228	1,161	6	306	752	8	18	-	-	60	200	3,739	4,046
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	3	-	-	15	14	-	4	9	-	-	-	-	1	2	45	48
Recruitment Expenses	3	-	-	12	11	-	3	7	-	-	-	-	1	2	36	39
Information Technology Expenses	2,687	339	5	12,085	11,431	55	3,016	7,406	80	179	-	-	589	1,969	36,810	39,841
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	98	12	-	443	419	2	111	271	3	7	-	-	22	72	1,350	1,460
Miscellaneous Expenses	815	95	1	3,373	3,113	15	842	2,071	22	66	-	-	783	554	10,839	11,750
Depreciation	1,925	243	3	8,662	8,193	39	2,162	5,308	57	128	-	-	422	1,412	26,383	28,554
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>29,796</b>	<b>3,754</b>	<b>49</b>	<b>1,37,659</b>	<b>1,30,125</b>	<b>604</b>	<b>39,490</b>	<b>84,464</b>	<b>884</b>	<b>1,995</b>	<b>-</b>	<b>2</b>	<b>37,667</b>	<b>21,800</b>	<b>4,54,690</b>	<b>4,88,289</b>

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>29,367</b>	<b>4,762</b>	<b>-</b>	<b>1,02,395</b>	<b>99,304</b>	<b>483</b>	<b>33,807</b>	<b>54,958</b>	<b>212</b>	<b>1,002</b>	<b>-</b>	<b>-</b>	<b>1,25,772</b>	<b>24,802</b>	<b>4,42,735</b>	<b>4,76,864</b>

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## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter Ended June 30, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>29,367</b>	<b>4,762</b>	<b>-</b>	<b>1,02,395</b>	<b>99,304</b>	<b>483</b>	<b>33,807</b>	<b>54,958</b>	<b>212</b>	<b>1,002</b>	<b>-</b>	<b>-</b>	<b>1,25,772</b>	<b>24,802</b>	<b>4,42,735</b>	<b>4,76,864</b>