

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

**FORM No. 7- OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

Sr.No	Particulars	Marine								Workmen's Compensation	Public/Product Liability	Miscellaneous			Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	Total
		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Others			Aviation	For the quarter ended 30 September 2018	For the quarter ended 30 September 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)
1	Employees' remuneration & welfare benefits	56,780	19,486		19,710	5,08,723	6,15,314	11,24,037	2,501	8,138	5,966	48	83,540	95,016	4,66,107	103	83,540	95,016	18,80,795	19,57,285	
2	Travel, conveyance and vehicle running expenses	3,948	1,510	17	1,527	35,912	50,552	85,964	691	209	474	5	5,437	35,607	7	6,418	6,106	1,40,518	1,46,393		
3	Training expenses	(5)	(3)	(3)	(3)	(99)	(154)	(253)	(2)	(1)	(1)	(1)	(13)	(10)	(1)	(14)	(16)	(430)	(438)		
4	Rents, rates & taxes	1,818	811	5	846	19,275	26,642	45,817	418	119	241	1	2,382	20,555	1	3,856	2,948	76,438	79,102		
5	Repairs	388	272	2	274	6,145	8,461	14,606	194	38	77	0	758	939	1	1,200	939	28,497	29,139		
6	Printing & stationery	2,948	554	1	555	10,100	13,679	23,779	99	13	52	1	8,734	10,122	0	263	6,471	49,534	53,037		
7	Communication	4,413	1,149	4	1,153	23,009	30,707	53,716	365	86	205	1	11,177	23,227	1	2,427	9,124	1,00,379	1,05,945		
8	Information Technology	6,441	1,100	1	1,101	20,613	29,353	49,966	172	15	93	0	19,360	23,644	0	307	13,777	1,05,334	1,12,876		
9	Legal & professional charges	869	406	2	408	8,068	10,749	18,787	164	54	105	1	975	8,490	1	1,237	1,740	31,076	32,350		
10	Auditors' fees, expenses etc	44	20	0	20	462	641	1,103	0	3	6	0	58	493	0	93	70	1,836	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		
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	(ii) Tax Audit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	(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	19	9	0	9	154	195	349	4	1	2	0	18	159	0	16	24	573	601		
	(d) Out of pocket expenses	(10)	(5)	0	(5)	(47)	(43)	(90)	0	0	0	0	(4)	(44)	0	9	(7)	(138)	(153)		
11	Advertisement and publicity	1,480	3,201	4	1,498	31,772	43,098	74,864	204	406	204	2	6,636	8,872	2	5,636	4,872	1,24,235	1,28,935		
12	Interest & Bank Charges	926	429	3	432	9,814	13,555	23,379	213	61	123	1	1,212	10,465	0	1,963	1,500	38,917	40,275		
13	Business Development & Promotion	1,692	3,773	11	1,703	40,762	57,720	97,792	872	244	505	2	5,072	43,650	2	8,757	6,221	1,63,117	1,68,493		
14	Marketing & Support Services	27,147	12,697	64	12,761	2,51,964	3,18,556	5,86,620	5,796	1,679	3,272	80	40,429	2,65,100	14	38,545	38,748	9,70,181	10,10,089		
15	Other Acquisition Costs	(4,775)	662	(48)	604	(9,286)	(21,961)	(31,961)	424	77	295	(17)	2,023	17,191	1	1,715	1,715	44,259	46,077		
16	Others (to be specified)																				
	Exchange (gain)/Loss	209	99	0	99	1,434	1,686	3,120	17	12	0	0	162	1,451	0	29	226	5,098	5,366		
	Miscellaneous Expenses	5,040	2,409	16	2,265	59,827	63,883	1,14,710	1,046	309	423	5	6,165	49,666	5	2,784	7,628	1,98,380	1,95,685		
	Loss/(Profit) on disposal of Assets	(3)	(1)	0	(1)	(48)	(74)	(122)	(1)	(1)	(1)	(1)	(6)	(54)	0	(15)	(7)	(205)	(209)		
17	Depreciation	2,477	1,153	7	1,160	24,546	33,274	57,820	545	157	313	2	2,999	3,763	2	4,339	3,763	95,944	99,581		
18	GST/Service tax Expenses	4,797	834	3	837	14,485	18,406	33,892	346	104	198	3	598	11,072	1	1,346	2,061	49,744	54,734		
	<b>TOTAL</b>	<b>1,19,293</b>	<b>46,686</b>	<b>320</b>	<b>46,966</b>	<b>10,67,213</b>	<b>13,63,831</b>	<b>24,31,044</b>	<b>20,937</b>	<b>5,707</b>	<b>12,382</b>	<b>85</b>	<b>1,95,148</b>	<b>10,53,909</b>	<b>141</b>	<b>1,64,172</b>	<b>2,02,427</b>	<b>40,82,800</b>	<b>42,47,336</b>		

