

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

For The Quarter Ended June 30, 2021	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended June 30, 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	14,563	1,464	54	82,350	60,785	216	25,654	82,904	1,187	104	-	11	3	3,619	2,56,833	2,72,914
Travel, conveyance and vehicle running expenses	256	26	1	1,470	1,085	4	452	1,459	21	6	-	-	1,164	63	5,724	6,007
Training expenses	25	3	-	144	106	-	45	145	2	-	-	-	-	6	448	476
Rents, rates and taxes	1,371	134	5	7,537	5,689	22	2,595	7,621	109	10	-	1	94,870	358	1,18,812	1,20,322
Repairs	1,781	149	5	8,522	5,946	23	2,508	8,432	121	39	-	1	331	511	26,434	28,369
Printing and stationery	289	28	1	1,554	1,142	4	477	1,558	23	2	-	-	3	72	4,835	5,153
Communication	631	63	2	3,566	2,625	10	1,109	3,598	51	4	-	-	3	158	11,124	11,820
Legal and Professional charges	467	47	2	6,969	4,310	7	827	2,749	38	3	-	2	-	138	15,043	15,559
Service Charges	97	10	-	41,605	30,713	1	11,803	556	8	1	-	-	47,697	24	1,32,408	1,32,515
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	53	5	-	302	223	1	94	304	4	-	-	-	-	13	941	999
b) as advisor or in any other capacity, in respect of :	8	1	-	45	33	-	14	46	1	-	-	-	-	2	141	150
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	787	79	3	4,466	3,297	12	1,392	4,495	64	6	-	1	-	196	13,929	14,798
Interest and Bank Charges	515	52	2	2,922	2,157	8	911	2,941	42	4	-	-	-	128	9,113	9,682
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	3	2	-	1	3	-	-	-	-	-	-	9	9
Recruitment Expenses	54	5	-	306	226	1	95	308	4	-	-	-	-	13	953	1,012
Information Technology Expenses	2,221	224	8	12,600	9,301	33	3,927	12,682	182	16	-	2	-	556	39,299	41,752
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	76	7	-	403	298	1	121	408	6	1	-	-	-	18	1,256	1,339
Miscellaneous Expenses	1,151	58	1	1,119	800	3	47	2,871	23	59	-	-	3,047	52	8,021	9,231
Depreciation	1,624	164	6	9,211	6,800	24	2,871	9,271	133	11	-	1	-	403	28,725	30,519
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	25,969	2,519	90	1,85,094	1,35,538	370	54,943	1,42,351	2,019	266	-	19	1,47,118	6,330	6,74,048	7,02,626

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

Upto The Quarter Ended June 30, 2021	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Upto The Quarter Ended June 30, 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	14,563	1,464	54	82,350	60,785	216	25,654	82,904	1,187	104	-	11	3	3,619	2,56,833	2,72,914
Travel, conveyance and vehicle running expenses	256	26	1	1,470	1,085	4	452	1,459	21	6	-	-	1,164	63	5,724	6,007
Training expenses	25	3	-	144	106	-	45	145	2	-	-	-	-	6	448	476
Rents, rates and taxes	1,371	134	5	7,537	5,689	22	2,595	7,621	109	10	-	1	94,870	358	1,18,812	1,20,322
Repairs	1,781	149	5	8,522	5,946	23	2,508	8,432	121	39	-	1	331	511	26,434	28,369
Printing and Stationery	289	28	1	1,554	1,142	4	477	1,558	23	2	-	-	3	72	4,835	5,153
Communication	631	63	2	3,566	2,625	10	1,109	3,598	51	4	-	-	3	158	11,124	11,820
Legal and Professional charges	467	47	2	6,969	4,310	7	827	2,749	38	3	-	2	-	138	15,043	15,559
Service Charges	97	10	-	41,605	30,713	1	11,803	556	8	1	-	-	47,697	24	1,32,408	1,32,515
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	53	5	-	302	223	1	94	304	4	-	-	-	-	13	941	999
b) as advisor or in any other capacity, in respect of :	8	1	-	45	33	-	14	46	1	-	-	-	-	2	141	150
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	787	79	3	4,466	3,297	12	1,392	4,495	64	6	-	1	-	196	13,929	14,798
Interest and Bank Charges	515	52	2	2,922	2,157	8	911	2,941	42	4	-	-	-	128	9,113	9,682
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	3	2	-	1	3	-	-	-	-	-	-	9	9
Recruitment Expenses	54	5	-	306	226	1	95	308	4	-	-	-	-	13	953	1,012
Information Technology Expenses	2,221	224	8	12,600	9,301	33	3,927	12,682	182	16	-	2	-	556	39,299	41,752
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	76	7	-	403	298	1	121	408	6	1	-	-	-	18	1,256	1,339
Miscellaneous Expenses	1,151	58	1	1,119	800	3	47	2,871	23	59	-	-	3,047	52	8,021	9,231
Depreciation	1,624	164	6	9,211	6,800	24	2,871	9,271	133	11	-	1	-	403	28,725	30,519
Goods & Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	25,969	2,519	90	1,85,094	1,35,538	370	54,943	1,42,351	2,019	266	-	19	1,47,118	6,330	6,74,048	7,02,626

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '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

(₹ '000)

Upto The Quarter Ended June 30, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Upto 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