

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the quarter ended on and to Balance Sheet as at 30 June 2018

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	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others		
		For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018
1	Employees' remuneration & welfare benefits	75,802	28,541	263	28,804	5,05,236	5,26,733	10,31,969	9,861	3,434	6,480	176	85,878	4,28,836	123	7,651	97,609	16,72,017	17,76,623
2	Travel, conveyance and vehicle running expenses	4,810	2,029	15	2,044	33,202	37,712	70,914	726	247	454	11	4,327	30,308	7	451	5,493	1,12,938	1,19,792
3	Training expenses	(41)	(19)	0	(23)	(127)	(132)	(597)	(7)	(2)	(4)	0	(31)	(278)	0	(4)	(96)	(1,026)	
4	Rents, rates & taxes	3,051	1,476	5	1,481	20,943	24,458	45,401	543	171	301	6	2,356	21,150	1	276	3,274	73,479	28,051
5	Repairs	938	488	1	489	6,350	7,423	13,779	163	52	91	2	733	6,419	0	84	995	22,302	23,689
6	Printing & stationery	2,886	580	0	580	9,727	11,380	21,117	93	10	41	0	8,894	8,263	0	174	7,136	45,728	49,194
7	Communication	3,602	1,164	3	1,167	17,963	20,669	38,632	346	98	189	4	7,273	16,708	1	271	6,576	20,688	74,867
8	Information Technology	10,633	2,096	1	2,097	35,351	41,315	76,666	320	28	139	3	33,125	29,831	1	674	26,508	1,67,256	1,29,986
9	Legal & professional charges	672	321	1	322	4,552	5,316	9,868	138	37	65	1	512	4,597	0	60	742	15,570	16,964
10	Auditors' fees, expenses etc	75	36	0	36	510	595	1,105	15	4	7	0	58	515	0	80	1,789	7,180	1,900
	(a) as auditor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) as adviser 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
	(c) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(d) Tax Audit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(e) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(f) in any other capacity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(g) Out of pocket expenses	23	11	0	11	153	178	331	4	1	2	0	17	154	0	2	24	535	569
11	Advertisement and publicity	1,866	3,309	4	1,872	26,481	30,926	57,407	686	216	380	8	2,979	26,743	1	349	4,241	92,400	98,741
12	Interest & Bank Charges	1,574	751	2	753	12,453	12,453	23,316	276	87	153	3	1,200	10,769	1	141	1,658	37,514	39,741
13	Business Development & Promotion	3,504	3,504	11	3,605	51,004	59,566	1,10,570	1,321	417	732	14	5,738	51,510	3	872	27,977	1,78,954	1,90,087
14	Marketing & Support Services	20,877	9,959	30	9,988	1,41,206	1,65,076	3,06,332	3,461	1,155	2,028	40	15,898	1,42,706	8	1,863	27,099	4,95,790	5,26,635
15	Other Acquisition Costs	6,948	374	51	4,266	8,511	9,266	18,463	1	51	335	20	1	1,271	0	951	1,060	23,100	29,480
16	Others (to be specified)																		
	Exchange (gain)/Loss	(194)	(192)	0	(192)	(1,312)	(1,532)	(2,844)	(14)	(11)	(19)	0	(148)	(1,725)	0	(17)	(206)	(4,604)	(4,890)
	Miscellaneous Expenses	5,716	2,611	6	2,623	37,511	43,688	81,200	863	303	524	11	4,434	37,714	2	498	6,950	1,31,759	1,39,774
	Loss/(Profit) on disposal of Assets	(18)	(19)	0	(19)	(1,211)	(1,411)	(2,621)	(1)	(1)	(2)	0	(4)	(122)	0	(1)	(19)	(425)	(452)
17	Depreciation	2,996	1,430	4	1,434	20,295	23,701	43,996	526	166	291	6	2,283	20,496	1	268	3,174	71,207	75,637
