

Go Digit General Insurance Limited

Form NL 7 : Management Expenses

For the year ended 31 Mar 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	7,038	4	8	12	8,07,226	8,14,276	7,270	-	18	18	4,02,837	4,10,125
2 Travel and conveyance	798	-	1	1	91,440	92,239	655	-	2	2	36,318	36,975
3 Training and Recruitment Cost	204	-	-	-	23,350	23,554	260	-	2	2	14,437	14,699
4 Rent, rates and taxes	176	-	-	-	20,084	20,260	12	-	-	-	640	652
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	50	-	-	-	5,697	5,747	38	-	-	-	2,110	2,148
7 Communication	53	-	-	-	6,021	6,074	21	-	-	-	1,163	1,184
8 Legal and professional charges	271	-	-	-	30,992	31,263	83	-	-	-	4,604	4,687
9 Auditors' fees, expenses etc												
(a) as auditor	16	-	-	-	1,784	1,800	4	-	-	-	196	200
(b) as adviser or in any other capacity, in respect of												
(i) Taxation matters	1	-	-	-	59	60	1	-	-	-	34	35
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	40	40	4	-	-	-	221	225
(d) Reimbursement of expenses	1	-	-	-	87	88	-	-	-	-	2	2
10 Branding, advertisement and publicity	21,987	11	26	37	25,21,530	25,43,554	2,783	-	7	7	1,54,230	1,57,020
11 Sales promotion expenses	116	-	-	-	13,291	13,407	37	-	-	-	2,029	2,066
12 Interest and bank charges	254	-	-	-	29,033	29,287	67	-	-	-	3,734	3,801
13 Business support services	523	-	1	1	59,970	60,494	540	-	1	1	29,942	30,483
14 Information technology expenses	2,572	1	3	4	2,94,928	2,97,504	1,688	-	4	4	93,525	95,217
15 Facility Management Charges	1,155	1	1	2	1,32,487	1,33,644	891	-	2	2	49,345	50,238
16 Depreciation	280	-	-	-	32,054	32,334	135	-	-	-	7,444	7,579
17 GST Expenses	120	-	-	-	13,748	13,868	22	-	-	-	1,218	1,240
18 Other												
- Miscellaneous expenses	2,511	1	273	274	10,374	13,159	113	-	-	-	6,262	6,375
- Recruitment expenses	-	-	-	-	(0)	-	-	-	-	-	-	-
Total	38,126	18	313	331	40,94,195	41,32,652	14,624	-	36	36	8,10,292	8,24,952

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	-	-	-	603	-	85	12,347	1,06,666	8,102	8,07,226
2 Travel and conveyance	20,074	56,889	76,963	-	-	-	68	-	10	1,399	12,083	918	91,440
3 Training and Recruitment Cost	5,126	14,527	19,653	-	-	-	17	-	2	357	3,085	234	23,350
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	-	-	-	23	-	3	474	4,095	311	30,992
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	37	50	-	-	-	-	-	-	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
10 Branding, advertisement and publicity	5,53,564	15,68,750	21,22,314	-	-	-	1,884	-	265	38,567	3,33,194	25,307	25,21,530
11 Sales promotion expenses	2,918	8,269	11,187	-	-	-	10	-	1	203	1,756	133	13,291
12 Interest and bank charges	6,374	18,063	24,437	-	-	-	22	-	3	444	3,836	291	29,033
13 Business support services	13,165	37,310	50,475	-	-	-	45	-	6	917	7,924	602	59,970
14 Information technology expenses	64,747	1,83,487	2,48,234	-	-	-	220	-	31	4,511	38,972	2,960	2,94,928
15 Facility Management Charges	29,086	82,426	1,11,512	-	-	-	99	-	14	2,026	17,507	1,330	1,32,487
16 Depreciation	7,037	19,942	26,979	-	-	-	24	-	3	490	4,236	322	32,054
17 GST Expenses	3,018	8,553	11,571	-	-	-	10	-	1	210	1,817	138	13,748
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	7,891	2,131	10,022	-	-	-	(235)	-	-	52	453	81	10,374
- Recruitment expenses	(0)	(0)	(0)	-	-	-	(0)	-	(0)	(0)	(0)	(0)	(0)
Total	9,04,433	25,42,849	34,47,282	-	-	-	2,814	-	428	62,513	5,40,088	41,068	40,94,195

