

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended March 31, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended March 31, 2020	
				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	9,846	596	55	62,084	92,446	150	4,540	19,475	100	(311)	-	-	19,014	6,427	2,03,925	2,14,422
Travel, conveyance and vehicle running expenses	797	50	5	4,983	7,315	12	476	1,599	9	(22)	-	-	7,018	521	21,911	22,763
Training expenses	22	1	-	148	235	-	(5)	41	-	(1)	-	-	26	15	459	482
Rents, rates and taxes	1,778	107	10	11,225	16,745	27	789	3,511	18	(57)	-	-	56,463	1,161	89,882	91,777
Repairs	2,025	112	11	12,967	19,807	30	419	3,898	17	(77)	-	-	3,307	1,317	41,685	43,833
Printing and stationery	610	40	3	3,792	5,503	10	429	1,238	7	(16)	-	-	3,360	400	14,723	15,376
Communication	1,003	70	6	6,159	8,750	16	898	2,075	13	(21)	-	-	2,545	659	21,094	22,173
Legal and Professional charges	1,309	71	7	10,449	16,254	19	214	2,509	11	(51)	-	-	2,077	851	32,333	33,720
Service Charges	2,623	180	15	81,694	1,06,104	42	2,686	9,410	34	(56)	-	-	1,32,700	1,723	3,34,337	3,37,155
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	38	2	-	242	371	1	5	72	-	(1)	-	-	59	24	773	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	17	1	-	108	166	-	2	32	-	(1)	-	-	26	11	344	362
d) out of pocket expenses	23	2	-	129	161	-	43	51	-	-	-	-	79	15	478	503
Advertisement and publicity	684	(59)	2	6,203	14,031	-	(4,635)	321	(27)	(146)	-	-	74,405	398	90,550	91,177
Interest and Bank Charges	420	30	2	2,569	3,618	7	409	876	6	(8)	-	-	1,036	277	8,790	9,242
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	9	1	-	51	63	-	18	21	-	-	-	-	32	6	191	201
Recruitment Expenses	(2)	(1)	-	(4)	13	-	(21)	(8)	-	-	-	-	(25)	(1)	(46)	(49)
Information Technology Expenses	2,257	129	12	14,369	21,749	34	676	4,388	20	(80)	-	-	3,913	1,470	46,539	48,937
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	50	2	-	327	520	1	(11)	91	-	(2)	-	-	58	32	1,016	1,068
Miscellaneous Expenses	(74)	(32)	(1)	(365)	511	(4)	(1,234)	(497)	(9)	(25)	-	-	(264)	(99)	(1,986)	(2,093)
Depreciation	1,491	85	8	9,488	14,353	22	455	2,900	14	(53)	-	-	2,594	971	30,744	32,328
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	24,926	1,387	135	2,26,618	3,28,715	367	6,153	52,003	213	(928)	-	-	3,08,423	16,178	9,37,742	9,64,190

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter Ended March 31, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up to the Quarter Ended March 31, 2020		
Employees' remuneration and welfare benefits	33,199	3,088	206	1,89,136	2,30,355	618	68,251	76,708	704	280	-	2	1,21,434	22,190	7,09,678	7,46,171
Travel, conveyance and vehicle running expenses	2,525	235	16	14,388	17,523	47	5,192	5,835	54	21	-	-	19,661	1,688	64,409	67,185
Training expenses	99	9	1	563	686	2	203	228	2	1	-	-	360	66	2,111	2,220
Rents, rates and taxes	6,042	562	37	34,423	41,925	113	12,422	13,961	128	51	-	-	2,25,815	4,039	3,32,877	3,39,518
