

## FORM NL-7-OPERATING EXPENSES SCHEDULE

For The Quarter Ended June 30, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended June 30, 2017	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total	
Employees' remuneration and welfare benefits	12,112	2,256	13	50,189	39,577	805	6,217	17,696	159	2,065	-	-	17,720	134,428	148,809	
Travel, conveyance and vehicle running expenses	940	174	1	3,896	3,072	63	483	1,374	12	160	-	-	1,375	10,435	11,550	
Training expenses	182	34	-	756	596	12	94	266	2	31	-	-	267	2,024	2,240	
Rents, rates and taxes	6,287	1,171	7	26,052	20,544	418	3,227	9,186	82	1,072	-	-	9,198	69,779	77,244	
Repairs	2,809	524	3	11,641	9,180	187	1,442	4,105	37	479	-	-	4,110	31,181	34,517	
Printing and stationery	636	118	1	2,634	2,077	42	326	929	8	108	-	-	930	7,054	7,809	
Communication	1,004	187	1	4,158	3,279	67	515	1,466	13	171	-	-	1,468	11,137	12,329	
Legal and Professional charges	1,680	313	2	6,963	5,491	112	863	2,455	22	286	-	-	2,458	18,650	20,645	
Service Charges	15,243	2,840	16	63,167	49,811	1,014	7,825	22,272	200	2,599	-	-	22,302	169,190	187,289	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	47	8	-	194	153	3	24	68	1	8	-	-	68	519	574	
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	15	2	-	63	49	1	8	22	-	3	-	-	22	168	185	
Advertisement and publicity	68	14	-	281	222	5	35	99	1	12	-	-	99	754	836	
Interest and Bank Charges	75	14	-	310	245	5	38	109	1	12	-	-	110	830	919	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	14	3	-	57	45	1	7	20	-	2	-	-	20	152	169	
Recruitment Expenses	8	-	-	33	26	1	4	12	-	1	-	-	12	89	97	
Information Technology Expenses	3,023	563	3	12,528	9,879	201	1,552	4,417	40	515	-	-	4,423	33,555	37,144	
Membership & Subscription	93	17	-	385	304	6	48	136	1	16	-	-	136	1,032	1,142	
Miscellaneous Expenses	666	125	1	2,762	2,178	44	342	974	9	114	-	-	973	7,396	8,188	
Depreciation	1,676	313	2	6,945	5,477	111	860	2,449	22	287	-	-	2,452	18,603	20,594	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>46,578</b>	<b>8,676</b>	<b>50</b>	<b>193,014</b>	<b>152,205</b>	<b>3,098</b>	<b>23,910</b>	<b>68,055</b>	<b>610</b>	<b>7,941</b>	<b>-</b>	<b>-</b>	<b>68,143</b>	<b>516,976</b>	<b>572,280</b>	

(₹ '000)

## FORM NL-7-OPERATING EXPENSES SCHEDULE

Up to the Quarter Ended June 30, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter Ended June 30, 2017
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Employees' remuneration and welfare benefits	12,112	2,256	13	50,189	39,577	805	6,217	17,696	159	2,065	-	-	17,720	134,428	148,809
Travel, conveyance and vehicle running expenses	940	175	1	3,896	3,072	63	483	1,374	12	160	-	-	1,375	10,435	11,551
Training expenses	182	34	-	756	596	12	94	266	2	31	-	-	267	2,024	2,240
Rents, rates and taxes	6,287	1,171	7	26,052	20,544	418	3,227	9,186	82	1,072	-	-	9,198	69,779	77,244
Repairs	2,809	523	3	11,641	9,180	187	1,442	4,105	37	479	-	-	4,110	31,181	34,516
Printing and Stationery	636	118	1	2,634	2,077	42	326	929	8	108	-	-	930	7,054	7,809
Communication	1,004	187	1	4,158	3,279	67	515	1,466	13	171	-	-	1,468	11,137	12,329
Legal and Professional charges	1,680	313	2	6,963	5,491	112	863	2,455	22	286	-	-	2,458	18,650	20,645
Service Charges	15,243	2,840	16	63,167	49,811	1,014	7,825	22,272	200	2,599	-	-	22,302	169,190	187,289
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	47	9	-	194	153	3	24	68	1	8	-	-	68	519	575
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	15	3	-	63	49	1	8	22	-	3	-	-	22	168	186
Advertisement and publicity	68	13	-	281	222	5	35	99	1	12	-	-	99	754	835
Interest and Bank Charges	75	14	-	310	245	5	38	109	1	13	-	-	110	831	920
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	14	3	-	57	45	1	7	20	-	2	-	-	20	152	169
Recruitment Expenses	8	1	-	33	26	1	4	12	-	1	-	-	12	89	98
Information Technology Expenses	3,023	563	3	12,528	9,879	201	1,552	4,417	40	515	-	-	4,423	33,555	37,144
Membership & subscription	93	17	-	385	304	6	48	136	1	16	-	-	136	1,032	1,142
Miscellaneous Expenses	666	124	1	2,762	2,178	44	342	974	9	114	-	-	973	7,396	8,187
Depreciation	1,676	312	2	6,945	5,477	111	860	2,449	22	286	-	-	2,452	18,602	20,592
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>46,578</b>	<b>8,676</b>	<b>50</b>	<b>193,014</b>	<b>152,205</b>	<b>3,098</b>	<b>23,910</b>	<b>68,055</b>	<b>610</b>	<b>7,941</b>	<b>-</b>	<b>-</b>	<b>68,143</b>	<b>516,976</b>	<b>572,280</b>

