

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the nine months ended on and to Balance Sheet as at 31 December 2017

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sr.No	Particulars	Marine														Miscellaneous											Total																	
		Fire				Marine Cargo			Marine Others			Motor OD				Motor TP				Motor Total				Workmens' Compensation				Public/Product Liability		Engineering		Aviation	Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Others		Total Miscellaneous	
		For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017		For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017							
1	Employees' remuneration & welfare benefits	65,724	17,279	17,138	421,212	512,879	934,091	6,988	2,466	5,048	277,212	60	72,846	277,212	75	23,015	77,516	1,399,317	1,482,359																									
2	Travel, conveyance and vehicle running expenses	3,701	988	3	991	29,675	26,667	56,342	423	156	320	4	3,357	16,277	6	1,212	3,982	82,079	86,771																									
3	Training expenses	299	120	0	120	2,445	4,686	51	17	27	0	217	1,622	0	766	2,924	7,682	8,101																										
4	Rents, rates & taxes	2,917	895	0	895	23,721	21,160	44,881	442	256	142	2	2,111	14,507	0	904	2,924	66,139	69,951																									
5	Repairs	949	248	0	248	6,900	6,127	13,027	116	40	74	0	614	4,169	0	24	852	18,829	19,926																									
6	Printing & stationery	2,773	581	0	581	11,098	9,848	20,946	92	14	47	1	6,730	6,377	0	1,478	5,259	40,944	44,298																									
7	Communication	3,991	912	1	913	19,255	16,898	36,153	201	48	117	1	6,659	10,514	1	1,375	7,390	65,459	70,363																									
8	Information Technology	8,664	1,783	2	1,785	32,977	29,339	62,316	233	21	113	1	23,351	18,222	0	3,443	17,436	125,136	135,585																									
9	Legal & professional charges	632	196	0	196	5,143	4,592	9,735	90	31	56	0	458	3,154	0	242	634	14,400	15,238																									
10	Auditors' fees, expenses etc																																											
	(a) as auditor	103	32	0	32	840	750	1,590	15	5	9	0	75	517	0	50	103	2,364	2,699																									
	(b) as advisor or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																									
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																									
	(ii) Tax Audit	10	3	0	3	78	69	147	1	0	1	0	7	47	0	1	8	212	225																									
	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																									
	(c) in any other capacity	-1	-1	0	-1	9	6	15	0	0	0	0	1	2	0	-19	0	0	0																									
	(d) Out of pocket expenses	49	18	0	18	395	359	754	8	2	8	0	35	255	0	85	49	1,192	1,259																									
11	Advertisement and publicity	5,109	1,553	-1	1,552	41,550	37,033	78,583	718	248	450	2	3,698	25,342	1	1,210	5,123	115,375	122,036																									
12	Interest & Bank Charges	1,564	472	0	472	12,720	11,327	24,047	238	75	133	1	1,132	7,738	0	268	1,570	35,186	37,223																									
13	Business development & Promotion	14,416	4,725	-3	4,722	117,382	105,362	222,744	2,133	730	1,276	10	10,433	73,172	4	336,729	336,727	355,885																										
14	Marketing & Support Services	38,025	9,918	-12	9,906	308,588	271,500	580,088	4,821	1,686	3,301	10	27,540	180,690	0	-30,930	38,446	805,552	853,483																									
15	Other Acquisition Costs	6,180	200	0	200	11,448	17,751	24,199	0	76	359	172	8	3,963	0	-8,823	852	19,816	26,282																									
16	Others (to be specified)																																											
	Exchange (gain)/ Loss	437	185	0	185	3,373	3,297	6,870	78	26	40	0	316	2,418	0	1,374	432	11,554	12,176																									
	Miscellaneous Expenses	1,694	1,694	0	1,694	40,875	46,229	87,104	784	4	506	3	3,842	27,453	4	1,491	5,555	127,016	134,349																									
	Loss/(Profit) on disposal of Assets	2	7	0	7	22	24	46	2	0	2	0	27	0	0	45	3	119	123																									
17	Depreciation	3,827	1,003	0	1,003	26,568	23,701	50,269	462	160	287	2	2,364	16,250	1	1,021	3,275	74,091	78,361																									
18	Service Tax Expenses	99	-40	0	-40	42,446	88,252	-8	-2	7	0	0	187	2,030	0	-13,443	180	77,272	77,271																									
TOTAL		164,451	42,766	115	42,881	1,260,604	1,086,281	2,346,885	17,837	6,215	12,435	269	168,993	691,953	92	-4,460	186,202	3,426,421	3,633,753																									

