

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 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)	(For Q2 2018-19)
1 Employees Remuneration & Welfare benefits	9,553	-	-	-	-	2,132	2,132	-	-	2,177	-	(35,491)	116,518	-	-	-	85,336	94,889
2 Travel, Conveyance and Vehicle running Expenses	260	-	-	-	-	58	58	-	-	59	-	(930)	3,189	-	-	-	2,376	2,636
3 Training Expenses	237	-	-	-	-	53	53	-	-	54	-	(1,513)	2,554	-	-	-	1,148	1,385
4 Rents, Rates & Taxes	644	-	-	-	-	144	144	-	-	147	-	(1,449)	8,341	-	-	-	7,183	7,827
5 Repairs & Maintenance	74	-	-	-	-	17	17	-	-	17	-	(163)	967	-	-	-	838	912
6 Printing & Stationery	131	-	-	-	-	29	29	-	-	30	-	(968)	1,352	-	-	-	443	574
7 Communication	66	-	-	-	-	15	15	-	-	15	-	(378)	736	-	-	-	388	454
8 Legal & Professional Charges	129	-	-	-	-	29	29	-	-	29	-	(339)	1,643	-	-	-	1,362	1,491
9 Auditors' fees, Expenses etc																		
(a) as auditor	18	-	-	-	-	4	4	-	-	4	-	(160)	173	-	-	-	21	39
(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	733	-	-	-	-	163	163	-	-	167	-	(4,031)	8,254	-	-	-	4,553	5,286
11 Interest & Bank Charges	1	-	-	-	-	-	-	-	-	-	-	(2)	19	-	-	-	17	18
12 Others																		
(a) Information Technology Expenses	1,272	-	-	-	-	284	284	-	-	290	-	(5,520)	15,101	-	-	-	10,155	11,427
(b) Miscellaneous Expenses	2,555	-	-	-	-	269	269	-	-	275	-	(5,223)	14,308	-	-	-	9,629	12,184
13 Depreciation	614	-	-	-	-	137	137	-	-	140	-	(2,182)	7,538	-	-	-	5,633	6,247
14 GST & Service Tax Expenses	25	-	-	-	-	6	6	-	-	6	-	(29)	342	-	-	-	325	350
TOTAL	16,312	-	-	-	-	3,340	3,340	-	-	3,410	-	(58,378)	181,035	-	-	-	129,407	145,719

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
	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 2017-18)	(For Q2 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 September 30, 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 H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)	(Upto H1 2018-19)
1 Employees Remuneration & Welfare benefits	9,553	-	-	-	-	2,132	2,132	-	-	2,177	-	19,559	145,227	-	-	-	169,095	178,648
2 Travel, Conveyance and Vehicle running Expenses	260	-	-	-	-	58	58	-	-	59	-	532	3,951	-	-	-	4,600	4,860
3 Training Expenses	237	-	-	-	-	53	53	-	-	54	-	484	3,596	-	-	-	4,187	4,424
4 Rents, Rates & Taxes	644	-	-	-	-	144	144	-	-	147	-	1,318	9,784	-	-	-	11,393	12,037
5 Repairs & Maintenance	74	-	-	-	-	17	17	-	-	17	-	152	1,311	-	-	-	1,317	1,391
6 Printing & Stationery	131	-	-	-	-	29	29	-	-	30	-	269	1,997	-	-	-	2,325	2,455
7 Communication	66	-	-	-	-	15	15	-	-	15	-	135	1,004	-	-	-	1,169	1,235
8 Legal & Professional Charges	129	-	-	-	-	29	29	-	-	29	-	264	1,957	-	-	-	2,279	2,408
9 Auditors' fees, Expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	18	-	-	-	-	4	4	-	-	4	-	37	276	-	-	-	321	339
(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	733	-	-	-	-	163	163	-	-	167	-	1,500	11,138	-	-	-	12,968	13,701
11 Interest & Bank Charges	1	-	-	-	-	-	-	-	-	-	-	3	22	-	-	-	25	26
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Information Technology Expenses	1,272	-	-	-	-	284	284	-	-	290	-	2,604	19,338	-	-	-	22,516	23,788
(b) Miscellaneous Expenses	2,568	-	-	-	-	269	269	-	-	275	-	2,467	18,319	-	-	-	21,330	23,898
13 Depreciation	614	-	-	-	-	137	137	-	-	140	-	1,257	9,332	-	-	-	10,866	11,480
14 GST & Service Tax Expenses	25	-	-	-	-	6	6	-	-	6	-	52	384	-	-	-	448	473
TOTAL	16,325	-	-	-	-	3,340	3,340	-	-	3,410	-	30,633	227,456	-	-	-	264,839	281,164

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 H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 2017-18)	(Upto H1 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 September 30, 2017 are not comparable, hence not disclosed.