

Go Digit General Insurance Limited

Form NL 7 : Management Expenses

For the year ended 31 Mar 2021

₹ in thousands

Form NL 7 : Management Expenses	2021						2020					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Employees' remuneration & welfare benefits	1,44,744	359	-	359	11,78,649	13,23,752	91,358	818	-	818	11,19,187	12,11,363
Travel and conveyance	3,779	9	-	9	28,859	32,647	5,404	49	-	49	66,197	71,650
Training and Recruitment Cost	1,400	3	-	3	13,190	14,593	3,145	28	-	28	38,517	41,690
Rent, rates and taxes	6,643	16	-	16	62,600	69,259	3,491	31	-	31	42,763	46,285
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	577	1	-	1	5,439	6,017	565	5	-	5	6,913	7,483
Communication	1,874	4	-	4	17,657	19,535	884	7	-	7	10,824	11,715
Legal and professional charges	1,68,286	405	-	405	15,85,894	17,54,585	59,151	529	-	529	7,24,638	7,84,318
Auditors' fees, expenses etc												
(a) as auditor	310	1	-	1	3,289	3,600	205	2	-	2	2,893	3,100
(b) as adviser or in any other capacity, in respect of												
(i) Taxation matters	9	-	-	-	91	100	4	-	-	-	56	60
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	1	-	-	-	7	8
(d) Reimbursement of expenses	7	-	-	-	77	84	18	-	-	-	261	279
Branding, advertisement and publicity	3,90,843	938	-	938	36,83,236	40,75,017	2,71,236	2,429	1	2,430	33,22,773	35,96,439
Interest and bank charges	7,300	18	-	18	68,795	76,113	5,007	45	-	45	61,339	66,391
Depreciation	7,730	18	-	18	81,963	89,711	4,327	42	-	42	61,040	65,409
Other												
- Miscellaneous expenses	1,731	4	-	4	13,141	14,876	887	409	-	409	17,956	19,252
-Sales promotion expenses	228	1	-	1	2,148	2,377	732	7	-	7	8,964	9,703
-Business support services	67,199	162	-	162	6,33,265	7,00,626	30,831	276	-	276	3,77,695	4,08,802
-Information technology expenses	28,497	72	-	72	2,47,097	2,75,666	20,563	185	-	185	2,51,908	2,72,656
-Facility Management Charges	16,556	40	-	40	1,56,026	1,72,622	14,220	127	-	127	1,74,197	1,88,544
-GST Expenses	606	1	-	1	5,718	6,325	701	7	-	7	8,580	9,288
Total	8,48,319	2,052	-	2,052	77,87,134	86,37,505	5,12,730	4,996	1	4,997	62,96,708	68,14,435

Form NL 7 : Management Expenses Miscellaneous Class of Business	2021												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Employees' remuneration & welfare benefits	2,59,654	8,04,567	10,64,221	2,972	1	-	3,701	-	9,850	48,191	25,403	24,310	11,78,649
Travel and conveyance	5,189	20,635	25,824	75	-	-	98	-	249	1,347	640	626	28,859
Training and Recruitment Cost	4,292	7,643	11,935	28	-	-	36	-	94	626	237	234	13,190
Rent, rates and taxes	20,372	36,272	56,644	132	-	-	173	-	446	2,968	1,125	1,112	62,600
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	1,770	3,151	4,921	11	-	-	15	-	39	258	98	97	5,439
Communication	5,746	10,231	15,977	37	-	-	49	-	126	837	317	314	17,657
Legal and professional charges	5,16,089	9,18,911	14,35,000	3,337	2	-	4,388	-	11,299	75,193	28,511	28,164	15,85,894
Auditors' fees, expenses etc													
(a) as auditor	973	2,036	3,009	6	-	-	8	-	21	140	53	52	3,289
(b) as adviser or in any other capacity, in respect of													
(i) Taxation matters	27	57	84	-	-	-	-	-	1	4	1	1	91
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	23	49	72	-	-	-	-	-	-	3	1	1	77
Branding, advertisement and publicity	11,98,615	21,34,168	33,32,783	7,751	4	-	10,192	-	26,240	1,74,638	66,216	65,412	36,83,236
Interest and bank charges	22,388	39,861	62,249	145	-	-	190	-	490	3,262	1,237	1,222	68,795
Depreciation	24,257	50,702	74,959	155	-	-	203	-	524	3,491	1,324	1,307	81,963
Other													
- Miscellaneous expenses	1,780	10,027	11,807	39	-	-	43	-	124	498	329	301	13,141
- Sales promotion expenses	699	1,244	1,943	5	-	-	6	-	15	102	39	38	2,148
- Business support services	2,06,081	3,66,930	5,73,011	1,333	1	-	1,752	-	4,511	30,026	11,385	11,246	6,33,265
- Information technology expenses	63,539	1,59,479	2,23,018	593	-	-	723	-	1,986	10,867	5,068	4,842	2,47,097
- Facility Management Charges	50,774	90,406	1,41,180	328	-	-	432	-	1,112	7,398	2,805	2,771	1,56,026
- GST Expenses	1,861	3,312	5,173	12	-	-	16	-	41	271	103	102	5,718
Total	23,84,129	46,59,681	70,43,810	16,959	8	-	22,025	-	57,168	3,60,120	1,44,892	1,42,152	77,87,134