Sr.No	Particulars	Marine								Workmen's Compensation	Public/Product Liability	Miscellaneous			Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	Total
		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Others			Aviation	For the quarter ended 30 September 2017	For the quarter ended 30 September 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)
1	Employees' remuneration & welfare benefits	47,903	13,754	(72)	13,684	4,09,399	3,41,942	7,51,340	5,782	2,061	5,536	44	59,874	67,494	50	2,48,503	67,494	13,94,869	14,26,456		
2	Travel, conveyance and vehicle running expenses	3,011	1,031	(5)	1,026	25,749	25,492	51,241	451	156	253	3	2,678	15,619	1	15,863	3,170	89,435	93,472		
3	Training expenses	(80)	(30)	(30)	(60)	(652)	(1,257)	(1,31)	(1)	(1)	(1)	(1)	(54)	(433)	0	(411)	(75)	(2,355)	(2,365)		
4	Rents, rates & taxes	1,795	548	(4)	544	14,519	13,554	28,073	274	109	140	2	1,670	9,387	1	13,665	1,575	54,296	56,635		
5	Repairs	271	238	(1)	237	5,844	5,444	11,288	114	58	111	0	649	3,818	0	4,837	649	21,758	22,716		
6	Printing & stationery	2,999	701	1	702	13,176	13,243	24,421	114	14	68	1	648	6,317	0	648	6,582	46,480	50,181		
7	Communication	2,367	567	(2)	566	11,692	10,575	22,267	135	34	64	1	6,140	6,316	0	4,093	4,577	43,627	46,560		
8	Information Technology	5,768	1,247	1	1,249	22,062	20,423	42,485	185	16	76	0	15,460	11,818	1	913	11,936	82,890	89,907		
9	Legal & professional charges	354	105	(1)	104	2,864	2,676	5,540	53	21	77	0	207	1,863	0	2,837	388	10,836	11,294		
10	Auditors' fees, expenses etc	61	20	0	20	494	655	955	9	4	5	0	37	322	0	434	54	1,820	1,901		
	(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		
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	(ii) Tax Audit	7	2	0	2	58	54	112	1	0	0	0	5	38	0	51	7	214	223		
	(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)	(2)	0	(2)	(8)	(6)	(14)	(1)	(1)	(1)	(1)	(3)	(9)	(1)	57	(2)	28	25		
	(d) Out of pocket expenses	(1)	(2)	0	(2)	(10)	(9)	(19)	0	0	0	0	(2)	(10)	0	(38)	(2)	4	(1)		
11	Advertisement and publicity	4,259	1,505	(5)	1,499	34,603	31,167	66,769	695	258	354	5	2,253	22,820	1	25,024	3,934	1,22,605	1,28,363		
12	Interest & Bank Charges	870	229	(3)	226	7,006	13,571	21,571	125	64	121	1	481	732	0	789	732	27,376	28,472		
13	Business Development & Promotion	2,153	1,598	(12)	1,610	18,152	16,327	34,479	(33)	(124)	(268)	(3)	2,265	(3,785)	(4)	17,346	(2,747)	36,852	(40,615)		
14	Marketing & Support Services	43,336	18,240	(73)	14,167	3,51,249	3,27,240	6,78,489	6,842	2,635	3,491	46	26,881	2,29,315	22	2,93,340	38,953	12,80,016	13,37,519		
15	Other Acquisition Costs	1,009	185	(90)	905	(5,893)	(5,437)	(11,315)	2	(7)	886	389	92	886	0	40,000	947	53,879	55,133		
16	Others (to be specified)																				
	Exchange (gain)/Loss	(342)	(140)	0	(140)	(2,791)	(2,583)	(5,372)	(60)	(20)	(31)	0	(242)	(1,883)	0	(1,295)	(332)	(6,235)	(6,717)		
	Miscellaneous Expenses	3,943	1,262	(6)	1,254	32,915	31,219	64,134	607	235	310	4	2,649	20,541	2	27,166	3,613	1,19,280	1,19,280		
	Loss/(Profit) on disposal of Assets	(23)	(9)	0	(9)	(191)	(176)	(367)	(1)	(1)	(1)	(1)	(16)	(28)	0	(107)	(21)	(647)	(679)		
17	Depreciation	2,357	792	(4)	788	19,120	17,801	36,921	346	143	272	3	1,484	12,521	1	15,309	2,134	69,081	72,246		
18	GST/Service tax Expenses	4,993	424	(2)	422	11,221	18,898	29,220	422	164	315	1	62,803	30,463	0	31,200	2,414	31,130	28,778		
	<b>TOTAL</b>	<b>1,19,293</b>																			

Sr.No	Particulars	Marine																	Miscellaneous										Total												
		Fire				Marine Cargo			Marine Others			Marine Total			Motor OD		Motor TP		Motor Total		Workemans' Compensation		Public/Product Liability		Engineering		Aviation			Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Others		Total Miscellaneous	
		Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018		Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018
