

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the Year ended on and to Balance Sheet as at 31st March 2017

FORM No. 7- OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sr.No	Particulars	Marine																	Total Miscellaneous	Total
		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others			
		For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017		
1	Employees' remuneration & welfare benefits	(Rs. '000) 56,484	(Rs. '000) 15,870	(Rs. '000) 302	(Rs. '000) 16,172	(Rs. '000) 4,53,123	(Rs. '000) 3,69,073	(Rs. '000) 8,22,196	(Rs. '000) 7,315	(Rs. '000) 5,038	(Rs. '000) 39	(Rs. '000) 1,43,497	(Rs. '000) 1,87,037	(Rs. '000) 85,913	(Rs. '000) 55,734	(Rs. '000) 13,04,155	(Rs. '000) 13,76,811			
2	Travel, conveyance and vehicle running expenses	3,327	1,000	18	1,018	26,216	24,453	50,669	474	164	309	2	4,868	11,815	(123)	4,931	3,222	76,331	80,676	
3	Training expenses	13	5	0	5	116	87	203	2	1	(0)	9	58	(0)	14	12	301		318	
4	Rents, rates & taxes	2,513	778	11	789	20,055	18,357	38,412	404	142	216	(0)	1,291	8,463	1	3,693	2,234	54,837	58,138	
5	Repairs	761	229	4	233	5,996	5,592	11,588	120	43	65	(0)	380	2,480	0	1,143	667	16,486	17,481	
6	Printing & stationery	1,412	255	0	255	5,614	5,917	11,531	36	4	19	0	22,693	1,678	(1,102)	1,842	2,311	39,012	40,679	
7	Communication	2,091	476	5	480	12,643	11,828	24,471	176	96	101	0	21,370	4,593	(1,031)	3,079	2,495	55,140	57,681	
8	Information Technology	2,942	455	0	455	10,844	12,424	23,271	64	8	36	0	54,209	3,019	(2,724)	4,415	4,191	86,689	89,886	
9	Legal & professional charges	613	203	3	206	5,060	4,410	9,471	103	34	53	0	338	2,243	0	850	549	13,642	14,461	
10	Auditors' fees, expenses etc																			
	(a) as auditor	17	1	0	1	70	151	221	1	1	1	(0)	(0)	(12)	(0)	45	12	268	285	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(ii) Tax Audit	8	3	0	3	65	59	124	1	0	1	(0)	4	27	(0)	12	7	177	187	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	(10)	(5)	(0)	(5)	(109)	(63)	(172)	(2)	(1)	(1)	(0)	(9)	(64)	(0)	(7)	(10)	(266)	(281)	
	(d) Out of pocket expenses	8	2	0	2	63	60	123	1	0	1	(0)	4	26	(0)	13	7	175	186	
11	Advertisement and publicity	5,100	1,700	21	1,720	42,216	36,682	78,898	864	287	444	1	2,826	18,768	3	7,050	4,577	1,13,719	1,20,539	
12	Interest & Bank Charges	1,490	501	6	507	12,391	10,692	23,083	254	94	130	0	834	5,145	1	2,041	1,340	33,313	35,110	
13	Business development & Promotion	6,845	2,312	28	2,339	57,040	49,077	1,06,118	1,171	384	598	2	3,846	25,593	4	9,346	6,164	1,53,225	1,62,409	
14	Marketing & Support Services	63,665	20,487	266	20,752	5,17,871	4,61,360	9,79,321	10,526	3,588	5,512	10	34,039	2,24,692	37	90,687	56,339	14,04,561	14,89,378	
15	Other Acquisition Costs	4,771	791		1,075	39,365	30,476	69,841	1	3	1,305	21	17	10,976			1,443	83,608	89,453	
16	Others (to be specified)																			
	Exchange (gain)/loss	(45)	(23)	(0)	(23)	(472)	(288)	(761)	(1)	(2)	(4)	(0)	(39)	(46)	(0)	(34)	(46)	(1,166)	(1,234)	
	Miscellaneous Expenses	5,071	1,577	21	1,599	41,700	36,706	78,406	812	282	436	0	2,929	17,085	(7)	7,383	4,541	1,11,868	1,18,338	
	Loss/(Profit) on disposal of Assets	(45)	(9)	(0)	(10)	(304)	(352)	(656)	(6)	(2)	(4)	0	(15)	(92)	(0)	(83)	(37)	(895)	(950)	
17	Depreciation	2,977	983	12	995	24,522	21,449	45,971	501	167	259	0	1,634	10,832	2	4,147	2,665	66,179	70,151	
18	Service Tax Expenses	1,411	443	6	449	1,345	20,620	21,965	228	79	129	0	787	4,920	1	63,680	1,321	93,104	94,964	
