

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 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	-	-	-	-	-	-	-	-	-	-	-	-	197	103	-	-	-	300	300
(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	-	-	-	-	-	-	-	-	-	-	-	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

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 Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 2017-18)	(For Q1 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 June 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 Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto Q1 2018-19)	(Upto 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	-	-	-	-	-	-	-	-	-	-	-	-	913	258	-	-	-	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
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(₹ '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 Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 2017-18)	(Upto Q1 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 June 30, 2017 are not comparable, hence not disclosed.