

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 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	(6)	-	-	-	2	104	106	-	-	(1)	-	(15)	65	-	-	1	156	150
(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	(496)	-	-	-	93	4,025	4,118	-	-	(99)	-	(1,019)	289	-	-	48	3,337	2,841
(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>

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 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)	(For Q4 2017-18)
1 Employees Remuneration & Welfare benefits	-	-	-	-	-	-	-	-	327	-	-	-	144,498	-	-	-	144,825	144,825
2 Travel, Conveyance and Vehicle running Expenses	-	-	-	-	-	-	-	-	4	-	-	-	1,727	-	-	-	1,731	1,731
3 Training Expenses	-	-	-	-	-	-	-	-	1	-	-	-	654	-	-	-	655	655
4 Rents, Rates & Taxes	-	-	-	-	-	-	-	-	20	-	-	-	9,060	-	-	-	9,080	9,080
5 Repairs & Maintenance	-	-	-	-	-	-	-	-	3	-	-	-	1,308	-	-	-	1,311	1,311
6 Printing & Stationery	-	-	-	-	-	-	-	-	-	-	-	-	203	-	-	-	203	203
7 Communication	-	-	-	-	-	-	-	-	4	-	-	-	1,749	-	-	-	1,753	1,753
8 Legal & Professional Charges	-	-	-	-	-	-	-	-	25	-	-	-	11,239	-	-	-	11,264	11,264
9 Auditors' fees, Expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	174	-	-	-	174	174
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	174	-	-	-	174	174
(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	-	-	-	-	-	-	-	-	6	-	-	-	2,733	-	-	-	2,739	2,739
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	1
12 Others	-	-	-	-	-	-	-	-	17	-	-	-	7,418	-	-	-	7,435	7,435
(a) Information Technology Expenses	-	-	-	-	-	-	-	-	18	-	-	-	2,301	-	-	-	2,319	2,319
(b) Miscellaneous Expenses	-	-	-	-	-	-	-	-	7	-	-	-	3,217	-	-	-	3,224	3,224
13 Depreciation	-	-	-	-	-	-	-	-	4	-	-	-	1,593	-	-	-	1,597	1,597
14 GST & Service Tax Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>436</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>187,875</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>188,311</b>	<b>188,311</b>

Note : The Company has received Certificate of Registration (R3) from IRDAI on December 18, 2017.

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 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)	(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	7,601	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	8,870	8,922	-	-	176	-	836	16,214	-	-	27	26,175	26,763	
14 GST & Service Tax Expenses	65	-	-	-	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>623,696</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 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)	(FY 2017-18)
1 Employees Remuneration & Welfare benefits	-	-	-	-	-	-	-	-	327	-	-	-	144,498	-	-	-	144,825	144,825
2 Travel, Conveyance and Vehicle running Expenses	-	-	-	-	-	-	-	-	4	-	-	-	1,727	-	-	-	1,731	1,731
3 Training Expenses	-	-	-	-	-	-	-	-	1	-	-	-	654	-	-	-	655	655
4 Rents, Rates & Taxes	-	-	-	-	-	-	-	-	20	-	-	-	9,060	-	-	-	9,080	9,080
5 Repairs & Maintenance	-	-	-	-	-	-	-	-	3	-	-	-	1,308	-	-	-	1,311	1,311
6 Printing & Stationery	-	-	-	-	-	-	-	-	-	3	-	-	203	-	-	-	203	203
7 Communication	-	-	-	-	-	-	-	-	4	-	-	-	1,749	-	-	-	1,753	1,753
8 Legal & Professional Charges	-	-	-	-	-	-	-	-	25	-	-	-	11,239	-	-	-	11,264	11,264
9 Auditors' fees, Expenses etc																		
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	174	-	-	-	174	174
(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	-	-	-	-	-	-	-	-	6	-	-	-	2,733	-	-	-	2,739	2,739
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	1
12 Others																		
(a) Information Technology Expenses	-	-	-	-	-	-	-	-	17	-	-	-	7,418	-	-	-	7,435	7,435
(b) Miscellaneous Expenses	-	-	-	-	-	-	-	-	18	-	-	-	2,301	-	-	-	2,319	2,319
13 Depreciation	-	-	-	-	-	-	-	-	7	-	-	-	3,217	-	-	-	3,224	3,224
14 GST & Service Tax Expenses	-	-	-	-	-	-	-	-	4	-	-	-	1,593	-	-	-	1,597	1,597
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>436</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>187,875</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>188,311</b>	<b>188,311</b>

Note : The Company has received Certificate of Registration (R3) from IRDAI on December 18, 2017.