

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

| For The Quarter Ended September 30, 2015 | FIRE | MARINE CARGO | MARINE HULL | MISCELLANEOUS | | | | | | | | | | For The Quarter Ended September 30, 2015 | Grand Total |
|---|---------------|-----------------|----------------|----------------|---------------|---------------------------|----------------------|---------------------|----------------|---------------|--------------|-----------------|---------------|---|----------------|
| | | | | Motor OD | Motor TP | Workmen's Compensation | Personal Accident | Health Insurance | Liability | Engineering | Aviatio n | Trade Credit | Others | | |
| Employees' remuneration and welfare benefits | 20,362 | 1,530 | (551) | 47,889 | 25,202 | 569 | 3,218 | 30,480 | (434) | 3,544 | - | 14 | 18,916 | 129,398 | 150,739 |
| Travel, conveyance and vehicle running expenses | 1,944 | 148 | (51) | 4,558 | 2,397 | 54 | 311 | 2,947 | (40) | 337 | - | 1 | 1,799 | 12,364 | 14,405 |
| Training expenses | 13 | - | (1) | 38 | 21 | - | - | 2 | (1) | 3 | - | - | 16 | 79 | 91 |
| Rents, rates and taxes | (1,342) | (524) | (340) | (195) | 275 | (43) | (1,148) | (10,170) | (269) | 105 | - | (4) | 287 | (11,162) | (13,368) |
| Repairs | 3,943 | 317 | (88) | 9,128 | 4,785 | 110 | 669 | 6,305 | (69) | 670 | - | 3 | 3,587 | 25,188 | 29,360 |
| Printing and stationery | 882 | 69 | (22) | 2,056 | 1,080 | 25 | 145 | 1,366 | (17) | 151 | - | 1 | 810 | 5,617 | 6,546 |
| Communication | 2,082 | 162 | (52) | 4,861 | 2,554 | 58 | 340 | 3,216 | (41) | 358 | - | 1 | 1,916 | 13,263 | 15,455 |
| Legal and Professional charges | 4,800 | 354 | (136) | 11,338 | 5,973 | 134 | 743 | 7,050 | (107) | 841 | - | 3 | 4,485 | 30,460 | 35,478 |
| Service Charges | 19,601 | 1,501 | (504) | 45,898 | 24,128 | 548 | 3,162 | 29,901 | (397) | 3,388 | - | 14 | 18,104 | 124,746 | 145,344 |
| Auditors' fees, expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a) as auditors | 65 | 4 | (2) | 156 | 82 | 2 | 9 | 87 | (2) | 12 | - | - | 62 | 408 | 475 |
| 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 | 91 | 10 | - | 195 | 100 | 3 | 21 | 191 | - | 14 | - | - | 75 | 599 | 700 |
| d) out of pocket expenses | 7 | - | - | 17 | 9 | - | 1 | 8 | - | 1 | - | - | 7 | 43 | 50 |
| Advertisement and publicity | 1,914 | 107 | (84) | 4,755 | 2,535 | 53 | 222 | 2,164 | (66) | 362 | - | 1 | 1,910 | 11,936 | 13,873 |
| Interest and Bank Charges | (109) | (16) | (4) | (203) | (100) | (3) | (34) | (311) | (3) | (13) | - | - | (74) | (741) | (870) |
| Others: | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Agents Training | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Recruitment Expenses | 4 | - | - | 8 | 4 | - | 1 | 8 | - | 1 | - | - | 3 | 25 | 29 |
| Information Technology Expenses | 2,755 | 252 | (34) | 6,164 | 3,203 | 78 | 535 | 4,996 | (27) | 443 | - | 2 | 2,396 | 17,790 | 20,763 |
| Membership & Subscription | 85 | - | (8) | 241 | 132 | 2 | - | 11 | (6) | 20 | - | - | 100 | 500 | 577 |
| Miscellaneous Expenses | 2 | (9) | (8) | 66 | 43 | - | (19) | (167) | (6) | 7 | - | - | 28 | (48) | (63) |
| Depreciation | 2,093 | 152 | (61) | 4,958 | 2,613 | 58 | 320 | 3,040 | (48) | 368 | - | 1 | 1,962 | 13,272 | 15,456 |
| Service Tax on premium account | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 59,192 | 4,057 | (1,946) | 141,928 | 75,036 | 1,648 | 8,496 | 81,124 | (1,533) | 10,612 | - | 37 | 56,389 | 373,737 | 435,040 |

