

Go Digit General Insurance Limited

Form NL 7 : Management Expenses

For the period ended 30 September 2019

₹ in thousands



Form NL 7 : Management Expenses	2019						2018					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
1 Employees' remuneration & welfare benefits	12,986	22	-	22	6,21,922	6,34,930	5,936	-	-	-	3,47,572	3,53,508
2 Travel and conveyance	820	1	-	1	39,268	40,089	569	-	-	-	33,331	33,900
3 Training and Recruitment Cost	551	1	-	1	26,395	26,947	85	-	-	-	4,964	5,049
4 Rent, rates and taxes	450	1	-	1	21,570	22,021	15	-	-	-	899	915
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	65	-	-	-	3,104	3,169	34	-	-	-	2,009	2,043
7 Communication	126	-	-	-	6,016	6,142	37	-	-	-	2,165	2,202
8 Legal and professional charges	3,461	6	-	6	1,65,755	1,69,221	161	-	-	-	9,447	9,608
9 Auditors' fees, expenses etc												
(a) as auditor	37	-	-	-	1,763	1,800	17	-	-	-	983	1,000
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	-	-	-	49	50	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	7	8	-	-	-	-	-	-
(d) Reimbursement of expenses	4	-	-	-	179	183	0	-	-	-	15	15
10 Branding, advertisement and publicity	40,312	67	-	67	19,30,646	19,71,024	11,939	-	-	-	6,99,106	7,11,045
11 Sales promotion expenses	84	-	-	-	4,041	4,126	60	-	-	-	3,493	3,553
12 Interest and bank charges	682	1	-	1	32,675	33,359	164	-	-	-	9,598	9,762
13 Business support services	2,756	5	-	5	1,32,011	1,34,772	1,200	-	-	-	70,282	71,482
14 Information technology expenses	3,145	5	-	5	1,50,610	1,53,760	1,779	-	-	-	1,04,144	1,05,923
15 Facility Management Charges	1,853	3	-	3	88,724	90,579	910	-	-	-	53,262	54,172
16 Depreciation	550	1	-	1	26,352	26,903	194	-	-	-	11,363	11,557
17 GST Expenses	34	-	-	-	1,615	1,649	21	-	-	-	1,257	1,279
18 Other												
- Miscellaneous expenses	1,028	-202	-	(202)	14,980	15,805	109	-	-	-	6,383	6,492
- Recruitment expenses	-	-	-	-	-	-	-	-	-	-	-	-
Total	68,945	(89)	-	(89)	32,67,682	33,36,537	23,231	-	-	-	13,60,273	13,83,503

Form NL 7 : Management Expenses Miscellaneous Class of Business	2019												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	1,41,195	4,56,503	5,97,698	1	-	-	537	-	4,254	11,835	-	7,598	6,21,922
2 Travel and conveyance	8,915	28,823	37,738	-	-	-	34	-	269	747	-	480	39,268
3 Training and Recruitment Cost	5,992	19,374	25,366	-	-	-	23	-	181	502	-	322	26,395
4 Rent, rates and taxes	4,897	15,833	20,730	-	-	-	19	-	148	410	-	264	21,570
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	705	2,278	2,983	-	-	-	3	-	21	59	-	38	3,104
7 Communication	1,366	4,416	5,782	-	-	-	5	-	41	114	-	73	6,016
8 Legal and professional charges	37,631	1,21,667	1,59,298	-	-	-	143	-	1,134	3,154	-	2,025	1,65,755
9 Auditors' fees, expenses etc													
(a) as auditor	400	1,294	1,694	-	-	-	2	-	12	34	-	22	1,763
(b) as adviser or in any other capacity, in respect of													
(i) Taxation matters	11	36	47	-	-	-	-	-	-	1	-	1	49
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	2	5	7	-	-	-	-	-	-	-	-	-	7
(d) Reimbursement of expenses	41	132	173	-	-	-	-	-	1	3	-	2	179
10 Branding, advertisement and publicity	4,38,316	14,17,131	18,55,447	3	-	-	1,667	-	13,204	36,740	-	23,585	19,30,646
11 Sales promotion expenses	918	2,966	3,884	-	-	-	3	-	28	77	-	49	4,041
12 Interest and bank charges	7,418	23,984	31,402	-	-	-	28	-	223	622	-	399	32,675
13 Business support services	29,971	96,898	1,26,869	-	-	-	114	-	903	2,512	-	1,613	1,32,011
14 Information technology expenses	34,193	1,10,551	1,44,744	-	-	-	130	-	1,030	2,866	-	1,840	1,50,610
15 Facility Management Charges	20,143	65,125	85,268	-	-	-	77	-	607	1,688	-	1,084	88,724
16 Depreciation	5,983	19,343	25,326	-	-	-	23	-	180	501	-	322	26,352
17 GST Expenses	367	1,185	1,552	-	-	-	1	-	11	31	-	20	1,615
18 Other													
- Miscellaneous expenses	10,500	4,325	14,825	-	-	-	(119)	-	(26)	112	-	188	14,980
- Recruitment expenses	-	-	-	-	-	-	-	-	-	-	-	-	0
Total	7,48,964	23,91,869	31,40,833	4	-	-	2,690	-	22,221	62,008	-	39,925	32,67,682