Form NL 7 : Management Expenses Miscellaneous Class of Business	2018												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	34,770	3,51,057	3,85,827	-	-	-	5	-	-	15,094	-	1,911	4,02,837
2 Travel and conveyance	3,135	31,650	34,785	-	-	-	-	-	-	1,361	-	172	36,318
3 Training and Recruitment Cost	1,246	12,582	13,828	-	-	-	-	-	-	541	-	68	14,437
4 Rent, rates and taxes	55	558	613	-	-	-	-	-	-	24	-	3	640
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	182	1,839	2,021	-	-	-	-	-	-	79	-	10	2,110
7 Communication	100	1,014	1,114	-	-	-	-	-	-	44	-	6	1,164
8 Legal and professional charges	397	4,012	4,409	-	-	-	-	-	-	172	-	22	4,603
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	17	171	188	-	-	-	-	-	-	7	-	1	196
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	3	30	33	-	-	-	-	-	-	1	-	-	34
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	19	193	212	-	-	-	-	-	-	8	-	1	221
(d) Reimbursement of expenses	-	2	2	-	-	-	-	-	-	-	-	-	2
10 Branding, advertisement and publicity	13,312	1,34,406	1,47,718	-	-	-	2	-	-	5,779	-	732	1,54,231
11 Sales promotion expenses	175	1,769	1,944	-	-	-	-	-	-	76	-	10	2,030
12 Interest and bank charges	322	3,254	3,576	-	-	-	-	-	-	140	-	18	3,734
13 Business support services	2,584	26,093	28,677	-	-	-	-	-	-	1,122	-	142	29,941
14 Information technology expenses	8,072	81,504	89,576	-	-	-	1	-	-	3,504	-	444	93,525
15 Facility Management Charges	4,259	43,003	47,262	-	-	-	1	-	-	1,849	-	234	49,346
16 Depreciation	642	6,487	7,129	-	-	-	-	-	-	279	-	35	7,443
17 GST Expenses	105	1,062	1,167	-	-	-	-	-	-	46	-	6	1,219
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	540	5,457	5,997	-	-	-	-	-	-	235	-	30	6,262
- Recruitment expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	69,935	7,06,143	7,76,078	-	-	-	9	-	-	30,361	-	3,845	8,10,293

Go Digit General Insurance Limited

Form NL 7 : Management Expenses

For the quarter ended 31 Mar 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	(1,354)	(21)	7	(13)	2,36,131	2,34,763	(1,548)	-	18	18	1,76,423	1,74,892
2 Travel and conveyance	16	(2)	1	(1)	38,242	38,257	(283)	-	2	2	12,224	11,942
3 Training and Recruitment Cost	36	(0)	(0)	(1)	11,925	11,960	259	-	2	2	14,421	14,683
4 Rent, rates and taxes	125	(0)	(0)	(0)	16,617	16,742	(227)	-	-	-	(5,502)	(5,729)
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	(12)	(0)	(0)	(0)	1,461	1,449	19	-	-	-	1,610	1,628
7 Communication	(3)	(0)	(0)	(0)	2,233	2,230	(12)	-	-	-	322	310
8 Legal and professional charges	162	(0)	(0)	(0)	23,561	23,722	(36)	-	-	-	1,547	1,511
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	(4)	(0)	(0)	(0)	409	405	(10)	-	-	-	(164)	(175)
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	0	(0)	(0)	(0)	10	10	(0)	-	-	-	1	0
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	40	40	4	-	-	-	221	225
(d) Reimbursement of expenses	1	(0)	(0)	(0)	72	73	(0)	-	-	-	1	1
10 Branding, advertisement and publicity	3,519	(44)	25	(19)	12,64,758	12,68,258	2,235	-	7	7	1,40,169	1,42,411
11 Sales promotion expenses	(4)	(0)	(0)	(0)	5,100	5,096	8	-	-	-	1,273	1,280
12 Interest and bank charges	11	(1)	(0)	(1)	12,498	12,509	47	-	-	-	3,222	3,269
13 Business support services	(1,655)	(6)	1	(6)	(88,255)	(89,916)	96	-	1	1	18,544	18,641
14 Information technology expenses	(100)	(7)	3	(4)	1,13,086	1,12,981	808	-	4	4	70,931	71,742
15 Facility Management Charges	(215)	(3)	1	(2)	39,273	39,057	25	-	2	2	27,120	27,148
16 Depreciation	(5)	(1)	(0)	(1)	12,672	12,666	48	-	-	-	5,204	5,252
17 GST Expenses	91	(0)	(0)	(0)	11,799	11,890	(16)	-	-	-	251	235
18 Other	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	156	(1)	99	98	2,319	2,573	(67)	-	-	-	1,636	1,569
- Recruitment expenses	-	-	-	-	(0)	(0)	(478)	-	-	-	(12,262)	(12,740)
Total	766	(87)	136	49	17,03,952	17,04,766	872	-	36	36	4,57,190	4,58,098