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

| Up To The Quarter Ended September 30, 2015 | FIRE | MARINE CARGO | MARINE HULL | MISCELLANEOUS | | | | | | | | | | Up To The Quarter Ended September 30, 2015 | |
|---|----------------|-----------------|----------------|----------------|----------------|---------------------------|----------------------|---------------------|-----------|---------------|--------------|-----------------|---------------|---|----------------|
| | | | | Motor OD | Motor TP | Workmen's Compensation | Personal Accident | Health Insurance | Liability | Engineering | Aviatio n | Trade Credit | Others | Total | Grand Total |
| Employees' remuneration and welfare benefits | 37,023 | 3,926 | 16 | 79,066 | 40,590 | 1,048 | 8,382 | 77,490 | 16 | 5,529 | - | 34 | 30,246 | 242,401 | 283,366 |
| Travel, conveyance and vehicle running expenses | 3,484 | 369 | 1 | 7,440 | 3,819 | 99 | 789 | 7,291 | 2 | 520 | - | 3 | 2,846 | 22,809 | 26,663 |
| Training expenses | 48 | 5 | - | 103 | 53 | 1 | 11 | 101 | - | 7 | - | - | 40 | 316 | 369 |
| Rents, rates and taxes | 8,763 | 929 | 4 | 18,714 | 9,607 | 248 | 1,984 | 18,341 | 4 | 1,309 | - | 8 | 7,159 | 57,374 | 67,070 |
| Repairs | 6,617 | 702 | 3 | 14,131 | 7,255 | 187 | 1,498 | 13,850 | 3 | 988 | - | 6 | 5,406 | 43,324 | 50,646 |
| Printing and Stationery | 1,539 | 163 | 1 | 3,287 | 1,687 | 44 | 348 | 3,221 | 1 | 230 | - | 1 | 1,257 | 10,076 | 11,779 |
| Communication | 3,650 | 387 | 2 | 7,795 | 4,002 | 103 | 826 | 7,639 | 2 | 545 | - | 3 | 2,982 | 23,897 | 27,936 |
| Legal and Professional charges | 8,913 | 945 | 4 | 19,036 | 9,772 | 252 | 2,018 | 18,656 | 4 | 1,331 | - | 8 | 7,282 | 58,359 | 68,221 |
| Service Charges | 34,873 | 3,698 | 15 | 74,475 | 38,233 | 987 | 7,895 | 72,990 | 15 | 5,207 | - | 32 | 28,490 | 228,324 | 266,910 |
| Auditors' fees, expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a) as auditors | 131 | 14 | - | 279 | 143 | 4 | 30 | 273 | - | 20 | - | - | 107 | 856 | 1,001 |
| 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 | 91 | 10 | - | 195 | 100 | 3 | 21 | 191 | - | 14 | - | - | 75 | 599 | 700 |
| d) out of pocket expenses | 16 | 2 | - | 34 | 17 | - | 4 | 33 | - | 2 | - | - | 13 | 103 | 121 |
| Advertisement and publicity | 4,441 | 471 | 2 | 9,485 | 4,869 | 126 | 1,006 | 9,296 | 2 | 663 | - | 4 | 3,629 | 29,080 | 33,994 |
| Interest and Bank Charges | 5 | - | - | 10 | 5 | - | 1 | 10 | - | 1 | - | - | 4 | 31 | 36 |
| Others: | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Agents Training | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Recruitment Expenses | 4 | - | - | 8 | 4 | - | 1 | 8 | - | 1 | - | - | 3 | 25 | 29 |
| Information Technology Expenses | 3,813 | 404 | 2 | 8,143 | 4,180 | 108 | 863 | 7,981 | 2 | 569 | - | 4 | 3,115 | 24,965 | 29,184 |
| Membership & subscription | 312 | 33 | - | 667 | 343 | 9 | 71 | 654 | - | 47 | - | - | 255 | 2,046 | 2,391 |
| Miscellaneous Expenses | 236 | 25 | - | 504 | 259 | 7 | 53 | 494 | - | 35 | - | - | 198 | 1,550 | 1,811 |
| Depreciation | 3,936 | 417 | 2 | 8,405 | 4,315 | 111 | 891 | 8,238 | 2 | 588 | - | 4 | 3,215 | 25,769 | 30,124 |
| Service Tax on premium account | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 117,895 | 12,500 | 52 | 251,777 | 129,253 | 3,337 | 26,692 | 246,757 | 53 | 17,606 | - | 107 | 96,322 | 771,904 | 902,351 |

