

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	
	For Q4	For Q4	For Q4	For Q4	Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others		Total Miscellaneous
	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21		2020-21
1 Employees' remuneration & welfare benefits	86,769	-	1,556	8,821	10,377	15,154	55,106	-	-	-	-	10,627	91,264	1,78,033
2 Travel, conveyance and vehicle running expenses	469	-	134	253	387	69	246	-	-	-	-	58	760	1,229
3 Training, Seminar and Conference Expenses	3,869	-	103	278	381	708	2,703	-	-	-	-	836	4,628	8,497
4 Rents, rates & taxes	6,107	-	(1,628)	(1,270)	(2,898)	2,480	1,373	-	-	-	-	134	1,079	7,186
5 Repairs & maintenance	(308)	-	(3,395)	(1,732)	(3,127)	(184)	(756)	-	-	-	-	(280)	(4,347)	(4,655)
6 Printing & stationery	540	-	5	22	27	72	252	-	-	-	-	57	408	948
7 Communication	691	-	(106)	(76)	(182)	57	136	-	-	-	-	(2)	9	700
8 Legal & professional charges	(30,104)	-	540	298	838	(6,886)	(27,567)	-	-	-	-	(9,661)	(43,276)	(73,380)
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	270	-	17	61	78	31	104	-	-	-	-	17	230	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	44	-	(28)	(34)	(62)	1	(1)	-	-	-	-	(7)	(69)	(25)
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	7,650	-	4,238	9,790	14,028	1,176	35,525	-	-	-	-	1,394	52,123	59,773
11 Interest & Bank Charges	(1)	-	(967)	(1,491)	(2,458)	-	(72)	-	-	-	-	-	(2,530)	(2,531)
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	9,236	-	1,590	2,490	4,080	1,098	2,971	-	-	-	-	262	8,411	17,647
Membership & Subscription	256	-	60	60	120	28	68	-	-	-	-	15	231	487
Others	1,745	-	956	1,344	2,300	286	970	-	-	-	-	277	3,833	5,578
13 Depreciation/Amortisation	7,196	-	(2,679)	(1,724)	(4,403)	429	690	-	-	-	-	(330)	(3,614)	3,582
14 GST Expenditure	698	-	234	392	626	78	269	-	-	-	-	90	1,063	1,761
TOTAL	95,127	-	2,630	17,482	20,112	14,597	72,017	-	-	-	-	3,477	1,10,203	2,05,330

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OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Particulars	Fire		Marine		Miscellaneous								Total	
	For Q4	For Q4	For Q4	For Q4	Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others		Total Miscellaneous
	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20		2019-20
1 Employees' remuneration & welfare benefits	80,292	-	14,539	49,650	64,189	18,382	1,05,062	-	-	-	-	23,776	2,11,409	2,91,701
2 Travel, conveyance and vehicle running expenses	373	-	192	774	966	89	424	-	-	-	-	117	1,596	1,969
3 Training, Seminar and Conference Expenses	1,893	-	46	271	317	441	1,908	-	-	-	-	597	3,263	5,156
4 Rents, rates & taxes	2,335	-	2,327	6,902	9,229	1,391	3,259	-	-	-	-	690	14,569	16,908
5 Repairs & maintenance	394	-	393	1,162	1,555	119	600	-	-	-	-	113	2,387	2,781
6 Printing & stationery	128	-	24	93	117	31	138	-	-	-	-	41	327	455
7 Communication	328	-	264	805	1,069	93	474	-	-	-	-	98	1,734	2,062
8 Legal & professional charges	(37,061)	-	(318)	(3,984)	(4,302)	(7,975)	(55,528)	-	-	-	-	(10,531)	(78,336)	(1,15,397)
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	111	-	43	153	196	26	133	-	-	-	-	34	389	500
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	(5)	-	1	11	12	(1)	(4)	-	-	-	-	(2)	5	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	2	-	-	(5)	(5)	-	2	-	-	-	-	1	(2)	-
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) out of pocket expenses	2	-	(1)	(5)	(6)	-	3	-	-	-	-	1	(2)	-
10 Advertisement and publicity	94	-	4,435	9,043	13,478	79	845	-	-	-	-	58	14,460	14,554
11 Interest & Bank Charges	(1)	-	141	350	491	1	32	-	-	-	-	(1)	523	522
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	3,896	-	1,929	7,077	9,006	901	4,785	-	-	-	-	1,200	15,892	19,788
Membership & Subscription	95	-	50	182	232	22	111	-	-	-	-	22	387	482
Others	149	-	72	249	321	34	170	-	-	-	-	32	557	706
13 Depreciation/Amortisation	4,390	-	4,794	14,773	19,967	1,284	6,548	-	-	-	-	1,285	28,682	33,072
14 GST Expenditure	165	-	79	304	383	33	177	-	-	-	-	90	643	808
TOTAL	57,584	-	29,010	87,805	1,16,815	14,948	69,139	-	-	-	-	17,581	2,18,483	2,76,067

