

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 Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)
1 Employees Remuneration & Welfare benefits	1,131	73	-	73	52,393	29,667	82,060	-	-	262	-	112	52,071	-	-	(15)	134,490	135,694
2 Travel, Conveyance and Vehicle running Expenses	8	-	-	-	124	69	193	-	-	1	-	-	242	-	-	-	436	444
3 Training Expenses	3	-	-	-	87	48	135	-	-	-	-	-	105	-	-	-	240	243
4 Rents, Rates & Taxes	19	317	-	317	4,260	2,424	6,684	-	-	16	-	117	8,367	-	-	(6)	15,178	15,514
5 Repairs & Maintenance	23	1	-	1	630	355	985	-	-	4	-	2	850	-	-	-	1,841	1,865
6 Printing & Stationery	26	2	-	2	1,375	779	2,154	-	-	7	-	3	1,281	-	-	-	3,445	3,473
7 Communication	10	1	-	1	289	162	451	-	-	1	-	1	375	-	-	1	829	840
8 Legal & Professional Charges	(7)	3	-	3	5,094	2,907	8,001	-	-	13	-	14	2,328	-	-	(10)	10,346	10,342
9 Auditors' fees, Expenses etc																		
(a) as auditor	1	-	-	-	101	57	158	-	-	-	-	1	81	-	-	-	240	241
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters	-	-	-	-	9	5	14	-	-	-	-	-	(12)	-	-	-	2	2
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	2	-	-	-	41	24	65	-	-	-	-	-	64	-	-	-	129	131
(c) in any other capacity	-	-	-	-	6	3	9	-	-	-	-	-	3	-	-	-	12	12
10 Advertisement and Publicity	217	19	-	19	16,156	9,174	25,330	-	-	67	-	37	12,992	-	-	(14)	38,412	38,648
11 Interest & Bank Charges	16	1	-	1	368	206	574	-	-	3	-	1	555	-	-	-	1,133	1,150
12 Others																		
(a) Information Technology Expenses	72	7	-	7	6,147	3,493	9,640	-	-	24	-	15	4,682	-	-	(6)	14,355	14,434
(b) Miscellaneous Expenses	173	5	-	5	513	357	870	-	-	5	-	15	2,535	-	-	1	3,426	3,604
13 Depreciation	191	10	-	10	6,154	3,474	9,628	-	-	37	-	12	7,461	-	-	2	17,140	17,341
14 GST & Service Tax Expenses	19	1	-	1	438	246	684	-	-	3	-	1	661	-	-	1	1,350	1,370
<b>TOTAL</b>	<b>1,904</b>	<b>440</b>	<b>-</b>	<b>440</b>	<b>94,185</b>	<b>53,450</b>	<b>147,635</b>	<b>-</b>	<b>-</b>	<b>443</b>	<b>-</b>	<b>331</b>	<b>94,641</b>	<b>-</b>	<b>-</b>	<b>(46)</b>	<b>243,004</b>	<b>245,348</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
	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)
1 Employees Remuneration & Welfare benefits	702	-	-	-	52,189	22,874	75,063	-	-	170	-	(1,096)	21,900	-	-	(120)	95,917	96,619
2 Travel, Conveyance and Vehicle running Expenses	38	-	-	-	1,936	862	2,798	-	-	8	-	(17)	1,079	-	-	(4)	3,864	3,902
3 Training Expenses	2	-	-	-	1,637	694	2,331	-	-	3	-	(72)	245	-	-	(5)	2,502	2,504
4 Rents, Rates & Taxes	106	-	-	-	6,677	2,945	9,622	-	-	24	-	(10)	3,155	-	-	(14)	12,677	12,783
5 Repairs & Maintenance	(1)	-	-	-	1,076	454	1,530	-	-	2	-	(52)	104	-	-	(4)	1,580	1,579
6 Printing & Stationery	315	-	-	-	6,067	2,928	8,995	-	-	51	-	314	7,694	-	-	(1)	17,053	17,368
7 Communication	-	-	-	-	403	171	574	-	-	-	-	(19)	46	-	-	(1)	600	600
