

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine Cargo	Marine Others	Marine Total	Motor- OD	Motor-TP	Motor-Total	Worksmen's Compensation	Public / Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop / Weather Insurance	Others	Total Miscellaneous	Total
	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)
1 Employees Remuneration & Welfare benefits	2,234	94	-	94	71,050	32,748	103,798	-	-	513	-	486	47,134	-	-	(10)	151,921	154,249
2 Travel, Conveyance and Vehicle running Expenses	38	3	-	3	1,727	779	2,506	-	-	11	-	(22)	725	-	-	-	3,220	3,261
3 Training Expenses	(125)	1	-	1	(1,479)	(767)	(2,246)	-	-	(18)	-	(170)	(3,018)	-	-	(2)	(5,454)	(5,578)
4 Rents, Rates & Taxes	305	12	-	12	9,408	4,346	13,754	-	-	69	-	84	6,483	-	-	(1)	20,389	20,706
5 Repairs & Maintenance	23	2	-	2	1,072	482	1,554	-	-	7	-	(15)	430	-	-	-	1,976	2,001
6 Printing & Stationery	81	7	-	7	3,978	1,785	5,763	-	-	25	-	(63)	1,491	-	-	(1)	7,215	7,303
7 Communication	25	1	-	1	734	341	1,075	-	-	6	-	11	558	-	-	(1)	1,649	1,675
8 Legal & Professional Charges	31	13	-	13	5,957	2,571	8,528	-	-	28	-	(284)	(182)	-	-	(5)	8,085	8,129
9 Auditors' fees, Expenses etc																		
(a) as auditor	7	-	-	-	222	103	325	-	-	2	-	1	140	-	-	-	468	475
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	(11)	-	-	-	(153)	(77)	(230)	-	-	(2)	-	(13)	(251)	-	-	-	(496)	(507)
(iii) Management services; and	2	-	-	-	113	51	164	-	-	1	-	(2)	50	-	-	-	213	215
(c) in any other capacity	-	-	-	-	-	1	1	-	-	-	-	1	(2)	-	-	-	-	-
10 Advertisement and Publicity	706	32	-	32	23,558	10,820	34,378	-	-	167	-	90	14,730	-	-	(4)	49,361	50,099
11 Interest & Bank Charges	35	1	-	1	798	379	1,177	-	-	7	-	26	783	-	-	-	1,993	2,029
12 Others																		
(a) Information Technology Expenses	219	17	-	17	10,217	4,596	14,813	-	-	65	-	(141)	4,095	-	-	(4)	18,828	19,064
(b) Miscellaneous Expenses	233	30	-	30	3,864	811	4,675	-	-	24	-	53	2,265	-	-	1	7,018	7,281
13 Depreciation	123	7	-	7	4,583	2,089	6,672	-	-	32	-	(12)	2,498	-	-	(1)	9,189	9,319
14 GST & Service Tax Expenses	18	1	-	1	517	240	757	-	-	4	-	6	374	-	-	-	1,141	1,160
<b>TOTAL</b>	<b>3,944</b>	<b>221</b>	<b>-</b>	<b>221</b>	<b>136,166</b>	<b>61,298</b>	<b>197,464</b>	<b>-</b>	<b>-</b>	<b>941</b>	<b>-</b>	<b>36</b>	<b>78,303</b>	<b>-</b>	<b>-</b>	<b>(28)</b>	<b>276,716</b>	<b>280,881</b>

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine Cargo	Marine Others	Marine Total	Motor- OD	Motor-TP	Motor-Total	Worksmen's Compensation	Public / Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop / Weather Insurance	Others	Total Miscellaneous	Total
	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)
1 Employees Remuneration & Welfare benefits	(632)	-	-	-	784	61,132	61,916	-	-	115	-	(2,820)	68,368	-	-	406	127,985	127,353
2 Travel, Conveyance and Vehicle running Expenses	(28)	-	-	-	21	1,547	1,568	-	-	-	-	(95)	1,611	-	-	11	3,095	3,067
3 Training Expenses	(15)	-	-	-	15	1,158	1,173	-	-	1	-	(59)	1,268	-	-	8	2,391	2,376