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Particulars	Miscellaneous												Total
	Fire	Marine	Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous		
	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	
1 Employees' remuneration & welfare benefits	1,31,842	-	55,772	87,021	1,42,793	22,623	84,109	-	-	24,423	2,73,948	4,05,790	
2 Travel, conveyance and vehicle running expenses	733	-	444	714	1,158	133	507	-	-	139	1,937	2,670	
3 Training, Seminar and Conference Expenses	2,452	-	56	161	217	409	1,529	-	-	442	2,597	5,049	
4 Rents, rates & taxes	14,754	-	11,362	17,239	28,601	6,197	9,672	-	-	2,696	47,166	61,920	
5 Repairs & maintenance	1,626	-	1,287	1,817	3,104	303	1,059	-	-	293	4,759	6,385	
6 Printing & stationery	944	-	14	45	59	158	587	-	-	170	974	1,918	
7 Communication	1,788	-	1,063	1,572	2,635	314	1,141	-	-	331	4,421	6,209	
8 Legal & professional charges	12,842	-	7,804	11,981	19,785	2,319	8,649	-	-	2,437	33,190	46,032	
9 Auditors' fees, expenses etc													
(a) as auditor	588	-	296	505	801	100	395	-	-	116	1,412	2,000	
(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	176	-	89	151	240	30	119	-	-	35	424	600	
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	11,760	-	28,483	48,204	76,687	2,041	40,076	-	-	2,565	1,21,369	1,33,129	
11 Interest & Bank Charges	5	-	372	634	1,006	1	29	-	-	1	1,037	1,042	
12 Others													
Information Technology Expenses	21,474	-	13,965	21,540	35,505	3,813	14,247	-	-	4,082	57,647	79,121	
Membership & Subscription	532	-	331	478	809	93	333	-	-	97	1,332	1,864	
Others	2,109	-	1,314	1,896	3,210	370	1,321	-	-	385	5,286	7,395	
13 Depreciation/Amortisation	21,308	-	20,230	29,996	50,226	3,927	14,176	-	-	3,877	72,206	93,514	
14 GST Expenditure	1,085	-	578	937	1,515	153	585	-	-	212	2,465	3,550	
TOTAL	2,26,018	-	1,43,460	2,24,891	3,68,351	42,984	1,78,534	-	-	42,301	6,32,170	8,58,188	

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Particulars	Miscellaneous												Total
	Fire	Marine	Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous		
	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	
1 Employees' remuneration & welfare benefits	1,16,332	-	54,491	2,22,767	2,77,258	26,505	1,57,039	-	-	33,747	4,94,549	6,10,881	
2 Travel, conveyance and vehicle running expenses	1,154	-	697	3,460	4,157	264	1,606	-	-	338	6,365	7,519	
3 Training, Seminar and Conference Expenses	(3,146)	-	333	1,784	2,116	(767)	(2,013)	-	(86)	1,732	982	(2,164)	
4 Rents, rates & taxes	6,573	-	10,272	32,923	43,195	4,025	10,336	-	-	1,829	59,385	65,958	
5 Repairs & maintenance	995	-	1,450	4,948	6,398	286	1,593	-	-	273	8,550	9,545	
6 Printing & stationery	384	-	83	340	423	89	534	-	-	113	1,159	1,543	
7 Communication	858	-	1,180	3,907	5,087	240	1,391	-	-	241	6,959	7,817	
8 Legal & professional charges	4,197	-	4,291	16,648	20,939	1,196	6,902	-	-	1,183	30,220	34,417	
9 Auditors' fees, expenses etc													
(a) as auditor	306	-	198	915	1,113	69	423	-	-	89	1,694	2,000	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	(31)	-	(20)	(91)	(111)	(7)	(42)	-	-	(9)	(169)	(200)	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	15	-	10	46	56	3	21	-	-	5	85	100	
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	
(d) out of pocket expenses	14	-	9	42	51	3	21	-	-	4	79	93	
10 Advertisement and publicity	3,402	-	26,140	1,79,619	2,05,759	766	6,123	-	-	956	2,13,604	2,17,006	
11 Interest & Bank Charges	1	-	738	4,895	5,633	1	41	-	-	-	5,675	5,676	
12 Others													
Information Technology Expenses	9,459	-	7,483	30,859	38,342	2,111	13,159	-	-	2,783	56,395	65,854	
Membership & Subscription	273	-	211	905	1,116	56	337	-	-	78	1,587	1,860	
Others	468	-	361	1,550	1,911	95	577	-	-	132	2,715	3,183	
13 Depreciation/Amortisation	11,680	-	19,081	68,099	87,180	3,271	18,609	-	-	3,238	1,12,298	1,23,978	
14 GST Expenditure	393	-	360	1,429	1,789	82	499	-	-	114	2,484	2,877	
TOTAL	1,53,327	-	1,27,368	5,75,045	7,02,412	38,288	2,17,156	-	(86)	46,846	10,04,616	11,57,943	