

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

For The Quarter Ended September 30, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended September 30, 2017
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Employees' remuneration and welfare benefits	11,300	873	13	59,827	58,678	182	16,537	17,491	20	(170)	-	-	4,034	16,965	173,564	185,750
Travel, conveyance and vehicle running expenses	575	26	1	3,224	3,287	1	990	904	(1)	(38)	-	-	190	941	9,498	10,100
Training expenses	23	(6)	-	211	268	(3)	106	43	(1)	(14)	-	-	1	73	684	701
Rents, rates and taxes	(12)	(333)	-	3,433	5,789	(153)	2,871	244	(34)	(564)	-	-	(305)	1,484	12,765	12,420
Repairs	1,844	100	2	10,227	10,350	10	3,081	2,890	(1)	(102)	-	-	619	2,967	30,041	31,987
Printing and stationery	283	4	-	1,684	1,779	(3)	567	452	(1)	(34)	-	-	85	504	5,033	5,320
Communication	452	8	1	2,682	2,830	(5)	900	722	(2)	(53)	-	-	137	803	8,014	8,475
Legal and Professional charges	2,841	291	3	14,285	13,486	79	3,532	4,341	13	80	-	-	1,079	3,940	40,835	43,970
Service Charges	22,947	2,265	26	116,295	110,466	598	29,293	35,126	92	492	-	-	8,638	32,219	333,219	358,457
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	84	8	-	420	396	2	103	128	-	3	-	-	32	116	1,200	1,292
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	(2)	(2)	-	(2)	5	-	5	(3)	-	(2)	-	-	(2)	1	2	(2)
Advertisement and publicity	6,383	851	7	30,034	26,853	268	6,235	9,597	48	511	-	-	2,602	7,968	84,116	91,357
Interest and Bank Charges	59	4	-	320	318	1	92	92	-	(3)	-	-	21	92	933	996
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(14)	(3)	-	(57)	(45)	(1)	(7)	(20)	-	(2)	-	-	(6)	(14)	(152)	(169)
Recruitment Expenses	(1)	(2)	-	(3)	1	-	2	(2)	-	(1)	-	-	(1)	-	(4)	(7)
Information Technology Expenses	355	(112)	1	3,349	4,301	(58)	1,732	661	(14)	(242)	-	-	1	1,164	10,894	11,138
Membership & Subscription	30	(1)	-	193	212	(1)	72	49	-	(6)	-	-	8	60	587	616
Miscellaneous Expenses	539	38	1	2,905	2,883	7	830	839	-	(16)	-	-	188	827	8,463	9,041
Depreciation	1,127	63	1	6,225	6,286	7	1,864	1,763	(1)	(58)	-	-	380	1,803	18,269	19,460
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	48,813	4,072	56	255,252	248,143	931	68,805	75,317	118	(219)	-	-	17,701	71,913	737,961	790,902

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

Up To The Quarter Ended September 30, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up To The Quarter Ended September 30, 2017
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Employees' remuneration and welfare benefits	23,412	3,129	26	110,016	98,255	988	22,755	35,187	179	1,895	-	-	9,556	29,163	307,994	334,561
Travel, conveyance and vehicle running expenses	1,515	202	2	7,120	6,359	64	1,473	2,277	12	123	-	-	618	1,887	19,933	21,652
Training expenses	206	28	-	967	864	9	200	309	2	17	-	-	84	256	2,708	2,942
Rents, rates and taxes	6,274	839	7	29,485	26,333	265	6,098	9,430	48	508	-	-	2,561	7,816	82,544	89,664
Repairs	4,653	622	5	21,868	19,530	196	4,523	6,994	36	377	-	-	1,899	5,797	61,220	66,500
Printing and Stationery	919	123	1	4,318	3,856	39	893	1,381	7	74	-	-	375	1,145	12,088	13,131
Communication	1,456	195	2	6,840	6,109	61	1,415	2,188	11	118	-	-	594	1,813	19,149	20,802
Legal and Professional charges	4,522	604	5	21,248	18,976	191	4,395	6,796	35	366	-	-	1,846	5,632	59,485	64,616
Service Charges	38,190	5,104	42	179,462	160,277	1,611	37,118	57,398	292	3,091	-	-	15,588	47,571	502,408	545,744
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	131	17	-	614	549	6	127	197	1	11	-	-	53	163	1,721	1,869
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	13	2	-	61	54	1	13	20	-	1	-	-	5	16	171	186
Advertisement and publicity	6,451	862	7	30,315	27,074	272	6,270	9,696	49	522	-	-	2,633	8,036	84,867	92,187
Interest and Bank Charges	134	18	-	630	563	6	130	202	1	11	-	-	55	167	1,765	1,917
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	6	1	-	30	27	-	6	10	-	1	-	-	3	8	85	92
Information Technology Expenses	3,379	452	4	15,877	14,180	143	3,284	5,078	26	273	-	-	1,379	4,209	44,449	48,284
Membership & subscription	123	16	-	578	516	5	120	185	1	10	-	-	50	153	1,618	1,757
Miscellaneous Expenses	1,206	161	1	5,667	5,061	51	1,172	1,812	9	98	-	-	492	1,498	15,860	17,228
Depreciation	2,803	375	3	13,170	11,762	118	2,724	4,212	21	227	-	-	1,144	3,491	36,869	40,050
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	95,393	12,750	105	448,266	400,345	4,026	92,716	143,372	730	7,723	-	-	38,935	118,821	1,254,934	1,363,182