(₹ '000)

## FORM NL-7-OPERATING EXPENSES SCHEDULE

For the corresponding quarter of the preceding period ended June 30, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											(₹ '000)	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	For the	
															corresponding quarter of the preceding period ended June 30, 2016	Grand Total
Employees' remuneration and welfare benefits	18,388	4,902	21	65,495	35,834	419	7,567	26,002	194	1,981	-	4	14,075	151,571	174,882	
Travel, conveyance and vehicle running expenses	1,484	396	2	5,285	2,892	34	611	2,098	16	160	-	-	1,136	12,232	14,114	
Training expenses	61	16	-	219	120	1	25	87	1	7	-	-	47	507	584	
Rents, rates and taxes	9,955	2,654	11	35,458	19,400	227	4,097	14,077	105	1,073	-	2	7,620	82,059	94,679	
Repairs	2,141	571	2	7,625	4,172	49	881	3,027	23	231	-	-	1,639	17,647	20,361	
Printing and Stationery	541	144	1	1,925	1,053	12	222	764	6	58	-	-	414	4,454	5,140	
Communication	559	149	1	1,990	1,089	13	230	790	6	60	-	-	428	4,606	5,315	
Legal and Professional charges	867	231	1	3,087	1,689	20	357	1,226	9	93	-	-	663	7,144	8,243	
Service Charges	23,386	6,234	27	83,299	45,576	533	9,624	33,070	246	2,520	-	5	17,901	192,774	222,421	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	4	1	-	13	7	-	1	5	-	-	-	-	3	29	34	
Advertisement and publicity	341	91	-	1,213	664	8	140	482	4	37	-	-	261	2,809	3,241	
Interest and Bank Charges	7	2	-	25	14	-	3	10	-	1	-	-	5	58	67	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	10	3	-	34	19	-	4	13	-	1	-	-	7	78	91	
Recruitment Expenses	3	1	-	12	6	-	1	5	-	-	-	-	3	27	31	
Information Technology Expenses	873	233	1	3,110	1,702	20	359	1,235	9	94	-	-	668	7,197	8,304	
Membership & subscription	175	47	-	625	342	4	72	248	2	19	-	-	134	1,446	1,668	
Miscellaneous Expenses	24	6	-	85	47	1	10	34	-	3	-	-	13	193	223	
Depreciation	2,134	569	2	7,601	4,159	49	878	3,018	22	230	-	-	1,633	17,590	20,295	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>60,957</b>	<b>16,251</b>	<b>69</b>	<b>217,116</b>	<b>118,793</b>	<b>1,390</b>	<b>25,084</b>	<b>86,197</b>	<b>643</b>	<b>6,568</b>	<b>-</b>	<b>11</b>	<b>46,653</b>	<b>502,455</b>	<b>579,732</b>	

## FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

Up to the Quarter of the preceding period ended June 30, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period ended June 30, 2016
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Employees' remuneration and welfare benefits	18,388	4,902	21	65,495	35,834	419	7,567	26,002	194	1,981	-	4	14,075	151,571	174,882
Travel, conveyance and vehicle running expenses	1,484	396	2	5,285	2,892	34	611	2,098	16	160	-	-	1,136	12,232	14,114
Training expenses	61	16	-	219	120	1	25	87	1	7	-	-	47	507	584
Rents, rates and taxes	9,955	2,654	11	35,458	19,400	227	4,097	14,077	105	1,073	-	2	7,620	82,059	94,679
Repairs	2,141	571	2	7,625	4,172	49	881	3,027	23	231	-	-	1,639	17,647	20,361
Printing and Stationery	541	144	1	1,925	1,053	12	222	764	6	58	-	-	414	4,454	5,140
Communication	559	149	1	1,990	1,089	13	230	790	6	60	-	-	428	4,606	5,315
Legal and Professional charges	867	231	1	3,087	1,689	20	357	1,226	9	93	-	-	663	7,144	8,243
Service Charges	23,386	6,234	27	83,299	45,576	533	9,624	33,070	246	2,520	-	5	17,901	192,774	222,421
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	4	1	-	13	7	-	1	5	-	-	-	-	3	29	34
Advertisement and publicity	341	91	-	1,213	664	8	140	482	4	37	-	-	261	2,809	3,241
Interest and Bank Charges	7	2	-	25	14	-	3	10	-	1	-	-	5	58	67
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	10	3	-	34	19	-	4	13	-	1	-	-	7	78	91
Recruitment Expenses	3	1	-	12	6	-	1	5	-	-	-	-	3	27	31
Information Technology Expenses	873	233	1	3,110	1,702	20	359	1,235	9	94	-	-	668	7,197	8,304
Membership & subscription	175	47	-	625	342	4	72	248	2	19	-	-	134	1,446	1,668
Miscellaneous Expenses	24	6	-	85	47	1	10	34	-	3	-	-	13	193	223
Depreciation	2,134	569	2	7,601	4,159	49	878	3,018	22	230	-	-	1,633	17,590	20,295
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>60,957</b>	<b>16,251</b>	<b>69</b>	<b>217,116</b>	<b>118,793</b>	<b>1,390</b>	<b>25,084</b>	<b>86,197</b>	<b>643</b>	<b>6,568</b>	<b>-</b>	<b>11</b>	<b>46,653</b>	<b>502,455</b>	<b>579,732</b>