4 Rents, Rates & Taxes	27	-	-	-	57	5,038	5,095	-	-	28	-	(87)	6,367	-	-	30	11,433	11,460
5 Repairs & Maintenance	(2)	-	-	-	18	1,500	1,518	-	-	6	-	(44)	1,805	-	-	9	3,294	3,292
6 Printing & Stationery	2	-	-	-	9	789	798	-	-	4	-	(18)	973	-	-	5	1,762	1,764
7 Communication	-	-	-	-	10	810	820	-	-	4	-	(23)	981	-	-	5	1,787	1,787
8 Legal & Professional Charges	797	-	-	-	90	13,625	13,715	-	-	245	-	1,089	23,916	-	-	46	39,011	39,808
9 Auditors' fees, Expenses etc																		
(a) as auditor	(6)	-	-	-	2	104	106	-	-	(1)	-	(15)	65	-	-	1	156	150
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	(211)	-	-	-	28	787	815	-	-	(46)	-	(407)	(995)	-	-	15	(618)	(829)
11 Interest & Bank Charges	39	-	-	-	4	603	607	-	-	11	-	55	1,091	-	-	2	1,766	1,805
12 Others																		
(a) Information Technology Expenses	(496)	-	-	-	93	4,025	4,118	-	-	(99)	-	(1,019)	289	-	-	48	3,337	2,841
(b) Miscellaneous Expenses	(1,125)	9	-	9	17	(7,179)	(7,162)	-	-	(294)	-	(1,865)	(17,632)	-	-	9	(26,944)	(28,060)
13 Depreciation	(30)	-	-	-	52	4,147	4,199	-	-	11	-	(168)	4,758	-	-	27	8,827	8,797
14 GST & Service Tax Expenses	10	-	-	-	6	557	563	-	-	4	-	2	766	-	-	3	1,338	1,348
<b>TOTAL</b>	<b>(1,670)</b>	<b>9</b>	<b>-</b>	<b>9</b>	<b>1,206</b>	<b>88,643</b>	<b>89,849</b>	<b>-</b>	<b>-</b>	<b>(11)</b>	<b>-</b>	<b>(5,474)</b>	<b>93,631</b>	<b>-</b>	<b>-</b>	<b>625</b>	<b>178,620</b>	<b>176,959</b>

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Particulars	Fire	Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor-Total	Worksmen's Compensation	Public / Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop / Weather Insurance	Others	Total Miscellaneous	Total	
	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)
1 Employees Remuneration & Welfare benefits	7,888	94	-	94	153,187	79,995	2,27,182	-	-	1,390	-	7,364	181,939	-	-	52	417,927	425,909	
2 Travel, Conveyance and Vehicle running Expenses	239	3	-	3	4,649	2,246	6,895	-	-	42	-	223	5,521	-	-	2	12,683	12,925	
3 Training Expenses	67	1	-	1	1,304	630	1,934	-	-	12	-	63	1,549	-	-	-	3,558	3,626	
4 Rents, Rates & Taxes	1,017	12	-	12	19,751	9,540	29,291	-	-	179	-	950	23,458	-	-	7	53,885	54,914	
5 Repairs & Maintenance	151	2	-	2	2,929	1,415	4,344	-	-	27	-	141	3,479	-	-	1	7,992	8,145	
6 Printing & Stationery	572	7	-	7	11,108	5,365	16,473	-	-	101	-	534	13,192	-	-	4	30,304	30,883	
7 Communication	75	1	-	1	1,426	589	2,115	-	-	13	-	69	1,694	-	-	-	3,891	3,965	
8 Legal & Professional Charges	1,132	13	-	13	21,958	10,606	32,564	-	-	199	-	1,056	26,079	-	-	7	59,905	61,050	
9 Auditors' fees, Expenses etc																			
(a) as auditor	26	-	-	-	496	240	736	-	-	5	-	24	589	-	-	-	1,354	1,380	
(b) as adviser or in any other capacity, in respect of																			
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	15	-	-	-	299	144	443	-	-	3	-	14	355	-	-	-	815	830	
(c) in any other capacity	-	-	-	-	6	4	10	-	-	-	-	1	7	-	-	-	18	18	
