

FORM NL-7-OPERATING EXPENSES SCHEDULE

Registration No. 102



Date of Registration with the IRDA: 23.10.2000

Insurer: ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Date:

30-Sep-16

Operating Expenses Related To Insurance Business

| S.No | Particulars | FOR THE QUARTER | UP TO THE QUARTER | For the corresponding quarter of the preceeding year | Upto the Quarter of the preceeding year |
|------|--|------------------|-------------------|--|---|
| | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| 1 | Employees' remuneration & welfare benefits | 3,00,773 | 6,11,183 | 2,47,538 | 5,26,358 |
| 2 | Travel, conveyance and vehicle running expenses | 12,942 | 29,652 | 10,004 | 30,280 |
| 3 | Training expenses | 1,399 | 1,692 | 242 | 1,047 |
| 4 | Rents, rates & taxes | 35,169 | 68,704 | 31,479 | 62,718 |
| 5 | Repairs | 8,716 | 20,282 | 10,496 | 22,609 |
| 6 | Printing & stationery | 10,463 | 22,571 | 11,803 | 23,216 |
| 7 | Communication | 21,843 | 41,102 | 17,226 | 37,862 |
| 8 | Legal & professional charges | 240 | 5,180 | 1,742 | 3,464 |
| 9 | Auditors' fees, expenses etc | | | | |
| | (a) as auditor | 700 | 1,200 | 500 | 1,000 |
| | (b) as adviser or in any other capacity, in respect of | | | | - |
| | (i) Taxation matters | 75 | 125 | 50 | 100 |
| | (ii) Insurance matters | - | - | - | - |
| | (iii) Management services; and | - | - | - | - |
| | (c) in any other capacity | 335 | 580 | 152 | 358 |
| | (d) out of pocket expenses | 12 | 41 | 2 | 8 |
| 10 | Advertisement and publicity | 26,471 | 35,385 | 18,238 | 34,053 |
| 11 | Interest & Bank Charges | 7,005 | 13,306 | 4,608 | 9,605 |
| 12 | Others (to be specified) | | | | |
| | Data processing and outsourcing | 6,99,669 | 14,63,337 | 5,22,144 | 11,55,191 |
| | Marketing related expenses | 67,540 | 1,21,702 | 60,118 | 92,518 |
| | Software and hardware maintainance | 52,965 | 1,08,395 | 45,774 | 96,402 |
| | Policy Stamp expenses | 557 | 1,053 | 366 | 783 |
| | Directors' sitting fees | 242 | 513 | 230 | 410 |
| | Miscellaneous Expenses | 27,144 | 48,780 | 15,953 | 31,283 |
| 13 | a) Depreciation for current period | 28,387 | 56,297 | 34,097 | 65,931 |
| 14 | Service tax on premium | 868 | 1,426 | 2,560 | 5,146 |
| | TOTAL | 13,03,515 | 26,52,506 | 10,35,322 | 22,00,342 |

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.