

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 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)
1 Employees Remuneration & Welfare benefits	129	-	-	-	22,912	7,107	30,019	-	-	(411)	-	(7,733)	67,801	-	-	(155)	89,521	89,650
2 Travel, Conveyance and Vehicle running Expenses	(6)	-	-	-	739	210	949	-	-	(16)	-	(289)	2,136	-	-	(6)	2,774	2,768
3 Training Expenses	(195)	-	-	-	584	(197)	387	-	-	(62)	-	(949)	720	-	-	(20)	76	(119)
4 Rents, Rates & Taxes	(97)	-	-	-	2,640	607	3,247	-	-	(77)	-	(1,313)	7,246	-	-	(27)	9,076	8,979
5 Repairs & Maintenance	(41)	-	-	-	533	82	615	-	-	(21)	-	(345)	1,357	-	-	(7)	1,599	1,558
6 Printing & Stationery	(87)	-	-	-	679	37	716	-	-	(36)	-	(574)	1,546	-	-	(12)	1,640	1,553
7 Communication	(36)	-	-	-	166	(19)	147	-	-	(12)	-	(197)	304	-	-	(4)	238	202
8 Legal & Professional Charges	46	-	-	-	4,569	1,456	6,025	-	-	(77)	-	(1,464)	13,627	-	-	(29)	18,082	18,128
9 Auditors' fees, Expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	93	29	122	-	-	(2)	-	(33)	274	-	-	-	361	361
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	4	-	-	-	26	16	42	-	-	1	-	7	100	-	-	-	150	154
(iii) Management services; and	11	-	-	-	64	39	103	-	-	2	-	17	242	-	-	-	364	375
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	3	-	-	-	6,392	1,920	8,312	-	-	(123)	-	(2,281)	18,750	-	-	(46)	24,612	24,615
11 Interest & Bank Charges	(2)	-	-	-	53	13	66	-	-	(1)	-	(25)	147	-	-	(1)	186	184
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Information Technology Expenses	(188)	-	-	-	5,144	1,183	6,327	-	-	(149)	-	(2,556)	14,121	-	-	(53)	17,690	17,502
(b) Miscellaneous Expenses	(28)	21	-	21	517	(49)	468	-	-	(19)	-	(268)	102	-	-	(6)	277	270
13 Depreciation	16	-	-	-	1,864	589	2,453	-	-	(32)	-	(608)	5,545	-	-	(12)	7,346	7,362
14 GST & Service Tax Expenses	20	-	-	-	221	104	325	-	-	1	-	(4)	749	-	-	-	1,071	1,091
<b>TOTAL</b>	<b>(451)</b>	<b>21</b>	<b>-</b>	<b>21</b>	<b>47,196</b>	<b>13,127</b>	<b>60,323</b>	<b>-</b>	<b>-</b>	<b>(1,034)</b>	<b>-</b>	<b>(18,615)</b>	<b>134,767</b>	<b>-</b>	<b>-</b>	<b>(378)</b>	<b>175,063</b>	<b>174,633</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
	(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
<b>TOTAL</b>	<b>16,312</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,340</b>	<b>3,340</b>	<b>-</b>	<b>-</b>	<b>3,410</b>	<b>-</b>	<b>(58,378)</b>	<b>181,035</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>129,407</b>	<b>145,719</b>

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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 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)	(Upto H1 2019-20)
1 Employees Remuneration & Welfare benefits	4,952	-	-	-	29,948	18,373	48,321	-	-	707	-	7,974	112,905	-	-	182	170,089	175,041
2 Travel, Conveyance and Vehicle running Expenses	163	-	-	-	986	605	1,591	-	-	23	-	262	3,717	-	-	6	5,599	5,762
3 Training Expenses	190	-	-	-	1,146	703	1,849	-	-	27	-	305	4,322	-	-	7	6,510	6,700
4 Rents, Rates & Taxes	606	-	-	-	3,666	2,249	5,915	-	-	86	-	976	13,820	-	-	22	20,819	21,425
5 Repairs & Maintenance	129	-	-	-	781	479	1,260	-	-	18	-	208	2,945	-	-	5	4,436	4,565
6 Printing & Stationery	176	-	-	-	1,063	652	1,715	-	-	25	-	283	4,007	-	-	6	6,036	6,212
7 Communication	48	-	-	-	280	177	456	-	-	7	-	77	1,090	-	-	2	1,642	1,690
8 Legal & Professional Charges	981	-	-	-	5,933	3,640	9,573	-	-	140	-	1,580	22,369	-	-	36	33,698	34,679
9 Auditors' fees, Expenses etc																		
(a) as auditor	20	-	-	-	123	76	199	-	-	3	-	33	464	-	-	1	700	720
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	4	-	-	-	26	16	42	-	-	1	-	7	100	-	-	-	150	154
(iii) Management services; and	11	-	-	-	64	39	103	-	-	2	-	17	242	-	-	-	364	375
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	1,392	-	-	-	8,418	5,164	13,582	-	-	199	-	2,241	31,736	-	-	51	47,809	49,201
11 Interest & Bank Charges	12	-	-	-	73	45	118	-	-	2	-	19	275	-	-	-	414	426
12 Others																		
(a) Information Technology Expenses	1,181	-	-	-	7,140	4,380	11,520	-	-	168	-	1,901	26,919	-	-	43	40,551	41,732
(b) Miscellaneous Expenses	94	30	-	30	692	231	923	-	-	9	-	124	1,626	-	-	2	2,684	2,808
13 Depreciation	401	-	-	-	2,426	1,488	3,914	-	-	57	-	646	9,145	-	-	15	13,777	14,178
14 GST & Service Tax Expenses	42	-	-	-	253	155	408	-	-	6	-	67	954	-	-	2	1,437	1,479
<b>TOTAL</b>	<b>10,402</b>	<b>30</b>	<b>-</b>	<b>30</b>	<b>63,027</b>	<b>38,472</b>	<b>101,499</b>	<b>-</b>	<b>-</b>	<b>1,480</b>	<b>-</b>	<b>16,720</b>	<b>236,636</b>	<b>-</b>	<b>-</b>	<b>380</b>	<b>356,715</b>	<b>367,147</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
	(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	-	-	-	-	2,332	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	3,996	-	-	-	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	1,131	-	-	-	1,317	1,391
6 Printing & Stationery	131	-	-	-	-	29	29	-	-	30	-	1,997	2,325	-	-	-	2,325	2,456
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	23,808
13 Depreciation	614	-	-	-	-	137	137	-	-	140	-	1,257	9,332	-	-	-	10,866	11,840
14 GST & Service Tax Expenses	25	-	-	-	-	6	6	-	-	6	-	52	384	-	-	-	448	473
<b>TOTAL</b>	<b>16,325</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,340</b>	<b>3,340</b>	<b>-</b>	<b>-</b>	<b>3,410</b>	<b>-</b>	<b>30,633</b>	<b>227,456</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>264,839</b>	<b>281,164</b>