

SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT March 31,2021

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Rs '000

For the quarter ended March 31,2021																
Sr No.	Particulars	Fire	Marine	Miscellaneous												Grand Total
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
1	Employees' remuneration & welfare benefits	12,225	39	75,327	50,842	126,169	414	4,920	60,769	-	162	-	-	4,670	197,104	209,368
2	Travel, conveyance and vehicle running expenses	232	-	2,448	1,879	4,327	9	172	2,191	-	3	-	-	105	6,807	7,039
3	Training expenses	10	-	100	78	178	-	9	108	-	-	-	-	5	300	310
4	Rents, rates & taxes	446	2	4,391	3,105	7,496	10	4,191	7,497	-	6	-	-	162	19,362	19,810
5	Repairs and maintenance	119	1	1,213	834	2,047	3	73	872	-	1	-	-	40	3,036	3,156
6	Printing & stationery	92	-	907	649	1,556	3	62	774	-	2	-	-	61	2,458	2,550
7	Communication	102	-	1,061	746	1,807	(6)	66	801	-	2	-	-	36	2,706	2,808
8	Legal & professional charges	951	3	9,814	7,267	17,081	34	668	9,187	-	12	-	-	630	27,612	28,566
9	Auditors' fees, expenses etc															
	(a) as auditor	34	-	329	239	568	1	23	285	-	-	-	-	13	890	924
	(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	2	-	21	14	35	-	1	15	-	-	-	-	1	52	54
	(d) out of pocket expenses	-	-	2	1	3	-	-	(2)	-	-	-	-	-	1	1
10	Advertisement and publicity	3,236	9	51,078	37,221	88,299	112	2,216	27,621	-	43	-	-	1,474	119,765	123,010
11	Interest & Bank Charges	230	1	2,200	1,617	3,817	8	159	1,983	-	3	-	-	93	6,063	6,294
12	Others															
	Membership and Subscription Fees	53	-	788	579	1,367	2	37	470	-	1	-	-	22	1,899	1,952
	Information Technology Related Expenses	2,204	6	21,258	15,478	36,736	75	1,497	18,593	-	29	-	-	869	57,799	60,009
	Electricity Expenses	38	-	368	265	633	1	25	314	-	-	-	-	15	988	1,026
	Directors Sitting Fees	20	-	182	137	319	1	14	178	-	-	-	-	8	520	540
	Miscellaneous Expenses	843	9	5,135	4,046	9,181	9	203	2,333	-	110	-	-	298	12,134	12,986
13	Depreciation	461	2	4,238	3,018	7,256	15	307	3,582	-	6	-	-	175	11,341	11,804
	TOTAL	21,298	72	180,860	128,015	308,875	691	14,643	137,571	-	380	-	-	8,677	470,837	492,207