Repairs	7,595	706	47	43,269	52,698	141	15,614	17,548	161	64	-	-	27,661	5,076	1,62,232	1,70,580
Printing and Stationery	1,838	171	11	10,471	12,752	34	3,778	4,247	39	15	-	-	11,009	1,228	43,573	45,593
Communication	2,735	254	17	15,581	18,977	51	5,623	6,319	58	23	-	-	10,123	1,828	58,583	61,589
Legal and Professional charges	4,995	465	31	37,073	45,153	93	10,268	11,541	106	42	-	-	18,191	3,338	1,25,805	1,31,296
Service Charges	7,264	676	45	1,31,560	1,60,231	135	27,726	26,285	154	61	-	-	2,64,534	4,855	6,15,541	6,23,526
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	145	13	1	824	1,004	3	297	334	3	1	-	-	527	97	3,090	3,249
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	65	6	-	368	448	1	133	149	1	1	-	-	235	43	1,379	1,450
d) out of pocket expenses	27	3	-	153	187	1	55	62	1	-	-	-	98	18	575	605
Advertisement and publicity	9,669	899	60	55,086	67,091	180	19,878	22,341	205	81	-	1	1,13,692	6,463	2,85,018	2,95,646
Interest and Bank Charges	1,099	102	7	6,258	7,622	20	2,258	2,538	23	9	-	-	4,001	734	23,463	24,671
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	10	1	-	55	67	-	20	22	-	-	-	-	35	6	205	216
Recruitment Expenses	23	2	-	132	161	-	48	53	-	-	-	-	84	15	493	518
Information Technology Expenses	8,151	758	51	46,438	56,559	152	16,758	18,834	173	69	-	1	29,687	5,448	1,74,119	1,83,079
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	219	20	1	1,245	1,516	4	449	505	5	2	-	-	796	146	4,668	4,908
Miscellaneous Expenses	1,839	122	8	7,476	8,799	24	2,698	3,052	28	50	-	-	10,075	886	33,088	35,057
Depreciation	5,372	500	33	30,603	37,273	100	11,043	12,412	114	45	-	-	19,564	3,590	1,14,744	1,20,649
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	92,911	8,592	572	6,25,102	7,61,027	1,719	2,02,714	2,22,974	1,959	816	-	4	8,77,582	61,754	27,55,651	28,57,726

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended March 31, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended March 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	11,936	526	-	47,966	64,829	95	1,377	18,928	18	771	-	-	56,515	8,795	1,99,294	2,11,756
Travel, conveyance and vehicle running expenses	888	41	-	3,587	4,818	7	115	1,421	2	57	-	-	10,285	657	20,949	21,878
Training expenses	79	6	-	347	427	1	27	145	1	4	-	-	470	63	1,485	1,570
Rents, rates and taxes	1,784	55	-	6,891	9,731	12	33	2,645	(1)	122	-	-	1,29,560	1,271	1,50,264	1,52,103
Repairs	2,576	100	-	10,192	14,017	19	197	3,979	2	171	-	-	11,598	1,873	42,048	44,724
Printing and Stationery	465	18	-	1,834	2,530	3	32	715	-	31	-	-	2,493	337	7,975	8,458
Communication	788	27	-	3,078	4,295	6	35	1,191	-	53	-	-	3,411	567	12,636	13,451
Legal and Professional charges	1,593	80	-	7,292	9,675	14	257	2,603	4	100	-	-	7,909	1,192	29,046	30,719
Service Charges	2,733	160	-	39,175	75,791	25	2,565	4,647	11	164	-	-	65,369	2,087	1,89,834	1,92,727
Auditors' fees, expenses etc.																
