

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

For The Quarter Ended Dec 31, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended Dec 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	6,574	389	112	56,384	49,747	(26)	8,203	10,038	(13)	194	-	-	20,601	6,181	1,51,309	1,58,384
Travel, conveyance and vehicle running expenses	725	59	9	5,310	4,696	8	840	1,101	1	33	-	-	1,634	753	14,376	15,169
Training expenses	(61)	(11)	-	(163)	(149)	(4)	(50)	(91)	(1)	(7)	-	-	62	(86)	(489)	(561)
Rents, rates and taxes	4,530	429	43	30,470	26,994	82	5,056	6,865	12	245	-	-	8,305	4,919	82,948	87,950
Repairs	1,405	90	23	11,751	10,372	(2)	1,732	2,143	(2)	45	-	-	4,193	1,344	31,576	33,094
Printing and stationery	357	27	5	2,760	2,439	2	424	543	-	15	-	-	908	359	7,450	7,839
Communication	842	75	9	5,911	5,232	12	958	1,278	2	42	-	-	1,717	895	16,047	16,973
Legal and Professional charges	677	6	19	10,214	9,007	(24)	972	1,045	(6)	(4)	-	-	3,383	495	25,082	25,784
Service Charges	(11,446)	(1,967)	81	35,233	30,680	(753)	(9,507)	(17,063)	(144)	(1,228)	-	-	83,740	(16,049)	1,04,909	91,577
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	(17)	(5)	-	19	14	(2)	(9)	(24)	-	(3)	-	-	61	(28)	28	6
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	18	2	-	101	90	1	19	28	-	1	-	-	18	22	280	300
d) out of pocket expenses	14	-	-	90	80	-	15	21	-	1	-	-	22	16	245	259
Advertisement and publicity	1,482	69	29	13,709	12,082	(18)	1,920	2,269	(5)	31	-	-	5,345	1,315	36,648	38,228
Interest and Bank Charges	177	19	1	1,095	972	4	191	267	1	10	-	-	258	199	2,997	3,194
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	38	4	-	213	189	1	40	58	-	3	-	-	39	45	588	630
Recruitment Expenses	(1)	(1)	-	2	2	-	-	(1)	-	-	-	-	3	(1)	5	3
Information Technology Expenses	1,754	151	20	12,607	11,155	22	2,015	2,663	3	84	-	-	3,783	1,841	34,173	36,098
Membership & Subscription	95	9	1	634	562	2	106	145	-	5	-	-	169	104	1,727	1,832
Miscellaneous Expenses	489	10	5	2,386	2,101	(4)	326	401	(1)	4	-	-	967	204	6,384	6,888
Depreciation	811	50	14	6,886	6,076	(2)	1,007	1,239	(1)	26	-	-	2,491	769	18,491	19,366
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	8,463	(595)	371	1,95,612	1,72,341	(701)	14,258	12,925	(154)	(503)	-	-	1,37,699	3,297	5,34,774	5,43,013