	<b>TOTAL</b>	<b>1,64,418</b>	<b>47,525</b>	<b>1,492</b>	<b>49,018</b>	<b>12,75,435</b>	<b>11,18,771</b>	<b>23,94,204</b>	<b>23,039</b>	<b>7,897</b>	<b>14,638</b>	<b>77</b>	<b>2,95,309</b>	<b>5,39,413</b>	<b>(10,127)</b>	<b>2,90,160</b>	<b>1,50,020</b>	<b>37,04,631</b>	<b>39,15,067</b>	

Sr.No	Particulars	Marine																	Total Miscellaneous	Total
		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others			
		For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016		
1	Employees' remuneration & welfare benefits	(Rs. '000) 29,076	(Rs. '000) 7,828	(Rs. '000) (13)	(Rs. '000) 7,815	(Rs. '000) 2,21,717	(Rs. '000) 1,46,557	(Rs. '000) 3,68,274	(Rs. '000) 5,009	(Rs. '000) 927	(Rs. '000) 2,900	(Rs. '000) (33)	(Rs. '000) 13,422	(Rs. '000) 87,652	(Rs. '000) 16	(Rs. '000) 21,038	(Rs. '000) 26,408	(Rs. '000) 5,25,613	(Rs. '000) 5,62,504	
2	Travel, conveyance and vehicle running expenses	3,222	1,164	6	1,170	29,251	17,461	46,712	638	138	333	1	1,456	11,538	3	1,222	3,825	65,866	70,258	
3	Training expenses	(1)	(2)	-	(2)	(31)	(12)	(43)	-	-	-	-	-	(12)	-	3	(6)	(58)	(61)	
4	Rents, rates & taxes	2,880	1,001	4	1,005	25,527	15,449	40,976	560	119	296	0	1,305	10,072	2	1,240	3,302	57,872	61,757	
5	Repairs	850	292	1	293	7,481	4,546	12,027	164	34	87	0	385	2,953	1	379	965	16,595	18,138	
6	Printing & stationery	1,766	615	3	618	15,657	9,472	25,129	343	73	182	0	800	6,178	1	757	2,023	35,486	37,870	
7	Communication	2,737	996	5	1,001	24,955	14,863	39,818	544	118	283	0	1,236	9,843	2	1,015	3,272	56,131	59,869	
8	Information Technology	3,472	1,102	3	1,105	29,114	18,190	47,304	645	131	353	(1)	1,585	11,495	3	1,888	3,660	67,063	71,640	
9	Legal & professional charges	173	(1)	(2)	(3)	567	676	1,243	17	-	16	(1)	85	228	-	304	13	1,905	2,075	
10	Auditors' fees, expenses etc																			
	(a) as auditor	44	11	-	11	334	222	556	7	1	4	-	21	132	-	33	41	795	850	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(ii) Tax Audit	10	3	-	3	80	50	130	2	-	1	-	4	32	-	5	9	183	196	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	(10)	(7)	-	(7)	(139)	(66)	(205)	(2)	(1)	(1)	-	(4)	(54)	-	3	(16)	(280)	(297)	
	(d) Out of pocket expenses	4	1	-	1	25	19	44	-	-	-	-	2	10	-	3	4	63	68	
11	Advertisement and publicity	4,565	1,527	5	1,532	39,514	24,237	63,751	870	181	466	(1)	2,075	15,996	4	2,188	5,052	90,182	96,279	
12	Interest & Bank Charges	1,263	519	4	523	12,456	7,102	19,558	268	62	133	1	564	4,909	1	243	1,690	27,429	29,215	
13	Business development & Promotion	7,561	3,016	21	3,037	73,125	42,147	1,15,272	1,578	359	791	4	3,384	28,823	7	1,804	9,846	1,61,868	1,72,466	
14	Marketing & Support Services	67,497	23,187	96	23,283	5,93,836	3,60,862	9,54,698	13,036	2,756	6,924	(8)	30,818	2,34,324	54	30,078	76,526	13,49,006	14,39,786	
15	Other Acquisition Costs	5,221	473	583	1,056	16,039	9,383	25,422	-	2	531	237	26	2,778	-	-	967	29,963	36,240	
16	Others (to be specified)																			
	Exchange (gain)/loss	(121)	(79)	(0)	(79)	(1,966)	(1,159)	(3,125)	(43)	(10)	(21)	-	(96)	(774)	(1)	(71)	(259)	(4,400)	(4,691)	
	Miscellaneous Expenses	2,686	255	(13)	242	13,096	11,611	24,707	331	29	251	(9)	1,291	5,218	-	3,683	1,028	36,529	39,457	
	Loss/(Profit) on disposal of Assets	(2)	-	-	-	(1)	(7)	(8)	-	-	-	-	(1)	(1)	-	(5)	(2)	(13)	(15)	
17	Depreciation	2,783	943	4	947	24,278	14,824	39,102	534	112	285	(1)	1,264	9,581	3	1,289	3,115	55,284	59,014	
18	Service Tax Expenses	1,591	736	7	743	12,265	21,073	33,338	361	88	170	0	701	6,889	(4,160)	41,430	3,834	82,453	84,789	
