

**Go Digit General Insurance Limited**

Form NL 7 : Management Expenses

For the period ended 31 Dec 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	1,48,947	419	79	498	9,21,705	10,71,150	74,884	584	-	584	9,00,502	9,75,970
Travel and conveyance	2,298	6	1	7	15,447	17,752	4,391	34	-	34	55,538	59,963
Training and Recruitment Cost	736	2	-	2	4,943	5,681	2,406	19	-	19	30,435	32,860
Rent, rates and taxes	6,776	19	4	23	45,555	52,353	2,603	20	-	20	32,918	35,541
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	500	1	-	1	3,362	3,863	434	3	-	3	5,486	5,923
Communication	1,912	5	1	6	12,854	14,772	756	6	-	6	9,560	10,322
Legal and professional charges	1,34,361	377	71	448	9,03,404	10,38,213	35,674	278	-	278	4,51,216	4,87,168
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	286	1	-	1	2,163	2,450	179	1	-	1	2,270	2,450
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	9	-	-	-	66	75	13	-	-	-	162	175
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	5	-	-	-	63	68
(d) Reimbursement of expenses	-	-	-	-	-	-	20	-	-	-	259	279
Branding, advertisement and publicity	2,84,778	800	150	950	19,14,755	22,00,483	2,08,266	1,624	-	1,624	26,34,224	28,44,114
Interest and bank charges	6,304	18	3	21	42,383	48,708	3,898	30	-	30	49,301	53,229
Depreciation	7,714	21	4	25	58,277	66,016	3,126	24	-	24	39,538	42,688
Other												
- Miscellaneous expenses	2,253	6	1	7	20,437	22,698	2,660	(188)	-	(188)	15,102	17,574
-Sales promotion expenses	186	1	-	1	1,251	1,438	664	5	-	5	8,402	-
-Business support services	55,379	155	29	184	3,72,352	4,27,916	20,527	160	-	160	2,59,638	9,071
-Information technology expenses	31,115	88	16	104	2,09,209	2,40,427	16,152	126	-	126	2,04,290	2,80,325
-Facility Management Charges	17,175	48	9	57	1,15,477	1,32,709	10,731	84	-	84	1,35,727	2,20,568
-GST Expenses	301	1	-	1	2,028	2,330	312	2	-	2	-	4,267
<b>Total</b>	<b>7,01,030</b>	<b>1,968</b>	<b>368</b>	<b>2,336</b>	<b>46,45,667</b>	<b>53,49,033</b>	<b>3,87,701</b>	<b>2,812</b>	<b>-</b>	<b>2,812</b>	<b>48,38,585</b>	<b>52,29,098</b>

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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	2,59,086	5,37,021	7,96,107	2,020	2	-	2,963	-	6,678	61,302	28,328	24,305	9,21,705
Travel and conveyance	5,125	8,283	13,407	31	-	-	46	-	103	1,048	437	375	15,447
Training and Recruitment Cost	1,640	2,650	4,290	10	-	-	15	-	33	335	140	120	4,943
Rent, rates and taxes	15,112	24,427	39,539	92	-	-	135	-	304	3,090	1,289	1,106	45,555
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	1,116	1,802	2,918	7	-	-	10	-	22	228	95	82	3,362
Communication	4,264	6,891	11,156	26	-	-	38	-	86	872	364	312	12,854
Legal and professional charges	2,99,689	4,84,432	7,84,121	1,822	1	-	2,672	-	6,024	61,285	25,554	21,925	9,03,404
Auditors' fees, expenses etc													
(a) as auditor	657	1,249	1,906	4	-	-	6	-	13	132	55	47	2,163
(b) as adviser or in any other capacity, in respect of													
(i) Taxation matters	20	39	59	-	-	-	-	-	-	4	2	1	66
