

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended March 31, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For The Quarter Ended March 31, 2017	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Employees' remuneration and welfare benefits	12,851	(2,293)	14	(15,011)	2,091	110	2,047	14,745	(16)	427	-	(1)	71,551	75,943	86,515
Travel, conveyance and vehicle running expenses	1,245	(261)	1	(2,026)	(51)	9	186	1,422	(2)	37	-	-	7,486	7,061	8,046
Training expenses	94	5	-	214	160	2	22	111	-	5	-	-	209	723	822
Rents, rates and taxes	20,630	(61)	24	30,308	27,565	254	4,462	24,317	46	1,068	-	2	62,501	1,50,523	1,71,116
Repairs	3,012	(370)	3	(1,013)	1,605	29	534	3,487	-	117	-	-	14,361	19,120	21,765
Printing and stationery	1,031	(76)	1	426	894	12	199	1,203	-	46	-	-	4,175	6,955	7,911
Communication	1,680	(167)	2	38	1,163	17	311	1,951	1	70	-	-	7,427	10,978	12,493
Legal and Professional charges	550	(418)	-	(5,519)	(2,099)	(2)	(16)	(5,525)	(7)	(15)	-	(1)	7,690	(5,494)	(5,362)
Service Charges	(49,642)	(8,062)	(62)	79,055	73,515	(788)	(8,483)	(59,976)	(273)	(3,437)	-	(12)	50,414	1,30,015	72,249
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	133	2	-	241	198	1	30	157	-	7	-	-	359	993	1,128
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	(7)	(1)	-	(24)	(15)	-	(2)	(7)	-	(1)	-	-	(5)	(54)	(62)
d) out of pocket expenses	(9)	(2)	-	(35)	(21)	-	(3)	(11)	-	(1)	-	-	(7)	(78)	(89)
Advertisement and publicity	8,182	383	10	18,128	13,650	109	1,902	9,717	27	467	-	1	18,910	62,911	71,486
Interest and Bank Charges	(217)	(39)	-	(911)	(553)	(3)	(60)	(262)	(1)	(16)	-	-	(87)	(1,893)	(2,149)
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	13	1	-	34	24	-	3	15	-	1	-	-	25	102	116
Recruitment Expenses	(60)	(21)	-	(397)	(218)	(1)	(20)	(75)	-	(5)	-	-	114	(602)	(683)
Information Technology Expenses	2,502	(313)	3	(921)	1,298	24	441	2,895	-	97	-	-	12,005	15,839	18,031
Membership & Subscription	55	(36)	-	(452)	(164)	-	1	58	(1)	(1)	-	-	691	132	151
Miscellaneous Expenses	808	(144)	1	(1,295)	(197)	3	66	615	(2)	61	-	-	2,790	2,041	2,706
Depreciation	1,806	(299)	2	(1,767)	446	16	295	2,076	(2)	63	-	-	9,726	10,853	12,362
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	4,657	(12,172)	(1)	99,073	1,19,291	(208)	1,915	(3,087)	(230)	(1,010)	-	(11)	2,70,335	4,86,068	4,78,552

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter Ended March 31, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up to the Quarter Ended March 31, 2017	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Employees' remuneration and welfare benefits	62,377	4,518	74	1,62,299	1,14,783	870	15,017	74,361	232	3,726	-	10	1,20,964	4,92,262	5,59,231
Travel, conveyance and vehicle running expenses	6,630	480	8	17,252	12,201	92	1,596	7,904	25	396	-	1	12,858	52,325	59,443
Training expenses	123	9	-	319	226	2	30	146	-	7	-	-	238	968	1,100
Rents, rates and taxes	44,521	3,225	53	1,15,841	81,927	621	10,719	53,075	166	2,659	-	7	86,338	3,51,353	3,99,152
Repairs	12,060	874	14	31,380	22,193	168	2,904	14,378	45	720	-	2	23,388	95,178	1,08,126
Printing and Stationery	3,340	242	4	8,692	6,147	47	804	3,982	12	200	-	1	6,478	26,363	29,949
Communication	6,109	442	7	15,894	11,241	85	1,471	7,282	23	365	-	1	11,846	48,208	54,766
Legal and Professional charges	7,584	549	9	19,663	13,906	106	1,826	2,942	28	453	-	1	14,708	53,633	61,775
Service Charges	18,971	1,374	22	3,24,702	2,29,639	265	9,486	22,616	71	1,133	-	3	1,18,872	7,06,787	7,27,154
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	240	17	-	625	442	3	58	286	1	14	-	-	466	1,895	2,152
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	1	-	-	4	3	-	-	2	-	-	-	-	3	12	13
d) out of pocket expenses	2	-	-	5	4	-	-	2	-	-	-	-	4	15	17
Advertisement and publicity	11,414	827	14	29,698	21,003	159	2,748	13,607	43	682	-	2	22,134	90,076	1,02,331
Interest and Bank Charges	137	10	-	357	253	2	33	164	1	8	-	-	266	1,084	1,231
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	13	1	-	34	24	-	3	15	-	1	-	-	25	102	116
Recruitment Expenses	185	13	-	480	340	3	44	220	1	11	-	-	358	1,457	1,655
Information Technology Expenses	10,099	732	12	26,278	18,584	141	2,431	12,040	38	603	-	2	19,585	79,702	90,545
Membership & subscription	663	48	1	1,725	1,220	9	160	790	2	40	-	-	1,298	5,244	5,956
Miscellaneous Expenses	3,610	241	4	8,738	6,180	46	800	3,988	12	248	-	1	5,580	25,593	29,448
Depreciation	8,416	610	10	21,898	15,487	117	2,026	10,033	31	503	-	1	16,321	66,417	75,453
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,96,495	14,212	232	7,85,884	5,55,803	2,736	52,156	2,27,833	731	11,769	-	32	4,61,730	20,98,674	23,09,613

