

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 Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	
1	Employees' remuneration & welfare benefits	22,135	-	16,841	24,642	41,483	4,641	19,438	-	-	(2,744)	62,818	84,953
2	Travel, conveyance and vehicle running expenses	124	-	139	202	341	34	138	-	-	29	542	666
3	Training, Seminar and Conference Expenses	1,397	-	337	749	1,086	378	673	-	-	4,017	6,154	7,551
4	Rents, rates & taxes	4,082	-	4,284	6,182	10,466	1,612	3,754	-	-	(570)	15,262	19,344
5	Repairs & maintenance	622	-	515	690	1,205	125	500	-	-	(119)	1,711	2,333
6	Printing & stationery	163	-	(7)	(1)	(8)	35	131	-	-	36	194	357
7	Communication	557	-	392	544	936	109	456	-	-	(100)	1,401	1,958
8	Legal & professional charges	22,047	-	769	1,616	2,385	4,243	21,022	-	-	(19,350)	8,300	30,347
9	Auditors' fees, expenses etc												
	(a) as auditor	249	-	192	307	499	51	225	-	-	1	776	1,025
	(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	1,713	-	8,795	14,001	22,796	342	1,846	-	-	(462)	24,522	26,235
11	Interest & Bank Charges	1	-	849	1,343	2,192	-	74	-	-	-	2,266	2,267
12	Others												
	Information Technology Expenses	4,638	-	2,306	3,760	6,066	888	4,024	-	-	(823)	10,155	14,793
	Membership & Subscription	134	-	55	99	154	36	160	-	-	(20)	330	464
	Others	20	-	(40)	(56)	(96)	4	24	-	-	(31)	(99)	(79)
13	Depreciation/Amortisation	7,732	-	7,966	11,155	19,121	1,565	6,435	-	-	(1,331)	25,790	33,522
14	GST Expenditure	125	-	143	227	370	24	105	-	-	30	529	654
	<b>TOTAL</b>	<b>65,739</b>	<b>-</b>	<b>43,536</b>	<b>65,460</b>	<b>1,08,996</b>	<b>14,087</b>	<b>59,005</b>	<b>-</b>	<b>-</b>	<b>(21,437)</b>	<b>1,60,651</b>	<b>2,26,390</b>

## PERIODIC DISCLOSURES

## FORM NL-7-OPERATING EXPENSES SCHEDULE

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	Particulars												(₹ '000)
		Fire	Marine	Miscellaneous									Total
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
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	8,239	-	8,777	70,022	78,799	1,788	17,669	-	-	3,162	1,01,418	1,09,657
2	Travel, conveyance and vehicle running expenses	143	-	77	978	1,055	30	342	-	-	68	1,495	1,638
3	Training, Seminar and Conference Expenses	(1,627)	-	(45)	(738)	(783)	(333)	(2,083)	-	-	177	(3,022)	(4,649)
4	Rents, rates & taxes	920	-	1,856	10,205	12,061	823	2,288	-	-	351	15,523	16,443
5	Repairs & maintenance	129	-	250	1,438	1,688	33	314	-	-	47	2,082	2,211
6	Printing & stationery	66	-	14	95	109	14	141	-	-	22	286	352
7	Communication	102	-	280	1,171	1,451	23	232	-	-	36	1,742	1,844
8	Legal & professional charges	9,688	-	1,699	5,624	7,323	2,055	22,571	-	-	4,311	36,260	45,948
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	43	-	42	294	336	8	96	-	-	17	457	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	3	-	7	(7)	-	1	(1)	-	-	(3)	(3)	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	(2)	-	(3)	3	-	-	1	-	-	1	2	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	4	-	4	27	31	1	8	-	-	1	41	45
10	Advertisement and publicity	141	-	3,324	95,370	98,694	2	841	-	-	291	99,828	99,969
11	Interest & Bank Charges	(1)	-	(95)	2,909	2,814	-	1	-	-	-	2,815	2,814
12	Others	-	-	-	-	-	-	-	-	-	-	-	-
	Information Technology Expenses	1,205	-	1,622	9,168	10,790	255	2,660	-	-	461	14,166	15,371
	Membership & Subscription	51	-	47	307	354	5	63	-	-	16	438	489
	Others	81	-	75	456	531	10	100	-	-	22	663	744
13	Depreciation/Amortisation	1,619	-	2,495	21,440	23,935	413	3,922	-	-	587	28,857	30,476
14	GST Expenditure	70	-	163	590	753	17	134	-	-	15	919	989
	<b>TOTAL</b>	<b>20,874</b>	<b>-</b>	<b>20,589</b>	<b>2,19,352</b>	<b>2,39,941</b>	<b>5,145</b>	<b>49,299</b>	<b>-</b>	<b>-</b>	<b>9,582</b>	<b>3,03,967</b>	<b>3,24,841</b>