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Branding, advertisement and publicity	6,35,189	10,26,747	16,61,936	3,862	3	-	5,665	-	12,768	1,29,891	54,161	46,469	19,14,755
Interest and bank charges	14,060	22,727	36,786	85	-	-	126	-	283	2,875	1,199	1,029	42,383
Depreciation	17,703	33,655	51,358	106	-	-	155	-	349	3,556	1,482	1,271	58,277
Other													
- Miscellaneous expenses	10,315	8,123	18,438	31	-	-	45	-	101	1,028	428	367	20,437
- Sales promotion expenses	415	671	1,086	3	-	-	4	-	8	85	35	30	1,251
- Business support services	1,23,522	1,99,666	3,23,187	751	1	-	1,102	-	2,483	25,260	10,532	9,037	3,72,352
- Information technology expenses	69,401	1,12,184	1,81,585	422	-	-	619	-	1,395	14,192	5,918	5,078	2,09,209
- Facility Management Charges	38,307	61,923	1,00,231	233	-	-	341	-	770	7,834	3,266	2,802	1,15,477
- GST Expenses	673	1,087	1,760	4	-	-	6	-	14	138	57	49	2,028
													-
<b>Total</b>	<b>14,96,295</b>	<b>25,33,576</b>	<b>40,29,870</b>	<b>9,509</b>	<b>7</b>	<b>-</b>	<b>13,946</b>	<b>-</b>	<b>31,434</b>	<b>3,13,155</b>	<b>1,33,342</b>	<b>1,14,404</b>	<b>46,45,667</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	2,66,738	5,21,292	7,88,030	1,718	1	-	2,525	-	5,680	57,797	24,094	20,657	9,00,502
Travel and conveyance	18,376	30,567	48,943	101	-	-	148	-	333	3,389	1,413	1,211	55,538
Training and Recruitment Cost	10,070	16,751	26,821	55	-	-	81	-	183	1,857	774	664	30,435
Rent, rates and taxes	10,892	18,117	29,009	60	-	-	88	-	197	2,009	837	718	32,918
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	1,815	3,018	4,833	10	-	-	15	-	33	335	140	120	5,486
Communication	3,163	5,263	8,426	17	-	-	25	-	57	583	243	209	9,560
Legal and professional charges	1,49,297	2,48,338	3,97,635	818	1	-	1,203	-	2,706	27,534	11,478	9,841	4,51,216
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	751	1,248	1,999	4	-	-	6	-	14	139	58	50	2,270
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	54	89	143	-	-	-	-	-	1	10	4	4	162
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	21	35	56	-	-	-	-	-	-	4	2	1	63
(d) Reimbursement of expenses	86	141	227	-	-	-	1	-	2	16	7	6	259
Branding, advertisement and publicity	8,71,605	14,49,810	23,21,415	4,778	4	-	7,024	-	15,797	1,60,745	67,010	57,451	26,34,224
Interest and bank charges	16,313	27,135	43,448	89	-	-	131	-	296	3,008	1,254	1,075	49,301
Depreciation	13,082	21,761	34,843	72	-	-	105	-	237	2,413	1,006	862	39,538
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	9,539	4,706	14,245	16	-	-	(208)	-	(16)	522	218	324	15,102
- Sales promotion expenses	2,780	4,625	7,405	15	-	-	22	-	50	513	214	183	8,402
- Business support services	85,908	1,42,898	2,28,806	471	-	-	692	-	1,557	15,844	6,605	5,663	2,59,638
- Information technology expenses	67,595	1,12,436	1,80,031	371	-	-	545	-	1,225	12,466	5,197	4,455	2,04,290
- Facility Management Charges	44,909	74,701	1,19,610	246	-	-	362	-	814	8,282	3,453	2,960	1,35,727
- GST Expenses	1,308	2,175	3,483	7	-	-	11	-	24	241	101	86	3,953
<b>Total</b>	<b>15,74,302</b>	<b>26,85,107</b>	<b>42,59,409</b>	<b>8,848</b>	<b>6</b>	<b>-</b>	<b>12,776</b>	<b>-</b>	<b>29,190</b>	<b>2,97,707</b>	<b>1,24,108</b>	<b>1,06,540</b>	<b>48,38,585</b>

