

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

For The Quarter Ended March 31, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended March 31, 2018
				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	2,697	(534)	225	(10,804)	(1,550)	(178)	(7,023)	166	7	479	-	-	2,06,646	(3,425)	1,84,318	1,86,706
Travel, conveyance and vehicle running expenses	719	6	23	1,655	2,201	(1)	(146)	731	3	76	-	-	19,182	249	23,950	24,698
Training expenses	(18)	(5)	1	(198)	(145)	(2)	(56)	(42)	-	-	-	-	776	(47)	286	264
Rents, rates and taxes	(4,497)	(692)	20	(29,929)	(25,064)	(195)	(6,535)	(7,535)	(26)	(257)	-	-	1,44,685	(6,575)	68,569	63,400
Repairs	1,252	(42)	53	1,182	2,854	(19)	(901)	1,015	5	152	-	-	46,871	(2)	51,157	52,420
Printing and stationery	1,430	97	24	5,802	5,827	24	664	1,834	7	124	-	-	18,319	1,139	33,740	35,291
Communication	831	16	24	2,146	2,681	1	(81)	880	4	86	-	-	20,362	348	26,427	27,298
Legal and Professional charges	1,073	(37)	46	(1,606)	118	(16)	(774)	6,405	4	131	-	-	40,210	(3)	44,469	45,551
Service Charges	(16,751)	(2,225)	(12)	72,551	79,408	(618)	(15,791)	(26,457)	(95)	(1,078)	-	-	2,49,516	(21,763)	3,35,673	3,16,685
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	6	(3)	1	(61)	(24)	(1)	(30)	(5)	-	2	-	-	756	(17)	620	624
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	1	-	-	(10)	(4)	-	(5)	(1)	-	-	-	-	121	(3)	98	99
d) out of pocket expenses	(1)	(2)	-	(25)	(16)	-	(9)	(4)	-	-	-	-	164	(6)	104	101
Advertisement and publicity	4,140	173	98	13,453	14,943	35	651	4,802	20	396	-	-	79,496	2,440	1,16,236	1,20,647
Interest and Bank Charges	110	2	3	277	350	-	(13)	115	1	10	-	-	2,735	44	3,519	3,634
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(28)	(4)	-	(161)	(141)	(1)	(32)	(43)	-	(2)	-	-	40	(35)	(375)	(407)
Recruitment Expenses	(6)	(2)	-	(32)	(29)	-	(6)	(9)	-	-	-	-	(6)	(7)	(89)	(97)
Information Technology Expenses	1,564	9	51	3,399	4,675	(4)	(395)	1,560	7	169	-	-	43,361	490	53,262	54,886
Membership & Subscription	33	(3)	2	(14)	50	(1)	(41)	20	-	5	-	-	1,604	(12)	1,611	1,643
Miscellaneous Expenses	(330)	(69)	6	(2,687)	(2,116)	(20)	(673)	(616)	(2)	39	-	-	6,706	(611)	20	(373)
Depreciation	824	(18)	33	1,074	2,050	(9)	(481)	713	3	98	-	-	28,523	75	32,046	32,885
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	(6,951)	(3,333)	598	56,012	86,068	(1,005)	(31,677)	(16,471)	(62)	430	-	-	9,10,067	(27,721)	9,75,641	9,65,955

