

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

For The Quarter Ended March 31, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended March 31, 2019	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others		Total
Employees' remuneration and welfare benefits	11,936	526	-	47,966	64,829	95	1,377	18,928	18	771	-	-	56,515	8,795	1,99,294	2,11,756
Travel, conveyance and vehicle running expenses	888	40	-	3,587	4,818	7	115	1,421	2	57	-	-	10,285	657	20,949	21,877
Training expenses	79	6	-	347	427	1	27	145	1	4	-	-	470	63	1,485	1,570
Rents, rates and taxes	1,784	55	-	6,891	9,731	12	33	2,645	(1)	122	-	-	1,29,560	1,271	1,50,264	1,52,103
Repairs	2,576	101	-	10,192	14,017	19	197	3,979	2	171	-	-	11,598	1,873	42,048	44,725
Printing and stationery	465	18	-	1,834	2,530	3	32	715	-	31	-	-	2,493	337	7,975	8,458
Communication	788	27	-	3,078	4,295	6	35	1,191	-	53	-	-	3,411	567	12,636	13,451
Legal and Professional charges	1,593	80	-	7,292	9,675	14	257	2,603	4	100	-	-	7,909	1,192	29,046	30,719
Service Charges	2,733	160	-	39,175	75,791	25	2,565	4,647	11	164	-	-	65,369	2,087	1,89,834	1,92,727
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	51	1	-	201	276	-	4	78	-	3	-	-	228	37	827	879
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	(22)	(4)	-	(121)	(113)	-	(23)	(57)	(1)	(1)	-	-	(217)	(21)	(554)	(580)
d) out of pocket expenses	7	(1)	-	23	37	-	(1)	8	-	1	-	-	19	4	91	97
Advertisement and publicity	3,645	105	-	13,965	19,902	23	(6)	5,327	(5)	253	-	-	14,856	2,579	56,894	60,644
Interest and Bank Charges	276	15	-	1,147	1,492	2	56	463	1	16	-	-	1,432	209	4,818	5,109
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	5	-	-	19	26	-	1	8	-	-	-	-	23	4	81	86
Recruitment Expenses	8	(2)	-	17	44	-	(8)	3	-	1	-	-	(11)	4	50	56
Information Technology Expenses	1,770	46	-	6,730	9,674	11	(35)	2,553	(3)	124	-	-	7,036	1,245	27,335	29,151
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	77	3	-	299	418	1	3	116	-	5	-	-	331	55	1,228	1,308
Miscellaneous Expenses	714	34	-	2,166	2,592	5	162	906	3	78	-	-	3,671	180	9,763	10,511
Depreciation	1,654	61	-	6,463	9,024	12	72	2,499	-	113	-	-	7,155	1,180	26,518	28,233
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	31,027	1,271	-	1,51,271	2,29,485	236	4,863	48,178	32	2,066	-	-	3,22,133	22,318	7,80,582	8,12,880