**Go Digit General Insurance Limited**
**Form NL 7 : Management Expenses**
**For the quarter ended 31 Dec 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	1,27,621	-399	-67	(466)	2,38,222	3,65,378	61,898	562	-	562	2,78,580	3,41,040
Travel and conveyance	2,034	-4	-1	(5)	7,000	9,029	3,571	33	-	33	16,270	19,874
Training and Recruitment Cost	616	-3	-1	(3)	1,108	1,721	1,855	18	-	18	4,040	5,913
Rent, rates and taxes	5,711	-22	-3	(25)	11,445	17,131	2,153	19	-	19	11,349	13,521
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	429	-2	-0	(2)	1,073	1,500	369	3	-	3	2,382	2,754
Communication	1,592	-7	-1	(8)	2,609	4,193	630	6	-	6	3,544	4,180
Legal and professional charges	1,17,673	-263	-43	(306)	3,68,553	4,85,921	32,213	272	-	272	2,85,461	3,17,946
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	238	-1	-0	(1)	413	650	142	1	-	1	507	650
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	8	-0	-0	(0)	17	25	12	-	-	-	113	125
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	5	-	-	-	55	60
(d) Reimbursement of expenses	-	-	-	-	-	-	16	-	-	-	80	96
Branding, advertisement and publicity	2,49,756	-542	-90	(632)	7,92,343	10,41,467	1,67,954	1,557	-	1,557	7,03,579	8,73,090
Interest and bank charges	5,520	-12	-2	(15)	17,265	22,770	3,216	29	-	29	16,626	19,871
Depreciation	6,470	-27	-5	(31)	18,422	24,861	2,576	23	-	23	13,186	15,785
Other												
- Miscellaneous expenses	1,897	-7	-1	(9)	9,014	10,902	1,632	14	-	14	122	1,768
- Sales promotion expenses	172	1	-0	0	817	990	580	5	-	-	4,361	4,941
- Business support services	47,955	-129	-22	(151)	1,34,402	1,82,205	17,771	155	-	155	1,27,628	1,45,554
- Information technology expenses	26,385	-94	-16	(110)	57,606	83,881	13,007	121	-	123	53,679	66,809
- Facility Management Charges	14,209	-66	-11	(77)	20,434	34,566	8,878	81	-	84	47,003	55,965
- GST Expenses	301	1	-0	(2)	2	302	278	2	-	2	(1,615)	(1,335)
- Recruitment expenses	-63	-2	-	-	-	(63)	-	-	-	-	3,953	3,953
<b>Total</b>	<b>6,08,524</b>	<b>(1,578)</b>	<b>(265)</b>	<b>(1,843)</b>	<b>16,80,746</b>	<b>22,87,428</b>	<b>3,18,756</b>	<b>2,901</b>	<b>-</b>	<b>2,901</b>	<b>15,70,903</b>	<b>18,92,560</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	1,16,210	1,07,254	2,23,464	331	2	-	2,117	-	(413)	(11,629)	22,821	1,529	2,38,222
Travel and conveyance	3,359	2,971	6,330	10	0	-	35	-	15	146	369	94	7,000
Training and Recruitment Cost	838	239	1,077	1	0	-	10	-	(7)	(74)	109	(8)	1,108
Rent, rates and taxes	7,982	2,979	10,961	8	0	-	93	-	(50)	(550)	1,014	(31)	11,445
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	637	363	1,001	1	0	-	7	-	(2)	(16)	77	6	1,073
Communication	2,123	449	2,572	1	0	-	25	-	(20)	(221)	281	(29)	2,609
Legal and professional charges	1,87,883	1,48,124	3,36,007	500	1	-	2,011	-	475	4,213	21,245	4,102	3,68,553
Auditors' fees, expenses etc													
(a) as auditor	315	102	417	0	0	-	4	-	(4)	(39)	42	(7)	413
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	11	7	18	(0)	0	-	(0)	-	(0)	(1)	2	(0)	17
