

Name of the Insurer: Navi General Insurance Limited
 (Formerly known as DHFL General Insurance Limited)
 IRDAI Registration No. 155 dated May 22, 2017
 CIN: U66000KA2016PLC148551



OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Particulars	Miscellaneous												Total
	Fire	Marine	Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous		
	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	
1 Employees' remuneration & welfare benefits	(10,934)	-	34,553	10,598	45,151	3,820	21,942	-	-	13,485	84,398	73,464	
2 Travel, conveyance and vehicle running expenses	(13)	-	56	15	71	3	20	-	-	16	110	97	
3 Training, Seminar and Conference Expenses	(509)	-	405	297	702	158	883	-	-	612	2,355	1,846	
4 Rents, rates & taxes	(340)	-	6,923	1,434	8,357	435	1,129	-	-	504	10,425	10,085	
5 Repairs & maintenance	(1)	-	6	2	8	-	2	-	-	1	11	10	
6 Printing & stationery	(67)	-	15	33	48	21	113	-	-	79	261	194	
7 Communication	(63)	-	337	85	422	22	132	-	-	80	656	593	
8 Legal & professional charges	(477)	-	5,286	1,083	6,369	209	1,328	-	-	643	8,549	8,072	
9 Auditors' fees, expenses etc	(32)	-	335	69	404	11	75	-	-	42	532	500	
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	
(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	4	-	(38)	(8)	(46)	(1)	(8)	-	-	(5)	(60)	(56)	
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	5,072	-	27,822	658	28,480	(1,396)	(6,324)	-	-	(5,539)	15,221	20,293	
11 Interest & Bank Charges	1	-	66	13	79	-	3	-	-	-	82	83	
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	
Information Technology Expenses	(428)	-	4,463	928	5,391	215	1,273	-	-	569	7,448	7,020	
Membership & Subscription	(14)	-	64	17	81	3	17	-	-	17	118	104	
Others	(4)	-	23	6	29	1	6	-	-	6	42	38	
13 Depreciation/Amortisation	(34)	-	403	80	483	16	102	-	-	46	647	613	
14 GST Expenditure	(111)	-	1,247	252	1,499	23	140	-	-	150	1,812	1,701	
TOTAL	(7,950)	-	81,966	15,562	97,528	3,540	20,833	-	-	10,706	132,607	124,657	

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Particulars	Miscellaneous												Total
	Fire	Marine	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	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	
1 Employees' remuneration & welfare benefits	12,297	-	25,671	38,173	63,844	3,949	9,923	-	-	35,206	112,922	125,219	
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	362	-	2,475	3,493	5,968	199	722	-	-	1,007	7,896	8,258	
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	126,277	5,562	16,522	-	-	41,753	190,114	204,799	



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	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	
1 Employees' remuneration & welfare benefits	(10,934)	-	34,553	10,598	45,151	3,820	21,942	-	-	13,485	84,398	73,464	
2 Travel, conveyance and vehicle running expenses	(13)	-	56	15	71	3	20	-	-	16	110	97	
3 Training, Seminar and Conference Expenses	(509)	-	405	297	702	158	883	-	-	612	2,355	1,846	
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7 Communication	(63)	-	337	85	422	22	132	-	-	80	656	593	
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9 Auditors' fees, expenses etc													
(a) as auditor	(32)	-	335	69	404	11	75	-	-	42	532	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	4	-	(38)	(8)	(46)	(1)	(8)	-	-	(5)	(60)	(56)	
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	5,072	-	27,822	658	28,480	(1,396)	(6,324)	-	-	(5,539)	15,221	20,293	
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14 GST Expenditure	(111)	-	1,247	252	1,499	23	140	-	-	150	1,812	1,701	
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TOTAL	14,685	-	51,029	75,248	126,277	5,562	16,522	-	-	41,753	190,114	204,799	