

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For The Quarter Ended March 31, 2021	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended March 31, 2021
				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	19,189	934	100	64,223	38,500	394	5,786	71,729	496	461	-	48	61,960	14,308	2,57,905	2,78,128
Travel, conveyance and vehicle running expenses	761	40	4	3,417	2,361	17	401	2,991	22	20	-	2	3,921	562	13,714	14,519
Training expenses	8	-	-	19	8	-	1	30	-	-	-	-	23	6	87	95
Rents, rates and taxes	2,731	126	14	8,493	5,600	68	1,625	9,973	67	63	-	7	71,671	2,111	99,678	1,02,549
Repairs	3,068	147	16	9,463	5,383	62	767	11,334	77	72	-	8	9,529	2,293	38,988	42,219
Printing and stationery	786	42	4	3,662	2,566	18	440	3,110	24	21	-	2	3,986	580	14,409	15,241
Communication	1,392	70	7	5,191	3,303	29	524	5,293	38	34	-	3	4,744	1,035	20,194	21,663
Legal and Professional charges	1,908	87	10	9,183	5,347	37	252	6,859	44	43	-	6	5,392	1,433	28,596	30,601
Service Charges	807	29	4	(54,975)	(65,552)	12	158	7,522	11	14	-	3	72,249	620	(39,938)	(39,098)
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	71	3	-	223	128	1	18	263	2	2	-	-	222	53	912	986
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	1	-	32	17	-	2	42	-	-	-	-	34	9	136	149
d) out of pocket expenses	-	-	-	-	1	-	-	(1)	-	-	-	-	-	-	-	-
Advertisement and publicity	950	45	5	2,943	1,679	19	240	3,512	24	22	-	2	2,956	710	12,107	13,107
Interest and Bank Charges	650	32	3	2,221	1,348	13	205	2,437	17	16	-	2	2,120	484	8,863	9,548
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(5)	-	-	(19)	(12)	-	(2)	(20)	-	-	-	-	(18)	(4)	(75)	(80)
Recruitment Expenses	231	12	1	1,060	739	5	126	910	7	6	-	-	879	170	3,902	4,146
Information Technology Expenses	3,541	168	18	10,435	5,746	70	789	13,002	87	83	-	10	10,771	2,649	43,642	47,369
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	88	4	-	195	81	2	7	313	2	2	-	-	238	66	906	998
Miscellaneous Expenses	2,270	76	(1)	(1,783)	4,20,779	(4)	(318)	1,797	(21)	76	-	-	10,184	77	4,30,787	4,33,132
Depreciation	2,507	118	13	7,074	3,767	49	497	9,153	61	58	-	7	7,479	1,878	30,023	32,661
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>40,965</b>	<b>1,934</b>	<b>198</b>	<b>71,057</b>	<b>4,31,789</b>	<b>792</b>	<b>11,518</b>	<b>1,50,249</b>	<b>958</b>	<b>993</b>	<b>-</b>	<b>100</b>	<b>2,68,340</b>	<b>29,040</b>	<b>9,64,836</b>	<b>10,07,933</b>

## FORM NL-7-OPERATING EXPENSES SCHEDULE

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter Ended March 31, 2021	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to the Quarter Ended March 31, 2021
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	
Employees' remuneration and welfare benefits	42,305	2,380	241	2,36,319	1,75,706	1,019	31,389	1,73,930	1,397	1,186	-	64	1,81,000	30,974	8,32,984	8,77,910
Travel, conveyance and vehicle running expenses	1,211	68	7	6,763	5,028	29	898	4,977	40	34	-	2	7,942	886	26,599	27,885
Training expenses	23	1	-	130	97	1	17	96	1	1	-	-	99	17	459	483
Rents, rates and taxes	6,028	333	34	33,034	25,166	157	5,276	24,547	195	167	-	9	2,02,195	4,488	2,95,234	3,01,629
Repairs	7,197	405	41	40,205	29,893	173	5,340	29,591	238	202	-	11	30,779	5,270	1,41,702	1,49,345
Printing and Stationery	1,178	66	7	6,578	4,891	28	874	4,842	39	33	-	2	8,938	862	27,087	28,338
Communication	2,784	157	16	15,552	11,563	67	2,066	11,446	92	78	-	4	11,906	2,038	54,812	57,769
Legal and Professional charges	5,090	286	29	36,723	27,304	123	3,777	20,928	168	143	-	8	21,768	3,727	1,14,669	1,20,074
Service Charges	3,380	190	19	46,693	15,505	81	16,824	28,896	112	95	-	5	1,98,141	2,475	3,08,827	3,12,416
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	165	9	1	922	686	4	122	679	5	5	-	-	706	121	3,250	3,425
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	-	162	120	1	21	119	1	1	-	-	124	21	570	601
d) out of pocket expenses	(1)	-	-	(7)	(5)	-	(1)	(5)	-	-	-	-	(5)	(1)	(24)	(25)
Advertisement and publicity	2,221	125	13	12,409	9,226	54	1,648	9,133	73	62	-	3	9,499	1,626	43,733	46,092
Interest and Bank Charges	1,409	79	8	7,868	5,850	34	1,045	5,791	47	39	-	2	6,024	1,031	27,731	29,227
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(11)	(1)	-	(62)	(46)	-	(8)	(46)	-	-	-	-	(48)	(8)	(218)	(230)
Recruitment Expenses	353	20	2	1,973	1,467	9	262	1,452	12	10	-	1	1,511	259	6,956	7,331
Information Technology Expenses	8,570	482	49	47,874	35,595	206	6,359	35,235	283	240	-	13	36,650	6,279	1,68,734	1,77,835
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	248	14	1	1,385	1,029	6	184	1,019	8	7	-	-	1,060	181	4,879	5,142
Miscellaneous Expenses	3,230	121	4	3,562	4,24,852	15	477	4,973	7	130	-	1	15,480	602	4,50,099	4,53,454
Depreciation	6,237	351	36	34,838	25,902	150	4,627	25,641	206	175	-	9	26,670	4,566	1,22,784	1,29,408
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>91,646</b>	<b>5,088</b>	<b>508</b>	<b>5,32,921</b>	<b>7,99,829</b>	<b>2,157</b>	<b>81,197</b>	<b>3,83,244</b>	<b>2,924</b>	<b>2,608</b>	<b>-</b>	<b>134</b>	<b>7,60,439</b>	<b>65,414</b>	<b>26,30,867</b>	<b>27,28,109</b>

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>24,926</b>	<b>1,387</b>	<b>135</b>	<b>2,26,618</b>	<b>3,28,715</b>	<b>367</b>	<b>6,153</b>	<b>52,003</b>	<b>213</b>	<b>(928)</b>	<b>-</b>	<b>-</b>	<b>3,08,423</b>	<b>16,178</b>	<b>9,37,742</b>	<b>9,64,190</b>

(₹ '000)

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
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>92,911</b>	<b>8,592</b>	<b>572</b>	<b>6,25,102</b>	<b>7,61,027</b>	<b>1,719</b>	<b>2,02,714</b>	<b>2,22,974</b>	<b>1,959</b>	<b>816</b>	<b>-</b>	<b>4</b>	<b>8,77,582</b>	<b>61,754</b>	<b>27,55,651</b>	<b>28,57,726</b>