

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	
	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	
1 Employees Remuneration & Welfare benefits	2,557	122	-	122	38,284	21,983	60,267	-	-	300	-	47	92,649	-	-	-	(7)	153,256	155,935
2 Travel, Conveyance and Vehicle running Expenses	(30)	(1)	-	(1)	(572)	(313)	(885)	-	-	(5)	-	(1)	(837)	-	-	-	(2)	(1,730)	(1,761)
3 Training Expenses	(8)	-	-	-	(156)	(83)	(239)	-	-	(1)	-	-	(165)	-	-	-	(1)	(406)	(414)
4 Rents, Rates & Taxes	426	20	-	20	6,648	3,783	10,431	-	-	55	-	8	14,821	-	-	-	4	25,319	25,765
5 Repairs & Maintenance	(13)	-	-	-	(294)	(156)	(450)	-	-	(3)	-	(1)	(229)	-	-	-	(2)	(685)	(698)
6 Printing & Stationery	37	2	-	2	359	229	588	-	-	1	-	-	1,715	-	-	-	(4)	2,300	2,339
7 Communication	(11)	(1)	-	(1)	(239)	(127)	(366)	-	-	(2)	-	(1)	(219)	-	-	-	(2)	(590)	(602)
8 Legal & Professional Charges	671	30	-	30	10,819	6,117	16,936	-	-	92	-	14	22,620	-	-	-	13	39,675	40,376
9 Auditors' fees, Expenses etc																			
(a) as auditor	4	1	-	1	43	27	70	-	-	-	-	-	168	-	-	-	(1)	237	242
(b) as adviser or in any other capacity, in respect of																			
(i) Taxation matters	-	-	-	-	(11)	(5)	(16)	-	-	-	-	-	24	-	-	-	-	8	8
(ii) Insurance matters	-	-	-	-	(9)	(5)	(14)	-	-	-	-	-	(12)	-	-	-	-	(26)	(26)
(iii) Management services; and	4	-	-	-	89	48	137	-	-	1	-	-	115	-	-	-	-	253	257
(c) in any other capacity	-	-	-	-	4	3	7	-	-	-	-	-	14	-	-	-	-	21	21
10 Advertisement and Publicity	1,026	49	-	49	15,099	8,701	23,800	-	-	116	-	18	37,698	-	-	-	(8)	61,624	62,699
11 Interest & Bank Charges	(23)	(1)	-	(1)	(457)	(249)	(706)	-	-	(4)	-	(1)	(600)	-	-	-	(2)	(1,313)	(1,337)
12 Others																			
(a) Information Technology Expenses	166	11	-	11	1,203	848	2,051	-	-	(1)	-	-	8,786	-	-	-	(26)	10,810	10,987
(b) Miscellaneous Expenses	181	3	-	3	(535)	(697)	(1,232)	-	-	(2)	-	(3)	(2,143)	-	-	-	11	(3,369)	(3,185)
13 Depreciation	176	8	-	8	2,657	1,524	4,181	-	-	-	-	3	6,358	-	-	-	-	10,563	10,747
14 GST & Service Tax Expenses	(2)	-	-	-	(44)	(23)	(67)	-	-	-	-	-	(56)	-	-	-	-	(123)	(125)
TOTAL	5,161	243	-	243	72,888	41,605	114,493	-	-	568	-	83	180,707	-	-	-	(27)	295,824	301,228

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
	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)
1 Employees Remuneration & Welfare benefits	129	-	-	-	22,912	7,107	30,019	-	-	(411)	-	(7,733)	67,801	-	-	(155)	89,521	89,650
2 Travel, Conveyance and Vehicle running Expenses	(6)	-	-	-	739	210	949	-	-	(16)	-	(289)	2,136	-	-	(6)	2,774	2,768
3 Training Expenses	(195)	-	-	-	584	(197)	387	-	-	(62)	-	(949)	720	-	-	(20)	76	(119)
4 Rents, Rates & Taxes	(97)	-	-	-	2,640	607	3,247	-	-	(77)	-	(1,313)	7,246	-	-	(27)	9,076	8,979
5 Repairs & Maintenance	(43)	-	-	-	333	82	415	-	-	(21)	-	(345)	1,357	-	-	(7)	1,599	1,558
6 Printing & Stationery	(87)	-	-	-	679	37	716	-	-	(36)	-	(574)	1,546	-	-	(12)	1,640	1,553
7 Communication	(36)	-	-	-	166	(19)	147	-	-	(12)	-	(197)	304	-	-	(4)	238	202
8 Legal & Professional Charges	46	-	-	-	4,569	1,456	6,025	-	-	(77)	-	(1,464)	13,627	-	-	(29)	18,082	18,128
9 Auditors' fees, Expenses etc																		
(a) as auditor	-	-	-	-	93	29	122	-	-	(2)	-	(33)	274	-	-	-	361	361
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	4	-	-	-	26	16	42	-	-	1	-	7	100	-	-	-	150	154
(iii) Management services; and	11	-	-	-	64	39	103	-	-	2	-	17	242	-	-	-	364	375
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	3	-	-	-	6,392	1,920	8,312	-	-	(123)	-	(2,281)	18,750	-	-	(46)	24,612	24,615
11 Interest & Bank Charges	(2)	-	-	-	53	13	66	-	-	(1)	-	(25)	147	-	-	(1)	186	184
12 Others																		
(a) Information Technology Expenses	(188)	-	-	-	5,144	1,183	6,327	-	-	(149)	-	(2,556)	14,121	-	-	(53)	17,690	17,502
(b) Miscellaneous Expenses	(28)	21	-	21	517	(49)	468	-	-	(19)	-	(268)	102	-	-	(6)	277	270
13 Depreciation	16	-	-	-	1,864	589	2,453	-	-	(32)	-	(608)	5,545	-	-	(12)	7,346	7,362
14 GST & Service Tax Expenses	20	-	-	-	221	104	325	-	-	1	-	(4)	749	-	-	-	1,071	1,091
TOTAL	(451)	21	-	21	47,196	13,127	60,323	-	-	(1,034)	-	(18,615)	134,767	-	-	(378)	175,063	174,633