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

| For the corresponding quarter of the preceding Period Ended September 30, 2014 | FIRE | MARINE CARGO | MARINE HULL | MISCELLANEOUS | | | | | | | | | | For the corresponding quarter of the preceding period ended September 30, 2014 | |
|--|---------------|--------------|-------------|--|---------------|------------------------|-------------------|------------------|--------------|--------------|----------|--------------|---------------|--|----------------|
| | | | | Motor OD | Motor TP | Workmen's Compensation | Personal Accident | Health Insurance | Liability | Engineering | Aviation | Trade Credit | Others | Total | Grand Total |
| | | | | Employees' remuneration and welfare benefits | 19,977 | 2,183 | - | 39,066 | 26,645 | 561 | 1,411 | 27,537 | 591 | 1,266 | - |
| Travel, conveyance and vehicle running expenses | 2,614 | 281 | - | 5,131 | 3,515 | 72 | 181 | 3,492 | 80 | 156 | - | - | 2,098 | 14,725 | 17,620 |
| Training expenses | 134 | 16 | - | 257 | 171 | 4 | 10 | 213 | 3 | 11 | - | - | 107 | 776 | 926 |
| Rents, rates and taxes | 5,950 | 679 | - | 11,498 | 7,735 | 175 | 445 | 8,960 | 159 | 444 | - | 1 | 4,765 | 34,182 | 40,811 |
| Repairs | 3,557 | 393 | - | 6,936 | 4,716 | 101 | 255 | 5,005 | 103 | 234 | - | 1 | 2,852 | 20,203 | 24,153 |
| Printing and Stationery | 1,145 | 128 | - | 2,225 | 1,506 | 33 | 84 | 1,660 | 32 | 80 | - | - | 918 | 6,538 | 7,811 |
| Communication | 2,078 | 231 | - | 4,042 | 2,740 | 60 | 151 | 2,980 | 59 | 142 | - | - | 1,665 | 11,839 | 14,148 |
| Legal and Professional charges | 3,126 | 332 | - | 6,156 | 4,233 | 85 | 213 | 4,068 | 98 | 177 | - | - | 2,509 | 17,539 | 20,997 |
| Service Charges | 14,816 | 1,698 | - | 28,600 | 19,214 | 437 | 1,114 | 22,489 | 393 | 1,121 | - | 3 | 11,865 | 85,236 | 101,750 |
| Auditors' fees, expenses etc. | | | | | | | | | | | | | | | |
| a) as auditors | (17) | (7) | - | (10) | 11 | (2) | (5) | (148) | 2 | (12) | - | - | (12) | (176) | (200) |
| 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 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d) out of pocket expenses | (60) | (9) | - | (104) | (61) | (2) | (7) | (156) | - | (10) | - | - | (47) | (387) | (456) |
| Advertisement and publicity | 2,156 | 254 | - | 4,129 | 2,749 | 65 | 168 | 3,448 | 53 | 179 | - | - | 1,724 | 12,515 | 14,925 |
| Interest and Bank Charges | 38 | 4 | - | 73 | 48 | 1 | 3 | 61 | 1 | 3 | - | - | 30 | 220 | 262 |
| Others: | | | | | | | | | | | | | | | |
| Agents Training | (41) | (6) | - | (72) | (43) | (2) | (4) | (98) | - | (6) | - | - | (32) | (257) | (304) |
| Recruitment Expenses | - | - | - | 2 | 2 | - | - | (4) | - | - | - | - | - | - | - |
| Information Technology Expenses | 2,805 | 338 | - | 5,336 | 3,523 | 87 | 225 | 4,690 | 65 | 250 | - | 1 | 2,242 | 16,419 | 19,562 |
| Membership & subscription | 118 | 12 | - | 234 | 162 | 3 | 8 | 147 | 4 | 6 | - | - | 95 | 659 | 789 |
| Miscellaneous Expenses | 4,756 | 600 | - | 8,920 | 5,785 | 154 | 405 | 8,663 | 95 | 487 | - | 1 | 3,798 | 28,308 | 33,664 |
| Depreciation | 1,805 | 189 | - | 3,566 | 2,461 | 49 | 121 | 2,284 | 58 | 96 | - | - | 1,449 | 10,084 | 12,078 |
| Service Tax on premium account | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 64,957 | 7,316 | - | 125,985 | 85,112 | 1,881 | 4,778 | 95,291 | 1,796 | 4,624 | - | 10 | 52,049 | 371,526 | 443,799 |