18	GST/Service tax Expenses	0	0	0	0	0	(7)	(8)	0	0	0	0	2,426	3,354	0	0	4,238	179	11,833
	TOTAL	1,51,676	57,190	402	57,992	9,28,126	10,19,152	19,47,278	19,581	6,463	12,398	303	1,17,921	8,40,368	149	19,467	1,94,476	32,18,904	34,27,524

Sr.No	Particulars	Marine																Total Miscellaneous	Total
		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others		
		For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017
1	Employees' remuneration & welfare benefits	55,415	22,299	194	22,493	4,38,579	3,64,079	8,02,658	8,077	2,753	4,937	106	77,223	2,56,787	279	5,453	70,817	12,29,100	13,07,012
2	Travel, conveyance and vehicle running expenses	2,744	1,115	12	1,127	19,679	18,439	38,118	404	145	262	6	3,291	12,540	17	266	3,279	58,328	62,199
3	Training expenses	(48)	(25)	0	(73)	(397)	(364)	(761)	(10)	(3)	(6)	0	(39)	(279)	0	(4)	(51)	(1,152)	
4	Rents, rates & taxes	2,486	1,280	4	1,284	20,513	18,807	39,320	493	148	250	3	2,025	14,399	3	213	2,652	59,506	63,276
5	Repairs	792	408	1	409	6,536	5,992	12,528	157	80	131	1	645	4,598	0	68	845	18,960	20,161
6	Printing & stationery	1,669	443	0	443	7,176	6,575	13,751	64	6	25	0	8,613	3,103	0	38	4,586	29,588	31,000
7	Communication	1,979	690	2	692	11,776	10,477	22,253	188	49	95	1	6,471	6,409	2	109	4,154	39,722	42,393
8	Information Technology	6,131	1,627	0	1,627	26,369	24,154	50,523	237	22	92	1	29,436	11,387	0	139	16,848	1,08,695	1,16,453
9	Legal & professional charges	535	275	1	276	4,413	4,046	8,459	106	32	54	1	436	3,998	1	46	570	12,803	13,614
10	Auditors' fees, expenses etc	75	38	0	38	616	565	1,181	15	4	7	0	62	432	0	80	1,787	7,180	1,900
	(a) as auditor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) as adviser 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
	(c) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(d) Tax Audit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(e) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(f) in any other capacity	19	10	0	10	157	144	301	4	2	2	0	16	110	0	2	20	456	485
	(g) Out of pocket expenses	13	7	0	7	109	100	209	1	1	1	0	14	114	0	1	37	317	337
11	Advertisement and publicity	1,811	3,181	6	1,827	29,331	26,894	56,229	705	211	357	5	2,816	20,591	4	306	3,791	85,044	90,486
12	Interest & Bank Charges	1,609	839	3	842	13,276	12,171	25,447	319	152	277	2	1,311	1,716	2	138	1,519	38,512	40,953
13	Business Development & Promotion	3,970	3,970	12	3,982	63,610	58,318	1,21,928	1,249	458	774	10	6,281	44,650	9	662	8,221	1,84,522	1,96,213
14	Marketing & Support Services	48,442	24,948	78	25,026	3,95,713	3,66,455	7,66,168	9,407	2,876	4,866	66	39,467	2,80,569	55	4,160	51,668	11,59,492	12,32,960
15	Other Acquisition Costs	4,969	355	35	390	7,337	6,736	14,063	1	18	232	77	335	6,778	0	660	1,159	23,583	28,934
16	Others (to be specified)																		
	Exchange (gain)/Loss	(59)	(131)	0	(131)	(489)	(449)	(938)	(12)	(4)	(6)	0	(48)	(344)	0	(5)	(63)	(4,421)	(4,511)
	Miscellaneous Expenses	2,430	1,252	4	1,256	20,051	18,383	38,434	482	144	241	3	1,980	14,075	3	209	2,592	58,166	61,852
17	Depreciation	2,996	1,430	2	1,438	20,295	23,701	43,996	527	180	297	1	2,283	20,496	1	268	3,174	71,207	75,722
18	GST/Service tax Expenses	0	0	0	0	0	(7)	(8)	0	0	0	0	2,426	3,354	0	0	4,238	179	11,833
