

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For The Quarter Ended SEPT 30, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For The Quarter Ended SEPT 30, 2011
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	
Employees' remuneration and welfare benefits	18,852	2,415	-	33,570	21,067	667	1,296	6,455	160	1,796	-	13,259	78,270	99,537
Travel, conveyance and vehicle running expenses	1,980	253	-	3,554	2,235	71	134	662	16	186	-	1,401	8,259	10,492
Training expenses	51	7	-	93	59	2	3	16	-	5	-	37	215	273
Rents, rates and taxes	1,231	96	-	5,465	4,005	139	(154)	(1,418)	(84)	(197)	-	1,872	9,628	10,955
Repairs	2,858	368	-	5,007	3,128	99	202	1,025	27	280	-	1,985	11,753	14,979
Printing and stationery	1,053	136	-	1,816	1,129	36	77	393	11	106	-	722	4,290	5,479
Communication	1,235	157	-	2,262	1,431	46	80	388	9	112	-	888	5,216	6,608
Legal and Professional charges	5,804	742	-	10,433	6,564	208	392	1,933	47	544	-	4,112	24,233	30,779
Service Charges	11,842	1,524	-	20,724	12,942	408	840	4,259	111	1,163	-	8,217	48,664	62,030
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	125	16	-	215	133	4	9	48	1	13	-	85	508	649
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	43	6	-	75	47	1	3	16	-	4	-	30	176	225
Advertisement and publicity	52	(43)	-	2,735	2,181	79	(189)	(1,468)	(76)	(249)	-	849	3,862	3,871
Interest and Bank Charges	(55)	(8)	-	(51)	(24)	(1)	(7)	(45)	(4)	(10)	-	(24)	(166)	(229)
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	1	-	-	3	2	-	-	-	-	-	-	1	6	7
Recruitment Expenses	61	8	-	98	60	2	5	26	1	7	-	40	239	308
Information Technology Expenses	1,055	136	-	1,837	1,145	36	76	385	10	104	-	729	4,322	5,513
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	164	21	-	293	184	6	11	56	1	16	-	116	683	868
Miscellaneous Expenses	7,147	943	-	11,274	6,819	211	597	3,264	103	820	-	4,580	27,668	35,758
Depreciation	5,484	701	-	9,865	6,208	197	370	1,822	44	513	-	3,888	22,907	29,092
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	58,983	7,478	-	109,268	69,315	2,211	3,745	17,817	377	5,213	-	42,787	250,733	317,194

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up To The Quarter Ended SEPT 30, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up To The Quarter Ended SEPT 30, 2011
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total
Employees' remuneration and welfare benefits	37,693	5,021	-	56,854	33,873	1,035	3,340	18,677	616	4,577	-	23,354	142,326	185,040
Travel, conveyance and vehicle running expenses	4,062	541	-	6,127	3,650	112	360	2,013	66	493	-	2,517	15,338	19,941
Training expenses	111	15	-	167	99	3	10	55	2	13	-	69	418	544
Rents, rates and taxes	14,470	1,928	-	21,825	13,003	397	1,282	7,170	236	1,757	-	8,965	54,635	71,033
Repairs	5,412	721	-	8,163	4,864	149	480	2,682	88	657	-	3,353	20,436	26,569
Printing and Stationery	1,890	252	-	2,851	1,699	52	167	937	31	229	-	1,171	7,137	9,279
Communication	2,699	360	-	4,071	2,425	74	239	1,337	44	328	-	1,672	10,190	13,249
Legal and Professional charges	11,962	1,593	-	18,042	10,750	328	1,060	5,927	196	1,452	-	7,411	45,166	58,721
Service Charges	22,345	2,977	-	33,704	20,081	613	1,980	11,072	365	2,713	-	13,845	84,373	109,695
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	219	29	-	330	197	6	19	109	4	27	-	136	828	1,076
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	79	10	-	119	71	2	7	39	1	10	-	49	298	387
Advertisement and publicity	9,802	1,306	-	14,784	8,809	269	868	4,857	160	1,190	-	6,073	37,010	48,118
Interest and Bank Charges	61	8	-	91	55	2	5	30	1	7	-	38	229	298
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	6	1	-	10	6	-	1	3	-	1	-	4	25	32
Recruitment Expenses	84	11	-	127	75	2	7	42	1	10	-	52	316	411
Information Technology Expenses	1,956	260	-	2,950	1,758	54	173	969	32	237	-	1,212	7,385	9,601
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	329	44	-	496	296	9	29	163	5	40	-	204	1,242	1,615
Miscellaneous Expenses	8,959	1,193	-	13,513	8,051	246	794	4,439	146	1,088	-	5,551	33,828	43,980
Depreciation	11,328	1,509	-	17,087	10,180	311	1,004	5,613	185	1,375	-	7,019	42,774	55,611
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	133,467	17,778	-	201,311	119,942	3,664	11,825	66,134	2,179	16,204	-	82,695	503,954	655,200