For the quarter ended March 31,2020																
Sr No.	Particulars	Fire	Marine	Miscellaneous												Grand Total
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
1	Employees' remuneration & welfare benefits	8,954	-	46,183	36,407	82,590	147	4,866	36,126	-	38	-	-	4,089	127,856	136,810
2	Travel, conveyance and vehicle running expenses	381	-	3,253	2,769	6,022	6	284	2,199	-	2	-	-	176	8,689	9,070
3	Training expenses	572	-	3,457	2,999	6,456	9	326	2,705	-	4	-	-	271	9,771	10,343
4	Rents, rates & taxes	567	-	4,212	3,550	7,762	10	5,297	6,309	-	2	-	-	256	19,636	20,203
5	Repairs and maintenance	166	-	1,257	1,056	2,313	2	144	1,051	-	1	-	-	75	3,586	3,752
6	Printing & stationery	137	-	1,586	1,352	2,938	2	119	973	-	1	-	-	63	4,096	4,233
7	Communication	153	-	1,149	974	2,123	2	122	917	-	1	-	-	70	3,235	3,388
8	Legal & professional charges	1,115	-	9,807	8,366	18,173	18	815	6,189	-	5	-	-	515	25,715	26,830
9	Auditors' fees, expenses etc															
	(a) as auditor	36	-	251	213	464	1	27	206	-	-	-	-	16	714	750
	(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	2	-	13	10	23	-	1	11	-	-	-	-	-	35	37
	(d) out of pocket expenses	3	-	15	13	28	-	1	12	-	-	-	-	2	43	46
10	Advertisement and publicity	4,098	-	46,044	39,574	85,618	68	2,560	20,617	-	25	-	-	1,921	110,809	114,907
11	Interest & Bank Charges	172	-	1,187	1,011	2,198	3	126	967	-	1	-	-	80	3,375	3,547
12	Others															
	Membership and Subscription Fees	36	-	435	367	802	1	25	191	-	-	-	-	17	1,036	1,072
	Information Technology Related Expenses	2,082	-	15,062	12,739	27,801	34	1,664	12,443	-	9	-	-	951	42,902	44,984
	Electricity Expenses	45	-	356	297	653	1	42	299	-	-	-	-	20	1,015	1,060
	Directors Sitting Fees	12	-	80	68	148	-	9	66	-	-	-	-	5	228	240
	Miscellaneous Expenses	1,376	-	6,220	5,405	11,625	14	557	3,927	-	111	-	-	417	16,651	18,027
13	Depreciation	428	-	3,269	2,757	6,026	7	357	2,703	-	2	-	-	194	9,289	9,717
	TOTAL	20,335	-	143,836	119,927	263,763	325	17,342	97,911	-	202	-	-	9,138	388,681	409,016

SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT March 31, 2021

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Rs '000

Sr No.	Particulars	Fire	Marine	Miscellaneous											Grand Total			
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others		Miscellaneous Total		
				Upto the quarter ended March 31, 2021														
1	Employees' remuneration & welfare benefits	39,293	41	241,000	172,032	413,032	1,618	18,649	242,751	-	444	-	-	-	-	18,851	695,345	734,679
2	Travel, conveyance and vehicle running expenses	405	-	4,252	3,367	7,619	17	312	4,034	-	5	-	-	-	-	195	12,182	12,587
3	Training expenses	11	-	105	82	187	-	-	114	-	-	-	-	-	-	5	315	326
4	Rents, rates & taxes	1,737	2	15,537	12,302	27,839	71	17,135	35,187	-	20	-	-	-	830	81,082	82,821	
5	Repairs and maintenance	559	1	5,010	3,967	8,977	23	430	5,603	-	6	-	-	-	268	15,307	15,867	
6	Printing & stationery	322	-	2,958	2,342	5,300	13	248	3,226	-	4	-	-	-	180	8,971	9,293	
7	Communication	423	-	3,881	3,073	6,954	17	326	4,262	-	5	-	-	-	203	11,767	12,190	
8	Legal & professional charges	2,504	3	24,911	19,725	44,636	101	1,893	25,968	-	28	-	-	-	1,718	74,344	76,851	
9	Auditors' fees, expenses etc																	
	(a) as auditor	109	-	979	775	1,754	4	84	1,096	-	1	-	-	-	52	2,991	3,100	
	(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	8	-	72	56	128	-	6	79	-	-	-	-	-	4	217	225	
	(d) out of pocket expenses	4	-	35	28	63	-	3	39	-	-	-	-	-	2	107	111	
10	Advertisement and publicity	9,714	10	147,713	116,959	264,672	400	7,477	97,335	-	110	-	-	-	5,317	375,311	385,035	
11	Interest & Bank Charges	664	1	5,946	4,708	10,654	27	511	6,650	-	8	-	-	-	318	18,168	18,833	
12	Others																	
	Membership and Subscription Fees	149	-	2,123	1,680	3,803	6	106	1,381	-	2	-	-	-	66	5,364	5,513	
	Information Technology Related Expenses	6,904	7	61,869	48,988	110,857	284	5,314	69,715	-	78	-	-	-	3,312	189,020	195,931	
	Electricity Expenses	127	-	1,135	898	2,033	5	97	1,269	-	1	-	-	-	61	3,466	3,593	
	Directors Sitting Fees	42	-	373	295	668	2	32	416	-	-	-	-	-	20	1,138	1,180	
	Miscellaneous Expenses	3,423	10	5,746	4,550	10,296	21	483	5,323	-	465	-	-	-	672	17,260	20,692	
13	Depreciation	1,602	2	14,351	11,362	25,713	66	1,233	16,048	-	18	-	-	-	768	43,846	45,450	
	TOTAL	67,999	77	537,996	407,189	945,185	2,675	54,348	519,956	-	1,195	-	-	-	32,842	1,556,201	1,624,277	

