

**Go Digit General Insurance Limited**

Form NL 7 : Management Expenses

For the period ended 30 Sep 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	21,326	817	146	963	6,83,482	7,05,772	12,986	22	-	22	6,21,922	6,34,930
Travel and conveyance	264	10	2	12	8,447	8,723	820	1	-	1	39,268	40,089
Training and Recruitment Cost	120	5	1	5	3,835	3,960	551	1	-	1	26,395	26,947
Rent, rates and taxes	1,064	41	7	48	34,110	35,223	450	1	-	1	21,570	22,021
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	71	3	0	3	2,289	2,363	65	-	-	-	3,104	3,169
Communication	320	12	2	14	10,245	10,579	126	-	-	-	6,016	6,142
Legal and professional charges	16,689	640	114	754	5,34,850	5,52,293	3,461	6	-	6	1,65,755	1,69,222
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	48	2	0	2	1,750	1,800	37	-	-	-	1,763	1,800
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	0	0	0	49	50	1	-	-	-	49	50
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	7	7
(d) Reimbursement of expenses	-	-	-	-	-	-	4	-	-	-	179	183
Branding, advertisement and publicity	35,022	1,342	240	1,582	11,22,412	11,59,016	40,312	67	-	67	19,30,646	19,71,025
Interest and bank charges	784	30	5	35	25,118	25,938	682	1	-	1	32,675	33,358
Depreciation	1,244	48	9	56	39,855	41,155	550	1	-	1	26,352	26,903
Other												
- Miscellaneous expenses	356	14	2	16	11,423	11,796	1,028	(202)	-	(202)	14,980	15,806
-Sales promotion expenses	14	1	0	1	434	448	84	-	-	-	4,041	4,125
-Business support services	7,425	285	51	335	2,37,950	2,45,710	2,756	5	-	5	1,32,011	1,34,772
-Information technology expenses	4,730	181	32	214	1,51,603	1,56,547	3,145	5	-	5	1,50,610	1,53,760
-Facility Management Charges	2,966	114	20	134	95,043	98,143	1,853	3	-	3	88,724	90,580
-GST Expenses	63	2	0	3	2,025	2,092	34	-	-	-	1,615	1,649
<b>Total</b>	<b>92,506</b>	<b>3,545</b>	<b>633</b>	<b>4,179</b>	<b>29,64,921</b>	<b>30,61,605</b>	<b>68,945</b>	<b>(89)</b>	<b>-</b>	<b>(89)</b>	<b>32,67,682</b>	<b>33,36,538</b>

Form NL 7 : Management Expenses Miscellaneous Class of Business	2020												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Employees' remuneration & welfare benefits	1,42,877	4,29,766	5,72,643	1,689	(0)	-	845	-	7,091	72,932	5,507	22,776	6,83,482
Travel and conveyance	1,766	5,312	7,078	21	(0)	-	10	-	88	901	68	281	8,447
Training and Recruitment Cost	802	2,412	3,213	9	(0)	-	5	-	40	409	31	128	3,835
Rent, rates and taxes	7,130	21,448	28,579	84	(0)	-	42	-	354	3,640	275	1,137	34,110
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	478	1,439	1,917	6	(0)	-	3	-	24	244	18	76	2,289
Communication	2,142	6,442	8,584	25	(0)	-	13	-	106	1,093	83	341	10,245
Legal and professional charges	1,11,806	3,36,308	4,48,114	1,322	(0)	-	661	-	5,549	57,072	4,309	17,823	5,34,850
Auditors' fees, expenses etc													
(a) as auditor	342	1,147	1,489	4	(0)	-	2	-	17	171	13	54	1,750
(b) as adviser or in any other capacity, in respect of													
(i) Taxation matters	9	32	41	0	(0)	-	0	-	0	5	0	1	49
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Branding, advertisement and publicity	2,34,631	7,05,760	9,40,392	2,773	(0)	-	1,388	-	11,645	1,19,769	9,043	37,402	11,22,412
Interest and bank charges	5,251	15,794	21,045	62	(0)	-	31	-	261	2,680	202	837	25,118
Depreciation	8,331	25,061	33,392	98	(0)	-	49	-	413	4,253	321	1,328	39,855
Other													
- Miscellaneous expenses	2,388	7,183	9,571	28	(0)	-	14	-	119	1,219	92	381	11,423
- Sales promotion expenses	91	273	363	1	(0)	-	1	-	4	46	3	14	434
- Business support services	49,742	1,49,620	1,99,362	588	(0)	-	294	-	2,469	25,391	1,917	7,929	2,37,950
- Information technology expenses	31,691	95,326	1,27,017	375	(0)	-	187	-	1,573	16,177	1,221	5,052	1,51,603
- Facility Management Charges	19,868	59,762	79,630	235	(0)	-	118	-	986	10,142	766	3,167	95,043
- GST Expenses	423	1,274	1,697	5	(0)	-	3	-	21	216	16	67	2,025
													-
<b>Total</b>	<b>6,19,769</b>	<b>18,64,358</b>	<b>24,84,128</b>	<b>7,326</b>	<b>(0)</b>	<b>-</b>	<b>3,666</b>	<b>-</b>	<b>30,759</b>	<b>3,16,360</b>	<b>23,887</b>	<b>98,795</b>	<b>29,64,921</b>

