

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended Sep 30, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended Sep 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	5,241	846	83	36,486	39,578	158	(840)	17,063	32	(678)	-	-	53,041	4,227	1,49,067	1,55,237
Travel, conveyance and vehicle running expenses	581	87	7	3,582	3,767	16	149	1,798	8	(38)	-	-	5,180	455	14,917	15,592
Training expenses	57	8	-	312	317	1	35	168	1	(1)	-	-	238	43	1,114	1,179
Rents, rates and taxes	1,097	175	16	7,491	8,089	32	(101)	3,541	8	(130)	-	-	97,421	880	1,17,231	1,18,519
Repairs	1,773	270	21	11,200	11,859	49	311	5,541	22	(138)	-	-	13,336	1,396	43,576	45,640
Printing and stationery	346	53	4	2,183	2,311	10	62	1,081	4	(27)	-	-	4,861	272	10,757	11,160
Communication	459	71	6	2,963	3,155	13	47	1,447	5	(41)	-	-	3,714	363	11,666	12,202
Legal and Professional charges	1,232	188	15	6,888	7,524	34	222	3,849	15	(95)	-	-	9,226	970	28,633	30,068
Service Charges	1,911	281	19	11,357	11,863	50	6,530	5,831	30	(93)	-	-	58,026	1,484	95,078	97,289
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	30	5	-	196	209	1	1	94	-	(3)	-	-	256	24	778	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	49	7	-	278	286	1	24	146	1	(1)	-	-	246	38	1,019	1,075
d) out of pocket expenses	-	-	-	-	-	-	(1)	(1)	-	-	-	-	2	-	-	-
Advertisement and publicity	3,124	437	22	17,026	17,270	75	1,961	9,215	64	(28)	-	-	12,614	2,379	60,576	64,159
Interest and Bank Charges	182	28	2	1,151	1,220	5	30	568	2	(14)	-	-	1,382	143	4,487	4,699
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(3)	-	-	(13)	(12)	-	(3)	(8)	-	-	-	-	1	(2)	(37)	(40)
Recruitment Expenses	30	4	-	157	157	1	21	86	1	-	-	-	102	22	547	581
Information Technology Expenses	1,883	286	22	11,829	12,507	52	364	5,870	24	(142)	-	-	13,905	1,480	45,889	48,080
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	4	2	-	95	119	-	(35)	27	(1)	(6)	-	-	304	5	508	514
Miscellaneous Expenses	363	21	6	930	1,044	4	(234)	324	(4)	(33)	-	-	4,206	78	6,315	6,705
Depreciation	1,086	169	15	7,102	7,587	31	66	3,444	11	(104)	-	-	9,132	862	28,131	29,401
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	19,445	2,938	238	1,21,213	1,28,850	533	8,609	60,084	223	(1,572)	-	-	2,87,193	15,119	6,20,252	6,42,873

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter Ended Sep 30, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter Ended Sep 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	17,555	2,402	104	91,878	91,969	408	12,985	51,006	398	142	-	1	55,800	13,254	3,17,841	3,37,902
Travel, conveyance and vehicle running expenses	1,315	180	8	6,881	6,887	31	972	3,820	30	11	-	-	6,150	993	25,775	27,278
Training expenses	76	10	-	399	400	2	56	222	2	1	-	-	242	58	1,382	1,468
Rents, rates and taxes	3,477	476	21	18,199	18,217	81	2,572	10,103	79	28	-	-	1,18,800	2,625	1,70,704	1,74,678
Repairs	4,385	600	26	22,949	22,971	102	3,243	12,740	99	35	-	-	13,909	3,310	79,358	84,369
Printing and Stationery	853	117	5	4,462	4,467	20	631	2,477	19	7	-	-	4,972	644	17,699	18,674
Communication	1,222	167	7	6,395	6,401	28	904	3,550	28	10	-	-	3,881	922	22,119	23,515
Legal and Professional charges	3,033	415	18	18,299	18,317	70	2,243	8,812	69	25	-	-	9,620	2,290	59,745	63,211
Service Charges	3,775	517	22	20,334	20,354	88	14,729	13,468	85	31	-	-	67,236	2,850	1,39,175	1,43,489
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	84	12	-	442	442	2	62	245	2	1	-	-	268	64	1,528	1,624
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	11	-	416	417	2	59	231	2	1	-	-	252	60	1,440	1,531
d) out of pocket expenses	1	-	-	4	4	-	1	2	-	-	-	-	3	1	15	16
Advertisement and publicity	4,040	553	24	21,143	21,164	94	2,988	11,738	91	33	-	-	12,815	3,050	73,116	77,733
Interest and Bank Charges	455	62	3	2,379	2,381	11	336	1,321	10	4	-	-	1,442	343	8,227	8,747
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	1	-	-	3	3	-	-	1	-	-	-	-	2	-	9	10
Recruitment Expenses	32	4	-	169	169	1	24	94	1	-	-	-	102	24	584	620
Information Technology Expenses	4,569	625	27	23,914	23,938	106	3,380	13,276	103	37	-	-	14,494	3,450	82,698	87,919
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	103	14	1	538	538	2	76	299	2	1	-	-	326	78	1,860	1,978
Miscellaneous Expenses	1,173	113	5	4,303	4,157	19	608	2,396	19	34	-	-	4,989	630	17,155	18,446
Depreciation	3,012	412	18	15,764	15,779	70	2,228	8,751	68	24	-	-	9,554	2,274	54,512	57,954
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	49,241	6,690	289	2,58,871	2,58,975	1,137	48,097	1,44,552	1,107	425	-	1	3,24,857	36,920	10,74,942	11,31,162