Sr No.	Particulars	Fire	Marine	Miscellaneous											Grand Total		
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others		Miscellaneous Total	
				Upto the quarter ended March 31, 2020													
1	Employees' remuneration & welfare benefits	43,560	-	198,171	153,917	352,088	730	16,429	139,678	-	305	-	-	-	20,699	529,929	573,489
2	Travel, conveyance and vehicle running expenses	1,554	-	10,793	9,407	20,200	26	830	7,194	-	11	-	-	-	739	29,000	30,554
3	Training expenses	856	-	5,022	4,377	9,399	14	458	3,890	-	6	-	-	-	407	14,174	15,030
4	Rents, rates & taxes	3,086	-	18,076	15,755	33,831	52	16,944	23,624	-	22	-	-	-	1,462	75,935	79,021
5	Repairs and maintenance	967	-	5,676	4,947	10,623	16	517	4,591	-	7	-	-	-	459	16,213	17,180
6	Printing & stationery	793	-	5,062	4,412	9,474	13	424	3,761	-	6	-	-	-	377	14,055	14,848
7	Communication	732	-	4,346	3,788	8,134	12	391	3,335	-	5	-	-	-	348	12,225	12,957
8	Legal & professional charges	4,305	-	30,309	26,416	56,725	72	2,300	21,770	-	30	-	-	-	2,451	83,348	87,653
9	Auditors' fees, expenses etc																
	(a) as auditor	154	-	902	786	1,688	3	82	699	-	1	-	-	-	73	2,546	2,700
	(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	12	-	67	58	125	-	6	52	-	-	-	-	-	5	188	200
	(d) out of pocket expenses	4	-	23	20	43	-	2	18	-	-	-	-	-	2	65	69
10	Advertisement and publicity	9,454	-	109,423	95,371	204,794	158	5,053	42,946	-	66	-	-	-	4,603	257,620	267,074
11	Interest & Bank Charges	659	-	3,866	3,369	7,235	11	352	2,995	-	5	-	-	-	313	10,911	11,570
12	Others																
	Membership and Subscription Fees	113	-	1,750	1,525	3,275	2	61	514	-	1	-	-	-	54	3,907	4,020
	Information Technology Related Expenses	10,073	-	59,193	51,591	110,784	169	5,383	45,757	-	71	-	-	-	4,786	166,950	177,023
	Electricity Expenses	299	-	1,756	1,529	3,285	5	160	1,359	-	2	-	-	-	142	4,953	5,252
	Directors Sitting Fees	42	-	247	215	462	1	23	192	-	-	-	-	-	20	698	740
	Miscellaneous Expenses	3,950	-	7,948	6,927	14,875	17	714	4,927	-	549	-	-	-	599	21,691	25,631
13	Depreciation	2,275	-	13,714	11,952	25,666	38	1,216	10,587	-	16	-	-	-	1,081	38,604	40,879
	TOTAL	82,888	-	476,344	396,362	872,706	1,339	51,345	317,889	-	1,103	-	-	-	38,620	1,283,002	1,365,890