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

FY 2017-18	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												FY 2017-18
				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	32,683	2,984	363	1,55,596	1,46,452	784	23,935	45,391	173	2,569	-	-	2,36,804	31,918	6,43,622	6,79,652
Travel, conveyance and vehicle running expenses	2,958	270	33	14,084	13,257	71	2,167	4,109	16	232	-	-	21,435	2,889	58,260	61,521
Training expenses	127	12	1	606	570	3	93	177	1	10	-	-	922	124	2,506	2,646
Rents, rates and taxes	6,307	576	70	30,027	28,262	151	4,619	8,760	33	496	-	-	1,55,550	6,159	2,34,057	2,41,010
Repairs	7,310	667	81	34,801	32,755	175	5,353	10,152	39	574	-	-	52,964	7,139	1,43,952	1,52,010
Printing and Stationery	2,705	247	30	12,880	12,123	65	1,981	3,757	14	213	-	-	19,602	2,642	53,277	56,259
Communication	3,129	286	35	14,898	14,022	75	2,292	4,346	17	246	-	-	22,673	3,056	61,625	65,075
Legal and Professional charges	6,271	573	70	29,856	28,101	151	4,593	14,246	33	493	-	-	45,438	6,124	1,29,035	1,35,949
Service Charges	9,993	912	111	2,87,246	2,70,365	240	11,820	13,879	53	785	-	-	3,48,844	9,759	9,42,991	9,54,007
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	120	11	1	572	539	3	88	167	1	9	-	-	871	118	2,368	2,500
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	19	2	-	92	86	-	14	27	-	2	-	-	139	19	379	400
d) out of pocket expenses	26	2	-	126	118	1	19	37	12	2	-	-	191	26	520	548
Advertisement and publicity	12,073	1,102	134	57,476	54,099	290	8,841	16,767	64	949	-	-	87,474	11,790	2,37,750	2,51,059
Interest and Bank Charges	421	38	5	2,003	1,885	10	308	584	2	33	-	-	3,048	411	8,284	8,748
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	11	1	-	52	49	-	8	15	-	1	-	-	78	11	214	226
Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	6,697	611	74	31,883	30,009	161	4,904	9,301	35	526	-	-	48,523	6,540	1,31,882	1,39,264
Membership & subscription	252	23	3	1,199	1,128	6	184	350	1	20	-	-	1,824	246	4,958	5,236
Miscellaneous Expenses	1,364	103	13	5,365	5,046	27	825	1,597	6	140	-	-	8,165	1,096	22,267	23,747
Depreciation	4,438	405	49	21,130	19,888	107	3,250	6,164	23	349	-	-	32,158	4,334	87,403	92,295
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	96,904	8,825	1,073	6,99,892	6,58,754	2,320	75,294	1,39,826	511	7,649	-	-	10,86,703	94,401	27,65,350	28,72,152

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

For The Quarter Ended March 31, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended March 31, 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	12,851	(2,293)	14	(15,011)	2,091	110	2,047	12,730	(16)	427	-	(1)	60,096	11,455	73,928	84,500
Travel, conveyance and vehicle running expenses	1,246	(260)	1	(2,026)	(51)	10	186	1,208	(2)	37	-	-	6,362	1,124	6,848	7,835
Training expenses	93	5	-	214	159	1	22	107	-	5	-	-	133	76	717	815
Rents, rates and taxes	20,631	(61)	24	30,309	27,565	254	4,462	22,878	46	1,068	-	2	45,372	17,130	1,49,086	1,69,680
Repairs	3,013	(371)	3	(1,012)	1,606	29	534	3,097	-	118	-	-	11,734	2,627	18,733	21,378
Printing and Stationery	1,032	(76)	1	426	894	11	200	1,095	1	46	-	-	3,293	882	6,848	7,805
Communication	1,680	(167)	2	38	1,163	17	311	1,754	1	70	-	-	5,976	1,451	10,781	12,296
Legal and Professional charges	551	(418)	-	(5,519)	(2,098)	(2)	(16)	(5,604)	(7)	(15)	-	-	7,088	602	(5,571)	(5,438)
Service Charges	(49,642)	(8,062)	(61)	79,056	73,515	(788)	(8,483)	(60,589)	(273)	(3,437)	-	(12)	6,695	43,720	1,29,404	71,639
Auditors' fees, expenses etc.																
a) as auditors	133	3	-	241	198	2	30	149	-	7	-	-	250	109	986	1,122
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	(6)	(1)	-	(24)	(15)	-	(2)	(8)	-	-	-	-	-	(5)	(54)	(61)
d) out of pocket expenses	(9)	(1)	-	(34)	(21)	-	(2)	(11)	-	(1)	-	-	-	(7)	(76)	(86)
Advertisement and publicity	8,182	382	10	18,128	13,650	110	1,902	9,348	26	467	-	1	12,258	6,652	62,542	71,116
Interest and Bank Charges	(217)	(39)	-	(910)	(553)	(4)	(60)	(267)	(1)	(15)	-	-	79	(166)	(1,897)	(2,153)
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	13	1	-	34	24	-	3	15	-	1	-	-	15	10	102	116
Recruitment Expenses	(60)	(20)	-	(397)	(218)	(1)	(20)	(81)	(1)	(5)	-	-	157	(43)	(609)	(689)
Information Technology Expenses	2,502	(313)	3	(921)	1,298	24	442	2,569	-	97	-	-	9,821	2,184	15,514	17,706
Membership & subscription	55	(36)	-	(453)	(164)	-	-	37	(1)	(1)	-	-	621	58	97	116
Miscellaneous Expenses	808	(145)	1	(1,295)	(197)	3	66	506	(2)	61	-	-	3,167	(380)	1,929	2,593
Depreciation	1,806	(300)	2	(1,767)	446	16	295	1,804	(2)	62	-	-	8,124	1,602	10,580	12,088
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	4,662	(12,172)	-	99,077	1,19,292	(208)	1,917	(9,263)	(231)	(1,008)	-	(10)	1,81,241	89,081	4,79,888	4,72,378