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended Sep 30, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended Sep 30, 2018	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others		Total
Employees' remuneration and welfare benefits	8,979	422	-	43,599	45,299	98	1,703	18,763	213	493	-	-	35,442	6,835	1,52,445	1,61,846
Travel, conveyance and vehicle running expenses	619	33	-	2,951	3,057	7	140	1,286	14	33	-	-	3,194	474	11,156	11,808
Training expenses	11	1	-	46	47	-	5	22	-	1	-	-	37	9	167	179
Rents, rates and taxes	2,839	285	-	11,817	11,971	38	1,349	5,644	46	128	-	-	34,891	2,269	68,153	71,277
Repairs	2,543	166	-	11,744	12,108	30	732	5,226	54	131	-	-	9,545	1,969	41,539	44,248
Printing and Stationery	327	11	-	1,642	1,715	3	39	691	8	19	-	-	2,023	246	6,386	6,724
Communication	629	25	-	3,118	3,249	7	93	1,324	16	35	-	-	2,534	475	10,851	11,505
Legal and Professional charges	(388)	(156)	-	512	829	(11)	(810)	(549)	11	4	-	-	(74)	(393)	(481)	(1,025)
Service Charges	(1,374)	(325)	-	(4,643)	(4,163)	(27)	(1,312)	(2,378)	5	(28)	-	-	1,10,916	(1,230)	97,140	95,441
Auditors' fees, expenses etc.																
a) as auditors	35	2	-	168	174	-	8	73	1	2	-	-	136	27	589	626
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	12	1	-	52	53	-	5	24	-	1	-	-	42	9	186	199
d) out of pocket expenses	(4)	(2)	-	7	11	-	(11)	(4)	-	-	-	-	6	(4)	5	(1)
Advertisement and publicity	8,791	976	-	35,396	35,639	123	4,671	17,304	128	381	-	-	28,756	7,090	1,29,488	1,39,255
Interest and Bank Charges	123	7	-	584	604	1	28	255	3	7	-	-	474	94	2,050	2,180
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	13	1	-	50	50	-	7	25	-	1	-	-	41	10	184	198
Recruitment Expenses	96	11	-	386	388	1	52	189	1	4	-	-	313	78	1,412	1,519
Information Technology Expenses	1,974	117	-	9,265	9,577	23	505	4,078	43	104	-	-	7,531	1,520	32,646	34,737
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	103	8	-	459	470	1	37	209	2	5	-	-	373	81	1,637	1,748
Miscellaneous Expenses	(519)	(98)	-	(1,572)	(1,485)	(9)	(490)	(940)	(2)	(15)	-	-	(1,114)	(352)	(5,979)	(6,596)
Depreciation	1,604	85	-	7,659	7,937	18	357	3,332	37	86	-	-	6,225	1,228	26,879	28,568
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	26,413	1,570	-	1,23,240	1,27,530	303	7,108	54,574	580	1,392	-	-	2,41,291	20,435	5,76,453	6,04,436

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter Ended Sep 30, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter Ended Sep 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	21,269	2,415	-	84,933	85,386	300	11,588	41,760	302	911	-	-	69,000	17,192	3,11,372	3,35,056
Travel, conveyance and vehicle running expenses	1,378	156	-	5,503	5,532	19	751	2,706	20	59	-	-	5,266	1,114	20,970	22,504
Training expenses	15	2	-	60	60	-	8	29	-	1	-	-	48	12	218	235
Rents, rates and taxes	3,601	409	-	14,381	14,458	51	1,962	7,071	51	154	-	-	76,358	2,911	1,17,397	1,21,407
Repairs	5,063	575	-	20,220	20,327	71	2,759	9,942	72	217	-	-	16,426	4,093	74,127	79,765
Printing and Stationery	862	98	-	3,444	3,462	12	470	1,693	12	37	-	-	3,486	697	13,313	14,273
Communication	1,591	181	-	6,353	6,387	22	867	3,124	23	68	-	-	5,161	1,286	23,291	25,063
Legal and Professional charges	1,919	218	-	9,354	9,404	27	1,046	3,768	27	82	-	-	6,225	1,551	31,484	33,621
Service Charges	2,097	238	-	9,574	9,625	30	11,664	4,118	30	90	-	-	1,26,595	1,695	1,63,421	1,65,756
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	79	9	-	317	319	1	43	156	1	3	-	-	257	64	1,161	1,249
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	19	2	-	76	76	-	10	37	-	1	-	-	62	15	277	298
d) out of pocket expenses	31	3	-	123	123	-	17	60	-	1	-	-	100	25	449	483
Advertisement and publicity	9,250	1,050	-	36,940	37,137	130	5,040	18,163	131	396	-	-	30,010	7,477	1,35,424	1,45,724
Interest and Bank Charges	271	31	-	1,084	1,090	4	148	533	4	12	-	-	881	219	3,975	4,277
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	13	1	-	50	50	-	7	25	-	1	-	-	41	10	184	198
Recruitment Expenses	98	11	-	393	395	1	54	193	1	4	-	-	319	80	1,440	1,549
Information Technology Expenses	4,170	473	-	16,653	16,742	59	2,272	8,188	59	179	-	-	13,529	3,371	61,052	65,695
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	178	20	-	710	713	3	97	349	3	8	-	-	577	144	2,604	2,802
Miscellaneous Expenses	278	32	-	1,110	1,115	4	151	557	4	12	-	-	1,064	376	4,393	4,703
Depreciation	3,596	408	-	14,358	14,435	51	1,959	7,060	51	154	-	-	11,664	2,906	52,638	56,642
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	55,778	6,332	-	2,25,636	2,26,836	785	40,913	1,09,532	791	2,390	-	-	3,67,069	45,238	10,19,190	10,81,300