

Go Digit General Insurance Limited

Form NL 7 : Management Expenses

For the year ended 31 March 2020

₹ in thousands



Form NL 7 : Management Expenses	2020						2019					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Employees' remuneration & welfare benefits	21,971	15	-	15	11,90,754	12,12,740	7,074	4	12	16	8,07,208	8,14,298
Travel and conveyance	1,300	1	-	1	70,433	71,734	802	-	1	1	91,438	92,241
Training and Recruitment Cost	757	-	-	-	40,981	41,738	205	-	-	-	23,349	23,554
Rent, rates and taxes	839	1	-	1	45,496	46,336	177	-	-	-	20,084	20,261
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	136	-	-	-	7,354	7,490	50	-	-	-	5,697	5,747
Communication	213	-	-	-	11,516	11,729	53	-	-	-	6,021	6,074
Legal and professional charges	14,226	9	-	9	7,70,975	7,85,210	272	-	-	-	30,991	31,263
Auditors' fees, expenses etc												
(a) as auditor	48	-	-	-	3,053	3,101	16	-	-	-	1,784	1,800
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	-	-	-	59	60	1	-	-	-	59	60
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	7	7	-	-	-	-	40	40
(d) Reimbursement of expenses	4	-	-	-	275	279	1	-	-	-	87	88
Branding, advertisement and publicity	65,231	43	-	43	35,35,256	36,00,530	22,099	11	38	49	25,21,475	25,43,623
Interest and bank charges	1,204	1	-	1	65,263	66,468	255	-	-	-	29,032	29,287
Depreciation	1,051	1	-	1	56,955	58,007	281	-	-	-	32,053	32,334
Other												
- Miscellaneous expenses	213	193	-	193	18,597	19,003	2,329	1	255	256	10,464	13,049
- Sales promotion expenses	176	-	-	-	9,537	9,713	117	-	-	-	13,291	13,408
- Business support services	7,415	5	-	5	4,01,849	4,09,269	526	-	1	1	59,969	60,496
- Information technology expenses	4,945	3	-	3	2,68,018	2,72,966	2,585	1	4	5	2,94,922	2,97,512
- Facility Management Charges	3,420	2	-	2	1,85,336	1,88,758	1,161	1	1	2	1,32,484	1,33,647
- GST Expenses	168	-	-	-	9,129	9,297	121	-	-	-	13,748	13,869
-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,23,318	274	-	274	66,90,843	68,14,435	38,125	18	312	330	40,94,196	41,32,651

Form NL 7 : Management Expenses Miscellaneous Class of Business	2020												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	3,02,145	8,02,547	11,04,692	553	-	-	868	-	10,024	29,528	27,586	17,503	11,90,754
2 Travel and conveyance	17,872	47,470	65,342	33	-	-	51	-	593	1,747	1,632	1,035	70,433
3 Training and Recruitment Cost	10,399	27,620	38,019	20	-	-	30	-	345	1,016	949	602	40,981
4 Rent, rates and taxes	11,544	30,664	42,208	21	-	-	33	-	383	1,128	1,054	669	45,496
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	1,866	4,957	6,823	3	-	-	5	-	62	183	170	108	7,354
7 Communication	2,922	7,762	10,684	5	-	-	8	-	97	286	267	169	11,516
8 Legal and professional charges	1,95,629	5,19,624	7,15,253	358	-	-	562	-	6,490	19,118	17,861	11,333	7,70,975
9 Auditors' fees, expenses etc													
(a) as auditor	705	2,152	2,857	1	-	-	2	-	23	67	63	40	3,053
(b) as adviser or in any other capacity, in respect of													
(i) Taxation matters	14	42	56	-	-	-	-	-	-	1	1	1	59
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	2	5	7	-	-	-	-	-	-	-	-	-	7
(d) Reimbursement of expenses	63	194	257	-	-	-	-	-	2	6	6	4	275
# Branding, advertisement and publicity	8,97,045	23,82,699	32,79,744	1,640	-	-	2,578	-	29,761	87,666	81,902	51,965	35,35,256
# Interest and bank charges	16,560	43,986	60,546	31	-	-	48	-	549	1,618	1,512	959	65,263
# Depreciation	14,452	38,387	52,839	26	-	-	42	-	479	1,412	1,320	837	56,955
# Other													
- Miscellaneous expenses	9,988	7,792	17,780	5	-	-	(6)	-	97	287	268	166	18,597
- Sales promotion expenses	2,420	6,428	8,848	4	-	-	7	-	80	237	221	140	9,537
- Business support services	1,01,966	2,70,839	3,72,805	186	-	-	293	-	3,383	9,965	9,310	5,907	4,01,849
- Information technology expenses	68,007	1,80,639	2,48,646	125	-	-	195	-	2,257	6,646	6,209	3,940	2,68,018
- Facility Management Charges	47,028	1,24,913	1,71,941	86	-	-	135	-	1,560	4,596	4,294	2,724	1,85,336
- GST Expenses	2,316	6,153	8,469	4	-	-	7	-	77	226	211	135	9,129
Total	17,02,943	45,04,873	62,07,816	3,101	-	-	4,858	-	56,262	1,65,733	1,54,836	98,237	66,90,843