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	4,15,327	5,94,836	10,10,163	2,412	1	-	3,105	-	8,154	54,366	20,607	20,379	11,19,187
Travel and conveyance	24,566	35,184	59,750	143	-	-	183	-	482	3,215	1,219	1,205	66,197
Training and Recruitment Cost	14,293	20,471	34,764	83	-	-	107	-	281	1,871	709	702	38,517
Rent, rates and taxes	15,869	22,728	38,597	92	-	-	119	-	312	2,077	787	779	42,763
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	2,565	3,674	6,239	15	-	-	20	-	50	336	127	126	6,913
Communication	4,017	5,753	9,770	23	-	-	30	-	79	526	199	197	10,824
Legal and professional charges	2,68,911	3,85,137	6,54,048	1,562	1	-	2,010	-	5,279	35,201	13,342	13,195	7,24,638
Auditors' fees, expenses etc													
(a) as auditor	962	1,684	2,646	5	-	-	7	-	19	123	47	46	2,893
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	19	33	52	-	-	-	-	-	-	2	1	1	56
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	2	5	7	-	-	-	-	-	-	-	-	-	7
(d) Reimbursement of expenses	87	152	239	-	-	-	1	-	2	11	4	4	261
Branding, advertisement and publicity	12,33,071	17,66,021	29,99,092	7,161	3	-	9,217	-	24,208	1,61,409	61,180	60,503	33,22,773
Interest and bank charges	22,763	32,602	55,365	132	-	-	170	-	447	2,979	1,129	1,117	61,339
Depreciation	20,290	35,533	55,823	115	-	-	151	-	391	2,600	986	974	61,040
Other													
- Miscellaneous expenses	11,140	5,776	16,916	23	-	-	16	-	79	528	200	194	17,956
- Sales promotion expenses	3,327	4,765	8,092	19	-	-	25	-	65	435	165	163	8,964
- Business support services	1,40,161	2,00,741	3,40,902	814	-	-	1,048	-	2,752	18,347	6,954	6,878	3,77,695
- Information technology expenses	93,482	1,33,887	2,27,369	543	-	-	699	-	1,835	12,237	4,638	4,587	2,51,908
- Facility Management Charges	64,644	92,585	1,57,229	375	-	-	483	-	1,269	8,462	3,207	3,172	1,74,197
- GST Expenses	3,184	4,560	7,744	18	-	-	24	-	63	417	158	156	8,580
Total	23,38,680	33,46,127	56,84,807	13,535	5	-	17,415	-	45,767	3,05,142	1,15,659	1,14,378	62,96,708

Go Digit General Insurance Limited

Form NL 7 : Management Expenses

For the quarter ended 31 Mar 2021

₹ in thousands

Form NL 7 : Management Expenses	2021						2020					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Employees' remuneration & welfare benefits	-4,203	-60	-79	(139)	2,56,944	2,52,602	16,474	234	-	234	2,18,685	2,35,393
Travel and conveyance	1,481	3	-1	2	13,412	14,895	1,013	15	-	15	10,659	11,687
Training and Recruitment Cost	664	1	-	1	8,247	8,912	739	9	-	9	8,082	8,830
Rent, rates and taxes	-133	-3	-4	(7)	17,045	16,906	888	11	-	11	9,845	10,744
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	77	-	-	-	2,077	2,154	131	2	-	2	1,427	1,560
Communication	-38	-1	-1	(2)	4,803	4,763	128	1	-	1	1,264	1,393
Legal and professional charges	33,925	28	-71	(43)	6,82,490	7,16,372	23,477	251	-	251	2,73,422	2,97,150
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	24	-	-	-	1,126	1,150	26	1	-	1	623	650
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	25	25	(9)	-	-	-	(106)	(115)
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	(4)	-	-	-	(56)	(60)
(d) Reimbursement of expenses	7	-	-	-	77	84	(2)	-	-	-	2	(0)
Branding, advertisement and publicity	1,06,065	138	-150	(12)	17,68,481	18,74,534	62,970	805	1	806	6,88,549	7,52,325
Interest and bank charges	996	-	-3	(3)	26,412	27,405	1,109	15	-	15	12,038	13,162
Depreciation	16	-3	-4	(7)	23,686	23,695	1,201	18	-	18	21,502	22,721
Other												
- Miscellaneous expenses	-522	-2	-1	(3)	-7,296	(7,822)	(1,773)	597	-	597	2,854	1,678
- Sales promotion expenses	42	-	-	-	897	939	68	2	-	2	562	632
- Business support services	11,820	7	-29	(22)	2,60,913	2,72,710	10,304	116	-	116	1,18,057	1,28,477
- Information technology expenses	-2,618	-16	-16	(32)	37,888	35,239	4,411	59	-	59	47,618	52,088
- Facility Management Charges	-619	-8	-9	(17)	40,549	39,913	3,489	43	-	43	38,470	42,002
- GST Expenses	305	-	-	-	3,690	3,995	389	5	-	5	4,627	5,021
Total	1,47,289	84	(368)	(284)	31,41,467	32,88,472	1,25,029	2,184	1	2,185	14,58,123	15,85,337

