

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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Up to the Quarter of the preceding Year Ended March 31, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding Year Ended March 31, 2013
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Trade Credit	Others	Total	Grand Total
Employees' remuneration and welfare benefits	73,412	12,153	-	126,950	109,338	1,915	4,081	45,217	1,322	9,960	74	297	49,591	348,745	434,310
Travel, conveyance and vehicle running expenses	9,746	1,613	-	16,853	14,515	254	542	6,003	175	1,322	10	39	6,584	46,297	57,656
Training expenses	585	97	-	1,012	872	15	33	361	11	79	1	2	395	2,781	3,463
Rents, rates and taxes	27,223	4,507	-	47,077	40,546	710	1,513	16,768	490	3,693	27	110	18,390	129,324	161,054
Repairs	13,107	2,170	-	22,666	19,522	342	729	8,073	236	1,778	13	53	8,854	62,266	77,543
Printing and Stationery	4,344	719	-	7,513	6,471	113	242	2,676	78	589	4	18	2,935	20,639	25,702
Communication	5,208	862	-	9,007	7,757	136	290	3,208	94	707	5	21	3,518	24,743	30,813
Legal and Professional charges	14,475	2,396	-	25,032	21,559	378	805	8,916	261	1,964	14	59	9,778	68,766	85,637
Service Charges	41,353	6,845	-	71,511	61,590	1,078	2,299	25,471	745	5,610	41	167	27,934	196,446	244,644
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	380	63	-	658	566	10	21	234	7	52	-	2	257	1,807	2,250
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	186	31	-	321	277	5	10	114	3	25	-	1	125	881	1,098
Advertisement and publicity	17,417	2,883	-	30,119	25,940	454	968	10,728	314	2,363	17	71	11,765	82,739	103,039
Interest and Bank Charges	707	117	-	1,222	1,053	18	39	435	13	96	1	3	477	3,357	4,181
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	305	51	-	528	455	8	17	188	5	41	-	1	206	1,449	1,805
Recruitment Expenses	434	72	-	751	647	11	24	267	8	59	-	2	293	2,062	2,568
Information Technology Expenses	10,577	1,751	-	18,290	15,753	276	588	6,515	190	1,435	11	43	7,145	50,246	62,574
Membership & subscription	935	155	-	1,616	1,392	24	52	576	17	127	1	4	631	4,440	5,530
Miscellaneous Expenses	8,765	1,451	-	15,157	13,054	229	487	5,399	158	1,189	9	35	5,921	41,638	51,854
Depreciation	14,499	2,400	-	25,073	21,595	378	806	8,931	261	1,967	15	59	9,794	68,879	85,778
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	243,658	40,336	-	421,356	362,902	6,354	13,546	150,080	4,388	33,056	243	987	164,593	1,157,505	1,441,499

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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For The Quarter Ended March 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended March 31, 2014
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Trade Credit	Others	Total	Grand Total
Employees' remuneration and welfare benefits	(5,759)	(8,014)	-	53,732	35,577	696	713	32,233	(27)	(6,224)	(264)	(113)	10,171	126,494	112,721
Travel, conveyance and vehicle running expenses	(568)	(1,137)	-	8,322	5,551	109	123	4,995	(2)	(870)	(38)	(16)	1,683	19,857	18,152
Training expenses	(206)	(113)	-	412	253	5	(1)	246	(1)	(95)	(3)	(2)	24	838	519
Rents, rates and taxes	(1,807)	(2,680)	-	18,304	12,139	238	249	10,981	(8)	(2,075)	(89)	(38)	3,516	43,217	38,730
Repairs	(952)	(1,411)	-	9,631	6,387	125	131	5,778	(4)	(1,092)	(47)	(20)	1,850	22,739	20,376
Printing and stationery	(132)	(457)	-	3,615	2,426	48	58	2,170	-	(344)	(16)	(7)	769	8,719	8,130
Communication	(220)	(744)	-	5,865	3,935	78	94	3,522	-	(560)	(25)	(11)	1,246	14,144	13,180
Legal and Professional charges	184	(1,304)	-	11,869	8,042	161	216	7,131	3	(950)	(45)	(19)	2,732	29,140	28,020
Service Charges	687	(3,547)	-	32,818	22,260	446	605	19,719	10	(2,574)	(124)	(53)	7,614	80,721	77,861
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	(38)	(41)	-	249	164	3	3	150	-	(32)	(1)	(1)	44	579	500
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	63	2	-	157	114	2	5	95	-	5	-	-	56	434	499
Advertisement and publicity	5,898	(1,000)	-	25,188	17,762	368	681	15,176	41	(407)	(47)	(19)	7,634	66,377	71,275
Interest and Bank Charges	(46)	(53)	-	332	219	4	4	199	-	(41)	(2)	(1)	59	773	674
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(77)	(37)	-	111	65	1	(1)	66	-	(32)	(1)	-	(1)	208	94
Recruitment Expenses	(12)	(30)	-	231	155	3	4	139	-	(23)	(1)	-	48	566	514
Information Technology Expenses	742	(867)	-	9,627	6,598	133	199	5,788	6	(597)	(32)	(13)	2,414	24,123	23,998
Membership & Subscription	(115)	(73)	-	319	201	4	1	191	(1)	(61)	(2)	(1)	33	684	496
Miscellaneous Expenses	(4,792)	(1,277)	-	(2,279)	(2,144)	(54)	(233)	(1,406)	(30)	(1,207)	(34)	(15)	(2,114)	(9,516)	(15,585)
Depreciation	(573)	(1,122)	-	8,176	5,452	107	121	4,907	(2)	(858)	(38)	(16)	1,649	19,498	17,803
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	(7,723)	(23,905)	-	186,679	125,156	2,477	2,972	112,080	(15)	(18,037)	(809)	(345)	39,427	449,585	417,957