a) as auditors	51	2	-	201	276	-	4	78	-	3	-	-	228	37	827	880
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	(22)	(4)	-	(121)	(113)	-	(23)	(57)	(1)	(1)	-	-	(217)	(21)	(554)	(580)
d) out of pocket expenses	7	-	-	23	37	-	(1)	8	-	1	-	-	19	4	91	98
Advertisement and publicity	3,645	104	-	13,965	19,902	23	(6)	5,327	(5)	253	-	-	14,856	2,579	56,894	60,643
Interest and Bank Charges	276	15	-	1,147	1,492	2	56	463	1	17	-	-	1,432	209	4,819	5,110
Others:																
Agents Training	5	-	-	19	26	-	1	8	-	-	-	-	23	4	81	86
Recruitment Expenses	8	(1)	-	17	44	-	(8)	3	-	1	-	-	(11)	4	50	57
Information Technology Expenses	1,770	46	-	6,730	9,674	11	(35)	2,553	(3)	124	-	-	7,036	1,245	27,335	29,151
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	77	3	-	299	418	1	3	116	-	5	-	-	331	55	1,228	1,308
Miscellaneous Expenses	713	36	-	2,166	2,592	5	162	906	3	78	-	-	3,671	181	9,764	10,513
Depreciation	1,656	57	-	6,463	9,024	12	72	2,499	-	112	-	-	7,155	1,190	26,527	28,240
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	31,028	1,271	-	1,51,271	2,29,485	236	4,863	48,178	32	2,066	-	-	3,22,133	22,329	7,80,593	8,12,892

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OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter Ended March 31, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter Ended March 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	34,518	2,916	-	1,55,442	1,84,840	409	14,448	65,847	305	1,797	-	-	2,20,924	28,035	6,72,047	7,09,481
Travel, conveyance and vehicle running expenses	2,492	211	-	11,220	13,342	30	1,043	4,753	22	130	-	-	30,090	2,024	62,654	65,357
Training expenses	121	10	-	544	647	1	51	231	1	6	-	-	770	98	2,349	2,480
Rents, rates and taxes	6,239	527	-	28,094	33,407	74	2,611	11,901	55	325	-	-	2,85,054	5,067	3,66,588	3,73,354
Repairs	8,077	682	-	36,373	43,252	96	3,381	15,408	71	420	-	-	51,482	6,560	1,57,043	1,65,802
Printing and Stationery	1,476	125	-	6,646	7,903	17	618	2,815	13	77	-	-	10,827	1,199	30,115	31,716
Communication	2,628	222	-	11,835	14,073	31	1,100	5,014	23	137	-	-	16,751	2,135	51,099	53,949
Legal and Professional charges	4,151	351	-	21,147	25,146	49	1,738	7,919	37	216	-	-	26,459	3,372	86,083	90,585
Service Charges	6,067	513	-	81,022	1,22,518	72	15,872	14,474	54	316	-	-	2,95,777	4,928	5,35,033	5,41,613
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	158	13	-	713	848	2	66	302	1	8	-	-	1,009	129	3,078	3,249
b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	68	6	-	306	364	1	28	130	1	4	-	-	433	55	1,322	1,396
d) out of pocket expenses	33	3	-	148	176	-	14	63	-	2	-	-	210	27	640	676
Advertisement and publicity	13,196	1,115	-	59,426	70,665	156	5,524	25,174	117	687	-	-	84,111	10,718	2,56,578	2,70,889
Interest and Bank Charges	648	55	-	2,916	3,468	8	271	1,235	6	34	-	-	4,128	526	12,592	13,295
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	13	1	-	58	68	-	5	24	-	1	-	-	81	10	247	261
Recruitment Expenses	77	6	-	346	411	1	32	146	1	4	-	-	489	62	1,492	1,575
Information Technology Expenses	6,614	559	-	29,784	35,417	78	2,768	12,617	58	344	-	-	42,156	5,372	1,28,594	1,35,767
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	257	22	-	1,156	1,375	3	107	490	2	13	-	-	1,636	209	4,991	5,270
Miscellaneous Expenses	1,005	67	-	3,551	3,962	9	330	1,524	7	92	-	-	8,105	644	18,224	19,296
Depreciation	5,533	468	-	24,918	29,631	66	2,316	10,556	49	288	-	-	35,269	4,494	1,07,587	1,13,588
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	93,371	7,872	-	4,75,645	5,91,513	1,103	52,323	1,80,623	823	4,901	-	-	11,15,761	75,664	24,98,356	25,99,599