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

FY 2018-19	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											FY 2018-19	
				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	34,518	2,916	-	1,55,442	1,84,840	409	14,448	65,847	305	1,797	-	-	2,20,924	28,035	6,72,047	7,09,481
Travel, conveyance and vehicle running expenses	2,492	211	-	11,220	13,342	30	1,043	4,753	22	130	-	-	30,090	2,024	62,654	65,357
Training expenses	121	10	-	544	647	1	51	231	1	6	-	-	770	98	2,349	2,480
Rents, rates and taxes	6,239	527	-	28,094	33,407	74	2,611	11,901	55	325	-	-	2,85,054	5,067	3,66,588	3,73,354
Repairs	8,077	682	-	36,373	43,252	96	3,381	15,408	71	420	-	-	51,482	6,560	1,57,043	1,65,802
Printing and Stationery	1,476	125	-	6,646	7,903	17	618	2,815	13	77	-	-	10,827	1,199	30,115	31,716
Communication	2,628	222	-	11,835	14,073	31	1,100	5,014	23	137	-	-	16,751	2,135	51,099	53,949
Legal and Professional charges	4,151	351	-	21,147	25,146	49	1,738	7,919	37	216	-	-	26,459	3,372	86,083	90,585
Service Charges	6,067	513	-	81,022	1,22,518	72	15,872	14,474	54	316	-	-	2,95,777	4,928	5,35,033	5,41,613
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	158	13	-	713	848	2	66	302	1	8	-	-	1,009	129	3,078	3,249
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	68	6	-	306	364	1	28	130	1	4	-	-	433	55	1,322	1,396
d) out of pocket expenses	33	3	-	148	176	-	14	63	-	2	-	-	210	27	640	676
Advertisement and publicity	13,196	1,115	-	59,426	70,665	156	5,524	25,174	117	687	-	-	84,111	10,718	2,56,578	2,70,889
Interest and Bank Charges	648	55	-	2,916	3,468	8	271	1,235	6	34	-	-	4,128	526	12,592	13,295
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	13	1	-	58	68	-	5	24	-	1	-	-	81	10	247	261
Recruitment Expenses	77	6	-	346	411	1	32	146	1	4	-	-	489	62	1,492	1,575
Information Technology Expenses	6,614	559	-	29,784	35,417	78	2,768	12,617	58	344	-	-	42,156	5,372	1,28,594	1,35,767
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	257	22	-	1,156	1,375	3	107	490	2	13	-	-	1,636	209	4,991	5,270
Miscellaneous Expenses	1,005	67	-	3,551	3,962	9	330	1,524	7	92	-	-	8,105	644	18,224	19,296
Depreciation	5,533	468	-	24,918	29,631	66	2,316	10,556	49	288	-	-	35,269	4,494	1,07,587	1,13,588
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	93,371	7,872	-	4,75,645	5,91,513	1,103	52,323	1,80,623	823	4,901	-	-	11,15,761	75,664	24,98,356	25,99,599

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	7	23	1,655	2,201	(1)	(146)	731	3	76	-	-	19,182	249	23,950	24,699
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	(43)	53	1,182	2,854	(19)	(901)	1,015	5	152	-	-	46,871	(2)	51,157	52,419
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	(2)	1	(61)	(24)	(1)	(30)	(5)	-	2	-	-	756	(17)	620	625
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)	(1)	-	(25)	(16)	-	(9)	(4)	-	-	-	-	164	(6)	104	102
Advertisement and publicity	4,140	172	98	13,453	14,943	35	651	4,802	20	396	-	-	79,496	2,440	1,16,236	1,20,646
Interest and Bank Charges	110	2	3	277	350	-	(13)	115	1	11	-	-	2,735	44	3,520	3,635
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(28)	(4)	-	(161)	(141)	(1)	(32)	(43)	-	(2)	-	-	40	(35)	(375)	(407)
Recruitment Expenses	(6)	(1)	-	(32)	(29)	-	(6)	(9)	-	-	-	-	(6)	(7)	(89)	(96)
Information Technology Expenses	1,564	9	51	3,399	4,675	(4)	(395)	1,560	7	169	-	-	43,361	490	53,262	54,886
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	33	(3)	2	(14)	50	(1)	(41)	20	-	5	-	-	1,604	(12)	1,611	1,643
Miscellaneous Expenses	(331)	(67)	6	(2,687)	(2,116)	(20)	(673)	(616)	(2)	39	-	-	6,706	(610)	21	(371)
Depreciation	824	(19)	33	1,074	2,050	(9)	(481)	713	3	97	-	-	28,523	75	32,045	32,883
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	(6,952)	(3,330)	598	56,012	86,068	(1,005)	(31,677)	(16,471)	(62)	430	-	-	9,10,067	(27,720)	9,75,642	9,65,958

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	117	2,367	2,499
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	-	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
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	1,097	22,268	23,748
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