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

FY 2016-17	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											FY 2016-17	
				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	62,377	4,518	74	1,62,299	1,14,783	870	15,017	72,345	232	3,726	-	10	70,808	50,155	4,90,245	5,57,214
Travel, conveyance and vehicle running expenses	6,630	480	8	17,252	12,201	92	1,596	7,690	25	396	-	1	7,527	5,331	52,111	59,229
Training expenses	123	9	-	319	226	2	30	142	-	7	-	-	139	99	964	1,096
Rents, rates and taxes	44,521	3,225	53	1,15,841	81,927	621	10,719	51,636	166	2,659	-	7	50,540	35,798	3,49,914	3,97,713
Repairs	12,060	874	14	31,380	22,193	168	2,904	13,988	45	720	-	2	13,691	9,697	94,788	1,07,736
Printing and Stationery	3,340	242	4	8,692	6,147	47	804	3,874	12	200	-	1	3,792	2,686	26,255	29,841
Communication	6,109	442	7	15,894	11,241	85	1,471	7,085	23	365	-	1	6,934	4,912	48,011	54,569
Legal and Professional charges	7,584	549	9	19,663	13,906	106	1,826	2,863	28	453	-	1	8,609	6,098	53,553	61,695
Service Charges	18,971	1,374	22	3,24,702	2,29,639	265	9,486	22,003	71	1,133	-	3	21,536	97,336	7,06,174	7,26,541
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	240	17	-	625	442	3	58	279	1	14	-	-	273	193	1,888	2,145
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	1	-	-	4	3	-	-	2	-	-	-	-	2	1	12	13
d) out of pocket expenses	2	-	-	5	4	-	-	2	-	-	-	-	2	2	15	17
Advertisement and publicity	11,414	827	14	29,698	21,003	159	2,748	13,238	43	682	-	2	12,957	9,178	89,708	1,01,963
Interest and Bank Charges	137	10	-	357	253	2	33	159	1	8	-	-	156	110	1,079	1,226
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	13	1	-	34	24	-	3	15	-	1	-	-	15	10	102	116
Recruitment Expenses	185	13	-	480	340	3	44	214	1	11	-	-	210	148	1,451	1,649
Information Technology Expenses	10,099	732	12	26,278	18,584	141	2,431	11,713	38	603	-	2	11,465	8,121	79,376	90,219
Membership & subscription	663	48	1	1,725	1,220	9	160	769	2	40	-	-	752	533	5,210	5,922
Miscellaneous Expenses	3,610	241	4	8,738	6,180	46	800	3,880	12	248	-	1	3,774	1,816	25,495	29,350
Depreciation	8,416	610	10	21,898	15,487	117	2,026	9,761	31	503	-	1	9,554	6,767	66,145	75,181
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,96,495	14,212	232	7,85,884	5,55,803	2,736	52,156	2,21,658	731	11,769	-	32	2,22,736	2,38,991	20,92,496	23,03,435