Form NL 7 : Management Expenses Miscellaneous Class of Business	2019												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	1,77,214	5,02,209	6,79,423	-	-	-	585	-	85	12,347	1,06,666	8,102	8,07,208
2 Travel and conveyance	20,074	56,889	76,963	-	-	-	66	-	10	1,399	12,083	917	91,438
3 Training and Recruitment Cost	5,126	14,529	19,655	-	-	-	16	-	2	357	3,085	234	23,349
4 Rent, rates and taxes	4,409	12,495	16,904	-	-	-	15	-	2	307	2,654	202	20,084
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	1,251	3,544	4,795	-	-	-	4	-	1	87	753	57	5,697
7 Communication	1,322	3,746	5,068	-	-	-	4	-	1	92	796	60	6,021
8 Legal and professional charges	6,804	19,282	26,086	-	-	-	22	-	3	474	4,095	311	30,991
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	392	1,110	1,502	-	-	-	1	-	-	27	236	18	1,784
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	13	36	49	-	-	-	-	-	-	1	8	1	59
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	9	25	34	-	-	-	-	-	-	1	5	-	40
(d) Reimbursement of expenses	19	54	73	-	-	-	-	-	-	1	12	1	87
# Branding, advertisement and publicity	5,53,564	15,68,750	21,22,314	-	-	-	1,829	-	265	38,567	3,33,194	25,306	25,21,475
# Interest and bank charges	6,374	18,063	24,437	-	-	-	21	-	3	444	3,836	291	29,032
# Depreciation	7,037	19,942	26,979	-	-	-	23	-	3	490	4,236	322	32,053
# Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	7,891	2,131	10,022	-	-	-	(145)	-	-	52	453	82	10,464
- Sales promotion expenses	2,918	8,269	11,187	-	-	-	10	-	1	203	1,756	134	13,291
- Business support services	13,165	37,310	50,475	-	-	-	44	-	6	917	7,924	603	59,969
- Information technology expenses	64,747	1,83,487	2,48,234	-	-	-	214	-	31	4,511	38,972	2,960	2,94,922
- Facility Management Charges	29,086	82,426	1,11,512	-	-	-	96	-	14	2,026	17,507	1,329	1,32,484
- GST Expenses	3,018	8,553	11,571	-	-	-	10	-	1	210	1,817	139	13,748
Total	9,04,433	25,42,850	34,47,283	-	-	-	2,815	-	428	62,513	5,40,088	41,069	40,94,196

