

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: Navi General Insurance Limited
(Formerly known as DHFL General Insurance Limited)

IRDAI Registration No. 155 dated May 22, 2017

CIN: U66000MH2016PLC283275



OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

													(₹ '000)
	Particulars	Fire	Marine	Miscellaneous								Total	
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others		Total Miscellaneous
				For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20		For Q4 2019-20
1	Employees' remuneration & welfare benefits	20,231	-	12,607	39,354	51,961	5,025	24,695	-	-	6,099	87,780	1,08,011
2	Travel, conveyance and vehicle running expenses	373	-	192	774	966	89	424	-	-	117	1,596	1,969
3	Training, Seminar and Conference Expenses	1,893	-	46	271	317	441	1,908	-	-	597	3,263	5,156
4	Rents, rates & taxes	2,339	-	2,327	6,902	9,229	1,391	3,259	-	-	690	14,569	16,908
5	Repairs & maintenance	394	-	393	1,162	1,555	119	600	-	-	113	2,387	2,781
6	Printing & stationery	128	-	24	93	117	31	138	-	-	41	327	455
7	Communication	328	-	264	805	1,069	93	474	-	-	98	1,734	2,062
8	Legal & professional charges	23,000	-	1,614	6,312	7,926	5,382	24,839	-	-	7,146	45,293	68,293
9	Auditors' fees, expenses etc												
	(a) as auditor	111	-	43	153	196	26	133	-	-	34	389	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(5)	-	1	11	12	(1)	(4)	-	-	(2)	5	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	2	-	-	(5)	(5)	-	2	-	-	1	(2)	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	2	-	(1)	(5)	(6)	-	3	-	-	1	(2)	-
10	Advertisement and publicity	94	-	4,435	9,043	13,478	79	845	-	-	58	14,460	14,554
11	Interest & Bank Charges	(1)	-	141	350	491	1	32	-	-	(1)	523	522
12	Others												
	Information Technology Expenses	3,896	-	1,929	7,077	9,006	901	4,785	-	-	1,200	15,892	19,788
	Membership & Subscription	95	-	50	182	232	22	111	-	-	22	387	482
	Others	149	-	72	249	321	34	170	-	-	32	557	706
13	Depreciation/Amortisation	4,390	-	4,794	14,773	19,567	1,282	6,548	-	-	1,285	28,682	33,072
14	GST Expenditure	165	-	79	304	383	33	177	-	-	50	643	808
	TOTAL	57,584	-	29,010	87,805	1,16,815	14,948	69,139	-	-	17,581	2,18,483	2,76,067

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	Particulars	Fire	Marine	Miscellaneous									Total
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
				For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	
1	Employees' remuneration & welfare benefits	29,735	-	5,916	27,771	33,687	7,547	44,954	-	380	525	87,093	1,16,828
2	Travel, conveyance and vehicle running expenses	859	-	104	612	716	198	1,412	-	19	16	2,361	3,220
3	Training, Seminar and Conference Expenses	(3,184)	-	20	383	403	(759)	3,408	-	240	117	3,409	225
4	Rents, rates & taxes	2,039	-	1,531	5,304	6,835	1,108	6,249	-	47	129	14,368	16,407
5	Repairs & maintenance	483	-	106	517	623	129	836	-	7	10	1,605	2,088
6	Printing & stationery	57	-	17	70	87	14	385	-	12	7	505	562
7	Communication	413	-	119	548	667	105	966	-	16	15	1,769	2,182
8	Legal & professional charges	(1,412)	-	722	3,069	3,791	(369)	28,751	-	1,124	581	33,878	32,466
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	127	-	32	111	143	28	198	-	1	3	373	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	13	-	3	11	14	3	20	-	-	-	37	50
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	10	-	1	4	5	3	13	-	-	-	21	31
10	Advertisement and publicity	16,294	-	3,876	95,700	99,576	3,717	24,593	-	229	257	1,28,372	1,44,666
11	Interest & Bank Charges	348	-	21	89	110	80	399	-	3	2	594	942
12	Others	-	-	-	-	-	-	-	-	-	-	-	-
	Information Technology Expenses	1,405	-	646	2,211	2,857	310	2,886	-	6	56	6,115	7,520
	Membership & Subscription	73	-	24	105	129	23	159	-	2	3	316	389
	Others	84	-	32	142	174	28	201	-	1	2	406	490
13	Depreciation/Amortisation	(22,907)	-	714	3,034	3,748	(5,090)	(20,339)	-	(191)	43	(21,829)	(44,736)
14	GST Expenditure	102	-	28	101	129	22	218	-	2	3	374	476
	TOTAL	24,539	-	13,912	1,39,782	1,53,694	7,097	95,309	-	1,898	1,769	2,59,767	2,84,306