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	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)	(Upto H1 2020-21)
1 Employees Remuneration & Welfare benefits	4,585	195	-	195	78,379	43,815	122,194	-	-	693	-	107	145,340	-	-	176	268,510	273,290
2 Travel, Conveyance and Vehicle running Expenses	(9)	-	-	-	(156)	(87)	(243)	-	-	(1)	-	-	(290)	-	-	-	(534)	(543)
3 Training Expenses	4	-	-	-	72	41	113	-	-	1	-	-	134	-	-	-	248	252
4 Rents, Rates & Taxes	659	28	-	28	11,264	6,297	17,561	-	-	100	-	15	20,888	-	-	25	38,589	39,276
5 Repairs & Maintenance	17	1	-	1	295	165	460	-	-	3	-	-	546	-	-	1	1,010	1,028
6 Printing & Stationery	135	6	-	6	2,299	1,285	3,584	-	-	20	-	-	4,264	-	-	5	7,876	8,017
7 Communication	10	-	-	-	176	99	275	-	-	2	-	-	327	-	-	-	604	614
8 Legal & Professional Charges	910	39	-	39	15,554	8,695	24,249	-	-	138	-	3	28,842	-	-	35	53,285	54,234
9 Auditors' fees, Expenses etc																		
(a) as auditor	12	1	-	1	205	115	320	-	-	2	-	-	381	-	-	-	703	716
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters	4	-	-	-	73	41	114	-	-	1	-	-	135	-	-	-	250	254
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	3	1	4	-	-	-	-	-	3	-	-	-	7	7
(c) in any other capacity	1	-	-	-	17	10	27	-	-	-	-	-	-	-	-	-	5	60
10 Advertisement and Publicity	1,934	82	-	82	33,055	18,478	51,533	-	-	292	-	45	61,295	-	-	74	113,239	115,255
11 Interest & Bank Charges	-	-	-	-	1	1	2	-	-	-	-	-	2	-	-	-	4	4
12 Others																		
(a) Information Technology Expenses	780	33	-	33	13,340	7,457	20,797	-	-	118	-	18	24,736	-	-	30	45,699	46,512
(b) Miscellaneous Expenses	710	38	-	38	1,721	300	2,021	-	-	18	-	-	1,200	-	-	22	3,261	4,009
13 Depreciation	310	13	-	13	5,308	2,967	8,275	-	-	47	-	7	9,842	-	-	12	18,183	18,506
14 GST & Service Tax Expenses	-	-	-	-	3	2	5	-	-	-	-	-	5	-	-	-	10	10
TOTAL	10,062	436	-	436	161,609	89,682	251,291	-	-	1,434	-	216	297,682	-	-	380	551,003	561,501

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(₹ '000)

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	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)
1 Employees Remuneration & Welfare benefits	4,952	-	-	-	29,948	18,373	48,321	-	-	707	-	7,974	112,905	-	-	182	170,089	175,041
2 Travel, Conveyance and Vehicle running Expenses	163	-	-	-	986	605	1,591	-	-	23	-	262	3,717	-	-	6	5,599	5,762
3 Training Expenses	190	-	-	-	1,146	703	1,849	-	-	27	-	305	4,322	-	-	7	6,510	6,700
4 Rents, Rates & Taxes	606	-	-	-	3,666	2,249	5,915	-	-	86	-	976	13,820	-	-	22	20,819	21,425
5 Repairs & Maintenance	129	-	-	-	781	479	1,260	-	-	18	-	208	2,945	-	-	5	4,436	4,565
6 Printing & Stationery	176	-	-	-	1,063	652	1,715	-	-	25	-	283	4,007	-	-	6	6,036	6,212
7 Communication	48	-	-	-	289	177	466	-	-	7	-	77	1,090	-	-	2	1,642	1,690
8 Legal & Professional Charges	981	-	-	-	5,933	3,640	9,573	-	-	140	-	1,580	22,369	-	-	36	33,698	34,679
9 Auditors' fees, Expenses etc																		
(a) as auditor	20	-	-	-	123	76	199	-	-	3	-	33	464	-	-	1	700	720
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters	4	-	-	-	26	16	42	-	-	-	-	-	100	-	-	-	150	154
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	11	-	-	-	64	39	103	-	-	2	-	17	242	-	-	-	364	375
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	1,392	-	-	-	8,418	5,164	13,582	-	-	199	-	2,241	31,736	-	-	51	47,809	49,201
11 Interest & Bank Charges	12	-	-	-	73	45	118	-	-	2	-	19	275	-	-	-	414	426
12 Others																		
(a) Information Technology Expenses	1,181	-	-	-	7,140	4,380	11,520	-	-	168	-	1,901	26,919	-	-	43	40,551	41,732
(b) Miscellaneous Expenses	94	30	-	30	692	231	923	-	-	9	-	124	1,626	-	-	2	2,684	2,808
13 Depreciation	401	-	-	-	2,426	1,488	3,914	-	-	57	-	646	9,145	-	-	15	13,777	14,178
14 GST & Service Tax Expenses	42	-	-	-	253	155	408	-	-	6	-	67	954	-	-	2	1,437	1,479
TOTAL	10,402	30	-	30	63,027	38,472	101,499	-	-	1,480	-	16,720	236,636	-	-	380	356,715	367,147