

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

| For The Quarter Ended Sep 30, 2020 | FIRE | MARINE CARGO | MARINE HULL | MISCELLANEOUS | | | | | | | | | | | | (₹ '000) | |
|---|---------------|-----------------|----------------|-----------------|-----------------|---------------------------|----------------------|---------------------|------------|--------------|----------|-----------------|-----------------|---------------|-----------------|--|--|
| | | | | Motor OD | Motor TP | Workmen's Compensation | Personal Accident | Health Insurance | Liability | Engineering | Aviation | Trade Credit | Crop | Others | Total | For The Quarter Ended Sep 30, 2020 | |
| | | | | | | | | | | | | | | | | Grand Total | |
| Employees' remuneration and welfare benefits | 4,547 | (10) | 52 | 50,500 | 42,216 | 206 | 2,071 | 26,098 | 295 | 1,010 | - | (1) | 68,381 | 4,756 | 1,95,532 | 2,00,121 | |
| Travel, conveyance and vehicle running expenses | 77 | 1 | 1 | 768 | 646 | 3 | 46 | 426 | 5 | 14 | - | - | 1,337 | 74 | 3,319 | 3,398 | |
| Training expenses | 3 | - | - | 41 | 34 | - | - | 18 | - | 1 | - | - | 65 | 4 | 163 | 166 | |
| Rents, rates and taxes | 898 | 19 | 8 | 8,268 | 6,979 | 34 | 621 | 4,841 | 53 | 145 | - | - | 82,820 | 820 | 1,04,581 | 1,05,506 | |
| Repairs | 1,503 | 45 | 13 | 12,700 | 10,773 | 51 | 1,180 | 7,892 | 86 | 207 | - | - | 12,976 | 1,293 | 47,158 | 48,719 | |
| Printing and stationery | 216 | 10 | 2 | 1,581 | 1,354 | 6 | 200 | 1,091 | 12 | 22 | - | - | 1,735 | 169 | 6,170 | 6,398 | |
| Communication | 218 | 1 | 2 | 2,284 | 1,915 | 9 | 117 | 1,226 | 14 | 44 | - | - | 2,945 | 218 | 8,772 | 8,993 | |
| Legal and Professional charges | 805 | 7 | 8 | 7,117 | 5,894 | 33 | 461 | 4,479 | 50 | 155 | - | - | 10,270 | 789 | 29,248 | 30,068 | |
| Service Charges | 191 | (25) | 4 | 30,553 | 25,501 | 17 | 412 | 8,472 | 18 | 107 | - | - | 75,273 | 342 | 1,40,695 | 1,40,865 | |
| Auditors' fees, expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| a) as auditors | 17 | - | - | 204 | 170 | 1 | 6 | 101 | 1 | 4 | - | - | 289 | 19 | 795 | 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 | 8 | - | - | 91 | 76 | - | 3 | 45 | 1 | 2 | - | - | 129 | 8 | 355 | 363 | |
| d) out of pocket expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Advertisement and publicity | (626) | (50) | (3) | (2,766) | (2,476) | (11) | (804) | (2,822) | (28) | (6) | - | (1) | 20,672 | (362) | 11,396 | 10,717 | |
| Interest and Bank Charges | 215 | 5 | 2 | 1,902 | 1,609 | 8 | 157 | 1,143 | 13 | 32 | - | - | 2,067 | 191 | 7,122 | 7,344 | |
| Others: | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Agents Training | (1) | - | - | (4) | (4) | - | (1) | (4) | - | - | - | - | - | (1) | (14) | (15) | |
| Recruitment Expenses | 48 | 2 | - | 321 | 277 | 1 | 47 | 235 | 2 | 4 | - | - | 216 | 35 | 1,138 | 1,188 | |
| Information Technology Expenses | 1,576 | 42 | 14 | 13,765 | 11,652 | 56 | 1,181 | 8,356 | 91 | 231 | - | - | 14,689 | 1,387 | 51,408 | 53,040 | |
| Stamp Duty | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Maintenance | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Membership & Subscription | 2 | (3) | - | 246 | 197 | 1 | (27) | 52 | 1 | 8 | - | - | 573 | 18 | 1,069 | 1,068 | |
| Miscellaneous Expenses | (65) | (16) | - | (275) | (357) | (1) | (231) | (584) | (5) | 19 | - | - | 1,142 | (58) | (350) | (431) | |
| Depreciation | 704 | (6) | 8 | 8,220 | 6,856 | 34 | 271 | 4,115 | 47 | 169 | - | - | 11,547 | 765 | 32,024 | 32,730 | |
| Goods & Service Tax on premium account | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Total | 10,336 | 22 | 111 | 1,35,516 | 1,13,312 | 448 | 5,710 | 65,180 | 656 | 2,168 | - | (2) | 3,07,126 | 10,467 | 6,40,581 | 6,51,050 | |

