

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

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous															Grand Total
					Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous		
					For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	
1 Employees' remuneration & welfare benefits	81	-	-	-	32	150	182	264	17	-	-	281	-	-	-	-	-	20	483	564
2 Travel, conveyance and vehicle running expenses	1	-	-	-	2	1	3	2	1	-	-	3	-	-	-	-	-	0	6	7
3 Training, Seminar and Conference Expenses	7	-	-	-	(0)	17	17	16	(1)	-	-	15	-	-	-	-	-	2	33	40
4 Rents, rates & taxes	8	-	-	-	15	18	33	32	7	-	-	39	-	-	-	-	-	2	74	82
5 Repairs & maintenance	-	-	-	-	(0)	-	(0)	1	-	-	-	1	-	-	-	-	-	-	1	1
6 Printing & stationery	1	-	-	-	1	0	1	1	0	-	-	1	-	-	-	-	-	1	3	4
7 Communication	0	-	-	-	(0)	1	1	1	(0)	-	-	1	-	-	-	-	-	1	2	2
8 Legal & professional charges	11	-	-	-	27	30	57	57	4	-	-	61	-	-	-	-	-	3	120	132
9 Auditors' fees, expenses etc																				
(a) as auditor	0	-	-	-	1	1	2	2	(0)	-	-	2	-	-	-	-	-	1	5	5
(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	-	-	-	-	-	-	-	1	-	-	-	1	-	-	-	-	-	-	1	1
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	142	-	-	-	1,670	479	2,149	1,617	40	-	-	1,657	-	-	-	-	-	19	3,825	3,966
11 Interest & Bank Charges	-	-	-	-	4	3	7	3	-	-	-	3	-	-	-	-	-	-	10	10
12 Depreciation/Amortisation	1	-	-	-	1	1	2	3	0	-	-	3	-	-	-	-	-	1	6	6
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	23	-	-	-	70	54	124	105	8	-	-	113	-	-	-	-	-	5	242	264
16 GST Expenditure	1	-	-	-	1	3	4	2	0	-	-	2	-	-	-	-	-	0	6	7
17 Others																				
Membership & Subscription	(0)	-	-	-	0	(0)	(0)	(0)	0	-	-	(0)	-	-	-	-	-	0	(1)	(1)
Others	2	-	-	-	2	1	3	1	1	-	-	2	-	-	-	-	-	-	6	7
<b>TOTAL</b>	<b>277</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,826</b>	<b>759</b>	<b>2,585</b>	<b>2,107</b>	<b>76</b>	<b>-</b>	<b>-</b>	<b>2,184</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>52</b>	<b>4,821</b>	<b>5,097</b>

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous															Grand Total
					Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	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	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	
1 Employees' remuneration & welfare benefits	195	-	-	-	138	200	338	39	13	-	-	51	-	-	-	-	-	69	459	653
2 Travel, conveyance and vehicle running expenses	1	-	-	-	1	2	3	1	(0)	-	-	1	-	-	-	-	-	1	5	7
3 Training, Seminar and Conference Expenses	10	-	-	-	0	3	3	21	2	-	-	23	-	-	-	-	-	3	30	40
4 Rents, rates & taxes	39	-	-	-	44	63	107	32	16	-	-	49	-	-	-	-	-	13	169	208
5 Repairs & maintenance	12	-	-	-	14	19	33	11	3	-	-	14	-	-	-	-	-	4	51	63
6 Printing & stationery	2	-	-	-	-	0	0	2	0	-	-	2	-	-	-	-	-	1	4	6
7 Communication	4	-	-	-	3	4	7	4	1	-	-	5	-	-	-	-	-	2	13	18
8 Legal & professional charges	117	-	-	-	19	19	39	103	24	-	-	126	-	-	-	-	-	49	214	331
9 Auditors' fees, expenses etc																				
(a) as auditor	0	-	-	-	(0)	(1)	(1)	0	0	-	-	0	-	-	-	-	-	0	(1)	(0)
(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	1	-	-	-	1	2	3	1	0	-	-	1	-	-	-	-	-	0	5	6
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	21	-	-	-	130	199	328	20	4	-	-	25	-	-	-	-	-	6	359	380
11 Interest & Bank Charges	-	-	-	-	3	5	9	0	0	-	-	0	-	-	-	-	-	0	9	9
12 Depreciation/Amortisation	50	-	-	-	47	63	110	43	12	-	-	55	-	-	-	-	-	18	184	234
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	68	-	-	-	56	83	140	60	15	-	-	74	-	-	-	-	-	23	238	306
16 GST Expenditure	3	-	-	-	1	3	4	2	1	-	-	3	-	-	-	-	-	1	8	11
17 Others																				
Membership & Subscription	1	-	-	-	1	1	2	0	1	-	-	1	-	-	-	-	-	1	4	5
Others	3	-	-	-	4	5	8	3	1	-	-	4	-	-	-	-	-	1	13	16
<b>TOTAL</b>	<b>529</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>463</b>	<b>671</b>	<b>1,134</b>	<b>342</b>	<b>93</b>	<b>-</b>	<b>-</b>	<b>435</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>193</b>	<b>1,762</b>	<b>2,291</b>