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

For the corresponding quarter of the preceeding Peiord Ended SEPT 30, 2010	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For the corresponding quarter of the preceeding period Ended SEPT 30, 2010	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total	
Employees' remuneration and welfare benefits	12,988	839	-	34,724	14,485	227	904	4,978	128	1,079	-	9,607	66,132	79,959	
Travel, conveyance and vehicle running expenses	1,597	119	-	4,218	1,742	27	119	645	17	147	-	1,154	8,069	9,785	
Training expenses	(1)	(4)	-	10	9	-	(2)	(9)	-	(4)	-	6	10	5	
Rents, rates and taxes	4,132	250	-	11,102	4,650	73	279	1,548	39	328	-	3,086	21,105	25,487	
Repairs	1,757	131	-	4,644	1,919	30	131	709	19	161	-	1,273	8,886	10,774	
Printing and Stationery	1,018	70	-	2,707	1,124	18	73	400	10	89	-	746	5,167	6,255	
Communication	1,076	82	-	2,838	1,170	18	81	438	12	101	-	775	5,433	6,591	
Legal and Professional charges	(8,184)	(1,686)	-	(18,236)	(6,372)	(90)	(1,167)	(5,504)	(199)	(1,710)	-	(4,143)	(37,421)	(47,291)	
Service Charges	24,897	2,814	-	62,766	24,897	380	2,356	12,008	368	3,141	-	16,427	122,343	150,054	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	77	5	-	206	86	1	5	30	1	6	-	57	392	474	
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	2	-	-	5	2	-	-	1	-	-	-	4	12	14	
d) out of pocket expenses	9	(1)	-	31	15	-	-	(1)	-	(1)	-	10	54	62	
Advertisement and publicity	(221)	(69)	-	(416)	(115)	(1)	(44)	(197)	(8)	(67)	-	(72)	(920)	(1,210)	
Interest and Bank Charges	(157)	(31)	-	(354)	(126)	(2)	(22)	(103)	(4)	(33)	-	(80)	(724)	(912)	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	21	2	-	54	22	-	2	10	-	2	-	14	104	127	
Recruitment Expenses	-	(1)	-	2	2	-	-	(2)	-	(1)	-	2	3	2	
Information Technology Expenses	478	-	-	1,374	606	10	17	120	2	12	-	404	2,545	3,023	
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Membership & subscription	134	11	-	349	143	2	11	57	2	14	-	95	673	818	
Miscellaneous Expenses	247	25	-	631	253	4	22	114	3	29	-	167	1,223	1,495	
Depreciation	3,916	223	-	10,564	4,439	70	257	1,439	35	298	-	2,946	20,048	24,187	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	43,786	2,779	-	117,219	48,951	767	3,022	16,681	425	3,591	-	32,478	223,134	269,699	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Up to the Quarter of the preceding period Ended SEPT 30, 2010	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up to the Quarter of the preceding period Ended SEPT 30, 2010
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total
Employees' remuneration and welfare benefits	26,096	2,950	-	65,788	26,095	398	2,469	12,586	386	3,292	-	17,217	128,231	157,277
Travel, conveyance and vehicle running expenses	2,874	325	-	7,245	2,874	44	272	1,386	42	363	-	1,896	14,122	17,321
Training expenses	85	10	-	214	85	1	8	41	1	11	-	56	417	512
Rents, rates and taxes	8,664	979	-	21,841	8,663	132	820	4,179	128	1,093	-	5,716	42,572	52,215
Repairs	3,169	358	-	7,988	3,169	48	300	1,528	47	400	-	2,091	15,571	19,098
Printing and Stationery	1,950	220	-	4,916	1,950	30	185	941	29	246	-	1,287	9,584	11,754
Communication	1,901	215	-	4,792	1,901	29	180	917	28	240	-	1,254	9,341	11,457
Legal and Professional charges	7,672	867	-	19,342	7,672	117	726	3,700	113	968	-	5,062	37,700	46,239
Service Charges	24,897	2,814	-	62,766	24,897	380	2,356	12,008	368	3,141	-	16,427	122,343	150,054
Auditors' fees, expenses etc.														
a) as auditors	156	18	-	392	156	2	15	75	2	20	-	102	764	938
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	-	-	10	4	-	-	2	-	1	-	3	20	24
d) out of pocket expenses	60	7	-	152	60	1	6	29	1	8	-	39	296	363
Advertisement and publicity	707	80	-	1,783	707	11	67	341	10	89	-	466	3,474	4,261
Interest and Bank Charges	118	13	-	298	118	2	11	57	2	15	-	78	581	712
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	26	3	-	66	26	-	2	13	-	3	-	17	127	156
Recruitment Expenses	16	2	-	40	16	-	2	8	-	2	-	11	79	97
Information Technology Expenses	1,598	181	-	4,029	1,598	24	151	771	24	202	-	1,054	7,853	9,632
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	212	24	-	534	212	3	20	102	3	27	-	140	1,041	1,277
Miscellaneous Expenses	303	34	-	764	303	5	29	146	4	38	-	200	1,489	1,826
Depreciation	8,498	961	-	21,425	8,498	130	804	4,099	126	1,072	-	5,607	41,761	51,220
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	89,006	10,061	-	224,385	89,004	1,357	8,423	42,929	1,314	11,231	-	58,723	437,366	536,433