	<b>TOTAL</b>	<b>1,37,178</b>	<b>43,590</b>	<b>714</b>	<b>44,294</b>															

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		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others						
		Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017					
(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)						
1	Employees' remuneration & welfare benefits	1,97,320	70,272	1,073	71,345	17,71,703	12,13,659	29,83,362	29,386	8,901	17,216	303	2,34,027	8,04,778	859	2,17,481	2,52,826	45,49,139	48,17,804				
2	Travel, conveyance and vehicle running expenses	10,334	3,849	57	3,906	93,032	73,453	1,66,485	1,716	521	970	16	9,627	44,502	42	12,174	11,546	2,47,599	2,61,839				
3	Training expenses	16	6	0	6	144	106	250	3	1	1	-	11	73	-	17	15	371	393				
4	Rents, rates & taxes	9,130	3,747	31	3,778	84,387	62,344	1,46,731	1,799	506	830	10	6,259	42,849	7	10,033	8,677	2,17,701	2,30,609				
5	Repairs	2,934	1,204	0	1,214	27,116	20,033	47,149	578	163	267	3	2,011	13,769	2	3,224	2,788	69,954	74,102				
6	Printing & stationery	9,305	2,343	0	2,343	40,143	29,159	69,300	343	28	122	1	24,977	16,958	-	1,842	20,157	1,31,728	1,41,876				
7	Communication	9,819	3,397	14	3,401	67,813	48,595	1,16,408	912	199	406	5	24,941	28,352	6	5,279	21,374	1,97,882	2,11,102				
8	Information Technology	17,507	5,616	0	5,617	96,194	69,879	1,66,073	821	66	292	2	59,856	35,847	1	4,415	48,305	3,15,678	3,38,802				
9	Legal & professional charges	1,869	767	6	773	17,270	12,759	30,029	368	104	170	2	1,281	8,769	1	2,053	1,776	44,553	47,195				
10	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	(a) as auditor	202	83	1	84	1,866	1,379	3,245	40	11	18	-	138	948	-	222	192	4,814	5,100				
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	(ii) Tax Audit	30	12	0	12	274	203	477	6	2	3	-	20	139	-	33	28	708	750				
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	(c) in any other capacity	22	9	0	9	203	150	353	4	1	2	-	15	103	-	24	21	523	554				
	(d) Out of pocket expenses	33	14	0	14	307	227	534	7	2	3	-	23	156	-	37	32	794	841				
11	Advertisement and publicity	15,367	6,306	52	6,358	1,42,031	1,04,931	2,46,962	3,028	852	1,398	17	10,533	72,119	12	16,886	14,605	3,66,414	3,88,139				
12	Interest & Bank Charges	4,363	1,791	15	1,805	40,325	29,792	70,117	860	242	397	5	2,991	20,476	3	4,794	4,147	1,04,032	1,10,201				
13	Business development & Promotion	19,810	8,130	67	8,196	1,83,089	1,35,264	3,18,353	3,903	1,098	1,802	22	13,580	92,967	15	21,768	18,826	4,72,334	5,00,341				
14	Marketing & Support Services	2,10,891	86,546	713	87,259	19,49,144	14,40,006	33,89,150	41,522	11,691	19,179	236	1,44,572	9,89,720	163	2,31,739	2,00,424	50,28,424	53,26,576				
15	Other Acquisition Costs	11,382	971	1,421	2,392	63,151	49,322	1,12,473	14	276	2,255	533	161	20,026	-	1,854	3,865	1,41,457	1,55,231				
16	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	Exchange (gain)/loss	68	28	0	28	624	462	1,086	13	4	6	-	46	317	-	74	64	1,610	1,706				
	Miscellaneous Expenses	18,040	7,356	64	7,420	1,69,038	1,24,186	2,93,224	3,516	995	1,648	21	12,550	83,659	19	19,980	17,325	4,32,936	4,58,396				
	Loss/(Profit) on disposal of Assets	(284)	(117)	-	(117)	(2,627)	(1,941)	(4,568)	(56)	(16)	(2)	-	(195)	(1,334)	-	(312)	(270)	(6,776)	(7,178)				
17	Depreciation	9,206	3,778	31	3,809	85,082	62,857	1,47,939	1,814	510	837	10	6,311	43,202	7	10,115	8,749	2,19,494	2,32,509				
18	Service Tax Expenses	5,002	2,054	17	2,071	9,220	66,195	75,415	985	277	455	6	12,023	29,374	4	1,84,309	8,180	3,11,028	3,18,101				