Form NL 7 : Management Expenses Miscellaneous Class of Business	2018												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	89,052	2,38,312	3,27,364	-	-	-	432	-	-	10,958	-	8,818	3,47,572
2 Travel and conveyance	8,540	22,853	31,393	-	-	-	41	-	-	1,051	-	846	33,331
3 Training and Recruitment Cost	1,272	3,404	4,676	-	-	-	6	-	-	157	-	126	4,964
4 Rent, rates and taxes	230	617	847	-	-	-	1	-	-	28	-	23	899
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	515	1,377	1,892	-	-	-	2	-	-	63	-	51	2,009
7 Communication	555	1,484	2,039	-	-	-	3	-	-	68	-	55	2,165
8 Legal and professional charges	2,420	6,477	8,898	-	-	-	12	-	-	298	-	240	9,447
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	252	674	926	-	-	-	1	-	-	31	-	25	983
(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) Reimbursement of expenses	4	10	14	-	-	-	0	-	-	0	-	0	15
10 Branding, advertisement and publicity	1,79,118	4,79,340	6,58,458	-	-	-	870	-	-	22,040	-	17,737	6,99,106
11 Sales promotion expenses	895	2,395	3,290	-	-	-	4	-	-	110	-	89	3,493
12 Interest and bank charges	2,459	6,581	9,040	-	-	-	12	-	-	303	-	244	9,598
13 Business support services	18,007	48,188	66,195	-	-	-	87	-	-	2,216	-	1,783	70,282
14 Information technology expenses	26,683	71,406	98,089	-	-	-	130	-	-	3,283	-	2,642	1,04,144
15 Facility Management Charges	13,646	36,519	50,165	-	-	-	66	-	-	1,679	-	1,351	53,262
16 Depreciation	2,911	7,791	10,702	-	-	-	14	-	-	358	-	288	11,363
17 GST Expenses	322	862	1,184	-	-	-	2	-	-	40	-	32	1,257
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	1,635	4,376	6,011	-	-	-	8	-	-	201	-	162	6,383
- Recruitment expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,48,516	9,32,667	12,81,183	-	-	-	1,692	-	-	42,885	-	34,512	13,60,273

Go Digit General Insurance Limited

Form NL 7 : Management Expenses

For the quarter ended 30 September 2019

₹ in thousands



Form NL 7 : Management Expenses	2019						2018					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
1 Employees' remuneration & welfare benefits	5,048	18	-	18	3,30,347	3,35,413	2,789	-	-	-	2,02,203	2,04,991
2 Travel and conveyance	208	1	-	1	16,776	16,984	220	-	-	-	17,200	17,420
3 Training and Recruitment Cost	354	1	-	1	19,170	19,526	85	-	-	-	2,380	2,465
4 Rent, rates and taxes	218	1	-	1	13,038	13,256	11	-	-	-	680	691
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	22	-0	-	(0)	1,533	1,555	21	-	-	-	1,381	1,401
7 Communication	57	-0	-	(0)	3,469	3,526	5	-	-	-	686	691
8 Legal and professional charges	2,887	6	-	6	1,44,654	1,47,546	117	-	-	-	7,411	7,529
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	13	-0	-	(0)	887	900	6	-	-	-	494	500
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	0	-0	-	(0)	25	25	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	7	7	-	-	-	-	-	-
(d) Reimbursement of expenses	-1	-0	-	(0)	1	0	0	-	-	-	15	15
10 Branding, advertisement and publicity	13,987	53	-	53	9,63,647	9,77,687	5,749	-	-	-	4,13,182	4,18,931
11 Sales promotion expenses	6	-0	-	(0)	1,188	1,194	32	-	-	-	2,206	2,238
12 Interest and bank charges	308	1	-	1	18,938	19,247	92	-	-	-	6,296	6,389
13 Business support services	1,963	5	-	5	1,02,898	1,04,866	534	-	-	-	39,497	40,031
14 Information technology expenses	1,007	4	-	4	72,084	73,095	625	-	-	-	50,856	51,481
15 Facility Management Charges	730	2	-	2	47,490	48,223	334	-	-	-	26,692	27,026
16 Depreciation	219	1	-	1	14,188	14,408	94	-	-	-	6,755	6,849
17 GST Expenses	9	-0	-	(0)	693	702	7	-	-	-	567	574
18 Other	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	306	-202	-	(202)	6,130	6,234	51	-	-	-	3,723	3,774
- Recruitment expenses	-	-	-	-	-0	(0)	-	-	-	-	-	-
Total	27,342	(111)	-	(111)	17,57,164	17,84,395	10,772	-	-	-	7,82,223	7,92,995

