

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
	For Q3 2020-21	For Q3 2020-21	Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	
1 Employees' remuneration & welfare benefits	19,475	-	13,782	20,047	33,829	1,271	3,863	-	-	6,892	45,855	65,330
2 Travel, conveyance and vehicle running expenses	138	-	137	205	342	29	116	-	-	46	533	671
3 Training, Seminar and Conference Expenses	(1,426)	-	(58)	(134)	(192)	(301)	(1,184)	-	-	(396)	(2,073)	(3,499)
4 Rents, rates & taxes	3,904	-	4,364	6,317	10,681	1,631	3,237	-	-	1,322	16,871	20,775
5 Repairs & maintenance	1,199	-	1,434	1,861	3,295	300	1,095	-	-	382	5,072	6,271
6 Printing & stationery	241	-	11	17	28	51	202	-	-	76	357	598
7 Communication	444	-	291	397	688	99	377	-	-	161	1,325	1,769
8 Legal & professional charges	11,703	-	1,942	1,912	3,854	2,372	10,250	-	-	4,883	21,359	33,062
9 Auditors' fees, expenses etc												
(a) as auditor	44	-	(49)	(77)	(126)	7	26	-	-	24	(69)	(25)
(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	132	-	117	185	302	29	120	-	-	42	493	625
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	2,070	-	12,965	19,855	32,820	426	2,025	-	-	687	35,958	38,028
11 Interest & Bank Charges	5	-	345	541	886	1	7	-	-	1	895	900
12 Others												
Information Technology Expenses	6,800	-	5,633	8,347	13,980	1,476	5,972	-	-	2,329	23,757	30,557
Membership & Subscription	120	-	100	147	247	20	72	-	-	44	383	503
Others	330	-	320	492	812	74	306	-	-	100	1,292	1,622
13 Depreciation/Amortisation	5,028	-	4,742	6,289	11,031	1,204	4,298	-	-	1,828	18,361	23,389
14 GST Expenditure	260	-	189	300	489	50	207	-	-	87	833	1,093
TOTAL	50,467	-	46,265	66,701	1,12,966	8,739	30,989	-	-	18,508	1,71,202	2,21,665

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(₹ '000)

Particulars	Fire		Marine		Miscellaneous							Total
	For Q3 2019-20	For Q3 2019-20	Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	
1 Employees' remuneration & welfare benefits	16,237	-	10,760	50,605	61,365	3,881	17,280	-	-	6,271	88,797	1,05,034
2 Travel, conveyance and vehicle running expenses	354	-	175	929	1,104	84	384	-	-	139	1,711	2,065
3 Training, Seminar and Conference Expenses	(6,814)	-	112	555	666	(1,578)	(7,197)	-	(86)	795	(7,400)	(14,214)
4 Rents, rates & taxes	1,969	-	2,192	7,781	9,973	1,193	2,470	-	-	728	14,364	16,333
5 Repairs & maintenance	295	-	309	1,239	1,548	84	369	-	-	105	2,106	2,401
6 Printing & stationery	123	-	19	73	92	28	138	-	-	47	305	428
7 Communication	296	-	272	1,102	1,374	81	402	-	-	101	1,959	2,255
8 Legal & professional charges	14,450	-	885	3,839	4,724	3,456	12,176	-	-	6,584	26,940	41,390
9 Auditors' fees, expenses etc												
(a) as auditor	94	-	39	207	246	22	102	-	-	36	406	500
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	(6)	-	2	9	11	(2)	-	-	-	(3)	6	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	3	-	(2)	(4)	(6)	1	-	-	-	2	(3)	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
(d) out of pocket expenses	5	-	2	7	9	1	5	-	-	2	7	22
10 Advertisement and publicity	1,134	-	3,231	21,488	24,719	265	1,196	-	-	510	26,690	27,824
11 Interest & Bank Charges	2	-	75	569	644	-	7	-	-	1	652	654
12 Others												
Information Technology Expenses	2,754	-	1,492	7,040	8,532	624	3,182	-	-	1,045	13,383	16,137
Membership & Subscription	71	-	52	192	244	18	82	-	-	38	382	453
Others	175	-	143	590	733	39	215	-	-	75	1,062	1,237
13 Depreciation/Amortisation	3,512	-	4,057	16,984	21,041	985	4,377	-	-	1,270	27,673	31,185
14 GST Expenditure	148	-	91	475	566	30	172	-	-	49	817	965
TOTAL	34,802	-	23,906	1,13,680	1,37,585	9,212	35,361	-	(86)	17,795	1,99,867	2,34,669