	<b>TOTAL</b>	<b>5,50,366</b>	<b>2,08,152</b>	<b>3,572</b>	<b>2,11,724</b>	<b>48,39,527</b>	<b>35,41,020</b>	<b>83,80,547</b>	<b>91,612</b>	<b>26,434</b>	<b>48,251</b>	<b>1,192</b>	<b>5,65,760</b>	<b>23,45,769</b>	<b>1,141</b>	<b>7,48,041</b>	<b>6,43,652</b>	<b>1,28,52,399</b>	<b>1,36,14,489</b>				

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		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others						
		Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016					
(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)					
1	Employees' remuneration & welfare benefits	1,31,271	60,731	579	61,310	14,01,623	7,66,157	21,67,780	29,748	7,242	14,059	195	57,851	5,51,879	154	43,928	1,52,374	30,25,210	32,17,791				
2	Travel, conveyance and vehicle running expenses	9,157	4,236	40	4,276	97,774	53,445	1,51,219	2,075	505	981	14	4,036	38,498	11	2,551	11,142	2,11,032	2,24,465				
3	Training expenses	20	9	-	9	213	116	329	5	1	2	-	9	84	-	8	21	459	488				
4	Rents, rates & taxes	8,904	4,119	39	4,158	95,075	51,970	1,47,045	2,018	491	954	13	3,924	37,435	10	2,589	10,728	2,05,207	2,18,269				
5	Repairs	2,689	1,244	12	1,256	28,715	15,697	44,412	609	148	288	4	1,185	11,307	3	791	3,232	61,979	65,924				
6	Printing & stationery	5,442	2,518	24	2,542	58,103	31,761	89,864	1,233	300	583	8	2,398	22,878	6	1,580	6,557	1,25,407	1,33,391				
7	Communication	7,666	3,547	34	3,581	81,858	44,745	1,26,603	1,737	423	821	11	3,379	9,346	9	2,119	9,346	1,76,679	1,87,926				
8	Information Technology	12,644	5,850	56	5,906	1,35,007	73,798	2,08,805	2,865	698	1,354	19	5,572	53,158	15	3,942	14,967	2,91,395	3,09,945				
9	Legal & professional charges	1,649	763	7	770	17,611	9,627	27,238	374	91	177	2	727	6,934	2	635	1,833	38,013	40,432				
10	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	(a) as auditor	208	96	1	97	2,222	1,214	3,436	47	11	22	-	92	875	-	70	242	4,795	5,100				
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	(ii) Tax Audit	35	16	-	16	370	203	573	8	2	4	-	15	146	-	11	40	799	850				
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	(c) in any other capacity	33	15	-	15	357	195	552	8	2	4	-	15	141	-	13	37	772	820				
	(d) Out of pocket expenses	20	9	-	9	211	116	327	4	1	2	-	9	83	-	7	23	456	485				
11	Advertisement and publicity	15,193	7,029	67	7,096	1,62,224	85,675	2,50,899	3,443	838	1,627	23	6,696	63,875	18	4,569	18,151	3,50,139	3,72,428				
12	Interest & Bank Charges	2,445	1,131	11	1,142	26,108	14,271	40,379	554	135	262	4	1,078	10,380	3	508	3,348	56,351	59,938				
13	Business development & Promotion	16,324	7,552	72	7,624	1,74,301	95,277	2,69,578	3,699	901	1,748	24	7,194	68,630	19	3,767	20,646	3,76,206	4,00,154				
14	Marketing & Support Services	2,13,598	98,819	942	99,761	22,80,669	12,46,663	35,27,332	48,403	11,785	22,877	318	94,134	8,97,998	250	62,802	2,56,614	49,22,513	52,35,872				
15	Other Acquisition Costs	12,853	1,165	1,126	2,291	41,393	22,697	64,090	27	71	2,096	569	61	10,395	-	1,158	1,993	80,460	95,604				
16	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	Exchange (gain)/loss	(56)	(27)	(2)	(29)	(3,242)	(9,174)	(126)	(13)	(1)	(2)	-	(1)	(245)	(1)	(146)	(692)	(12,802)	(13,617)				
	Miscellaneous Expenses	20,631	9,545	91	9,636	2,20,281	1,20,410	3,40,691	4,675	1,138	2,210	31	9,092	86,734	24	7,689	23,161	4,75,445	5,05,712				
	Loss/(Profit) on disposal of Assets	(28)	(13)																				