

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended June 30, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended June 30, 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	10,988	810	50	53,545	47,429	214	13,486	50,445	510	260	-	10	262	6,698	1,72,859	1,84,707	
Travel, conveyance and vehicle running expenses	139	10	1	676	599	3	170	637	6	3	-	-	183	85	2,362	2,512	
Training expenses	12	1	-	58	51	-	15	55	1	-	-	-	-	7	187	200	
Rents, rates and taxes	1,234	91	6	6,013	5,327	24	1,515	5,665	57	29	-	1	28	752	19,411	20,742	
Repairs	1,443	106	7	7,030	6,227	28	1,771	6,623	67	34	-	1	33	879	22,693	24,249	
Printing and stationery	72	5	-	352	312	1	89	332	3	2	-	-	604	44	1,739	1,816	
Communication	451	33	2	2,198	1,947	9	554	2,071	21	11	-	-	10	275	7,096	7,582	
Legal and Professional charges	1,529	113	7	9,864	8,738	30	1,876	7,019	71	36	-	1	35	932	28,602	30,251	
Service Charges	1,577	116	7	34,094	30,199	31	15,030	7,239	73	37	-	1	9,066	961	96,731	98,431	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	48	4	-	236	209	1	59	222	2	1	-	-	1	29	760	812	
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	2	-	105	93	-	26	99	1	1	-	-	-	13	338	362	
d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and publicity	783	58	4	3,813	3,378	15	960	3,592	36	19	-	1	18	477	12,309	13,154	
Interest and Bank Charges	255	19	1	1,241	1,100	5	313	1,170	12	6	-	-	6	155	4,008	4,283	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	1	-	-	5	4	-	1	5	-	-	-	-	-	1	16	17	
Recruitment Expenses	1	-	-	6	5	-	1	5	-	-	-	-	-	1	18	19	
Information Technology Expenses	1,760	130	8	8,574	7,595	34	2,160	8,078	82	42	-	2	40	1,072	27,679	29,577	
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Membership & Subscription	129	9	1	627	555	3	158	591	6	3	-	-	3	78	2,024	2,163	
Miscellaneous Expenses	429	28	2	1,857	1,623	7	468	1,750	18	21	-	-	374	233	6,351	6,810	
Depreciation	1,921	142	9	9,360	8,291	37	2,358	8,818	89	45	-	2	43	1,171	30,214	32,286	
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	22,794	1,677	105	1,39,654	1,23,682	442	41,010	1,04,416	1,055	550	-	19	10,706	13,863	4,35,397	4,59,973	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter Ended June 30, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to the Quarter Ended June 30, 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	10,988	810	50	53,545	47,429	214	13,486	50,445	510	260	-	10	262	6,698	1,72,859	1,84,707
Travel, conveyance and vehicle running expenses	139	10	1	676	599	3	170	637	6	3	-	-	183	85	2,362	2,512
Training expenses	12	1	-	58	51	-	15	55	1	-	-	-	-	7	187	200
Rents, rates and taxes	1,234	91	6	6,013	5,327	24	1,515	5,665	57	29	-	1	28	752	19,411	20,742
Repairs	1,443	106	7	7,030	6,227	28	1,771	6,623	67	34	-	1	33	879	22,693	24,249
Printing and Stationery	72	5	-	352	312	1	89	332	3	2	-	-	604	44	1,739	1,816
Communication	451	33	2	2,198	1,947	9	554	2,071	21	11	-	-	10	275	7,096	7,582
Legal and Professional charges	1,529	113	7	9,864	8,738	30	1,876	7,019	71	36	-	1	35	932	28,602	30,251
Service Charges	1,577	116	7	34,094	30,199	31	15,030	7,239	73	37	-	1	9,066	961	96,731	98,431
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	48	4	-	236	209	1	59	222	2	1	-	-	1	29	760	812
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	2	-	105	93	-	26	99	1	1	-	-	-	13	338	362
d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	783	58	4	3,813	3,378	15	960	3,592	36	19	-	1	18	477	12,309	13,154
Interest and Bank Charges	255	19	1	1,241	1,100	5	313	1,170	12	6	-	-	6	155	4,008	4,283
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	1	-	-	5	4	-	1	5	-	-	-	-	-	1	16	17
Recruitment Expenses	1	-	-	6	5	-	1	5	-	-	-	-	-	1	18	19
Information Technology Expenses	1,760	130	8	8,574	7,595	34	2,160	8,078	82	42	-	2	40	1,072	27,679	29,577
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	129	9	1	627	555	3	158	591	6	3	-	-	3	78	2,024	2,163
Miscellaneous Expenses	429	28	2	1,857	1,623	7	468	1,750	18	21	-	-	374	233	6,351	6,810
Depreciation	1,921	142	9	9,360	8,291	37	2,358	8,818	89	45	-	2	43	1,171	30,214	32,286
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	22,794	1,677	105	1,39,654	1,23,682	442	41,010	1,04,416	1,055	550	-	19	10,706	13,863	4,35,397	4,59,973

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	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	
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	29,796	3,754	49	1,37,659	1,30,125	604	39,490	84,464	884	1,995	-	2	37,667	21,800	4,54,690	4,88,289	

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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
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	29,796	3,754	49	1,37,659	1,30,125	604	39,490	84,464	884	1,995	-	2	37,667	21,800	4,54,690	4,88,289