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

| Up to the Quarter Ended Sep 30, 2020 | FIRE | MARINE CARGO | MARINE HULL | MISCELLANEOUS | | | | | | | | | | | | Up to the Quarter Ended Sep 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 | 15,535 | 800 | 102 | 1,04,044 | 89,645 | 419 | 15,558 | 76,542 | 805 | 1,270 | - | 9 | 68,643 | 11,454 | 3,68,389 | 3,84,826 |
| Travel, conveyance and vehicle running expenses | 216 | 11 | 1 | 1,444 | 1,244 | 6 | 216 | 1,062 | 11 | 18 | - | - | 1,520 | 159 | 5,680 | 5,908 |
| Training expenses | 15 | 1 | - | 99 | 85 | - | 15 | 73 | 1 | 1 | - | - | 65 | 11 | 350 | 366 |
| Rents, rates and taxes | 2,132 | 110 | 14 | 14,282 | 12,305 | 58 | 2,136 | 10,507 | 111 | 174 | - | 1 | 82,848 | 1,572 | 1,23,994 | 1,26,250 |
| Repairs | 2,946 | 152 | 19 | 19,730 | 17,000 | 80 | 2,950 | 14,515 | 153 | 241 | - | 2 | 13,009 | 2,172 | 69,852 | 72,969 |
| Printing and Stationery | 289 | 15 | 2 | 1,934 | 1,666 | 8 | 289 | 1,423 | 15 | 24 | - | - | 2,338 | 213 | 7,910 | 8,216 |
| Communication | 669 | 34 | 4 | 4,482 | 3,862 | 18 | 670 | 3,297 | 35 | 55 | - | - | 2,955 | 493 | 15,867 | 16,574 |
| Legal and Professional charges | 2,334 | 120 | 15 | 16,982 | 14,632 | 63 | 2,337 | 11,498 | 121 | 191 | - | 1 | 10,304 | 1,721 | 57,850 | 60,319 |
| Service Charges | 1,768 | 91 | 12 | 64,647 | 55,700 | 48 | 15,442 | 15,712 | 92 | 145 | - | 1 | 84,339 | 1,304 | 2,37,430 | 2,39,301 |
| Auditors' fees, expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a) as auditors | 66 | 3 | - | 439 | 379 | 2 | 66 | 323 | 3 | 5 | - | - | 290 | 48 | 1,555 | 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 | 29 | 2 | - | 196 | 169 | 1 | 29 | 144 | 2 | 2 | - | - | 129 | 22 | 694 | 725 |
| d) out of pocket expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Advertisement and publicity | 156 | 8 | 1 | 1,047 | 902 | 4 | 157 | 770 | 8 | 13 | - | - | 20,690 | 115 | 23,706 | 23,871 |
| Interest and Bank Charges | 469 | 24 | 3 | 3,144 | 2,708 | 13 | 470 | 2,313 | 24 | 38 | - | - | 2,073 | 346 | 11,129 | 11,625 |
| Others: | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Agents Training | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Recruitment Expenses | 49 | 3 | - | 327 | 282 | 1 | 49 | 241 | 3 | 4 | - | - | 216 | 36 | 1,159 | 1,211 |
| Information Technology Expenses | 3,335 | 172 | 22 | 22,339 | 19,247 | 90 | 3,340 | 16,434 | 173 | 273 | - | 2 | 14,728 | 2,459 | 79,085 | 82,614 |
| Stamp Duty | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Maintenance | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Membership & subscription | 130 | 7 | 1 | 873 | 752 | 4 | 131 | 642 | 7 | 11 | - | - | 576 | 96 | 3,092 | 3,230 |
| Miscellaneous Expenses | 363 | 12 | 2 | 1,582 | 1,266 | 6 | 237 | 1,165 | 12 | 40 | - | - | 1,516 | 172 | 5,996 | 6,373 |
| Depreciation | 2,625 | 135 | 17 | 17,580 | 15,147 | 71 | 2,629 | 12,933 | 136 | 215 | - | 1 | 11,591 | 1,935 | 62,238 | 65,015 |
| Goods & Service Tax on premium account | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 33,126 | 1,700 | 215 | 2,75,171 | 2,36,991 | 892 | 46,721 | 1,69,594 | 1,712 | 2,720 | - | 17 | 3,17,830 | 24,328 | 10,75,976 | 11,11,017 |

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 | Grand 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 |
| Goods & 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

| 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 | |
| Goods & 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 | |