Form NL 7 : Management Expenses Miscellaneous Class of Business	2021												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Employees' remuneration & welfare benefits	568	2,67,546	2,68,114	952	(1)	-	738	-	3,172	(13,111)	(2,925)	5	2,56,944
Travel and conveyance	64	12,352	12,417	44	-	-	52	-	146	299	203	251	13,412
Training and Recruitment Cost	2,652	4,993	7,645	18	-	-	21	-	61	291	97	114	8,247
Rent, rates and taxes	5,260	11,845	17,105	40	-	-	38	-	142	(122)	(164)	6	17,045
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	654	1,349	2,003	4	-	-	5	-	17	30	3	15	2,077
Communication	1,482	3,340	4,821	11	-	-	11	-	40	(35)	(47)	2	4,803
Legal and professional charges	2,16,400	4,34,479	6,50,879	1,515	1	-	1,716	-	5,275	13,908	2,957	6,239	6,82,490
Auditors' fees, expenses etc													
(a) as auditor	316	787	1,103	2	-	-	2	-	8	8	(2)	5	1,126
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	7	18	25	-	-	-	-	-	1	-	(1)	-	25
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	23	49	72	-	-	-	-	-	-	3	1	1	77
Branding, advertisement and publicity	5,63,426	11,07,421	16,70,847	3,889	1	-	4,527	-	13,472	44,747	12,055	18,943	17,68,481
Interest and bank charges	8,328	17,134	25,463	60	-	-	64	-	207	387	38	193	26,412
Depreciation	6,554	17,047	23,601	49	-	-	48	-	175	(65)	(158)	36	23,686
Other													
- Miscellaneous expenses	(8,535)	1,904	(6,631)	8	-	-	(2)	-	23	(530)	(99)	(66)	(7,296)
- Sales promotion expenses	284	573	857	2	-	-	2	-	7	17	4	8	897
- Business support services	82,559	1,67,264	2,49,824	582	-	-	650	-	2,028	4,766	853	2,209	2,60,913
- Information technology expenses	(5,862)	47,295	41,433	171	-	-	104	-	591	(3,325)	(850)	(236)	37,888
- Facility Management Charges	12,467	28,483	40,949	95	-	-	91	-	342	(436)	(461)	(31)	40,549
- GST Expenses	1,188	2,225	3,413	8	-	-	10	-	27	133	46	53	3,690
Total	8,87,834	21,26,105	30,13,940	7,450	1	-	8,079	-	25,734	46,965	11,550	27,748	31,41,467

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	1,48,589	73,544	2,22,133	694	-	-	580	-	2,474	(3,431)	(3,487)	(278)	2,18,685
Travel and conveyance	6,190	4,617	10,807	42	-	-	35	-	149	(174)	(194)	(6)	10,659
Training and Recruitment Cost	4,223	3,720	7,943	28	-	-	26	-	98	14	(65)	38	8,082
Rent, rates and taxes	4,977	4,611	9,588	32	-	-	31	-	115	68	(50)	61	9,845
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	750	656	1,406	5	-	-	5	-	17	1	(13)	6	1,427
Communication	854	490	1,344	6	-	-	5	-	22	(57)	(44)	(12)	1,264
Legal and professional charges	1,19,614	1,36,799	2,56,413	744	-	-	807	-	2,573	7,667	1,864	3,354	2,73,422
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	211	436	647	1	-	-	1	-	5	(16)	(11)	(4)	623
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	(35)	(56)	(91)	-	-	-	-	-	(1)	(8)	(3)	(3)	(106)
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	(19)	(30)	(49)	-	-	-	-	-	-	(4)	(2)	(1)	(56)
(d) Reimbursement of expenses	1	11	12	-	-	-	-	-	-	(5)	(3)	(2)	2
Branding, advertisement and publicity	3,61,466	3,16,211	6,77,677	2,383	(1)	-	2,193	-	8,411	664	(5,830)	3,052	6,88,549
Interest and bank charges	6,450	5,467	11,917	43	-	-	39	-	151	(29)	(125)	42	12,038
Depreciation	7,208	13,772	20,980	43	-	-	46	-	154	187	(20)	112	21,502
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	1,601	1,070	2,671	7	-	-	224	-	95	6	(18)	(130)	2,854
- Sales promotion expenses	547	140	687	4	-	-	3	-	15	(78)	(49)	(20)	562
- Business support services	54,253	57,843	1,12,096	343	-	-	356	-	1,195	2,503	349	1,215	1,18,057
- Information technology expenses	25,887	21,451	47,338	172	-	-	154	-	610	(229)	(559)	132	47,618
- Facility Management Charges	19,735	17,884	37,619	129	-	-	121	-	455	180	(246)	212	38,470
GST Expenses	1,876	2,385	4,261	11	-	-	13	-	39	176	57	70	4,627
Total	7,64,378	6,61,020	14,25,398	4,687	(1)	-	4,639	-	16,577	7,435	(8,449)	7,838	14,58,123