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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Up To The Quarter Ended March 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended March 31, 2014
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Trade Credit	Others	Total	Grand Total
Employees' remuneration and welfare benefits	66,780	5,599	-	137,713	101,466	2,184	5,112	83,238	440	7,857	49	29	53,248	391,336	463,715
Travel, conveyance and vehicle running expenses	9,929	833	-	20,476	15,086	325	760	12,376	65	1,168	7	4	7,917	58,184	68,946
Training expenses	719	60	-	1,483	1,093	24	55	896	5	85	1	-	573	4,215	4,994
Rents, rates and taxes	22,550	1,891	-	46,502	34,263	737	1,726	28,107	148	2,653	17	10	17,981	132,144	156,585
Repairs	11,867	995	-	24,472	18,031	388	908	14,791	78	1,396	9	5	9,462	69,540	82,402
Printing and Stationery	4,166	349	-	8,591	6,330	136	319	5,193	27	490	3	2	3,322	24,413	28,928
Communication	6,766	567	-	13,954	10,281	221	518	8,434	45	796	5	3	5,395	39,652	46,985
Legal and Professional charges	12,888	1,081	-	26,577	19,582	421	987	16,064	85	1,516	9	6	10,276	75,523	89,492
Service Charges	35,405	2,969	-	73,012	53,795	1,158	2,710	44,130	233	4,166	26	15	28,231	207,476	245,850
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	324	27	-	668	492	11	25	404	2	38	-	-	258	1,898	2,249
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	93	8	-	193	142	3	7	117	1	11	-	-	75	549	650
Advertisement and publicity	20,298	1,702	-	41,859	30,842	664	1,554	25,301	134	2,388	15	9	16,185	118,951	140,951
Interest and Bank Charges	426	36	-	879	647	14	33	531	3	50	-	-	340	2,497	2,959
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	221	19	-	456	336	7	17	275	1	26	-	-	176	1,294	1,534
Recruitment Expenses	271	23	-	558	411	9	21	337	2	32	-	-	216	1,586	1,880
Information Technology Expenses	9,694	813	-	19,990	14,729	317	742	12,083	64	1,141	7	4	7,729	56,806	67,313
Membership & subscription	500	42	-	1,030	759	16	38	623	3	59	-	-	398	2,926	3,468
Miscellaneous Expenses	3,614	303	-	7,453	5,491	118	277	4,505	24	425	3	2	2,881	21,179	25,096
Depreciation	9,772	819	-	20,153	14,848	320	748	12,181	64	1,150	7	4	7,791	57,266	67,857
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	216,283	18,136	-	446,019	328,624	7,073	16,557	269,586	1,424	25,447	158	93	172,454	1,267,435	1,501,854

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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For the corresponding quarter of the preceeding Peiord Ended March 31, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceeding Year Ended March 31, 2013
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Employees' remuneration and welfare benefits	16,684	2,655	-	34,231	32,264	363	564	14,394	59	2,263	74	31	11,957	96,200	115,539
Travel, conveyance and vehicle running expenses	2,901	467	-	5,666	5,215	67	117	2,284	23	394	10	7	2,043	15,826	19,194
Training expenses	304	50	-	552	489	8	15	208	4	41	1	1	209	1,528	1,882
Rents, rates and taxes	5,705	904	-	11,906	11,310	122	179	5,076	11	774	27	9	4,115	33,529	40,138
Repairs	3,279	524	-	6,602	6,168	73	119	2,733	17	445	13	7	2,334	18,511	22,314
Printing and Stationery	1,520	246	-	2,896	2,633	36	66	1,141	15	206	4	4	1,061	8,062	9,828
Communication	1,129	179	-	2,339	2,215	24	37	992	3	153	5	2	812	6,582	7,890
Legal and Professional charges	3,982	639	-	7,880	7,302	91	154	3,214	27	540	14	9	2,817	22,048	26,669
Service Charges	10,973	1,759	-	21,857	20,315	248	415	8,964	68	1,488	41	25	7,781	61,202	73,934
Auditors' fees, expenses etc.															
a) as auditors	9	1	-	51	62	-	(2)	32	(1)	1	-	-	10	153	163
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	175	29	-	303	262	5	10	108	3	24	-	1	118	834	1,038
Advertisement and publicity	7,726	1,261	-	14,279	12,773	189	367	5,462	98	1,048	17	25	5,336	39,594	48,581
Interest and Bank Charges	267	43	-	503	455	6	12	196	3	36	1	1	186	1,399	1,709
Others:															
Agents Training	43	7	-	99	98	1	1	45	-	6	-	-	32	282	332
Recruitment Expenses	29	4	-	88	96	-	(1)	47	(1)	4	-	-	24	257	290
Information Technology Expenses	395	46	-	1,648	1,919	(3)	(43)	982	(36)	53	11	(5)	390	4,916	5,357
Membership & subscription	440	72	-	808	720	11	21	307	6	60	1	1	304	2,239	2,751
Miscellaneous Expenses	1,336	207	-	3,015	2,959	25	27	1,362	(8)	181	9	1	995	8,566	10,109
Depreciation	2,728	429	-	5,833	5,601	56	76	2,534	(1)	370	15	3	1,984	16,471	19,628
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	59,625	9,522	-	120,556	112,856	1,322	2,134	50,081	290	8,087	243	122	42,508	338,199	407,346