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										
Employees' remuneration & welfare benefits	1,41,195	4,56,503	5,97,698	1	-	-	537	-	4,254	11,835	-	7,598	6,21,923
Travel and conveyance	8,915	28,823	37,738	-	-	-	34	-	269	747	-	480	39,268
Training and Recruitment Cost	5,992	19,374	25,366	-	-	-	23	-	181	502	-	322	26,394
Rent, rates and taxes	4,897	15,833	20,730	-	-	-	19	-	148	410	-	264	21,571
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	705	2,278	2,983	-	-	-	3	-	21	59	-	38	3,104
Communication	1,366	4,416	5,782	-	-	-	5	-	41	114	-	73	6,015
Legal and professional charges	37,631	1,21,667	1,59,298	-	-	-	143	-	1,134	3,154	-	2,025	1,65,754
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	400	1,294	1,694	-	-	-	2	-	12	34	-	22	1,764
(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
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
Interest and bank charges	7,418	23,984	31,402	-	-	-	28	-	223	622	-	399	32,674
Depreciation	5,983	19,343	25,326	-	-	-	23	-	180	501	-	322	26,352
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	10,500	4,325	14,825	-	-	-	(119)	-	(26)	112	-	188	14,980
- Sales promotion expenses	918	2,966	3,884	-	-	-	3	-	28	77	-	49	4,041
- Business support services	29,971	96,898	1,26,869	-	-	-	114	-	903	2,512	-	1,613	1,32,011
- Information technology expenses	34,193	1,10,551	1,44,744	-	-	-	130	-	1,030	2,866	-	1,840	1,50,610
- Facility Management Charges	20,143	65,125	85,268	-	-	-	77	-	607	1,688	-	1,084	88,724
- GST Expenses	367	1,185	1,552	-	-	-	1	-	11	31	-	20	1,615
<b>Total</b>	<b>7,48,964</b>	<b>23,91,869</b>	<b>31,40,833</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>2,690</b>	<b>-</b>	<b>22,221</b>	<b>62,008</b>	<b>-</b>	<b>39,925</b>	<b>32,67,681</b>

**Go Digit General Insurance Limited**
**Form NL 7 : Management Expenses**
**For the quarter ended 30 Sep 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	2,206	-209	146	(63)	3,23,156	3,25,300	4,930	18	-	18	3,30,360	3,35,307
Travel and conveyance	193	6	2	8	7,123	7,324	199	1	-	1	16,777	16,976
Training and Recruitment Cost	-30	-3	1	(3)	1,012	979	351	1	-	1	19,171	19,523
Rent, rates and taxes	122	-10	7	(2)	16,361	16,481	214	1	-	1	13,038	13,253
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	57	2	0	2	2,017	2,077	22	(0)	-	(0)	1,533	1,555
Communication	79	-1	2	2	5,715	5,796	56	(0)	-	(0)	3,469	3,525
Legal and professional charges	6,338	84	114	198	3,39,782	3,46,318	2,878	6	-	6	1,44,655	1,47,539
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	6	-0	0	(0)	894	900	13	(0)	-	(0)	887	900
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	0	-0	0	(0)	25	25	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
Branding, advertisement and publicity	7,554	-132	240	108	6,04,769	6,12,432	13,594	53	-	53	9,63,689	9,77,336
Interest and bank charges	419	10	5	16	18,236	18,671	302	1	-	1	18,939	19,242
Depreciation	298	-3	9	5	22,043	22,347	214	1	-	1	14,189	14,403
Other	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	188	5	2	7	4,597	4,792	916	(202)	-	(202)	6,065	6,779
- Sales promotion expenses	8	0	0	0	333	341	5	(0)	-	(0)	1,188	1,193
- Business support services	3,022	48	51	99	1,54,974	1,58,095	1,952	5	-	5	1,02,899	1,04,855
- Information technology expenses	712	-34	32	(2)	75,868	76,577	975	4	-	4	72,088	73,067
- Facility Management Charges	256	-32	20	(11)	43,974	44,218	714	2	-	2	47,492	48,208
- GST Expenses	46	1	0	2	1,697	1,744	9	(0)	-	(0)	693	701
- Recruitment expenses	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>21,474</b>	<b>(267)</b>	<b>633</b>	<b>367</b>	<b>16,22,576</b>	<b>16,44,417</b>	<b>27,342</b>	<b>(111)</b>	<b>-</b>	<b>(111)</b>	<b>17,57,164</b>	<b>17,84,395</b>