Sr.No	Particulars	Marine														Miscellaneous											Total																	
		Fire				Marine Cargo			Marine Others			Motor OD				Motor TP				Motor Total				Workmens' Compensation				Public/Product Liability		Engineering		Aviation	Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Others		Total Miscellaneous	
		For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016		For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016								
1	Employees' remuneration & welfare benefits	44,118	15,996	192	16,189	487,659	313,838	801,497	6,655	2,104	4,100	36	30,757	200,669	5,442	35,301	70,788	1,157,349	1,217,656																									
2	Travel, conveyance and vehicle running expenses	2,005	747	8	755	23,312	16,820	40,132	336	106	203	1	1,532	9,898	135	1,683	2,819	56,845	59,604																									
3	Training expenses	3	1	0	1	26	43	1	0	2	14	0	2	0	0	3	65	68																										
4	Rents, rates & taxes	1,954	775	5	781	23,192	15,821	39,013	378	103	195	0	1,599	10,302	0	1,529	2,232	15,351	16,007																									
5	Repairs	496	186	1	188	6,332	10,649	16,642	92	26	51	0	420	2,632	0	352	601	54,823	55,707																									
6	Printing & stationery	1,685	576	0	576	11,168	18,667	29,835	73	0	31	0	558	3,406	1,102	-271	6,045	29,621	31,881																									
7	Communication	2,070	722	2	724	17,444	11,621	29,065	168	35	86	0	964	6,023	1,033	191	6,138	43,704	46,499																									
8	Information Technology	4,498	1,543	0	1,543	29,456	49,239	79,695	16	83	16	0	1,517	9,201	2,274	-648	15,877	78,214	84,255																									
9	Legal & professional charges	484	200	1	202	5,396	3,684	9,080	86	26	47	0	385	2,537	0	407	526	13,104	13,789																									
10	Auditors' fees, expenses etc																																											
	(a) as auditor	44	17	0	17	559	381	940	37	236	5	0	37	236	0	32	53	1,313	1,375																									
	(b) as advisor or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																									
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																									
	(ii) Tax Audit	6	2	0	2	75	51	126	1	0	1	0	5	33	0	5	7	179	188																									
	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																									
	(c) in any other capacity	12	5	0	5	135	92	227	0	1	1	0	10	63	0	10	13	327	344																									
	(d) Out of pocket expenses	21	0	0	0	39	26	65	0	0	0	0	2	10	0	1	3	82	84																									
11	Advertisement and publicity	3,148	1,258	9	1,267	37,016	25,254	62,270	2,165	1,566	313	-1	2,565	16,589	1	2,493	3,569	88,578	92,994																									
12	Interest & Bank Charges	1,137	473	3	476	12,619	8,615	21,234	227	61	111	1	903	5,966	0	962	1,231	30,696	32,009																									
13	Business development & Promotion	2,096	987	7	994	35,457	26,163	59,620	493	138	281	-2	2,314	14,349	-1	1,829	82,359	86,049																										
14	Marketing & Support Services	45,770	18,337	129	18,466	336,129	305,920	692,249	8,903	2,420	4,561	17	37,231	241,116	11	36,401	51,753	1,784,627	1,848,883																									
15	Other Acquisition Costs	1,531	210	0	210	10,031	14,959	19,459	7	243	419	240	7	5,385	0	6,645	663	28,067	30,012																									
16	Others (to be specified)																																											
	Exchange (gain)/ Loss	-38	-20	0	-20	-231	-159	-389	-9	-2	-3	0	-24	-191	0	-47	-26	-692	-750																									
	Miscellaneous Expenses	4,261	1,701	14	1,715	49,276	33,216	82,492	427	227	427	2	3,267	21,888	14	3,556	4,838	117,639	123,595																									
	Loss/(Profit) on disposal of Assets	-201	-90	-1	-91	-1,992	-1,361	-3,353	-40	-19	-19																																	