1	Employees' remuneration & welfare benefits	1,32,582	48,027	48,514	487	48,514	10,13,959	11,42,047	21,56,006	18,399	5,935	12,446	224	1,80,808	8,94,943	226	91,200	1,92,625	35,2,812	37,33,308																					
2	Travel conveyance and vehicle running expenses	8,758	3,539	32	3,571	69,114	1,56,878	1,417	456	9,764	16	6,5915	14	6,869	11,599	14	6,869	2,53,856	2,66,185																						
3	Training expenses	(46)	(22)	(22)	(22)	(174)	(476)	(850)	(9)	(3)	(5)	(1)	(4)	(388)	(19)	(38)	(19)	(1,396)	(1,464)																						
4	Rents, rates & taxes	4,909	2,217	10	2,227	40,218	51,100	93,318	961	290	542	7	4,728	41,705	2	4,132	6,232	1,49,917	1,57,153																						
5	Repairs	1,526	720	3	723	12,501	15,884	29,385	299	90	168	2	1,473	12,563	1	1,284	46,509	48,648																							
6	Printing & stationery	5,834	1,134	1	1,135	19,837	25,059	44,896	192	23	93	1	17,628	18,385	-	437	13,607	95,262	1,02,231																						
7	Communication	8,035	2,313	7	2,320	40,972	54,376	97,348	711	184	394	5	18,460	59,935	2	2,768	15,700	1,70,477	1,80,812																						
8	Information Technology	17,074	3,156	2	3,158	35,964	70,668	1,26,632	492	43	232	1	52,485	51,675	1	944	40,285	2,72,500	2,92,862																						
9	Legal & professional charges	1,540	727	3	730	12,620	16,035	28,655	302	91	170	2	1,487	13,087	1	1,297	1,952	47,044	49,314																						
10	Auditors' fees, expenses etc	119	56	-	56	972	1,236	2,208	23	7	13	-	116	1,008	-	100	150	3,625	3,800																						
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																						
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																						
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																						
	(ii) Tax Audit	14	7	7	15	146	261	4	3	1	2	-	14	119	-	12	17	429	450																						
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																						
	(iv) In any other capacity	19	9	-	9	154	195	349	-	4	-	-	18	159	-	16	24	573	601																						
	(v) Out of pocket expenses	13	6	-	6	106	135	241	3	1	1	-	13	110	-	11	17	397	416																						
11	Advertisement and publicity	7,111	3,356	14	3,370	58,253	74,015	1,32,268	1,392	420	785	10	6,862	60,407	3	5,985	9,013	2,17,145	2,27,626																						
12	Interest & Bank Charges	7,500	1,180	5	1,185	20,477	26,018	46,495	489	148	276	4	2,412	21,234	1	2,104	3,168	76,311	80,616																						
13	Business development & Promotion	1,201	5,286	22	5,309	91,765	1,15,595	2,09,363	2,189	666	1,237	16	31,880	95,160	5	9,426	16,597	3,42,071	3,58,508																						
14	Marketing & Support Services	48,004	22,655	22	22,679	4,99,682	8,92,952	9,39,270	9,397	2,834	5,300	70	46,327	40,847	22	40,408	60,847	14,65,971	15,36,724																						
15	Other Acquisition Costs	2,173	1,026	4	1,030	17,803	22,621	40,424	425	128	240	3	2,097	18,462	1	1,829	2,755	66,384	69,567																						
16	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																						
	Exchange (gain)/loss	15	7	7	122	154	276	3	1	2	2	-	14	126	-	12	20	454	476																						
	Miscellaneous Expenses	10,616	4,880	24	4,904	88,339	1,07,571	1,95,910	2,009	611	1,157	16	10,649	87,320	7	8,782	13,678	3,20,139	3,35,659																						
	Loss/(Profit) on disposal of Assets	(21)	(10)	-	(10)	(149)	(215)	(384)	(4)	(1)	(2)	-	(20)	(176)	-	(17)	(120)	(630)	(661)																						
17	Depreciation	5,473	2,583	11	2,594	44,841	56,975	1,01,816	1,071	333	604	8	5,282	46,508	3	4,007	6,927	1,67,151	1,75,218																						
18	GST/Service tax Expenses	1,767	834	3	837	14,479	18,397	32,876	346	104	195	3	1,706	15,014	1	1,488	2,240	53,973	56,577																						