	TOTAL	1,46,268	64,269	393	64,621	11,07,295	9,52,790	21,00,651	23,595	7,844	12,494	289	2,52,096	6,99,382	382	13,688	1,84,646	32,65,250	35,06,079

Sr.No	Particulars	Marine																	Miscellaneous										Total
		Fire	Marine Cargo		Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous										
		Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018	Upto the quarter ended 30 June 2018									
		(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)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)					
1	Employees' remuneration & welfare benefits	75,802	28,541	263	28,804	5,05,236	5,26,733	10,31,969	9,861	3,434	6,480	176	85,878	4,28,836	123	7,651	97,609	16,72,017							17,76,623				
2	Travel, conveyance and vehicle running expenses	4,810	2,029	15	2,044	33,202	70,914	37,712	726	247	454	11	4,327	30,308	7	451	5,493	1,32,938							1,39,792				
3	Training expenses	(411)	(119)	-	(139)	(275)	(322)	(597)	(7)	(2)	(1)	-	(31)	(778)	-	(4)	(43)	(966)							(1,026)				
4	Rents, rates & taxes	3,091	1,426	5	1,481	20,943	24,458	45,401	543	171	301	6	2,356	21,540	1	276	3,234	23,479							28,051				
5	Repairs	938	448	1	449	6,356	13,779	16,552	165	52	91	2	715	6,419	-	84	995	22,302							23,689				
6	Printing & stationery	2,886	580	-	580	9,737	11,380	21,117	93	10	41	-	8,894	8,263	-	174	7,136	45,728							49,194				
7	Communication	3,695	1,164	3	1,167	17,963	20,669	38,632	346	98	169	4	7,273	16,708	1	271	6,576	70,098							74,867				
8	Information Technology	10,633	2,096	1	2,097	35,351	43,315	78,666	320	28	139	1	33,142	28,831	1	637	26,508	1,67,256							1,79,986				
9	Legal & professional charges	672	321	1	322	4,552	5,316	9,868	118	37	65	1	512	4,597	-	60	712	15,970							16,964				
10	Auditors' fees, expenses etc	75	36	-	36	510	595	1,105	13	4	7	-	58	515	-	7	80	1,789							1,900				
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-				
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-				
	(ii) Tax Audit	9	4	-	4	60	71	131	2	-	1	-	7	61	-	1	9	212							225				
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-				
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-				
	(d) Out of pocket expenses	23	11	-	11	153	178	331	1	1	2	-	17	154	-	3	24	535							569				
11	Advertisement and publicity	3,909	1,866	6	1,872	26,481	30,926	57,407	686	216	380	8	2,979	26,743	1	349	4,141	92,910							98,691				
12	Interest & Bank Charges	1,574	751	2	753	10,663	12,453	23,116	276	87	153	3	1,200	10,769	1	141	1,668	37,414							39,741				
13	Business development & Promotion	2,528	3,584	11	3,595	51,046	59,566	1,10,570	1,321	417	725	14	5,738	47,712	1	672	5,139	1,38,964							1,50,817				
14	Marketing & Support Services	20,857	9,558	30	9,888	1,41,306	1,65,026	3,06,332	3,661	1,155	2,028	40	15,898	1,42,706	8	1,863	22,099	4,95,790							5,26,635				
15	Other Acquisition Costs	6,948	374	52	426	8,517	9,946	18,463	1	51	535	20	74	1,271	-	651	1,040	22,106							29,480				
16	Others (to be specified)																												
	Exchange (gain)/loss	(194)	(92)	-	(92)	(1,312)	(1,532)	(2,844)	(34)	(11)	(19)	-	(148)	(206)	-	(17)	(206)	(4,604)							(4,890)				
	Miscellaneous Expenses	5,576	2,631	8	2,639	37,512	43,688	81,200	963	303	534	11	4,484	37,714	2	498	6,050	1,31,759							1,39,974				