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	Particulars	Fire	Marine	Miscellaneous									Total
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
				Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	
1	Employees' remuneration & welfare benefits	25,598	-	40,434	58,153	98,587	6,198	25,140	-	-	6,904	1,36,829	1,62,427
2	Travel, conveyance and vehicle running expenses	126	-	173	256	429	35	145	-	-	35	644	770
3	Training, Seminar and Conference Expenses	9	-	11	17	28	2	10	-	-	2	42	51
4	Rents, rates & taxes	4,743	-	8,626	12,192	20,818	2,086	5,062	-	-	1,250	29,216	33,959
5	Repairs & maintenance	735	-	1,248	1,688	2,936	187	720	-	-	191	4,034	4,769
6	Printing & stationery	163	-	(2)	6	4	35	133	-	-	37	209	372
7	Communication	653	-	878	1,251	2,129	158	628	-	-	172	3,087	3,740
8	Legal & professional charges	31,243	-	5,322	9,771	15,093	6,833	25,966	-	-	7,215	55,107	86,350
9	Auditors' fees, expenses etc												
	(a) as auditor	274	-	328	521	849	62	265	-	-	75	1,251	1,525
	(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	2,040	-	11,280	18,559	29,839	439	2,526	-	-	484	33,288	35,328
11	Interest & Bank Charges	1	-	994	1,584	2,578	-	94	-	-	-	2,672	2,673
12	Others												
	Information Technology Expenses	5,438	-	6,742	10,703	17,445	1,239	5,304	-	-	1,491	25,479	30,917
	Membership & Subscription	156	-	171	271	442	45	193	-	-	38	718	874
	Others	34	-	38	60	98	10	45	-	-	8	161	195
13	Depreciation/Amortisation	9,084	-	18,167	25,431	43,598	2,294	9,188	-	-	2,379	57,459	66,543
14	GST Expenditure	127	-	155	245	400	25	109	-	-	35	569	696
	<b>TOTAL</b>	<b>80,424</b>	<b>-</b>	<b>94,565</b>	<b>1,40,708</b>	<b>2,35,273</b>	<b>19,648</b>	<b>75,528</b>	<b>-</b>	<b>-</b>	<b>20,316</b>	<b>3,50,765</b>	<b>4,31,189</b>

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				Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	
1	Employees' remuneration & welfare benefits	19,803	-	29,192	1,22,512	1,51,704	4,242	34,697	-	-	3,700	1,94,343	2,14,146
2	Travel, conveyance and vehicle running expenses	427	-	330	1,757	2,087	91	798	-	-	82	3,058	3,485
3	Training, Seminar and Conference Expenses	1,775	-	175	958	1,133	370	3,276	-	-	340	5,119	6,894
4	Rents, rates & taxes	2,265	-	5,753	18,240	23,993	1,441	4,607	-	-	411	30,452	32,717
5	Repairs & maintenance	306	-	748	2,547	3,295	83	624	-	-	55	4,057	4,363
6	Printing & stationery	133	-	40	174	214	30	258	-	-	25	527	660
7	Communication	234	-	644	2,000	2,644	66	514	-	-	42	3,266	3,500
8	Legal & professional charges	26,808	-	3,724	16,793	20,517	5,715	50,254	-	-	5,130	81,616	1,08,424
9	Auditors' fees, expenses etc												
	(a) as auditor	101	-	116	555	671	21	188	-	-	19	899	1,000
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(20)	-	(23)	(111)	(134)	(4)	(38)	-	-	(4)	(180)	(200)
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	10	-	12	55	67	2	19	-	-	2	90	100
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	7	-	8	40	48	2	13	-	-	1	64	71
10	Advertisement and publicity	2,174	-	18,474	1,49,088	1,67,562	422	4,082	-	-	388	1,72,454	1,74,628
11	Interest & Bank Charges	-	-	522	3,976	4,498	-	2	-	-	-	4,500	4,500
12	Others												
	Information Technology Expenses	2,809	-	4,062	16,742	20,804	586	5,192	-	-	538	27,120	29,929
	Membership & Subscription	107	-	109	531	640	16	144	-	-	18	818	925
	Others	144	-	146	711	857	22	192	-	-	25	1,096	1,240
13	Depreciation/Amortisation	3,778	-	10,230	36,342	46,572	1,004	7,684	-	-	683	55,943	59,721
14	GST Expenditure	80	-	190	650	840	19	150	-	-	15	1,024	1,104
	<b>TOTAL</b>	<b>60,941</b>	<b>-</b>	<b>74,452</b>	<b>3,73,560</b>	<b>4,48,012</b>	<b>14,128</b>	<b>1,12,656</b>	<b>-</b>	<b>-</b>	<b>11,470</b>	<b>5,86,266</b>	<b>6,47,207</b>

(₹'000)