Go Digit General Insurance Limited

Form NL 7 : Management Expenses

For the quarter ended 31 March 2020

₹ in thousands



Form NL 7 : Management Expenses	2020						2019					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
1 Employees' remuneration & welfare benefits	5,053	(11)	-	(11)	2,31,727	2,36,770	(1,318)	(21)	11	(9)	2,36,113	2,34,785
2 Travel and conveyance	260	(1)	-	(1)	11,511	11,771	20	(2)	1	(1)	38,240	38,259
3 Training and Recruitment Cost	187	(1)	-	(1)	8,691	8,877	37	(0)	(0)	(1)	11,924	11,960
4 Rent, rates and taxes	223	0	-	0	10,572	10,795	126	(0)	(0)	(0)	16,617	16,743
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	33	(0)	-	(0)	1,534	1,567	(12)	(0)	(0)	(0)	1,461	1,449
7 Communication	34	(0)	-	(0)	1,373	1,407	(3)	(0)	(0)	(0)	2,233	2,230
8 Legal and professional charges	5,781	(4)	-	(4)	2,92,265	2,98,042	163	(0)	(0)	(0)	23,560	23,722
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	6	(0)	-	(0)	645	651	(4)	(0)	(0)	(0)	409	405
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	(2)	(0)	-	(0)	(113)	(115)	0	(0)	(0)	(0)	10	10
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	(1)	(0)	-	(0)	(59)	(60)	-	-	-	-	40	40
(d) Reimbursement of expenses	(1)	(0)	-	(0)	1	0	1	(0)	(0)	(0)	72	73
# Branding, advertisement and publicity	15,931	(32)	-	(32)	7,40,517	7,56,416	3,631	(44)	37	(7)	12,64,703	12,68,327
# Interest and bank charges	281	(0)	-	(0)	12,958	13,239	12	(1)	(0)	(1)	12,497	12,509
# Depreciation	311	(0)	-	(0)	15,008	15,319	(4)	(1)	(0)	(1)	12,671	12,666
# Other												
- Miscellaneous expenses	(1,931)	386	-	386	2,974	1,429	(26)	(1)	81	80	2,409	2,463
- Sales promotion expenses	19	(0)	-	(0)	623	642	(3)	(0)	(0)	(0)	5,100	5,097
- Business support services	2,556	(2)	-	(2)	1,26,390	1,28,943	(1,652)	(6)	1	(6)	(88,256)	(89,914)
- Information technology expenses	1,122	(3)	-	(3)	51,279	52,398	(87)	(7)	4	(3)	1,13,080	1,12,989
- Facility Management Charges	880	(2)	-	(2)	41,338	42,216	(209)	(3)	1	(2)	39,270	39,060
- GST Expenses	94	(0)	-	(0)	4,937	5,030	92	(0)	(0)	(0)	11,799	11,891
Total	30,837	330	-	330	15,54,170	15,85,337	765	(87)	135	48	17,03,953	17,04,765