Sr.No	Particulars	Marine										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		Total Miscellaneous			
		Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017		Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017				
1	Employees' remuneration & welfare benefits	189,046	53,334	161	53,495	-	-	1,360,856	1,127,233	2,488,089	20,847	7,280	13,521	210,043	769,094	404	277,971	205,827	229,842	3,993,286	4,215,827																	
2	Travel, conveyance and vehicle running expenses	9,456	3,134	10	3,144	-	-	75,103	145,701	1,278	457	835	13	9,326	44,436	24	17,341	10,431	10,431	229,842	2,298,842																	
3	Training expenses	171	65	-	65	1,396	1,272	2,668	28	9	15	-	-	124	910	-	351	170	170	4,275	4,511																	
4	Rents, rates & taxes	7,198	2,723	-	2,723	58,753	112,274	1,179	4	5,206	38,293	4	14,782	7,151	179,941	189,862	189,862	189,862	189,862	189,862																		
5	Repairs	2,362	894	-	894	19,280	17,363	36,843	387	131	212	2	1,708	12,566	59,047	1	4,851	2,346	2,346	59,047	62,393																	
6	Printing & stationery	7,354	1,688	1	1,689	29,244	27,011	56,755	254	39	112	1	20,016	15,315	1,881	16,341	114,706	16,341	114,706	123,209	123,209																	
7	Communication	8,338	2,170	2	2,172	37,954	42,727	80,681	524	3	276	3	22,274	23,241	5,568	16,124	148,825	16,124	148,825	159,335	159,335																	
8	Information Technology	20,563	4,657	4	4,661	81,408	73,916	155,324	655	59	281	2	68,247	41,437	1,495	46,220	316,721	46,220	316,721	341,945	341,945																	
9	Legal & professional charges	1,521	576	-	576	12,420	11,314	23,734	249	84	137	1	1,101	8,095	1	3,125	1,512	38,039	40,136	40,136	40,136																	
10	Auditors' fees, expenses etc	239	90	-	90	1,950	1,776	3,726	39	13	21	-	174	1,271	-	490	237	5,971	6,300	6,300	6,300																	
	(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																	
	(i) Taxation matters	26	10	-	10	209	190	399	4	1	2	-	19	136	-	53	25	639	675	675	675																	
	(ii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																	
	(c) in any other capacity	19	7	-	7	158	144	302	3	1	2	-	40	103	-	19	484	510	510	510	510																	
	(d) Out of pocket expenses	61	23	-	23	494	450	944	10	3	5	-	124	61	1,513	61	1,513	1,597	1,597	1,597	1,597																	
11	Advertisement and publicity	12,923	4,889	(1)	4,888	105,487	103,002	201,581	2,118	717	1,161	12	9,347	68,753	8	26,539	12,818	323,074	340,895	340,895	340,895																	
12	Interest & Bank Charges	4,043	1,530	-	1,530	33,002	30,063	63,065	662	2,924	363	4	8,303	4,018	101,074	106,647	106,647	106,647	106,647	106,647	106,647																	
13	Business development & Promotion	79,383	11,115	(1)	11,114	239,825	218,429	458,112	4,811	1,629	2,619	28	156,315	21,252	40,345	21,193	775,024	775,024	775,024	775,024	775,024																	
14	Marketing & Support Services	129,803	49,108	(7)	49,099	1,059,550	965,195	2,024,745	21,270	7,197	11,658	122	690,574	77	266,570	128,959	3,245,060	3,423,962	3,423,962	3,423,962	3,423,962																	
15	Other Acquisition Costs	740	151	-	151	23,586	49,477	102,743	3	101	1,029	598	278	10,347	3,328	10,347	10,347	10,347	10,347	10,347	10,347																	
16	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																	
	Exchange (gain)/Loss	36	14	-	14	293	267	560	6	2	3	-	26	191	-	74	36	898	948	948	948																	
	Miscellaneous Expenses	14,339	5,390	-	5,390	117,990	107,732	225,722	2,330	791	1,292	14	10,443	75,444	11	29,356	14,295	359,698	379,427	379,427	379,427																	
	Less/(Profit) on disposal of Assets	(31)	(12)	-	(12)	(250)	(477)	(727)	(5)	(2)	(3)	-	(82)	(163)	-	(63)	(80)	(765)	(765)	(765)	(765)																	
17	Depreciation	8,054	3,047	-	3,047	65,739	59,885	125,624	1,320	447	723	8	5,825	42,846	5	16,539	8,001	201,338	212,439	212,439	212,439																	
18	Service Tax Expenses	2,261	925	-	925	57,828	76,784	134,612	368	128	249	2	6,755	17,011	1	19,500	4,128	181,775	188,971	188,971	188,971																	
	TOTAL	439,342	146,125	319	146,444	3,889,863	3,000,798	6,990,661	58,344	19,831	35,179	1,027	493,032	2,039,326	559	789,069	511,290	10,338,258	10,924,044	10,924,044	10,924,044																	

Sr.No	Particulars	Marine										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		Total Miscellaneous		
		Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016		Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	
1	Employees' remuneration & welfare benefits	140,836	54,402	771	55,173	-	-	1,318,580	842,586	2,161,166	22,071	6,326	12,178	264	90,529	617,741	6,048	131,567	197,092	3,244,984	3,440,993																
2	Travel, conveyance and vehicle running expenses	7,007	2,850	39	2,888	-	-	66,815	49,000	115,816	1,241	357	661	14	4,760	32,687	165	7,243	8,324	181,163	181,163																
3	Training expenses	3	1	-	1	1,396	1,272	2,668	28	9	15	-	-	124	910	-	351	170	170	4,275	4,511																
4	Rents, rates & taxes	6,617	2,969	20	2,989	64,332	43,987	108,319	1,395	6	614	10	6,340	6,463	162,864	172,471	172,471	172,471	172,471	172,471	172,471																
5	Repairs	2,172	2,088	7	2,095	14,441	13,560	27,998	308	120	202	3	1,441	11,289	2,081	2,122	53,467	56,621	56,621	56,621	56,621																
6	Printing & stationery	5,892	2,088	0	2,088	34,527	23,242	57,769	458	24	103	1	2,294	13,280	0	17,846	92,716	100,696	100,696	100,696	100,696																
7	Communication	7,728	2,912	9	2,920	55,771	38,787	94,398	736	143	306	5	3,771	23,758	1,037	18,879	142,772	153,621	153,621	153,621																	