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	-	-	-	(62)	-	85	(276)	1,06,666	(21,067)	2,36,131
2 Travel and conveyance	6,249	21,471	27,720	-	-	-	6	-	10	223	12,083	(1,799)	38,242
3 Training and Recruitment Cost	2,157	6,920	9,077	-	-	-	4	-	2	104	3,085	(350)	11,925
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	-	-	-	14	-	3	310	4,095	(69)	23,561
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	4	4	-	-	-	(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
10 Branding, advertisement and publicity	2,26,961	7,32,015	9,58,976	-	-	-	420	-	265	10,787	3,33,194	(38,883)	12,64,758
11 Sales promotion expenses	789	2,816	3,605	-	-	-	0	-	1	22	1,756	(285)	5,100
12 Interest and bank charges	2,077	7,054	9,131	-	-	-	3	-	3	79	3,836	(554)	12,498
13 Business support services	(25,355)	(61,376)	(86,730)	-	-	-	(128)	-	6	(2,359)	7,924	(6,969)	(88,255)
14 Information technology expenses	17,491	62,420	79,911	-	-	-	8	-	31	492	38,972	(6,328)	1,13,086
15 Facility Management Charges	4,862	20,366	25,228	-	-	-	(10)	-	14	(34)	17,507	(3,431)	39,273
16 Depreciation	2,000	7,038	9,038	-	-	-	1	-	3	62	4,236	(668)	12,672
17 GST Expenses	2,512	7,255	9,767	-	-	-	8	-	1	167	1,817	38	11,799
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	3,133	(925)	2,209	-	-	-	(95)	-	-	(49)	453	(200)	2,319
- Recruitment expenses	(0)	(0)	(0)	-	-	-	(0)	-	(0)	(0)	(0)	(0)	(0)
Total	2,80,605	9,53,777	12,34,382	-	-	-	179	-	428	9,756	5,40,088	(80,883)	17,03,952

Form NL 7 : Management Expenses Miscellaneous Class of Business	2018												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	34,770	1,58,954	1,93,724	-	-	-	5	-	-	(19,217)	-	1,911	1,76,423
2 Travel and conveyance	3,135	11,207	14,342	-	-	-	-	-	-	(2,290)	-	172	12,224
3 Training and Recruitment Cost	1,246	12,568	13,814	-	-	-	-	-	-	539	-	68	14,421
4 Rent, rates and taxes	55	(4,653)	(4,598)	-	-	-	-	-	-	(907)	-	3	(5,502)
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	182	1,415	1,597	-	-	-	-	-	-	3	-	10	1,610
7 Communication	100	300	400	-	-	-	-	-	-	(83)	-	6	323
8 Legal and professional charges	397	1,419	1,816	-	-	-	-	-	-	(291)	-	22	1,547
9 Auditors' fees, expenses etc													
(a) as auditor	17	(135)	(118)	-	-	-	-	-	-	(48)	-	1	(165)
(b) as adviser or in any other capacity, in respect of													
(i) Taxation matters	3	1	4	-	-	-	-	-	-	(4)	-	-	0
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	19	193	212	-	-	-	-	-	-	8	-	1	221
(d) Reimbursement of expenses	-	2	2	-	-	-	-	-	-	(0)	-	-	2
10 Branding, advertisement and publicity	13,312	1,22,475	1,35,787	-	-	-	2	-	-	3,648	-	732	1,40,170
11 Sales promotion expenses	175	1,127	1,302	-	-	-	-	-	-	(39)	-	10	1,273
12 Interest and bank charges	322	2,820	3,142	-	-	-	-	-	-	62	-	18	3,222
13 Business support services	2,584	16,422	19,006	-	-	-	-	-	-	(605)	-	142	18,543
14 Information technology expenses	8,072	62,334	70,406	-	-	-	1	-	-	80	-	444	70,930
15 Facility Management Charges	4,259	24,146	28,405	-	-	-	1	-	-	(1,519)	-	234	27,121
16 Depreciation	642	4,587	5,229	-	-	-	-	-	-	(60)	-	35	5,203
17 GST Expenses	105	241	346	-	-	-	-	-	-	(101)	-	6	251
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	540	1,532	2,072	-	-	-	-	-	-	(466)	-	30	1,636
- Recruitment expenses	-	(10,404)	(10,404)	-	-	-	-	-	-	(1,858)	-	-	(12,262)
Total	69,935	4,06,550	4,76,485	-	-	-	9	-	-	(23,148)	-	3,845	4,57,191