8 Legal & Professional Charges	120	-	-	-	10,068	4,395	14,463	-	-	31	-	(240)	3,892	-	-	(24)	18,122	18,242
9 Auditors' fees, Expenses etc																		
(a) as auditor	(1)	-	-	-	151	61	212	-	-	-	-	(10)	(15)	-	-	(1)	186	185
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	7	-	-	-	127	61	188	-	-	1	-	6	151	-	-	-	346	353
(iii) Management services; and	2	-	-	-	122	54	176	-	-	-	-	(1)	63	-	-	-	238	240
(c) in any other capacity	-	-	-	-	6	3	9	-	-	-	-	-	9	-	-	-	18	18
10 Advertisement and Publicity	619	-	-	-	20,796	9,507	30,303	-	-	113	-	206	16,211	-	-	(29)	46,804	47,423
11 Interest & Bank Charges	13	-	-	-	290	137	427	-	-	2	-	11	321	-	-	-	761	774
12 Others																		
(a) Information Technology Expenses	39	-	-	-	10,586	4,522	15,108	-	-	21	-	(417)	2,174	-	-	(30)	16,856	16,895
(b) Miscellaneous Expenses	43	61	-	61	1,336	229	1,565	-	-	1	-	(54)	(259)	-	-	(1)	1,252	1,356
13 Depreciation	46	-	-	-	4,067	1,773	5,840	-	-	12	-	(102)	1,512	-	-	(10)	7,252	7,298
14 GST & Service Tax Expenses	(6)	-	-	-	277	111	388	-	-	-	-	(23)	(84)	-	-	(2)	279	273
<b>TOTAL</b>	<b>2,044</b>	<b>61</b>	<b>-</b>	<b>61</b>	<b>117,811</b>	<b>51,781</b>	<b>169,592</b>	<b>-</b>	<b>-</b>	<b>439</b>	<b>-</b>	<b>(1,676)</b>	<b>58,198</b>	<b>-</b>	<b>-</b>	<b>(246)</b>	<b>226,307</b>	<b>228,412</b>

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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
	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)
1 Employees Remuneration & Welfare benefits	5,716	268	-	268	130,772	73,482	204,254	-	-	955	-	219	157,411	-	-	161	403,000	408,984
2 Travel, Conveyance and Vehicle running Expenses	(3)	-	-	-	(32)	(18)	(50)	-	-	-	-	-	(48)	-	-	-	(98)	(99)
3 Training Expenses	7	-	-	-	159	89	248	-	-	1	-	-	239	-	-	-	488	495
4 Rents, Rates & Taxes	678	345	-	345	15,524	8,721	24,245	-	-	116	-	132	29,255	-	-	19	53,767	54,790
5 Repairs & Maintenance	40	2	-	2	925	520	1,445	-	-	7	-	7	1,396	-	-	1	2,851	2,893
6 Printing & Stationery	161	8	-	8	3,674	2,064	5,738	-	-	27	-	6	5,545	-	-	5	11,321	11,490
7 Communication	20	1	-	1	465	261	726	-	-	3	-	1	702	-	-	1	1,433	1,454
8 Legal & Professional Charges	903	42	-	42	20,648	11,602	32,250	-	-	151	-	35	31,170	-	-	25	63,631	64,576
9 Auditors' fees, Expenses etc																		
(a) as auditor	13	1	-	1	306	172	478	-	-	2	-	1	462	-	-	-	943	957
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters	4	-	-	-	82	46	128	-	-	1	-	-	123	-	-	-	252	256
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	2	-	-	-	44	25	69	-	-	-	-	-	67	-	-	-	136	138
(c) in any other capacity	1	-	-	-	23	13	36	-	-	-	-	-	35	-	-	-	71	72
10 Advertisement and Publicity	2,151	101	-	101	49,211	27,652	76,863	-	-	359	-	82	74,287	-	-	60	151,651	153,903
11 Interest & Bank Charges	16	1	-	1	369	207	576	-	-	3	-	207	557	-	-	-	1,137	1,154
