

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended December 31, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended December 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	7,581	646	40	68,051	47,561	206	10,045	25,659	96	(545)	-	7	50,396	5,211	2,06,687	2,14,954
Travel, conveyance and vehicle running expenses	234	17	1	1,901	1,423	6	282	924	6	(4)	-	-	2,501	165	7,204	7,456
Training expenses	-	-	-	12	3	-	2	(7)	-	(1)	-	-	11	-	20	20
Rents, rates and taxes	1,164	96	6	10,259	7,260	32	1,515	4,067	18	(71)	-	1	47,676	804	71,561	72,827
Repairs	1,183	107	6	11,012	7,510	32	1,623	3,741	8	(111)	-	1	8,241	805	32,862	34,158
Printing and stationery	103	10	1	983	659	3	145	310	-	(11)	-	-	2,614	70	4,773	4,887
Communication	723	53	4	5,879	4,399	20	871	2,856	20	(11)	-	1	4,207	510	18,752	19,532
Legal and Professional charges	849	79	4	10,559	7,325	23	1,188	2,571	3	(91)	-	1	6,072	574	28,225	29,157
Service Charges	804	70	4	37,021	25,356	22	1,224	5,662	9	(64)	-	1	41,553	551	1,11,335	1,12,213
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	28	2	-	260	179	1	38	92	-	(2)	-	-	194	19	781	811
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)	-	-	(67)	(66)	-	(10)	(68)	(1)	(2)	-	-	(40)	(9)	(263)	(275)
d) out of pocket expenses	(1)	-	-	(8)	(6)	-	(1)	(4)	-	-	-	-	(5)	(1)	(25)	(26)
Advertisement and publicity	1,115	71	7	8,419	6,645	30	1,252	4,851	41	27	-	1	(14,147)	801	7,920	9,113
Interest and Bank Charges	289	23	2	2,504	1,794	8	370	1,041	5	(15)	-	-	1,831	201	7,739	8,053
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(6)	-	-	(43)	(35)	-	(6)	(26)	-	-	-	-	(30)	(4)	(144)	(150)
Recruitment Expenses	74	5	-	586	446	2	87	302	2	-	-	-	416	52	1,893	1,972
Information Technology Expenses	1,693	143	9	15,100	10,602	46	2,230	5,800	23	(115)	-	2	11,151	1,166	46,005	47,850
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	29	3	-	317	196	1	46	64	(1)	(6)	-	-	247	19	883	915
Miscellaneous Expenses	602	33	3	3,763	2,807	13	559	2,011	16	13	-	-	3,780	344	13,306	13,944
Depreciation	1,104	98	6	10,184	6,988	30	1,502	3,555	9	(98)	-	1	7,601	753	30,525	31,733
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>17,556</b>	<b>1,456</b>	<b>93</b>	<b>1,86,692</b>	<b>1,31,046</b>	<b>475</b>	<b>22,962</b>	<b>63,401</b>	<b>254</b>	<b>(1,107)</b>	<b>-</b>	<b>16</b>	<b>1,74,269</b>	<b>12,031</b>	<b>5,90,039</b>	<b>6,09,144</b>

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter Ended December 31, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to the Quarter Ended December 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	23,116	1,446	142	1,72,096	1,37,206	625	25,603	1,02,201	901	725	-	16	1,19,040	16,665	5,75,078	5,99,782
Travel, conveyance and vehicle running expenses	449	28	3	3,345	2,667	12	498	1,987	18	14	-	-	4,021	324	12,886	13,366
Training expenses	9	1	-	68	54	-	10	40	-	-	-	-	47	7	226	236
Rents, rates and taxes	3,296	206	20	24,541	19,565	89	3,651	14,574	128	103	-	2	1,30,524	2,376	1,95,553	1,99,075
Repairs	4,129	258	25	30,742	24,510	112	4,574	18,256	161	129	-	3	21,250	2,977	1,02,714	1,07,126
Printing and Stationery	392	24	2	2,917	2,325	11	434	1,732	15	12	-	-	4,953	282	12,681	13,099
Communication	1,392	87	9	10,361	8,260	38	1,541	6,153	54	44	-	1	7,162	1,003	34,617	36,105
Legal and Professional charges	3,182	199	19	27,540	21,957	86	3,525	14,069	124	100	-	2	16,376	2,294	86,073	89,473
Service Charges	2,573	161	16	1,01,668	81,056	70	16,666	21,374	100	81	-	2	1,25,892	1,855	3,48,764	3,51,514
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	94	6	1	699	558	3	104	415	4	3	-	-	484	68	2,338	2,439
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	-	129	103	-	19	77	1	1	-	-	89	13	432	450
d) out of pocket expenses	(1)	-	-	(8)	(6)	-	(1)	(4)	-	-	-	-	(5)	(1)	(25)	(26)
Advertisement and publicity	1,271	80	8	9,466	7,547	34	1,408	5,621	50	40	-	1	6,543	917	31,627	32,986
Interest and Bank Charges	759	47	5	5,648	4,503	21	840	3,354	30	24	-	1	3,904	547	18,872	19,683
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	123	8	1	913	728	3	136	542	5	4	-	-	631	88	3,050	3,182
Information Technology Expenses	5,029	314	31	37,439	29,849	136	5,570	22,234	196	158	-	3	25,879	3,626	1,25,090	1,30,464
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	160	10	1	1,190	949	4	177	707	6	5	-	-	822	115	3,975	4,146
Miscellaneous Expenses	965	45	4	5,345	4,072	19	795	3,177	28	54	-	-	5,296	522	19,308	20,322
Depreciation	3,729	233	23	27,764	22,135	101	4,130	16,488	145	117	-	3	19,192	2,689	92,764	96,749
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>50,684</b>	<b>3,154</b>	<b>310</b>	<b>4,61,863</b>	<b>3,68,038</b>	<b>1,364</b>	<b>69,680</b>	<b>2,32,997</b>	<b>1,966</b>	<b>1,614</b>	<b>-</b>	<b>34</b>	<b>4,92,100</b>	<b>36,367</b>	<b>16,66,023</b>	<b>17,20,171</b>

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	
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>18,744</b>	<b>514</b>	<b>146</b>	<b>1,39,615</b>	<b>1,73,338</b>	<b>221</b>	<b>1,48,463</b>	<b>26,419</b>	<b>637</b>	<b>1,324</b>	<b>-</b>	<b>2</b>	<b>2,44,303</b>	<b>8,658</b>	<b>7,42,980</b>	<b>7,62,384</b>	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Up to the Quarter Ended December 31, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to 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	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
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>67,983</b>	<b>7,202</b>	<b>435</b>	<b>3,98,483</b>	<b>4,32,311</b>	<b>1,357</b>	<b>1,96,559</b>	<b>1,70,973</b>	<b>1,745</b>	<b>1,747</b>	<b>-</b>	<b>5</b>	<b>5,69,160</b>	<b>45,580</b>	<b>18,17,920</b>	<b>18,93,540</b>