

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: Navi General Insurance Limited
(Formerly known as DHFL General Insurance Limited)

IRDAI Registration No. 155 dated May 22, 2017

CIN: U66000MH2016PLC283275



OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

	Particulars	Fire	Marine	Miscellaneous									Total
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
				For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	
1	Employees' remuneration & welfare benefits	3,463	-	23,593	33,511	57,104	1,557	5,702	-	-	9,648	74,011	77,474
2	Travel, conveyance and vehicle running expenses	2	-	34	54	88	1	7	-	-	6	102	104
3	Training, Seminar and Conference Expenses	(1,388)	-	(326)	(732)	(1,058)	(376)	(663)	-	-	(4,015)	(6,112)	(7,500)
4	Rents, rates & taxes	661	-	4,342	6,010	10,352	474	1,308	-	-	1,820	13,954	14,615
5	Repairs & maintenance	113	-	733	998	1,731	62	220	-	-	310	2,323	2,436
6	Printing & stationery	-	-	5	7	12	-	2	-	-	1	15	15
7	Communication	96	-	486	707	1,193	49	172	-	-	272	1,686	1,782
8	Legal & professional charges	9,196	-	4,553	8,155	12,708	2,590	4,944	-	-	26,565	46,807	56,003
9	Auditors' fees, expenses etc												
	(a) as auditor	25	-	136	214	350	11	40	-	-	74	475	500
	(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	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	327	-	2,485	4,558	7,043	97	680	-	-	946	8,766	9,093
11	Interest & Bank Charges	-	-	145	241	386	-	20	-	-	-	406	406
12	Others												
	Information Technology Expenses	800	-	4,436	6,943	11,379	351	1,280	-	-	2,314	15,324	16,124
	Membership & Subscription	22	-	116	172	288	9	33	-	-	58	388	410
	Others	14	-	78	116	194	6	21	-	-	39	260	274
13	Depreciation/Amortisation	1,352	-	10,201	14,276	24,477	729	2,753	-	-	3,710	31,669	33,021
14	GST Expenditure	2	-	12	18	30	1	4	-	-	5	40	42
	TOTAL	14,685	-	51,029	75,248	1,26,277	5,561	16,523	-	-	41,753	1,90,114	2,04,799

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	Particulars												(₹ '000)	
		Fire	Marine	Miscellaneous									Total Miscellaneous	Total For Q1 2019-20
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others			
For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20			
1	Employees' remuneration & welfare benefits	11,564	-	20,415	52,490	72,905	2,454	17,028	-	-	538	92,925	1,04,489	
2	Travel, conveyance and vehicle running expenses	284	-	253	779	1,032	61	456	-	-	14	1,563	1,847	
3	Training, Seminar and Conference Expenses	3,402	-	220	1,696	1,916	703	5,359	-	-	163	8,141	11,543	
4	Rents, rates & taxes	1,345	-	3,897	8,035	11,932	618	2,319	-	-	60	14,929	16,274	
5	Repairs & maintenance	177	-	498	1,109	1,607	50	310	-	-	8	1,975	2,152	
6	Printing & stationery	67	-	26	79	105	16	117	-	-	3	241	308	
7	Communication	132	-	364	829	1,193	43	282	-	-	6	1,524	1,656	
8	Legal & professional charges	17,120	-	2,025	11,169	13,194	3,660	27,683	-	-	819	45,356	62,476	
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	58	-	74	261	335	13	92	-	-	2	442	500	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	(23)	-	(30)	(104)	(134)	(5)	(37)	-	-	(1)	(177)	(200)	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	12	-	15	52	67	2	18	-	-	1	88	100	
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	
	(d) out of pocket expenses	3	-	4	13	17	1	5	-	-	-	23	26	
10	Advertisement and publicity	2,033	-	15,150	53,718	68,868	420	3,241	-	-	97	72,626	74,659	
11	Interest & Bank Charges	1	-	617	1,067	1,684	-	1	-	-	-	1,685	1,686	
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	
	Information Technology Expenses	1,604	-	2,440	7,574	10,014	331	2,532	-	-	77	12,954	14,558	
	Membership & Subscription	56	-	62	224	286	11	81	-	-	2	380	436	
	Others	63	-	71	255	326	12	92	-	-	3	433	496	
13	Depreciation/Amortisation	2,159	-	7,735	14,902	22,637	591	3,762	-	-	96	27,086	29,245	
14	GST Expenditure	10	-	27	60	87	2	16	-	-	-	105	115	
	TOTAL	40,067	-	53,863	1,54,208	2,08,071	8,983	63,357	-	-	1,888	2,82,299	3,22,366	

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													(₹'000)
	Particulars	Fire	Marine	Miscellaneous									Total
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
				Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	
1	Employees' remuneration & welfare benefits	3,463	-	23,593	33,511	57,104	1,557	5,702	-	-	9,648	74,011	77,474
2	Travel, conveyance and vehicle running expenses	2	-	34	54	88	1	7	-	-	6	102	104
3	Training, Seminar and Conference Expenses	(1,388)	-	(326)	(732)	(1,058)	(376)	(663)	-	-	(4,015)	(6,112)	(7,500)
4	Rents, rates & taxes	661	-	4,342	6,010	10,352	474	1,308	-	-	1,820	13,954	14,615
5	Repairs & maintenance	113	-	733	998	1,731	62	220	-	-	310	2,323	2,436
6	Printing & stationery	-	-	5	7	12	-	2	-	-	1	15	15
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9	Auditors' fees, expenses etc												
	(a) as auditor	25	-	136	214	350	11	40	-	-	74	475	500
	(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	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	327	-	2,485	4,558	7,043	97	680	-	-	946	8,766	9,093
11	Interest & Bank Charges	-	-	145	241	386	-	20	-	-	-	406	406
12	Others												
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	Membership & Subscription	22	-	116	172	288	9	33	-	-	58	388	410
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9	Auditors' fees, expenses etc												
	(a) as auditor	58	-	74	261	335	13	92	-	-	2	442	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(23)	-	(30)	(104)	(134)	(5)	(37)	-	-	(1)	(177)	(200)
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	12	-	15	52	67	2	18	-	-	1	88	100
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	3	-	4	13	17	1	5	-	-	-	23	26
10	Advertisement and publicity	2,033	-	15,150	53,718	68,868	420	3,241	-	-	97	72,626	74,659
11	Interest & Bank Charges	1	-	617	1,067	1,684	-	1	-	-	-	1,685	1,686
12	Others												
	Information Technology Expenses	1,604	-	2,440	7,574	10,014	331	2,532	-	-	77	12,954	14,558
	Membership & Subscription	56	-	62	224	286	11	81	-	-	2	380	436
	Others	63	-	71	255	326	12	92	-	-	3	433	496
13	Depreciation/Amortisation	2,159	-	7,735	14,902	22,637	591	3,762	-	-	96	27,086	29,245
14	GST Expenditure	10	-	27	60	87	2	16	-	-	-	105	115
	TOTAL	40,067	-	53,863	1,54,208	2,08,071	8,983	63,357	-	-	1,888	2,82,299	3,22,366