

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