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: Navi General Insurance Limited
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OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Miscellaneous												Total
	Fire	Marine	Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous		
	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	
1 Employees' remuneration & welfare benefits	45,073	-	54,216	78,200	1,32,416	7,469	29,003	-	-	13,796	1,82,684	2,27,757	
2 Travel, conveyance and vehicle running expenses	264	-	310	461	771	64	261	-	-	81	1,177	1,441	
3 Training, Seminar and Conference Expenses	(1,417)	-	(47)	(117)	(164)	(299)	(1,174)	-	-	(394)	(2,031)	(3,448)	
4 Rents, rates & taxes	8,647	-	12,990	19,509	31,499	3,717	8,299	-	-	2,572	46,087	54,734	
5 Repairs & maintenance	1,934	-	2,682	3,549	6,231	487	1,815	-	-	573	9,106	11,040	
6 Printing & stationery	404	-	9	23	32	86	335	-	-	113	566	970	
7 Communication	1,097	-	1,169	1,648	2,817	257	1,005	-	-	333	4,412	5,509	
8 Legal & professional charges	42,946	-	7,264	11,683	18,947	9,205	36,216	-	-	12,098	76,466	1,19,412	
9 Auditors' fees, expenses etc													
(a) as auditor	318	-	279	444	723	69	291	-	-	99	1,182	1,500	
(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	132	-	117	185	302	29	120	-	-	42	493	625	
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	4,110	-	24,245	38,414	62,659	865	4,551	-	-	1,171	69,246	73,356	
11 Interest & Bank Charges	6	-	1,339	2,125	3,464	1	101	-	-	1	3,567	3,573	
12 Others													
Information Technology Expenses	12,238	-	12,375	19,050	31,425	2,715	11,276	-	-	3,820	49,236	61,474	
Membership & Subscription	276	-	271	418	689	65	265	-	-	82	1,101	1,377	
Others	364	-	358	552	910	84	351	-	-	108	1,453	1,817	
13 Depreciation/Amortisation	14,112	-	22,909	31,720	54,629	3,498	13,486	-	-	4,207	75,820	89,932	
14 GST Expenditure	387	-	344	545	889	75	316	-	-	122	1,402	1,789	
TOTAL	1,30,891	-	1,40,830	2,07,409	3,48,239	28,387	1,06,517	-	-	38,824	5,21,967	6,52,858	

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	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	
1 Employees' remuneration & welfare benefits	36,040	-	39,952	1,73,117	2,13,069	8,123	51,977	-	-	9,971	2,83,140	3,19,180	
2 Travel, conveyance and vehicle running expenses	781	-	505	2,686	3,191	175	1,182	-	-	221	4,769	5,550	
3 Training, Seminar and Conference Expenses	(5,039)	-	287	1,513	1,799	(1,208)	(3,921)	-	(86)	1,135	(2,281)	(7,320)	
4 Rents, rates & taxes	4,234	-	7,945	26,021	33,966	2,634	7,077	-	-	1,139	44,816	49,050	
5 Repairs & maintenance	601	-	1,057	3,786	4,843	167	993	-	-	160	6,163	6,764	
6 Printing & stationery	256	-	59	247	306	58	396	-	-	72	832	1,088	
7 Communication	530	-	916	3,102	4,018	147	917	-	-	143	5,225	5,755	
8 Legal & professional charges	41,258	-	4,609	20,632	25,241	9,171	62,430	-	-	11,714	1,08,556	1,49,814	
9 Auditors' fees, expenses etc													
(a) as auditor	195	-	155	762	917	43	290	-	-	55	1,305	1,500	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	(26)	-	(21)	(102)	(123)	(6)	(38)	-	-	(7)	(174)	(200)	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	13	-	10	51	61	3	19	-	-	4	87	100	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	
(d) out of pocket expenses	12	-	10	47	57	3	18	-	-	3	81	93	
10 Advertisement and publicity	3,308	-	21,705	1,70,576	1,92,281	687	5,278	-	-	898	1,99,144	2,02,452	
11 Interest & Bank Charges	2	-	597	4,545	5,142	-	9	-	-	1	5,152	5,154	
12 Others													
Information Technology Expenses	5,563	-	5,554	23,782	29,336	1,210	8,374	-	-	1,583	40,503	46,066	
Membership & Subscription	178	-	161	723	884	34	226	-	-	56	1,200	1,378	
Others	319	-	289	1,301	1,590	61	407	-	-	100	2,158	2,477	
13 Depreciation/Amortisation	7,290	-	14,287	53,326	67,613	1,989	12,061	-	-	1,953	83,616	90,906	
14 GST Expenditure	228	-	281	4,125	4,406	49	282	-	-	64	4,841	2,069	
TOTAL	95,743	-	98,358	4,87,440	5,85,597	23,340	1,48,017	-	(86)	29,265	7,86,133	8,81,876	