

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	(₹ '000)																		
	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 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)
1 Employees Remuneration & Welfare benefits	(58)	-	-	-	-	-	70,385	70,385	-	-	358	-	(4,139)	30,692	-	-	-	97,296	97,238
2 Travel, Conveyance and Vehicle running Expenses	6	-	-	-	-	-	1,977	1,977	-	-	12	-	(99)	985	-	-	-	2,875	2,881
3 Training Expenses	(51)	-	-	-	-	-	1,365	1,365	-	-	(4)	-	(182)	(156)	-	-	-	1,023	972
4 Rents, Rates & Taxes	(22)	-	-	-	-	-	4,607	4,607	-	-	19	-	(308)	1,742	-	-	-	6,060	6,038
5 Repairs & Maintenance	131	-	-	-	-	-	1,550	1,550	-	-	38	-	181	2,670	-	-	-	4,439	4,570
6 Printing & Stationery	(29)	-	-	-	-	-	753	753	-	-	(3)	-	(103)	(99)	-	-	-	548	519
7 Communication	43	-	-	-	-	-	821	821	-	-	14	-	43	1,023	-	-	-	1,901	1,944
8 Legal & Professional Charges	87	-	-	-	-	-	1,624	1,624	-	-	29	-	87	2,053	-	-	-	3,793	3,880
9 Auditors' fees, Expenses etc																			
(a) as auditor	9	-	-	-	-	-	204	204	-	-	3	-	7	228	-	-	-	442	451
(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	(200)	-	-	-	-	-	3,906	3,906	-	-	(25)	-	(635)	(1,268)	-	-	-	1,978	1,778
11 Interest & Bank Charges	1	-	-	-	-	-	15	15	-	-	1	-	-	16	-	-	-	32	33
12 Others																			
(a) Information Technology Expenses	275	-	-	-	-	-	11,534	11,534	-	-	123	-	(91)	9,332	-	-	-	20,898	21,173
(b) Miscellaneous Expenses	(1,238)	19	-	19	-	-	9,755	9,755	-	-	75	-	(306)	8,175	-	-	-	17,699	16,480
13 Depreciation	4	-	-	-	-	-	4,586	4,586	-	-	25	-	(253)	2,124	-	-	-	6,482	6,486
14 GST & Service Tax Expenses	30	-	-	-	-	-	415	415	-	-	9	-	38	638	-	-	-	1,100	1,130
TOTAL	(1,012)	19	-	19	-	-	113,497	113,497	-	-	674	-	(5,760)	58,155	-	-	-	166,566	165,573

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	(₹ '000)																		
	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 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)	(For Q3 2017-18)
1 Employees Remuneration & Welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Travel, Conveyance and Vehicle running Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Training Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Rents, Rates & Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Repairs & Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing & Stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Communication	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Legal & Professional Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Auditors' fees, Expenses etc																			
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Others																			
(a) Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 GST & Service Tax Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : The Company has received Certificate of Registration (R3) from IRDAI on December 18, 2017. The numbers pertaining to period ended December 31, 2017 are not comparable, hence not disclosed.

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
	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)
1 Employees Remuneration & Welfare benefits	9,495	-	-	-	-	72,517	72,517	-	-	2,535	-	15,420	1,75,919	-	-	-	266,391	275,886
2 Travel, Conveyance and Vehicle running Expenses	266	-	-	-	-	2,035	2,035	-	-	71	-	433	4,936	-	-	-	7,475	7,741
3 Training Expenses	186	-	-	-	-	1,418	1,418	-	-	50	-	302	3,440	-	-	-	5,210	5,396
4 Rents, Rates & Taxes	622	-	-	-	-	4,751	4,751	-	-	166	-	1,010	11,526	-	-	-	17,453	18,075
5 Repairs & Maintenance	205	-	-	-	-	1,567	1,567	-	-	55	-	333	3,801	-	-	-	5,756	5,961
6 Printing & Stationery	102	-	-	-	-	782	782	-	-	27	-	166	1,898	-	-	-	2,873	2,975
7 Communication	109	-	-	-	-	836	836	-	-	29	-	178	2,027	-	-	-	3,070	3,179
8 Legal & Professional Charges	216	-	-	-	-	1,653	1,653	-	-	58	-	351	4,010	-	-	-	6,072	6,288
9 Auditors' fees, Expenses etc																		
(a) as auditor	27	-	-	-	-	208	208	-	-	7	-	44	504	-	-	-	763	790
(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	533	-	-	-	-	4,069	4,069	-	-	142	-	865	9,870	-	-	-	14,946	15,479
11 Interest & Bank Charges	2	-	-	-	-	15	15	-	-	1	-	3	38	-	-	-	57	59
12 Others																		
(a) Information Technology Expenses	1,547	-	-	-	-	11,818	11,818	-	-	413	-	2,513	28,670	-	-	-	43,414	44,961
(b) Miscellaneous Expenses	1,330	19	-	19	-	10,024	10,024	-	-	350	-	2,161	26,494	-	-	-	39,029	40,378
13 Depreciation	618	-	-	-	-	4,723	4,723	-	-	165	-	1,004	11,456	-	-	-	17,348	17,966
14 GST & Service Tax Expenses	55	-	-	-	-	421	421	-	-	15	-	90	1,022	-	-	-	1,548	1,603
TOTAL	15,313	19	-	19	-	116,837	116,837	-	-	4,084	-	24,873	285,611	-	-	-	431,405	446,737

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

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 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)	(Upto 9M 2017-18)
1 Employees Remuneration & Welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Travel, Conveyance and Vehicle running Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Training Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Rents, Rates & Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Repairs & Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing & Stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Communication	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Legal & Professional Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Auditors' fees, Expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 GST & Service Tax Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : The Company has received Certificate of Registration (R3) from IRDAI on December 18, 2017. The numbers pertaining to period ended December 31, 2017 are not comparable, hence not disclosed.