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	Particulars	Fire	Marine	Miscellaneous									Total
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
				Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	
1	Employees' remuneration & welfare benefits	56,271	-	52,559	2,12,471	2,65,030	13,148	76,672	-	-	16,070	3,70,920	4,27,191
2	Travel, conveyance and vehicle running expenses	1,154	-	697	3,460	4,157	264	1,606	-	-	338	6,365	7,519
3	Training, Seminar and Conference Expenses	6,023	-	340	1,841	2,181	1,340	8,068	-	-	1,773	13,362	19,385
4	Rents, rates & taxes	6,573	-	10,272	32,923	43,195	4,025	10,336	-	-	1,829	59,385	65,958
5	Repairs & maintenance	995	-	1,450	4,948	6,398	286	1,593	-	-	273	8,550	9,545
6	Printing & stationery	384	-	83	340	423	89	534	-	-	113	1,159	1,543
7	Communication	858	-	1,180	3,907	5,087	240	1,391	-	-	241	6,959	7,817
8	Legal & professional charges	64,258	-	6,223	26,944	33,167	14,553	87,269	-	-	18,860	1,53,849	2,18,107
9	Auditors' fees, expenses etc												
	(a) as auditor	306	-	198	915	1,113	69	423	-	-	89	1,694	2,000
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(31)	-	(20)	(91)	(111)	(7)	(42)	-	-	(9)	(169)	(200)
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	15	-	10	46	56	3	21	-	-	5	85	100
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	14	-	9	42	51	3	21	-	-	4	79	93
10	Advertisement and publicity	3,402	-	26,140	1,79,619	2,05,759	766	6,123	-	-	956	2,13,604	2,17,006
11	Interest & Bank Charges	1	-	738	4,895	5,633	1	41	-	-	-	5,675	5,676
12	Others												
	Information Technology Expenses	9,459	-	7,483	30,859	38,342	2,111	13,159	-	-	2,783	56,395	65,854
	Membership & Subscription	273	-	211	905	1,116	56	337	-	-	78	1,587	1,860
	Others	468	-	361	1,550	1,911	95	577	-	-	132	2,715	3,183
13	Depreciation/Amortisation	11,680	-	19,081	68,099	87,180	3,271	18,609	-	-	3,238	1,12,298	1,23,978
14	GST Expenditure	393	-	360	1,429	1,789	82	499	-	-	114	2,484	2,877
	TOTAL	1,62,496	-	1,27,375	5,75,102	7,02,477	40,395	2,27,237	-	-	46,887	10,16,996	11,79,492

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				Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	
1	Employees' remuneration & welfare benefits	1,45,873	-	6,521	35,228	41,749	34,711	1,53,119	-	1,314	630	2,31,523	3,77,396
2	Travel, conveyance and vehicle running expenses	3,948	-	114	746	860	912	4,305	-	37	18	6,132	10,080
3	Training, Seminar and Conference Expenses	26,066	-	58	950	1,008	5,991	28,673	-	244	117	36,033	62,099
4	Rents, rates & taxes	38,111	-	1,749	7,786	9,535	14,499	41,105	-	338	162	65,639	1,03,750
5	Repairs & maintenance	2,795	-	137	917	1,054	731	3,046	-	24	12	4,867	7,662
6	Printing & stationery	1,568	-	18	88	106	363	1,713	-	15	7	2,204	3,772
7	Communication	3,934	-	144	858	1,002	967	4,191	-	35	17	6,212	10,146
8	Legal & professional charges	1,33,041	-	785	3,833	4,618	30,935	1,46,725	-	1,240	594	1,84,112	3,17,153
9	Auditors' fees, expenses etc												
	(a) as auditor	779	-	34	140	174	179	857	-	7	4	1,221	2,000
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	78	-	3	14	17	18	86	-	1	-	122	200
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	29	-	1	5	6	7	32	-	-	-	45	74
10	Advertisement and publicity	67,567	-	6,414	1,33,217	1,39,631	15,549	74,862	-	632	303	2,30,977	2,98,544
11	Interest & Bank Charges	513	-	22	96	118	118	565	-	5	2	808	1,321
12	Others												
	Information Technology Expenses	15,963	-	691	2,870	3,561	3,669	17,586	-	149	72	25,037	41,000
	Membership & Subscription	622	-	25	124	149	142	657	-	6	3	957	1,579
	Others	839	-	34	167	201	192	887	-	7	3	1,290	2,129
13	Depreciation/Amortisation	20,921	-	1,077	7,737	8,814	5,731	22,674	-	177	85	37,481	58,402
14	GST Expenditure	887	-	30	128	158	202	967	-	8	4	1,339	2,226
	TOTAL	4,63,534	-	17,857	1,94,904	2,12,761	1,14,916	5,02,050	-	4,239	2,033	8,35,999	12,99,533

(₹'000)