Form NL 7 : Management Expenses Miscellaneous Class of Business	2020												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	74,493	1,23,749	1,98,242	440	-	-	169	-	3,065	10,933	11,280	7,597	2,31,727
2 Travel and conveyance	3,885	5,765	9,650	26	-	-	8	-	165	604	630	426	11,511
3 Training and Recruitment Cost	2,734	4,766	7,500	16	-	-	6	-	111	390	400	268	8,691
4 Rent, rates and taxes	3,254	5,945	9,198	17	-	-	8	-	130	451	460	308	10,572
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	485	838	1,322	2	-	-	1	-	20	70	71	48	1,534
7 Communication	514	583	1,097	4	-	-	1	-	23	89	95	64	1,373
8 Legal and professional charges	81,994	1,80,793	2,62,787	302	-	-	213	-	3,016	9,836	9,722	6,388	2,92,265
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	134	448	581	1	-	-	0	-	6	20	22	15	645
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	(27)	(80)	(107)	(0)	-	-	(0)	-	(1)	(2)	(2)	(1)	(113)
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	(14)	(42)	(56)	(0)	-	-	(0)	-	(0)	(1)	(1)	(1)	(59)
(d) Reimbursement of expenses	(2)	(0)	(2)	(0)	-	-	(0)	-	0	1	1	1	1
# Branding, advertisement and publicity	2,33,636	4,04,586	6,38,222	1,312	-	-	541	-	9,482	33,479	34,385	23,097	7,40,517
# Interest and bank charges	4,144	6,965	11,108	24	-	-	10	-	169	604	623	419	12,958
# Depreciation	4,495	8,697	13,192	21	-	-	11	-	175	599	607	404	15,008
# Other													
- Miscellaneous expenses	1,125	1,369	2,494	4	-	-	218	-	98	111	114	(65)	2,974
- Sales promotion expenses	304	119	423	3	-	-	1	-	15	64	69	48	623
- Business support services	36,578	75,869	1,12,447	154	-	-	93	-	1,384	4,624	4,626	3,062	1,26,390
- Information technology expenses	16,558	27,232	43,790	99	-	-	37	-	684	2,444	2,524	1,701	51,279
- Facility Management Charges	12,846	22,992	35,838	69	-	-	30	-	515	1,804	1,845	1,236	41,338
- GST Expenses	1,321	3,185	4,506	4	-	-	4	-	47	145	140	91	4,937
Total	4,78,456	8,73,779	13,52,235	2,497	-	-	1,349	-	19,103	66,264	67,612	45,109	15,54,170

Form NL 7 : Management Expenses Miscellaneous Class of Business	2019												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	28,801	1,21,985	1,50,785	-	-	-	(80)	-	85	(276)	1,06,666	(21,067)	2,36,113
2 Travel and conveyance	6,249	21,471	27,720	-	-	-	4	-	10	223	12,083	(1,800)	38,240
3 Training and Recruitment Cost	2,157	6,922	9,079	-	-	-	3	-	2	104	3,085	(350)	11,924
4 Rent, rates and taxes	3,508	10,187	13,695	-	-	-	11	-	2	230	2,654	25	16,617
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	150	724	874	-	-	-	(1)	-	1	(7)	753	(159)	1,461
7 Communication	338	1,224	1,561	-	-	-	(0)	-	1	8	796	(133)	2,233
8 Legal and professional charges	4,873	14,335	19,207	-	-	-	13	-	3	310	4,095	(69)	23,560
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	35	195	229	-	-	-	(1)	-	-	(3)	236	(52)	409
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	0	3	3	-	-	-	(0)	-	-	(0)	8	(2)	10
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	9	25	34	-	-	-	-	-	-	1	5	-	40
(d) Reimbursement of expenses	15	44	60	-	-	-	(0)	-	-	1	12	0	72
# Branding, advertisement and publicity	2,26,961	7,32,015	9,58,976	-	-	-	365	-	265	10,787	3,33,194	(38,884)	12,64,703
# Interest and bank charges	2,077	7,054	9,131	-	-	-	2	-	3	79	3,836	(554)	12,497
# Depreciation	2,000	7,038	9,038	-	-	-	0	-	3	62	4,236	(668)	12,671
# Other													
- Miscellaneous expenses	3,133	(925)	2,209	-	-	-	(5)	-	-	(49)	453	(199)	2,409
- Sales promotion expenses	789	2,816	3,605	-	-	-	0	-	1	22	1,756	(284)	5,100
- Business support services	(25,355)	(61,376)	(86,730)	-	-	-	(129)	-	6	(2,359)	7,924	(6,968)	(88,256)
- Information technology expenses	17,491	62,420	79,911	-	-	-	2	-	31	492	38,972	(6,328)	1,13,080
- Facility Management Charges	4,862	20,366	25,228	-	-	-	(13)	-	14	(34)	17,507	(3,432)	39,270
- GST Expenses	2,512	7,255	9,767	-	-	-	8	-	1	167	1,817	39	11,799
Total	2,80,605	9,53,778	12,34,383	-	-	-	180	-	428	9,756	5,40,088	(80,882)	17,03,953