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

Up to the Quarter Ended Dec 31, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter Ended Dec 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	29,986	3,518	138	1,66,400	1,48,002	962	30,958	45,225	166	2,089	-	-	30,157	35,343	4,59,302	4,92,944
Travel, conveyance and vehicle running expenses	2,240	263	10	12,429	11,055	72	2,312	3,378	12	156	-	-	2,253	2,640	34,307	36,820
Training expenses	145	17	1	804	715	5	150	218	1	10	-	-	146	171	2,220	2,383
Rents, rates and taxes	10,804	1,267	50	59,955	53,326	347	11,154	16,295	60	753	-	-	10,866	12,735	1,65,491	1,77,612
Repairs	6,058	711	28	33,619	29,902	194	6,255	9,137	34	422	-	-	6,093	7,141	92,797	99,594
Printing and Stationery	1,275	150	6	7,078	6,295	41	1,317	1,924	7	89	-	-	1,283	1,503	19,537	20,968
Communication	2,298	270	11	12,751	11,342	74	2,372	3,466	13	160	-	-	2,311	2,708	35,197	37,776
Legal and Professional charges	5,198	610	24	31,462	27,983	167	5,367	7,840	29	362	-	-	5,228	6,127	84,565	90,397
Service Charges	26,744	3,137	123	2,14,695	1,90,957	858	27,611	40,335	148	1,863	-	-	99,328	31,522	6,07,317	6,37,321
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	114	13	1	633	563	4	118	172	1	8	-	-	115	134	1,748	1,876
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	18	2	-	101	90	1	19	28	-	1	-	-	18	22	280	300
d) out of pocket expenses	27	3	-	151	134	1	28	41	-	2	-	-	27	32	416	446
Advertisement and publicity	7,933	931	36	44,024	39,156	255	8,190	11,965	44	553	-	-	7,979	9,351	1,21,517	1,30,417
Interest and Bank Charges	311	36	1	1,725	1,534	10	321	469	2	22	-	-	313	366	4,762	5,110
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	38	4	-	213	189	1	40	58	-	3	-	-	39	45	588	630
Recruitment Expenses	6	1	-	32	29	-	6	9	-	-	-	-	6	7	89	96
Information Technology Expenses	5,133	602	24	28,484	25,335	165	5,299	7,741	28	358	-	-	5,162	6,050	78,622	84,381
Membership & subscription	218	26	1	1,212	1,078	7	226	329	1	15	-	-	220	257	3,345	3,590
Miscellaneous Expenses	1,695	170	7	8,052	7,162	47	1,498	2,213	8	101	-	-	1,459	1,710	22,250	24,122
Depreciation	3,614	424	17	20,056	17,838	116	3,731	5,451	20	252	-	-	3,635	4,260	55,359	59,414
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,03,855	12,155	478	6,43,876	5,72,685	3,327	1,06,972	1,56,294	574	7,219	-	-	1,76,638	1,22,124	17,89,709	19,06,197

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

For the corresponding quarter of the preceding period ended December 31, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For the corresponding quarter of the preceding period ended December 31, 2016
				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	13,622	1,570	26	54,350	35,863	140	4,160	19,101	53	643	-	1	1,685	13,024	1,29,020	1,44,238
Travel, conveyance and vehicle running expenses	2,049	254	3	7,853	5,114	25	592	2,717	9	112	-	-	326	1,822	18,570	20,876
Training expenses	(53)	(8)	-	(176)	(109)	(1)	(12)	(57)	-	(4)	-	-	(14)	(36)	(409)	(470)
Rents, rates and taxes	5,345	578	12	22,019	14,677	47	1,706	7,831	19	219	-	-	505	5,406	52,429	58,364
Repairs	3,322	408	6	12,782	8,334	40	964	4,429	14	179	-	-	517	2,975	30,234	33,970
Printing and Stationery	837	103	1	3,227	2,105	10	244	1,119	4	45	-	-	129	752	7,635	8,576
Communication	1,664	206	3	6,388	4,162	20	481	2,212	7	91	-	-	263	1,484	15,108	16,981
Legal and Professional charges	2,678	331	4	10,264	6,684	33	773	3,551	12	146	-	-	426	2,381	24,270	27,283
Service Charges	16,211	1,787	34	66,183	43,990	149	5,110	23,460	59	694	-	1	1,666	16,141	1,57,453	1,75,485
Auditors' fees, expenses etc.																
a) as auditors	(40)	(7)	-	(121)	(71)	(1)	(8)	(37)	-	(4)	-	-	(14)	(22)	(278)	(325)
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	8	1	-	28	18	-	2	9	-	1	-	-	2	6	66	75
d) out of pocket expenses	7	1	-	27	17	-	2	9	-	-	-	-	1	6	62	70
Advertisement and publicity	76	(16)	1	761	600	(5)	72	329	(1)	(18)	-	-	(94)	268	1,912	1,973
Interest and Bank Charges	197	26	-	730	470	3	54	249	1	12	-	-	37	164	1,720	1,943
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(8)	(1)	-	(27)	(17)	-	(2)	(9)	-	(1)	-	-	(2)	(6)	(64)	(73)
Recruitment Expenses	12	-	-	78	58	-	7	31	-	(1)	-	-	(6)	24	191	203
Information Technology Expenses	3,103	389	5	11,809	7,670	39	887	4,074	14	174	-	-	513	2,723	27,903	31,400
Membership & subscription	298	38	-	1,116	721	4	83	382	1	18	-	-	54	254	2,633	2,969
Miscellaneous Expenses	2,272	308	3	8,216	5,241	34	604	2,775	11	147	-	-	473	1,810	19,311	21,894
Depreciation	2,005	237	4	7,895	5,187	22	601	2,760	8	100	-	-	272	1,872	18,717	20,963
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	53,605	6,205	102	2,13,402	1,40,714	559	16,320	74,935	211	2,553	-	2	6,739	51,048	5,06,483	5,66,395

