

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 Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)	(For Q1 2019-20)
1 Employees Remuneration & Welfare benefits	4,823	-	-	-	7,036	11,266	18,302	-	-	1,118	-	15,707	45,104	-	-	337	80,568	85,391
2 Travel, Conveyance and Vehicle running Expenses	169	-	-	-	247	395	642	-	-	39	-	551	1,581	-	-	12	2,825	2,994
3 Training Expenses	385	-	-	-	562	900	1,462	-	-	89	-	1,254	3,602	-	-	27	6,434	6,819
4 Rents, Rates & Taxes	703	-	-	-	1,026	1,642	2,668	-	-	163	-	2,289	6,574	-	-	49	11,743	12,446
5 Repairs & Maintenance	170	-	-	-	248	397	645	-	-	39	-	553	1,588	-	-	12	2,837	3,007
6 Printing & Stationery	263	-	-	-	384	615	999	-	-	61	-	857	2,461	-	-	18	4,396	4,659
7 Communication	84	-	-	-	123	196	319	-	-	19	-	274	786	-	-	6	1,404	1,488
8 Legal & Professional Charges	935	-	-	-	1,364	2,184	3,548	-	-	217	-	3,044	8,742	-	-	65	15,616	16,551
9 Auditors' fees, Expenses etc																		
(a) as auditor	20	-	-	-	30	47	77	-	-	5	-	66	190	-	-	1	339	359
(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	1,389	-	-	-	2,026	3,244	5,270	-	-	322	-	4,522	12,986	-	-	97	23,197	24,586
11 Interest & Bank Charges	14	-	-	-	20	32	52	-	-	3	-	44	128	-	-	1	228	242
12 Others																		
(a) Information Technology Expenses	1,369	-	-	-	1,996	3,197	5,193	-	-	317	-	4,457	12,798	-	-	96	22,861	24,230
(b) Miscellaneous Expenses	122	9	-	9	175	280	455	-	-	28	-	392	1,524	-	-	8	2,407	2,538
13 Depreciation	385	-	-	-	562	899	1,461	-	-	89	-	1,254	3,600	-	-	27	6,431	6,816
14 GST & Service Tax Expenses	22	-	-	-	32	51	83	-	-	5	-	71	205	-	-	2	366	388
TOTAL	10,853	9	-	9	15,831	25,345	41,176	-	-	2,514	-	35,335	101,869	-	-	758	181,652	192,514

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 Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)	(For Q1 2018-19)
1 Employees Remuneration & Welfare benefits	-	-	-	-	-	-	-	-	-	-	-	55,050	28,709	-	-	-	83,759	83,759
2 Travel, Conveyance and Vehicle running Expenses	-	-	-	-	-	-	-	-	-	-	-	1,462	762	-	-	-	2,224	2,224
3 Training Expenses	-	-	-	-	-	-	-	-	-	-	-	1,997	1,042	-	-	-	3,039	3,039
4 Rents, Rates & Taxes	-	-	-	-	-	-	-	-	-	-	-	2,767	1,443	-	-	-	4,210	4,210
5 Repairs & Maintenance	-	-	-	-	-	-	-	-	-	-	-	315	164	-	-	-	479	479
6 Printing & Stationery	-	-	-	-	-	-	-	-	-	-	-	1,237	645	-	-	-	1,882	1,882
7 Communication	-	-	-	-	-	-	-	-	-	-	-	513	268	-	-	-	781	781
8 Legal & Professional Charges	-	-	-	-	-	-	-	-	-	-	-	603	314	-	-	-	917	917
9 Auditors' fees, Expenses etc																		
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	197	103	-	-	-	300	300
(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	-	-	-	-	-	-	-	-	-	-	-	5,531	2,884	-	-	-	8,415	8,415
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	5	3	-	-	-	8	8
12 Others																		
(a) Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	8,124	4,237	-	-	-	12,361	12,361
(b) Miscellaneous Expenses	13	-	-	-	-	-	-	-	-	-	-	7,690	4,011	-	-	-	11,701	11,714
13 Depreciation	-	-	-	-	-	-	-	-	-	-	-	3,439	1,794	-	-	-	5,233	5,233
14 GST & Service Tax Expenses	-	-	-	-	-	-	-	-	-	-	-	81	42	-	-	-	123	123
TOTAL	13	-	-	-	-	-	-	-	-	-	-	89,011	46,421	-	-	-	135,432	135,445

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	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)	(Upto Q1 2019-20)
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3 Training Expenses	385	-	-	-	562	900	1,462	-	-	89	-	1,254	3,602	-	-	27	6,434	6,819
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9 Auditors' fees, Expenses etc																		
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(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	1,389	-	-	-	2,026	3,244	5,270	-	-	322	-	4,522	12,986	-	-	97	23,197	24,586
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5 Repairs & Maintenance	-	-	-	-	-	-	-	-	-	-	-	315	164	-	-	-	479	479
6 Printing & Stationery	-	-	-	-	-	-	-	-	-	-	-	1,237	645	-	-	-	1,882	1,882
7 Communication	-	-	-	-	-	-	-	-	-	-	-	913	268	-	-	-	781	781
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(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	-	-	-	-	-	-	-	-	-	-	-	5,531	2,884	-	-	-	8,415	8,415
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	5	3	-	-	-	8	8
12 Others																		
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(b) Miscellaneous Expenses	13	-	-	-	-	-	-	-	-	-	-	7,690	4,011	-	-	-	11,701	11,714
13 Depreciation	-	-	-	-	-	-	-	-	-	-	-	3,439	1,794	-	-	-	5,233	5,233
14 GST & Service Tax Expenses	-	-	-	-	-	-	-	-	-	-	-	81	42	-	-	-	123	123
TOTAL	13	-	-	-	-	-	-	-	-	-	-	89,011	46,421	-	-	-	135,432	135,445