

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended December 31, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended December 31, 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	5,798	90	47	35,174	45,940	61	50,726	6,227	206	449	-	1	46,620	2,509	1,87,913	1,93,848
Travel, conveyance and vehicle running expenses	414	5	3	2,524	3,321	4	3,743	417	15	33	-	-	6,493	174	16,724	17,146
Training expenses	-	(2)	-	16	51	-	152	(35)	-	1	-	-	92	(6)	271	269
Rents, rates and taxes	787	(21)	7	4,999	6,963	5	9,061	347	31	80	-	-	50,552	253	72,291	73,064
Repairs	1,185	(6)	10	7,353	9,920	10	11,952	910	45	105	-	-	10,445	449	41,189	42,378
Printing and stationery	375	14	3	2,217	2,783	5	2,719	532	12	24	-	-	2,676	185	11,153	11,545
Communication	510	18	4	3,028	3,826	6	3,821	694	17	34	-	-	3,697	247	15,370	15,902
Legal and Professional charges	652	(22)	6	8,325	10,582	4	7,811	220	27	69	-	-	6,494	198	33,730	34,366
Service Charges	867	(21)	8	29,531	33,772	6	10,310	3,407	34	87	-	-	64,598	283	1,42,028	1,42,882
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	23	-	-	141	190	-	230	17	1	2	-	-	200	9	790	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	(32)	(6)	-	(156)	(134)	(1)	72	(114)	(1)	1	-	-	(43)	(28)	(404)	(442)
d) out of pocket expenses	4	-	-	20	22	-	11	8	-	-	-	-	17	2	80	84
Advertisement and publicity	4,945	406	34	27,739	31,896	87	21,524	10,282	141	195	-	1	26,472	3,015	1,21,352	1,26,737
Interest and Bank Charges	224	10	2	1,310	1,623	3	1,514	341	7	13	-	-	1,523	114	6,448	6,684
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	1	2	-	2	-	-	-	-	-	2	-	7	7
Recruitment Expenses	(7)	(2)	-	(32)	(21)	-	45	(32)	-	-	-	-	7	(7)	(40)	(49)
Information Technology Expenses	1,325	4	11	8,155	10,872	12	12,701	1,170	49	112	-	-	11,280	529	44,880	46,220
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	66	4	-	381	459	1	385	115	2	3	-	-	412	36	1,794	1,864
Miscellaneous Expenses	739	41	4	3,538	4,131	10	3,324	1,153	19	42	-	-	5,350	350	17,917	18,701
Depreciation	869	2	7	5,351	7,140	8	8,360	760	32	74	-	-	7,416	346	29,487	30,365
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	18,744	514	146	1,39,615	1,73,338	221	1,48,463	26,419	637	1,324	-	2	2,44,303	8,658	7,42,980	7,62,384

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter Ended December 31, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter Ended December 31, 2019	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	23,353	2,492	151	1,27,052	1,37,909	469	63,711	57,233	604	591	-	2	1,02,420	15,763	5,05,754	5,31,750
Travel, conveyance and vehicle running expenses	1,729	184	11	9,404	10,208	35	4,716	4,236	45	44	-	-	12,643	1,167	42,498	44,422
Training expenses	76	8	-	415	451	2	208	187	2	2	-	-	334	52	1,653	1,737
Rents, rates and taxes	4,264	455	28	23,198	25,180	86	11,633	10,450	110	108	-	-	1,69,352	2,878	2,42,995	2,47,742
Repairs	5,570	594	36	30,302	32,891	112	15,195	13,650	144	141	-	1	24,354	3,759	1,20,549	1,26,749
Printing and Stationery	1,228	131	8	6,679	7,250	25	3,349	3,009	32	31	-	-	7,649	829	28,853	30,220
Communication	1,732	185	11	9,422	10,227	35	4,725	4,244	45	44	-	-	7,578	1,169	37,489	39,417
Legal and Professional charges	3,685	393	24	26,624	28,899	74	10,054	9,032	95	93	-	-	16,114	2,487	93,472	97,574
Service Charges	4,641	495	30	49,865	54,126	93	25,039	16,875	120	117	-	-	1,31,834	3,133	2,81,202	2,86,368
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	107	11	1	583	633	2	292	263	3	3	-	-	468	72	2,319	2,438
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	48	5	-	260	282	1	130	117	1	1	-	-	209	32	1,033	1,086
d) out of pocket expenses	4	-	-	24	26	-	12	11	-	-	-	-	19	3	95	99
Advertisement and publicity	8,985	959	58	48,883	53,060	180	24,513	22,020	232	227	-	1	39,287	6,065	1,94,468	2,04,470
Interest and Bank Charges	678	72	4	3,689	4,004	14	1,850	1,662	18	17	-	-	2,965	458	14,677	15,431
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	1	-	-	4	4	-	2	2	-	-	-	-	3	1	16	17
Recruitment Expenses	25	3	-	136	148	1	68	61	1	1	-	-	110	17	543	571
Information Technology Expenses	5,894	629	38	32,069	34,809	118	16,081	14,446	152	149	-	1	25,774	3,979	1,27,578	1,34,139
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	169	18	1	918	997	3	461	414	4	4	-	-	738	114	3,653	3,841
Miscellaneous Expenses	1,913	154	9	7,841	8,288	29	3,932	3,549	37	76	-	-	10,339	982	35,073	37,149
Depreciation	3,881	414	25	21,115	22,919	78	10,588	9,512	100	98	-	-	16,970	2,620	84,000	88,320
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	67,983	7,202	435	3,98,483	4,32,311	1,357	1,96,559	1,70,973	1,745	1,747	-	5	5,69,160	45,580	18,17,920	18,93,540

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,
				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	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)

Up to the Quarter Ended December 31, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter Ended December 31, 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	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