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

| Up to the Quarter of the preceding period ended September 30, 2014 | FIRE | MARINE CARGO | MARINE HULL | MISCELLANEOUS | | | | | | | | | | Up to the Quarter of the preceding period Ended September 30, 2014 | Grand Total |
|---|----------------|-----------------|----------------|----------------|----------------|---------------------------|----------------------|---------------------|--------------|---------------|----------|-----------------|---------------|--|----------------|
| | | | | Motor OD | Motor TP | Workmen's Compensation | Personal Accident | Health Insurance | Liability | Engineering | Aviation | Trade Credit | Others | | |
| Employees' remuneration and welfare benefits | 37,739 | 4,826 | - | 70,478 | 45,467 | 1,241 | 3,268 | 70,389 | 714 | 4,010 | - | 8 | 30,095 | 225,670 | 268,235 |
| Travel, conveyance and vehicle running expenses | 5,139 | 657 | - | 9,598 | 6,192 | 169 | 445 | 9,586 | 97 | 546 | - | 1 | 4,099 | 30,733 | 36,529 |
| Training expenses | 201 | 26 | - | 375 | 242 | 7 | 17 | 375 | 4 | 21 | - | - | 160 | 1,201 | 1,428 |
| Rents, rates and taxes | 9,854 | 1,260 | - | 18,403 | 11,872 | 324 | 853 | 18,380 | 187 | 1,047 | - | 2 | 7,859 | 58,927 | 70,041 |
| Repairs | 6,531 | 835 | - | 12,198 | 7,869 | 215 | 566 | 12,182 | 124 | 694 | - | 1 | 5,209 | 39,058 | 46,424 |
| Printing and Stationery | 2,014 | 258 | - | 3,762 | 2,427 | 66 | 174 | 3,757 | 38 | 214 | - | - | 1,607 | 12,045 | 14,317 |
| Communication | 3,712 | 475 | - | 6,933 | 4,473 | 122 | 321 | 6,924 | 70 | 394 | - | 1 | 2,963 | 22,201 | 26,388 |
| Legal and Professional charges | 6,344 | 811 | - | 11,848 | 7,643 | 209 | 549 | 11,833 | 120 | 674 | - | 1 | 5,059 | 37,936 | 45,091 |
| Service Charges | 24,216 | 3,097 | - | 45,224 | 29,175 | 796 | 2,097 | 45,167 | 458 | 2,573 | - | 5 | 19,313 | 144,808 | 172,121 |
| Auditors' fees, expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a) as auditors | 197 | 25 | - | 368 | 237 | 6 | 17 | 367 | 4 | 21 | - | - | 157 | 1,177 | 1,399 |
| 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 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d) out of pocket expenses | 20 | 3 | - | 37 | 24 | 1 | 2 | 37 | - | 2 | - | - | 17 | 120 | 143 |
| Advertisement and publicity | 3,202 | 410 | - | 5,980 | 3,858 | 105 | 277 | 5,973 | 61 | 340 | - | 1 | 2,552 | 19,147 | 22,759 |
| Interest and Bank Charges | 56 | 7 | - | 104 | 67 | 2 | 5 | 104 | 1 | 6 | - | - | 44 | 333 | 396 |
| Others: | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Agents Training | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Recruitment Expenses | 8 | 1 | - | 15 | 10 | - | 1 | 15 | - | 1 | - | - | 8 | 50 | 59 |
| Information Technology Expenses | 3,795 | 485 | - | 7,087 | 4,572 | 125 | 329 | 7,078 | 72 | 403 | - | 1 | 3,026 | 22,693 | 26,973 |
| Membership & subscription | 252 | 32 | - | 471 | 304 | 8 | 22 | 470 | 5 | 27 | - | - | 202 | 1,509 | 1,793 |
| Miscellaneous Expenses | 5,136 | 657 | - | 9,591 | 6,187 | 169 | 445 | 9,579 | 97 | 546 | - | 1 | 4,098 | 30,713 | 36,506 |
| Depreciation | 3,780 | 484 | - | 7,060 | 4,556 | 123 | 327 | 7,051 | 72 | 401 | - | 1 | 3,015 | 22,606 | 26,870 |
| Service Tax on premium account | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 112,196 | 14,349 | - | 209,532 | 135,175 | 3,688 | 9,715 | 209,267 | 2,124 | 11,920 | - | 23 | 89,483 | 670,927 | 797,472 |