10 Advertisement and Publicity	2,717	32	-	32	52,772	25,491	78,263	-	-	479	-	2,537	62,677	-	-	18	143,974	146,723	
11 Interest & Bank Charges	60	1	-	1	1,161	561	1,722	-	-	11	-	56	1,379	-	-	-	3,168	3,229	
12 Others																			
(a) Information Technology Expenses	1,439	17	-	17	27,943	13,498	41,441	-	-	254	-	1,343	33,188	-	-	9	76,235	77,691	
(b) Miscellaneous Expenses	370	121	-	121	5,892	1,271	7,163	-	-	34	-	123	3,632	-	-	2	10,954	11,445	
13 Depreciation	570	7	-	7	11,076	5,350	16,426	-	-	101	-	532	13,155	-	-	4	30,218	30,795	
14 GST & Service Tax Expenses	54	1	-	1	1,047	506	1,553	-	-	10	-	50	1,244	-	-	-	2,857	2,912	
<b>TOTAL</b>	<b>16,390</b>	<b>312</b>	<b>-</b>	<b>312</b>	<b>317,004</b>	<b>151,551</b>	<b>468,555</b>	<b>-</b>	<b>-</b>	<b>2,860</b>	<b>-</b>	<b>15,080</b>	<b>373,137</b>	<b>-</b>	<b>-</b>	<b>106</b>	<b>859,738</b>	<b>876,440</b>	

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Particulars	Fire	Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor-Total	Worksmen's Compensation	Public / Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop / Weather Insurance	Others	Total Miscellaneous	Total
	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)
1 Employees Remuneration & Welfare benefits	8,863	-	-	-	784	133,649	134,433	-	-	2,650	-	12,600	244,287	-	-	406	394,376	403,239
2 Travel, Conveyance and Vehicle running Expenses	238	-	-	-	21	3,582	3,603	-	-	71	-	338	6,547	-	-	11	10,570	10,808
3 Training Expenses	171	-	-	-	15	2,576	2,591	-	-	51	-	243	4,708	-	-	8	7,651	7,772
4 Rents, Rates & Taxes	649	-	-	-	57	9,789	9,846	-	-	194	-	923	17,893	-	-	30	28,886	29,535
5 Repairs & Maintenance	203	-	-	-	18	3,067	3,085	-	-	61	-	289	5,606	-	-	9	9,050	9,253
6 Printing & Stationery	104	-	-	-	9	1,571	1,580	-	-	31	-	148	2,871	-	-	5	4,635	4,739
7 Communication	109	-	-	-	10	1,646	1,656	-	-	33	-	155	3,008	-	-	5	4,857	4,966
8 Legal & Professional Charges	1,013	-	-	-	90	15,278	15,368	-	-	303	-	1,440	27,926	-	-	46	45,083	46,096
9 Auditors' fees, Expenses etc																		
(a) as auditor	21	-	-	-	2	312	314	-	-	6	-	29	569	-	-	1	919	940
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	322	-	-	-	28	4,856	4,884	-	-	96	-	458	8,875	-	-	15	14,328	14,650
11 Interest & Bank Charges	41	-	-	-	4	618	622	-	-	12	-	58	1,129	-	-	2	1,823	1,864
12 Others																		
(a) Information Technology Expenses	1,051	-	-	-	93	15,843	15,936	-	-	314	-	1,494	28,959	-	-	48	46,751	47,802
(b) Miscellaneous Expenses	205	28	-	28	17	2,845	2,862	-	-	56	-	296	8,862	-	-	9	12,085	12,318
13 Depreciation	588	-	-	-	52	8,970	8,922	-	-	176	-	836	16,214	-	-	27	26,175	26,763
14 GST & Service Tax Expenses	45	-	-	-	6	978	984	-	-	19	-	92	1,788	-	-	3	2,886	2,951
<b>TOTAL</b>	<b>13,643</b>	<b>28</b>	<b>-</b>	<b>28</b>	<b>1,206</b>	<b>205,480</b>	<b>206,686</b>	<b>-</b>	<b>-</b>	<b>4,073</b>	<b>-</b>	<b>19,399</b>	<b>379,242</b>	<b>-</b>	<b>-</b>	<b>625</b>	<b>610,025</b>	<b>623,096</b>