FORM NL-7-OPERATING EXPENSES SCHEDULE

For the corresponding quarter of the preceding period ended September 30, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period ended September 30, 2016	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Employees' remuneration and welfare benefits	17,516	339	13	57,465	40,995	200	1,243	14,513	2	674	-	6	9,025	11,603	135,726	153,594
Travel, conveyance and vehicle running expenses	1,852	91	1	6,139	4,247	24	208	1,666	3	87	-	1	839	1,250	14,464	16,408
Training expenses	20	(4)	-	61	55	-	(5)	5	-	(1)	-	-	21	12	148	164
Rents, rates and taxes	8,591	54	6	28,055	20,285	93	454	6,850	(4)	299	-	3	4,662	5,644	66,341	74,992
Repairs	3,586	265	3	11,986	8,082	50	524	3,435	9	193	-	1	1,440	2,457	28,177	32,031
Printing and Stationery	931	71	1	3,113	2,095	13	139	896	2	51	-	-	370	638	7,317	8,320
Communication	2,206	255	2	7,478	4,827	35	449	2,330	9	144	-	1	695	1,550	17,518	19,981
Legal and Professional charges	3,489	405	3	11,830	7,632	55	712	3,690	15	229	-	1	1,095	2,452	27,711	31,608
Service Charges	29,016	1,415	23	96,165	66,559	371	3,235	26,062	39	1,356	-	9	13,173	19,577	226,546	257,000
Auditors' fees, expenses etc.																
a) as auditors	148	22	-	505	316	3	36	167	1	11	-	-	37	106	1,182	1,352
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	(4)	(1)	-	(15)	(8)	-	(2)	(6)	-	-	-	-	-	(3)	(34)	(39)
d) out of pocket expenses	-	-	-	-	1	-	(1)	(1)	-	-	-	-	1	-	-	-
Advertisement and publicity	2,815	370	3	9,595	6,089	47	634	3,080	14	197	-	1	793	1,996	22,446	25,634
Interest and Bank Charges	150	21	-	513	322	3	36	167	1	11	-	-	39	107	1,199	1,370
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(2)	(1)	-	(6)	(1)	-	(2)	(4)	-	-	-	-	2	(2)	(13)	(16)
Recruitment Expenses	230	33	-	788	493	4	56	259	1	17	-	-	59	164	1,841	2,104
Information Technology Expenses	3,621	423	3	12,280	7,914	58	743	3,836	15	238	-	1	1,130	2,545	28,760	32,807
Membership & subscription	135	(2)	-	437	321	1	4	102	-	4	-	-	78	87	1,034	1,167
Miscellaneous Expenses	507	71	-	1,732	1,089	9	120	565	3	37	-	-	133	361	4,049	4,627
Depreciation	2,471	103	2	8,169	5,695	31	252	2,179	3	111	-	1	1,158	1,660	19,259	21,835
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	77,278	3,930	60	256,290	177,008	997	8,835	69,791	113	3,658	-	25	34,750	52,204	603,671	684,939

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

Up to the Quarter of the preceding period ended September 30, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to the Quarter of the preceding period ended September 30, 2016
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	
Employees' remuneration and welfare benefits	35,904	5,241	34	122,960	76,829	619	8,810	40,515	195	2,656	-	10	9,027	25,677	287,298	328,477
Travel, conveyance and vehicle running expenses	3,336	487	3	11,424	7,138	58	819	3,764	18	247	-	1	839	2,386	26,694	30,520
Training expenses	82	12	-	280	175	1	20	92	-	6	-	-	21	58	653	747
Rents, rates and taxes	18,545	2,707	18	63,513	39,685	320	4,551	20,927	101	1,372	-	5	4,663	13,263	148,400	169,670
Repairs	5,726	836	5	19,611	12,254	99	1,405	6,462	31	424	-	2	1,440	4,095	45,823	52,390
Printing and Stationery	1,471	215	1	5,039	3,148	25	361	1,660	8	109	-	-	370	1,052	11,772	13,459
Communication	2,765	404	3	9,468	5,916	48	678	3,120	15	204	-	1	695	1,977	22,122	25,294
Legal and Professional charges	4,356	636	4	14,918	9,321	75	1,069	4,915	24	322	-	1	1,095	3,115	34,855	39,851
Service Charges	52,402	7,650	50	179,464	112,134	904	12,859	59,132	285	3,876	-	14	13,175	37,476	419,319	479,421
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	148	22	-	505	316	3	36	167	1	11	-	-	37	106	1,182	1,352
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	4	1	-	13	8	-	1	4	-	-	-	-	1	3	30	35
Advertisement and publicity	3,156	461	3	10,808	6,753	54	774	3,561	17	233	-	1	793	2,257	25,251	28,871
Interest and Bank Charges	157	23	-	538	336	3	39	177	1	12	-	-	39	112	1,257	1,437
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	8	1	-	27	17	-	2	9	-	1	-	-	2	6	64	73
Recruitment Expenses	234	34	-	800	500	4	57	264	1	17	-	-	59	167	1,869	2,137
Information Technology Expenses	4,494	656	4	15,390	9,616	78	1,103	5,071	24	332	-	1	1,130	3,214	35,959	41,113
Membership & subscription	310	45	-	1,061	663	5	76	350	2	23	-	-	78	222	2,480	2,835
Miscellaneous Expenses	531	77	1	1,817	1,136	9	130	599	3	39	-	-	133	376	4,242	4,851
Depreciation	4,605	672	4	15,770	9,854	79	1,130	5,196	25	341	-	1	1,158	3,293	36,847	42,128
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	138,234	20,180	130	473,406	295,799	2,384	33,920	155,985	751	10,225	-	37	34,755	98,855	1,106,117	1,264,661