	<b>TOTAL</b>	<b>2,69,196</b>	<b>1,03,826</b>	<b>722</b>	<b>1,04,548</b>	<b>19,95,339</b>	<b>23,82,983</b>	<b>43,78,322</b>	<b>40,118</b>	<b>12,348</b>	<b>24,780</b>	<b>388</b>	<b>3,73,089</b>	<b>18,91,277</b>	<b>290</b>	<b>1,83,639</b>	<b>3,96,903</b>	<b>73,01,154</b>	<b>76,74,898</b>																						

Sr.No	Particulars	Marine																	Miscellaneous										Total												
		Fire				Marine Cargo			Marine Others			Marine Total			Motor OD		Motor TP		Motor Total		Workemans' Compensation		Public/Product Liability		Engineering		Aviation			Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Others		Total Miscellaneous	
		Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017		Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	
1	Employees' remuneration & welfare benefits	1,03,322	36,055	122	36,177	8,47,977	7,06,021	15,53,998	13,859	4,814	8,473	150	1,37,197	4,91,882	329	2,54,956	1,28,311	25,93,969	27,33,468																						
2	Travel conveyance and vehicle running expenses	2,146	2,153	7	2,153	45,428	43,931	89,359	855	301	515	9	5,969	28,159	18	16,129	6,449	1,47,763	1,55,671																						
3	Training expenses	(128)	(55)	-	(55)	(1,049)	(969)	(2,018)	(23)	(8)	(12)	-	(93)	(174)	-	(143)	(129)	(3,907)	(4,070)																						
4	Rents, rates & taxes	4,281	1,828	22	1,850	35,032	33,361	67,393	767	257	490	5	3,095	23,786	4	3,078	4,227	1,13,302	1,19,911																						
5	Repairs	3,513	646	-	646	12,380	14,436	23,816	271	91	138	2	1,094	8,406	1	4,905	1,494	40,218	42,377																						
6	Printing & stationery	4,668	1,144	1	1,145	19,355	17,818	37,174	178	20	942	3	17,348	9,420	-	686	11,168	76,068	81,881																						
7	Communication	4,246	1,257	1	1,258	23,468	21,052	44,520	233	83	159	2	31,611	12,725	2	4,193	9,731	83,249	88,955																						
8	Information Technology	11,899	2,874	2	2,876	48,431	44,577	93,008	422	38	168	1	48,896	23,215	1	1,052	28,784	1,91,585	2,06,360																						
9	Legal & professional charges	889	380	-	380	7,277	6,722	13,999	159	53	81	1	643	4,941	1	2,883	878	23,619	24,908																						
10	Auditors' fees, expenses etc	136	58	-	58	1,110	1,026	2,136	24	8	12	-	99	754	-	440	134	3,607	3,801																						
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																						
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																						
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																						
	(ii) Tax Audit	16	7	7	131	121	252	3	1	1	-	-	12	89	-	52	17	427	450																						
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																						
	(iv) In any other capacity	18	8	-	8	149	138	287	3	1	2	-	13	101	-	59	18	484	510																						
	(v) Out of pocket expenses	13	5	-	5	99	190	2	1	1	-	-	9	67	-	39	12	321	338																						
11	Advertisement and publicity	7,814	3,336	-	3,336	63,937	59,061	1,22,998	1,400	469	711	10	5,649	43,411	7	25,329	7,715	2,07,699	2,18,849																						
12	Interest & Bank Charges	2,479	1,058	-	1,058	20,282	18,736	39,018	444	149	226	3	1,792	13,771	2	8,035	2,488	65,888	69,425																						
13	Business development & Promotion	5,566	2,372	-	2,372	45,458	41,991	87,449	996	334	596	7	4,016	30,865	5	18,008	5,484	1,47,670	1,55,938																						
14	Marketing & Support Services	91,778	39,188	5	39,193	7,50,962	6,93,695	14,44,657	16,449	5,511	8,357	112	66,348	5,09,884	77	2,97,500	90,613	24,39,508	25,70,479																						
15	Other Acquisition Costs	5,998	540	65	605	13,140	12,138	25,278	3	25	670	2	260	7,614	-	40,660	2,476	77,462	84,065																						
16	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																						
	Exchange (gain)/loss	(401)	(171)	-	(171)	(3,280)	(3,039)	(6,319)	(72)	(24)	(37)	-	(290)	(																											