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ '000)

Up to the Quarter of the preceding period ended December 31, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to the Quarter of the preceding period ended December 31, 2016
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	
Employees' remuneration and welfare benefits	49,526	6,811	60	1,77,310	1,12,692	760	12,970	59,616	248	3,299	-	11	10,713	38,700	4,16,319	4,72,716
Travel, conveyance and vehicle running expenses	5,385	741	7	19,278	12,252	83	1,410	6,482	27	359	-	1	1,165	4,207	45,264	51,397
Training expenses	29	4	-	105	66	-	8	35	-	2	-	-	6	23	245	278
Rents, rates and taxes	23,891	3,286	29	85,533	54,362	367	6,257	28,758	120	1,591	-	5	5,168	18,669	2,00,830	2,28,036
Repairs	9,048	1,244	11	32,393	20,588	139	2,370	10,891	45	603	-	2	1,957	7,070	76,058	86,361
Printing and Stationery	2,309	318	3	8,266	5,253	35	605	2,779	12	154	-	1	499	1,804	19,408	22,038
Communication	4,429	609	5	15,856	10,078	68	1,160	5,331	22	295	-	1	958	3,461	37,230	42,273
Legal and Professional charges	7,034	967	9	25,182	16,005	108	1,842	8,467	35	468	-	2	1,521	5,497	59,127	67,137
Service Charges	68,613	9,436	84	2,45,647	1,56,124	1,053	17,969	82,592	344	4,570	-	15	14,841	53,617	5,76,772	6,54,905
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	107	15	-	384	244	2	28	129	1	7	-	-	23	84	902	1,024
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	8	1	-	28	18	-	2	9	-	1	-	-	2	6	66	75
d) out of pocket expenses	11	2	-	40	25	-	3	13	-	1	-	-	2	9	93	106
Advertisement and publicity	3,232	444	4	11,570	7,353	50	846	3,890	16	215	-	1	699	2,525	27,165	30,845
Interest and Bank Charges	354	49	-	1,268	806	5	93	426	2	24	-	-	77	276	2,977	3,380
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	245	34	-	877	558	4	64	295	1	16	-	-	53	191	2,059	2,338
Information Technology Expenses	7,597	1,045	9	27,199	17,286	117	1,990	9,145	38	506	-	2	1,643	5,937	63,863	72,514
Membership & subscription	608	84	1	2,177	1,384	9	159	732	3	41	-	-	132	475	5,112	5,805
Miscellaneous Expenses	2,802	385	3	10,033	6,377	43	734	3,373	14	187	-	1	606	2,184	23,552	26,742
Depreciation	6,610	909	8	23,665	15,041	101	1,731	7,957	33	440	-	1	1,430	5,165	55,564	63,091
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,91,838	26,384	233	6,86,811	4,36,512	2,944	50,241	2,30,920	961	12,779	-	43	41,495	1,49,900	16,12,606	18,31,061