Form NL 7 : Management Expenses Miscellaneous Class of Business	2020												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Employees' remuneration & welfare benefits	75,207	2,09,061	2,84,268	964	(0)	-	589	-	2,499	19,870	1,656	13,310	3,23,156
Travel and conveyance	1,517	4,500	6,018	18	(0)	-	10	-	71	706	54	247	7,123
Training and Recruitment Cost	271	682	953	4	(0)	-	3	-	4	(7)	1	54	1,012
Rent, rates and taxes	3,797	10,576	14,373	49	(0)	-	30	-	128	1,026	85	670	16,361
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	427	1,273	1,700	5	(0)	-	3	-	20	204	16	69	2,017
Communication	1,291	3,668	4,958	16	(0)	-	9	-	49	426	34	222	5,715
Legal and professional charges	75,172	2,16,826	2,91,998	929	(0)	-	523	-	3,063	28,346	2,225	12,699	3,39,782
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	186	612	798	2	(0)	-	1	-	6	50	4	32	894
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	5	17	22	0	(0)	-	0	-	0	1	0	1	25
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Branding, advertisement and publicity	1,37,417	3,88,697	5,26,114	1,732	(0)	-	1,019	-	5,048	43,540	3,512	23,804	6,04,769
Interest and bank charges	3,958	11,579	15,537	48	(0)	-	26	-	173	1,667	129	656	18,236
Depreciation	4,986	14,150	19,137	63	(0)	-	37	-	186	1,630	131	860	22,043
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	(1,855)	5,235	3,380	22	(0)	-	12	-	78	751	58	297	4,597
- Sales promotion expenses	72	211	282	1	(0)	-	0	-	3	31	2	12	333
- Business support services	34,159	98,796	1,32,955	421	(0)	-	235	-	1,411	13,172	1,030	5,749	1,54,974
- Information technology expenses	17,468	48,937	66,406	222	(0)	-	134	-	608	5,024	412	3,062	75,868
- Facility Management Charges	10,277	28,482	38,759	132	(0)	-	81	-	335	2,621	220	1,826	43,974
- GST Expenses	362	1,072	1,434	4	(0)	-	2	-	17	168	13	59	1,697
<b>Total</b>	<b>3,64,717</b>	<b>10,44,375</b>	<b>14,09,093</b>	<b>4,633</b>	<b>(0)</b>	<b>-</b>	<b>2,713</b>	<b>-</b>	<b>13,698</b>	<b>1,19,228</b>	<b>9,583</b>	<b>63,630</b>	<b>16,22,576</b>

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										
Employees' remuneration & welfare benefits	68,444	2,48,176	3,16,620	1	-	-	237	-	2,487	6,339	-	4,677	3,30,360
Travel and conveyance	3,303	12,753	16,056	-	-	-	11	-	133	323	-	255	16,777
Training and Recruitment Cost	4,189	14,212	18,402	-	-	-	16	-	137	366	-	250	19,170
Rent, rates and taxes	2,768	9,737	12,505	-	-	-	10	-	96	249	-	179	13,039
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	313	1,156	1,469	-	-	-	1	-	11	29	-	22	1,533
Communication	731	2,596	3,327	-	-	-	2	-	26	66	-	47	3,468
Legal and professional charges	32,366	1,06,591	1,38,957	-	-	-	121	-	1,006	2,756	-	1,814	1,44,654
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	181	668	849	-	-	-	1	-	7	17	-	13	888
(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
Branding, advertisement and publicity	1,97,039	7,26,222	9,23,261	3	-	-	674	-	7,343	18,511	-	13,898	9,63,689
Interest and bank charges	3,990	14,169	18,160	-	-	-	14	-	140	363	-	261	18,938
Depreciation	2,948	10,652	13,600	-	-	-	11	-	106	272	-	200	14,188
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	4,706	1,417	6,123	-	-	-	(123)	-	(117)	35	-	147	6,066
- Sales promotion expenses	206	927	1,133	-	-	-	0	-	11	23	-	20	1,187
- Business support services	22,707	76,097	98,804	-	-	-	84	-	727	1,963	-	1,321	1,02,899
- Information technology expenses	14,600	54,445	69,045	-	-	-	49	-	554	1,386	-	1,053	72,087
- Facility Management Charges	9,855	35,664	45,519	-	-	-	35	-	357	911	-	671	47,492
GST Expenses	137	526	663	-	-	-	0	-	5	14	-	11	693
	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>3,68,487</b>	<b>13,16,036</b>	<b>16,84,522</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>1,143</b>	<b>-</b>	<b>13,028</b>	<b>33,623</b>	<b>-</b>	<b>24,841</b>	<b>17,57,162</b>