	Loss/(Profit) on disposal of Assets	(18)	(19)	-	(19)	(121)	(141)	(262)	(19)	(1)	(2)	-	(14)	(12)	-	(2)	(19)	(425)							(521)				
17	Depreciation	2,996	1,430	4	1,434	20,295	23,701	43,996	526	166	291	6	2,283	20,496	1	268	3,174	71,207							75,637				
18	GST/Service Tax Expenses	-	-	-	-	(7)	(9)	(16)	-	-	-	-	-	3,942	-	5,434	179	11,835								17,548			
	TOTAL	1,51,676	57,190	402	57,592	9,28,126	10,19,152	19,47,278	19,581	6,463	12,398	303	1,77,921	8,40,268	149	19,467	1,94,476	32,18,304							34,27,572				

Sr.No	Particulars	Marine																	Miscellaneous										Total
		Fire	Marine Cargo		Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous										
		Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 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)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)					
1	Employees' remuneration & welfare benefits	55,419	22,299	194	22,493	4,38,579	3,64,073	8,02,658	8,077	2,753	4,937	106	77,223	2,56,797	279	5,453	70,817	12,29,100							13,07,012				
2	Travel, conveyance and vehicle running expenses	2,744	1,115	12	1,127	19,679	18,439	38,118	404	145	262	6	3,291	12,540	17	266	3,279	58,328							62,199				
3	Training expenses	(481)	(251)	-	(251)	(397)	(368)	(765)	(10)	(19)	(50)	-	(39)	(279)	-	(40)	(54)	(1,252)							(1,352)				
4	Rents, rates & taxes	2,486	1,280	4	1,284	20,513	18,807	39,320	493	148	250	3	2,025	14,399	3	213	2,652	33,506							38,276				
5	Repairs	792	408	1	409	6,536	5,992	12,528	157	47	80	1	645	4,588	-	68	845	18,960							20,161				
6	Printing & stationery	1,669	443	-	443	7,178	6,575	13,753	64	6	25	-	8,033	3,103	-	38	4,586	29,588							31,700				
7	Communication	3,979	690	2	692	11,776	10,477	22,253	188	49	95	1	6,471	6,408	2	100	4,154	39,722							42,893				
8	Information Technology	6,131	1,627	1	1,627	26,369	24,154	50,523	237	22	92	1	29,436	11,397	-	139	16,848	1,08,695							1,16,453				
9	Legal & professional charges	535	275	1	276	4,413	4,046	8,459	106	32	54	1	436	3,098	1	46	570	12,803							13,614				
10	Auditors' fees, expenses etc	75	38	-	38	616	565	1,181	15	4	7	-	62	432	-	6	80	1,787							1,900				
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-				
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-				
	(ii) Tax Audit	9	5	-	5	73	67	140	2	1	1	-	7	51	-	10	213								227				
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-				
	(c) in any other capacity	19	10	-	10	157	144	301	1	1	2	-	16	110	-	2	20	466							485				
	(d) Out of pocket expenses	13	7	-	7	109	100	209	3	1	1	-	11	77	-	1	14	317							337				
11	Advertisement and publicity	3,555	1,831	6	1,837	29,335	26,894	56,229	705	211	357	5	2,896	20,591	4	305	3,791	85,094							90,486				
12	Interest & Bank Charges	1,609	829	3	832	14,171	13,276	25,447	319	96	162	2	1,311	9,419	2	138	1,716	38,512							40,953				
13	Business development & Promotion	7,709	3,970	12	3,992	63,010	59,318	1,21,928	1,529	458	774	10	6,281	44,650	9	662	8,221	1,84,507							1,96,113				
14	Marketing & Support Services	48,442	24,948	78	25,026	3,99,713	3,66,455	7,66,168	9,607	2,876	4,866	66	39,467	2,80,569	55	4,160	51,658	11,59,492							12,32,960</				