Form NL 7 : Management Expenses Miscellaneous Class of Business	2019												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	68,444	2,48,176	3,16,620	1	-	-	232	-	2,474	6,339	-	4,683	3,30,347
2 Travel and conveyance	3,303	12,753	16,056	-	-	-	10	-	132	323	-	255	16,776
3 Training and Recruitment Cost	4,189	14,212	18,402	-	-	-	15	-	137	366	-	250	19,170
4 Rent, rates and taxes	2,768	9,737	12,505	-	-	-	10	-	96	249	-	179	13,038
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	313	1,156	1,469	-	-	-	1	-	11	29	-	22	1,533
7 Communication	731	2,596	3,327	-	-	-	2	-	25	66	-	48	3,469
8 Legal and professional charges	32,366	1,06,591	1,38,957	-	-	-	121	-	1,005	2,756	-	1,814	1,44,654
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	181	668	849	-	-	-	1	-	7	17	-	13	887
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	5	19	24	-	-	-	(0)	-	(0)	1	-	1	25
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	2	5	7	-	-	-	-	-	-	-	-	-	7
(d) Reimbursement of expenses	(4)	5	1	-	-	-	(0)	-	(0)	(0)	-	0	1
10 Branding, advertisement and publicity	1,97,039	7,26,222	9,23,261	3	-	-	656	-	7,300	18,511	-	13,917	9,63,647
11 Sales promotion expenses	206	927	1,133	-	-	-	0	-	11	23	-	20	1,188
12 Interest and bank charges	3,990	14,169	18,160	-	-	-	14	-	139	363	-	262	18,938
13 Business support services	22,707	76,097	98,804	-	-	-	84	-	725	1,963	-	1,322	1,02,898
14 Information technology expenses	14,600	54,445	69,045	-	-	-	48	-	551	1,386	-	1,055	72,084
15 Facility Management Charges	9,855	35,664	45,519	-	-	-	34	-	355	911	-	672	47,490
16 Depreciation	2,948	10,652	13,600	-	-	-	10	-	106	272	-	200	14,188
17 GST Expenses	137	526	663	-	-	-	0	-	5	14	-	11	693
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	4,706	1,417	6,123	-	-	-	(95)	-	(51)	35	-	118	6,130
- Recruitment expenses	(0)	(0)	(0)	-	-	-	(0)	-	(0)	(0)	-	(0)	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,68,487	13,16,036	16,84,522	4	-	-	1,143	-	13,028	33,623	-	24,841	17,57,164

Form NL 7 : Management Expenses Miscellaneous Class of Business	2018												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	52,760	1,35,894	1,88,654	-	-	-	432	-	-	4,956	-	8,160	2,02,203
2 Travel and conveyance	4,512	11,488	16,001	-	-	-	41	-	-	385	-	773	17,200
3 Training and Recruitment Cost	1,272	3,404	4,676	-	-	-	6	-	-	157	-	126	4,964
4 Rent, rates and taxes	176	462	638	-	-	-	1	-	-	19	-	22	680
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	358	935	1,293	-	-	-	2	-	-	37	-	48	1,381
7 Communication	185	442	628	-	-	-	3	-	-	7	-	48	686
8 Legal and professional charges	1,912	5,043	6,955	-	-	-	12	-	-	214	-	230	7,411
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	130	329	459	-	-	-	1	-	-	11	-	23	494
(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) Reimbursement of expenses	4	10	14	-	-	-	0	-	-	0	-	0	15
10 Branding, advertisement and publicity	1,07,737	2,77,897	3,85,634	-	-	-	870	-	-	10,235	-	16,443	4,13,182
11 Sales promotion expenses	574	1,489	2,062	-	-	-	4	-	-	57	-	83	2,206
12 Interest and bank charges	1,635	4,255	5,890	-	-	-	12	-	-	166	-	229	6,296
13 Business support services	10,321	26,500	36,821	-	-	-	87	-	-	945	-	1,644	39,497
14 Information technology expenses	13,379	33,863	47,242	-	-	-	130	-	-	1,083	-	2,401	50,856
15 Facility Management Charges	7,013	17,799	24,812	-	-	-	66	-	-	582	-	1,231	26,692
16 Depreciation	1,761	4,544	6,305	-	-	-	14	-	-	168	-	267	6,755
17 GST Expenses	150	376	526	-	-	-	2	-	-	11	-	29	567
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	971	2,502	3,473	-	-	-	8	-	-	91	-	150	3,723
- Recruitment expenses	(645)	(1,821)	(2,466)	-	-	-	-	-	-	(107)	-	(12)	(2,584)
-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,04,205	5,25,412	7,29,617	-	-	-	1,692	-	-	19,018	-	31,896	7,82,223