12 Others																		
(a) Information Technology Expenses	852	40	-	40	19,487	10,950	30,437	-	-	142	-	33	29,418	-	-	24	60,554	60,946
(b) Miscellaneous Expenses	883	43	-	43	2,234	657	2,891	-	-	23	-	15	3,735	-	-	23	6,687	7,113
13 Depreciation	501	23	-	23	11,462	6,441	17,903	-	-	84	-	19	17,303	-	-	14	35,323	35,847
14 GST & Service Tax Expenses	19	1	-	1	441	248	689	-	-	3	-	1	666	-	-	1	1,360	1,380
<b>TOTAL</b>	<b>11,966</b>	<b>876</b>	<b>-</b>	<b>876</b>	<b>255,794</b>	<b>143,132</b>	<b>398,926</b>	<b>-</b>	<b>-</b>	<b>1,877</b>	<b>-</b>	<b>547</b>	<b>392,323</b>	<b>-</b>	<b>-</b>	<b>334</b>	<b>794,007</b>	<b>806,849</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
	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)
1 Employees Remuneration & Welfare benefits	5,654	-	-	-	82,137	41,247	123,384	-	-	877	-	6,878	134,805	-	-	62	266,006	271,660
2 Travel, Conveyance and Vehicle running Expenses	201	-	-	-	2,922	1,467	4,389	-	-	31	-	245	4,796	-	-	2	9,463	9,664
3 Training Expenses	192	-	-	-	2,783	1,397	4,180	-	-	30	-	233	4,567	-	-	2	9,012	9,204
4 Rents, Rates & Taxes	712	-	-	-	10,343	5,194	15,537	-	-	110	-	866	16,975	-	-	8	34,496	34,208
5 Repairs & Maintenance	128	-	-	-	1,857	933	2,790	-	-	20	-	156	3,049	-	-	1	6,016	6,144
6 Printing & Stationery	491	-	-	-	1,130	3,580	10,710	-	-	76	-	597	11,701	-	-	5	23,089	23,580
7 Communication	48	-	-	-	692	348	1,040	-	-	7	-	58	1,136	-	-	1	2,242	2,290
8 Legal & Professional Charges	1,101	-	-	-	16,001	8,035	24,036	-	-	171	-	1,340	26,261	-	-	12	51,820	52,921
9 Auditors' fees, Expenses etc																		
(a) as auditor	19	-	-	-	274	137	411	-	-	3	-	23	449	-	-	-	886	905
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters	11	-	-	-	153	77	230	-	-	-	-	-	251	-	-	-	496	507
(ii) Insurance matters	13	-	-	-	186	93	279	-	-	2	-	16	305	-	-	-	602	615
(iii) Management services; and	-	-	-	-	6	3	9	-	-	-	-	-	9	-	-	-	18	18
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	2,011	-	-	-	29,214	14,671	43,885	-	-	312	-	2,447	47,947	-	-	22	94,613	96,624
11 Interest & Bank Charges	25	-	-	-	363	182	545	-	-	4	-	30	596	-	-	-	1,175	1,200
12 Others																		
(a) Information Technology Expenses	1,220	-	-	-	17,726	8,902	26,628	-	-	189	-	1,484	29,093	-	-	13	57,407	58,627
(b) Miscellaneous Expenses	137	91	-	91	2,028	450	2,478	-	-	10	-	70	1,367	-	-	1	3,936	4,164
13 Depreciation	447	-	-	-	6,493	3,261	9,754	-	-	69	-	544	10,657	-	-	5	21,029	21,676
14 GST & Service Tax Expenses	36	-	-	-	530	266	796	-	-	6	-	44	870	-	-	-	1,716	1,752
<b>TOTAL</b>	<b>12,446</b>	<b>91</b>	<b>-</b>	<b>91</b>	<b>180,838</b>	<b>90,253</b>	<b>271,091</b>	<b>-</b>	<b>-</b>	<b>1,919</b>	<b>-</b>	<b>15,044</b>	<b>294,834</b>	<b>-</b>	<b>-</b>	<b>134</b>	<b>583,022</b>	<b>595,559</b>