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Branding, advertisement and publicity	4,00,558	3,20,987	7,21,544	1,089	3	-	4,277	-	1,123	10,123	45,118	9,067	7,92,343
Interest and bank charges	8,809	6,933	15,741	23	0	-	95	-	22	195	997	192	17,265
Depreciation	9,372	8,595	17,966	8	0	-	106	-	(64)	(697)	1,161	(57)	18,422
Other													
- Miscellaneous expenses	7,927	940	8,867	3	0	-	31	-	(18)	(191)	336	(13)	9,014
- Sales promotion expenses	325	398	723	2	0	-	3	-	4	39	32	16	817
- Business support services	73,780	50,045	1,23,825	163	1	-	807	-	14	(131)	8,615	1,107	1,34,402
- Information technology expenses	37,710	16,858	54,568	47	0	-	431	-	(178)	(1,985)	4,697	26	57,606
- Facility Management Charges	18,439	2,161	20,600	(2)	0	-	224	-	(216)	(2,308)	2,500	(365)	20,434
- GST Expenses	249	(187)	63	(1)	0	-	3	-	(7)	(78)	41	(18)	2
<b>Total</b>	<b>8,76,525</b>	<b>6,69,217</b>	<b>15,45,743</b>	<b>2,183</b>	<b>7</b>	<b>-</b>	<b>10,280</b>	<b>-</b>	<b>675</b>	<b>(3,206)</b>	<b>1,09,455</b>	<b>15,609</b>	<b>16,80,746</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	1,25,543	64,789	1,90,332	1,717	1	-	1,988	-	1,426	45,962	24,094	13,059	2,78,579
Travel and conveyance	9,461	1,744	11,205	101	-	-	114	-	64	2,642	1,413	731	16,270
Training and Recruitment Cost	4,078	(2,623)	1,455	55	-	-	58	-	2	1,355	774	342	4,041
Rent, rates and taxes	5,995	2,284	8,279	60	-	-	69	-	49	1,599	837	454	11,347
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	1,110	740	1,850	10	-	-	12	-	12	276	140	82	2,382
Communication	1,797	847	2,644	17	-	-	20	-	16	469	243	136	3,545
Legal and professional charges	1,11,666	1,26,671	2,38,337	818	1	-	1,060	-	1,572	24,380	11,478	7,816	2,85,462
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	351	(46)	305	4	-	-	4	-	2	105	58	28	506
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	43	53	96	-	-	-	-	-	1	9	4	3	113
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	19	30	49	-	-	-	-	-	-	4	2	1	56
(d) Reimbursement of expenses	45	9	54	-	-	-	1	-	1	13	7	4	80
Branding, advertisement and publicity	4,33,289	32,679	4,65,968	4,775	4	-	5,357	-	2,593	1,24,005	67,010	33,866	7,03,578
Interest and bank charges	8,895	3,151	12,046	89	-	-	103	-	73	2,386	1,254	676	16,627
Depreciation	7,099	2,418	9,517	72	-	-	82	-	57	1,912	1,006	540	13,186
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	(961)	381	(580)	16	-	-	(89)	-	10	410	218	136	122
- Sales promotion expenses	1,862	1,659	3,521	15	-	-	19	-	22	436	214	134	4,361
- Business support services	55,937	46,000	1,01,937	471	-	-	578	-	654	13,332	6,605	4,050	1,27,627
- Information technology expenses	33,402	1,885	35,287	371	-	-	415	-	195	9,600	5,197	2,615	53,680
- Facility Management Charges	24,766	9,576	34,342	246	-	-	285	-	207	6,594	3,453	1,876	47,003
GST Expenses	941	990	1,931	7	-	-	10	-	13	210	101	66	2,338
<b>Total</b>	<b>8,25,338</b>	<b>2,93,238</b>	<b>11,18,576</b>	<b>8,844</b>	<b>6</b>	<b>-</b>	<b>10,086</b>	<b>-</b>	<b>6,969</b>	<b>2,35,699</b>	<b>1,24,108</b>	<b>66,615</b>	<b>15,70,904</b>