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceding period ended March 31, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For the corresponding quarter of the preceding period ended March 31, 2016	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Employees' remuneration and welfare benefits	6,796	368	3	43,983	33,406	198	1,533	13,834	19	251	-	5	17,860	1,11,089	1,18,256
Travel, conveyance and vehicle running expenses	1,454	123	-	6,322	4,396	43	292	2,823	2	130	-	1	2,603	16,612	18,189
Training expenses	32	3	-	138	95	1	6	63	-	3	-	-	57	363	398
Rents, rates and taxes	4,544	387	1	19,648	13,642	134	910	8,815	5	408	-	4	8,090	51,656	56,588
Repairs	3,820	345	1	15,142	10,242	113	749	7,350	3	377	-	3	6,258	40,237	44,403
Printing and Stationery	1,236	116	-	4,587	3,035	37	239	2,365	1	130	-	1	1,902	12,297	13,649
Communication	722	41	-	4,504	3,399	21	161	1,462	2	31	-	1	1,831	11,412	12,175
Legal and Professional charges	1,017	33	1	8,109	6,359	29	248	2,139	4	-	-	1	3,275	20,164	21,215
Service Charges	19,223	1,711	3	77,920	53,076	569	3,789	37,060	18	1,855	-	15	32,172	2,06,474	2,27,411
Auditors' fees, expenses etc.															
a) as auditors	107	11	-	362	231	3	20	204	-	12	-	-	151	983	1,101
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	(11)	(2)	-	(6)	4	-	(2)	(19)	-	(2)	-	-	(3)	(28)	(41)
d) out of pocket expenses	21	2	-	64	40	1	4	39	-	2	-	-	27	177	200
Advertisement and publicity	8,643	845	1	29,753	19,160	257	1,641	16,427	4	964	-	7	12,381	80,594	90,083
Interest and Bank Charges	(4)	(1)	-	23	24	-	-	(6)	-	(1)	-	-	9	49	44
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	3	-	-	11	7	-	1	5	-	-	-	-	4	28	31
Recruitment Expenses	4	-	-	12	7	-	1	8	-	1	-	-	5	34	38
Information Technology Expenses	3,594	334	-	13,571	9,035	107	697	6,884	3	371	-	3	5,621	36,292	40,220
Membership & subscription	169	15	-	695	475	5	33	326	-	16	-	-	287	1,837	2,021
Miscellaneous Expenses	(993)	(113)	-	(2,348)	(1,248)	(30)	(176)	(1,840)	-	(137)	-	(1)	(1,006)	(6,786)	(7,892)
Depreciation	1,454	115	-	6,893	4,905	43	298	2,847	2	116	-	1	2,828	17,933	19,502
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	51,831	4,333	10	2,29,383	1,60,290	1,531	10,444	1,00,786	63	4,527	-	41	94,352	6,01,417	6,57,591

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding period ended March 31, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up to the Quarter of the preceding period ended March 31, 2016	Grand Total
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others		
Employees' remuneration and welfare benefits	58,986	6,241	-	1,70,343	1,01,615	1,761	10,816	1,10,655	-	7,386	-	48	71,589	4,74,213	5,39,440
Travel, conveyance and vehicle running expenses	5,999	635	-	17,335	10,341	179	1,101	11,261	-	752	-	5	7,285	48,259	54,893
Training expenses	127	13	-	368	219	4	23	239	-	16	-	-	155	1,024	1,164
Rents, rates and taxes	18,528	1,960	-	53,506	31,918	553	3,397	34,758	-	2,320	-	15	22,487	1,48,954	1,69,442
Repairs	12,624	1,336	-	36,458	21,748	377	2,315	23,683	-	1,581	-	10	15,322	1,01,494	1,15,454
Printing and Stationery	3,414	361	-	9,859	5,881	102	626	6,404	-	428	-	3	4,143	27,446	31,221
Communication	5,906	625	-	17,056	10,174	176	1,083	11,079	-	740	-	5	7,168	47,481	54,012
Legal and Professional charges	12,097	1,280	-	34,934	20,839	361	2,218	22,693	-	1,515	-	10	14,681	97,251	1,10,628
Service Charges	67,233	7,114	-	1,94,159	1,15,822	2,007	12,328	1,26,126	-	8,419	-	55	81,598	5,40,514	6,14,861
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	219	23	-	632	377	7	40	410	-	27	-	-	266	1,759	2,001
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	44	5	-	126	75	1	8	82	-	5	-	-	53	350	399
d) out of pocket expenses	30	3	-	87	52	1	5	56	-	4	-	-	36	241	274
Advertisement and publicity	18,914	2,001	-	54,622	32,584	565	3,468	35,482	-	2,369	-	16	22,956	1,52,062	1,72,977
Interest and Bank Charges	71	8	-	206	123	2	13	134	-	9	-	-	86	573	652
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	9	1	-	27	16	-	2	17	-	1	-	-	11	74	84
Recruitment Expenses	4	-	-	12	7	-	1	8	-	1	-	-	5	34	38
Information Technology Expenses	10,434	1,104	-	30,132	17,975	311	1,913	19,574	-	1,307	-	9	12,663	83,884	95,422
Membership & subscription	612	65	-	1,769	1,055	18	112	1,149	-	77	-	1	743	4,924	5,601
Miscellaneous Expenses	122	13	-	353	210	4	22	229	-	15	-	-	156	989	1,124
Depreciation	7,229	765	-	20,877	12,454	216	1,326	13,562	-	905	-	6	8,774	58,120	66,114
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,22,602	23,553	-	6,42,861	3,83,485	6,645	40,817	4,17,601	-	27,877	-	183	2,70,177	17,89,646	20,35,801